PAVIETNAM

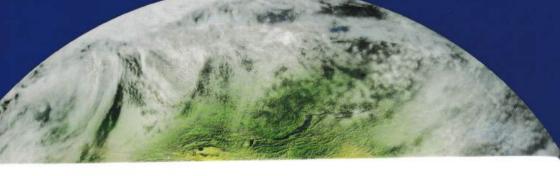
Qualified Services with Global Understanding and Vision

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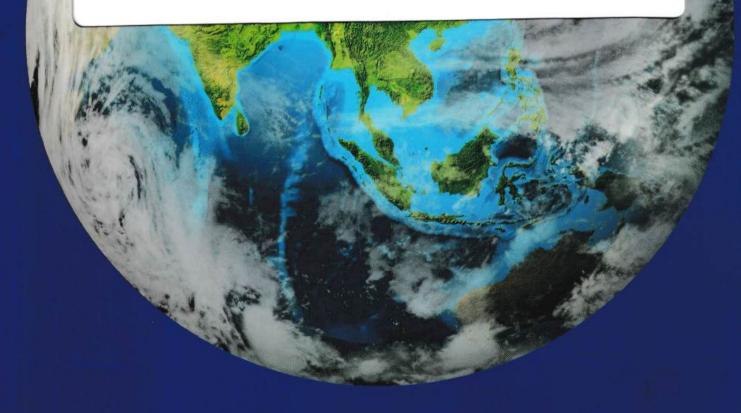
Local Expertise International Presence

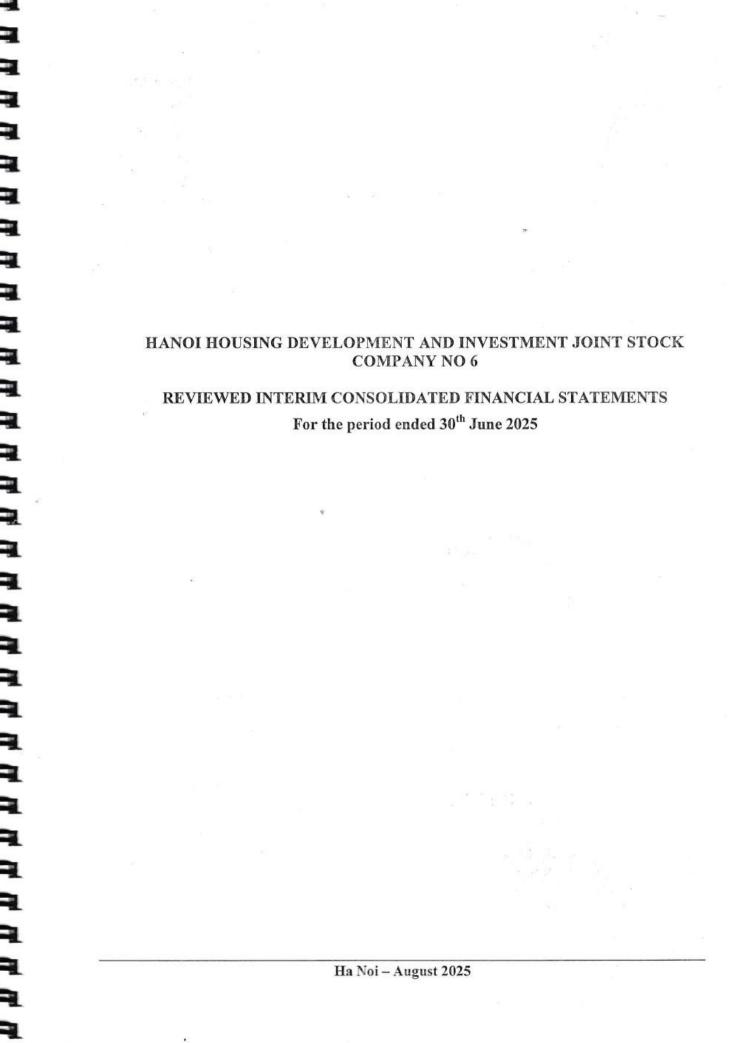


HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO 6

REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30th June 2025





HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City

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HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City

STATEMENT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Hanoi Housing Development and Investment Joint Stock Company No 6 presents this report together with the Company's reviewed consolidated financial statements for the period ended 30th June 2025.

COMPANY

Hanoi Housing Development and Investment Joint Stock Company No 6 (referred to as the "Company"), was established from the Hanoi Housing Development and Investment Company No 6 (under the Hanoi Housing Development and Investment Corporation), which transitioned to operate as a joint stock company according to decision No. 8847/QĐ-UB dated December 2, 2004, by the Hanoi People's Committee approving the enterprise value and the equitization plan of the Hanoi Housing Development and Investment Joint Stock Company No 6 under the Hanoi Housing Development and Investment Corporation. The Company operates under the Business Registration Certificate No. 0100383878, first registered on March 31, 2005, registered for the 12th change on July 29, 2025.

The Company's charter capital under the Certificate of Business Registration No. 0100383878 changed for the 12th time on July 29, 2025 is VND 151,200,000,000 (In words: One hundred and fifty-one billion two hundred million VND)

The company's shares are being traded on the Upcom exchange under the code HD6.

The company's headquarters is located at: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City.

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

Members of Boards of Management, Supervisors and General Directors who held the Company during the year and at the date of this report are as follows:

Board of Management

Mr Le Quoc Binh
Mr Vu Tuan Anh
Mr Be Ngoc Long
Mr Pham Ngoc Chien

Chairman
Member
Member
Member

Mr Dinh Ngoc Linh Member (Appointed on June 24, 2025)

Board of Supervisors

Mrs Nguyen Thi Thu Hien Head of the Board

Mr Pham Anh Tu Member
Mrs Phan Thi Kim Dung Member

Board of General Directors

Mr Be Ngoc Long General Director

Mr Hoang Que Son
Mr Ngo Van Dong
Deputy General Director
Deputy General Director
Deputy General Director
Deputy General Director

SUBSEQUENT EVENTS

According to the Board of General Directors, in the material respects, there have been no significant events occurring after the balance sheet date, affecting the financial position and operation of the Company which would require adjustments or disclosures to be made in the separate financial statements for the period ended June 30, 2025.

HANOI HOUSING DEVELOPMENT AND INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City

STATEMENT OF THE BOARD OF GENERAL DIRECTORS (Continued)

AUDITORS

The interim consolidated financial statements for the period ended 30th June 2025 have been reviewed by CPA VIETNAM Auditing Company limited - A Member Firm of INPACT.

RESPONSIBILITY OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of the Company is responsible for preparing the interim consolidated financial statements to reflect honestly and reasonably the financial situation as well as the interim business results and cash flow situation mid-year period of the Company during the period. In preparing these interim consolidated financial statements, the Board of General Directors is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements;
- Design, implement and maintain an effective system of internal control for the purpose of properly preparing and presenting the Consolidated Financial Statements, in order to limit errors and frauds;
- Prepare the Interim Consolidated Financial Statements of the Company on the going-concern basis, except for the cases that the going-concern assumption is considered inappropriate.

The Board of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and to ensure that the interim consolidated financial statements comply with prevailing Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and relevant legal regulations relating to preparation and presentation of the interim consolidated financial statements. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps to prevent and detect frauds together with other irregularities.

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

On behalf of the Board of General Directors, Hy

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CÔNG CÔPH

Be Ngoc Long General Director Hanoi, 19 August 2025



CPA VIETNAM AUDITING COMPANY LIMITED

Head Office in Hanoi:

8th floor, VG Building, No. 235 Nguyen Trai Str., Thanh Xuan Dist., Hanoi, Vietnam

+84 (24) 3 783 2121 +84 (24) 3 783 2122 info@cpavietnam.vn

www.cpavietnam.vn

No: 206/2025/BCSXHN-CPA VIETNAM-NV1



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REVIEW REPORT OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

To:

Shareholders

Boards of Management, Supervisors and General Directors

Hanoi Housing Development and Investment Joint Stock Company No 6.

We have reviewed the accompanying interim consolidated financial statements of Hanoi Housing development and investment Joint Stock Company No 6, prepared on 19th August 2025, from page 04 to page 39, including the Interim Consolidated Balance Sheet as at 30th June 2025, and the Interim Consolidated Income Statement, and Interim Consolidated Cash flows Statement for the period ended 30th June 2025, and Notes to the Interim Consolidated Financial Statements.

Responsibility of the Board of General Directors

The Board of General Directors is responsible for the true and fair preparation and presentation of these interim Consolidated financial statements in compliance with Vietnamese Accounting Standards, Vietnamese Accounting System and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements, and for the internal control as the Board of General Directors determines is necessary to enable the preparation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on the interim financial statements based on the results of our review. We conducted our review in accordance with Vietnam Standards of review service contract No. 2410 - Review of interim financial information performed by the Company's independent auditors.

The review of interim Consolidated financial information includes the interviews of people who are responsible for the financial and accounting matters, and performance of other analytical and review procedures. Basically, a review has a narrower scope than that of an audit in accordance with the Vietnam Auditing Standards and consequently, it does not allow us to gain assurance that we will be aware of all material issues that may be discovered during an audit. Accordingly, we do not express an audit opinion.

Auditors' Opinion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements, in all material respects, does not give a true and fair view of the consolidated financial position of the Company as at 30 June 2025 and the results of operations and its cash flows for the period then ended, in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the interim consolidated financial statements.

KIÉM TOÁN

TNHH

Phan Thanh Nam

Deputy General Director

Audit Practising Registration Certificate

No: 1009-2023-137-1

Authorised letter No: 02/2025/UQ-CPA VIETNAM dated 02/01/2025 of Chairman

For and on behalf of

CPA VIETNAM AUDITING COMPANY LIMITED

A member firm of INPACT

Hanoi, 19 August 2025

INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam

Form B 01a - DN/HN

Issued under Circular 202/2014/TT-BTC dated 22/12/2014 of the Ministry of Finance

INTERIM CONSOLIDATED BALANCE SHEET As at 30th June 2025

	$_{I}$	As at 30 th J	une 202:		
	ACCETE	Codo	Note	30/6/2025 VND	01/01/2025 VND
	ASSETS	Code	Note _		
	CURRENT ASSETS	100		424,977,018,501	608,525,674,488
	0 = 110 + 120 + 130 + 140 + 150				CT 047 030 40C
I.	Cash and cash equivalents	110	5.1	37,282,087,785	67,845,230,186
1.	Cash	111		18,989,078,345	38,635,308,388
2.	Cash equivalents	112		18,293,009,440	29,209,921,798
П.	Short-term financial investments	120	5.2	-	33,187,200,000
1.	Provision for devaluation of trading securities.	122		(2,018,636,260)	(2,018,636,260)
2.	Investments held to maturity	123		2,018,636,260	35,205,836,260
m.	Short-term receivables	130		374,731,183,621	496,847,807,742
1.	Short-term receivables from customers	131		143,878,895,882	193,889,806,713
2.	Short-term repayments to suppliers	132	5.4	32,993,745,823	91,942,723,966
3.	Short-term loan receivables	135	5.5	71,350,139,954	78,750,139,954
4.	Other short-term receivables	136	5.6	135,126,582,555	142,604,732,022
5.	Short-term allowances for doubtful debt	ts 137	5.7	(8,618,180,593)	(10,339,594,913)
IV.	Inventories	140		9,056,524,272	9,116,938,871
1.	Inventories	141	5.8	9,056,524,272	9,116,938,871
v.	Other current assets	150		3,907,222,823	1,528,497,689
1.	Deductible value added tax	152		3,248,082,448	482,129,519
2.	Taxes and other receivables from government budget	153	5.16	659,140,375	1,046,368,170
P	LONG-TERM ASSETS	200		357,990,450,412	201,456,071,541
	0 = 220 + 230 + 240 + 250 + 260	200		337,770,430,412	201,430,071,341
II.	Fixed assets	220		72,198,549,299	74,375,396,057
1.	Tangible fixed assets	221	5.10	72,198,549,299	74,375,396,057
1.	Historical costs	222	5.10	102,933,160,417	102,933,160,417
-	Accumulated depreciation	223		(30,734,611,118)	(28,557,764,360)
	Investment properties	230	5.11	8,648,293,005	8,607,932,217
1,	Historical costs	231		8,969,582,205	8,929,221,417
2.	Accumulated depreciation	232		(321,289,200)	(321,289,200)
	Long-term assets in progress	240		269,886,334,897	112,246,213,980
1.	Long-term unfinished business producti		5.12	163,991,190,002	-
2.	Long-term work in progress	242	5.13	105,895,144,895	112,246,213,980
v.	Long-term work in progress Long-term investments	250	5.2	1,494,957,361	600,000,000
٠.	Investments in joint ventures and		3.4		
1.	associates	252		1,494,957,361	600,000,000
VI.	Other long-term assets	260		5,762,315,850	5,626,529,287
1.	Long-term prepaid expenses	261	5.9	904,140,253	68,353,690
2.	Goodwill	269	5.14	4,858,175,597	5,558,175,597
	TAL ASSETS 0 = 100+200)			782,967,468,913	809,981,746,029
(27)	0 = 100+200)		=		

INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam

Form B 01a - DN/HN

Issued under Circular 202/2014/TT-BTC dated 22/12/2014 of the Ministry of Finance

INTERIM CONSOLIDATED BALANCE SHEET(CONTINUED)

	As	at 30th 3	June 2025	STATE OF THE STATE	. 80
	LIABILITIES AND OWNERS' EQUITY	Code	Note	30/6/2025 VND	01/01/2025 VND
C-	LIABILITIES $(300 = 310 + 330)$	300		391,791,566,694	405,105,751,057
I.	Short-term liabilities	310		232,739,100,490	300,657,948,974
1.	Short-term trade payables	311	5.15	22,034,916,843	52,621,722,704
2.	Short-term prepayments from customers	312	5.16	7,560,439,164	6,555,289,482
3.	Taxes and other payables to government budget	313	5.17	16,963,892,398	41,258,849,800
4.	Payables to employees	314		1,114,289,774	4,968,063,789
5.	Short-term accrued expenses	315	5.18	15,445,223,480	31,706,899,201
6.	Short-term unearned revenues	318	5.19	611,152,468	-
7.	Other short-term payments	319	5.20	102,171,301,170	73,028,043,805
8.	Short-term borrowings and finance lease liabilities	320	5.21	55,815,340,000	78,815,340,000
9.	Bonus and welfare fund	322		11,022,545,193	11,703,740,193
II.	Long-term liabilities	330		159,052,466,204	104,447,802,083
1.	Long-term unearned revenues	336	5.19	6,153,393,789	12,838,729,668
2.	Other long-term payables	337	5.20	63,752,558,123	63,752,558,123
3.	Long-term borrowings and finance lease liabilities	338	5.21	64,324,250,000	3,034,250,000
4.	Long-term provisions	342	5.22	24,822,264,292	24,822,264,292
D-	OWNERS' EQUITY (400 = 410)	400		391,175,902,219	404,875,994,972
I-	Owners' equity	410	5.23	391,175,902,219	404,875,994,972
1.	Contributed capital	411		151,200,000,000	151,200,000,000
-	Ordinary shares with voting rights	411a		151,200,000,000	151,200,000,000
2.	Capital surplus	412		1,273,275,917	1,273,275,917
3.	Development and investment funds	418		20,914,206,370	20,914,206,370
4.	Other equity funds	420		1,535,326,407	1,535,326,407
5.	Undistributed profit after tax	421		83,556,620,057	97,427,260,449
-	Undistributed profit after tax brought forward	421a		82,307,260,449	52,041,016,354
-	Undistributed profit after tax for the current period	421b	=	1,249,359,608	45,386,244,095
6.	Capital expenditure funds	422		1,423,176,288	1,423,176,288
7.	Non-controlling interests	429		131,273,297,180	131,102,749,541
	OTAL LIABILITIES AND OWNERS' QUITY (440 = 300+400)	440		782,967,468,913	809,981,746,029

Preparer

Chief Accountant

CÔNG

YUBE Ngoc Long

Hanoi, 19th August 2025

General Director

Bui Thu Hang

Duong Thi Thai Huong

HANOI HOUSING DEVELOPMENTAND INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam Form B 02a – DN/HN Issued under Circular 202/2014/TT-BTC dated 22/12/2014 of the Ministry of Finance

INTERIM CONSOLIDATED INCOME STATEMENT

For the period ended 30th June 2025

****		Code	Note	For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
	EMS Revenues from sales and services rendered	01	6.1	33,156,131,530	190,930,359,522
1. 2.	Revenue deductions	02	35.0	-	#
3.	Net revenues from sales and services rendered (10=01-02)	10		33,156,131,530	190,930,359,522
4.	Cost of goods sold	11	6.2	26,762,304,753	169,306,191,137
5.	Gross revenues from sales and services rendered $(20 = 10-11)$	20		6,393,826,777	21,624,168,385
6.	Financial income	21	6.3	4,132,075,291	5,638,780,746
7.	Financial expenses	22	6.4	2,832,114,946	63,632,396
	In which: Interest expenses	23		2,707,966,192	63,632,396
8.	Share of profit or loss of associates and joint ventures	24		894,957,361	-
9.	Selling expenses	25	6.5	1 	9,053,297,431
	General administrative expenses	26	6.5	8,097,834,843	12,637,525,875
11	Net profits from operating activities	30		490,909,640	5,508,493,429
12	Other income	31	6.6	1,353,430,773	7,752,852,120
	. Other expenses	32	6.6	264,894,558	6,070,767,073
14	. Other profits $(40 = 31-32)$	40	3 32	1,088,536,215	1,682,085,047
15	Total net profit before tax (50 = 30+40+45)	50		1,579,445,855	7,190,578,476
16	. Current corporate income tax expenses	51	6.7	159,538,608	2,323,214,684
17	7. Deferred corporate income tax expenses	52		•	:-
18	Profits after corporate income tax	60		1,419,907,247	4,867,363,792
19	Profit after tax attributable to owners of the parent	61		1,249,359,608	2,462,911,023
20	Profit after tax attributable to non- controlling interests	62		170,547,639	2,404,452,769
2	1. Basic earnings per share	70	6.8	82.63	72.53

Preparer

Chief Accountant

Bui Thu Hang

Duong Thi Thai Huong

Hanoi, 19th August 2025 General Director

CÔNG T CÔ PHẨM ĐẦU TƯ VÀ PHẨT TRIỀN NHÀ SỐ 6

Be Ngoc Long

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam

Issued under Circular 202/2014/TT-BTC dated 22/12/2014 of the Ministry of Finance

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

For the period ended 30th June 2025

	ITEMS	Code	Note	For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
т	Net cash flows from operating activities	ST 50557	-		-
	Profit before tax	01		1,579,445,855	7,190,578,476
	Adjustments for				
57574	- Depreciation of fixed assets and investment properties	02		2,176,846,758	2,666,751,000
	- Gains (losses) on investing activities	05		~ (5,027,032,652)	(5,638,780,746)
	- Interest expenses	06		2,707,966,192	63,632,396
3	Operating profit before changes in working capital	08		1,437,226,153	4,282,181,126
٥.	- Increase (decrease) in receivables	09		109,737,898,987	(11,378,968,509)
	- Increase (decrease) in inventories	10		60,414,599	(4,585,104,723)
	- Increase (decrease) in payables	11		(54,720,877,029)	13,688,920,188
	- Increase (decrease) in prepaid expenses	12		(135,786,563)	9,869,053,288
	- Interest paid	14		(1,318,362,630)	(63,632,396)
	- Enterprise income tax paid	15		(8,099,277,271)	(11,237,437,651)
	- Other receipts from operating activities	16			10,250,000,000
	- Other payments on operating activities	17		(681,195,000)	(2,584,458,000)
	Net cash flows from operating activities	20	\$1	46,280,041,246	8,240,553,323
П.	Cash flows from investing activities				
1.	Expenditures on purchase and construction of fixed	21		(162,452,458,938)	(22,129,921,723)
2.	Expenditures on loans and purchase of debt instruments	23		·	(3,281,506,000)
3.	Proceeds from lending or repurchase of debt instruments from other entities	24		43,187,200,000	5,501,506,000
4.	Expenditures on equity investments in other entities	25			-
	Proceeds from interests, dividends and distributed profits	27		4,132,075,291	5,638,780,746
	Net cash flows from investing activities	30		(115,133,183,647)	(14,271,140,977)
Ш	. Cash flows from financial activities				
	Proceeds from borrowings	33		61,290,000,000	(-
	Repayment of principal	34		(23,000,000,000)	(2,987,755,989)
	Dividends and profits paid to owners	36	131	-	(8,065,089,113)
	Net cash flows from financial activities	40		38,290,000,000	(11,052,845,102)
	Net cash flows during the period $(50 = 20+30+40)$	50		(30,563,142,401)	(17,083,432,756)
	Cash and cash equivalents at the beginning of the period	60	5.1	67,845,230,186	74,850,182,819
	Cash and cash equivalents at the end of the period	70	5.1	37,282,087,785	57,766,750,063
	end en de ende etter 2000 2000 000 000 000 000 000 000 000				

(*) During the period, the Company incurred a non-cash transaction in the form of offsetting loan liabilities and accounts receivable from customers, with a value of VND 18,500,000,000.

Preparer

Chief Accountant

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Bui Thu Hang

Duong Thi Thai Huong

CÔNG TO CÔNG THẨN THẦN NHÀ SỐ A MÀ MỘI

Hanoi, 19th August 2025

INVESTMENT JOINT STOCK COMPANY NO 6

Form B 09a - DN/HN

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Issued under Circular 202/2014/TT-BTC dated Street, Thanh Xuan Ward, Hanoi City, Vietnam

22/12/2014 of the Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30th June 2025

GENERAL INFORMATION 1.

Structure of ownership 1.1

Hanoi Housing Investment and Development Joint Stock Company No 6 formerly Hanoi Housing Investment and Development Company No 6 (under Hanoi Housing Investment and Development Corporation), the Company switched to operating under the model of a Joint Stock Company under Decision No. 8847/QD-UB dated December 2, 2004 of the Hanoi People's Committee on approving the enterprise value and equitization plan of Hanoi Housing Investment and Development Company No 6 under Hanoi Housing Investment and Development Corporation. The Company operates under the Business Registration Certificate No. 0100383878, first registered on March 31, 2005, registered for the 12th change on July 29, 2025.

The Company's charter capital under the Certificate of Business Registration No. 0100383878 changed for the 12th time on July 29, 2025 is VND 151,200,000,000 (In words: One hundred and fifty-one billion two hundred million VND)

The Company's shares are being traded on the Upcom with the code HD6.

Foreign name: Hanoi Housing Development and Investment Joint Stock Company No 6.

Head office: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam.

The total number of employees of the Company and subsidiary Company as of June 30, 2025 is 132 people (as of January 01, 2025 is 148 people).

Operating industry and principal activities 1.2

The Company's business:

- Real estate business and land use rights under the ownership, use rights, or lease. Details: Investment in construction, development, and trading of residential properties.
- Construction of other civil engineering works. Details: Construction and installation of civil, industrial, transportation, irrigation, and sports facilities; development of infrastructure for urban areas and industrial parks; construction of irrigation and traffic works; construction and installation of power lines and transformer stations up to 35 KVA; installation of electrical, water supply and drainage systems; construction, renovation, and upgrading of residential houses for sale and lease; construction of prestressed cable systems and transfer of prestressed concrete technology.
- Travel agency activities. Details: Domestic and international tour operations and tourism support services.
- Restaurants and mobile food service activities. Details: Restaurant business;
- Short-term accommodation service; Details: Hotel business.
- Manufacture of clay building materials. Details: Manufacturing and trading of construction materials, concrete components, metal components, and wooden components;
- Specialized design activities. Details: Interior and exterior decoration;
- Manufacture and trading of construction materials, specialized construction machinery and
- Retail sale of hardware, paints, glass, and other construction installation equipment in specialized stores. Details: Trading in concrete components, metal components, and wooden components;
- Other business support service activities not elsewhere classified. Details: Import and export of construction materials and specialized construction machinery and equipment; operation management of new urban areas and apartment buildings managed by the Company;
- Installation of other construction systems. Details: Installation of household electrical and water systems, mechanical construction products, elevators, and wooden/iron/steel structures; Site preparation. Details: Earthworks, masonry, carpentry, steel-reinforced concrete work in construction.

The Company's main activities during the period: Real estate business and land use rights under ownership, usage, or lease; construction of other civil engineering works.

INVESTMENT JOINT STOCK COMPANY NO 6

Form B 09a - DN/HN

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Issued under Circular 202/2014/TT-BTC dated Street, Thanh Xuan Ward, Hanoi City, Vietnam

22/12/2014 of the Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2025

Normal operating cycle 1.3.

The Company's normal production and business cycle is 12 months.

The Company structure 1.4.

As at 30th June 2025, the Company has subsidiaries, associates as follows:

Name	Head office address	Business sector	Voting ratio %	Capital contribution ratio (%)
Subsidiary Viet Nam Building Utiliti Management And Exploitation Sevisces Joint Stock Company	2nd Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi	Real Estate Trading and Business	75%	75%
No.6 Ha Long Housing Investment and Development Joint Stock Company	Land lot KS-E1, Vung Dang New Urban Area, Hong Gai Ward, Quang Ninh Province, Vietnam	Real Estate Investment	70%	70%
Diamond Flower Tower Joint Stock Company	No. 124 Ton Duc Thang, Dong Da, Hanoi	Trade and construction activities	71,40%	71,40%
Associates Handico 6 Mechanical and Electrical Construction Joint Stock Company	2nd Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi	Trade and construction activities	30%	30%

Statement of information comparability on the interim consolidated financial statements 1.5.

The Executive Board ensures to follow all the requirements of the Vietnamese Accounting Standards and System, which were issued together with the Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC on amending and supplementing a number of articles of Circular No. 200/2014/TT-BTC dated December 22, 2014 issued by the Ministry of Finance.

ACCOUNTING CONVENTION AND ACCOUNTING PERIOD 2.

Accounting period

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

The Company's interim consolidated financial statements are prepared for the accounting period ended 30th June 2025.

Currency used in accounting

The accompanying interim consolidated financial statements, are expressed in Vietnam Dong (VND).

INVESTMENT JOINT STOCK COMPANY NO 6.

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22/12/2014 of the Ministry of Finance

Street, Thanh Xuan Ward, Hanoi City, Vietnam

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

ACCOUNTING STANDARDS AND SYSTEM 3.

Accounting System 3.1

The Company applied to Vietnamese Enterprise Accounting System promulgated under Circular No. 200/2014/TT-BTC dated 22nd December 2014 issued by the Ministry of Finance and Circular No. 53/2016/TT- BTC dated 21st March 2016 amending and supplementing a number of articles of Circular 200/2014/TT- BTC dated 22nd December 2014 by the Ministry of Finance.

Statements for the compliance with Accounting Standards and System 3.2

The Corporation's Executive Board confirmed to completely comply with Vietnamese Accounting Standards and Vietnamese Accounting System and legal regulation relevant to the preparation and presentation of interim consolidated financial statements for the period ended 30th June 2025.

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES 4.

Basis of interim consolidated financial statements

The interim consolidated financial statements are expressed in Vietnam Dong (VND), under the historical cost convention and in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System and legal regulations relevant to the preparation and presentation of Consolidated financial statements.

The interim consolidated financial statements of the Corporation are prepared in accordance with Circular No.202/2014/TT-BTC dated 22nd December 2014 of the Ministry of Finance guiding the method of preparing and presenting the interim consolidated financial statements, in details:

The reviewed interim consolidated financial statements incorporate the financial statements of the Corporation and the enterprises controlled by the Corporation (its subsidiaries) up to annual 30th June 2025. The control is achieved when the Corporation has the power to govern the financial and operating policies of an investee enterprise so as to obtain benefits from its activities.

The results of subsidiaries acquired or disposed during the year are included in the Interim consolidated Income Statement from the effective date of acquisition or up to the effective date of disposal, as appropriate.

Where necessary, the financial statements of subsidiaries are adjusted to ensure consistency in accounting policies applied by the Company and its subsidiaries.

All intercompany transactions and balances between entities within the Parent Company are eliminated in the consolidation process.

Non-controlling interests in the net assets of consolidated subsidiaries are presented in the Consolidated Balance Sheet as a separate component, distinct from the equity attributable to the Parent Company's shareholders. Non-controlling interests include their share of net assets as of the initial business combination date and their proportionate share in changes in total equity since the business combination date.

The consolidated financial statements for the accounting period ended 30th June 2025, are prepared based on the financial statements for the accounting period ended 30th June 2025, of the Parent Company - Hanoi Housing Development and Investment Joint Stock Company No.6, and its subsidiaries: Ha Long Housing Development and Investment Joint Stock Company No.6, Handico 6 Trading Services and Real Estate Exchange Joint Stock Company, and Diamond Flower Tower Joint Stock Company.

Business Combination

The assets, liabilities, and contingent liabilities of a subsidiary are recognized at their fair values at the acquisition date. Any excess of the purchase price over the total fair value of the acquired identifiable net assets is recognized as goodwill. Any shortfall between the purchase price and the total fair value of the acquired identifiable net assets is recognized in the profit or loss of the accounting period in which the acquisition occurs.

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED) 4.

Accounting Estimates

The preparation of the consolidated financial statements in conformity with Vietnamese Accounting Standards requires the Board of General Directors to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the fiscal year. Actual results may differ from those estimates and assumptions.

Cash and Cash Equivalents

Cash: Includes cash on hand, bank deposits (non-term), and cash equivalents.

Cash and deposits are recognized on an actual transaction basis.

Cash equivalents: These are short-term investments and deposits with an original maturity of less than 3 months, which are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value at the reporting date.

Financial Investments

Held to the maturity investments

Held to maturity investments are those that the Company has intention and ability to hold until maturity. Held to maturity investments includes: term bank deposits with original maturities of more than 3 months (including bills and promissory notes), held-to-maturity loans for the purpose of earning periodic interest and other held-to-maturity investments

Held-to-maturity investments are initially recognized at cost including the purchase cost and other transaction costs. Interest from these held-to-maturity investments after acquisition date is recognized in the profit or loss on the basis of the interest income to be received. Interests arising prior to the Company's acquisition of held-to-maturity investments are recorded as a decrease in the costs as at the acquisition time.

Held-to-maturity investments are stated at cost less allowance for bad debts.

Allowance for bad debts of held-to-maturity investments is made in conformity with current accounting regulations.

Loans

Loans are stated at cost less allowance for doubtful loans

Allowance for doubtful loans is made in conformity with current accounting regulations.

Investments in Associates and Joint Ventures

Investments in Associates and Joint Ventures: Investments in associates and joint ventures, in which the Company has significant influence, are presented using the equity method.

Other investments: are recorded at cost, including purchase price plus directly attributable acquisition costs. After the initial recognition, these investments are measured at cost less allowance for diminution in value of investments.

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Year

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Receivables

The receivables comprise the customer receivables and other receivables. Receivables are recognized at the carrying amounts less allowances for doubtful debts.

Allowance for doubtful debts is assessed and made for overdue receivables that are difficult to be collected, or the debtor is unable to pay due to dissolution, bankruptcy or similar difficulties.

Inventories

Inventories are measured at the lower of cost and net realizable value. Cost of inventories comprise costs of direct materials, direct labor, and general operation (if any) incurred in bringing the inventories to their present location and conditions.

Net realizable value is determined as the estimated selling price less the estimated costs to complete the product and costs of marketing, selling, and distribution incurred. Inventories are accounted for using the perpetual inventory method and valued using the weighted average method.

The Company's allowance for impairment of inventories is made when there is reliable evidence of impairment of the net realizable value compared to the history cost of inventories.

Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at history cost less accumulated depreciation. Historical costs of tangible fixed assets include all the expenses paid by the Company to bring the asset to its working condition for its intended use.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. The specific depreciation periods are as follows:

Machinery and equipment	05 - 08
Motor vehicles	06 - 10
Office equipment	03 - 05

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the year.

Investment Properties

Investment properties include land use rights and buildings, structures held by the Company for the purpose of earning rentals or awaiting higher price, which is stated at cost less accumulated depreciation.

The historical cost of investment property includes all expenses (cash and cash equivalents) paid by the Company, or the fair value of other amount exchanged to acquire the investment property by the time of purchase or construction of the investment property.

Cost related to investment property incurred after initial recognition must be recognized as Cost for Production and Business in the year, unless the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of an item of investment property beyond its originally assessed standard of performance, the expenditure is capitalized as an additional cost of investment property.

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2025

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED) 4.

Investment Properties

Liquidation: Gains and losses from disposal of investment property are measured by the difference between net proceeds from disposal and the remaining amount of the investment property and are recognized as income or expense in the Income Statement.

The Company's office investment property is acquired for capital appreciation and resale; therefore, no depreciation is recognized.

Construction in Progress

Construction in progress reflects the Properties in progress for production, leasing, administrative purposes, or for any other purposes are recognized at the historical cost. This cost includes relevant service fees, interest fees in accordance with the Company's accounting policies. Depreciation of these assets is the same as the other assets, commencing from these assets are ready for their intended use.

Prepaid Expenses

Prepaid expenses comprise actual expenses arising but relevant to financial performance in several accounting periods. The Company's prepaid expenses includes:

Office repair expenses

Fixed assets major repairs expenses are recorded to expenses and amortized on a straight-line basis over 2 years.

Tools and Equipment

Tools and equipment put into use are allocated to expenses using the straight-line method over a period not exceeding 03 years.

Advertising and Sales Promotion Expense

Advertising and sales promotion expenses are allocated to costs based on a percentage corresponding to the revenue recognized during the period.

Goodwill

Goodwill is the excess of the business combination cost over the Company's share in the total fair value of the net assets of the subsidiary at the investment transaction date.

Goodwill arising from the acquisition of a subsidiary is recognized as an asset and allocated to the consolidated financial results in accordance with prevailing regulations.

Pavables

The account payables are monitored in details by payable terms, payable parties, original currency and other factors depending on the Company's management requirement.

The account payables include payables as trade payables, loans payable, intercompany payable and other payables which are determined almost certainly about the recorded value and term, which is not carried less than amount to be paid. They are classified as follows:

Trade payables: includes commercial payables arising from the purchase of goods, services and assets between the Company and the seller.

Other payables include of non-commercial payables, non-related transactions of purchasing and selling of goods and services.

Accrued expenses

Accrued expenses are those already recorded in operating expenses in the period/year but not actually paid to ensure that when these expenses actually occur, they will not have a significant influence on operating expenses based on matching principle between income and expenses.

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Unearned revenue

This includes the amounts paid by buyers as deposits for purchasing apartments, which, as of the preparation date of the consolidated financial statements, are recognized and presented under the unearned revenue item.

Unearned revenue for rental income from leasing shops, restaurants, and other properties for multiple periods.

Unearned revenue is allocated using the straight-line method based on the number of periods for which payment has been received in advance.

Loans and finance lease liabilities

Loans and finance lease liabilities include loans, financial leases, excluding loans in the form of bonds or preference shares with terms that the issuer is required to repurchase at a certain point in the future.

The Company monitors loan amounts and financial liabilities in details by each type and classifies them into short-term and long-term according to repayment term.

Expenses directly related to the loan are recognized to financial expenses, except for expenses incurred from a separate loan for investment, construction or production in progress, which are capitalized according to Accounting Standard "Borrowing costs".

Recognition and capitalization of Borrowing cost

The costs directly related to a loan are recognized as financial expenses, except for the costs incurred from loans specifically for the purpose of investment, construction, or production of unfinished assets, which are capitalized according to the Accounting Standard "Borrowing Costs."

Provisions for payables

The recognized amount of a provision for payables is the best estimate of the amount that will be required to settle the present obligation as at the fiscal year end date.

Only expenses related to the provision for payables made initially will be offset by such provision.

When the difference between the provision for payables made in the previous accounting period that has not yet been used up is larger than the provision for payables made in the reporting period, it shall be reversed and recorded as a decrease in production and business expenses in the period, excluding the larger difference of the provision payables for warranty of construction works reversed into other income in the period.

Owners' equity

Capital is recorded according to the actual amounts invested by shareholders.

Capital surpluses are recorded in accordance with the difference between the issuance price and face value upon the IPO, additional issue, or Reissue of treasury shares.

Profit after corporate income tax is distributed to shareholders after setting up funds in accordance with the Company's Charter as well as the provisions of law and approved by the General Meeting of Shareholders.

Dividends are recognized as a liability when approved by the General Meeting of Shareholders

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue and other income

Revenue from sale of goods

Revenue from sale of goods shall be recognized when it satisfies all the five (5) conditions below:

- a) The Company has transferred to the buyer the significant risks and reward of ownership of the goods.
- b) The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold.
- c) The amount of revenue can be measured reliably.
- d) It is probable that the economic benefits associated with the transaction will flow to the Company; and
- e) Costs related to transactions can be determined

Revenue and other income (Continued)

Revenue from the sale of real estate

The Company's revenue from sale of real estate is recognized when it satisfies all following conditions:

- a) The real estate is totally completed and handed over to the buyer. The Company has transferred the significant risks and rewards of ownership of the real estate to the buyer.
- b) The Company does not retain managerial right over the real estate as the owners or control involvement with the real estate.
- c) The amount of revenue can be measured reliably.
- d) It is probable that the economic benefits associated with the transaction will flow to the Company. The costs incurred in respect of the transaction can be measured reliably.

Revenue from services

Revenue from services is recognized when the outcome of that transaction can be reliably determined. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in the year by reference to the percentage of completion of the transaction at the balance sheet date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

- a) The amount of revenue can be measured reliably.
- b) It is probable that the economic benefits associated with the transaction will flow to the Company.
- c) Identify the completed work as at the balance sheet date; and
- d) Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

Revenue of construction:

Revenue and expenses of construction contracts are recognized based on the value of work performed.

For construction contracts in which the contractor is entitled to payment based on the value of work performed, revenue and related expenses are recognized in accordance with the portion of work completed, as confirmed by the customer and reflected in the issued invoices

When the outcome of the contract cannot be reliably estimated, but the company is able to recover the costs incurred for the contract, the contract revenue is recognized only to the extent that the costs incurred are recoverable. In such cases, no profit is recognized, even if the total costs of performing the contract may exceed the total revenue from the contract.

Revenue from interest income, dividends and profits received and other income

The revenue is recognized when the Company can obtain economic benefits from the above activities and when it is reliably measured.

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Cost of goods sold

Cost of goods sold or services rendered including the cost of products, goods, services, investment property, production cost of construction products (for construction enterprises) sold during the period is recorded corresponding to revenue of the period. For cost which is over the normal level of inventories is recorded directly into the cost of goods sold.

Financial expenses

The financial expenses is recognized monthly based on the loan amount, the interest rate, and the actual number of days the loan is outstanding

Current corporate income tax expense and others

Corporate income tax expenses (or corporate income tax income): is total current and deferred income tax expenses (or total current and deferred tax) in determining profit or loss of a period

· Current income tax expenses: are corporate income tax payable calculated on taxable profit during the year and current corporate income tax rate. Current income tax is calculated on taxable income and applicable tax rate during the tax period. Difference between taxable income and accounting profit is from adjustment of differences between accounting profit and taxable income in accordance with current tax policies.

The Company has an obligation to pay corporate income tax at the rate of 20% on taxable profits.

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

Basic earnings per share

Basic earnings per share is calculated by dividing net profit (loss) after tax for the year attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the year.

Related parties

A party is considered a related party of the Corporation in case that party is able to control the Corporation or to cause material effects on the financial decisions as well as the operations of the Corporation. A party is also considered a related party of the Corporation in case that party is under the same control or is subject to the same material effects.

When considering the relationship of related parties, the nature of relationship is focused more than its legal form.

Segment reporting

A business segment is a distinguishable component of the Company that is engaged in manufacturing or providing products or related services (by business segment) or in providing products or services within a particular economic environment (geographical area) which is subject to risks and returns that are different from those of other segments. The Board of General Directors confirms that the Company operates in manufacturing and trading ceramic tile products in a single geographical segment - Vietnam. These components are not separately distinguished; therefore, the company does not prepare segment reports.

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

INFORMATION SUPPLEMENTED FOR ITEMS IN THE INTERIM CONSOLIDATED 5. BALANCE SHEET

Cash and cash equivalents 5.1

30/6/2025 VND	01/01/2025 VND
6,463,445,319	1,441,536,664
12,525,633,026	37,193,771,724
18,293,009,440	29,209,921,798
37,282,087,785	67,845,230,186
	VND 6,463,445,319 12,\$25,633,026 18,293,009,440

^(*) Time deposits with a maturity of less than 3 months are deposit contracts at commercial banks with interest rates ranging from 3,7% per annum to 4,7% per annum...

HANOI HOUSING DEVELOPMENTAND INVESTMENT JOINT STOCK COMPANY NO 6

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Vietnam

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

Financial investments 5.5

Held to maturity investments	30/6/2025 (VND)	(D)	01/01/2025 (VND)	VND)
	Original price	Book value	Original price	Book value
		1	33,187,200,000	33,187,200,000
Short-term			23,187,200,000	23,187,200,000
- I erm deposits	*	(a.	10,000,000,000	10,000,000,000
- Bonds	1		10,000,000,000	10,000,000,000
SaiGon Glory Co., Ltd = 1 VM	2 028 482 260	2.028,482,260	2,028,482,260	2,028,482,260
Viet Vuong JSC (i) Provision for diminution in investment value	(2,028,482,260)	(2,028,482,260)	(2,028,482,260)	(2,028,482,260)
		'	33,187,200,000	33,187,200,000

⁽i) The bond investment item in Viet Vuong Joint Stock Company, with a value of VND 2,028,482,260 and an annual interest rate of 12%, matured on August 8, 2022. The Company is currently working with Viet Vuong Joint Stock Company to recover the amount. As of June 30, 2025, the Company has made a 100% provision for the risk associated with this bond.

HANOI HOUSING DEVELOPMENTAND INVESTMENT JOINT STOCK COMPANY NO 6 Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Address: 2A Floor, My Son Building, 62 Nguyen

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

Vietnam

Financial investments (Continued)

Investments in Associates	Ratio	.9	30	30/6/2025 (VND)		01/0	01/01/2025 (VND)	
				Equity method			Equity method	
	Equity Voting	Voting	Original cost	carrying	Fair value	Original cost	carrying amount	Fair
	омпел		000,000,009	1,494,957,361		600,000,000	000,000,009	
Investments in Associates Handico 6 Mechanical and Electrical Construction	30%	30%	000,000,009	1,494,957,361		000,000,009	000,000,009	
JSC		ı	600,000,000	500,000,000 1,494,957,361	(*)	000,000,009	600,000,000	(*)

^(*) Fair value: The company has not determined the fair value of these financial instruments for disclosure in the consolidated financial statements because the current regulations do not provide specific guidance on determining the fair value of such financial investments.

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended $30^{\rm th}$ June 2025

Receivables from customers

Receivables from eustomers	30/6/2025 VND	01/01/2025 VND
EMICO Investment and Construction Project	6,882,521,963	6,882,521,963
Management Board Hanoi traffic construction Investment Project	4,968,536,125	4,968,536,125
Management Board Land 6 Real Estate JSC	9,811,736,600	9,783,736,600
Ms Ta Thi Hoa (*)	61,362,935,788	62,563,352,498
Others	60,853,165,406	109,691,659,527
Total	143,878,895,882	193,889,806,713

(*) Revenue from the apartments in Building E1, Ha Long, Quang Ninh

Prenayments to suppliers 5.4

- Tepayments to supplies	30/6/2025 VND	01/01/2025 VND
Handico 6 Mechanical and Electrical Installation JSC REE Real Estate Co., Ltd	-	3,007,047,227 55,000,000,000
Thinh Phat Group JSC	20,000,000,000	20,000,000,000
Others	12,993,745,823	13,935,676,739
Total	32,993,745,823	91,942,723,966

HANOI HOUSING DEVELOPMENTAND INVESTMENT JOINT STOCK COMPANY NO 6

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2025

Loan Receivables	(UNA) \$606/9/08	(UN	01/01/2025 (VND)	VND)
	Original price	Book value	Original price	Book value
Short-form	71,350,139,954	71,350,139,954	78,750,139,954	78,750,139,954
I and 6 Real Estate JSC (1)	9,226,700,565	9,226,700,565	9,226,700,565	9,226,700,565
Hanoi Investment and Trading JSC	3,933,439,389	3,933,439,389	3,933,439,389	3,933,439,389
CAG Facade JSC	6,000,000,000	6,000,000,000	6,000,000,000	6,000,000,000
Vietnam Project Investment, Management and	25,100,000,000	25,100,000,000	20,000,000,000	20,000,000,000
Development JSC (2) Mr Nguyen Viet Hong (3) Other individuals	18,000,000,000	18,000,000,000	18,000,000,000 7,590,000,000	18,000,000,00077,590,000,000
Total	71,350,139,954	71,350,139,954	78,750,139,954	78,750,139,954
Including loans to related parties as detailed in note (7.1)	25,100,000,000	25,100,000,000	20,000,000,000	20,000,000,000

- According to the Economic Contract dated January 1, 2015, Land 6 Real Estate Joint Stock Company borrowed money from January 1, 2015 to December 31, Building, Trung Van New Urban Area, Tu Liem, Hanoi, area 591 m2; Contribution value of 40% of capital in the Investment project to build a complex of 2015 with an interest rate of 12%/year. The Appendix of the Economic Contract from January 1, 2016 onwards does not charge interest according to the Resolution of the Board of Directors of the Company. The collateral is Floor 01, axis (A-C) from axis 5-10; Axis (C-E) from axis 8-10 - Floor 01 - CT3 services, offices, and housing at the land plot 58B Vu Trong Phung, Thanh Xuan, Hanoi.
- (2.1) Loan contract No. 17.12/2024/HDVT/HL-HME dated December 17, 2024, with a loan term of 3 months, automatically renewable upon maturity, interest rate of 4% per annum, unsecured.
- (2.2) Loan contract No. 01.01/2025/HBVT/HL-HME dated January 1, 2025, with a loan term of 3 months, automatically renewable upon maturity, interest rate of 4% per annum, unsecured.
- the outstanding loan balance was VND 18,000,000,000. The collateral for the loans is Apartment A101 with an area of 463.64 m² at Keangnam Hanoi Landmark Tower, Pham Hung Street, Nam Tu Liem District, Hanoi, (formerly), now is Tu Liem Ward, Hanoi City under the Long-term Apartment Lease Similarly, Loan Agreement No. 02/2020/HBVT dated April 28, 2020 granted a loan of VND 1,500,000,000, also at an interest rate of 0%. As of June 30, 2025, Pham Phuong Lien, and the settlement confirmation document dated July 19, 2013. The value of the guaranteed apartment stated in the guarantee certificate is Contract No. 101 dated November 21, 2010 between Keangnam Vina and Mr. Tran Doan Thanh, Ms. Nguyen Phuong Hai, Mr. Ngo Khanh Tung, and Ms. Loan Agreement No. 01/2020/HBVT dated November 17, 2020 granted a loan of VND 16,500,000,000 to Mr. Nguyen Viet Hong with an interest rate of 0%. VND 37,635,000,000; the term for substituting the guaranteed asset is 5 years. (3)

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

5.6 Other receivables

	30/06/2025 (VND)		01/01/2025 (VND)		
-	Book value	Provision	Book value	Provision	
Other receivables Deposit and collateral Advance Other receivables	135,126,582,555 3,000,000 30,850,390,103 104,273,192,452 34,664,700,000	(5,260,450,302) (2,641,950,302) (2,618,500,000)	142,604,732,022 3,000,000 34,584,501,073 108,017,230,949 34,664,700,000	(5,260,450,302) - (2,641,950,302) (2,618,500,000)	
Vien Tin Hanoi Co.,Ltd (i) Land fees for Quang Hanh project paid to the local tax authority (ii)	46,275,650,193		46,275,650,193		
BSH Capital Insurance Company	=	*	5,867,664,648	2	
Investment Cooperation in the Coastal Road Construction	4,000,000,000	-	4,000,000,000	2	
Project in Phu Yen Province Others	19,332,842,259	(2,618,500,000)	17,209,216,108	(2,618,500,000)	
Total	135,126,582,555	(5,260,450,302)	142,604,732,022	(5,260,450,302)	
				WA THE REPORTED THE RESIDENCE	

- (i) The Business Cooperation Agreement dated August 8, 2010, and the Appendix No. 01/2016/PLHD/VT-HANDICO dated June 5, 2016, between Hanoi Vien Tin Co., Ltd. (Party A) and Hanoi Housing Investment and Development JSC No 6 (Party B) stipulate that Party A contributes 50% of the capital, and Party B contributes 50% of the capital to invest in the construction of the Project for the Commercial and Service Center Complex, Office Building, and Residential Apartments on a 5,224 m² land plot, designated HH, located in the Ngoi Cau Trai area, Trung Van Ward, Nam Tu Liem District, Hanoi City. Hanoi Vien Tin Co., Ltd. commits to ensuring that the planning criteria are approved by the Hanoi Department of Architecture. The total investment of the project is VND 800 billion. The committed capital contributions from both parties are VND 160 billion, with the remaining VND 640 billion raised from other sources. The product division will follow the capital contribution ratio. The total capital that the company has contributed is VND 34,664,700,000. Currently, the Company is negotiating with Party A to transfer the project to them.
- (ii) The land tax payment for the Quang Hanh Quang Ninh project was transferred by No. 6 Ha Long Investment and Development Joint Stock Company to the account of Truong Loc Construction and Trading Joint Stock Company, so that Truong Loc Construction and Trading Joint Stock Company could make the payment to the Cam Pha Van Don Co To Tax Department. This was done in accordance with the investment cooperation agreement between No. 6 Ha Long Investment and Development Joint Stock Company and Truong Loc Construction and Trading Joint Stock Company for the implementation of this project.

INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

		그리 그런 1980의 전기	
57	Allowances	for doubtfu	Idohte
7	AHOWMECES	TERE CHIPTIPLE	LUCUIS

5.7 Allowances for doubtfu		5 (VND)		01/01/2025 (VND)	
	Historical Cost	Recoverable value		Recoverable Historical Cost value	
The total value of receivables and loans are overdue	8,618,180,593		F	10,339,594,913	-
In which:					
		e than 3 years		Overdue more than 3 years	
		June 2025		as at 01 January 2025	
Receivables from customers	2,149,477,441		7	3,870,891,761	-
Management Board of Industrial	452,393,520		-	452,393,520	_
Parks of Ha Tay					
Hanoi Construction Investment	419,760,000	10	-	419,760,000	-
Joint Stock Company					
Real Estate 10 Joint Stock	:	es .	-	1,721,414,320	72
Company					
Other entitie	1,277,323,921	10	= 500	1,277,323,921	-
Short-term prepayments to	1,208,252,850	1	-	1,208,252,850	_
suppliers					
Van Tuong Materials and	175,000,000)	=	175,000,000	7
Equipment Joint Stock Company					
Duc Linh Electric Construction	180,250,000)	-	180,250,000	-
and Installation Joint Stock					
Company		37.5			
Other entitie	853,002,850)	7	853,002,850	-
Other receivables	2,618,500,000)		2,618,500,000	-
Mr Dao Quoc Quyen	2,598,500,000)	*	2,598,500,000	-
Other entitie	20,000,000)	7	20,000,000	-
Advance	2,641,950,30	2		2,641,950,302	
Mr Bui Sy Hien	677,958,72	3	2	677,958,723	-
Mr Nguyen Thanh Binh	1,267,675,44	2	1	1,267,675,442	-
Other entitie	696,316,13	7	-	696,316,137	
Total	8,618,180,59	3		10,339,594,913	

E 0	Inventories

30/6/2025 (V	ND)	01/01/2025 (VND)		
Cost	Provision	Cost	Provision	
9,056,524,272	-	9,116,938,871	-	
5,258,863,155	-		-	
3,797,661,117		9,116,938,871	_	
9,056,524,272		9,116,938,871	-	
	Cost 9,056,524,272 5,258,863,155 3,797,661,117	9,056,524,272 - 5,258,863,155 - 3,797,661,117 -	Cost Provision Cost 9,056,524,272 - 9,116,938,871 5,258,863,155 - - 3,797,661,117 - 9,116,938,871	

INVESTMENT JOINT STOCK COMPANY NO 6

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

Prepaid expenses 5.9

	30/6/2025 VND	01/01/2025 VND
Long-term	904,140,253	68,353,690
Tools and supplies expenses	70,455,549	68,353,690
Others	833,684,704	-
Total	904,140,253	68,353,690

HANOI HOUSING DEVELOPMENTAND INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

5.10 Tangible fixed assets

74,375,396,057 72,198,549,299 Total 30,734,611,118 102,933,160,417 102,933,160,417 28,557,764,360 2,176,846,758 2,176,846,758 50,189,914,439 48,920,474,411 equipment Other fixed assets 52,850,801,360 52,850,801,360 3,930,326,949 2,660,886,921 1,269,440,028 1,269,440,028 507,093,334 507,093,334 507,093,334 507,093,334 1,091,408,228 75,406,728 10,623,532,225 1,166,814,956 Motor vehicles 11,714,940,453 11,714,940,453 10,548,125,497 75,406,728 23,018,666,662 37,860,325,270 22,186,666,660 and equipment 37,860,325,270 832,000,002 832,000,002 15,673,658,610 14,841,658,608 Machinery ACCUMULATED DEPRECIATION Depreciation for the period NET BOOK VALUE HISTORY COST As at 01/01/2025 As at 30/06/2025 As at 01/01/2025 As at 30/06/2025 As at 01/01/2025 As at 30/06/2025 Addition

History cost of tangible fixed assets which are fully depreciated but still in use as at 30 June 2025 is VND 23,614,224,512, as at 01/01/2025 is VND 23,614,224,512.

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INVESTMENT JOINT STOCK COMPANY NO 6

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Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam Issued under Circular 202/2014/TT-BTC dated 22/12/2014 of the Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

5.11 Investment property

ran Park				Unit: VND
310 B	01/01/2025	Increase	Decrease	30/6/2025
E E.	VND	VND	VND	VND
Investment property awaiting price appreciation				
History cost	8,929,221,417	40,360,788	(- 8)	8,969,582,205
- Buildings	8,929,221,417	40,360,788		8,969,582,205
Accumulated depreciation	321,289,200	-	-	321,289,200
- Buildings	321,289,200	20	(m)	321,289,200
Net book value	8,607,932,217	40,360,788	-	8,648,293,005
- Buildings	8,607,932,217	40,360,788	-	8,648,293,005

The Company's investment properties include the rooftop floor of the E1 high-rise apartment building in Ha Long, Quang Ninh; and the first-floor service area of the high-rise housing project for staff of Petrolimex Area I Company, located at Alley 489 Nguyen Van Cu Street, Gia Thuy Ward, Long Bien District, Hanoi (formerly), now Long Bien Ward, Hanoi City. These properties were acquired by the Company to be held for capital appreciation and future sale.

According to Vietnamese Accounting Standard No. 05 – Investment Property, the fair value of investment properties as of 30th June 2025, should be disclosed. However, the Company has not yet gathered sufficient information to determine the fair value of these assets at the time of preparing the consolidated balance sheet.

5.12 Investment property

5.12 Investment property	30/6/2025 (VND)		01/01/2025 (VND)		
9	Cost	Provision	Cost	Provision	
Commercial housing development project in the residential area of Bo Xuyen Ward, Thai Binh City (i)	163,991,190,002	-	ja v s a	-	
Total	-		-	7	

(i) According to Decision No. 453/QĐ-UBND dated March 25, 2025, issued by the People's Committee of the former Thai Binh Province; it was approved that No.6 Ha Long Housing Development and Investment Joint Stock Company, a subsidiary of No.6 Hanoi Housing Development and Investment Joint Stock Company, is permitted to implement the Commercial Housing Development Project in the residential area of Thai Binh Ward, Hung Yen Province (formerly Bo Xuyen Ward, Thai Binh City, Thai Binh Province).

INVESTMENT JOINT STOCK COMPANY NO 6

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Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam Issued under Circular 202/2014/TT-BTC dated 22/12/2014 of the Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2025

5.13 Construction in progress

30/6/2025 VND	01/01/2025 VND
1,438,848,234	1,438,848,234
1,438,848,234	1,438,848,234
104,456,296,661	110,807,365,746
100,867,468,831	107,218,537,916
3,588,827,830	3,588,827,830
105,895,144,895	112,246,213,980
	1,438,848,234 1,438,848,234 104,456,296,661 100,867,468,831 3,588,827,830

(i) The Trung Hoa – Nhan Chinh project is a joint venture between Hanoi Trading Investment Joint Stock Company and Hanoi Housing Development and Investment Joint Stock Company No. 6. As the final settlement of the project has not yet been completed between the two parties, the construction-in-progress costs have not been transferred to the cost of inventories. The parties are currently in the process of working on and finalizing the project settlement.

5.14 Goodwill

	VND
5,558,175,597	6,958,175,597
700,000,000	700,000,000
4,858,175,597	6,258,175,597
4,858,175,597	6,258,175,597
4,858,175,597	6,258,175,597
	700,000,000 4,858,175,597 4,858,175,597

5.15 Trade payables

Trade payasses	30/06/2025	(VND)	01/01/2025 (VND)		
	Book value	Amount able to pay	Book value	Amount able to pay	
Short-term	22,034,916,843	22,034,916,843	52,621,722,704	52,621,722,704	
Hanoi Investment and	3,727,000,000	3,727,000,000	3,727,000,000	3,727,000,000	
Trading JSC Vien Dong Group of Real Estate and Property JSC	7,259,429,000	7,259,429,000	7,259,429,000	7,259,429,000	
Others	11,048,487,843	11,048,487,843	41,635,293,704	41,635,293,704	
Total	22,034,916,843	22,034,916,843	52,621,722,704	52,621,722,704	

INVESTMENT JOINT STOCK COMPANY NO 6

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2025

5.16	Prepayments	from	customers
------	-------------	------	-----------

	30/6/2025 VND	01/01/2025 VND
Advance from customers for apartment purchases	6,254,028,262	6,555,289,482
Others	1,306,410,902	_
Total	7,560,439,164	6,555,289,482

Taxes and receivables from, payables to the State Treasury 5.17

	01/01/2025 VND	Payables VND	Paid VND	30/06/2025 VND
Payables	41,258,849,800	2,312,691,210	26,607,648,612	16,963,892,398
Value Added Tax	16,003,809,493	1,782,253,213	17,386,519,295	399,543,411
Corporate Income tax	24,009,298,667	163,488,756	8,099,277,271	16,073,510,152
Corporate income tax incurred this year	24,009,298,667	159,538,608	8,095,327,123	16,073,510,152
Corporate income tax in the previous year	-	3,950,148	3,950,148	· =
Personal Income Tax	1,245,741,640	252,199,738	1,007,102,543	490,838,835
Land tax, Land rental charges	#1	49,758,650	49,758,650	(¥)
Business license tax	4 : .	20,456,853	20,456,853	17
Fees, charges and other payables	•	44,534,000	44,534,000	-
Receivables	1,046,368,170	387,227,795	. 2	659,140,375
Corporate Income tax	256,924,418	·	<u> 2</u>	256,924,418
Land tax, Land rental charges	789,443,752	387,227,795	-	402,215,957

Accrued expenses 5.18

30/6/2025 VND	01/01/2025 VND
9,501,839,613	11,638,496,064
5 <u>2</u> 0	14,374,544,475
1,388,813,877	1,644,594,909
4,554,569,990	4,049,263,753
15,445,223,480	31,706,899,201
	9,501,839,613 1,388,813,877 4,554,569,990

INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Vietnam

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

5 10	Unearned	POVONHOE
5.19	Unearned	revenues

5.19 Unearned revenues	30/6/2025 VND	01/01/2025 VND
Short-term -	611,152,468	· ·
Other unearned revenues	611,152,468	100
Long-term Unearned revenue (payments received from customers based on construction progress)	6,153,393,789 6,153,393,789	12,838,729,668 12,838,729,668
Total =	6,764,546,257	12,838,729,668
5.20 Other payables	30/6/2025 VND	01/01/2025 VND
Short-term Trade Union fees	102,171,301,170 421,423,886	73,028,043,805 582,595,726
Social insurance	75,689,100	2
Health insurance	13,026,870	<u>-</u>
Unemployment insurance	5,936,400	==
Dividend, Profit payables	22,498,259,068	7,378,259,068
Other payables	79,156,965,846	65,067,189,011
Management Board of Diamond Flower Apartment Building (i)		18,751,990,882
Asia., JSC (ii)	31,900,000,000	-
Payable for apartment deposit	21,054,297,994	21,054,297,994
Others	26,202,667,852	25,260,900,135
Long-term	63,752,558,123	63,752,558,123
Hanoi Investment and Trading JSC (Receive capital contribution for business cooperation from the C1 Trung Hoa Nhan Chinh construction joint venture project) (*)	52,802,558,123	52,802,558,123
Dai Hai Ha JSC (Receive capital contribution for business cooperation according to Contract No.12/2009 of C2 Trung Hoa - Nhan Chinh project)	500,000,000	500,000,000
DTT Vietnam Investment Trading JSC (Receive capital contribution for business)	9,200,000,000	9,200,000,000
Receive business capital contributions from individuals of the business cooperation project of No.1 Cai Dam villa area	1,250,000,000	1,250,000,000
Total	165,923,859,293	136,780,601,928

^(*) Joint venture contract No. 18/HDLD dated January 30, 2007: Hanoi Investment and Trading Joint Stock Company contributed capital to cooperate in the C1 Trung Hoa - Nhan Chinh Project.

^(**) Business cooperation contract No. 2012/2024/HDNT/HANDICO6.HL-ASIAME dated December 20, 2024: capital contribution payment for the joint venture of a commercial housing project (Bo Xuyen Ward, Thai Binh City, former Thai Binh Province), now Thai Binh Ward, Hung Yen Province.

HANOI HOUSING DEVELOPMENTAND INVESTMENT JOINT STOCK COMPANY NO 6

Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Address: 2A Floor, My Son Building, 62 Nguyen Vietnam

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2025

Borrowings and finance lease liabilities 5.21

	NN 20073/05	(UND)	Arising during the year (VND)	vear (VND)	01/01/2025 (VND)	(VND)
	640410100	Donavahle				Repayable
	Carrying value	amount	Increase	Decrease	Carrying value	amount
Short-term horrowings	55,815,340,000	55,815,340,000		23,000,000,000	78,815,340,000	78,815,340,000
Asia Commercial Bank - Hoang Dao Thuy	1		10	20,000,000,000	20,000,000,000	20,000,000,000
Transaction Office Handico 6 Mechanical and Electrical	25,100,000,000	25,100,000,000	i.c	3	25,100,000,000	20,000,000,000
Construction Joint Stock Company (1) Loans from other parties (2)	30,715,340,000	30,715,340,000	ĸ	3,000,000,000	33,715,340,000	33,715,340,000
Long-term borrowings	64,324,250,000	64,324,250,000	61,290,000,000		3,034,250,000	3,034,250,000
Acia Commercial Ioint Stock Bank (3)	61,290,000,000	61,290,000,000	61,290,000,000	•		•
Asia commiscial some seen fam. (2) Mr Bui Long Hai	3,034,250,000	3,034,250,000	1	1	3,034,250,000	3,034,250,000
Total	120,139,590,000	120,139,590,000	61,290,000,000	23,000,000,000	81,849,590,000	81,849,590,000
In which, borrowings from related parties	44,700,000,000	44,700,000,000		3,000,000,000	47,700,000,000	47,700,000,000
are presented in Note (7.1)						

(1) Economic contract No. 18.12/2024/HDKT/HME-HDD06, signed on December 18, 2024, with a term of 3 months starting from December 19, 2024, interest rate of

(2) Loans from other parties refer to borrowings from individuals within the Company to supplement business capital. The highest interest rate is 12% per annum, with a 4.3%. Amount: VND 25,100,000,000, unsecured. loan term of 1 year

(3) Credit facility agreement No. DDO.DB.6613.100425 dated April 17, 2025, with Asia Commercial Bank (ACB), for an amount of VND 65,000,000,000, loan term of 60 months. The interest rate for the loan is determined based on each individual debt instrument. The purpose of the loan is to issue a payment guarantee for the repurchase of a portion of land to implement the real estate project "Construction of commercial housing on the land of the former headquarters of the Provincial Military Command in Bo Xuyen Ward, Thai Binh City, formerly Thai Binh Province, now Thai Binh Ward, Hung Yen Province."

The collateral includes apartments in the Green Diamond building and the apartment and shophouse complex (E1) in Ha Long, Quang Ninh Province, owned by Ta Thi Hoa and Van Dinh Cuong.

INVESTMENT JOINT STOCK COMPANY NO 6

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30th June 2025

5.22 Provisions

	30/6/2025 VND	01/01/2025 VND
Long-term Construction warranty provisions (*)	24,822,264,292 24,822,264,292	24,822,264,292 24,822,264,292
Total	24,822,264,292	24,822,264,292

The Company recognized a provision for payables as warranty expenses for the construction project of the C1 Diamond Flower Building, Le Van Luong Street, Thanh Xuan District, Hanoi, with a value of VND 3,574,600,710.

Warranty expenses for the installation of wall panels, enclosing walls, and finishing works of high-rise buildings under the apartment and shophouse complex project on land lot KS-E1, Vung Dang New Urban Area, Ha Long City, Quang Ninh Province, with a value of VND 6,524,767,771.

Warranty expenses for the Green Diamond Apartment Building - Ha Long, with a value of VND 14,722,895,811.

HANOI HOUSING DEVELOPMENTAND INVESTMENT JOINT STOCK COMPANY NO 6

Huy Tuong Street, Thanh Xuan Ward, Hanoi City, Address: 2A Floor, My Son Building, 62 Nguyen

Vietnam

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

Owners' equity 5.23 Changes of owners' equity đ

As at 01/01/2024 Increase			Davelonment and			Fund for	Non-controlling	
	Share capital	Share capital Share premium	Investment Fund	Other funds	Retained profits	Construction	interests	Total
	151,200,000,000	1,273,275,917	17,498,491,463	1,535,326,407	67,161,016,354	1,423,176,288	68,888,702,260	308,979,988,689
			3,415,714,907	ì	51,534,530,928	À	63,693,498,759	118,643,744,594
Capital increase		į		•		•	34,500,000,000	34,500,000,000
Profit in the previous year		ò	٠.		51,534,530,928		29,193,498,759	80,728,029,687
Profit distribution	1	i	3,415,714,907	9		r	1 00	3,415,714,907
Decrease	i	ī		i	(21,268,286,833)	9	(1,479,451,478)	(22,747,738,311)
Dividends	×	•	•	•	(15,120,000,000)	*	•	(15,120,000,000)
Allocation to development	1	•	l Ki	•	(3,415,714,907)	*	·	(3,415,714,907)
investment fund					0.737 571 976)		(1.479.451.478)	(4,212,023,404)
Appropriation to the bonus and		•	3	Č	(2), (2), (3), (4)			
assistance fund	-							
	151 200 000 000	1.273.275.917	20.914.206.370	1,535,326,407	97,427,260,449	1,423,176,288	131,102,749,541	404,875,994,972
	151,200,000,000	1.273,275,917	20,914,206,370	1,535,326,407	97,427,260,449	1,423,176,288	131,102,749,541	404,875,994,972
		,	,	•	1,249,359,608	7	170,547,639	1,419,907,247
Increase Drofit in the current period		ı	•	1	1,249,359,608	•	170,547,639	1,419,907,247
Donners in the carron person	. 1	9			(15,120,000,000)	•	•	(15,120,000,000)
Dividende (i)	•	ī	•	1	(15,120,000,000)	•		(15,120,000,000)
025	151,200,000,000	1,273,275,917	20,914,206,370	1,535,326,407	83,556,620,057	1,423,176,288	131,273,297,180	391,175,902,219

The Company distributed its 2024 profits in accordance with the Resolution of the Annual General Meeting of Shareholders No. 17/2025/NQ-DHDCD dated June 24, 2025, as follows:

(i) Dividend distribution at 10% of charter capital, of which 5% is paid in cash and 10% is paid in shares;
 (ii) Appropriation of 10% of after-tax profit to the development investment fund (fully appropriated for 2024);
 (iii) Appropriation of 7% of after-tax profit to the bonus and welfare fund and 1% to the mutual support fund (fully appropriated for 2024).

INVESTMENT JOINT STOCK COMPANY NO 6

Address: 2A Floor, My Son Building, 62 Nguyen Huy Tuong Issued under Circular 202/2014/TT-BTC dated Street, Thanh Xuan Ward, Hanoi City, Vietnam

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

Owners' equity (continued)

b.	Details of owners' equity	30/6/2025 VND	01/01/2025 VND
	Hanoi Housing Development And Investment	24,602,450,000	24,602,450,000
	Corporation Capital contribution from other shareholders	126,597,550,000	126,597,550,000
	Total	151,200,000,000	151,200,000,000
c.	Capital transactions with shareholders and approp	For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
	Shareholders' capital Opening balance	151,200,000,000	151,200,000,000
	Increased during the period Closing balance Dividend, Profit distribution	151,200,000,000 15,120,000,000	151,200,000,000
d.	Shares	30/6/2025 Shares	01/01/2025 Shares
	Quantity of registered shares Quantity of issued shares Common shares Outstanding shares Common shares Par value of outstanding shares (VND/ share)	15,120,000 15,120,000 15,120,000 15,120,000 15,120,000	15,120,000 15,120,000 15,120,000 15,120,000 15,120,000
e.	The Company's funds	30/6/2025 VND	01/01/2025 VND
	Development and investment funds Other funds	20,914,206,370 1,535,326,407	20,914,206,370 1,535,326,407
f.	Interim Off Balance Sheet Items	30/06/2025	01/01/2025
	Written-off bad debts (VND)	8,514,288,516	8,514,288,516

INVESTMENT JOINT STOCK COMPANY NO 6

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

6. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM INCOME STATEMENT

6.1 Revenue from sales of goods and provision of services

o.i Revenue	, nom sales of good and provide the control of the		For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
	real estate sales building management services	_	2,728,588,818 6,685,335,879 20,780,174,833 2,962,032,000	5,177,296,591 153,379,246,638 32,373,816,293
Total		_	33,156,131,530	190,930,359,522
6.2 Cost o	f goods sold		For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
Cost of constr Cost of real es Cost of buildi Other cost of	state sales ng management services	_	6,351,069,085 19,410,387,310 1,000,848,358	3,297,890,523 138,981,082,769 27,027,217,845
Total	,	_	26,762,304,753	169,306,191,137
9999999999	cial income	ar ya.	For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
Interest incom	ne from deposits	-	4,132,075,291	5,638,780,746
Total		=	4,132,075,291	5,638,780,746
6.4 Finan	cial expenses		For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
Interest exper	nse al operating expenses	2°	2,707,966,192 124,148,754	63,632,396
Total	L C		2,832,114,946	63,632,396

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

Selling expenses and General and administrative expenses

	For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
Cost of sales	+	9,053,297,431
Outsourcing expenses	1.5	4,940,089,937
Other cash expense	: - .	4,113,207,494
General and administrative expenses	8,097,834,843	12,637,525,875
Employee expenses	5,373,914,714	7,337,008,074
Materials expenses	53,928,703	163,858,029
Office supplies expenses	218,564,517	93,033,504
Amortization and depreciation expenses	342,074,516	175,406,730
Charges and fee	490,598,889	658,859,454
Reversal of provision	(1,721,414,320)	-
Outsourcing expenses	578,752,987	471,397,628
Other cash expense	2,761,414,837	3,737,962,456
Total	8,097,834,843	21,690,823,306

•	For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
Other income	1,353,430,773	7,752,852,120
Income from asset liquidation	18,010,000	-
Income from leasing of office space, machinery, and equipment	436,363,636	3,845,122,908
Late payment interest income	-	281,089,029
Reimbursement of electricity and water expenses	-	3,118,853,815
Others	899,057,137	507,786,368
Total	1,353,430,773	7,752,852,120
Other expenses	264,894,558	6,070,767,073
Expense on tax penalties	85,026,558	703,389,201
Depreciation expense of leased assets	-	1,239,766,146
Electricity and water expenses paid		3,583,923,214
Depreciation of cars with original price over 1.6 billion VND	1	389,904,240
Others	179,868,000	153,784,272
Total	264,894,558	6,070,767,073
Other income/Other expenses (Net)	1,088,536,215	1,682,085,047

INVESTMENT JOINT STOCK COMPANY NO 6

Average quantity of outstanding common shares

Basic earnings per share (VND/ share)

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15,120,000

15,120,000

82.63

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

6.7 Current corporate income tax expense		
	For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
Current corporate income tax expense based on taxable income for the current year	159,538,608	2,323,214,684
Total	159,538,608	2,323,214,684
6.8 Basic earnings per share	For the period ended 30/6/2025 VND	For the accounting period ending June 30, 2024 (restated)
Profit after corporate income tax (VND)	1,249,359,608	2,462,911,023
Adjustments		
Adjustment decrease due to appropriation to bonus and welfare fund, and mutual support fund	¥	(1,366,285,963)
Profit / Loss distributable to common shareholders (VND)	1,249,359,608	1,096,625,060

As of the reporting date, the Company has not yet been able to reliably estimate the amount of profit for the accounting period ending June 30, 2025, that may be appropriated to the bonus and welfare fund. If the Company makes such an appropriation for the accounting period ending June 30, 2025, the net profit attributable to shareholders and basic earnings per share will decrease

(*) Basic earnings per share for the interim accounting period ending June 30, 2024, have been restated due to the profit distribution made by the Company in 2025 in accordance with Resolution No. 17/2025/NQ-DHDCD dated June 24, 2025, of the Annual General Meeting of Shareholders. Accordingly, an amount of VND 2,732,571,926 was appropriated to the bonus and welfare fund. As a result, the profit attributable to holders of ordinary shares used to calculate basic earnings per share for the interim accounting period ending June 30, 2024, has been reduced by half of the above appropriated amount. The basic earnings per share for the interim accounting period ending June 30, 2024, changed as follows:

INVESTMENT JOINT STOCK COMPANY NO 6

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended $30^{\rm th}$ June 2025

6.8 Basic earnings per share

7 7 7

	Figures presented in the previous period's report	Restated figures	Difference
Accounting profit after corporate income tax of the parent company (VND)	2,462,911,023	2,462,911,023	-
Decrease adjustment due to provision for supporting fund	o -	(1,366,285,963)	(1,366,285,963)
Profit or loss attributable to common shareholders of the parent company (VND)	2,462,911,023	1,096,625,060	(1,366,285,963)
Weighted average number of common shares outstanding during the period (shares)	15,120,000	15,120,000	-
Basic earnings per share (VND/share)	162.89	72.53	(90.36)

6.9 Production and business expenses by factors

	For the period ended 30/6/2025 VND	For the period ended 30/6/2024 VND
Material expenses	340,206,856	340,035,169
Employee expenses	10,843,159,095	12,839,337,194
Amortization and Depreciation expenses	2,176,846,758	2,666,751,000
Outsourcing expenses	36,594,891,094	48,052,218,144
Reversal of provision expenses	(1,721,414,320)	-
Other cash expenses	170,712,212,627	8,294,016,791
Total	218,945,902,110	72,192,358,298

7. OTHER INFORMATION

7.1 Events after the Balance Sheet date

Names of Individuals and Organizations	Relationship	
Vietnam Building Utilities Management and Operation Services Joint	Subsidiary	
Stock Company	WWw.ee coertexa	
No. 6 Ha Long Housing Investment and Development JSC	Subsidiary	
Diamond Flower Tower JSC	Subsidiary	
Handico 6 Mechanical and Electrical Installation JSC	Associate	
Members of the Board of Directors, Supervisory Board, General	Significant influence	
Directors, and individuals related to these members		

Electrical Installation JSC

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED) For the period ended 30th June 2025

Transactions and balances with related parties (continued)

a. Remuneration of	key personnel and comp	Nature of	For the period ended 30/6/2025	For the period ended 30/6/2024
Related parties	Position	transaction	VND	VND
Board of Management		800780		
Mr Le Quoc Binh	Chairman of the Board of	Salary, Remuneration	312,120,000	300,168,000
Mr Be Ngoc Long	Member of the Board, General Director	Salary, Remuneration	267,568,000	260,336,000
Mr Vu Tuan Anh	Member	Remuneration	21,000,000	15,840,000
Mr Pham Ngoc Chien	Member	Remuneration	21,000,000	15,840,000
Mr Hoang Tuan Anh Board of Supervisors	Member	Remuneration	55	10,560,000
Ms Nguyen Thi Thu Hien	Head of the Board of Supervisors	Remuneration	21,000,000	12,672,000
Mr Pham Anh Tu	Member	Salary, Remuneration	132,630,000	128,466,000
Ms Pham Thi Kim Dung	Member	Salary, Remuneration	85,641,614	81,257,087
Information discloser				
Mr Pham Ngoc Quynh	Information discloser	Salary	137,872,299	117,340,000
Board of General Director	·s			
Mr Ngo Van Dong	Deputy General Director	Salary	164,268,000	135,720,000
Mr Hoang Que Son	Deputy General Director	Salary	174,915,000	176,436,000
Mr Dinh Ngoc Linh	Deputy General Director	Salary	215,011,364	210,630,000
Chief Accountant				
Ms Duong Thi Thai Huong	Chief Accountant	Salary	180,960,000	187,301,944
Total			1,733,986,277	1,652,567,031
Transactions with relate	ed parties			- 0 11
Timismotions (Times a second	•		For the period	For the period ended 30/6/2024
		Nature of	ended 30/6/2025	VND
Related parties	Relationship	transaction	VND	VIID
Interest payment	- 11/ 1 000	<u></u>		60,000,000
Mr Be Ngoc Long	Board Member, CEO	Interest payable	-	00,000,000
Repaid loan amount			8	
Mr Le Quoc Binh	Chairman	Loan repayment by the company	3,000,000,000	•
Balances with related p	arties		Fau the soule 3	For the period
· ·		N-4	For the period ended 30/6/2025	ended 30/6/2024
	***	Nature of transaction	VND	VND
Related parties	Relationship	transaction	VIND	
Loan collection				
Handico 6 Mechanical and Electrical Installation JSC	Associate	Loan collection	25,100,000,000	20,000,000,000

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NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30th June 2025

7.1 Transactions and balances with related parties (continued)

Related parties	Relationship	Nature of transaction	30/6/2025 VND	01/01/2025 VND
Other payables	Relationship		1,623,258,628	205,276,984
Handico 6 Mechanical and Electrical Installation JSC	Associate	Interest payable	573,655,342	38,440,822
Mr Le Quoc Binh	Chairman	Interest payable	223,726,027	44,383,561
Mr Be Ngoc Long	Board Member, CEO	Interest payable	14,794,521	60,164,384
Nguyen Thi Thu Hien	Head of the Board of Supervisors	Interest payable	34,712,329	-
Mr Le Hoang Nam	Related person	Interest payable	776,370,409	62,288,217
Borrowings	Related person		44,700,000,000	47,700,000,000
Ms Nguyen Thi Thu Hien	Head of the Board of Supervisors	Borrowing	1,000,000,000	1,000,000,000
Mr Be Ngoc Long	Board Member, CEO	Borrowing	600,000,000	600,000,000
Mr Le Quoc Binh	Chairman	Borrowing	6,000,000,000	9,000,000,000
Mr Le Hoang Nam	Chairman	Borrowing	12,000,000,000	12,000,000,000
Handico 6 Mechanical and Electrical Installation JSC	Associate	Borrowing	25,100,000,000	25,100,000,000

7.2 Comparative figures

Comparative figures on the interim balance sheet and related notes are taken from the consolidated financial statements for the year ended 31th December 2024 which have been audited by CPA VIETNAM Auditing Co., Ltd - A Member of INPACT.

Comparative figures in the interim consolidated income statement, the interim consolidated cash flow statement and related notes are taken from the interim consolidated financial statements for the period ended 30th June 2024 which have been reviewed by CPA VIETNAM Auditing Co., Ltd - A Member of INPACT.

Preparer

Chief Accountant

Hanoi, 19th August 2025

General Director

CÔNG/TY CO CỔ PHẨM NU TƯ VÀ PHÁT/TRIỆN

NHA SỐ 6

Bui Thu Hang

Duong Thi Thai Huong

Be Ngoc Long