Deloitte.

VINPEARL JOINT STOCK COMPANY

(Incorporated in the Socialist Republic of Vietnam)

REVIEWED INTERIM SEPARATE FINANCIAL STATEMENTS

For the 6-month period ended 30 June 2026

TABLE OF CONTENTS

CONTENTS	**PAGE(S)**

STATEMENT OF THE BOARD OF EXECUTIVE OFFICERS

The Board of Executive Officers of Vinpearl Joint Stock Company (the "Company") presents this report together with the Company's interim separate financial statements for the 6-month period ended 30 June 2026.

BOARD OF DIRECTORS, BOARD OF EXECUTIVE OFFICERS AND BOARD OF SUPERVISORS

The members of the Board of Directors, Board of Executive Officers and Board of Supervisors of the Company during the period and to the date of approval of this report are as follows:

Board of Directors

Ms. Nguyen Thu Hang	Chairman
Mr. Dang Thanh Thuy	Member
Ms. Hoang Thi My Hanh	Member
Ms. Ngo Thi Huong	Member (appointed from 24 April 2026)
Ms. Le Thuy Anh	Member (resigned from 24 April 2026)
Mr. Marc Villiers Townsend	Independent Member

Board of Executive Officers

Ms. Ngo Thi Huong	Chief Executive Officer
Ms. Vo Thi Phuong Thao	Deputy Chief Executive Officer
Mr. Nguyen Dinh Nga	Executive Officer
Ms. Vu Thi Kim Huong	Chief Finance Officer

Board of Supervisors

Ms. Nguyen Thi Nhu Hoa	Head of the Board of Supervisors
Mr. Ta Khanh Duy	Member
Mr. Nguyen Ngoc Linh	Member

THE BOARD OF EXECUTIVE OFFICERS' STATEMENT OF RESPONSIBILITY

The Board of Executive Officers of the Company is responsible for preparing the interim separate financial statements, which give a true and fair view of the separate financial position of the Company as at 30 June 2026, and its separate financial performance and its separate cash flows for the 6-month period then ended in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim financial reporting. In preparing these interim separate financial statements, the Board of Executive Officers is required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether the applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim separate financial statements;
- prepare the interim separate financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- design and implement an effective internal control system for the purpose of properly preparing and presenting the interim separate financial statements so as to minimize errors and frauds.

STATEMENT OF THE BOARD OF EXECUTIVE OFFICERSS (Continued)

The Board of Executive Officers is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the separate financial position of the Company and that the interim separate financial statements comply with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim financial reporting. The Board of Executive Officers is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of Executive Officers confirms that the Company has complied with the above requirements in preparing these interim separate financial statements.

For and on behalf of the Board of Executive Officers,

CÔNG TY CỔ PHẦN VINPEARL
MSDN: 4200456848

Vo Thi Phuong Thao
Deputy Chief Executive Officer
Legal Representative

27 August 2026

Deloitte Vietnam Audit Co. Ltd
12th Floor, Diamond Park Plaza
16 Lang Ha, Giang Vo Ward
Hanoi
Vietnam
Tel: +84 24 710 50000
www.deloitte.com/vn

Deloitte.

No.: 0306/VN1A-HN-BC

REPORT ON REVIEW OF INTERIM SEPARATE FINANCIAL STATEMENTS

To: **The shareholders,**
The Board of Director, Board of Executive Officers and Board of Supervisors,
Vinpearl Joint Stock Company

We have reviewed the accompanying interim separate financial statements of Vinpearl Joint Stock Company (the "Company"), approved on 27 August 2026, as set out from page 05 to page 52, which comprise the interim separate statement of financial position as at 30 June 2026, and the interim separate statement of income, and interim separate statement of cash flows for the 6-month period then ended and a summary of significant accounting policies and other explanatory information.

Board of Executive Officers' Responsibility for the Interim Separate Financial Statements

The Board of Executive Officers is responsible for the preparation and fair presentation of these interim separate financial statements in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim financial reporting and for such internal control as the Board of Executive Officers determines is necessary to enable the preparation of interim separate financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on the accompanying interim separate financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements (VSRE) 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim separate financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

REPORT ON REVIEW OF INTERIM SEPARATE FINANCIAL STATEMENTS (Continued)

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim separate financial statements do not present fairly, in all material respects, the separate financial position of the Company as at 30 June 2026, and its separate financial performance and its separate cash flows for the 6-month period then ended in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim financial reporting.

M.S.D.N: 0100112500-C.T.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN DELOITTE VIỆT NAM
THÀNH PHỐ HÀ NỘI

Phan Ngoc Anh
Audit Partner
Audit Practising Registration Certificate
No. 1101-2023-001-1

DELOITTE VIETNAM AUDIT COMPANY LIMITED

27 August 2026
Hanoi, S.R. Vietnam

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND million

	ASSETS	Codes	Notes	Closing balance	Opening balance (Reclassification)
A.	**CURRENT ASSETS**	**100**		**42,365,684**	**26,318,599**
I.	**Cash and cash equivalents**	**110**	**5**	**521,468**	**677,853**
1.	Cash	111		521,468	677,853
II.	**Short-term financial investments**	**120**	**6**	**17,378,464**	**13,693,851**
1.	Trading securities	121		560,590	1,406,325
2.	Short-term held-to-maturity investments	123		16,817,874	12,287,526
III.	**Short-term receivables**	**130**		**4,120,141**	**6,031,520**
1.	Short-term trade receivables	131	7	888,394	940,482
2.	Short-term advances to suppliers	132	8	1,821,026	3,891,307
3.	Other short-term receivables	135	9	1,417,454	1,206,464
4.	Provision for short-term doubtful debts	136		(6,733)	(6,733)
IV.	**Inventories**	**140**	**10**	**19,501,695**	**5,448,804**
1.	Inventories	141		19,501,695	5,448,804
V.	**Other short-term assets**	**160**		**843,916**	**466,571**
1.	Short-term deferred expenses	161	11	533,570	97,825
2.	Value added tax deductibles	162		250,441	293,166
3.	Taxes and other receivables from the State budget	163	12	59,905	75,580

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND million

	ASSETS	Codes	Notes	Closing balance	Opening balance (Reclassification)
B.	**NON-CURRENT ASSETS**	**200**		**78,503,932**	**62,743,955**
I.	**Long-term receivables**	**210**		**17,747,519**	**10,082,374**
1.	Long-term advances to suppliers	212	8	16,480,000	9,646,099
2.	Other long-term receivables	215	9	1,267,519	436,275
II.	**Fixed assets**	**220**		**14,764,471**	**15,015,658**
1.	Tangible fixed assets	221	13	12,975,348	14,406,100
	- Cost	*222*		*22,523,028*	*24,390,788*
	- Accumulated depreciation	*223*		*(9,547,680)*	*(9,984,688)*
2.	Finance lease assets	224	14	1,468,826	277,840
	- Cost	*225*		*1,567,166*	*339,375*
	- Accumulated depreciation	*226*		*(98,340)*	*(61,535)*
3.	Intangible assets	227	15	320,297	331,718
	- Cost	*228*		*663,475*	*662,809*
	- Accumulated amortization	*229*		*(343,178)*	*(331,091)*
III.	**Investment property**	**240**	**16**	**504,336**	**519,206**
	- Cost	*241*		*752,571*	*752,571*
	- Accumulated depreciation	*242*		*(248,235)*	*(233,365)*
IV.	**Long-term assets in progress**	**250**	**17**	**5,773,159**	**3,979,665**
1.	Construction in progress	252		5,773,159	3,979,665
V.	**Long-term financial investments**	**260**	**6**	**38,991,483**	**32,516,578**
1.	Investments in subsidiaries	261		20,552,864	20,552,864
2.	Equity investments in other entities	263		17,319,007	11,811,499
3.	Provision for impairment of long-term investments in other entities	264		(336,084)	(237,350)
4.	Long-term held-to-maturity investments	265		1,455,696	389,565
VI.	**Other long-term assets**	**270**		**722,964**	**630,474**
1.	Long-term deferred expenses	271	11	566,760	510,098
2.	Deferred tax assets	272		156,204	120,376
	TOTAL ASSETS (280=100+200)	**280**		**120,869,616**	**89,062,554**

The accompanying notes are an integral part of these interim separate financial statements

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND million

	RESOURCES	Codes	Notes	Closing balance	Opening balance (Reclassification)
C.	**LIABILITIES**	**300**		**73,084,738**	**49,783,198**
I.	**Current liabilities**	**310**		**31,084,925**	**29,807,481**
1.	Short-term trade payables	311	18	5,386,960	6,306,689
2.	Short-term advances from customers	312	19	14,450,057	11,125,607
3.	Short-term taxes and amounts payable to the State budget	314	12	681,807	502,312
4.	Payables to employees	315		164,540	5,223
5.	Short-term accrued expenses	316	20	1,246,783	1,459,429
6.	Short-term deferred revenue	319	21	364,337	540,545
7.	Other current payables	320	22	5,116,521	4,182,244
8.	Short-term loans and obligations under finance leases	321	24	3,672,477	5,681,223
9.	Short-term provisions	322	23	212	2,978
10.	Bonus and welfare funds	323		1,231	1,231
II.	**Long-term liabilities**	**330**		**41,999,813**	**19,975,717**
1.	Long-term deferred revenue	337	21	447,438	521,029
2.	Other long-term payables	338	22	24,933,974	14,280,367
3.	Long-term loans and obligations under finance leases	339	24	16,607,994	5,163,914
4.	Long-term provisions	343	23	10,407	10,407

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND million

	RESOURCES	Codes	Notes	Closing balance	Opening balance
D.	**EQUITY**	**400**	**25**	**47,784,878**	**39,279,356**
1.	Owner's contributed capital	411		18,774,504	17,933,004
	- Ordinary shares carrying voting rights	*411a*		*17,933,004*	*17,933,004*
	- Preference shares	*411b*		*841,500*	-
2.	Share premium	412		24,545,346	18,804,069
3.	Investment and development fund	418		2,177	2,177
4.	Retained earnings	420		4,462,851	2,540,106
	- Retained earnings accumulated to the prior year end	*420a*		*2,540,106*	*1,326,257*
	- Retained earnings of the current period/ prior year	*420b*		*1,922,745*	*1,213,849*
	TOTAL RESOURCES (440=300+400)	**440**		**120,869,616**	**89,062,554**

CÔNG TY CỔ PHẦN VINPEARL
MSDN: 4200456848

Nguyen Thac Manh	**Do My Huong**	**Vo Thi Phuong Thao**
Preparer	**Chief Accountant**	**Deputy Chief Executive Officer**
		Legal Representative

Approved on 27 August 2026

INTERIM SEPARATE INCOME STATEMENT

For the 6-month period ended 30 June 2026

Unit: VND million

	ITEMS	Codes	Notes	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025 (Reclassification)
1.	**Gross revenue from goods sold and services rendered**	**01**	**27**	**4,896,833**	**4,324,935**
2.	Deductions	02	27	9,083	2,954
3.	**Net revenue from goods sold and services rendered (10=01-02)**	**10**		**4,887,750**	**4,321,981**
4.	Cost of sales	11	28	2,905,561	2,864,954
5.	**Gross profit from goods sold and services rendered (20=10-11)**	**20**		**1,982,189**	**1,457,027**
6.	Financial income	22	30	2,681,666	832,588
7.	Financial expenses	23	31	3,082,893	947,367
	- In which: Borrowing costs	*24*		*450,038*	*585,184*
8.	Selling expenses	25	32	252,169	241,636
9.	General and administration expenses	26	32	689,701	529,090
10.	**Operating profit (30=20+(22-23)-(25+26))**	**30**		**639,092**	**571,522**
11.	Other income	31	33	1,672,157	35,849
12.	Other expenses	32	34	16,473	17,206
13.	**Profit from other activities (40=31-32)**	**40**		**1,655,684**	**18,643**
14.	**Accounting profit before tax (50=30+40)**	**50**		**2,294,776**	**590,165**
15.	Current corporate income tax expense	51	35	407,859	76,780
16.	Deferred corporate tax income	52	35	(35,828)	-
17.	**Net profit after corporate income tax (60=50-51-52)**	**60**		**1,922,745**	**513,385**

CÔNG TY CỔ PHẦN VINPEARL
MSDN: 4200456848

Nguyen Thac Manh **Preparer**	**Do My Huong** **Chief Accountant**	**Vo Thi Phuong Thao** **Deputy Chief Executive Officer** **Legal Representative**

Approved on 27 August 2026

The accompanying notes are an integral part of these interim separate financial statements

INTERIM SEPARATE CASH FLOW STATEMENT

For the 6-month period ended 30 June 2026

Unit: VND million

	ITEMS	Codes	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
I.	**CASH FLOWS FROM OPERATING ACTIVITIES**			
1.	***Profit before tax***	***01***	***2,294,776***	***590,165***
2.	***Adjustments for:***			
	Depreciation and amortization of fixed assets and investment properties	02	601,743	668,985
	Provisions	03	95,968	5,631
	Foreign exchange (gain)/loss arising from translating foreign currency-denominated monetary items	04	(26,400)	262,699
	Gain from investing, financing activities	05	(2,411,231)	(853,012)
	Borrowing costs	06	450,038	585,184
3.	***Operating profit before movements in working capital***	***08***	***1,004,894***	***1,259,652***
	Increase, decrease in receivables	09	(5,794,805)	160,064
	Increase, decrease in inventories	10	(13,930,857)	63,108
	Increase, decrease in payables (excluding accrued loan interest and corporate income tax payable)	11	13,967,479	(1,555,364)
	Increase, decrease in deferred expenses	12	(492,407)	(129,835)
	Borrowing costs paid	14	(358,832)	(553,015)
	Corporate income tax paid	15	(28,153)	(113,951)
	Net cash (used in) operating activities	***20***	***(5,632,681)***	***(869,341)***
II.	**CASH FLOWS FROM INVESTING ACTIVITIES**			
1.	Acquisition and construction of fixed assets and other long-term assets	21	(2,118,094)	(1,021,396)
2.	Proceeds from sale, disposal of fixed assets and other long-term assets	22	2,687,546	48,286
3.	Cash outflow for lending, buying debt instruments of other entities	23	(12,747,000)	(3,150,471)
4.	Cash recovered from lending, selling debt instruments of other entities	24	6,907,000	2,381,812
5.	Equity investments in other entities	25	(5,662,000)	(3,286,685)
6.	Interest earned, dividends and profits received	27	994,423	34,240
	Net cash (used in) investing activities	***30***	***(9,938,125)***	***(4,994,214)***

INTERIM SEPARATE CASH FLOW STATEMENT (Continued)

For the 6-month period ended 30 June 2026

Unit: VND million

	ITEMS	Codes	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
III.	**CASH FLOWS FROM FINANCING ACTIVITIES**			
1.	Proceeds from share issue and owners' contributed capital (including contributed capital from non-controlling shareholders)	31	6,582,777	4,998,638
2.	Proceeds from borrowings	33	20,352,517	2,687,190
3.	Repayment of borrowings	34	(10,447,761)	(2,932,369)
4.	Repayment of obligations under finance leases	35	(1,073,299)	-
	Net cash generated by financing activities	***40***	***15,414,234***	***4,753,459***
	Net decreases in cash and cash equivalents (50=20+30+40)	**50**	**(156,572)**	**(1,110,096)**
	Cash and cash equivalents at the beginning of the period	**60**	**677,853**	**1,778,290**
	Effects of changes in foreign exchange rates	61	187	6,849
	Cash and cash equivalents at the end of the period (70=50+60+61)	**70**	**521,468**	**675,043**

Nguyen Thac Manh
Preparer

Do My Huong
Chief Accountant

CÔNG TY CỔ PHẦN VINPEARL
MSDN: 4200456848

Vo Thi Phuong Thao
Deputy Chief Executive Officer
Legal Representative

Approved on 27 August 2026

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

These notes are an integral part of and should be read in conjunction with the accompanying interim separate financial statements

1. GENERAL INFORMATION

Structure of ownership

Vinpearl Joint Stock Company ("Company") is a joint stock company established in Vietnam under Enterprise Registration Certificate No. 4200456848 issued by the Department of Finance of Khanh Hoa Province on 26 July 2006, as amended.

The Company's shares have been officially listed and traded on the Ho Chi Minh City Stock Exchange (HOSE) under the ticker symbol VPL since 13 May 2025.

The parent company of the Company is Vingroup Joint Stock Company.

The Company's registered headquarters is on Hon Tre Island, Nha Trang Ward, Khanh Hoa Province, Vietnam.

The total number of employees of the Company as at 30 June 2026 is 7,678 (as at 31 December 2025: 7,438).

Operating industry and principal activities

Business lines according to the Company's business registration include:

- Short-term accommodation services: Operating hotels, villas or apartments provided for short-term accommodation services, and operating ecotourism destination;
- Agents, brokers and auction services: Airline ticket sales agents;
- Restaurant business and catering services;
- Providing passenger transport services by road and inland waterway;
- Amusement and recreation activities;
- Wholesale and retail trade of food and other types of goods;
- Real estate development and business;
- Office rental services;
- Real estate management services and related services; and other business activities.

The Company's main business activities are to provide short-term accommodation services including hotel business and hotel services, amusement and recreation services, domestic travel, passenger transport, restaurant and catering business, construction investment and real estate business.

Normal production and business cycle

For real estate business activities, the Company's production and business cycle is carried out for a period of more than 12 months.

For other activities, the Company's normal production and business cycle is carried out for a period of no more than 12 months.

The Company's structure

As at 30 June 2026, the Company has 20 branches (as at 31 December 2025: 20 branches) as follows:

No	Branch	Location
1	Can Tho Branch - Vinpearl Joint Stock Company ("Can Tho Branch")	No. 209, Street 30/4, Ninh Kieu Ward, Can Tho City, Vietnam
2	Nha Trang Branch - Vinpearl Joint Stock Company ("Nha Trang Branch")	Hon Tre Island, Nha Trang Ward, Khanh Hoa Province, Vietnam
3	Quang Ninh Branch - Vinpearl Joint Stock Company ("Quang Ninh Branch")	Reu Island, Bai Chay Ward, Quang Ninh Province, Vietnam
4	Da Nang Branch - Vinpearl Joint Stock Company ("Da Nang Branch")	No. 07 Truong Sa, Ngu Hanh Son Ward, Da Nang City, Vietnam
5	Quang Nam Branch - Vinpearl Joint Stock Company ("Quang Nam Branch")	Vo Chi Cong Street, Thang An Commune, Da Nang City, Vietnam
6	Nghe An Branch - Vinpearl Joint Stock Company ("Nghe An Branch")	Quang Vinh Block, Quang Trung Street, Thanh Vinh Ward, Nghe An Province, Vietnam
7	Ha Tinh Branch - Vinpearl Joint Stock Company ("Ha Tinh Branch")	Hoa Binh Village, Loc Ha Commune, Ha Tinh Province, Vietnam
8	Hai Phong Branch - Vinpearl Joint Stock Company ("Hai Phong Branch")	Vu Yen Island, Nguyen Binh Khiem Street, Hai An Ward, Hai Phong City, Vietnam
9	Hanoi Branch - Vinpearl Joint Stock Company ("Hanoi Branch")	No. 07, Bang Lang 1 Street, Vinhomes Riverside Ecological Urban area, Phuc Loi Ward, Hanoi City, Vietnam
10	Kien Giang Branch - Vinpearl Joint Stock Company ("Kien Giang Branch")	Bai Dai Area, Phu Quoc Special Economic Zone, An Giang Province, Vietnam
11	Ho Chi Minh City Branch - Vinpearl Joint Stock Company ("Ho Chi Minh City Branch")	Basement B2, Floors 47 to 63 and Floors 66 to 77, Landmark 81 Building, Vinhomes Central Park Urban Area, 720A Dien Bien Phu Street, Thanh My Tay Ward, Ho Chi Minh City, Vietnam
12	Quang Binh Branch - Vinpearl Joint Stock Company ("Quang Binh Branch")	Quach Xuan Ky Street, Dong Hoi Ward, Quang Tri Province, Vietnam
13	Hue Branch - Vinpearl Joint Stock Company ("Hue Branch")	50A Hung Vuong, Thuan Hoa Ward, Hue City, Vietnam
14	Lang Son Branch - Vinpearl Joint Stock Company ("Lang Son Branch")	Complex of shopping malls, hotels and shophouses, south of Ky Lua bridge, Luong Van Tri Ward, Lang Son Province, Vietnam
15	Ha Nam Branch - Vinpearl Joint Stock Company ("Ha Nam Branch")	Ha Nam general trade and service complex, Phu Ly Ward, Ninh Binh Province, Vietnam
16	Tay Ninh Branch - Vinpearl Joint Stock Company ("Tay Ninh Branch")	No. 90 Le Duan Street, Quarter 5, Tan Ninh Ward, Tay Ninh Province, Vietnam
17	Hung Yen Branch - Vinpearl Joint Stock Company ("Hung Yen Branch")	Dream City Ecological Urban Area, Nghia Tru Commune, Hung Yen Province, Vietnam
18	Ha Giang Branch - Vinpearl Joint Stock Company ("Ha Giang Branch")	Group 12, Ha Giang 2 Ward, Tuyen Quang Province, Vietnam
19	Bac Ninh Branch - Vinpearl Joint Stock Company ("Bac Ninh Branch")	Km1+200, Tran Hung Dao Street, Kinh Bac Ward, Bac Ninh Province, Vietnam
20	Tuyen Quang Branch - Vinpearl Joint Stock Company ("Tuyen Quang Branch")	Group 5, My Lam Ward, Tuyen Quang Province, Vietnam

As at 30 June 2026, the Company had one business under its control and 05 subsidiaries (as at 31 December 2025: one business under its control and 05 subsidiaries).

Detailed information of the company's subsidiaries is as follows:

No.	Company name	Establishment date	Place of establishment and operation	Closing balance: Percentage of direct ownership (%)	Closing balance: Percentage of voting right (%)	Opening balance: Percentage of direct ownership (%)	Opening balance: Percentage of voting right (%)	Main activities
1	Phuc An Tourism Development and Investment Company Limited	20 November 2018	Hanoi City	99.00%	99.00%	99.00%	99.00%	Travel and hotel services
2	VinWonders Nha Trang Joint Stock Company	12 April 2022	Khanh Hoa Province	99.99%	99.99%	99.99%	99.99%	Operation of amusement parks and theme parks
3	Landmark 81 Hotel Investment and Development Joint Stock Company (i)	22 February 2022	Ho Chi Minh City	84.99%	99,99%	84.99%	99,99%	Short-term accommodation
4	Thanh Hoa Hotel Investment and Development Joint Stock Company	12 May 2022	Thanh Hoa Province	99.99%	99.99%	99,99%	99,99%	Hotels, villas or apartments providing short-term accommodation services; ecotourism destinations
5	Vinpearl Cua Hoi Joint Stock Company	24 July 2023	Nghe An Province	99.99%	99.99%	99.99%	99.99%	Short-term accommodation

(i) As at 30 June 2026, the percentage of voting right held by the Company in Landmark 81 Hotel Investment and Development Joint Stock Company were 99.99%, including the indirect rate of 14.99% held via VinWonders Nha Trang Joint Stock Company (a subsidiary in which the Company owns 99.99% of ownership).

The business under the Company's control is the investment, construction and operation of a number of projects in Phu Quoc Special Economic Zone, An Giang Province under the investment cooperation contract signed by the Company and Phu Quoc Tourism Investment and Development Joint Stock Company on business cooperation and profit sharing without establishing a new legal entity.

Disclosure of information comparability in the interim separate financial statements

Corresponding figures in the interim separate statement of financial position and the corresponding notes are the figures of the audited separate financial statements for the year ended 31 December 2025.

Corresponding figures in the interim separate income statement, interim separate cash flow statement and the corresponding notes are the figures of the reviewed interim separate financial statements for the 6-month period ended 30 June 2025.

As presented in Note 03, the Company has adopted Circular No. 99/2025/TT-BTC issued by the Ministry of Finance on 27 October 2025 ("Circular 99") on a prospective basis for the financial period beginning on 01 January 2026. Certain corresponding figures have been reclassified to conform with the presentation requirements of Circular 99, details are as follows:

SEPARATE STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2025

Items	Codes	Reported amount	Reclassification	Amount after reclassification
		VND million	VND million	VND million
Short-term held-to-maturity investments	123	164,407	12,123,119	12,287,526
Short-term loans receivables		9,991,720	(9,991,720)	-
Other short-term receivables	135	3,337,863	(2,131,399)	1,206,464
Long-term held-to-maturity investments	265	-	389,565	389,565
Long-term loans receivables		387,000	(387,000)	-
Other long-term receivables	215	438,840	(2,565)	436,275
Short-term loans and obligations under finance leases	321	2,584,424	3,096,799	5,681,223
Long-term loans and obligations under finance leases	339	8,260,713	(3,096,799)	5,163,914

INTERIM SEPARATED INCOME STATEMENT FOR THE 6-MONTH PERIOD ENDED 30 JUNE 2025

Items	Codes	Reported amount	Reclassification	Amount after reclassification
		VND million	VND million	VND million
Cost of sales	11	2,867,932	(2,978)	2,864,954
Selling expenses	25	238,658	2,978	241,636

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

Accounting convention

The accompanying interim separate financial statements, expressed in Vietnamese Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim financial reporting.

Accounting currency of the Company is Vietnamese Dong ("VND"). For the purpose of preparing these interim separate financial statements for the 6-month period ended 30 June 2026, the figures are rounded to and presented in millions of Vietnamese Dong ("VND million"). This presentation does not materially impact the interim separate financial statements in terms of the separate financial position, separate financial performance and separate cash flows of the Company.

The accompanying interim separate financial statements are not intended to present the separate financial position, separate results of operations and separate cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

The interim separate financial statements have been prepared solely for the Company and do not include the financial statements of its subsidiaries and the business controlled by the Company. These interim separate financial statements should be read in conjunction with the Company's interim consolidated financial statements for the 6-month period ended 30 June 2026 for a more comprehensive understanding of the Company's financial position, operating results, and cash flows.

Accounting period

The Company's financial year begins on 1 January and ends on 31 December.

These interim separate financial statements are prepared for the 6-month period ended 30 June 2026.

3. ADOPTION OF NEW ACCOUNTING GUIDANCE

New guidance on the accounting regime for enterprises

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the corporate accounting regime ("Circular 99"). This circular is effective from 1 January 2026 and applies for financial years beginning on or after 1 January 2026. Circular 99 supersedes Circular No. 200/2014/TT-BTC issued by the Ministry of Finance on 22 December 2014 providing guidance on the corporate accounting regime and the circulars amending and supplementing Circular 200.

The Company has adopted the changes in accounting guidance prescribed by Circular 99 for financial period beginning on 1 January 2026 on a prospective basis. Certain corresponding figures have been reclassified to conform with the presentation requirements of Circular 99 as disclosed in Note 01.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies, which have been adopted by the Company in the preparation of these interim separate financial statements, are as follows:

Estimates

The preparation of interim separate financial statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim financial reporting requires the Board of Executive Officers to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the interim separate financial statements and the reported amounts of revenues and expenses during the period. Although these accounting estimates are based on the Board of Executive Officers' best knowledge, actual results may differ from those estimates.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, bank demand deposits, cash in transit, and short-term, highly liquid investments (not exceeding 3 months) that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value and are not restricted in use.

Financial investments

Trading securities

Trading securities are securities held by the Company for trading purposes. Trading securities are recognized from the date on which the Company obtains ownership rights and are initially measured at the fair value of the consideration paid at the transaction date. Transaction costs related to the acquisition of trading securities are recognized as financial expenses in the period.

Cash dividends received from trading securities for the period after the acquisition date are recognized as finance income in the interim separate income statement. Dividends receivable relating to the period prior to the acquisition date are deducted from the carrying amount of the investment.

Subsequent to initial recognition, trading securities are measured at cost less any provision for impairment of trading securities.

Provision for impairment of trading securities is recognized when there is objective evidence that the market value of the securities has declined below their carrying amount.

Upon disposal, sale or exchange of trading securities, the cost of securities is determined using the weighted average cost method, on an individual security basis. Gains or losses arising from the disposal or sale of trading securities are recognized in the interim separate income statement for the period.

Held-to-maturity investments

Held-to-maturity investments comprise investments that the Company has the intention and ability to hold until maturity. Held-to-maturity investments include term deposits with banks and loans held to maturity for the purpose of earning periodic interest income.

Held-to-maturity investments are initially recognized at cost. Subsequent to initial recognition, interest received at maturity or periodically is recognized as an increase in held-to-maturity investments and finance income in the relevant interest periods.

Provision for held-to-maturity investments is recogized in accordance with prevailing accounting regulations.

Investments in subsidiaries and equity investments in other entities

Investments in subsidiaries

A subsidiary is an entity over which the Company has control. Control is achieved where the Company has the power to govern the financial and operating policies of an investee enterprise so as to obtain benefits from its activities.

Equity investments in other entities

Equity investments in other entities represent investments in equity instruments over which the Company does not have control, joint control or significant influence over the investee, as well as investments in business cooperation contracts where the Company does not have joint control but is entitled to benefits dependent on the profit after tax of the cooperation arrangement.

The Company initially recognizes investments in subsidiaries and equity investments in other entities at cost, including the purchase price and directly attributable costs of the investment. The Company recognizes as income in the interim separate income statement its share of accumulated net profits of the investees arising after the acquisition date. Any distributions received by the Company other than the aforementioned profit distributions are considered a recovery of the investment and are recognized as a reduction of the carrying amount of the investment.

Investments in subsidiaries and equity investments in other entities are presented in the interim separate statement of financial position at cost less any provision for impairment (if any).

Receivables

Receivables represent the amounts recoverable from customers or other debtors and are stated at book value less provision for doubtful debts.

Provision for doubtful debts is made for receivables that are overdue, or when the debtor is in dissolution, in bankruptcy, or is experiencing similar difficulties and so may be unable to repay the debt.

Inventories

Under-construction and completed real estate for sale

Under-construction and completed real estate for sale is stated at the lower of cost and net realizable value. The cost is calculated using the specific identification method and includes costs of forming land use rights, related construction costs and costs of common areas. Net realizable value is determined as the estimated selling price less the estimated costs to complete and sell the product.

Other inventories

Inventories are stated at the lower of cost and net realisable value. Cost comprises direct materials and where applicable, direct labour costs and those overheads that have been incurred in bringing the inventories to their present location and condition. Cost is calculated using the weighted average method. Net realisable value represents the estimated selling price less all estimated costs to completion and estimated costs necessary to make the sale.

For inventories related to the hotel, tourism, and related services, the Company determines the cost of inventory issued based on the quantity and value of ending inventory for inventory accounting purposes. For other inventories, the Company determines the cost of inventory issued on a transaction-by-transaction basis for inventory accounting purpose.

The evaluation of necessary provision for inventory obsolescence follows current prevailing accounting regulations which allow provisions to be made for obsolete, damaged, or sub-standard inventories and for those which have costs higher than net realisable values as at the date of the interim separate financial statements.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation.

The costs of purchased tangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to the location and necessary condition for them to be capable of operating in the manner intended by management.

The costs of self-constructed or manufactured assets are the actual construction or manufacturing cost plus installation and test running costs, and any directly attributable costs of bringing the assets to their working condition and location required for them to be capable of operating as intended.

The cost of perennial crops cultivated for periodic yield and working animals comprises all actual expenditures incurred by the Company for the purchase, care, and cultivation of such plantations and working animals from the time the asset is initially established until it reaches maturity, together with other directly attributable costs.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

	Years
Buildings and structures	03 - 50
Machinery and equipment	03 - 25
Motor vehicles	03 - 15
Office equipment	03 - 10
Plants and animals	02 - 30
Others	02 - 20

Loss or gain resulting from sales and disposals of tangible fixed assets is the difference between the net proceeds from sales or disposals of assets and their carrying amount and is recognized in the interim separate income statement.

Leasing

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

The Company as lessor

Rental income from operating leases is recognized on a straight-line basis over the term of the relevant lease. Initial direct costs incurred in negotiating and arranging an operating lease are charged to the interim separate income statement or charged to the interim separate income statement over the lease term in accordance with the recognition of operating lease revenue.

The Company as lessee

Assets held under finance leases are recognized as assets of the Company at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the interim separate statement of financial position as a finance lease obligation. Lease payments are apportioned between finance charges and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged to profit or loss, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the Company's general policy on borrowing costs.

Leases where substantially all the rewards and risks of ownership of assets remain with the leasing company are accounted for as operating leases. Rentals payable under operating leases are charged to the interim separate income statement on a straight-line basis over the term of the relevant lease. Benefits received and receivable as an incentive to enter into an operating lease are also spread on a straight-line basis over the lease term.

Assets held under finance leases are depreciated over their expected useful lives on the same basis as owned assets.

	Years
Buildings and structures	40 - 43
Machinery, equipment	5 -10

Intangible assets and amortization

The costs of intangible assets comprise all expenditures incurred by the Company to acquire such assets up to the point at which the asset is in a condition capable of operating in the manner intended by management.

Intangible fixed assets comprise land use rights, computer software and other intangible fixed assets.

Land use rights

Intangible assets which are land use rights are stated at cost less accumulated amortization. Land use rights are amortized using the straight-line method based on the useful lives of the land plots from 30 to 48 years. Land use rights with indefinite term are not amortized.

Computer software and other intangible assets

Computer software and other intangible assets are initially recorded at purchase price and amortized using the straight-line method over 2 to 12 years.

Investment properties

Investment properties are composed of land use rights, buildings and structures held by the Company to earn rentals. Investment properties held to earn rentals are stated at cost less accumulated depreciation. The costs of purchased investment properties comprise their purchase prices and any directly attributable expenditures, such as professional fees for legal services, property transfer taxes and other related transaction costs. The costs of self-constructed investment properties are the finalized construction cost or directly attributable costs of the properties.

Investment properties held to earn rentals are depreciated using the straight-line method over their estimated useful lives as follows:

	Years
Buildings and structures	10 - 48
Land-use right	10 - 48

Construction in progress

Properties in the course of construction for production, rental or administrative purposes, or for other purposes, are carried at cost that includes costs that are necessary to form the assets in accordance with the Company's accounting policy. Depreciation of these assets, on the same basis as other assets, commences when the assets are ready for their use.

Deferred expenses

Deferred expenses are actual expenses which have already been paid but relate to results of operations of multiple accounting periods. Deferred expenses include selling expenses related to properties not yet handed over; golf club membership commission costs; assets repair costs; costs of tools and supplies issued for consumption; deferred rental costs and other deferred expenses.

Selling expenses relating to properties not yet handed over comprise selling expenses paid to real estate brokers for the transfer of properties. These expenses are paid in advance and recognized in the interim separate statement of income when the properties meet the criteria for revenue recognition during the period.

Golf club membership commission includes commission costs paid to brokers. These costs are recorded in the interim separate income statement on a straight-line basis based on the term of the Golf club membership.

Deferred land rentals include amounts related to leased land for which the Company has received a land use right certificate but is not eligible to record intangible assets according to current legal regulations and costs incurred related to ensuring the use of prepaid leased land. These costs are amortized to the interim income statement on a straight-line basis over the lease term.

Other types of deferred expenses comprise tools and supplies issued for consumption and prepaid other expenses. These expenditures are paid in advance and allocated to the interim separate income statement using the straight-line method in accordance with the current prevailing accounting regulations.

Trade payables

Trade payables represent liabilities arising from the purchase of goods, services or assets from suppliers in the ordinary course of the Company's business. Trade payables are stated at historical cost.

Accrued expenses

Accrued expenses comprise amounts payable for goods and services received by the Company but not yet paid due to the absence of sufficient supporting documentation, and are recognized in the interim separate income statement in the accounting period.

Deferred revenue

Deferred revenue is the amounts received in advance relating to multiple accounting periods for goods or services to be provided, including property management service fees, hotel and entertainment service fees, and annual membership fees for goods or services that have not yet been delivered or rendered. The Company recognizes deferred revenue in proportion to its obligations that the Company will have to fulfill in the future. When the revenue recognition conditions are satisfied, deferred revenue will be recognized in the interim separate income statement for the period corresponding to the portion that meets the revenue recognition conditions.

Provisions

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event, it is probable that the Company will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation. The amount recognised as a provision is the management's best estimate of the consideration required to settle the present obligation at the end of accounting period.

Provision for construction warranty

Provision for construction warranty is recognized at the end of the reporting period for each construction project, based on construction service revenue recognized during the period, in accordance with construction regulations, and is recognized in selling expenses.

Severance allowance

The severance allowance for employees is accrued at the end of each reporting period for all employees having worked at the Company for full 12 months and above. Working time serving as the basis for calculating severance allowance shall be the total actual working time subtracting the time when the employees have made unemployment insurance contributions as prescribed by law, and the working time when severance allowance has been paid to the employees. The allowance made for each year of service equals to half of an average monthly salary under the Labour Code, Social Insurance Code and relevant guiding documents. The average monthly salary used for calculation of severance allowance shall be adjusted to be the average of the 6 consecutive months nearest to the date of the interim separate financial statements at the end of each reporting period. The increase or decrease in the provision for severance allowance shall be recognised in the interim separate income statement.

Borrowings

Borrowings are recognized at cost, being the proceeds received net of directly attributable costs incurred in connection with the borrowings.

Borrowing costs

Borrowing costs comprise interest expense and other costs directly attributable to the Company's borrowings. Other costs directly attributable to the Company's borrowings include appraisal expense, consulting expense,... which are amortized on a straight-line basis over the term of the borrowings.

Borrowing costs are recognized in profit or loss in the period in which they are incurred, except for borrowing costs that are capitalized in accordance with Vietnamese Accounting Standard No. 16 "Borrowing Costs". Accordingly, borrowing costs directly attributable to the construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are capitalized as part of the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. Any income earned on the temporary investment of specific borrowings pending their expenditure on qualifying assets is deducted from the borrowing costs eligible for capitalization.

Bonds issued

Ordinary bonds

At the date of initial recognition, ordinary bonds are measured at cost, representing the proceeds received from the issuance of bonds less successful issuance costs. Issuance costs are allocated to both successful and unsuccessful bond issuances based on the number of bonds issued. Issuance costs allocated to unsuccessful bond issuances are recognized as financial expenses in the period.

Bond discounts/premiums and successful issuance costs are amortized and recognized as financial expenses or capitalized in accordance with Vietnamese Accounting Standard No. 16 – Borrowing Costs, using either the effective interest method or the straight-line method over the term of the bonds. The amount of discount/premium and successful issuance costs amortized in each period represents the difference between interest expenses payable for each interest period (calculated as the carrying amount of the bonds at the beginning of the period multiplied by the effective interest rate) and the nominal interest payable for the period.

Equity

Ordinary shares

Ordinary shares with voting rights are recognized at par value. Shares issued to increase charter capital or shareholders' contributed capital are recognized based on the actual proceeds received corresponding to the par value of successfully issued shares.

Preference shares

Preference shares are classified and presented as liabilities in the Company's interim separate statement of financial position if the preference shares or the Company's Charter:

(a) Contain a provision requiring the issuer to redeem the preference shares at a specified future date or upon the occurrence of specified conditions, and the issuer cannot avoid the obligation to make payment (redeemable preference shares). The obligation to redeem the preference shares must be explicitly stated in the share issuance documents at the time of issuance; or

(b) Do not contain a redemption provision but require the issuer to pay dividends at a fixed rate or fixed amount regardless of the issuer's operating results; or

(c) Contain a conversion provision into ordinary shares, but the issuance plan does not specify a fixed conversion ratio or a fixed number of ordinary shares to be converted, and instead determines the number of ordinary shares based on the market price of the shares at the time of conversion.

Preference shares are classified as equity if they do not have the characteristics of preference shares classified as liabilities. In such cases, the Company presents the preference shares as equity in its interim separate statement of financial position.

Share premium

Share premium represents the difference between the par value and the issuance price of ordinary shares, net of costs directly attributable to the share issuance.

Costs directly attributable to the share issuance are allocated between successfully issued shares and unsuccessfully issued shares as follows:

- The portion allocated to successfully issued shares is offset against share premium.
- The portion related to unsuccessfully issued shares is recognized as financial expenses for the period.

Bonus and welfare fund

Bonus and welfare fund is deducted from the profit after corporate income tax of the Company to be used for rewarding and encouraging physical benefits, serving the needs of the public, improving and enhancing mental and physical life of employees as approved by the resolution of the Company's Annual General Meeting of Shareholders. The appropriation and use of the bonus and welfare fund must comply with current prevailing accounting and financial regulations.

Investment and development fund

Investment and development fund is deducted from profits after corporate income tax of the Company to be used to invest in expanding the scale of production, business or in-depth investment of the enterprise. The appropriation and use of the investment and development fund are carried out in accordance with the Resolution of the General Meeting of Shareholders and applicable regulations.

Revenue and other income recognition

Revenue is recognized when it is probable that the Company will receive economic benefits that can be reliably measured. Revenue is determined at the fair value of the amounts received or receivable after deducting sales discounts, sales rebates and sales returns. The following specific recognition conditions must also be met when recognizing revenue.

Revenue from services rendered

Revenue of a transaction involving the rendering of services is recognized when the outcome of such transactions can be measured reliably. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in each period by reference to the percentage of completion of the transaction at the date of interim separate statement of financial position of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

(a) the amount of revenue can be measured reliably;
(b) it is probable that the economic benefits associated with the transaction will flow to the Company;
(c) the percentage of completion of the transaction at the date of interim separate statement of financial position can be measured reliably; and
(d) the costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Revenue from goods sold

Revenue from the sale of goods is recognized when all five (5) following conditions are satisfied:

(a) the Company has transferred to the buyer the significant risks and rewards of ownership of the goods;
(b) the Company retains neither continuing managerial involvement to the degree usually associated with; ownership nor effective control over the goods sold;
(c) the amount of revenue can be measured reliably;
(d) it is probable that the economic benefits associated with the transaction will flow to the Company; and
(e) the costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from the sale of real estate

Revenue from the sale of real estate which the Company is the investor is recognized when all five (5) following conditions are satisfied:

(a) the real estate has been completed and transferred to the buyer, the Company has transferred to the buyer the significant risks and rewards of ownership of the real estate;
(b) the Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the real estate sold;
(c) the amount of revenue can be measured reliably;
(d) the economic benefits associated with the transaction flowed or will flow to the Company; and
(e) the costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from leasing real estate

Rental income under operating leases is recognized in the interim separate statement of income on a straight-line basis over the term of the lease.

Income from business cooperation, investment cooperation contracts under which the Company received profits

Income (excluding interest expenses) from profit-sharing real estate business activities under business cooperation, investment cooperation contracts is recorded as financial income on the interim separate income statement.

Income and expenses from investment cooperation contracts under which the Company carries out business operations

Revenue and expenses from amusement and recreation business activities are recorded as revenue and cost of sales corresponding to the portion of profit sharing according to the investment cooperation contract on the interim separate income statement.

Deposit interest, loan interest and dividends

Interest income is accrued on a time basis, by reference to the principal outstanding and at the applicable interest rate.

Dividend income from investments is recognized when the Company's right to receive payment has been established.

Other income comprises income from non-recurring activities that are not part of the Company's ordinary revenue-generating.

Sales deductions

Deductions from revenue comprise trade discounts.

Sales deductions incurred in the same period of the related revenue from sales of products, goods and rendering of services are recorded as a deduction from the revenue of that period. In case that sales deductions for sales of products, goods or rendering of services sold in the reporting period incurred after the balance sheet date but before the issuance of the interim separate financial statements, the Company recorded as revenue deductions for the reporting period.

Cost of sales and services rendered

Cost of sales and services rendered comprises the cost of products, merchandise sold and services rendered during the period and is recorded in line with the related revenue recognized during the period.

Selling expenses

Selling expenses are expenses incurred that are directly related to the sale of products, merchandise and the rendering of services by the Company and are recognized as expenses in the period on an accrual basis.

General and administrative expenses

General and administrative expenses are expenses incurred in connection with the general administrative activities of the Company, which are not directly attributable to sales or production activities, and are recognized as expenses in the period on an accrual basis.

Foreign currencies

Transactions arising in foreign currencies are translated at exchange rates ruling at the transaction date. The balances of monetary items denominated in foreign currencies as at the date of interim separate statement of financial position are retranslated at the average bank transfer buying and selling exchange rates of commercial bank where the Company usually transacts on the same date except for demand deposits denominated in foreign currencies, which are translated at the average bank transfer buying and selling exchange rates quoted by the commercial bank where the Company maintains such deposit accounts. Exchange differences arising from the translation of these accounts are recognized in the interim separate income statement.

Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable includes current corporate income tax expenses in accordance with the Corporate Income Tax Law. The tax currently payable is based on taxable profit for the period. Taxable profit differs from profit before tax as reported in the interim separate income statement because it excludes items of income or expense that are taxable or deductible in other periods (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognised on temporary differences between carrying amounts of assets and liabilities in the interim separate financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are recognised for all taxable temporary differences. Deferred tax assets are recognised only to the extent that it is probable that the Company will have future taxable profit against which the deductible temporary differences can be utilised.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset realised. Deferred tax is charged or credited to profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

The determination of the tax currently payable is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

5. CASH AND CASH EQUIVALENTS

	Closing balance VND million	Opening balance VND million
Cash on hand	12,686	12,693
Demand deposits (i)	504,840	663,960
Cash in transit	3,942	1,200
	521,468	**677,853**

(i) Details by each bank of demand deposits are as follows:

	Closing balance VND million	Opening balance VND million
Bank 1	168,976	142,729
Bank 2	166,009	326,254
Bank 3	71,641	57
Other banks	98,214	194,920
	504,840	**663,960**

6. FINANCIAL INVESTMENTS

a. Short-term financial investments

	Closing balance VND million			Opening balance VND million		
	Cost	Fair value	Provision	Cost	Fair value	Provision
a1. Trading securities	**560,590**	**15,343,915**	**-**	**1,406,325**	**29,674,245**	**-**
- Total amount of stocks	560,590	15,343,915	-	1,406,325	29,674,245	-
Shares of Vingroup Joint Stock Company (i)	*560,590*	*15,343,915*	-	*1,406,325*	*29,674,245*	-

(i) The Company has determined the fair value of the trading securities, which are shares of Vingroup Joint Stock Company (stock symbol "VIC"), based on the listed price of the shares on the stock exchange as at the reporting date and the number of shares the Company holds.

As at 30 June 2026, the Company pledged a portion of shareholding in Vingroup Joint Stock Company to secure borrowings granted by banks to the Company (Details in Note 24).

	Closing balance VND million			Opening balance (Restated) VND million		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
a2. Short-term held-to-maturity investments	**16,817,874**	**16,817,874**	**-**	**12,287,526**	**12,287,526**	**-**
- Term deposits (ii)	170,248	170,248	-	165,175	165,175	-
Bank 2	*152,633*	*152,633*	-	*148,138*	*148,138*	-
Bank 4	*17,615*	*17,615*	-	*17,037*	*17,037*	-
- Loans (Details in Note 36)	*16,647,626*	*16,647,626*	-	*12,122,351*	*12,122,351*	-

(ii) As at 30 June 2026, term deposits represent deposits at commercial banks with original terms of more than three months and remaining maturity of less than 12 months from the reporting date with interest rates from 3.9% to 7% per annum (at 31 December 2025: interest rates from 3.9% to 6.6% per annum).

b. Long-term financial investments

	Closing balance VND million			Opening balance (Restated) VND million		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
b1. Long-term held-to-maturity investments	**1,455,696**	**1,455,696**	**-**	**389,565**	**389,565**	**-**
- Loans (Details in Note 36)	1,455,696	1,455,696	-	389,565	389,565	-
b2. Investments in subsidiaries	**20,552,864**	**20,216,780**	**(336,084)**	**20,552,864**	**20,315,514**	**(237,350)**
VinWonders Nha Trang Joint Stock Company	*13,126,941*	*13,126,941*	-	*13,126,941*	*13,126,941*	-
Landmark 81 Hotel Investment and Development Joint Stock Company	*3,132,034*	*3,132,034*	-	*3,132,034*	*3,132,034*	-
Vinpearl Cua Hoi Joint Stock Company	*2,185,512*	*1,998,055*	*(187,457)*	*2,185,512*	*2,063,579*	*(121,933)*
Thanh Hoa Hotel Investment and Development Joint Stock Company	*1,610,653*	*1,462,026*	*(148,627)*	*1,610,653*	*1,495,236*	*(115,417)*
Phuc An Tourism Development and Investment Company Limited	*497,724*	*497,724*	-	*497,724*	*497,724*	-
b3. Investments in other entities	**17,319,007**	**17,319,007**	**-**	**11,811,499**	**11,811,499**	**-**
Capital contribution under investment cooperation and business cooperation contracts with companies:						
- Phu Quoc Tourism Development and Investment Joint Stock Company (i)	*10,274,031*	*10,274,031*	-	*10,274,031*	*10,274,031*	-
- Vingroup Joint Stock Company (ii)	*6,022,000*	*6,022,000*	-	*644,492*	*644,492*	-
- Vincom Retail Operations Company Limited (ii)	*1,022,976*	*1,022,976*	-	*892,976*	*892,976*	-

The Company has not determined fair value of investments in other entities to report in the interim separate financial statements because there is no comprehensive guidance of relevant prevailing regulations on determination of fair value of these investments.

(i) Represents capital contribution under the Investment cooperation contract (ICC) signed with Phu Quoc Tourism Company on 01 January 2020 to carry out investment, construction and operation of projects in Phu Quoc Special Economic Zone, An Giang Province for profit sharing without the establishment of a new legal entity. During the contract term, the Company has an option to acquire a part or the whole project under the ICC contract. This investment cooperation activity is 100% controlled by the Company.

(ii) Represents capital contributions under business cooperation contracts signed with Vingroup Joint Stock Company and associates of the Group ("partners") to carry out investment and construction of hotel buildings in projects invested by partners. According to the contract agreement, the partners commit to transfer the entire hotel projects along with the land use rights attached to the hotel projects to the Company when they are eligible for transfer.

Details of the Company's investment cooperation and business cooperation contracts:

Company	Nature	Status	Amount (Million VND)
Phu Quoc Tourism Development and Investment Joint Stock Company	Investment cooperation, implementation, and operation of specific components of the Complex Project in Phu Quoc Special Zone, An Giang Province.	The project is operational.	10,274,031
Vingroup Joint Stock Company	Business cooperation for the investment, construction, operation, management, and business activities of the VinWonders Vu Yen amusement park project in Hai Phong City.	The project is operational.	3,105,000
Vingroup Joint Stock Company	Business cooperation for the investment, construction, operation, management, and business activities of the public entertainment and resort component of the My Lam Mineral Springs Tourism Area, My Lam Ward, Tuyen Quang Province.	The project is currently under construction	1,881,000
Other companies	Other business cooperation contracts	The project is operational or under construction	2,058,976
			17,319,007

The status of subsidiaries during the period is as follows:

	Current period		**Prior period**	
	Period	**Operation status**	**Period**	**Operation status**
Phuc An Tourism Development and Investment Company Limited	From 01 Jan 2026 to 30 Jun 2026	Operating at profit	From 01 Jan 2025 to 30 Jun 2025	Operating at profit
VinWonders Nha Trang Joint Stock Company	From 01 Jan 2026 to 30 Jun 2026	Operating at profit	From 01 Jan 2025 to 30 Jun 2025	Operating at profit
Landmark 81 Hotel Investment and Development Joint Stock Company	From 01 Jan 2026 to 30 Jun 2026	Operating at profit	From 01 Jan 2025 to 30 Jun 2025	Operating at profit
Thanh Hoa Hotel Investment and Development Joint Stock Company	From 01 Jan 2026 to 30 Jun 2026	Operating at loss	From 01 Jan 2025 to 30 Jun 2025	Operating at loss
Vinpearl Cua Hoi Joint Stock Company	From 01 Jan 2026 to 30 Jun 2026	Operating at loss	From 15 Feb 2025 to 30 Jun 2025	Operating at loss

The significant transactions between the Company and its subsidiaries and business under control are presented in Note 36.

7. SHORT-TERM TRADE RECEIVABLES

	Closing balance		Opening balance	
	VND million	VND million	VND million	VND million
	Carrying amount	Provision amount	Carrying amount	Provision amount
Receivables from hotel, recreation and related activities	576,375	(6,733)	628,695	(6,733)
Receivables from real estate business activities	312,019	-	311,787	-
	888,394	**(6,733)**	**940,482**	**(6,733)**
In which: Short-term trade receivables from related parties (Details stated in Note 36)	**214,644**	**-**	**398,717**	**-**

8. ADVANCES TO SUPPLIERS

	Closing balance	Opening balance
	VND million	VND million
a. Short-term		
Partner 1	1,008,856	535,105
Land Fund Development Center of Tuyen Quang City	107,190	20,000
Vinhomes Joint Stock Company	-	2,853,901
Others	704,980	482,301
	1,821,026	**3,891,307**
In which:		
Short-term advances to related parties (Details in Note 36)	**1,869**	**2,854,957**
b. Long-term		
Vinhomes Joint Stock Company	16,480,000	9,646,099
	16,480,000	**9,646,099**
In which:		
Long-term advances to related parties (Details in Note 36)	**16,480,000**	**9,646,099**

9. OTHER RECEIVABLES

a. Short-term

	Closing balance		Opening balance (Restated)	
	VND million	VND million	VND million	VND million
	Carrying amount	Provision amount	Carrying amount	Provision amount
Receivable from payments on behalf	881,341	-	456,966	-
Receivable under business cooperation contract with a partner of the company	324,114	-	639,818	-
Accrued interest receivable	71,645	-	66,060	-
Others	140,354	-	43,620	-
	1,417,454	**-**	**1,206,464**	**-**
In which:				
Other short-term receivables from related parties (Details in Note 36)	**1,049,901**	**-**	**540,014**	**-**

b. **Long-term**

	Closing balance		Opening balance (Restated)	
	VND million	VND million	VND million	VND million
	Carrying amount	Provision amount	Carrying amount	Provision amount
Advance payments under business cooperation contracts	1,190,258	-	356,581	-
Advances for site clearance	75,919	-	75,919	-
Others	1,342	-	3,775	-
	1,267,519	**-**	**436,275**	**-**
In which:				
Other long-term receivables from related parties	**741**	**-**	**1,359**	**-**

10. INVENTORIES

	Closing balance		Opening balance	
	VND million		VND million	
	Cost	Provision	Cost	Provision
Real estate for sale under construction (i) (ii)	17,869,723	-	4,131,330	-
Completed real estate for sale (i)	1,516,173	-	1,190,625	-
Raw materials	104,522	-	117,654	-
Tools and supplies	5,418	-	5,924	-
Merchandise	5,735	-	2,958	-
Products	124	-	313	-
	19,501,695	**-**	**5,448,804**	**-**

(i) Mainly includes construction costs and overhead costs such as land use costs, compensation and site clearance costs, capitalized borrowing costs, planning and design costs and other related costs to develop construction items of apartments, villas and other real estate for sale under the Company's real estate projects.

(ii) As at 30 June 2026, the Company has pledged the property rights, the land use rights and assets attached to land of certain projects, as security for the Company's bank borrowings (Details in Note 24).

During the period, total borrowing costs of VND 133,914,910,927 were capitalized as part of construction in progress.

11. DEFERRED EXPENSES

	Closing balance	Opening balance
	VND million	VND million
a. Current		
Selling expenses related to real estate properties not yet handed over	354,725	283
Tools and dies issued for consumption	42,202	41,058
Others	136,643	56,484
	533,570	**97,825**

b. Non-current

	Closing balance VND million	Opening balance VND million
Tools and dies issued for consumption	192,415	169,888
Golf membership commission expenses	133,524	135,644
Deferred rental fees	80,622	92,034
Repairs and maintenance expenses	59,174	56,514
Others	101,025	56,018
	566,760	**510,098**

12. TAXES AND OTHER RECEIVABLES FROM/PAYABLES TO THE STATE BUDGET

	Opening balance VND million	Payable/ offset during the period VND million	Paid during the period VND million	Closing balance VND million
a. Receivables				
Corporate income tax	61,525	15,675	-	45,850
Land and property tax, land use fees and land rental tax	14,055	-	-	14,055
	75,580	**15,675**	**-**	**59,905**
b. Payables				
Value added tax	175,369	541,088	552,747	163,710
Corporate income tax	-	392,184	28,153	364,031
Personal income tax	24,299	101,488	87,420	38,367
Foreign contractor withholding tax	54,647	204,203	204,051	54,799
Land and property tax, land use fees and land rental tax	210	14,410,634	14,407,471	3,373
Tax and other payables to State budget	247,787	210,868	401,128	57,527
	502,312	**15,860,465**	**15,680,970**	**681,807**

13. INCREASES, DECREASES IN TANGIBLE FIXED ASSETS

	Buildings and structures	Machinery and equipment	Motor vehicles	Office equipment	Perennial crops and livestock	Others	Total
	VND million	VND million	VND million	VND million	VND million	VND million	VND million
COST							
Opening balance	**16,906,918**	**5,628,832**	**760,089**	**101,080**	**391,814**	**602,055**	**24,390,788**
Purchase in the period	7,858	12,393	10,769	722	3,304	5,390	40,436
Transfer from construction in progress	19,829	87,320	-	-	-	392	107,541
Reclassification	(34,235)	11,309	496	5	-	22,425	-
Disposals	(1,046,455)	(918,003)	(21,809)	(799)	(2,651)	(2,875)	(1,992,592)
Other decreases	(23,145)	-	-	-	-	-	(23,145)
Closing balance	**15,830,770**	**4,821,851**	**749,545**	**101,008**	**392,467**	**627,387**	**22,523,028**
ACCUMULATED DEPRECIATION							
Opening balance	**4,803,711**	**3,828,981**	**488,245**	**91,726**	**344,497**	**427,528**	**9,984,688**
Charge for the period	308,461	175,498	20,423	2,179	7,800	19,789	534,150
Reclassification	(827)	(315)	77	1	-	1,064	-
Disposals	(432,049)	(513,874)	(19,759)	(799)	(1,517)	(2,582)	(970,580)
Other decreases	(578)	-	-	-	-	-	(578)
Closing balance	**4,678,718**	**3,490,290**	**488,986**	**93,107**	**350,780**	**445,799**	**9,547,680**
NET BOOK VALUE							
Opening balance	**12,103,207**	**1,799,851**	**271,844**	**9,354**	**47,317**	**174,527**	**14,406,100**
Closing balance	**11,152,052**	**1,331,561**	**260,559**	**7,901**	**41,687**	**181,588**	**12,975,348**

As at 30 June 2026, the cost of the Company's fixed assets includes VND 2,714 billion (31 December 2025: VND 2,297 billion) of assets which have been fully depreciated but are still in use.

As at 30 June 2026, the Company has pledged a number of assets which are its hotels, golf courses and amusement parks to secure bank loans granted to the Company (Details in Note 24), other companies within Group and a related party with carrying amount of VND 6,607 billion as at 30 June 2026 (as at 31 December 2025: VND 8,139 billion).

14. INCREASES, DECREASES IN FINANCE LEASE ASSETS

	Buildings and structures VND million	Machinery and equipment VND million	Total VND million
COST			
Opening balance	**230,595**	**108,780**	**339,375**
Additions	1,024,316	203,475	1,227,791
Closing balance	**1,254,911**	**312,255**	**1,567,166**
ACCUMULATED DEPRECIATION			
Opening balance	**12,058**	**49,477**	**61,535**
Charge for the period	15,513	21,292	36,805
Closing balance	**27,571**	**70,769**	**98,340**
NET BOOK VALUE			
Opening balance	**218,537**	**59,303**	**277,840**
Closing balance	**1,227,340**	**241,486**	**1,468,826**

The Company entered into a finance lease contract with Vingroup Joint Stock Company for a hotel property in Quang Binh Province and Nghe An Province. The rental is pre-paid once for the entire rental period.

15. INCREASES, DECREASES IN INTANGIBLE ASSETS

	Land use rights VND million	Computer software VND million	Others VND million	Total VND million
COST				
Opening balance	**355,484**	**280,927**	**26,398**	**662,809**
Additions	-	4,629	-	4,629
Disposals	-	(3,963)	-	(3,963)
Closing balance	**355,484**	**281,593**	**26,398**	**663,475**
ACCUMULATED AMORTISATION				
Opening balance	**58,048**	**255,889**	**17,154**	**331,091**
Charge for the period	4,356	9,520	2,042	15,918
Disposals	-	(3,831)	-	(3,831)
Closing balance	**62,404**	**261,578**	**19,196**	**343,178**
NET BOOK VALUE				
Opening balance	**297,436**	**25,038**	**9,244**	**331,718**
Closing balance	**293,080**	**20,015**	**7,202**	**320,297**

The cost of intangible assets as at 30 June 2026 includes VND 231 billion (31 December 2025: VND 233 billion) of assets which have been fully amortized but are still in use.

The Company has pledged a number of assets which is land use rights to secure loans granted to the Company (Details in Note 24), companies within the Group and other related parties with carrying amount VND 64 billion as at 30 June 2026 (as at 31 December 2025: VND 70 billion).

16. INCREASES, DECREASES IN INVESTMENT PROPERTIES

	Buildings and structures VND million	Land use rights VND million	Total VND million
COST			
Opening balance	**584,277**	**168,294**	**752,571**
Closing balance	**584,277**	**168,294**	**752,571**
ACCUMULATED DEPRECIATION			
Opening balance	**195,652**	**37,713**	**233,365**
Charge for the period	13,718	1,152	14,870
Closing balance	**209,370**	**38,865**	**248,235**
NET BOOK VALUE			
Opening balance	**388,625**	**130,581**	**519,206**
Closing balance	**374,907**	**129,429**	**504,336**

As at 30 June 2026, the Company's investment properties include components such as shopping malls, leased shophouses, shopping street infrastructure, and other properties for lease.

The cost of investment property as at 30 June 2026 includes VND 2 billion of investment properties which have been fully depreciated but are still under a lease.

As at 30 June 2026, the Company used the shopping center component of the Vinpearl Empire Condotel project and Vinpearl Beach Front Condotel project as contributions in the business cooperation with Vincom Retail Operating Company Limited and Vincom Retail Joint Stock Company ("Counterparty"), associates of Vingroup Joint Stock Company, and the Company is entitle to receive a portion of pre-tax profits from this investment property business activities.

According to VAS No. 05 - *Investment Properties*, fair value of investment property as at 30 June 2026 is required to be disclosed. However, the Company has not obtained the necessary information to determine the fair value as at 30 June 2026.

17. CONSTRUCTION IN PROGRESS

	Closing balance VND million	Opening balance VND million
Hon Tre island Development Project	2,465,818	1,096,440
Con Au 18-hole Golf Project	711,030	711,030
Vinpearl Lang Van Project	701,886	927,053
Vinpearl Phu Quy Residential Project	471,188	293,326
Other projects (i)	1,423,237	951,816
	5,773,159	**3,979,665**

(i) As at 30 June 2026, the Company had pledged the land use rights and assets attached to land of certain projects as security for the Company's bank borrowings (Details in Note 24).

During the period, total borrowing costs of VND 5,325,072,039 were capitalized as part of construction in progress.

18. SHORT-TERM TRADE PAYABLES

	Closing balance VND million	Opening balance VND million
Phu Quoc Tourism Investment and Development Joint Stock Company	4,564,611	4,537,559
Other suppliers	822,349	1,769,130
	5,386,960	**6,306,689**
In which:		
Short-term trade payables to related parties (Details in Note 36)	**4,714,463**	**4,718,865**

19. SHORT-TERM ADVANCES FROM CUSTOMERS

	Closing balance VND million	Opening balance VND million
Advances from real estate business	13,966,526	10,753,699
Advances from hotel and recreation and other related services	447,000	335,197
Other related business activities	36,531	36,711
	14,450,057	**11,125,607**
In which:		
Short-term advances from related parties	**-**	**1,350**

Details of advances from customers for real estate business activities are as follows:

	Closing balance VND million	Opening balance VND million
Partner 2 (i)	2,913,564	4,959,454
Partner 3 (i)	1,276,520	1,104,395
Partner 4 (i)	1,251,938	1,698,493
Partner 5 (i)	766,198	604,833
Partner 6 (i)	739,771	1,557,324
Partner 7 (i)	326,056	829,200
Others (ii)	6,692,479	-
	13,966,526	**10,753,699**

(i) Represents advances from customers under the trading contracts for commercial and residential areas of the Vinpearl Phu Quy residential project.

(ii) Represents advances received from individual customers arising from housing sale and purchase contracts for the Vinpearl Phu Quy Residential Project and the Vinpearl Lang Van Tourism and Resort Urban Complex Project.

20. SHORT-TERM ACCRUED EXPENSES

	Closing balance VND million	Opening balance VND million
Accrued construction expenses	285,463	273,085
Committed payouts under condotel/villa rent-out program	267,213	389,694
Accrued interest expenses from loans and bonds	157,748	192,510
Accrued salary expenses	7,551	286,980
Other accruals	528,808	317,160
	1,246,783	**1,459,429**
In which:		
Short-term accruals to related parties	**45,471**	**63,678**
(Details in Note 36)		

21. DEFERRED REVENUE

	Closing balance VND million	Opening balance VND million
a. Short-term		
Unearned revenue from the condotels/villas rent-out program	158,686	219,647
Unearned e-voucher revenue	146,806	216,152
Unearned golf membership revenue	42,153	82,423
Others	16,692	22,323
	364,337	**540,545**
b. Long-term		
Unearned golf membership revenue	318,352	328,114
Unearned leasing revenue	71,245	71,854
Unearned revenue from the condotels/villas management program	55,071	117,770
Others	2,770	3,291
	447,438	**521,029**

22. OTHER PAYABLES

a. Short-term

	Closing balance VND million	Opening balance VND million
Receipts from deposits, loan support and other agreements related to real estate projects (i)	3,762,046	2,030,285
Deposits received for project transfer (ii)	1,086,580	1,931,371
Maintenance fund related to handed-over apartments	163,254	161,107
Profit payable under business cooperation contracts	61,940	-
Others	42,701	59,481
	5,116,521	**4,182,244**
In which:		
Other short-term payables to related parties	**303,899**	**1,170,728**
(Details in Note 36)		

(i) Represents deposits, loan support, and other agreements with buyers of commercial and residential areas under the real estate projects.

(ii) Represents deposits received from partners under investment cooperation contracts and according to deposit agreements for transfer of some construction in-progress projects.

b. Long-term

	Closing balance VND million	Opening balance VND million
Deposits received under investment and business cooperation contracts (i)	24,194,010	13,540,952
Deposits received under investment and business cooperation contracts and project transfer (iii)	739,964	739,415
	24,933,974	**14,280,367**
In which:		
Other long-term payables to related parties (Details in Note 36)	**11,358,097**	**705,097**

(i) Represents deposits received from certain partners to secure obligations under investment and business cooperation contract between Vinpearl Joint Stock Company and those partners in connection with the investment, construction, and operation of the cooperation components of Vinpearl Lang Van Project, Da Nang and management, rental services of villas and hotel apartments under the Company's projects in Nha Trang and Da Nang.

(ii) Represents deposits received from partners under investment cooperation contracts and according to deposit agreements for transfer of some construction in-progress projects.

23. PROVISION PAYABLES

	Opening balance VND million	Increases VND million	Decreases VND million	Closing balance VND million
a. Short-term				
Provision for warranty for construction works	2,978	-	(2,766)	212
	2,978	**-**	**(2,766)**	**212**
b. Long-term				
Provision for warranty for construction works	10,407	-	-	10,407
	10,407	**-**	**-**	**10,407**

24. LOANS AND OBLIGATIONS UNDER FINANCE LEASES

a. Short-term loans and obligations under finance leases

	Opening balance (Restated)	In the period		Closing balance
	VND million	VND million		VND million
	Amount	Increases	Decreases	Amount
a1. Short-term loans	**2,495,424**	**3,713,110**	**(2,665,057)**	**3,543,477**
Saigon - Hanoi Commercial Joint Stock Bank	803,923	1,362,283	(1,195,457)	970,749
Vietnam International Commercial Joint Stock Bank	185,988	873,326	(185,988)	873,326
Ho Chi Minh City Development Joint Stock Commercial Bank	936,073	773,936	(936,073)	773,936
Vietnam Technological and Commercial Joint Stock Bank	118,581	414,410	(48,511)	484,480
Malayan Banking Berhad	162,550	289,155	(162,677)	289,028
Vietnam Prosperity Joint Stock Commercial Bank	288,309	-	(136,351)	151,958
a2. Current portion of long-term loans (see Note 24b)	**-**	**40,000**	**-**	**40,000**
Landmark 81 Hotel Investment and Development Joint Stock Company	-	40,000	-	40,000
a3. Current portion of bond liabilities (see Note 24b)	**3,096,799**	**-**	**(3,096,799)**	**-**
Bond issuance	3,096,799	-	(3,096,799)	-
a4. Short-term loans from related parties	**89,000**	**-**	**-**	**89,000**
Phuc An Tourism Development and Investment Company Limited	52,000	-	-	52,000
Thanh Hoa Hotel Investment and Development Joint Stock Company	37,000	-	-	37,000
	5,681,223	**3,753,110**	**(5,761,856)**	**3,672,477**

Details of short-term loans are as follows:

No.	Counterparty	Closing balance: Original currency	Original currency amount	VND million equivalent	Principal payment term and interest payment	Interest rate	Form of security
1	Saigon – Hanoi Commercial Joint Stock Bank	VND million	970,749	970,749	- Principal payable upon maturity; - Interest payable on a monthly basis.	10.8% to 11.3% per annum	(ii), (iv)
2	Vietnam International Commercial Joint Stock Bank	VND million	873,326	873,326	- Principal payable upon maturity; - Interest payable on a monthly basis.	9% to 11% per annum	(ii)
3	Ho Chi Minh City Development Joint Stock Commercial Bank	VND million	773,936	773,936	- Principal payable upon maturity; - Interest payable on a monthly basis.	12.25% to 13% per annum	(ii), (iii), (iv)

No.	Counterparty	Closing balance: Original currency	Original currency amount	VND million equivalent	Principal payment term and interest payment	Interest rate	Form of security
4	Vietnam Technological and Commercial Joint Stock Bank	VND million	456,689	456,689	- Principal payable upon maturity;	14% per annum	(i), (ii)
		EUR	880,904	27,789	- Interest payable on a monthly basis.		
5	Malayan Banking Berhad	VND million	209,498	209,496	- Principal and interest payable upon maturity.	6.5% to 8.6% per annum	(iii)
		USD	3,024,541	79,532		8% to 8.6% per annum	
6	Vietnam Prosperity Joint Stock Commercial Bank	VND million	151,958	151,958	- Principal payable upon maturity; - Interest payable on a monthly basis.	13.8% per annum	(i), (ii), (iii)
7	Phuc An Tourism Development and Investment Company Limited	VND million	52,000	52,000	- Principal and interest payable upon maturity.	12% per annum	Unsecured
8	Thanh Hoa Hotel Investment and Development Joint Stock Company	VND million	37,000	37,000	- Principal and interest payable upon maturity.	12% per annum	Unsecured

As at 30 June 2026, the loans are secured by the following assets:

(i) Assets held by Vingroup Joint Stock Company and companies within the Group;

(ii) Shares of a company within the Group and associate held by Vingroup Joint Stock Company;

(iii) Loans are guaranteed by Vingroup Joint Stock Company;

(iv) Shares of Vingroup Joint Stock Company held by the Company (as presented in Note 6), companies within the Group and other related parties of the Group.

b. Long-term loans and obligations under finance leases

	Opening balance (Restated)	In the period		Closing balance
	VND million	VND million		VND million
	Amount	Increases	Decreases	Amount
b1. Long-term loans	**5,163,914**	**11,706,204**	**(5,163,795)**	**11,706,323**
Cargill Financial Services International, Inc	-	5,256,100	119	5,256,219
Military Commercial Joint Stock Bank	-	4,907,524	-	4,907,524
Joint Stock Commercial Bank for Foreign Trade of Vietnam	-	1,542,580	-	1,542,580
Syndicated loan	5,163,914	-	(5,163,914)	-
b2. Bonds issued	**3,096,799**	**4,860,903**	**(3,096,031)**	**4,861,671**
Bond 150mill USD	3,175,791	-	(3,175,791)	-
Bond VPL 12601	-	4,907,000	-	4,907,000
Bond issuance costs	(78,992)	(46,097)	79,760	(45,329)

	Opening balance (Restated)	In the period		Closing balance
	VND million	VND million		VND million
	Amount	Increases	Decreases	Amount
b3. Long-term loans from related parties	**-**	**80,000**	**-**	**80,000**
Landmark 81 Hotel Investment and Development Joint Stock Company	-	80,000	-	80,000
	8,260,713	**16,647,107**	**(8,259,826)**	**16,647,994**
In which:				
- Amount due for settlement within 12 months	3,096,799			40,000
- Amount due for settlement after 12 months	5,163,914			16,607,994

(i) Details of long-term loans as follows:

No.	Counterparty	Closing balance (VND million)	Principal payment term and interest payment	Interest rate	Form of security
1	Cargill Financial Services International, Inc	5,256,219	- Principal payable upon maturity; - Interest payable on a quarterly basis.	6.18% per annum	- Assets are held by the Company (as detailed in Note 13) and Vingroup Joint Stock Company; - Shares of companies within the Group are held by Vingroup Joint Stock Company.
2	Military Commercial Joint Stock Bank	4,907,524	- Principal payable upon schedule; - Interest payable on a monthly basis.	12% per annum	- Property rights arising from the project (Details in Note 10)
3	Joint Stock Commercial Bank for Foreign Trade of Vietnam	1,542,580	- Principal payable upon schedule; - Interest payable on a quarterly basis.	10.5% per annum	- Property rights arising from the project (Details in Note 10)
4	Landmark 81 Hotel Investment and Development Joint Stock Company	80,000	- Principal payable upon maturity; - Interest payable on a monthly basis.	12% per annum	Unsecured

(ii) Reflecting a privately placed, non-convertible bond without warrants, secured by assets, bearing a combination of fixed and floating interest rates. On 03 June 2026, the Company successfully issued 49,070 bonds with par value of VND 100,000,000 per bond, tenor of 60 months and maturity date of 03 June 2031. The collateral comprises all rights and interests attached to or arising in the future from a portion of the Vinpearl Lang Van Tourism and Urban Resort Complex Project (Details in Note 10). The bond issuance guarantor/advisor is MB Securities Corporation.

Long-term borrowings are repayable according to the following schedule

	Closing balance	Opening balance
	VND million	VND million
On demand or within one year	40,000	3,096,799
In the second to fifth year inclusive	11,351,775	5,163,914
After five years	5,256,219	-
	16,647,994	**8,260,713**
Less: Amount due for settlement within 12 months (as presented in Short-term loans)	40,000	3,096,799
Amount due for settlement after 12 months	**16,607,994**	**5,163,914**

25. OWNERS' EQUITY

Movement in owners' equity

	Owner's contributed capital	Share premium	Investment and development fund	Retained earnings	Total
	VND million	VND million	VND million	VND million	VND million
For the six-month period ending 30 June 2025					
Prior period's opening balance	**17,232,122**	**14,506,313**	**2,177**	**1,326,257**	**33,066,869**
Common share issue	700,882	4,297,756	-	-	4,998,638
Profit for the period	-	-	-	513,385	513,385
Prior period's closing balance	**17,933,004**	**18,804,069**	**2,177**	**1,839,642**	**38,578,892**
For the six-month period ending 30 June 2026					
Current period's opening balance	**17,933,004**	**18,804,069**	**2,177**	**2,540,106**	**39,279,356**
Preference share issue (i)	841,500	5,741,277	-	-	6,582,777
Profit for the period	-	-	-	1,922,745	1,922,745
Current period's closing balance	**18,774,504**	**24,545,346**	**2,177**	**4,462,851**	**47,784,878**

(i) As at 24 April 2026, the Company's General Meeting of Shareholders approved the plan for a private placement of convertible preferred dividend shares of the Company to increase its charter capital pursuant to Resolution No. 01/2026/NQ-DHDCD-VP JSC of the General Meeting of Shareholders. On 23 June 2026, the Company's Board of Directors approved the increase in charter capital based on the results of the additional share offering pursuant to Resolution No. 11/2026/NQ-HDQT-VP JSC. The Company received capital contributions by bank transfer to the Company's bank account on 23 June 2026. On 26 June 2026, the Company completed the procedures for the increase in charter capital and received the 75th amended Enterprise Registration Certificate on the same date.

Shares

	Closing balance Shares	Opening balance Shares
Number of outstanding shares in circulation	**1,877,450,377**	**1,793,300,377**
Ordinary shares	1,793,300,377	1,793,300,377
Preference shares (classified as equity)	84,150,000	-

An ordinary share has par value of VND 10,000.

The number of outstanding preference shares subject to transfer restrictions as at 30 June 2026 was 84,150,000 shares.

Charter capital

According to its 75th amended Enterprise Registration Certificate dated 26 June 2026, the Company's charter capital is VND 18,774,503,770,000. As at 30 June 2026, the charter capital has been fully contributed by shareholders as follows:

	Contributed capital			
	Closing balance		Opening balance	
	VND million	%	VND million	%
Vingroup Joint Stock Company	15,334,534	81.68	15,334,534	85.51
Others	3,439,970	18.32	2,598,470	14.49
	18,774,504	**100**	**17,933,004**	**100**

26. OFF INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION ITEMS

Foreign currencies

Type of foreign currency	Unit	Closing balance	Opening balance
United States Dollars	USD	2,778,421	1,973,251
South Korean Won	KRW	2,222,000	2,580,000
Australian Dollar	AUD	3,120	1,300
Thai Baht	THB	2,100	100
Euro	EUR	1,707	13,095
Japanese Yen	JPY	162	238,000
Canadian Dollar	CAD	70	-
Hong Kong Dollar	HKD	-	3,000
Swiss Franc	CHF	-	200

Operating lease

	Closing balance VND million	Opening balance VND million
Minimum lease payment in the future under non-cancellable operating lease under the following terms:		
Within one year	113,563	116,352
In the second to fifth year inclusive	425,520	435,714
After five years	3,879,345	3,940,146
	4,418,428	**4,492,212**

27. NET REVENUE FROM GOODS SOLD AND SERVICES RENDERED

	From 01 January 2026 to 30 June 2026 VND million	From 01 January 2025 to 30 June 2025 VND million
Sales of goods and services		
Revenue from sales and provision of hotel, tourism and recreation services	4,893,334	3,789,665
Revenue from lease and transfer of real estate	3,499	535,270
	4,896,833	**4,324,935**
Deductions		
Trade discount	9,083	2,954
	9,083	**2,954**
Net revenue from goods sold and services rendered	**4,887,750**	**4,321,981**
In which:		
Sales of goods and services from significant related parties (Details stated in Note 36)	**508,951**	**370,580**

28. COST OF GOODS SOLD AND SERVICES RENDERED

	From 01 January 2026 to 30 June 2026 VND million	From 01 January 2025 to 30 June 2025 (Restated) VND million
Cost from sales and provision of hotel, tourism and recreation services	2,817,750	2,729,407
Cost of lease and transfer of real estate	87,811	135,547
	2,905,561	**2,864,954**

29. PRODUCTION COST BY NATURE

	From 01 January 2026 to 30 June 2026 VND million	From 01 January 2025 to 30 June 2025 (Restated) VND million
Raw materials and consumables	639,332	516,761
Labour cost	1,021,184	923,351
Depreciation and amortization	601,743	668,985
Out-sourced services	1,462,704	1,442,790
(Reversal)/ Addition of provision	(2,766)	5,892
Other monetary expenses	125,234	77,901
	3,847,431	**3,635,680**

30. FINANCIAL INCOME

	From 01 January 2026 to 30 June 2026 VND million	From 01 January 2025 to 30 June 2025 VND million
Gain on bonds exchange	1,838,614	-
Bank and loan interest	745,829	828,143
Foreign exchange gain	85,695	4,421
Other financial income	11,528	24
	2,681,666	**832,588**

31. FINANCIAL EXPENSES

	From 01 January 2026 to 30 June 2026 VND million	From 01 January 2025 to 30 June 2025 VND million
Bond repurchasing costs	2,115,011	-
Interest and bond issuance expenses	450,038	585,184
Deposit interest expense	181,629	-
Provision for impairment of investments	98,734	-
Foreign exchange loss	33,233	268,535
Other financial expenses	204,248	93,648
	3,082,893	**947,367**

32. GENERAL AND ADMINISTRATION EXPENSES AND SELLING EXPENSES

	From 01 January 2026 to 30 June 2026 VND million	From 01 January 2025 to 30 June 2025 (Restated) VND million
General and administration expenses		
Labor cost	264,303	235,615
Depreciation and amortization	32,092	46,526
Out-sourced services	314,848	228,316
Other expenses	78,458	18,633
	689,701	**529,090**
Selling expenses		
Labor cost	106,024	99,549
Depreciation and amortization	929	841
Out-sourced services	145,216	141,246
	252,169	**241,636**

33. OTHER INCOME

	From 01 January 2026 to 30 June 2026 VND million	From 01 January 2025 to 30 June 2025 VND million
Sale, disposal of fixed assets	1,665,402	24,869
Others	6,755	10,980
	1,672,157	**35,849**

34. OTHER EXPENSES

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
	VND million	VND million
Fines and penalties incurred	15,795	13,111
Others	678	4,095
	16,473	**17,206**

35. CORPORATE INCOME TAX EXPENSE

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
	VND million	VND million
Current corporate income tax expense		
Corporate income tax expense based on taxable profit in the current period	407,835	76,780
Adjustments for corporate income tax expense in previous periods to the current period	24	-
Total current corporate income tax expense	**407,859**	**76,780**

The current corporate income tax expense for the period was computed as follows:

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
	VND million	VND million
Profit before tax	**2,294,776**	**590,165**
Adjustments for taxable profit	**(88,174)**	**34,785**
Add: non-deductible expenses	*125,317*	*30,030*
Add: Loss before tax from business activities controlled by partner	*3,279*	*4,755*
Less: Permanent differences between accounting and tax	*(216,770)*	-
Taxable profit after adjustments	**2,206,602**	**624,950**
Loss carry-forward (i)	(346,566)	(241,057)
Taxable income	**1,860,036**	**383,893**
Tax rate	20%	20%
Current corporate income tax expense (1)	***372,007***	***76,779***
Corporate income tax expense from out-of-province real estate transfer activities at a tax rate of 1% (2)	***35,828***	-
Corporate income tax expense based on taxable profit in the current period (3) = (1)+(2)	**407,835**	**76,779**

(i) Pursuant to Decree No. 320/2025/ND-CP dated 15 December 2025, applicable since 2025 corporate income tax period, where an enterprise carries out multiple production and business activities during the tax period, taxable income from production and business activities shall be the aggregate income from all such activities. In the event that the enterprise incurs losses from certain production and business activities, such losses may be offset against the taxable income of other income-generating production and business activities at the enterprise's discretion.

Taxable losses are carried forward within 05 consecutive years from the year losses incurred. As at 30 June 2026, the Company had fully utilized the tax losses carried forward from 2024, amounting to VND 1,700,631 million.

	From 01 January 2026 to 30 June 2026	From 01 January 2025 to 30 June 2025
	VND million	VND million
Deferred corporate income tax expense		
Taxable temporary differences	(35,828)	-
Total deferred corporate income tax expense	**(35,828)**	**-**

The Company is obliged to pay corporate income tax at the rate of 20% of its taxable income. Corporate income tax expenses for the period are estimated based on taxable income and may be subject to adjustments depending on the tax authority's inspection.

36. RELATED PARTY TRANSACTIONS AND BALANCES

Significant related party balances as at the reporting date were as follows:

	Relationship	Transaction description	Closing balance	Opening balance
			VND million	VND million
Short-term trade receivables			**214,644**	**398,717**
Vincom Retail Joint Stock Company	Other related party	Receivables from providing goods and services	44,154	31,864
Vinhomes Joint Stock Company	Company within the same Group	Receivables from providing goods and services	43,833	62,108
Vingroup Joint Stock Company	Parent Company	Receivables from providing goods and services	28,890	86,124
Vincom Retail Operating Company Limited	Other related party	Receivables from providing goods and services	28,013	26,486
VinWonders Nha Trang Joint Stock Company	Subsidiary	Receivables from providing goods and services	1,270	93,392
Other related parties	Subsidiary, Company within the same Group and other related parties	Receivables from providing goods and services	68,484	98,743
Short-term advances to suppliers			**1,869**	**2,854,957**
Vinmec International General Hospital Joint Stock Company	Company within the same Group	Prepayment for goods and services	1,028	1,028
GSM Green and Smart Mobility Joint Stock Company	Other related party	Prepayment for goods and services	682	-
Vinfast Commercial and Services Trading Company Limited	Company within the same Group	Prepayment for goods and services	152	28
Vinhomes Joint Stock Company	Company within the same Group	Prepayment for goods and services	7	2,853,901
Long-term advances to suppliers			**16,480,000**	**9,646,099**
Vinhomes Joint Stock Company	Company within the same Group	Prepayment for goods and services	16,480,000	9,646,099
Other short-term receivables			**1,049,901**	**540,014**
Vinhomes Joint Stock Company	Company within the same Group	Receivables from payment on behalf	705,102	1,140

	Relationship	Transaction description	Closing balance VND million	Opening balance VND million
VinWonders Nha Trang Joint Stock Company	Subsidiary	Receivables from payment on behalf	132,603	321,171
Vincom Retail Operation Company Limited	Other related party	Interest receivables from capital contribution under business cooperation contracts	66,060	66,060
Vinpearl Cua Hoi Joint Stock Company	Subsidiary	Receivables from payment on behalf	43,022	73,659
Other related parties	Subsidiaries and Company within the same Group	Other short-term receivables	103,114	77,984
Short-term held-to-maturity investments (i)			**16,647,626**	**12,122,351**
VinAcademy Education and Training Company Limited	Company within the same Group	Short-term held-to-maturity investments	4,327,929	348,211
Vinpearl Cua Hoi Joint Stock Company	Subsidiary	Short-term held-to-maturity investments	4,254,416	4,043,583
VinSmart Research and Manufacture Joint Stock Company	Company within the same Group	Short-term held-to-maturity investments	1,872,329	1,266,833
VinBus Ecology Transport Services Company Limited	Company within the same Group	Short-term held-to-maturity investments	1,665,688	-
VinRobotics Robotics Research, Development and Application Joint Stock Company	Company within the same Group	Short-term held-to-maturity investments	1,555,074	1,647,342
VinWonders Nha Trang Joint Stock Company	Subsidiary	Short-term held-to-maturity investments	1,507,712	3,948,410
World Academy Company Limited	Company within the same Group	Short-term held-to-maturity investments	1,464,478	867,972
Long-term held-to-maturity investments (i)			**1,455,696**	**389,565**
VinDynamics Humanoid Robot Research, Development and Application Joint Stock Company	Company within the same Group	Long-term held-to-maturity investments	1,102,893	-
VinRobotics Robotics Research, Development and Application Joint Stock Company	Company within the same Group	Long-term held-to-maturity investments	352,803	-
VinAcademy Education and Training Company Limited	Company within the same Group	Long-term held-to-maturity investments	-	302,105
VinWonders Nha Trang Joint Stock Company	Subsidiary	Long-term held-to-maturity investments	-	60,256
VinSmart Research and Manufacture Joint Stock Company	Company within the same Group	Long-term held-to-maturity investments	-	27,204
Short-term trade payables			**4,714,463**	**4,718,865**
Business cooperation activities with Phu Quoc Tourism Development and Investment Joint Stock Company	Business cooperation activities are under the control of the company	Short-term payables to suppliers for services and goods received	4,564,611	4,504,452

	Relationship	Transaction description	Closing balance VND million	Opening balance VND million
Vingroup Joint Stock Company	Parent Company	Short-term payables to suppliers for services and goods received	50,232	62,047
Vinhomes Joint Stock Company	Company within the same Group	Short-term payables to suppliers for services and goods received	47,113	30,692
Vincom Retail Operating Company Limited	Other related party	Short-term payables to suppliers for services and goods received	24,397	73,953
VinWonders Nha Trang Joint Stock Company	Subsidiary	Short-term payables to suppliers for services and goods received	-	20,081
Phuc An Tourism Development and Investment Company Limited	Subsidiary	Short-term payables to suppliers for services and goods received	4,687	4,687
Other related parties	Subsidiary, Company within the same Group and other related parties	Short-term payables to suppliers for services and goods received	23,423	22,953
Other short-term payables			**303,899**	**1,170,728**
Thai Son Construction Investment Joint Stock Company	Company within the same Group	Short-term deposit payable	303,821	303,821
Green City Development Joint Stock Company	Company within the same Group	Short-term deposit payable	-	844,791
Other related parties	Company within the same Group and other related parties	Other current payables	78	22,116
Other long-term payables			**11,358,097**	**705,097**
Vinhomes Joint Stock Company	Company within the same Group	Long-term deposit payable	10,653,000	-
Vincom Retail Joint Stock Company	Other related party	Long-term deposit payable	286,144	286,144
Vincom Retail Operating Company Limited	Other related party	Long-term deposit payable	224,853	224,853
Vietnam Investment Group Joint Stock Company	Other related party	Long-term deposit payable	194,100	194,100
Short-term accrued expenses			**45,471**	**63,678**
VinWonders Nha Trang Joint Stock Company	Subsidiary	Other short-term accrued expenses	20,121	4,479
Phuc An Tourism Development and Investment Company Limited	Subsidiary	Accrued interest expenses	10,189	7,095
Thanh Hoa Hotel Investment and Development Joint Stock Company	Subsidiary	Accrued interest expenses	6,630	4,428
Vinsmart Future Joint Stock Company	Company within the same Group	Payables for services and goods provided	-	32,147

	Relationship	Transaction description	Closing balance VND million	Opening balance VND million
Other related parties	Subsidiary and Company within the same Group	Accrued interest expenses and other short-term accrued expenses	8,531	15,529
Short-term loans			**129,000**	**89,000**
Phuc An Tourism Development and Investment Company Limited	Subsidiary	Short-term loan	52,000	52,000
Landmark 81 Hotel Investment and Development Joint Stock Company	Subsidiary	Short-term loan	40,000	-
Thanh Hoa Hotel Investment and Development Joint Stock Company	Subsidiary	Short-term loan	37,000	37,000
Long-term loans			**40,000**	**-**
Landmark 81 Hotel Investment and Development Joint Stock Company	Subsidiary	Long-term loan	40,000	-

(i) Represents unsecured loans to related parties earning interest at 12% per annum, with original terms ranging from 12 months to 14 months from the date of the one-time disbursement. Loan interest is payable upon maturity.

During this period, the Company entered into the following significant transactions with its related parties:

	Relationship	From 01/01/2026 to 30/6/2026 VND million	From 01/01/2025 to 30/6/2025 VND million
Vingroup Joint Stock Company	Parent Company		
Capital contribution under BCC		5,532,000	-
Financial leases		1,350,570	-
Management fees		76,400	74,694
Rendering of services		30,624	22,939
Expenses under BCC		11,700	27,648
Purchase of goods and services		21,922	5,491
Purchase of fixed assets		-	628,192
Business cooperation activities with Phu Quoc Tourism Development and Investment Joint Stock Company	Business cooperation activities are under the control of the company		
Compensation for losses from ICC		1,047,526	413,336
Fixed costs from investment cooperation activities		380,571	417,003
Purchase of goods and services		120,319	57,987
Increase in capital contribution according to ICC		-	35,663
VinWonders Nha Trang Joint Stock Company	Subsidiary		
Recovery from lending		2,096,000	640,000
Rendering of services		244,360	143,195
Purchase of goods and services		125,008	113,638
Interest income		116,845	353,845
Lending		-	551,000

	Relationship	From 01/01/2026 to 30/6/2026 VND million	From 01/01/2025 to 30/6/2025 VND million
Vinpearl Cua Hoi Joint Stock Company	Subsidiary		
Interest income		210,833	182,351
Rendering of services		21,242	12,057
Purchase of goods and services		1,461	830
Lending		-	553,000
Landmark 81 Hotel Investment and Development Joint Stock Company	Subsidiary		
Borrowings		80,000	-
Rendering of services		30,409	28,523
Interest expense		1,013	-
Purchase of goods and services		232	418
Recovery from lending		-	122,800
Interest income		-	2,792
Thanh Hoa Hotel Investment and Development JSC	Subsidiary		
Rendering of services		8,258	5,829
Interest expense		2,202	2,190
Purchase of goods and services		6	92
Borrowings		-	37,000
Phuc An Tourism Development and Investment Company Limited	Subsidiary		
Expenses from business cooperation contract		12,783	15,859
Interest expenses		3,094	3,094
VinSmart Research and Manufacture Joint Stock Company	Company within the same Group		
Lending		2,000,000	1,050,000
Recovery from lending		1,151,000	680,000
Interest income		79,815	104,119
VinAcademy Education and Training Company Limited	Company within the same Group		
Lending		4,000,000	-
Recovery from lending		360,000	925,000
Interest income		157,614	134,886
Rendering of services		132	2,104
Purchase of goods and services		-	38
World Academy Company Limited	Company within the same Group		
Lending		1,000,000	550,000
Recovery from lending		450,000	-
Interest income		46,507	13,193
Rendering of services		1,593	2,785
VinRobotics Robotics Research, Development and Application Joint Stock Company	Company within the same Group		
Lending		1,347,000	-
Recovery from lending		1,150,000	-
Interest income		63,534	-
Rendering of services		1,306	-

	Relationship	From 01/01/2026 to 30/6/2026 VND million	From 01/01/2025 to 30/6/2025 VND million
VinFast Trading and Production Joint Stock Company	Company within the same Group (ceased to be a related party from 30 June 2026)		
Rendering of services		91,350	80,551
Purchase of goods and services		2,648	-
Vincom Retail Operating Company Limited	Other related party		
Capital contribution under Business Cooperation Contracts		130,000	-
Expenses under Business Cooperation Contracts		74,543	60,049
Costs incurred under Business Cooperation Contracts		32,400	-
Purchase of goods and services		25,404	20,512
Rendering of services		8,305	5,211
Profits received under business cooperation activities		5,505	5,244
Vietnam Investment Group Joint Stock Company	Under common control		
Rendering of services		59,204	53,290
Purchase of goods and services		26	11
Green City Development Joint Stock Company	Company within the same Group		
Penalty interest expense		181,629	-
Rendering of services		6,663	6,728
Disposal of fixed assets		-	44,834
Purchase of goods and services		-	66
VinBus Ecology Transport Services Limited Liability Company	Company within the same Group		
Lending		3,300,000	-
Recovery from lending		1,700,000	-
Interest income		65,688	-
Purchase of goods and services		24,443	26,895
Rendering of services		1,791	2,124
VinDynamics Humanoid Robot Research, Development and Application Joint Stock Company	Company within the same Group		
Lending		1,100,000	-
Interest income		2,893	-
Rendering of services		1,407	-

Remunerations paid to the Company's Board of Directors, Board of Executive Officers and Board of Supervisors

Salaries paid to the Company's Board of Executive Officers and remunerations paid to its Board of Directors and Supervisory Board during the period were as follows:

	Position	From 01/01/2026 to 30/6/2026 VND million	From 01/01/2025 to 30/6/2025 VND million
Board of Directors		**2,567**	**539**
Ms. Nguyen Thu Hang	Chairman	60	-
Others		2,507	539
Board of Executive Officers		**10,265**	**3,684**
Ms. Ngo Thi Huong	Chief Executive Officer	10,054	-
Others		211	3,684
Board of Supervisors		**410**	**1,298**
Ms. Nguyen Thi Nhu Hoa	Head of the Board of Supervisors	87	284
Other members		323	1,014
		13,242	**5,521**

CÔNG TY CỔ PHẦN VINPEARL
MSDN: 4200456848

Nguyen Thac Manh	**Do My Huong**	**Vo Thi Phuong Thao**
Preparer	**Chief Accountant**	**Deputy Chief Executive Officer**
		Legal Representative

Approved on 27 August 2026