CÔNG TY CỔ PHẦN TẬP ĐOÀN EVERLAND ***EVERLAND GROUP*** ***JOINT STOCK COMPANY***	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** ***THE SOCIALIST REPUBLIC OF VIETNAM*** ***Independence - Freedom - Happines***
Số/No: 34.../2026/EVG-CBTT	*Hà Nội, ngày 28 tháng 8 năm 2026* *Hanoi, August 28th, 2026*

CÔNG BỐ THÔNG TIN BẤT THƯỜNG/ *EXTRAORDINARY INFORMATION DISCLOSURE*

Kính gửi: Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
To: Hochiminh Stock Exchange

1. Tên tổ chức/*Name of organization:* CÔNG TY CỔ PHẦN TẬP ĐOÀN EVERLAND/ *EVERLAND GROUP JOINT STOCK COMPANY.*

- Mã chứng khoán/ *Stock code:* EVG

- Địa chỉ/*Address:* Tầng 3, Tòa nhà 97-99 Láng Hạ, phường Đống Đa, thành phố Hà Nội, Việt Nam/ *3rd Floor, 97-99 Lang Ha Building, Dong Da ward, Hanoi city, Vietnam.*

- Điện thoại liên hệ/*Tel.:* 024 6666 8080.

- E-mail: info@everland.vn

2. Nội dung thông tin công bố/ *Contents of disclosure:*

- Báo cáo tài chính tổng hợp 6 tháng đầu năm 2026 của Công ty cổ phần Tập đoàn Everland/ *Combined financial statements for the first six-months of Everland Group Joint Stock Company.*

- Báo cáo tài chính hợp nhất 6 tháng đầu năm 2026 của Công ty cổ phần Tập đoàn Everland/ *Consolidated financial statements for the first six-months of Everland Group Joint Stock Company.*

- Văn bản số 33/2026/CV-EVG ngày 28/8/2026 của Công ty cổ phần Tập đoàn Everland về giải trình lợi nhuận sau thuế thu nhập doanh nghiệp trên BCTC 6 tháng đầu năm 2026 thay đổi trên 10% so với cùng kỳ năm 2025 ngày 28/8/2026 của Công ty cổ phần tập đoàn Everland/ *Document No. 33/2026/CV-EVG dated August 28th, 2026 regarding explanatory statement on the variance in Profit after corporate income tax in the first six-months of 2026 FS exceeding 10% compared to the corresponding period of 2025 dated on August 28th, 2026.*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 28/8/2026 tại đường dẫn https://everland.vn/quan-he-co-dong/cong-bo-thong-tin/ *This information was published on the company's website on August 28th, 2026, as in the link https://everland.vn/quan-he-co-dong/cong-bo-thong-tin.*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/Attached documents: - Báo cáo tài chính tổng hợp và hợp nhất bán niên năm 2026/ *Combined and consolidated FS for the 2026 semi-annual.* - Văn bản giải trình về lợi nhuận sau thuế TNDN/ *Document regarding explanatory Statement on the variance in profit after corporate income tax.*	**Đại diện tổ chức/ *Organization representative*** **Người được ủy quyền công bố thông tin/ Person authorized to disclose information** **PHÓ TỔNG GIÁM ĐỐC/ VICE GENERAL DIRECTOR** CÔNG TY CỔ PHẦN TẬP ĐOÀN EVERLAND EVERLAND GROUP M.S.D.N: 0104228175 **Chu Văn Khanh**

EVERLAND GROUP JOINT STOCK COMPANY

Reviewed interim consolidated financial statements
for the six-month accounting period ended June 30, 2026

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REPORT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Everland Group Joint Stock Company (hereinafter referred to as the "Company") presents its report together with the Company's interim consolidated financial statements for the six-month period ended June 30, 2026.

COMPANY INFORMATION

Everland Group Joint Stock Company (hereinafter referred to as the "Company") was established under Enterprise Registration Certificate No. 0104228175, initially issued by the Hanoi Department of Planning and Investment on October 27, 2009. During its operation, the Company has amended its Enterprise Registration Certificate several times. The latest amendment was made on July 22, 2026.

Everland Group Joint Stock Company's head office is located at: 3rd Floor, 97–99 Lang Ha Building, Dong Da Ward, Hanoi.

MEMBERS OF THE BOARD OF MANAGEMENT, BOARD OF SUPERVISORS AND BOARD OF GENERAL DIRECTORS

The members of the Board of Management, Board of Supervisors and Board of General Directors of the Company during the year and up to the date of this report are as follows:

Board of Management

Full name	Position
Mr. Le Dinh Vinh	Chairman
Mr. Nguyen Thuc Can	Vice Chairman
Mr. Le Dinh Tuan	Member
Mr. Ngo Viet Hung	Independent member
Mr. Do Thanh Nghi	Member

Board of General Directors

Full name	Position	
Mr. Nguyen Thuc Can	General Director	
Mr. Le Dinh Tuan	Deputy General Director	
Mr. Chu Van Khanh	Deputy General Director	
Mr. Dang Quang Hai	Deputy General Director	Resigned on July 28, 2026

Board of Supervisors

Full name	Position
Mrs. Cao Thi Hoa	Head of the BOS
Mr. Nguyen Ha Nguyen	Member
Mrs. Vu Minh Hue	Member

LEGAL REPRESENTATIVES

The legal representatives of the Company during the period and up to the date of this report are Mr. Le Dinh Vinh – Chairman of the Board of Management and Mr. Nguyen Thuc Can – General Director.

SUBSEQUENT EVENTS

No significant events have occurred since the end of the accounting period that require adjustment to or disclosure in the notes to the interim consolidated financial statements.

AUDITOR

International Auditing and Valuation Co., Ltd. Was appointed as the auditor to perform the review of the Company's interim consolidated financial statements for the six-month accounting period ended June 30, 2026.

STATEMENT OF THE RESPONSIBILITIES OF THE BOARD OF GENERAL DIRECTORS FOR THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

The Board of General Directors of the Company is responsible for preparing the interim consolidated financial statements that present fairly and reasonably the consolidated financial position, consolidated results of operations and consolidated cash flows of the Company for the period. In preparing these interim consolidated financial statements, the Board of General Directors is required to:

- Select appropriate accounting policies and apply them consistently;
- Make reasonable and prudent judgments and estimates;
- State whether appropriate accounting principles have been followed and whether there are any material departures that need to be disclosed and explained in the interim consolidated financial statements;
- Prepare the interim consolidated financial statements on a going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement an effective system of internal control for the purpose of preparing and presenting the interim consolidated financial statements fairly and in order to limit the risks of fraud.

The Board of General Directors ensures that the relevant accounting records are adequately maintained to reflect the financial position and operations of the Company with reasonable accuracy at any time and that the accounting records comply with the applicable accounting regime. The Board of General Directors is also responsible for safeguarding the Company's assets and, accordingly, has taken appropriate measures to prevent and detect fraud and violations of laws and regulations relevant to the preparation and presentation of the interim consolidated financial statements.

The Board of General Directors confirms that it has complied with the above requirements in preparing the interim consolidated financial statements.

REPORT OF THE BOARD OF GENERAL DIRECTORS (CONTINUED)

APPROVAL OF THE FINANCIAL STATEMENTS

The Board of General Directors approves the accompanying interim consolidated financial statements. The interim consolidated financial statements present fairly and reasonably the consolidated financial position of the Company as at June 30, 2026, as well as the consolidated results of operations and consolidated cash flows for the accounting period ended on the same date, in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations governing the preparation and presentation of the interim consolidated financial statements.

CÔNG TY CỔ PHẦN TẬP ĐOÀN EVERLAND
EVERLAND GROUP
M.S.D.N: 0104228174

Nguyen Thuc Can
General Director
Hanoi, August 28, 2026

No: 2707.1/2026/BCSX/IAV

REVIEW REPORT
INTERIM CONSOLIDATED FINANCIAL INFORMATION

To: **The Shareholders**
The Board of Management, Board of Supervisors and Board of General Directors of Everland Group Joint Stock Company

We have reviewed the accompanying interim consolidated financial statements of Everland Group Joint Stock Company (hereinafter referred to as the "Company"), prepared on August 28, 2026, from pages 06 to 50, comprising: the interim consolidated statement of financial position as at June 30, 2025, the interim consolidated statement of income, the interim consolidated statement of cash flows for the six-month accounting period ended on the same date, and the accompanying notes to the interim consolidated financial statements.

Responsibilities of the Board of General Directors

The Board of General Directors of the Company is responsible for the preparation and fair presentation of the interim consolidated financial statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations governing the preparation and presentation of the interim consolidated financial statements, and for such internal control as the Board of General Directors determines is necessary to enable the preparation and presentation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Responsibilities of the auditor

Our responsibility is to express a conclusion on the interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements No. 2410 – Review of interim financial information performed by the independent auditor of the entity.

A review of interim financial information 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.

A - TT5 - 3 Khu nhà ở Him Lam Vạn Phúc, Phường Hà Đông, Thành phố Hà Nội
A - TT5 - 3, Him Lam Van Phuc Residential Area, Ha Dong Ward, Hanoi City
Tel: +84 247 303 3668 * Website: https://iav.com.vn

REVIEW REPORT
INTERIM CONSOLIDATED FINANCIAL INFORMATION (CONTINUED)

Auditor's conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim combined financial statements do not present fairly and reasonably, in all material respects, the financial position of the Company as at June 30, 2026, and its results of operations and cash flows for the six-month accounting period ended on the same date, in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations governing the preparation and presentation of the interim combined financial statements.

M.S.D.N:0106299213-C.T.T.N.H.H
CÔNG TY
TNHH
KIỂM TOÁN VÀ
ĐỊNH GIÁ
QUỐC TẾ
THÀNH PHỐ HÀ NỘI

Hoang Kim Thuy
Deputy Director
Audit Practising Registration Certificate
No: 1464-2023-283-1

INTERNATIONAL AUDITING AND VALUATION COMPANY LIMITED

Hanoi, August 28, 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

	ASSETS	Code	Note	Closing Balance VND	Opening Balance VND
A/	**SHORT-TERM ASSETS**	**100**		**5,792,393,374,205**	**5,723,357,799,204**
I/	**Cash and cash equivalents**	**110**	4.1	**281,152,889,123**	**517,641,549,501**
1.	Cash	111		46,152,889,123	120,141,549,501
2.	Cash equivalents	112		235,000,000,000	397,500,000,000
II/	**Short-term financial investments**	**120**	4.9	**550,409,392,119**	**404,440,967,992**
1.	Short-term held-to-maturity investments	123		550,409,392,119	404,440,967,992
III/	**Short-term receivables**	**130**		**1,603,949,116,940**	**1,490,765,526,714**
1.	Short-term trade receivables	131	4.2	270,390,885,680	172,643,608,781
2.	Short-term advances to suppliers	132	4.3	1,121,293,110,010	1,077,079,814,290
0.	Short-term internal receivables	133		-	-
3.	Other short-term receivable	135	4.4	212,265,121,250	241,042,103,643
IV/	**Inventories**	**140**	4.5	**3,290,382,652,982**	**3,256,903,965,013**
1.	Inventories	141		3,290,382,652,982	3,256,903,965,013
V/	**Short-term biological assets**	**150**			-
V/	**Other short-term assets**	**160**		**66,499,323,041**	**53,605,789,984**
1.	Short-term deferred expenses	161	4.6	90,927,237	684,176,251
2.	Deductible value added tax	162		66,106,222,091	52,921,613,733
3.	Taxes and other receivables from the State budget	163	4.17	302,173,713	-
B/	**LONG -TERM ASSETS**	**200**		**625,969,613,363**	**661,795,428,756**
I/	**Long-term receivables**	**210**		**1,762,873,950**	**1,762,873,950**
1.	Long-term loans receivables	215	4.4	1,762,873,950	1,762,873,950
II/	**Fixed assets**	**220**		**26,831,942,215**	**27,955,288,273**
1.	Tangible fixed assets	221	4.8	26,831,942,215	27,955,288,273
	- Cost	222		34,033,778,927	34,033,778,927
	- Accumulated depreciation	223		(7,201,836,712)	(6,078,490,654)
III/	**Long-term biological assets**	**230**			-
III/	**Investment property**	**240**		-	-
IV/	**Long-term assets in progress**	**250**		-	-
V/	**Long-term financial investments**	**260**	4.9	**444,500,700,000**	**459,500,700,000**
1.	Investments in other entities	263		444,500,700,000	444,500,700,000
2.	Long-term held-to-maturity investments	265		-	15,000,000,000
VI/	**Other long-term assets**	**270**		**152,874,097,198**	**172,576,566,533**
1.	Long-term deferred expenses	271	4.6	151,119,790,780	168,488,997,302
2.	Deferred tax assets	272		1,754,306,418	4,087,569,231
				-	-
	TOTAL ASSETS	**280**		**6,418,362,987,568**	**6,385,153,227,960**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at June 30, 2026

Unit: VND

	RESOURCES	Code	Note	Closing Balance *VND*	Opening Balance *VND*
C/	**LIABILITIES**	**300**		**3,464,416,510,173**	**3,475,169,971,697**
I/	**Current liabilities**	**310**		**2,319,492,287,927**	**2,641,362,853,215**
1.	Short-term trade payables	311	4.10	450,544,328,997	508,026,257,061
2.	Short-term advances from customers	312	4.11	920,345,491,806	1,017,852,278,860
3.	Taxes and other payables to the State	314	4,14	14,385,431,596	25,377,115,353
4.	Payables to employees	315		5,335,117,096	3,583,580,252
5.	Short-term accrued expenses	316	4,12	584,257,398,685	811,834,091,821
6.	Other short-term payables	320	4.13	460,690,465	967,028,257
7.	Short-term loans and finance lease liabilities	321	4,15	334,242,327,671	263,555,000,000
5.	Bonus, welfare fund			9,921,501,611	10,167,501,611
II/	**Long-term liabilities**	**330**		**1,144,924,222,246**	**833,807,118,482**
1.	Other long-term payables	338	4.13	7,879,078,837	-
	Long-term loans and finance lease liabilities	339	4,15	1,137,045,143,409	833,807,118,482
D/	**OWNERS' EQUITY**	**400**		**2,953,946,477,395**	**2,909,983,256,263**
I/	**Owners' equity**	**410**	**4.16**	**2,377,358,291,973**	**2,340,494,998,719**
1.	Share capital	411		2,260,117,370,000	2,152,498,360,000
	- Ordinary shares with voting rights	411a		2,260,117,370,000	2,152,498,360,000
2.	Share premium	412		(720,800,000)	(706,800,000)
3.	Investment and development fund	418		44,051,003,221	44,051,003,221
4.	Undistributed earnings after tax	420		73,910,718,752	144,652,435,498
	Undistributed profits by the end of prior period	420a		32,565,785,613	66,911,733,409
	Undistributed profits/losses of current period	420b		41,344,933,139	77,740,702,089
5.	Non-controlling interests	429		576,588,185,422	569,488,257,544
	TOTAL RESOURCES	**440**		**6,418,362,987,568**	**6,385,153,227,960**

CÔNG TY CỔ PHẦN TẬP ĐOÀN EVERLAND
EVERLAND GROUP
M.S.D.N: 010422817

Preparer	**Chief Accountant**	**General Director**
Nguyen Thi Thanh Hang	**Nguyen Thu Ngan**	**Nguyen Thuc Can**
		Ha Noi, Viet Nam
		August 28, 2026

INTERIM CONSOLIDATED STATEMENT OF INCOME

For the six-month accounting period ended June 30, 2026

	Items	Code	Note	Current period *VND*	Prior period *VND*
1.	**Gross sales of goods and services**	**01**	**5.1**	**645,682,424,561**	**387,169,652,844**
2.	Deductions	02		-	-
3.	**Net sales of goods and services (10 = 01-02)**	**10**		**645,682,424,561**	**387,169,652,844**
4.	Cost of goods sold	11	5.2	546,526,106,966	367,902,633,070
5.	**Gross profit from sales of goods and services (20= 10-11)**	**20**		**99,156,317,595**	**19,267,019,774**
6.	Financial income	21	5.3	-	-
7.	Financial income	21	5.3	19,576,769,820	22,014,196,357
8.	Financial expenses	22	5.4	5,601,650,670	3,930,793,159
	In which: Interest expense	*23*		*5,507,475,066*	*3,930,793,159*
9.	Selling expenses	25	5.5	35,222,946,986	1,169,506,110
10.	General and administration expenses	26	5.6	19,087,501,892	5,812,755,613
11.	**Net operating profit (30=20+(21-22)-(25+26))**	30		**58,820,987,867**	**30,368,161,249**
12.	Other income	31	5.7	1,268,507,733	616,517,338
13.	Other expenses	32	5.8	1,058,596,731	2,696,462,746
14.	**Profit from other activitives (40=31-32)**	**40**		**209,911,002**	**(2,079,945,408)**
15.	**Total accounting profit before tax (50=30+40)**	**50**		**59,030,898,869**	**28,288,215,841**
16.	Current corporate income tax expense	51	5.9	12,033,931,189	6,202,045,255
17.	Deferred corporate income tax expense	52		-	(3,913,363)
18.	**Net profit after corporate income tax (60=50-51-52)**	**60**		**46,996,967,680**	**22,090,083,949**
18.1.	Current corporate income tax expense	61	5.9	37,123,293,254	20,716,763,668
18.2.	Current corporate income tax expense	62	5.9	9,873,674,426	1,373,320,281
19.	Earning per share	70	5.10	171	90
20.	Diluted earnings per share	71	5.10	171	90

Preparer	Chief Accountant	General Director
Nguyen Thi Thanh Hang	**Nguyen Thu Ngan**	**Nguyen Thuc Can**

CÔNG TY CỔ PHẦN TẬP ĐOÀN EVERLAND
EVERLAND GROUP
M.S.D.N: 0104228175

Ha Noi, Viet Nam
August 28, 2026

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

For the six-month accounting period ended June 30, 2026
(Indirect method)

	Items	Code	Note	Current period VND	Prior period VND
I.	**Cash flows from operating activities**				
1.	**Profit before tax**	**01**		**59,030,898,869**	**28,288,215,841**
2.	***Adjustments for:***				
-	Depreciation and amortisation of fixed assets	02		1,123,346,058	170,154,509
-	Allowances	03		-	-
-	(Gains)/losses from investing activities	05		(19,576,160,387)	(22,014,196,357)
-	Interest expense	06		5,496,022,529	3,930,793,159
3.	**Operating profit before changes in working capital**	**08**		**46,074,107,069**	**10,374,967,152**
-	Change in receivables	09		(127,285,172,147)	129,229,537,754
-	Change in inventories	10		(33,478,687,969)	(524,056,844,536)
-	Change in payables (excluding accrued loan interest and corporate income tax payable)	11		(375,240,339,147)	574,300,442,129
-	Change in prepaid expenses	12		17,962,455,536	(85,414,494,465)
-	Change in trading securities	13		-	-
-	Interest paid	14		(3,061,180,403)	(4,012,710,833)
-	Corporate income tax paid	15		(20,703,600,739)	(13,391,524,778)
-	Other income from operating activities	16		-	1,340,998,939
-	Other expense from operating activities	17		(492,000,000)	(492,000,000)
	Net cash flows from operating activities	**20**		**(496,224,417,800)**	**87,878,371,362**
II.	**Cash flows from investing activites**				
1.	Acquisition and construction of fixed assets and other long-term assets	21		-	(12,742,177,427)
2.	Payments for granting loans, purchasing debt instruments of other entities	23		(761,040,000,000)	(591,040,000,000)
3.	Receipts from collecting loans, sales of debt instruments of other entities	24		633,019,638,536	430,121,950,000
4.	Receipts from investment in other entities	26		-	64,200,000,000
5.	Receipts of interests, dividends and share of profits	27		16,604,512,836	12,138,968,863
	Net cash flows from investing activities	**30**		**(111,415,848,628)**	**(97,321,258,564)**

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS (CONTINUED)

For the six-month accounting period ended June 30, 2026
(Indirect method)

	ITEMS	Code	Note	Current period VND	Prior period VND
1.	Proceeds from borrowings	33		564,268,352,598	267,520,947,037
2.	Repayment of borrowings	34	*6.1*	(190,343,000,000)	(158,834,000,000)
3.	Dividends, profits paid to owners	36		(2,773,746,548)	-
	Net cash flows from financing activities	**40**		**371,151,606,050**	**108,686,947,037**
	Net cash flows during the period	**50**		**(236,488,660,378)**	**99,244,059,835**
	Cash and cash equicalents at the beginning of	**60**		**517,641,549,501**	**464,198,442,713**
	Cash and cash equicalents at the end of the period	**70**		**281,152,889,123**	**563,442,502,548**

Preparer
Nguyen Thi Thanh Hang

Chief Accountant
Nguyen Thu Ngan

CÔNG TY CỔ PHẦN TẬP ĐOÀN EVERLAND
EVERLAND GROUP
M.S.D.N: 0104228175

General Director
Nguyen Thuc Can
Ha Noi, Viet Nam
August 28, 2026

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month accounting period ended June 30, 2026

These notes form an integral part of and should be read in conjunction with the accompanying interim consolidated financial statements.

1. GENERAL INFORMATION

1.1. Ownership structure

Everland Group Joint Stock Company (hereinafter referred to as the "Company") was established under Enterprise Registration Certificate No. 0104228175, initially issued by the Hanoi Department of Planning and Investment on October 27, 2009. During its operation, the Company has amended its Enterprise Registration Certificate several times. The latest amendment was made on July 22, 2026.

The Company's charter capital as stated in the Enterprise Registration Certificate is VND 2,260,117,370,000, equivalent to 226,011,737 shares, with a par value of VND 10,000 per share.

The Company's shares are listed on the Ho Chi Minh City Stock Exchange under the stock code EVG.

The total number of employees of the Company as at June 30, 2026 was 199 (as at December 31, 2025: 150).

1.2. Business activities

The Company's business activities are trading and real estate.

1.3. Principal business activities

- Real estate business, land use rights owned, used or leased by the Company;
- Real estate consultancy, brokerage, auction and land use rights auction;
- Construction of other civil engineering works;
- Wholesale of materials and other installation equipment in construction;
- Organization of trade introduction and promotion activities;
- Coastal and ocean passenger transport;
- Reservation services and other support services related to the promotion and organization of tours;
- .....

1.4. Normal production and business cycle

The Company's normal production and business cycle is not more than 12 months.

1.5. Characteristics of the Company's operations during the period affecting the interim consolidated financial statements

During the six-month accounting period ended June 30, 2026, there were no activities that had a significant impact on the items presented in the Company's interim consolidated financial statements.

1.6. Corporate structure

As at June 30, 2026, the Company had 5 (five) subsidiaries as follows:

The Company's head office is located at 3rd Floor, 97–99 Lang Ha Building, Dong Da Ward, Hanoi.

The Company has the following subsidiaries:

Company name	Place of incorporation and operation	Benefit interest	Voting rights	Principal business activities
Everland Phu Yen Joint Stock Company	Ha Noi	91.25%	91.25%	Real estate business
Xuan Dai Bay Investment Joint Stock Company	Ha Noi	90%	90%	Real estate business
Everland Van Don Joint Stock Company	Quang Ninh	60%	60%	Real estate business
Meta Tour Joint Stock Company	Ha Noi	90%	90%	Tourism services
Kingsun Vietnam Joint Stock Company	Ha Noi	60%	60%	Wholesale of agricultural and forestry raw materials

The Company has the following dependent-accounting branches and representative offices:

Branch name	Address
Everland Group Joint Stock Company – Ho Chi Minh City Branch	SAV.2-03.07, 3rd Floor, Tower 2, The Sun Avenue, 28 Mai Chi Tho, Binh Trung Ward, Ho Chi Minh City, Vietnam
Everland Group Joint Stock Company – Phu Yen Representative Office	An Thanh Quarter, Xuan Dai Ward, Dak Lak Province, Vietnam
Everland Group Joint Stock Company – Dong Thap Branch	No. 167D Nguyen Tat Thanh, Sa Dec Ward, Dong Thap Province, Vietnam
Everland Group Joint Stock Company – Quang Ninh Branch	Lot No. 22 – Lot A6, Ao Tien high-end tourism urban area and port, Van Don Special Zone, Quang Ninh Province, Vietnam
Everland Group Joint Stock Company – Vinh Phuc Branch	No. 66 Nguyen Du, Vinh Phuc Ward, Phu Tho Province, Vietnam

1.7. Statement on comparability of information in the interim consolidated financial statements

The figures presented in the interim consolidated financial statements for the six-month accounting period ended June 30, 2026 are comparable with the corresponding figures of the previous period.

2. BASIS OF PREPARATION OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS AND ACCOUNTING PERIOD

2.1. Basis of preparation of the interim consolidated financial statements

The accompanying interim consolidated financial statements are presented in Vietnamese Dong (VND), under the historical cost convention and in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations governing the preparation and presentation of the interim consolidated financial statements.

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

2.2. Going concern assumption

There are no events that give rise to significant doubt about the Company's ability to continue as a going concern, and the Company neither intends nor is required to cease its operations or significantly curtail the scale of its operations.

2.3. Financial year

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

2.4. Adoption of new guidance on the accounting regime for enterprises

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the accounting regime for enterprises ("Circular 99"). Circular 99 replaces the previous guidance on the accounting regime for enterprises under Circular No. 200/2014/TT-BTC dated December 22, 2014 ("Circular 200") and the circulars amending and supplementing Circular 200. Circular 99 is effective from January 1, 2026 and applies to annual accounting periods beginning on or after January 1, 2026.

The Company has applied the relevant requirements of Circular 99 prospectively from January 1, 2026, except where otherwise provided by Circular 99.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

3.1. Accounting estimates

The preparation of the interim consolidated financial statements in compliance with the Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises and relevant legal regulations governing the preparation and presentation of the interim consolidated financial statements requires the Board of General Directors to make estimates and assumptions that affect the reported amounts of liabilities and assets and the disclosure of contingent liabilities and assets at the date of the interim consolidated financial statements, as well as the reported amounts of revenues and expenses throughout the financial year. Although these accounting estimates are made based on the best knowledge of the Board of General Directors, actual results may differ from these estimates and assumptions.

3.2. Basis of consolidation

The consolidated financial statements of the Company are prepared by consolidating the financial statements of the parent company and its subsidiaries. Entities are determined to be subsidiaries of the Company when the Company has the ability to control their financial and operating policies so as to obtain benefits from their activities.

(i) Subsidiaries

Subsidiaries are entities controlled by the parent company. The financial statements of subsidiaries are included in the consolidated financial statements from the date on which control commences until the date on which control ceases.

The accounting policies of subsidiaries may be adjusted to ensure that there are no significant differences between the accounting policies applied by the parent company and its subsidiaries.

All significant intercompany transactions and balances between companies within the Group are eliminated in the preparation of the consolidated financial statements.

The Company's investments in associates are accounted for in the consolidated financial statements using the equity method. Accordingly, investments in associates are presented in the consolidated statement of financial position at cost adjusted for changes in the Company's share of the net assets of the associates after the acquisition date. Losses of associates are not recognized to the extent that they exceed the Company's interest in those associates.

(ii) Non-controlling interests

Non-controlling interests are determined based on the proportionate ownership interest of non-controlling shareholders in the net assets of the acquired entity at the acquisition date.

Non-controlling interests in the net assets of consolidated subsidiaries are presented separately from the equity attributable to the parent company. Non-controlling interests comprise the amount of those interests at the date of the original business combination and the non-controlling shareholders' share of changes in equity since the date of the business combination. Losses attributable to non-controlling interests in excess of their share of the total equity of a subsidiary are allocated against the interests of the Company, except to the extent that the non-controlling shareholders have a binding obligation and are able to compensate for such losses.

3.3. Foreign currency transactions

Transactions denominated in currencies other than VND during the period are translated into VND at the actual exchange rates at the transaction dates.

Monetary assets and liabilities denominated in currencies other than VND, except for non-term deposits, are translated into VND at the average of the transfer buying and selling rates of the commercial bank with which the Company regularly transacts. Foreign currency non-term deposit balances are translated at the average of the transfer buying and selling rates at the end of the accounting period of the commercial bank where the Company maintains its deposit accounts.

All foreign exchange differences are recognized in the consolidated statement of income.

3.4. Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, non-term deposits and short-term investments that are highly liquid, readily convertible into cash and subject to an insignificant risk of changes in value.

3.5. Financial investments

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 bank deposits (including treasury bills and promissory notes), bonds, preference shares that require the issuer to repurchase them at a specified date in the future, and other held-to-maturity investments.
Held-to-maturity investments are initially recognized from the date of purchase and initially measured at purchase price plus costs directly attributable to the acquisition of the investments. Interest income from held-to-maturity investments after the date of acquisition is recognized in the consolidated statement of income on an accrual basis. Interest receivable before the Company acquires the investments is deducted from the cost of the investments at the acquisition date.

Held-to-maturity investments are measured at amortized cost less allowance for doubtful debts.

Allowance for doubtful debts for held-to-maturity investments is made in accordance with prevailing accounting regulations.

Loans

Loans are amounts lent for the purpose of earning periodic interest under agreements between the parties, but which are not traded or purchased and sold in the market as securities.

Loans are initially recognized at cost. Subsequently, the Board of General Directors reviews all outstanding amounts to recognize an allowance for doubtful loans at the end of the accounting period. Allowance for doubtful loans is made for each loan based on the period of overdue repayment of principal under the original debt commitment (without taking into account any debt rescheduling between the parties), or based on the estimated loss that may occur. The difference between the allowance made at the end of the current accounting period and the allowance made at the end of the preceding accounting period is recognized as an increase or decrease in finance expenses for the accounting period. The allowance reversed shall not exceed the original carrying amount.

Loans are classified as short-term and long-term in the interim consolidated statement of financial position based on the remaining maturity of the loans at the date of the interim consolidated statement of financial position until their repayment due dates.

Trading securities

Trading securities are securities held by the Company for trading purposes.

Trading securities are initially recognized at cost. Prior to January 1, 2026, cost included the purchase price and directly attributable costs related to the acquisition of trading securities. From January 1, 2026, cost includes only the purchase price; transaction costs, if any, are recognized in the consolidated statement of income in the period in which they are incurred. Subsequently, the Board of General Directors reviews all investments to recognize an allowance at the end of the accounting period. An allowance for decline in value of trading securities is made when their carrying value exceeds their market value. The fair value of investments in shares traded on the market of unlisted public companies (UPCoM) is determined based on the average reference price over the 30 most recent consecutive trading days preceding the date of the interim consolidated statement of financial position. The difference between the allowance made at the end of the current accounting period and the allowance made at the end of the preceding accounting period is recognized as an increase or decrease in finance expenses for the accounting period. The allowance reversed shall not exceed the original carrying amount.

Trading securities are recognized when the Company obtains ownership rights, specifically as follows:

- Listed securities are recognized at the time the orders are matched; and
- Unlisted securities are recognized when ownership rights are officially obtained in accordance with applicable laws.

Gains or losses from the disposal or sale of trading securities are recognized in the interim consolidated statement of income. Cost of securities sold is determined using the moving weighted average method.

Investments in subsidiaries

Subsidiaries are entities controlled by the Company. Control is achieved when the Company has the power to govern the financial and operating policies of the investees so as to obtain benefits from their activities.

Investments in associates

An associate is an entity over which the Company has significant influence but which is neither a subsidiary nor a joint venture of the Company. Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control or joint control over those policies.

The Company initially recognizes investments in subsidiaries, joint ventures and associates at cost. The Company recognizes in income in the statement of income its share of the investee's accumulated net profit arising after the date of investment. Other amounts received by the Company, other than distributed profits, are considered a recovery of the investment and are recognized as a deduction from the cost of the investment.

Investments in subsidiaries, joint ventures and associates are presented in the statement of financial position at cost less allowances for impairment, if any. An allowance for impairment of investments is recognized when there is objective evidence that the investments have been impaired at the end of the accounting period.

3.6. Receivables

Receivables represent amounts recoverable from customers or other parties. Receivables are presented at their carrying amounts less allowances for doubtful debts.

An allowance for doubtful debts is made for each doubtful receivable based on the age of overdue debts or the estimated loss that may occur, or for receivables where the debtor is unlikely to be able to settle the debt due to liquidation, bankruptcy or other similar difficulties.

3.7. Inventories

Inventories are stated at the lower of cost and net realizable value. The cost of inventories comprises direct materials, direct labor and production overheads, where applicable, incurred in bringing the inventories to their present location and condition.

The cost of inventories is calculated using the weighted average method and accounted for using the perpetual inventory method.

Net realizable value is determined as the estimated selling price less the estimated costs necessary to make the sale.

An allowance for decline in value of inventories is made in accordance with prevailing accounting regulations. Accordingly, the Company is permitted to make an allowance for obsolete, damaged and substandard inventories and when the cost of inventories exceeds their net realizable value at the end of the accounting year.

3.8. Tangible fixed assets

Tangible fixed assets are presented at cost less accumulated depreciation.
The cost of a tangible fixed asset acquired through purchase comprises its purchase price and all other costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. For tangible fixed assets constructed through capital construction under a contract or self-constructed and manufactured, the cost comprises the final settlement value of the construction project in accordance with prevailing regulations on investment and construction management, other directly attributable costs and registration fees, if any. Where a project has been completed and put into use but its final settlement has not yet been approved, the cost of the tangible fixed asset is recognized at a provisional amount based on the actual costs incurred to acquire the asset. The provisional cost will be adjusted according to the final settlement value approved by the competent authorities.

Depreciation

Depreciation is provided using the straight-line method based on the estimated useful lives in accordance with Circular No. 45/2013/TT-BTC dated April 25, 2013, as amended and supplemented by Circular No. 147/2016/TT-BTC dated October 13, 2016 and Circular No. 28/2017/TT-BTC dated April 12, 2017, providing guidance on the management, use and depreciation of fixed assets, as follows:

	Years
Buildings and structures	05 - 50
Machinery and equipment	03 - 15
Vehicles	06 - 30
Office equipment	03 - 10

Disposal

Gains or losses arising from the disposal or sale of assets represent the difference between the proceeds from disposal and the costs of disposal and are recognized in the interim consolidated statement of income.

3.9. Deferred expenses

Deferred expenses comprise actual costs incurred that relate to the operating results of several accounting periods. The Company's deferred expenses comprise the following:

Tools and instruments

Tools and instruments that have been put into use are allocated to expenses using the straight-line method over a period of not more than 3 years.

Other expenses

Other expenses are allocated to expenses using the straight-line method over their estimated useful lives.

3.10. Payables and accrued expenses

Payables and accrued expenses are recognized for amounts payable in the future in respect of goods and services received. Accrued expenses are recognized based on reasonable estimates of the amounts payable.

The classification of payables as trade payables, accrued expenses and other payables is made based on the following principles:

- Trade payables reflect trade-related amounts payable arising from transactions for the purchase of goods, services and assets from sellers that are independent of the Company.
- Accrued expenses reflect amounts payable for goods and services received from suppliers or provided to customers but not yet paid because invoices or sufficient accounting records and supporting documents have not yet been received, as well as amounts payable to employees for annual leave and production and business expenses that are required to be accrued. When such expenses are actually incurred, any difference from the amount accrued is recognized as an additional expense or a reduction in the corresponding expense.
- Other payables reflect non-trade-related payables that do not arise from transactions for the purchase, sale or provision of services.

3.11. Borrowings and finance lease liabilities

Borrowings are monitored by individual lenders, individual loan agreements and repayment terms. Foreign currency borrowings are separately monitored in their original currencies.

3.12. Borrowing costs

Borrowing costs are recognized as production and business expenses in the year in which they are incurred, except to the extent that they are capitalized in accordance with Vietnamese Accounting Standard No. 16 "Borrowing costs". Accordingly, borrowing costs directly attributable to the acquisition, construction or production of qualifying assets that necessarily take a substantial period of time to get ready for their intended use or sale are added to the cost of those assets until the assets are substantially ready for their intended use or sale. Income earned from the temporary investment of specific borrowings is deducted from the cost of the related assets. For general borrowings used for the construction of fixed assets and investment properties, borrowing costs are capitalized even when the construction period is less than 12 months.

3.13. Owners' equity

Owners' contributed capital is recognized based on the actual amount of capital contributed by shareholders.

3.14. Profit distribution

Profit after corporate income tax is distributed to shareholders after the appropriation of funds in accordance with the Company's Charter and applicable laws and upon approval by the General Meeting of Shareholders.

The distribution of profit to shareholders takes into consideration non-cash items included in undistributed post-tax profits that may affect cash flows and the ability to pay dividends, such as gains from the revaluation of assets contributed as capital, gains from the revaluation of monetary items, financial instruments and other non-monetary items.
Dividends are recognized as liabilities when approved by the General Meeting of Shareholders and when the shareholder record date for dividend entitlement has been determined.

3.15. Revenue and income recognition

Revenue from sale of goods and finished products

Revenue from the sale of goods and finished products is recognized when all of the following conditions are satisfied:

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

Revenue from rendering services

Revenue from a service transaction is recognized when the outcome of the transaction can be measured reliably. Where services are performed over several periods, revenue is recognized in the period based on the outcome of the work completed at the end of the accounting period. The outcome of a service transaction can be measured reliably when all of the following conditions are satisfied:

- The amount of revenue can be measured reliably.
- It is probable that the economic benefits associated with the transaction will flow to the Company.
- The stage of completion of the transaction at the end of the financial year can be measured reliably.
- The costs incurred for the transaction and the costs to complete the service transaction can be measured reliably.

Finance income
Interest income

Interest income is recognized on an accrual basis, based on the balances of deposits and loans and the effective interest rates applicable to each period.

3.16. Cost of goods sold and services rendered

Cost of goods sold comprises the cost of products, goods and services rendered during the year and is recognized in accordance with the revenue recognized during the year. Abnormally wasted direct materials, labor costs and unallocated fixed production overheads are immediately recognized in cost of goods sold, after deducting any compensation received, if any, even when the products or goods have not yet been determined to have been sold.

3.17. Finance expenses

Finance expenses reflect financial operating expenses incurred during the financial year, principally comprising allowance for decline in value of trading securities; allowance for impairment of investments in other entities; the time value of money arising from discounted provisions; borrowing costs; losses arising from the sale of foreign currencies; and foreign exchange losses.

3.18. Selling expenses

Selling expenses reflect actual expenses incurred in the process of selling goods and rendering services.

3.19. General and administrative expenses

General and administrative expenses reflect actual expenses incurred in the general management of the Company, principally comprising salaries of management personnel; social insurance, health insurance, trade union funds and unemployment insurance of management personnel; office supplies; depreciation; taxes, fees and charges; provisions; outsourced services and other expenses.

3.20. Taxation

Corporate income tax represents the aggregate amount of current tax and deferred tax.
Current tax payable is based on taxable income for the year. Taxable income differs from profit before tax as reported in the interim consolidated statement of income because taxable income excludes items of income or expense that are taxable or deductible in other years (including carried-forward tax losses, if any) and further excludes items that are non-taxable or non-deductible.

Deferred tax is calculated on temporary differences between the carrying amounts of assets and liabilities in the interim consolidated financial statements and their tax bases and is recognized using the balance sheet method. Deferred tax liabilities are recognized for all taxable temporary differences, while deferred tax assets are recognized only to the extent that it is probable that sufficient taxable profits will be available in the future against which the deductible temporary differences can be utilized.

The determination of the Company's corporate income tax is based on the prevailing tax regulations. However, these regulations are subject to change from time to time, and the final determination of corporate income tax is subject to the results of an examination by the competent tax authorities.

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

3.21. Financial instruments

Initial recognition

Financial assets: At initial recognition, financial assets are recognized at cost plus directly attributable transaction costs incurred in acquiring the financial assets. The Company's financial assets comprise cash, cash equivalents, trade receivables, other receivables, deposits, financial investments and derivative financial instruments.

Financial liabilities: At initial recognition, financial liabilities are recognized at cost plus directly attributable transaction costs incurred in issuing the financial liabilities. The Company's financial liabilities comprise trade payables, other payables, accrued expenses, finance lease liabilities, borrowings and derivative financial instruments.

Subsequent measurement after initial recognition

Currently, there are no regulations on the subsequent measurement of financial instruments after initial recognition.

3.22. Related parties

Parties are considered related if one party has the ability to control or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered related if they are subject to common control or common significant influence.
In considering the relationship of related parties, the substance of the relationship is given greater emphasis than its legal form.

4. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

4.1. Cash and cash equivalents

	Closing Balance *VND*	Opening Balance *VND*
Cash on hand	19,541,919,844	11,213,891,094
Demand deposits	26,610,969,279	108,927,658,407
Cash equivalents (i)	235,000,000,000	397,500,000,000
	281,152,889,123	**517,641,549,501**

(i) The balances of cash equivalents as at June 30, 2026 represent VND deposits (savings books) with original maturities of less than 3 months at Vietnam Joint Stock Commercial Bank for Industry and Trade and Vietnam Bank for Agriculture and Rural Development.

4.2. Short-term trade receivables

	Closing balance		Opening balance	
	Value	Provision	Value	Provision
	VND	*VND*	*VND*	*VND*
Delta Construction Group Company Limited	32,882,320,528	-	34,871,744,037	-
Techno Group Joint Stock Company	-	-	13,781,790,484	-
Mango Vietnam Trading Joint Stock Company	59,459,015,618	-	4,415,327,280	-
Phuong Anh International Joint Stock Company	8,455,292,679	-	9,481,130,795	-
Nam Son Construction Investment and Technology Joint Stock Company	-	-	7,908,037,234	-
Ha Vinh Trading Company Limited	98,190,902,776	-	14,834,152,145	-
Other parties	71,403,354,079	-	87,351,426,806	-
	270,390,885,680	**-**	**172,643,608,781**	**-**

Short-term trade receivables from related parties (see Note 8.4)	**9,611,761,585**	**5,534,258,284**

4.3. Short-term prepayments to suppliers

	Closing balance		Opening balance	
	Carrying amount VND	Allowance VND	Carrying amount VND	Allowance VND
Unicons Investment Construction Company Limited	44,173,753,612	-	46,143,900,512	-
Fonte Vietnam One Member Company Limited	109,634,083,695	-	116,216,645,001	-
Sinh Nam Metal (Vietnam) Company Limited	18,002,112,503	-	22,341,352,729	-
EIG Trading and Investment Joint Stock Company	94,660,479,229	-	85,714,027,246	-
Lung Lo 2 Construction Joint Stock Company	10,155,013,550	-	11,185,912,607	-
P69 Investment Joint Stock Company	1,008,153,912	-	4,663,343,053	-
Hoang Nguyen Investment and Trading Services Company Limited	94,690,235,723	-	93,312,005,370	-
Vietnam National Construction Consulting Corporation – JSC	4,447,543,112	-	4,447,543,112	-
Hung Quan Investment and Construction Company Limited	63,727,673,457	-	78,852,933,443	-
Kinh Bac Real Estate and Construction Joint Stock Company	136,661,749,342	-	135,379,247,476	-
An Thuan Construction and Trading Company Limited	59,548,082,413	-	57,292,832,253	-
Minh Phu Investment - Trading and Import Export Company Ltd	105,600,000,000	-	95,802,616,537	-
Vinh Hoang Investment and Construction Company Limited	52,530,626,571	-	55,069,261,540	-
CAG Facade Joint Stock Company	49,768,632,826	-	49,768,632,826	-
Schindler Vietnam Company Ltd	9,323,722,986	-	9,127,684,240	-
Tien Phat Automation Company Ltd	5,540,918,919	-	10,585,309,388	-
Other short-term prepayments to suppliers	261,820,328,160	-	201,176,566,957	-
	1,121,293,110,010	**-**	**1,077,079,814,290**	**-**

4.4. Other receivables
4.4.1 Other short-term receivables

(1) Information on the share purchase deposit paid to Mr. Le Minh Hai:

Under Deposit Agreement for the transfer of shares No. 02/2026/HĐĐC-EVG dated June 10, 2026, Everland Group Joint Stock Company paid a deposit of VND 162,000,000,000 to Mr. Le Minh Hai to secure the transfer of 36,000,000 shares of Everland Dong Bac Joint Stock Company. The total transfer price of the above shares is VND 360,000,000,000.
Under the terms of the Deposit Agreement, the execution and performance of the share transfer agreement will take place when Everland Dong Bac Joint Stock Company is selected as the investor of an urban area project in Northern Vietnam in the fourth quarter of 2026.
At the same time, Mr. Le Minh Hai's obligations to Everland Group Joint Stock Company under the Deposit Agreement are also secured by shares owned by a third party.

4.4.2 Other long-term receivables

	Closing balance		Opening balance	
	Value VND	Provision VND	Value VND	Provision VND
Phu Yen BT Project	500,000,000	-	500,000,000	-
Deposits and collateral	1,262,873,950	-	1,262,873,950	-
Asia Vision Group Joint Stock Company	*1,849,800*	-	*1,849,800*	-
Indochina Real Estate Business Development Joint Stock Company	*1,161,024,150*	-	*1,161,024,150*	-
Other long-term deposits and collateral	*100,000,000*	-	*100,000,000*	-
	1,762,873,950	**-**	**1,762,873,950**	**-**

4.5. Inventories

	Closing balance		Opening balance	
	Cost VND	Provision VND	Cost VND	Provision VND
Work in progress (i)	3,288,778,273,430	-	3,256,840,964,954	-
Merchandise goods	1,604,379,552	-	63,000,059	-
Total	**3,290,382,652,982**	**-**	**3,256,903,965,013**	**-**

(i) Details of work in progress:

	Closing balance	Opening balance
	VND	VND
Xuan Dai Bay Commercial, Service and Resort Tourism Complex Project	120,901,370,857	112,444,221,891
Investment and construction project of Vung Lam Resort in Tan Thanh and An Thanh Quarters	109,491,637,276	109,121,842,693
Crystal Holidays Harbour Van Don Tourism, Resort and Entertainment Complex Project	3,052,203,518,913	3,028,750,717,449
Other project costs	6,181,746,384	6,524,182,921
Total	**3,288,778,273,430**	**3,256,840,964,954**

(1) Xuan Dai Bay Commercial, Service and Resort Tourism Complex Project is located in An Thanh Quarter, Xuan Dai Ward, Dak Lak Province and the investor is Xuan Dai Bay Investment Joint Stock Company.

- The project has a land use area of 7.3 hectares and total investment capital of VND 786 billion.
- Regarding implementation progress: The project has completed all required legal procedures and documents relating to planning, investment, construction, land, environment and other matters in accordance with applicable laws and commenced construction on April 1, 2025. The project is currently in the technical infrastructure construction stage.
- As at the date of these consolidated financial statements, the completed and accepted investment value is VND 120,901,370,857, comprising land clearance compensation costs; consultancy costs for preparation of the 1/500 detailed planning and basic design; surveying, topographical and geological investigation and unexploded ordnance clearance costs; construction costs for the infrastructure package for the entire project; and other costs.

(2) Investment and construction project of Vung Lam Resort is located in Tan Thanh and An Thanh Quarters, Xuan Dai Ward, Dak Lak Province and the investor is Everland Phu Yen Joint Stock Company.

- The project has a scale of 24.36 hectares of land area and 5.02 hectares of water area.
- Regarding implementation progress: The project has obtained the investment policy approval decision and the decision approving the detailed construction planning at the scale of 1/500. The investor has completed land clearance for 60% of the total project area and is in the process of completing legal procedures for commencement of construction.
- As at the date of these consolidated financial statements, the completed and accepted investment value is VND 109,491,637,276, comprising land clearance compensation costs; consultancy costs for preparation of the 1/500 detailed planning and basic design; surveying, topographical and geological investigation and unexploded ordnance clearance costs; and other costs.

(3) Crystal Holidays Harbour Van Don Tourism, Resort and Entertainment Complex Project is located at Lot M1 – Ao Tien high-end tourism urban area and port, Van Don Special Zone, Quang Ninh Province and the investor is Everland Van Don Joint Stock Company.

- The project has a land use area of 2.6 hectares and total investment capital of VND 5,643 billion.
- Regarding implementation progress: On December 19, 2025, the investor organized the inauguration ceremony for Buildings A and B of the Project, together with the inauguration and groundbreaking ceremonies for major projects and works of significance in celebration of the 14th National Congress of the Communist Party of Vietnam. The investor is urgently completing the project to officially put Phase 1 (Buildings A, B and F) into operation in September 2026. The entire Project is expected to be completed and put into operation in 2027.
- As at the date of these consolidated financial statements, the completed and accepted construction and installation investment value is VND 3,052,203,518,913.

4.6. Deferred expenses

4.6.1. Short-term deferred expenses

	Closing Balance VND	Opening Balance VND
Property insurance expense	56,545,114	83,795,432
Tools and equipments	4,867,139	554,812,831
Other deferred expenses	29,514,984	45,567,988
	90,927,237	**684,176,251**

4.6.2. Long-term deferred expenses

	Closing Balance VND	Opening Balance VND
Vessel operating expenses	-	-
Deferred expenses related to undelivered real estate	136,188,585,959	168,437,293,126
Deferred expenses related to operating activities	14,319,335,372	-
Other long-term deferred expenses	611,869,449	51,704,176
	151,119,790,780	**168,488,997,302**

4.7. Movements in tangible fixed assets

	Buildings and structures VND	Machinery and equipment VND	Motor vehicles and transmission equipment VND	Management equipment and instruments VND	Total VND
COST					
Opening balance	96,000,000	689,086,364	33,028,392,563	220,300,000	34,033,778,927
Additions during the period	-	-	-	-	-
Construction in progress completed and transferred	-	-	-	-	-
Closing balance	96,000,000	689,086,364	33,028,392,563	220,300,000	34,033,778,927
ACCUMULATED DEPRECIATION					
Opening balance	9,000,000	506,699,300	5,342,491,354	220,300,000	6,078,490,654
Increase during the period					
Depreciation for the period	6,000,000	30,544,998	1,086,801,060	-	1,123,346,058
Closing balance	15,000,000	537,244,298	6,429,292,414	220,300,000	7,201,836,712
NET BOOK VALUE					
At the beginning of the period	87,000,000	182,387,064	27,685,901,209	-	27,955,288,273
At the end of the period	81,000,000	151,842,066	26,599,100,149	-	26,831,942,215

- The net book value of tangible fixed assets pledged or mortgaged as security for borrowings as at June 30, 2026 was VND 25,243,966,640 (as at December 31, 2025: VND 27,089,248,290).
- The cost of tangible fixed assets that were fully depreciated but were still in use as at June 30, 2026 was VND 4,337,167,182 (as at December 31, 2025: VND 4,337,167,182).

4.8. Financial investments

	Closing balance			Opening balance		
	Cost	Fair value	Allowance	Cost	Fair value	Allowance
	VND	*VND*	*VND*	*VND*	*VND*	*VND*
Short-term			-			-
Term deposits (i)	**49,040,000,000**	**49,040,000,000**	-	**46,540,000,000**	**46,540,000,000**	-
Term deposits at Everland Group Joint Stock Company	*49,040,000,000*	49,040,000,000	-	*36,040,000,000*	36,040,000,000	-
Term deposits at Everland Phu Yen Joint Stock Company	-	-	-	*10,500,000,000*	10,500,000,000	-
Loans	**488,120,361,464**	**488,120,361,464**	-	**347,600,000,000**	**347,600,000,000**	-
Toan Cau Asset Management and Investment Company Limited	*72,000,000,000*	*72,000,000,000*	-	*52,000,000,000*	*52,000,000,000*	-
Phuong Uyen Real Estate Business and Development Company Limited	*63,000,000,000*	*63,000,000,000*	-	*40,000,000,000*	*40,000,000,000*	-
Lan Anh Investment Development Company Limited	52,920,361,464	*52,920,361,464*	-	65,500,000,000	*65,500,000,000*	-
Bai Tu Long Investment and Tourism Company Limited	85,000,000,000	*85,000,000,000*		-	-	
Viet Phu Trading Services and Investment Company Limited	*88,000,000,000*	*88,000,000,000*	-	*39,000,000,000*	*39,000,000,000*	-
Meta International Real Estate Joint Stock Company	*95,000,000,000*	*95,000,000,000*	-	*35,000,000,000*	*35,000,000,000*	-
Personal loans	32,200,000,000	*32,200,000,000*		116,100,000,000	*116,100,000,000*	
Interest receivable	**13,249,030,655**	**13,249,030,655**	-	**10,300,967,992**	**10,300,967,992**	-
Accrued interest receivable	*13,249,030,655*	*13,249,030,655*	-	*10,300,967,992*	*10,300,967,992*	-
	550,409,392,119	**550,409,392,119**	-	**404,440,967,992**	**404,440,967,992**	-

(i) The term deposit balances as at June 30, 2026 comprise term deposits with maturities of more than 3 months, bearing interest rates ranging from 4.6% to 5.1% per annum at joint stock commercial banks.

Of which, a 12-month term deposit of VND 7,040,000,000 at Vietnam Joint Stock Commercial Bank for Industry and Trade is used as security for the issuance of a guarantee for the deposit obligation to secure the implementation of the Xuan Dai Bay Commercial, Service and Resort Tourism Complex Investment and Construction Project of Xuan Dai Bay Investment Joint Stock Company (the guaranteed party – a subsidiary) with the Department of Planning and Investment of Dak Lak Province (the beneficiary).

4.8.1. Long-term financial investments

	Closing balance			Opening balance		
	Cost	Fair value	Allowance	Cost	Fair value	Allowance
	VND	VND	VND	VND	VND	VND
Investment in other entities	**444,500,700,000**	-	-	**444,500,700,000**	-	-
Everland An Giang Joint Stock Company	200,000,000,000	(i)	-	200,000,000,000	(i)	-
CRH International Investment and Services Joint Stock Company	113,500,700,000	(i)	-	113,500,700,000	(i)	-
Everland Vinh Phuc Joint Stock Company	131,000,000,000	(i)	-	131,000,000,000	(i)	-
Long-term	-	-	-	**15,000,000,000**	**15,000,000,000**	-
Term deposits						
Bonds	-	-	-	15,000,000,000	15,000,000,000	-
	444,500,700,000	-	-	**459,500,700,000**	-	-

(i) The Company has not determined the fair value of these investments for disclosure in the interim consolidated financial statements as there is currently no specific guidance on the determination of fair value.

4.9. Short-term trade payables

	Closing balance VND	Opening balance VND
Unicons Investment Construction Company Limited	126,733,874,785	131,519,486,640
Delta Construction Group Company Limited	49,279,556,011	58,263,769,008
Home&Home Real Estate Joint Stock Company	31,936,040,311	47,236,040,311
Sinh Nam Metal (Vietnam) Company Limited	56,217,862,695	70,261,959,357
Huynh Gia Huy Joint Stock Company	10,047,634,099	6,517,215,926
Kinh Bac Real Estate and Construction Joint Stock	19,052,509,081	15,867,909,790
Bac Do Concrete and Construction Joint Stock Company	4,337,347,300	5,837,347,300
Schindler Vietnam Company Limited	1,177,894,980	8,327,154,690
P69 Investment Joint Stock Company	23,822,568,826	16,440,697,312
Phuong Nam 135 Construction and Commercial Services Joint Stock Company	2,683,973,550	4,183,973,550
Artelia Vietnam Company Limited	2,244,992,136	2,972,468,886
Other parties	123,010,075,223	140,598,234,291
	450,544,328,997	**508,026,257,061**
Short-term trade payables to related parties (see Note 8.4)	**10,114,434,100**	**6,658,535,926**

4.10. Short-term advances from customers

	Closing balance VND	Opening balance VND
Payments under real estate transfer agreements (*)	915,336,895,979	1,004,195,387,571
Other customers	5,008,595,827	13,656,891,289
	920,345,491,806	**1,017,852,278,860**

(*) This represents balances of payments received from customers according to the payment schedules under apartment sale and purchase agreements at the Crystal Holidays Harbour Van Don Tourism, Resort and Entertainment Complex Project at Lot M1, Ao Tien high-end tourism urban area and port, Ha Long Commune, Van Don District, Quang Ninh Province (now Ao Tien, Van Don Special Zone, Quang Ninh Province).

4.11. Accrued expenses

	Closing balance VND	Opening balance VND
Interest expense on borrowings	33,177,788,159	19,670,873,791
Accrued construction cost	542,711,321,231	791,473,218,030
Accrued brokerage commission	7,609,289,295	-
Consulting and audit expenses	690,000,000	690,000,000
Other accrued expenses	69,000,000	-
	584,257,398,685	**811,834,091,821**

4.12. Other payables

	Closing balance *VND*	Opening balance *VND*
Social insurance, health insurance and unemployment insurance	401,997,870	11,894,400
Other payables and amounts payable to the State	58,692,595	955,133,857
	460,690,465	**967,028,257**

4.13. Taxes and other receivables from and payables to the State

	Closing balance		Movements		Opening balance	
	Receivable *VND*	Payable *VND*	Amount paid *VND*	Amount payable *VND*	Receivable *VND*	Payable *VND*
- VAT	102,910,629	1,781,076,403	3,145,927,106	2,192,431,670	-	2,631,661,210
- Import VAT	199,263,084	-	1,000,518,491	801,255,407	-	-
- Corporate income tax	-	11,473,158,068	20,703,600,739	9,700,668,376	-	22,476,090,431
- Personal income tax	-	880,571,754	965,874,153	1,577,082,195	-	269,363,712
- Other taxes	-	250,625,371	779,271,359	1,029,896,730	-	-
- Fees and charges	-	-	-	-	-	-
Total	**302,173,713**	**14,385,431,596**	**26,595,191,848**	**15,301,334,378**	**-**	**25,377,115,353**

4.14. Borrowings and finance lease liabilities

4.14.1. Short-term borrowings and finance lease liabilities

	Opening balance		Movements during the period		Closing balance	
	Carrying amount VND	Repayable amount VND	Increase VND	Decrease VND	Carrying amount VND	Repayable amount VND
Short-term borrowings	**129,444,000,000**	**129,444,000,000**	**136,689,327,671**	**129,444,000,000**	**136,689,327,671**	**136,689,327,671**
- Vietnam Prosperity Joint Stock Commercial Bank – Chuong Duong Transaction Office (1)	30,000,000,000	30,000,000,000	46,696,104,271	30,000,000,000	46,696,104,271	46,696,104,271
- Vietnam Bank for Agriculture and Rural Development – Vinh Phuc II Branch (2)	99,444,000,000	99,444,000,000	89,993,223,400	99,444,000,000	89,993,223,400	89,993,223,400
Current portion of long-term borrowings	**134,111,000,000**	**134,111,000,000**	**124,341,000,000**	**60,899,000,000**	**197,553,000,000**	**197,553,000,000**
Vietnam Joint Stock Commercial Bank for Industry and Trade – Tay Quang Ninh Branch (3)	2,840,000,000	2,840,000,000	1,380,000,000	1,440,000,000	2,780,000,000	2,780,000,000
Ho Chi Minh City Development Joint Stock Commercial Bank (4)	131,271,000,000	131,271,000,000	122,961,000,000	59,459,000,000	194,773,000,000	194,773,000,000
Total	**263,555,000,000**	**263,555,000,000**	**261,030,327,671**	**190,343,000,000**	**334,242,327,671**	**334,242,327,671**

4.14.2. Long-term borrowings and finance lease liabilities

	Opening balance		Movements during the period		Closing balance	
	Carrying amount *VND*	Repayable amount *VND*	Increase *VND*	Decrease *VND*	Carrying amount *VND*	Repayable amount *VND*
Vietnam Joint Stock Commercial Bank for Industry and Trade – Tay Quang Ninh Branch (3)	13,904,553,998	13,904,553,998	-	1,380,000,000	12,524,553,998	12,524,553,998
Ho Chi Minh City Development Joint Stock Commercial Bank (4)	819,902,564,484	819,902,564,484	427,582,024,927	122,964,000,000	1,124,520,589,411	1,124,520,589,411
Total	**833,807,118,482**	**833,807,118,482**	**427,582,024,927**	**124,344,000,000**	**1,137,045,143,409**	**1,137,045,143,409**

(1) Borrowing from Vietnam Prosperity Joint Stock Commercial Bank under Loan Agreement No. CLC-30888-01 dated December 20, 2024, with the following terms:

- Credit limit: VND 60,000,000,000;
- Loan term: 12 months;
- Interest rate: As specified in each debt acknowledgement;
- Purpose of borrowing: To supplement working capital for the trading of construction materials;
- Security:

\+ Pledge of 13,000,000 shares of Everland Group Joint Stock Company owned by Mr. Nguyen Thuc Can (General Director of the Company);

\+ Mortgage over real estate owned by Mr. Le Dinh Vinh;

- Loan balance as at June 30, 2026: VND 46,696,104,271.

(2) Borrowing from Vietnam Bank for Agriculture and Rural Development under Credit Agreement No. 2890-LAV-202600206 dated January 30, 2026, with the following terms:

- Credit limit: VND 90,000,000,000;
- Loan term: 12 months;
- Interest rate: 9.5% per annum;
- Purpose of borrowing: To supplement working capital for production and business activities (excluding real estate business and investments in subsidiaries and associates);
- Security:

\+ Land use rights and assets attached to land owned by Mr. Le Dinh Vinh;

- Loan balance as at June 30, 2026: VND 89,993,223,400.

(3) Borrowing from Vietnam Joint Stock Commercial Bank for Industry and Trade under Investment Project Loan Agreement No. 98/2024-HDCVDADT/NHCT306-05 dated November 12, 2024, with the following terms:

- Credit limit: VND 18,000,000,000;
- Loan term: 84 months;
- Interest rate: As specified in each debt acknowledgement;
- Purpose of borrowing: To pay reasonable costs incurred in the project to build two new steel-hull passenger vessels, each capable of carrying up to 99 passengers, at Everland Group Joint Stock Company – Quang Ninh Branch;
- Security: Two Crystal Holiday passenger vessels;
- Loan balance as at June 30, 2026: VND 15,304,553,998, of which the current portion of long-term borrowings is VND 2,780,000,000.

(4) This is a borrowing from Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank) under Credit Facility Agreement No. 85/24/MB/HDTD dated April 25, 2024. The borrowing has a term of 38–42 months and bears a floating interest rate.

- Credit limit: VND 1,600,000,000,000.
- Purpose of the borrowing: To pay costs incurred in implementing the Crystal Holidays Harbour Van Don Tourism, Resort and Entertainment Complex Project.
- Security comprises all assets, property rights and existing and future rights and interests arising from the investment and development of the Project.
- The outstanding principal balance as at June 30, 2026 was VND 1,319,293,589,411, of which the amount due for repayment was VND 194,773,000,000.

4.15. Owners' equity

4.15.1. Statement of changes in owners' equity

	Share capital	Share premium	Development investment fund	Retained earnings	Non-controlling interests	Total
	VND	*VND*	*VND*	*VND*	*VND*	*VND*
Balance as at January 1, 2025	**2,152,498,360,000**	**(706,800,000)**	**41,861,005,344**	**70,688,730,225**	**548,350,041,060**	**2,812,691,336,629**
- Profit for the period	-	-	-	*20,716,763,668*	*1,373,320,281*	*22,090,083,949*
- Other increases	-	-	-	*20,559,682*	-	*20,559,682*
- Appropriation to development investment fund	-	-	*2,189,997,877*	*(2,189,997,877)*	-	-
- Appropriation to reward and welfare fund	-	-	-	*(1,094,998,939)*	-	*(1,094,998,939)*
- Appropriation to management bonus fund	-	-	-	*(246,000,000)*	-	*(246,000,000)*
Decrease during the year	-	-	-	-	-	-
Balance as at June 30, 2025	**2,152,498,360,000**	**(706,800,000)**	**44,051,003,221**	**87,895,056,759**	**549,723,361,341**	**2,833,460,981,321**
Balance as at January 1, 2026	**2,152,498,360,000**	**(706,800,000)**	**44,051,003,221**	**144,652,435,498**	**569,488,257,544**	**2,909,983,256,263**
- Increase in share capital during the period (i)	107,619,010,000	-	-	(107,619,010,000)	-	-
- Profit for the period	-	-	-	*37,123,293,254*	*9,873,674,426*	*46,996,967,680*
- Appropriation to management bonus fund	-	-	-	*(246,000,000)*	-	*(246,000,000)*
- Other decreases	-	*(14,000,000)*	-		*(2,773,746,548)*	*(2,787,746,548)*
Balance as at June 30, 2026	**2,260,117,370,000**	**(720,800,000)**	**44,051,003,221**	**73,910,718,752**	**576,588,185,422**	**2,953,946,477,395**

(i) As at April 24, 2026, the General Meeting of Shareholders of Everland Group Joint Stock Company approved the Company's 2025 dividend plan at a rate of 5%.
The source of dividend payment comprises an appropriation from the Company's undistributed after-tax profits and the 2025 dividends distributed to Everland Group Joint Stock Company by its subsidiaries.
Dividend payment method: The Company issues shares to pay dividends to shareholders.
The results of the share issuance for dividend payment to shareholders are as follows:

- Number of shares issued: 10,762,492 shares.
- Number of shares distributed to shareholders according to the entitlement ratio: 10,761,901 shares.
- Number of fractional shares and odd-lot shares cancelled in accordance with the plan approved by the General Meeting of Shareholders: 591 shares.

The Company reported the results of the share issuance for dividend payment to the State Securities Commission and received confirmation under Official Letter No. 6498/UBCK-QLCB dated July 14, 2026 from the State Securities Commission. The Company has completed the procedures for adjusting the number of registered securities with the Vietnam Securities Depository and Clearing Corporation, completed the procedures for changing the listing of its shares at the Ho Chi Minh City Stock Exchange, and completed the procedures for amending its Enterprise Registration Certificate to record the new charter capital in accordance with applicable regulations.

4.15.2. Details of share capital

	Closing balance		Opening balance	
	Contributed *VND*	Percentage %	Contributed *VND*	Percentage %
Mr. Le Dinh Vinh	595,025,550,000	26.33%	566,691,000,000	26.33%
Mr. Nguyen Thuc Can	169,509,370,000	7.50%	161,437,500,000	7.50%
Dream House Asia Company Limited	122,692,500,000	5.43%	116,850,000,000	5.43%
Other shareholders	1,372,889,950,000	60.74%	1,307,519,860,000	60.74%
	2,260,117,370,000	**100%**	**2,152,498,360,000**	**100%**

4.15.3. Transactions in share capital with owners and distribution of dividends and profits

	Current period *VND*	Previous period *VND*
Share capital		
Beginning balance	2,152,498,360,000	2,152,498,360,000
Increasing in the period	107,619,010,000	-
Decreasing in the period	-	-
Ending balance	2,260,117,370,000	2,152,498,360,000
Dividends and profits distributed	-	-

4.15.4. Shares

	Closing balance *Shares*	Opening balance *Shares*
Authorised shares	**226,011,737**	**215,249,836**
- Ordinary shares	*226,011,737*	*215,249,836*
Outstanding shares	**226,011,737**	**215,249,836**
- Ordinary shares	*226,011,737*	*215,249,836*

Par value of outstanding shares: VND 10,000/share.

4.15.5. Profit distribution

	Current period VND	Previous period VND
Undistributed profit at the beginning of the period	144,652,435,498	70,688,730,225
Profit from production and business activities during the	37,123,293,254	20,716,763,668
Other adjustments increasing profit	-	20,559,682
Dividends and appropriations to funds during the period	107,865,010,000	3,530,996,816
Appropriation to funds and dividend distribution, including:	(107,865,010,000)	(3,530,996,816)
- Dividends distributed	*(107,619,010,000)*	-
- Appropriation to development investment fund	-	*(2,189,997,877)*
- Appropriation to reward and welfare fund	-	*(1,094,998,939)*
- Appropriation to management bonus fund	*(246,000,000)*	*(246,000,000)*
- Appropriation to charter capital reserve	-	-
Remaining undistributed profits	**73,910,718,752**	**87,895,056,759**

5. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF INCOME

5.1. Revenue from sales of goods and rendering of services

	Current period VND	Previous period VND
Revenue from real estate transfer activities	253,066,174,471	-
Revenue from sales of raw materials and goods	331,907,121,178	352,374,740,048
Revenue from rendering services	60,709,128,912	34,794,912,796
	645,682,424,561	**387,169,652,844**

5.2. Cost of goods sold

	Current period VND	Previous period VND
Cost of real estate development sold	185,399,414,363	-
Cost of sales of raw materials and goods	311,655,065,457	339,072,641,784
Cost of services rendered	49,471,627,146	28,829,991,286
	546,526,106,966	**367,902,633,070**

5.3. Finance income

	Current period VND	Previous period VND
Interest income from bank deposits and loans	19,576,160,387	16,414,196,357
Foreign exchange gains from revaluation	609,433	-
Other finance income	-	5,600,000,000
	19,576,769,820	**22,014,196,357**

5.4. Finance expenses

	Current period VND	Previous period VND
Interest expense on borrowings	5,507,475,066	3,930,793,159
Loss on disposal of financial investments	94,175,604	-
	5,601,650,670	**3,930,793,159**

5.5. Selling expenses

	Current period VND	Previous period VND
Bonus and brokerage commission expenses	17,540,334,484	-
Interest rate support expenses	14,293,049,213	-
Selling staff costs	1,112,451,975	1,044,635,631
Materials and tools and instruments expenses	2,055,528,215	25,643,806
Outsourced service expenses	89,549,996	87,373,593
Other cash expenses	132,033,103	11,853,080
	35,222,946,986	**1,169,506,110**

5.6. General and administrative expenses

	Current period VND	Previous period VND
Management staff costs	13,885,488,094	2,361,064,881
Office supplies expenses	371,105,858	35,670,989
Depreciation expense	100,101,510	100,101,510
Taxes, fees and charges	4,697,000	26,183,015
Outsourced service expenses	4,518,928,915	2,791,198,896
Other cash expenses	207,180,515	498,536,322
	19,087,501,892	**5,812,755,613**

5.7. Other income

	Current period VND	Previous period VND
Penalties collected from customers and suppliers	1,216,671,410	614,648,349
Other income	51,836,323	1,868,989
	1,268,507,733	**616,517,338**

5.8. Other expenses

	Current period VND	Previous period VND
Penalties	784,267,677	726,184,561
Other expenses	274,329,054	1,970,278,185
	1,058,596,731	**2,696,462,746**

5.9. Current corporate income tax expense

	Current period VND	Previous period VND
Current corporate income tax expense		
Current corporate income tax expense calculated on taxable income for the current year (i)	12,033,931,189	6,202,045,255
Adjustment of corporate income tax expense for prior years to current corporate income tax expense	-	-
Total current corporate income tax expense	**12,033,931,189**	**6,202,045,255**

(i) Current corporate income tax expense at the following entities:

	Current period VND	Previous period VND
Corporate income tax expense at Everland Group JSC	4,600,131,752	4,344,129,203
Corporate income tax expense at Everland Van Don JSC	5,967,090,291	559,899,430
Corporate income tax expense at Everland Phu Yen JSC	752,956,730	912,945,856
Corporate income tax expense at Xuan Dai Bay Investment JSC	81,726,121	345,464,834
Corporate income tax expense at Meta Tour JSC	571,247,724	11,113,629
Corporate income tax expense at Kingsun Vietnam JSC	60,778,571	28,492,303
Total current corporate income tax expense	**12,033,931,189**	**6,202,045,255**

5.10. Basic earnings per share

	Current period VND	Previous period VND
Accounting profit after corporate income tax	37,123,293,254	20,716,763,668
Adjustments increasing/decreasing accounting profit to determine profit attributable to ordinary shareholders	(246,000,000)	(1,340,998,939)
Appropriation to reward and welfare fund and management bonus fund (i)	*(246,000,000)*	*(1,340,998,939)*
Profit attributable to ordinary shareholders	36,877,293,254	19,375,764,729
Weighted average number of ordinary shares outstanding during the year	215,487,668	215,249,836
Basic earnings per share	**171**	**90**
Diluted earnings per share	**171**	**90**

6. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

6.1. Cash held by the Company but not available for use

As at June 30, 2026, the Company had pledged and mortgaged term deposits at banks totaling VND 7,040,000,000 as security for the Company's borrowings from banks.

6.2. Actual repayment of principal borrowings during the period

	Current period *VND*	Prior period *VND*
Proceeds from borrowings under normal contracts	564,268,352,598	267,520,947,037
	564,268,352,598	**267,520,947,037**

6.3. Actual proceeds from borrowings during the period

	Current period VND	Prior period VND
Principal loan repayments under normal contractual terms	190,343,000,000	158,834,000,000
	190,343,000,000	**158,834,000,000**

7. FINANCIAL INSTRUMENTS

7.1. Capital risk management

The Company manages capital resources to ensure that the Company can both operate continuously and maximize owners' benefits through optimizing capital and debt balances. The Company's capital structure includes net debt and shareholders' capital (including contributed capital, reserve funds, and undistributed after-tax profits). Financial leverage ratio The Company's financial leverage ratio at the end of the accounting year is as follows:

	Closing Balance *VND*	Opening Balance *VND*
Borrowings	1,471,287,471,080	1.097.362.118.482
Less: Cash and cash equivalents	281,152,889,123	517,641,549,501
Net debt	1,190,134,581,957	579,720,568,981
Equity	2,953,946,477,395	2,909,983,256,263
Net debt to equity ratio	0,40	0,20

7.2. Significant accounting policies

Details of the main accounting policies and methods applied by the Company (including criteria for recognition, basis for determining value and basis for recording income and expenses) for each type of financial asset and financial liability are presented in Note No. 3.21

7.3. Types of financial instruments

	Carrying amounts	
	Closing Balance *VND*	Opening Balance *VND*
Financial assets		
Cash and cash equivalents	281,152,889,123	517,641,549,501
Trade and other receivables	482,656,006,930	413,685,712,424
Short-term investments	550,409,392,119	404,440,967,992
Long-term investments	444,500,700,000	459,500,700,000
	1,758,718,988,172	**1,795,268,929,917**

	Carrying amounts	
	Closing Balance *VND*	Opening Balance *VND*
Financial liabilities		
Borrowings and lease	1,471,287,471,080	1,097,362,118,482
Trade and other payables	458,884,098,299	508,993,285,318
	1,935,506,686,475	**1,609,938,984,052**

(i) Carrying values are recorded on a net basis—that is, after deducting provisions. The Company has not determined the fair values of financial assets and financial liabilities as of the financial year-end because Circular No. 210/2009/TT-BTC, issued by the Ministry of Finance on November 6, 2009 ("Circular 210"), as well as current regulations, lack specific guidance on determining the fair value of financial assets and financial liabilities. While Circular 210 requires the application of International Financial Reporting Standards regarding the presentation of financial statements and disclosures for financial instruments, it does not provide corresponding guidance on the valuation and recognition of financial instruments including the application of fair value in a manner consistent with International Financial Reporting Standards.

7.4. Financial risk management objectives

The Company has established a risk management system to identify and assess the risks to which it is exposed, and to implement policies and procedures to control risks at an acceptable level. This risk management system is periodically reviewed to reflect changes in market conditions and the Company's operations.
Financial risks include market risk (comprising foreign exchange risk, interest rate risk, and price risk), credit risk, and liquidity risk.

Market risk

The Company's business operations are primarily exposed to risks arising from fluctuations in exchange rates, interest rates, and prices. The Company does not employ hedging measures against these risks due to the lack of an active market for trading the relevant financial instruments.

Exchange rate risk management

The Company engages in certain transactions denominated in foreign currencies; consequently, it is exposed to exchange rate fluctuation risks.

Interest rate risk management

The Company is exposed to interest rate risk arising from its interest-bearing loans. It manages this risk by maintaining loan levels within reasonable limits and analyzing market conditions to secure favorable interest rates from suitable lending sources.

Commodity price risk management

The Company purchases raw materials and goods from domestic and foreign suppliers to support its production and business operations. Consequently, the Company is exposed to the risk of price fluctuations regarding these raw materials and goods.

Credit risk

Credit risk arises when a customer or counterparty fails to meet contractual obligations, resulting in financial loss to the Company. The Company maintains an appropriate credit policy and regularly monitors the situation to assess its exposure to credit risk. The Company is not exposed to any significant credit risk regarding customers or counterparties, as its receivables are derived from a large number of customers operating across various industries and geographic regions.

Liquidity risk management

The objective of liquidity risk management is to ensure sufficient funds are available to meet current and future financial obligations. The Company manages liquidity to ensure that the gap between maturing liabilities and maturing assets during a given period remains at a controllable level relative to the capital the Company expects to generate during that period. The Company's policy is to regularly monitor current and projected liquidity requirements to ensure the maintenance of adequate cash reserves, credit facilities, and committed owner capital to meet both short-term and long-term liquidity obligations. The tables below detail the remaining contractual maturities for non-derivative financial assets and financial liabilities, as well as agreed-upon payment terms.

These tables are presented based on the undiscounted cash flows of financial assets and financial liabilities, calculated according to the earliest date on which the Company is required to make payment. Presenting information on non-derivative financial assets is essential for understanding the Company's liquidity risk management, as liquidity is managed on a net asset and liability basis.

	Less than 1 year VND	From 1 - 5 years VND	More than 5 years VND	Total VND
Closing balance				
Cash and cash equivalents	281,152,889,123	-	-	281,152,889,123
Trade and other receivables	482,656,006,930	-	-	482,656,006,930
Short-term investments	550,409,392,119	-	-	550,409,392,119
Long-term investments	-	-	444,500,700,000	444,500,700,000
	1,314,218,288,172	**0**	**444,500,700,000**	**1,758,718,988,172**

	Less than 1 year VND	From 1 - 5 years VND	More than 5 years VND	Total VND
Closing balance				
Borrowings and lease	334,242,327,671	1,137,045,143,409	-	1,471,287,471,080
Trade and other payables	451,005,019,462	7,879,078,837	-	458,884,098,299
	785,247,347,133	**1,144,924,222,246**	**-**	**1,930,171,569,379**

	Less than 1 year VND	From 1 - 5 years VND	More than 5 years VND	Total VND
Opening balance				
Cash and cash equivalents	517,641,549,501	-	-	517,641,549,501
Trade and other receivables	413,685,712,424	-	-	413,685,712,424
Short-term investments	404,440,967,992	-	-	404,440,967,992
Long-term investments	-	-	459,500,700,000	459,500,700,000
	1,335,768,229,917	**-**	**459,500,700,000**	**1,795,268,929,917**

	Less than 1 year VND	From 1 - 5 years VND	More than 5 years VND	Total VND
Opening balance				
Borrowings and lease	263,555,000,000	833,807,118,482	-	1,097,362,118,482
Trade and other payables	508,993,285,318	-	-	508,993,285,318
	772,548,285,318	**833,807,118,482**	**-**	**1,606,355,403,800**

8. OTHER INFORMATION

8.1. Commitments and guarantees

During the period, the Company did not provide any commitments or guarantees to any third party.

8.2. Events arising after the end of the accounting period

The Board of General Directors of the Company confirms that, in its opinion, in all material respects, there were no unusual events occurring after the end of the accounting period that affected the consolidated financial position and operations of the Company and that would require adjustment to or disclosure in these interim consolidated financial statements.

8.3. Transactions and balances with related parties

Related parties of the Company include key management personnel, individuals related to key management personnel and other related parties.

8.3.1. Transactions and balances with key management personnel and individuals related to key management personnel

Key management personnel include members of the Board of Management, Board of Supervisors, Audit Committee and Board of General Directors. Individuals related to key management personnel are close family members of key management personnel.

List of key management personnel

Individual related party	Position
Mr. Le Dinh Vinh	Chairman of the Board of Management
Mr. Nguyen Thuc Can	Vice Chairman of the Board of Management and General Director
Mrs. Duong Thi Van Anh	Member of the Board of Management (Resigned on May 28, 2025)
Mr. Do Thanh Nghi	Member of the Board of Management
Mr. Ngo Viet Hung	Member of the Board of Management
Mr. Chu Van Khanh	Deputy General Director
Mr. Le Dinh Tuan	Deputy General Director
Mr. Dang Quang Hai	Deputy General Director (Resigned on July 28, 2026)
Mrs. Nguyen Thu Ngan	Chief Accountant
Mr. Pham Van Trong	Chief Accountant (Resigned on October 9, 2025)
Mrs. Cao Thi Hoa	Head of the Board of Supervisors
Mr. Nguyen Ha Nguyen	Member of the Board of Supervisors
Mrs. Vu Minh Hue	Member of the Board of Supervisors

Remuneration of key management personnel

Remuneration of members of the Board of Management, Board of Supervisors, Board of General Directors and Chief Accountant during the accounting period is as follows:

Full name	Position	Current period *VND*	Previous period *VND*
The Board of Managements and Directors		**1,476,607,513**	**608,637,000**
Mr. Le Dinh Vinh	Chairman of the Board of Management	60,000,000	60,000,000
Mr. Nguyen Thuc Can	Vice Chairman of the Board of Management and General Director	636,766,840	230,856,000
Mrs. Duong Thi Van Anh – Resigned on August 25, 2025	Member of the Board of Management	-	25,000,000
Mr. Do Thanh Nghi	Member of the Board of Management	30,000,000	5,000,000
Mr. Ngo Viet Hung	Member of the Board of Management	30,000,000	30,000,000
Mr. Chu Van Khanh	Deputy General Director	252,447,067	-
Mr. Le Dinh Tuan	Deputy General Director	240,000,000	149,187,000
Mrs. Nguyen Thu Ngan	Chief Accountant	227,393,606	-
Mr. Pham Van Trong – Resigned on October 9, 2025	Chief Accountant	-	108,594,000
The Board of Supervisors		**66,000,000**	**66,000,000**
Mrs. Cao Thi Hoa	Head of the Board of Supervisors	30,000,000	30,000,000
Mr. Nguyen Ha Nguyen	Member of the Board of Supervisors	18,000,000	18,000,000
Mrs. Vu Minh Hue	Member of the Board of Supervisors	18,000,000	18,000,000
		1,542,607,513	**674,637,000**

Transactions with key management personnel and individuals related to key management personnel.

The Company did not have any transactions involving the sale of goods and rendering of services to key management personnel and individuals related to key management personnel.

Balances with key management personnel and individuals related to key management personnel

As at the end of the accounting period, the Company had no outstanding balances with key management personnel and individuals related to key management personnel.

8.3.2. Transactions and balances with other related parties

Other related parties of the Company include enterprises and individuals that directly or indirectly have control over, are controlled by, or are under common control with the Company, including the parent company and companies within the same group.

List of other related parties

Other related party	Relationship
Everland An Giang Joint Stock Company	Other investment
CRH International Investment and Services JSC	Other investment
Everland Dong Bac Joint Stock Company	Other investment
Vietthink Law Company Limited	Company with common key management personnel
Huynh Gia Huy Joint Stock Company	Company with common key management personnel
Mrs. Luong Thi Bich Hanh	In charge of internal audit
Mr. Bui Canh Hoang	Legal representative of a subsidiary
Members of the Board of Management, Board of General Directors and Board of Supervisors	Key management personnel of the Company

Transactions with other related parties

Revenue from sales and rendering of services	Current period	Previous period
Vietthink Law Company Limited	2,051,534,706	1,784,015,013
Everland Dong Bac Joint Stock Company	111,158,974	98,711,431
CRH International Investment and Services JSC	20,000,000	288,781,684
Huynh Gia Huy Joint Stock Company	23,310,485,324	18,214,366,881
Total	**25,493,179,004**	**20,385,875,009**

Transactions with key management personnel and individuals related to key management personnel

	Description	Current period	Previous period
Mr. Bui Canh Hoang	Collection of loan principal	-	200,000,000
	Loan interest accrued during the period	570,273,971	300,643,834
	Payment of loan interest	858,493,145	-
Mrs. Luong Thi Bich Hanh	Lending	-	3,600,000,000
	Repayment of loan principal	-	-
	Loan interest accrued during the period	101,657,534	145,739,725
CRH International Investment and Services	Lease of EVL Van Don vehicles	69,000,000	69,000,000
	Meta Tour purchases room services from CRH	20,000,000	-
	Meta Tour provides air ticket services to CRH	-	965,881,705
Huynh Gia Huy Joint Stock Company	Purchase of air tickets from Meta Tour (subsidiary)	-	22,225,260
	Provision of room services to Meta Tour (subsidiary)	29,175,177,050	19,848,207,856
	Kingsun supplies gas to HGH	187,310,118	585,151,222
	Kingsun supplies food and processing materials to HGH	16,932,920,598	14,361,635,012
	Kingsun provides termite control and pest control services	2,234,473,075	-
	Kingsun provides laundry services to HGH	3,955,781,533	3,494,896,047
Vietthink Law Company Limited	EVL leases cars	360,000,000	360,000,000
	EVL leases office space	1,535,802,510	1,457,937,417
	Purchase of room services from Meta	23,708,335	13,816,296
Everland Dong Bac Joint	EVL leases office space	111,158,974	98,711,431

8.4. Segment information

Segment information is presented by geographical area and business line.

Geographical segment reporting (Classification of domestic and overseas operations)

The Company operates solely within the geographical area of Vietnam.

Business segment reporting

The Company's principal business segments are as follows:

Item	Real estate transfers	Sale of goods	Rendering of services	Total
Segment revenue	253,066,174,471	331,907,121,178	60,709,128,912	645,682,424,561
Segment expenses	185,399,414,363	311,655,065,457	49,471,627,146	546,526,106,966
Segment results	**67,666,760,108**	**20,252,055,721**	**11,237,501,766**	**99,156,317,595**
Unallocated expenses				54,310,448,878
Profit from business activities				**44,845,868,717**
Finance income				19,576,769,820
Finance expenses				5,601,650,670
Other income				1,268,507,733
Other expenses				1,058,596,731
Current corporate income tax				12,033,931,189
Profit after tax				**46,996,967,680**

8.5. Comparative information

The comparative figures in the interim consolidated statement of financial position are the figures presented in the Company's consolidated financial statements for the financial year ended December 31, 2025, which were audited by International Auditing and Valuation Co., Ltd. The comparative figures in the interim consolidated statement of income and interim consolidated statement of cash flows are the figures presented in the Company's interim consolidated financial statements for the six-month accounting period ended June 30, 2025, which were reviewed by International Auditing and Valuation Co., Ltd.

As presented in Note 2.4, effective from January 1, 2026, the Company has applied Circular 99 prospectively. Certain comparative information has also been reclassified to conform with the requirements of Circular 99 regarding the presentation of financial statements, as follows :

	ASSETS	Code	Opening balance (restated)	Opening balance (as previously presented)	Difference
			VND	VND	VND
II.	**Short-term financial investments**	**120**	**404,440,967,992**	**46,540,000,000**	**357,900,967,992**
1.	Short-term held-to-maturity investments	123	404,440,967,992	46,540,000,000	357,900,967,992
III.	**Short-term receivables**	**130**	**1,490,765,526,714**	**1,848,666,494,706**	**(357,900,967,992)**
3.	Other short-term receivables	135	241,042,103,643	251,343,071,635	(10,300,967,992)
4.	Short-term loans receivable	135	-	347,600,000,000	(347,600,000,000)

CÔNG TY CỔ PHẦN TẬP ĐOÀN EVERLAND
EVERLAND GROUP
M.S.D.N: 0104228175

Preparer	Chief Accountant	General Director
Nguyen Thi Thanh Hang	**Nguyen Thu Ngan**	**Nguyen Thuc Can**

Ha Noi, Viet Nam
August 28, 2026