

Số/No. 37./2026/CBTT - BVL

Hà Nội, ngày 30 tháng 07 năm 2026
Hanoi, July 30, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH
PERIODIC INFORMATION DISCLOSURE ON FINANCIAL STATEMENTS

Kính gửi/To: Sở giao dịch chứng khoán Hà Nội/ Hanoi Stock Exchange

Thực hiện quy định tại Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần BV Land thực hiện công bố thông tin báo cáo tài chính (BCTC) Quý II/2026 với Sở Giao dịch Chứng khoán Hà Nội như sau:

Pursuant to the provisions of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, BV Land Joint Stock Company hereby discloses the Financial Statements (FS) Q2/2026 to the Hanoi Stock Exchange as follows:

1. **Tên tổ chức/ Organization name:** Công ty Cổ phần BV Land/ *BV Land Joint Stock Company*
 - Mã chứng khoán/Stock code: **BVL**
 - Địa chỉ/ *Head office:* Tầng 4, Tòa nhà Rivera Park, Số 69 Đường Vũ Trọng Phụng, Phường Thanh Xuân, TP Hà Nội, Việt Nam/*4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City, Vietnam*
 - Điện thoại/Phone: 024.355 60999 Website: <https://bvland.vn>
2. **Nội dung thông tin công bố/Information disclosure content:**
 - BCTC Quý II/2026/ *Financial Statements for Q2/2026*
 - ☒ BCTC riêng (TCNY không có công ty con và đơn vị kế toán cấp trên có đơn vị phụ thuộc)/ *Separate Financial Statements (applicable to listed organizations without subsidiaries and to superior accounting units with dependent units)*
 - ☒ BCTC hợp nhất (TCNY có công ty con)/ *Consolidated Financial Statements (applicable to listed organizations with subsidiaries)*



☐ BCTC tổng hợp (TCNY có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/
Combined Financial Statements (applicable to listed organizations with affiliated accounting units that maintain separate accounting systems)

- Các trường hợp thuộc diện phải giải trình nguyên nhân/ *Cases subject to explanation of causes:*

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC đã được soát xét/được kiểm toán):

The auditing organization issues an opinion other than an unqualified opinion on the Financial Statements (for financial statements that have been reviewed/audited):

☐ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước là sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC đã được soát xét/được kiểm toán):

Profit after tax in the reporting period differs by 5% or more between the pre-audit and post-audit figures, or changes from a loss to a profit or vice versa (for financial statements that have been reviewed/audited):

☐ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước:

☒ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☒ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại:

Profit after tax in the reporting period records a loss, or changes from a profit in the same period of the previous year to a loss in the current period, or vice versa:

☐ Có/Yes

☒ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☒ Không/No

Thông tin này được công bố trên trang điện tử Công ty vào ngày 30./07/2026 tại đường dẫn <https://bvland.vn/danh-muc-quan-he-co-dong/bao-cau-tai-chinh>

This information was published on the company's website on: 30./07/2026 at the link: <https://bvland.vn/en/danh-muc-quan-he-co-dong/financial-report/>

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Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the above-disclosed information is true and accurate, and we take full legal responsibility for the contents of this disclosure.

Nơi nhận/ Recipient:

- Như Kính gửi/ *As Dear*;
- Lưu VP.HĐQT/
Save BOD Assistant Office.

NGƯỜI CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE PERSON



Tổng giám đốc/CEO
LÝ TUẤN ANH
MR.LY TUAN ANH



BV LAND JOINT STOCK COMPANY

SEPARATE FINANCIAL STATEMENTS
for the period from 01/01/2026 to 30/06/2026

BV LAND JOINT STOCK COMPANY

4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City

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BV LAND JOINT STOCK COMPANY

4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City **Separate Financial statements**
for the period from 01/01/2026 to 30/06/2026

Form No. B 01 - DN

STATEMENT OF FINANCIAL POSITION

As at 30/06/2026

Unit: VND

ITEMS	Code	Note	30/06/2026	01/01/2026
A. CURRENT ASSETS	100		486,335,618,115	453,834,979,919
I. Cash and cash equivalents	110	V.1	1,713,412,752	2,706,786,277
1. Cash	111		1,013,321,656	2,706,786,277
2. Cash equivalents	112		700,091,096	-
II. Short-term financial investments	120	V.2	141,152,808,010	264,976,214,052
1. Trading securities	121		104,454,800,882	101,033,699,061
2. Provision for devaluation of trading securities (*)	122		(15,197,756,514)	(6,057,485,009)
3. Investments held to maturity	123		51,895,763,642	170,000,000,000
III. Short-term accounts receivable	130		325,682,413,554	173,691,509,744
1. Short-term trade receivables	131	V.3	11,474,928,177	49,621,878,962
2. Short-term advances to suppliers	132	V.4	106,043,799,298	14,924,528,271
3. Other receivables	135	V.6	211,568,256,090	112,549,672,522
4. Provisions for short-term bad debts (*)	136	V.7	(3,404,570,011)	(3,404,570,011)
IV. Inventories	140	V.8	17,235,380,477	11,967,959,163
1. Inventories	141		17,235,380,477	11,967,959,163
V. Other current assets	160		551,603,322	492,510,683
1. Short-term prepaid expenses	161	V.9	353,038,635	305,495,633
2. VAT deductible	162		198,564,687	187,015,050
B. NON - CURRENT ASSETS	200		855,780,490,254	801,685,508,344
I. Long-term receivables	210		54,000,000,000	-
1. Other long-term receivables	215	V.6	54,000,000,000	-
II. Fixed assets	220		474,577,254	542,967,557
1. Tangible fixed assets	221	V.10	474,577,254	542,967,557
- Cost	222		3,353,920,314	3,353,920,314
- Accumulated depreciation (*)	223		(2,879,343,060)	(2,810,952,757)
III. Long-term financial investments	260	V.2	801,142,540,787	801,142,540,787
1. Investment in subsidiaries	261		676,998,512,618	676,998,512,618
2. Equity investments in other entities	263		124,144,028,169	124,144,028,169
IV. Other long-term assets	270		163,372,213	-
1. Long-term prepaid expenses	271	V.9	163,372,213	-
TOTAL ASSETS(270=100+200)			1,342,116,108,369	1,255,520,488,263

BV LAND JOINT STOCK COMPANY

4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City **Separate Financial statements**
for the period from 01/01/2026 to 30/06/2026

Form No. B 01 - DN

STATEMENT OF FINANCIAL POSITION

As at 30/06/2026

(Continuous)

Unit: VND

ITEMS	Code	Note	30/06/2026	01/01/2026
C. LIABILITIES	300		127,361,794,119	61,007,041,321
I. Current liabilities	310		81,661,794,119	61,007,041,321
1. Short-term Trade payables	311	V.11	18,840,734,295	10,595,312,811
2. Short-term Advances from customers	312		11,449,095,002	-
3. Tax payables and statutory obligations	314	V.12	3,867,934,100	9,281,224,229
4. Payables to employees	315		939,979,725	4,167,803,911
5. Short-term Accrued expenses	315		51,449,430	-
6. Short-term other payables	320	V.13	418,299,649	597,132,377
7. Short-term loans and debts	321	V.14	41,731,204,653	34,948,733,559
8. Bonus and welfare fund	323		4,363,097,265	1,416,834,434
II. Long-term liabilities	330		45,700,000,000	-
1. Other long-term payables	338	V.13	45,700,000,000	-
D. OWNER'S EQUITY	400		1,214,754,314,250	1,194,513,446,942
I. Equity	410	V.15	1,214,754,314,250	1,194,513,446,942
1. Contributed capital	411		1,072,934,930,000	894,112,870,000
- Ordinary shares with voting rights	411a		1,072,934,930,000	894,112,870,000
2. Share capital surplus	412		(677,456,497)	(677,456,497)
3. Undistributed earnings	420		142,496,840,747	301,078,033,439
- Undistributed profit after tax of previous period	420a		119,225,710,608	47,796,285,642
- Undistributed profit after tax of current period	420b		23,271,130,139	253,281,747,797
TOTAL RESOURCES(440=300+400)			1,342,116,108,369	1,255,520,488,263

Prepared by



Nguyen Duc Luu

Chief Accountant



Nguyen Duc Luu



Hà Nội, 29/07/2026

General Director

Ly Tuan Anh

STATEMENT OF COMPREHENSIVE INCOME
The period from 01/01/2026 to 30/06/2026

Unit: VND

ITEMS	Code	Note	Second quarter of 2026	Second quarter of 2025	Cumulative for QII 2026	Cumulative for QII 2025
1. Revenue from sale of goods and rendering of services	01	VI.1	78,074,660,098	172,512,851,532	135,156,752,791	354,140,118,919
3. Net revenue from sale of goods and rendering of services (10=01-02)	10	VI.2	78,074,660,098	172,512,851,532	135,156,752,791	354,140,118,919
4. Cost of sales	11	VI.3	53,129,182,540	91,015,506,969	89,509,612,568	179,415,026,243
5. Gross profit from sale of goods and rendering of services (20=10-11)	20		24,945,477,558	81,497,344,563	45,647,140,223	174,725,092,676
6. Gain/(loss) on disposal of investment property	21					
7. Revenue from financial activities	22	VI.4	2,864,241,443	4,296,617,924	9,832,626,913	6,026,794,875
8. Finance costs	23	VI.5	4,629,626,607	4,738,418,667	14,075,445,932	7,500,167,728
In which: Interest expenses	24		2,739,378,890	2,666,117,846	4,872,601,814	3,840,516,581
9. Selling expenses	25	VI.6	4,956,564,055	20,037,978,063	5,718,920,369	30,485,674,867
10. General Administrative expenses	26	VI.6	3,365,291,102	4,240,962,167	7,010,647,719	6,607,391,812
11. Net profit from operating activities {30=20+21+22-(23+25+26)}	30		14,858,237,237	56,776,603,590	28,674,753,116	136,158,653,144
12. Other income	31	VI.7	454,563,000	53,402,813	457,563,753	69,352,813
13. Other expense	32	VI.8	79,066,483	8,251,020	79,066,483	8,689,187
14. Other profit (loss) (40=31-32)	40		375,496,517	45,151,793	378,497,270	60,663,626
15. Total profit before tax (50=30+40)	50		15,233,733,754	56,821,755,383	29,053,250,386	136,219,316,770
16. Current corporate income tax expenses	51	VI.09	3,030,818,433	11,308,738,423	5,782,120,247	27,193,740,164
17. Chi phí thuế TNDN hoãn lại	52				-	-
18. Profit after tax (60=50-51-52)	60		12,202,915,321	45,513,016,960	23,271,130,139	109,025,576,606

Prepared by


Nguyen Duc Luu

Chief Accountant


Nguyen Duc Luu


Hà Nội, 29/07/2026
General Director

Ly Tuan Anh

STATEMENT OF CASH FLOWS

(Indirect method)

The period from 01/01/2026 to 30/06/2026

Unit: VND

ITEMS	Code	Note	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
I. Cash flows from operating activities				
1. Profit before tax	01		29,053,250,386	136,219,316,770
2. Adjustment for				
- Depreciation and amortisation	02		68,390,303	156,179,502
- Provisions	03		9,140,271,505	4,046,773,589
- Gain/loss from investment activities	05		(6,177,642,468)	(5,575,581,898)
- Interest expense	06		4,872,601,814	3,840,516,581
3. Profit from operating activities before changes in working capital	08		36,956,871,540	138,687,204,544
- Increase/Decrease in receivables	09		(257,836,874,875)	3,062,793,380
- Increase/Decrease in inventories	10		(5,267,421,314)	(1,110,999,748)
- Increase/Decrease in payables (excluding interest payables/ enterprise income tax payables)	11		256,208,377,242	(20,004,145,162)
- Increase/Decrease in prepaid expenses	12		(210,915,215)	(36,118,222)
- Increase/Decrease in trading securities	13		(3,421,101,821)	(11,724,751,795)
- Interest expenses paid	14		(4,872,601,814)	(1,220,790,301)
- Corporate Income taxes paid	15		(8,164,478,616)	(4,515,353,948)
- Other expenses on operating activities	17		(84,000,000)	(1,539,179,000)
Net cash flows from operating activities	20		13,307,855,127	101,598,659,748
II. Cash flows from investing activities				
1. Repayment from borrowers and proceeds from sales of debt instruments of other entities	24		120,000,000,000	38,000,000,000
2. Investments in other entities	25		(197,200,000,000)	(112,000,000,000)
3. Interest, dividends and profit received	27		56,116,300,254	(10,398,389,001)
Net cash flows from investing activities	30		(21,083,699,746)	(84,398,389,001)

Form No. B 03 - DN

STATEMENT OF CASH FLOWS

(Indirect method)

The period from 01/01/2026 to 30/06/2026

(Continuous)

				Unit: VND
ITEMS	Code	Note	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
III. Cash flows from financing activities				
1. Proceeds from short - term, long - term borrowings	33		66,781,782,748	19,598,703,609
2. Loan repayment	34		(59,999,311,654)	(41,077,026,448)
Net cash flows from financing activities	40		6,782,471,094	(21,478,322,839)
Net decrease/increase in cash and cash equivalents	50		(993,373,525)	(4,278,052,092)
Cash and cash equivalents at beginning of the year	60		2,706,786,277	5,204,942,997
Cash and cash equivalents at end of the year	70		1,713,412,752	926,890,905

Prepared by


 Nguyen Duc Luu

Chief Accountant


 Nguyen Duc Luu

Ha Noi, 29/07/2026

General Director



 Ly Tuan Anh

NOTES TO THE FINANCIAL STATEMENTS

The period from 01/01/2026 to 30/06/2026

I. Background**1. Forms of Ownership**

Certificate of Business Registration No. 0102983609, first registered on 21/10/2008, registered for the 24th change on 12/06/2026, issued by the Department of Finance of Hanoi

Head office of the Company: 4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City.

The Company's charter capital according to the 23st change in the business registration certificate: 1.072.934.930.000 VND.

Total number of shares: 107.293.493 shares.

Charter capital of the Company as of 30/06/2026: 1.072.934.930.000 VND.

2. Business field

Business fields of the Company are Production and Commercial Business, Real Estate Business.

3. Business activities

According to the Business registration certificate, principal activities of the Company are:

- Trading in real estate, land use rights belonging to owners, users or leasers. Details: Real estate business;
- Consulting, brokerage, real estate auction, land use right auction. Details: Real estate consultancy - Real estate trading fl (Article 69 of the Law on Real Estate Business 2014; Article 24 of Circular 11/2015/TT-BXD);
- Other specialized construction activities. Details: Leveling, installation of electricity and water for civil and industrial construction works;
- Dedicated design activities. Details: Interior and exterior decoration of civil and industrial works;
- Brokerage agents, goods auctions.....

4. The Company's normal business period

The Company's normal business period is 12 months.

5. Business structure**The list of subsidiaries**

Subsidiary name	Rate of voting rights	Direct rate of Ownership Interest	Head office - Principle activities
Areca Vietnam Investment and Service Joint Stock Company	79.95%	79.95%	Bach Viet Lake Garden New Urban Area, Bac Giang Ward, Bac Ninh Province. Main business activities: construction, service provision and apartment management.

BV LAND JOINT STOCK COMPANY

4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City

Separate Financial statements
for the period from 01/01/2026 to 30/06/2026

TMG Infrastructure Development Joint Stock Company	99,77%	99,77%	Bach Viet Lake Garden New Urban Area, Bac Giang Ward, Bac Ninh Province. Main business activities: Trading in real estate, land use rights belonging to owners, users or tenants.
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Equity investments in other entities

Company name	Rate of voting rights	Direct rate of Ownership Interest	Head office - Principle activities
Tay Bac Bac Ninh Investment Joint Stock Company	18.06%	18.06%	Lot L3, Bach Viet Lake Garden New Urban Area, Bac Giang Ward, Bac Ninh Province. Main business activities: Trading in real estate, land use rights belonging to owners, users or tenants.
Dong Nai Production, Trading and Service Joint Stock Company	6.51%	6.51%	No. 197 Ha Huy Giap, Bien Hoa Ward, Dong Nai Province, Vietnam. Main business activities: commercial business (Honda's dealers) and services (property rental, kiosk rental at central markets of Dong Nai province,...).

Total number of employees

As at 30/06/2026, the Company has 67 employees (as at 01/01/2026, has 56 employees).

6. Statement of ability to compare information on Financial Statements

The financial statements of the Company are prepared to ensure comparability.

II. Accounting period and accounting monetary unit**1. Accounting period**

The Company's annual accounting period starts from 01/01 and ends on 31/12 every year. This financial statement is prepared for the accounting period starting from 01/01/2026 and ending on 30/06/2026.

2. Accounting monetary unit

Monetary unit used in accounting is Viet Nam Dong (National symbol is “đ”; International symbol is “VND”).

III. Accounting standards and Accounting system**1. Accounting System**

The company applies Enterprise Accounting System issued under Circular No. 99/2025/TT-BTC dated 27/10/2025, Circular No. 200/2014/TT-BTC dated 22 December, 2014 by Minister of Finance on guideline enterprise accounting and Circular No. 53/2016/TT-BTC dated 21 March, 2016 by Ministry of Finance amending and supplementing some articles of Circular No. 200/2014/TT-BTC.

2. Announcement on compliance with Vietnamese standards and accounting system

The company applies Vietnamese Accounting Standards and supplement documents issued by the State. Financial statements are prepared in accordance with regulations of each standard and supplement documents as well as with current accounting system.

IV. Accounting policies

1. Recognition of cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash in banks and short-term, highly liquid investments with an original maturity of less than three months that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

2. Financial investment

Trading securities

Business securities shall be recorded in the accounting books at the original price, including: Purchase price plus purchase costs (if any) such as brokerage costs, transactions, information provision, taxes, fees and bank charges. The principal price of trading securities is determined according to the fair value of payments at the time the transaction arises.

The provision for depreciation of trading securities made at the end of the year is the difference between the original price recorded in the accounting books greater than their market value at the time of making the provision.

Held-to-maturity investments

Include term deposits at bank (including debentures, promissory notes), bonds, preferred stock. Party required to buy back at a certain time in the future and held-to-maturity loans for the purpose of earning periodically interests and interest on investments held to maturity date.

For investments held to maturity, if not already provision for bad debts in accordance with law and accounting assessing recoverability, accountants conduct reviews of the ability to recall. Where there is strong evidence suggesting that part or all of the investment may not be recoverable, the accountants shall record the periodical losses in financial expenses. In case of loss cannot be reliably determined, accountants conduct the accounting disclosures in financial statements about the recoverability of investments.

Loans

Loans under escrow between the parties but are not allowed to be bought and sold on the market like securities. Depending on each contract, escrow loans can be withdrawn once at maturity or gradually withdrawn from time to period.

For loans, if a provision for bad debts has not been made in accordance with the law, the accountant shall conduct an assessment of the recoverability. In case there is solid evidence that part or all of the loan may not be recoverable, the accountant shall record the loss in financial expenses in the period. In case the amount of loss cannot be reliably determined, the accountant shall explain in the financial statements the recoverability of the loan.

Investment in subsidiaries; joint-ventures, associates

Investments in subsidiaries over which the Company has control rights are stated at original cost. Distributions from accumulated net profits from subsidiaries arising subsequent to the date of acquisition are recognized in the Statement of comprehensive income. Other distributions received (in excess of such profits) are considered a recovery of investment and are deducted to the cost of the investment.

Provision for devaluation of investment is made at the end of the year. The level of provision is determined based on the financial statements at the time of provisioning of the economic organization.

Invest in other company's capital tools

Investments in other Company's capital instruments are presented at cost.

Provision for devaluation of investment is made at the end of the year, which is the difference between the original cost recorded on the accounting book is greater than their market value at the time of making provisions. Or the provision is determined based on the financial statements at the time of provision of the economic organization when the market value cannot be determined.

3. Receivables

Receivable are monitored in detail by maturity receivable, objects to be recovered and the type of original currency receivables, and other factors under the management of the Company.

The identification of necessary provision for doubtful debts is based on the items that are classified as short-term, long-term receivables on Balance Sheet. Provision for doubtful debts is made for each one based on the age of overdue debts or the estimated losses that may occur.

4. Inventory**Principles of recognizing inventories**

The Company's inventories are assets bought to manufacture or sell in normal business period.

Inventories are stated at original cost. Where the net realizable value is lower than cost, inventories should be measured at the net realizable value. The costs of inventories comprise the purchase price, costs of conversion and other costs incurred in bringing the inventories to their present location and condition.

Method of calculating inventories

The cost of inventory at the year-end is calculated by weighted average method.

Method for valuation of work in process: works in progress is obtained for each construction unfinished or related revenue unrecognised.

Method of accounting inventories

Inventory is recorded by perpetual.

Method of setting up provision for devaluation of inventories

Provisions for devaluation of inventories made at the end of the year are the excess of original cost of inventory over their net realizable value.

5. Prepaid expenses

Prepaid expenses only related to present fiscal year are recognised as short-term prepaid expenses and are recorded into operating costs.

Prepaid expenses incurred during the year but related to business operations of several years are recorded as long-term prepaid expenses and are amortized to the income statement in several years.

The calculation and allocation of long-term prepaid expenses to profit and loss account in the period should be based on nature of those expenses to select a reasonable method and allocated factors. Prepaid expenses are allocated partly into operating expenses on a straight-line basis.

6. Payables

Payables are monitored in detail by maturity receivable, objects to be recovered and the type of original currency receivables, and other factors under the management of the Company.

When preparing financial statements, accountants base on remaining term of payables to classify them into short-term or long-term.

When there are evidences that a loss likely occurs, accountants need to immediately record a payable according to the precautionary principle.

7. Recognition of borrowings

Borrowings whose maturity time is over 12 months from the date of financial statements are presented as long-term borrowings and financial lease liabilities. Borrowings whose maturity time is within 12 months from the date of financial statements are presented as short-term borrowings and financial lease liabilities to prepare settlement plan.

When preparing financial statements, borrowings' balances in foreign currencies are re-evaluated in actual transacted exchange rate at the time of preparing financial statements.

Differences of exchange rate arising from payments and re-evaluation at the year end are recorded into financial incomes or expenses.

8. Recognition and capitalization of borrowing costs

Borrowing costs are recognized into operating costs during the period, except for which directly attributable to the acquisition, construction or production of a qualifying asset included (capitalized) in the cost of that asset, when gather sufficient conditions as regulated in SAV No. 16 "Borrowing costs".

Borrowing costs that are directly attributable to the acquisition, construction or production of a qualifying asset that takes more than 12 months to put into use under certified purposes or for sale should be included (capitalized) in the cost of that asset, including interest on borrowings, amortization of discounts or premiums relating to issuing bonds and ancillary costs incurred in connection with the arrangement of borrowings.

9. Accrued expenses

Payables for goods and services that are already received from suppliers or already supplied to buyers in the reported period but not actually paid due to shortage of bills or accounting files and documents are recognized as operating expenses of the reported period.

Recognizing accrued expenses into operating expenses in the period needs to be performed according to the matching principle between revenues and expenses incurred in the period.

Accrued expenses shall be balanced with actual incurred expenses. The difference between accrued and actual expenses shall be reversed.

10. Owner's equity**Principles of recognizing owner's equity, share premium, convertible bonds and other owner's equity**

Owner's equity is stated at actually contributed capital of owners.

Premium reserve is recorded by the difference (over/under) between the selling price and the par value of treasury stocks when stocks are firstly or additionally issued or reissued. Direct expenses related to the additional issuance of shares or reissuing treasury stock is recorded to reduce the surplus capital stock.

Recognition Undistributed profit

Profit after tax retained is the profit of business operations after deduction (-) regulated items due to applying a change in accounting retrospectively or to make a retrospective restatement to correct materiality in previous years. The profit is available for appropriation to investors after approval by Board of Management and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnamese regulatory requirements.

11. Revenue**Sale of goods**

Revenue from sale of goods should be recognized when all the following conditions have been satisfied:

- The entity has transferred to the buyer the significant risks and rewards of ownership of the goods;
- The entity retains neither continuing managerial involvement to the degree usually associated with ownership nor
- The amount of revenue can be measured reliably;
- It is probable that The economic benefits associated with the transaction will flow to the entity;
- The cost incurred or to be incurred in respect of the transaction can be measured reliable.

Rendering of services

When the outcome of a transaction involving the rendering of services can be estimated reliable, revenue associate with the transaction shall be recognised by reference to the stage of completion of the transaction at the end of reporting period. The outcome of a transaction can be estimated reliable when all the following conditions are satisfied:

- The amount of the revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the entity;
- The stage of the completion of the transaction at the end of the reporting period can be measured reliably; and
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliable.

The stage of the completion of the transaction may be determined by surveys of work completed methods.

Financial income

Revenue arising from the used by the others of entity assets yielding interest, royalties and dividends shall be recognised when:

- It is probable that the economic benefits associated with the transaction will flow to the entity;
- The amount of the revenue can be measured reliably.

Dividends shall be recognised when the shareholder's right to receive payment is established.

Common Stocks and Dividends paid by Stocks: No record earnings when the right to receive bonus shares or dividend shares is established, the number of bonus shares and dividend shares received disclosure in Financial Statements.

Other revenues

Recognition of other revenues beside the entity's business activities includes:

- Revenue from liquidation of fixed assets;
- Revenue from fines paid by customers for breaching contracts;
- Revenue from the third party's compensation for a loss of property (e.g. insurance compensation, compensation for relocating business office and other similar revenues);
- Collection of bad debts which have been written off;
- Revenue from payables which is not identified;
- Other revenues than those listed above.

12. Deductibles from revenue

Deductibles adjusted to revenues from sale of goods and rendering of services arising in the period include: Sale discounts, sale rebates and sale returns.

Trade discounts, discounted sales, sales generated bounces same period consumption of products, goods and services are adjusted periodically generated revenue;

In case that products, goods and services have already been consumed since the previous period, but until the subsequent period, sale discounts, sale rebates or sale returns incur, then the Company recognizes deductibles from revenue according to the following requirements:

- If products, goods and services have already been consumed since the previous period and need to be discounted, rebated, returned in the subsequent period but before the time of issuing financial statements, accountants recognize it as an event that needs to be adjusted arising after the date of Balance Sheet and deduct revenues of the period's financial statements (the previous period).
- In case that products, goods and services need to be discounted, rebated, returned after the time of issuing financial statements, the entity needs to deduct revenues of the arising period (the subsequent period).

13. Cost of goods sold

Reflecting the cost value of products, goods and services sold in the period.

The provision for devaluation of inventories is included in the cost of goods sold on the basis of the number of inventories and the difference between the net realizable value is less than the cost of inventories.

When selling products and goods with equipment and spare parts, the value of equipment and spare parts is recorded into cost of goods sold.

As for the value of inventory shrinkage and loss, accountants immediately count towards cost of goods sold (after deducting the compensation, if any).

As for the cost of direct materials consumed in excess of normal level, labour cost, fixed general operation unallocated to the value of products stocked, accountants immediately count them towards in cost of goods sold (after deducting the compensation, if any) even if the products and goods have not been determined to be consumed.

Import duties, special consumption taxes and environmental protection taxes have been included in the value of purchased goods, and when the goods are sold, those taxes are refunded, the decrease of the cost of goods sold is recorded.

As for costs of goods sold unrecognized as corporate income taxable expenses under the regulations of Tax law but with full of invoices and documents and accounted reasonably under Accounting system, the Company does not reduce accounting expenses but adjusts in the corporate income tax settlement to increase corporate income tax payable.

14. Financial expenses

Reflecting financial expenses including expenses or losses related to financial investment activities, expenses of lending and borrowing equity, expenses of contributing in joint ventures, associates, losses of transferring short-term securities, expenses of selling securities transactions; Provision for devaluation of trading securities, provision for loss of investments in other entities, losses of selling foreign currencies, losses of exchange rate...

As for financial expenses unrecognized as corporate income taxable expenses under the regulations of Tax law but with full of invoices and documents and accounted reasonably under Accounting system, the Company does not reduce accounting expenses but adjusts in the corporate income tax settlement to increase corporate income tax payable.

15. Selling expenses and administrative expenses

Expenses recognized as selling expenses include: Expenses actually arising in process of selling products, goods and rendering services including expenses for offering, introducing, advertising products, sale commissions, expenses for products' warranty, storage, packing, transporting, ...

Expenses recognized as administrative expenses include: Expenses for administrative labour (salaries, wages, allowances,...); social insurance, health insurance, union fund, unemployment insurance of administrative staffs; expenses of office commodities, working tools, depreciation of fixed assets used for administration; land rent, excise; provision for doubtful receivables; outside purchasing costs (electricity, water, telephone, fax, asset insurance, fire insurance...); other costs in cash (guest receptions, customer conferences...).

As for selling expenses and administrative expenses unrecognized as corporate income taxable expenses under the regulations of Tax law but with full of invoices and documents and accounted reasonably under Accounting system, the Company does not reduce accounting expenses but adjusts in the corporate income tax settlement to increase corporate income tax payable.

16. Principles and methods of recognizing current corporate income tax and differed corporate income tax charge

Current corporate income tax charge

Current corporate income tax expense is the amount of corporate income tax payable counted on taxable income in the period and prevailing tax rate.

Current tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted by the balance sheet date.

Currently, the company is applying the CIT rate of 20%

17. Other accounting principles and methods

17.1. Related parties

Enterprises and individuals that directly or indirectly through one or more intermediaries, have control on or are under control of the Company, or are under common control with the Company, including parent companies, subsidiaries and associates are related parties. Associates and individuals that directly or indirectly hold voting right of the Company and have a significant impact on the Company, key management personnel including Board of Directors and employees of the Company, closed family members of these individuals or these associates or companies associated with these individuals are also considered as related parties.

In considering each relationship of related parties, it is necessary to pay attention to the nature of the relationship, not only its legal form.

V. Descriptive information in addition to items presented in the Balance sheet

Unit: VND

1.	Cash	30/06/2026	01/01/2026		
	Cash on hand	94,905,405	1,751,043		
	Demand deposits	918,416,251	2,705,035,234		
	Cash equivalents	700,091,096	-		
	- <i>Term deposits <= 3 months</i>	700,091,096	-		
		1,713,412,752	2,706,786,277		
2.	Financial investments				
	Trading securities				
		30/06/2026	01/01/2026		
		Original cost	Provisions	Original cost	Provisions
	Total value of shares				
	+ BSR - Binh Son Refinery				
	and Petrochemical Joint	14,055,344,368	-	14,925,440,506	884,630,506
	Stock Company				

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+ CTG - Joint Stock Commercial Bank for Industry and Trade of	-	-	7,364,151,304	125,098,054
+ MBB - Military Commercial Joint Stock Bank	9,913,250,434	337,250,434	20,348,250,434	614,250,684
+ VHC - Vinh Hoan Joint Stock Company	3,615,709,226	259,909,226	-	-
+ PVS - PetroVietnam Technical Services Joint Stock Corporation	8,091,660,200	852,660,200	-	-
+ HPG - Hoa Phat Group Joint Stock Company - Code HPG	6,305,924,833	411,024,833	14,197,746,133	469,746,133
+ MWG - Mobile World Investment Joint Stock Company	14,218,849,952	777,839,952	17,350,136,582	-
+ OIL - PetroVietnam Oil Corporation - JSC	24,848,790,824	9,375,750,824	-	-
+ POW - PetroVietnam Power Corporation - Joint Stock Company	10,627,434,006	337,434,006	-	-
+ VCI - Vietcap Securities Joint Stock Company	9,522,160,855	2,290,210,855	9,522,160,855	1,756,160,855
+ FRT - FPT Digital Retail Joint Stock Company	-	-	2,899,064,470	-
+ SSI - SSI Securities Joint Stock Company	-	-	2,051,435,251	538,935,251
+ TCB - Vietnam Technological and Commercial Joint Stock Bank	-	-	6,506,238,342	922,238,342
+ TPB - Tien Phong Commercial Joint Stock Bank	-	-	659,993,400	121,343,400
+ VPB - Vietnam Prosperity Joint Stock Commercial Bank	3,255,676,184	555,676,184	5,209,081,784	625,081,784

Total value of bonds	104,454,800,882	15,197,756,514	101,033,699,061	6,057,485,009
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		30/06/2026	01/01/2026
In which:			
Fair value (*)		89,257,044,368	94,976,214,052

Investments held to maturity

	30/06/2026		01/01/2026	
	Original cost	Book value	Giá gốc	Book value
Short-term				
Term deposits	51,895,763,642	51,895,763,642	170,000,000,000	170,000,000,000
	51,895,763,642	51,895,763,642	170,000,000,000	170,000,000,000

Equity investments in other entities

	30/06/2026		01/01/2026	
	Original cost	Provisions	Original cost	Provisions
Investments in subsidiaries				
Dong Nai Producing Trading and Service Joint Stock Company (i)	-	-	-	-
BV Invest Joint Stock Company (iv)	349,459,808,914	-	349,459,808,914	-
ARECA Vietnam Investment and Services Joint Stock Company (ii)	79,950,000,000	-	79,950,000,000	-
TMG Infrastructure Development Joint Stock Company (iii)	247,588,703,704	-	247,588,703,704	-
Other long-term investments	-	-	-	-
Dong Nai Producing Trading and Service Joint Stock Company (i)	12,144,028,169	-	12,144,028,169	-
Northwest Bac Ninh Investment Joint Stock Company (v)	112,000,000,000	-	112,000,000,000	-
	801,142,540,787	-	801,142,540,787	-

Information about the Company's subsidiaries as of 30/06/2026 is as follows:

(i): The total contributed capital of Dong Nai Production and Trading Service Joint Stock Company (Donatraco) is 80,000,000,000 VND. As of January 1, 2025, BV Land Joint Stock Company owns 5,220,700 shares, corresponding to the ownership rate and voting rate of 65.26% and 65.26% respectively (purchase price of VND 121,759,800,000). In December 2025, BV Land Joint Stock Company successfully transferred 4,700,000 shares in Donatraco, equivalent to the ownership rate and voting rate of 58.75% and 58.75% respectively with a transfer value of VND 122,585,400,000. as of 31/12/2025, Donatraco Company is no longer a subsidiary but is presented in the indicator "Investment in capital contribution to other units" with BVL's ownership rate of 6.51%.

(ii) The total contributed capital of Areca Vietnam Investment and Service Joint Stock Company is VND 100,000,000,000. In which, BV Land Joint Stock Company owns 7,995,000 shares, corresponding to the voting rate and ownership rate of 79.95% and 79.95%, respectively. The main business lines of Areca Vietnam Investment and Service Joint Stock Company are construction, service provision and apartment management.

(iii) The total contributed capital of TMG Infrastructure Development Joint Stock Company is 30,000,000,000 VND. In which, BV Land Joint Stock Company owns 2,993,000 shares, corresponding to the voting rate and ownership rate of 99.77% and 99.77%, respectively. The main business line of TMG Infrastructure Development Joint Stock Company is real estate business, land use rights belonging to owners, users or tenants. In 2025, TMG Company will issue an increase in charter capital from VND 30 billion to VND 240 billion according to the ownership ratio of existing shareholders. BVL's ownership rate is still 99.77%

(iv) The total contributed capital of BV Invest Joint Stock Company (Formerly Lilama Construction Investment Joint Stock Company) is 579,291,250,000 VND. As of December 31, 2025, BV Land Joint Stock Company (BV Land) owns 36,274,682 shares, respectively, the voting rate and ownership rate of 62.62% and 62.62%. The main business lines of BV Invest Joint Stock Company are construction, installation, design consulting, real estate business.

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(v) The total contributed capital of Northwest Bac Ninh Investment Joint Stock Company is 620,000,000,000 VND. In which, BV Land Joint Stock Company owns 11,200,000 shares, corresponding to the voting rate and ownership rate of 18.06% and 18.06%, respectively. The main business line of Northwest Bac Ninh Investment Joint Stock Company is real estate business, land use rights belonging to owners, users or tenants.

The company has not determined the fair value of these financial investments to explain on its own financial statements because these investments do not have a listed price on the market. The Vietnam Accounting Standards, the Vietnam Corporate Accounting Regime and other legal regulations related to the preparation and presentation of financial statements do not provide detailed guidance on how to calculate fair value. The fair value of these financial investments may differ from the book value.

3. Receivables

	30/06/2026	01/01/2026
Short-term		
Other parties		
Balimas Construction Joint Stock Company	-	40,350,018,709
Rivera Investment Joint Stock Company	3,273,420,010	3,273,420,010
	1,620,000,000	-
Related parties		
ARECA Vietnam Investment and Service Joint Stock Company	1,705,929,311	909,290,127
BV Asset Joint Stock Company	972,000,000	-
BV Invest Joint Stock Company	3,903,578,856	5,089,150,116
	11,474,928,177	49,621,878,962

4. Advances for suppliers

	30/06/2026	01/01/2026
Short-term		
Other parties	106,043,799,298	14,924,528,271
VIKING Vietnam Joint Stock Company	3,197,208,328	-
VIVACO CONSTRUCTION CO., LTD	2,947,342,561	-
The Council of the Board of Directors of projects in Thanh Ba district	372,611,000	372,611,000
Thanh Ba Land Fund Development Center Branch	53,575,158,800	-
TG Capital Joint Stock Company	20,451,516,368	14,007,370,057
PJM Joint Stock Company	5,943,063,711	-
Lung Lo Interior Construction Joint Stock Company	1,767,648,866	-
3P POWER VIETNAM JOINT STOCK COMPANY	761,536,998	-
BILGROUP PAINTING AND CONSTRUCTION JOINT STOCK COMPANY	1,248,672,062	-
APPLIED ELECTRONIC LIGHTING CO., LTD	933,734,412	-
HIWIN HONGKONG CO., LTD	958,866,600	-
Tico Vietnam Joint Stock Company	840,097,080	-
DUC TECHNOLOGY MATERIALS JOINT STOCK COMPANY	749,858,400	-
OCEAN INTERIOR FINISHING JOINT STOCK COMPANY	1,658,663,100	-
Nam Hung Forest Products Trading and Processing Joint Stock Company	80,000,000	80,000,000
TRAN GIA INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY	1,745,479,974	-
GIA LOC CONSTRUCTION TRADING JOINT STOCK COMPANY	2,425,372,082	-
HOP THINH HOA BINH WOOD PROCESSING JOINT STOCK COMPANY	2,680,632,300	-
THAI NGUYEN TESTING AND CONSTRUCTION SERVICES CO., LTD	775,082,800	-
Khang Minh Construction Joint Stock Company	-	51,150,001
Other Sellers	2,931,253,856	413,397,213
	106,043,799,298	14,924,528,271

5. Loans receivables

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6. Other receivables

	30/06/2026		01/01/2026	
	Value	Provision	Value	Provision
6.1. Short-term				
Other parties	220,718,471	-	898,556,864	-
Employee Advance	39,258,898	-	15,000,000	-
Deposits, mortgages and coll.	131,000,000	-	121,000,000	-
Other	50,459,573	-	762,556,864	-
- Deposit interest collection	-	-	713,597,291	-
- Other receivables	50,459,573	-	48,959,573	-
Related parties	14,147,537,619	-	111,651,115,658	-
BV Invest Joint Stock	-	-	54,000,000,000	-
Receivables of the business cooperation contract of Diamond Hill Thai Nguyen project	-	-	54,000,000,000	-
ARECA Vietnam	14,147,537,619	-	57,651,115,658	-
Investment and Service				
- Receivables of dividends	-	-	55,965,000,000	-
- Receivables of business cooperation contracts of Tay Dinh Tri project (i)	14,147,537,619	-	1,686,115,658	-
+ Capital contribution	-	-	-	-
+ Interests and profits divided from the business results of the project	14,147,537,619	-	1,686,115,658	-
TMG Infrastructure Development Joint Stock Company (capital contribution according to schedule)	197,200,000,000			
	14,418,715,663	-	112,549,672,522	-
6.2. Long-term				
Related parties				
BV Invest Joint Stock	54,000,000,000	-	-	-
+ Business cooperation in Diamond Hill Thai Nguyen	54,000,000,000	-	-	-
	54,000,000,000	-	-	-
7. Bad debt				
	30/06/2026		01/01/2026	
	Original value	Recoverable amount	Original value	Recoverable amount
The total value of receivables and loans that are overdue or not yet overdue but are unlikely to be recovered				
Rivera Investment Joint Stock Company	3,273,420,010	-	3,273,420,010	-

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International Construction Consulting Joint Stock Company	80,000,000	-	80,000,000	-
Nam Hung Forest Products Processing and Trading Joint Stock Company	51,150,001	-	51,150,001	-
	3,404,570,011	-	3,404,570,011	-

8. Inventories

	30/06/2026		01/01/2026	
	Original value	Provision	Original value	Provision
Work in process	17,227,896,478	-	11,967,959,163	-
Merchandise	7,483,999	-	-	-
	17,235,380,477	-	11,967,959,163	-

9. Prepaid expenses

	30/06/2026	01/01/2026
Short-term		
Instruments and tools, Others prepaid expenses	353,038,635	305,495,633
Total	353,038,635	305,495,633

10. Tangible fixed assets**Appendix No. 01****11. Payables to suppliers**

	Value and Realizable value	
	30/06/2026	01/01/2026
Short-term		
Other parties	17,943,300,295	9,491,221,136
Dai Hong Phuc Co., Ltd.	-	698,182,502
GIA LAM MLS CHEM JOINT STOCK COMPANY	1,836,532,440	-
Thinh Cuong Construction Investment and Trading Joint Stock Company	2,341,444,617	-
Agricultural and Forestry Seed Production Co., Ltd.	698,182,502	-
Viettel Construction Joint Stock Corporation	4,451,556,418	4,742,917,595
Minh Hieu Construction Co., Ltd.	1,190,274,939	1,190,274,939
RAILWAY URBAN AND INFRASTRUCTURE DEVELOPMENT INVESTMENT J	2,658,071,438	-
Bac Giang Power Construction Joint Stock Company	-	126,390,941
BV LIFE JOINT STOCK COMPANY	4,092,573,387	2,169,754,146
Payable to other short-term sellers	674,664,554	563,701,013
Stakeholders	897,434,000	1,104,091,675
TG Capital Joint Stock Company	897,434,000	1,104,091,675
	18,840,734,295	10,595,312,811

12. Taxes and payables to the state budget**12.1. Payables**

	30/06/2026	Payables	Already paid	01/01/2026
Value-added tax	1,042,347,872	11,910,850,289	11,625,498,209	756,995,792

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Business income tax	2,395,753,523	2,646,866,430	8,164,478,616	7,913,365,709
Personal income tax	429,832,705	855,218,086	1,036,248,109	610,862,728
Other taxes	-	-	-	-
	3,867,934,100	15,412,934,805	20,826,224,934	9,281,224,229

(i): Includes

Total CIT payable in the period according to the business performance report	5,782,120,247
- CIT corresponding to the business results divided from the Tay Dinh Tri project submitted by Areca	3,135,253,817
- Corporate income tax corresponding to other business activities payable	2,646,866,430

The Company's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the financial statements could be changed at a later date upon final determination by the tax authorities.

13. Other payables

	30/06/2026	01/01/2026
Short-term		
Trade Union Fees	418,299,649	576,639,649
Other payables	-	20,492,728
Total	418,299,649	597,132,377
Long-term		
Other payables		
- Investment in Thanh Ba Project	45,700,000,000	
+ BV Invest Joint Stock Company	36,000,000,000	-
+ Bach Viet Group Joint Stock Company	9,700,000,000	
Total	45,700,000,000	-

14. Loans and debts**Short-term loans and debts**

	Value and able to pay			
	30/06/2026	Increase	Decrease	01/01/2026
Banks	-	-	-	-
Current portion of long-Joint Stock Commercial	41,731,204,653	66,781,782,748	59,999,311,654	34,948,733,559
Bank for Foreign Trade of Vietnam – Thanh Xuan	41,731,204,653	66,781,782,748	59,999,311,654	34,948,733,559
	41,731,204,653	66,781,782,748	59,999,311,654	34,948,733,559

Detail information on Short-term loans as at 30/06/2026

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Credit Extension Contract No. 360707.25.827.383853.TD signed on 11/12/2025 between Military Commercial Joint Stock Bank - Son Tay Branch and BV LAND Joint Stock Company:

- Loan limit: 100,000,000,000 VND
- Guarantee issuance limit: 100,000,000,000 VND
- Term: Loan up to 6 months;
- Loan purpose: Supplement working capital for production and business activities;
- (i) - The interest rate on loans within the term is determined at the time of disbursement of loan capital according to each debt receipt;
- Principal repayment period: end of period; Interest payment term: 26th of every month;
- Collateral:
- + Deposit contract No. 114.25.827.383853.TG. enterprise on 31/12/2025;
- + Property rights arising from bank-sponsoring contracts with a value equal to the entire contract value if the bank-sponsoring bank is independent and equal to the contract value corresponding to the proportion of the credit extension balance of credit institutions if the contract is financed by multiple credit institutions."

15. Owner's equity**15.1. Increase and decrease in owner's equity****Appendix No. 02**

15.2. The details of the owner's equity	30/06/2026		01/01/2026	
	Rate (%)	Value	Rate (%)	Value
Bach Viet Group Joint Stock Company	63.37%	679,894,940,000.00	63.37%	566,570,790,000.00
BV Asset Joint Stock Company	10.83%	116,205,260,000.00	10.83%	96,837,720,000.00
TG Capital Joint Stock Company	4.98%	53,388,720,000.00	4.98%	44,490,600,000.00
Other Shareholders	20.83%	223,446,010,000.00	20.83%	186,213,760,000.00
	1.00	1,072,934,930,000	1.00	894,112,870,000

15.3. Capital transactions with owners and distribution of dividends and profits	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Owner's Equity		
Opening balance	1,072,934,930,000	827,883,000,000
Increase in the period	-	-
Closing balance	1,072,934,930,000	827,883,000,000

15.4. Stock	30/06/2026	01/01/2026
Quantity of registered issuing stocks	107,293,493	89,411,287
Quantity of Authorized issuing stocks		
Common stocks	107,293,493	89,411,287
Quantity of Outstanding Stocks		
Common stocks	107,293,493	89,411,287
Quantity of circulation stocks		
Par value of Stocks	10,000	10,000

15.5. Funds in Company	30/06/2026	01/01/2026
Development and Investment Fund	-	-

VI. Descriptive information in addition to the items presented in the Income statement

Unit: VND

1. Total revenues from sale of goods and rendering of services

BV LAND JOINT STOCK COMPANY

4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City

Separate Financial statements

for the period from 01/01/2026 to 30/06/2026

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Revenue from sale of goods		
Revenue from sales of goods	61,840,520,169	25,623,168,030
Revenue from service provision	17,217,798,772	20,004,839,093
Revenue from construction contracts	19,232,963,841	56,436,263,272
Revenue from real estate business	36,865,470,009	252,075,848,524
	135,156,752,791	354,140,118,919
In which, revenue for related parties		
Revenue from service provision	17,217,798,772	20,004,839,093
Revenue from real estate business	36,865,470,009	252,075,848,524
	54,083,268,781	272,080,687,617
Net sales and service revenue		
	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Net sales of goods	61,840,520,169	25,623,168,030
Net revenue from service provision	17,217,798,772	20,004,839,093
Net revenue from construction contracts	19,232,963,841	56,436,263,272
Net revenue from real estate business	36,865,470,009	252,075,848,524
	135,156,752,791	354,140,118,919
In which, net revenue for related parties		
Net revenue from service provision	17,217,798,772	20,004,839,093
Net revenue from real estate business	36,865,470,009	252,075,848,524
	54,083,268,781	272,080,687,617
3. Cost of good sold		
	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Cost of goods	50,227,464,099	22,025,526,120
Cost of services provided	6,777,638,255	6,072,491,929
Cost of construction contracts	18,754,990,562	45,964,658,459
Cost of real estate business	13,749,519,652	105,352,349,735
	89,509,612,568	179,415,026,243
In particular, Cost of Goods for Stakeholders		
Cost of service provision	6,777,638,255	4,954,116,755
Cost of real estate business	13,749,519,652	105,352,349,735
	20,527,157,907	110,306,466,490
4. Financial incomes		
	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Interest on deposits and loans	6,177,642,468	5,265,581,898
Profit from the sale of securities	3,325,577,073	451,212,977
Other	329,407,372	310,000,000
	9,832,626,913	6,026,794,875

BV LAND JOINT STOCK COMPANY

4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City

Separate Financial statements
for the period from 01/01/2026 to 30/06/2026**5. Financial expenses**

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Loan interest	4,872,601,814	3,840,516,581
Provision for stock price declines and investment losses	9,142,488,788	3,392,089,587
Cost of selling securities	60,355,330	267,561,560
	14,075,445,932	7,500,167,728

6. Selling and general administrative expenses

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Selling expenses		
Project Sales Costs	5,695,954,259	30,485,674,867
Other expenses by cash	22,966,110	-
	5,718,920,369	30,485,674,867
General administrative expenses		
Management Staff Expenses	4,346,251,145	3,958,520,634
Office Supplies Cost	78,948,739	68,228,915
Depreciation expenses of fixed assets	57,017,880	108,099,678
Taxes, fees and charges	58,364,137	5,783,224
Contingency costs	-	654,684,002
Cost of outsourced services	2,055,012,130	1,227,673,856
Expenses in other currencies	415,053,688	584,401,503
	7,010,647,719	6,607,391,812

7. Other income

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Penalties for breach of contract	345,061,177	16,450,000
Handling of debts payable but not payable	-	-
Other Income Projects	112,502,576	52,902,813
	457,563,753	69,352,813
In which, Other income for related parties		
Other Income Projects	112,502,576	52,902,813
	-	-
	112,502,576	52,902,813

8. Other expense

	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Tax fines and penalties for administrative violations	-	438,167
Other expense	79,066,483	8,251,020
	-	-
	79,066,483	8,689,187
In which, Other costs for related parties		
Other project costs	-	8,251,020
	-	-
	-	8,251,020

9. Income Tax

01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
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Corporate income tax from main business field

Total profit before tax	13,461,939,022	136,219,316,770
Increase	102,393,126	59,384,057
Invalid payment	102,393,126	59,384,057
Decrease ()	(330,000,000)	(310,000,000)
Dividend	(330,000,000)	(310,000,000)
Taxable income	13,234,332,148	135,968,700,827
Current corporate income tax expense	2,646,866,430	27,193,740,164
	3,135,253,817	-
Current corporate income tax expense	5,782,120,247	27,193,740,164

VII. Other information

Unit: VND

1 Potential debts, commitments, and other financial information

There are no potential liabilities arising from events that may affect the information presented in the Separate Financial Statements that the Company has no control over or has not been recognized.

2. Events after the reporting period**3. Information on related parties****3.1. List of related parties**

Related parties	Relationship
Bach Viet Group Joint Stock Company	Parent Company
BV Asset Joint Stock Company	Major shareholders
TG Capital Joint Stock Company	Shareholders
BV Invest Joint Stock Company	Subsidiaries
ARECA Vietnam Investment and Services Joint Stock Company	Subsidiaries
TMG Infrastructure Development Joint Stock Company	Subsidiaries
BV Bavella Joint Stock Company	Relevant organization of insiders
Tay Bac Bac Ninh Investment Joint Stock Company	The company receives contributed capital
Hung Dong Group Joint Stock Company	Associated company of Subsidiaries
Member of the Board of Directors, Board of Directors, Audit Committee	Key Management Members

3.2. During operation, there are a number of transactions between the company and related parties as follows:

Contents/ Related parties	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
Bach Viet Group Joint Stock Company	-	-
Receiving capital contribution - Thanh Ba Project	9,700,000,000	-
BV Asset Joint Stock Company	-	-
Purchase of goods and services	781,212,142	398,682,333
Debt payment	428,643,285	-
Collection of share transfer money at BV Invest Joint Stock Company	-	1,500,000,000
TG Capital Joint Stock Company	-	-
Purchase of goods and services	91,028,772	9,210,051,271
Advance/ Debt Payment	7,639,266,758	-
BV Invest Joint Stock Company	-	-
Service Provision	12,447,497,579	942,349,739
Debt payment	13,633,068,839	-

BV LAND JOINT STOCK COMPANY

4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City

Separate Financial statements
for the period from 01/01/2026 to 30/06/2026

Capital contribution - Thanh Ba Project	36,000,000,000	-
	-	-
HUNG DONG GROUP JOINT STOCK COMPANY	-	-
Service Provision	1,944,000,000	-
Collection of goods and services	972,000,000	-
Service Provision	2,826,081,070	9,750,226,572
Debt collection	2,029,441,886	-
Loan interest	-	673,828,767
Profits are divided from the business results of the Tay Dinh Tri project	15,591,311,364	52,434,792,168

3.3. Outstanding balances with related parties up to the reporting date are as follows

Balances with related parties at the balance sheet date are presented in Note V.

3.4. Transactions with other related parties are as follows

Income of the Board of Directors, Board of Directors and Supervisory Board/Audit Committee

Ordinals	Name	Duty	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
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Income of the Board of Directors and the Board of Directors

1	Nguyen Tan Thanh	Chairman of the Board of Directors	-	-
2	Ly Tuan Anh	Member of the Board of Directors cum General Director	657,000,000	607,620,000
4	Khuong Hai Ninh	Member of the Board of Directors cum Deputy General Director	585,365,000	534,389,000

Income of the Board of Directors, Board of Directors and Supervisory Board/Audit Committee (continued)

Ordinals	Name	Duty	01/01/2026 to 30/06/2026	01/01/2025 to 30/06/2025
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	Duong Trung Thong	Deputy General Director (appointed on 01/01/2025)	431,642,857	503,703,000
	Pham Trong Binh	Independent Member of the Board of Directors	-	12,000,000
	Vu Thi Ha	Members of the Board of Directors are also members of the Board of Directors according to the resolution of the Board of Directors dated 25/04/2025)	-	147,810,000

1,674,007,857	1,928,108,800
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Audit Committee's income

	Pham Trong Binh	Chairman of the People's Committee	-	-
	Vu Thi Ha	Independent member of the People's Committee	-	-
	Le Thanh Hai	Member of the Supervisory Board (Dismissed on 25/04/2025)	-	6,000,000
	Nguyen Thi Thuy Lin	Member of the Supervisory Board (Dismissed on 25/04/2025)	-	6,000,000

-	12,000,000
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The Company does not prepare segment statements because of not satisfying 1 in 3 conditions about preparing segment statements upon business field or geographical area required in Circular No. 20/2006/TT-BTC dated on 26 March 2006 of Ministry of Finance guiding performance of accounting standards promulgated under Decision No. 12/2005/QĐ-BTC dated on 15 February 2005 of Ministry of Finance.

5. Comparative information

The comparative data on the Separate Balance Sheet is the data on the Separate Financial Statements for the fiscal year ended 31/12/2025 of BV Land Joint Stock Company which has been audited by Vietnam Auditing and Appraisal Co., Ltd. (AVA).

The comparative data on the Separate Income Statement and Separate Cash Flow Statement are the data on the Separate Financial Statements for the first 6 months of 2025 of BV Land Joint Stock Company which has been reviewed by Vietnam Audit and Appraisal Co., Ltd. (AVA).

6. Other information

There are no events that raise serious doubts about its ability to continue operating and the Company does not intend nor be forced to cease operations, or to significantly reduce the scale of its operations.

Prepared by



Nguyen Duc Luu

Chief Accountant



Nguyen Duc Luu



Hà Nội, 29/07/2026
General Director

Ly Tuan Anh

Appendix No. 01

10. Tangible fixed assets

Items	Machinery, Equipment	Mean of Transportation	Office equipment and furniture	Other fixed assets	Total
Original cost					
As at 01/01/2026	150,000,000	2,302,943,337	547,711,977	353,265,000	3,353,920,314
As at 30/06/2026	150,000,000	2,302,943,337	547,711,977	353,265,000	3,353,920,314
Accumulated depreciation					
As at 01/01/2026	150,000,000	1,775,350,487	540,279,145	345,323,125	2,810,952,757
Depreciation in period	-	57,017,880	3,430,548	7,941,875	68,390,303
As at 30/06/2026	150,000,000	1,832,368,367	543,709,693	353,265,000	2,879,343,060
Net carrying amount					
As at 01/01/2026	-	527,592,850	7,432,832	7,941,875	542,967,557
As at 30/06/2026	-	470,574,970	4,002,284	-	474,577,254

Appendix No. 02

15. Owner's equity

15.1. Increase and decrease in owner's equity

	Owner's Equity	Share capital surplus	Development and Investment Fund	Retained earnings	Total
As at 01/01/2025	827,883,000,000	(619,229,224)	10,213,427,769	104,927,026,112	942,404,224,657
Profit/(loss) in period				63,512,559,646	63,512,559,646
Decrease in capital					-
Earnings distribution					-
Other decrease					-
As at 30/06/2025	827,883,000,000	(619,229,224)	10,213,427,769	168,439,585,758	1,005,916,784,303
As at 01/01/2026	894,112,870,000	(677,456,497)		301,078,033,439	1,194,513,446,942
Increase in capital	178,822,060,000				178,822,060,000
Profit/(loss) in period				23,271,130,139	23,271,130,139
Other increase					-
Decrease in capital				(3,030,262,831)	(3,030,262,831)
Earnings distribution (i)				(178,822,060,000)	(178,822,060,000)
As at 30/06/2026	1,072,934,930,000	(677,456,497)		142,496,840,747	1,214,754,314,250

(i) According to the Resolution of the General Meeting of Shareholders No. 01/2026/NQ/ĐHDCĐ-BVL dated 31/03/2026, the Company announces the distribution of profits as follows:

- Deduction for welfare fund (0.6% of profit after profit)	1,519,690,487 Vnd
Dividends to shareholders in shares (20% of charter capital at the time of issuance)	1,510,572,344 Vnd
Dividends to shareholders in shares (20% of charter capital at the time of issuance)	214,586,986,000 Vnd