

KHAI HOÀN LAND GROUP JOINT STOCK COMPANY

INTERIM FINANCIAL STATEMENTS

THE THIRD QUARTER 2026

(As at 30 September 2026)



Ho Chi Minh City, October 2026

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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Khai Hoan Land Group Joint Stock Company (the "Company") presents this report together with the Company's separate financial statements for the third quarter 2026.

THE BOARD OF DIRECTORS AND BOARD OF MANAGEMENT

The members of the Board of Directors and Board of Management of the Company who held office during the third quarter 2026 and to the date of this report are as follows:

Board of Directors

Mr. Nguyen Khai Hoan	Chairman
Mrs. Dinh Thi Nhat Hanh	Vice Chairwoman
Mrs. Pham Thi Minh Phu	Member
Mr. Tran Van Duong	Member (<i>Appointed on April 14, 2026</i>)
Mr. Tran Manh Toan	Independent member (<i>Term ended on April 14, 2026</i>)
Mrs. Pham Thi Hoa	Independent member
Mr. Nguyen Huu Minh Tri	Independent member (<i>Appointed on April 14, 2026</i>)

Board of Management

Mrs. Dinh Thi Nhat Hanh	General Director
Mrs. Pham Thi Minh Phu	Deputy General Director
Mr. Tran Van Duong	Deputy General Director

Board of Supervisors

Mr. Hoang Phuong	Head of Supervisory Board
Mrs. Nguyen Thu Trang	Member
Mr. Le Van Kieu	Member

BOARD OF MANAGEMENT' STATEMENT OF RESPONSIBILITY

The Board of Management of the Company is responsible for preparing the separate financial statements for the second quarter 2026, which give a true and fair view of the separate financial position of the Company, its separate operating results and its separate cash flows for the year. In preparing these separate financial statements, the Board of Management is required to:

- Comply with Vietnamese Accounting Standards, Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of the separate financial statements;
- 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 separate financial statements;
- Design and implement an effective internal control system for the purpose of proper preparation and presentation of the financial statements so as to minimize errors and fraud; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management 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 that the separate financial statements comply with Vietnamese Accounting Standards, Corporate Accounting System and the relevant statutory requirements applicable to the preparation and presentation of the separate financial statements. The Board of Management is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

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

For and on behalf of the Company,



Dinh Thi Nhat Hanh
General Director

Ho Chi Minh City, 28 October 2026

KHAI HOAN LAND GROUP JOINT STOCK COMPANY

Address: 5-7-9-11 Hung Gia 4 Internal Road, Phu My Hung Urban Area, Tan Hung Ward, Ho Chi Minh City

INTERIM FINANCIAL STATEMENTS

The Third quarter 2026

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Currency Unit : VND

ITEMS	Codes	Notes	30/09/2026	01/01/2026
A - CURRENT ASSETS	100		2,323,873,483,865	1,922,721,866,473
I. Cash and cash equivalents	110	5	52,777,482,895	94,606,548,509
1. Cash	111		52,777,482,895	94,606,548,509
II. Short-term financial investments	120		303,301,921,318	257,809,078,651
1. Investments held to maturity	123	6	303,301,921,318	257,809,078,651
III. Short-term receivables	130		1,739,152,538,727	1,452,490,579,544
1. Short-term trade receivables	131	7	119,112,306,355	95,730,584,907
2. Short-term prepayment to suppliers	132	8	257,868,369,951	369,386,247,218
3. Other short-term receivables	135	9	1,362,171,862,421	987,373,747,419
IV. Inventories	140		220,247,397,557	113,848,088,635
1. Inventories	141	10	220,247,397,557	113,848,088,635
V. Other current assets	160		8,394,143,368	3,967,571,134
1. Short-term deferred pending costs	161	11	7,945,850,577	1,773,418,931
2. Value added tax deductibles	162		-	2,194,152,203
3. Other receivables from State Budget	163	16	448,292,791	-
B- NON-CURRENT ASSETS	200		4,447,628,674,831	5,071,463,074,534
I. Long-term receivables	210		41,158,652,725	43,213,104,107
1. Other long-term receivables	215	8	41,158,652,725	43,213,104,107
II. Fixed assets	220		113,580,400	201,058,636
1. Tangible fixed assets	221	12	113,580,400	201,058,636
- Cost	222		4,447,928,026	4,447,928,026
- Accumulated depreciation	223		(4,334,347,626)	(4,246,869,390)
2. Intangible fixed assets	227		-	-
- Cost	228		575,365,500	575,365,500
- Accumulated Amortization	229		(575,365,500)	(575,365,500)
III. Long-term assets in progress	250		25,626,237,126	6,361,237,126
1. Long-term work in progress	251	10	22,946,237,126	4,526,237,126
2. Construction in progress	252		2,680,000,000	1,835,000,000
IV. Long-term financial investments	260	13	4,376,409,626,043	4,829,528,388,949
1. Investments in subsidiaries	261		962,000,000,000	212,000,000,000
2. Other long-term investments	263		1,724,250,000,000	1,472,050,000,000
3. Investments held to maturity	255		1,690,159,626,043	3,145,478,388,949
V. Other long-term assets	270		4,320,578,537	192,159,285,716
1. Long-term deferred costs	271	11	4,320,578,537	192,159,285,716
TOTAL ASSETS	280		6,771,502,158,696	6,994,184,941,007

KHAI HOAN LAND GROUP JOINT STOCK COMPANY

Address: 5-7-9-11 Hung Gia 4 Internal Road, Phu My Hung Urban Area, Tan Hung Ward, Ho Chi Minh City

INTERIM FINANCIAL STATEMENTS

The Third quarter 2026

Interim Financial Report (continued)

ITEMS	Codes	Notes	30/09/2026	01/01/2026
C - LIABILITIES	300		1,409,441,357,314	1,704,671,468,367
I. Current liabilities	310		881,111,357,314	908,671,468,367
1. Short-term trade payable	311	14	57,968,042,643	7,505,045,706
2. Short-term advances from customers	312	15	6,869,168,724	1,574,909,091
3. Taxes and amount payable to State Budget	314	16	16,968,310,246	21,847,046,436
4. Payables to employees	315		4,602,048,358	8,952,339,329
5. Short-term accrued expenses	316	17	40,156,662,257	33,519,843,627
6. Other short-term payables	320	18	201,205,125,086	307,010,859,655
7. Short-term loans and obligations under finance leases	321	19	553,342,000,000	528,261,424,523
II. Long-term Liabilities	330		528,330,000,000	796,000,000,000
1. Other long-term payables	338	18	300,000,000	400,000,000
2. Long-term loans and obligations under finance leases	339	19	528,030,000,000	795,600,000,000
D - EQUITY	400		5,362,060,801,382	5,289,513,472,640
I. Owner's equity	410	20	5,362,060,801,382	5,289,513,472,640
1. Owners' contributed capital	411		4,494,352,050,000	4,494,352,050,000
- Ordinary shares with voting rights	411a		4,494,352,050,000	4,494,352,050,000
2. Capital surplus	412		13,054,455,000	13,054,455,000
3. Retained earnings	420		854,654,296,382	782,106,967,640
- Undistributed earnings accumulated to the prior year end	420a		782,106,967,640	713,419,301,334
- Undistributed earnings of the current year	420b		72,547,328,742	68,687,666,306
TOTAL RESOURCES	440		6,771,502,158,696	6,994,184,941,007



Pham Le Minh Khoa
Preparer



Khu Viet Nghia
Chief Accountant



Ho Chi Minh City, 28 October 2026

Dinh Thi Nhat Hanh
General Director

KHAI HOAN LAND GROUP JOINT STOCK COMPANY

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INTERIM FINANCIAL STATEMENTS

The Third quarter 2026

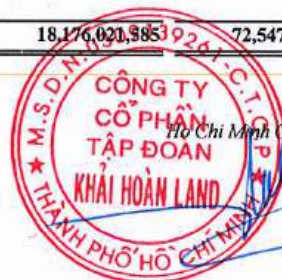
INTERIM INCOME STATEMENT

3rd Quarter 2026

Currency Unit : VND

ITEMS	Codes	Notes	3rd Quarter 2026	3rd Quarter 2025	Accumulated Year 2026	Accumulated Year 2025
1. Revenue from goods sold and services rendered	01	21	353,098,477,815	135,587,209,358	633,420,388,921	382,405,979,833
2. Deductions	02		-	-	-	-
3. Net revenue from goods sold and services rendered	10		353,098,477,815	135,587,209,358	633,420,388,921	382,405,979,833
4. Cost of goods sold and services rendered	11	22	250,677,813,350	97,822,888,204	490,851,278,087	276,729,032,743
5. Gross profit from goods sold and services rendered	20		102,420,664,465	37,764,321,154	142,569,110,834	105,676,947,090
6. Financial income	22	23	6,079,563,322	51,864,687,067	386,247,663,684	167,559,906,134
7. Financial expenses	23	24	31,988,730,827	38,081,513,738	356,459,560,187	124,049,122,618
- In which: Interest expenses	24		31,988,730,827	34,050,026,545	234,956,989,458	97,297,456,623
8. Selling expenses	25	25	13,693,739,394	17,497,039,489	42,158,353,061	44,923,878,524
9. General and administrative expenses	26	26	13,893,133,031	11,782,346,678	38,162,971,696	32,021,007,107
10. Operating profit	30		48,924,624,535	22,268,108,316	92,035,889,574	72,242,844,975
11. Other income	31		66,836,767	1,061,661,430	194,299,118	1,623,085,096
12. Other expenses	32		485,834,471	577,939,012	1,005,330,011	5,085,102,004
13. Profit from other activities	40		(418,997,704)	483,722,418	(811,030,893)	(3,462,016,908)
14. Accounting profit before tax	50		48,505,626,831	22,751,830,734	91,224,858,681	68,780,828,067
15. Current corporate income tax expense	51	27	9,923,821,049	4,575,809,149	18,677,529,939	14,733,916,946
16. Deferred Tax Expense	52		-	-	-	-
17. Net profit after corporate income tax	60		38,581,805,782	18,176,021,585	72,547,328,742	54,046,911,121

 Pham Le Minh Khoa
Preparer

 Khu Viet Nghia
Chief Accountant


Ho Chi Minh City, 28 October 2026

 Dinh Thi Nhat Hanh
General Director

KHAI HOAN LAND GROUP JOINT STOCK COMPANY

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INTERIM FINANCIAL STATEMENTS

The Third quarter 2026

INTERIM CASH FLOW STATEMENT

(Indirect method)

3rd Quarter 2026

Currency Unit : VND

ITEMS	Codes	Accumulated from the beginning of the year to the end of	
		3rd Quarter 2026	3rd Quarter 2025
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1. Accounting profit before tax	01	91,224,858,681	68,780,828,067
2. Adjustment for			
- Depreciation and amortization of fixed assets	02	87,478,236	223,645,827
- Gain from investing activities	05	(386,247,663,684)	(167,559,906,134)
- Interest expenses	06	234,956,989,458	97,297,456,623
3. Operating profit before movements in working capital	08	(59,978,337,309)	(1,257,975,617)
- Increase, decrease in receivables	09	(252,310,820,334)	(428,842,548,101)
- Increase, decrease in inventory	10	(124,819,308,922)	59,194,266,420
- Increase, decrease in payables (exclude interest expenses, CIT)	11	(108,942,387,718)	(113,567,918,725)
- Increase, decrease in prepayments	12	181,666,275,533	8,706,529,628
- Interest paid	14	(245,097,598,900)	90,827,821,057
- Corporate income tax paid	15	(18,515,219,309)	(16,633,207,164)
Net cash from operating activities	20	(627,997,396,959)	(401,573,032,502)
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1. Acquisition of fixed assets and other long-term assets	21	(845,000,000)	(997,155,556)
2. Cash outflow for lending, buying debt instruments of other entities	23	(667,992,000,000)	-
3. Cash recovered from lending, selling debt instruments of	24	1,768,892,851,946	-
4. Investments in other entities	25	(750,000,000,000)	-
5. Interest earned, dividend and profit received	27	412,421,903,922	185,452,500,000
Net cash from investing activities	30	762,477,755,868	184,455,344,444
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1. Proceeds from borrowings	33	983,378,033,240	520,111,542,111
2. Repayments of borrowings	34	(1,159,687,457,763)	(353,216,119,504)
Net cash from financing activities	40	(176,309,424,523)	166,895,422,607
Net decrease in cash during the year	50	(41,829,065,614)	(50,222,265,451)
Cash and cash equivalents at the beginning of year	60	5 94,606,548,509	106,980,526,613
Effect of changes in foreign exchange rates	61	-	-
Cash and cash equivalents at the end of year	70	5 52,777,482,895	56,758,261,162



Pham Le Minh Khoa
Preparer

Khu Viet Nghia
Chief Accountant

Dinh Thi Nhat Hanh
General Director

KHAI HOAN LAND GROUP JOINT STOCK COMPANY

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INTERIM FINANCIAL STATEMENTS

The Third Quarter 2026

NOTES TO THE INTERIM FINANCIAL STATEMENTS

The Third Quarter 2026

1. GENERAL INFORMATION

Structure of ownership

Khai Hoan Land Group Joint Stock Company (formerly known as Khai Hoan Land Real Estate Joint Stock Company) ("the Company") was incorporated under the Business Registration Certificate No. 0309139261 dated 24 July 2009 initially issued by the Ho Chi Minh City Department of Planning and Investment, as amended registration of the 28th change on 21 October 2025.

According to the 28th amended Business Registration Certificate, the charter capital of the Company is VND 4,494,352,050,000 divided into 449,435,205 shares with par value of VND 10,000 per share.

The Company's shares were officially listed on the Ho Chi Minh City Stock Exchange (HOSE) with the stock code as: KHG.

The Company's head office is located at 5-7-9-11 Hung Gia 4 street, Phu My Hung Urban Area, Tan Hung ward, Ho Chi Minh city.

Business and principal activities

Business activities of the Company are real estate consulting, brokerage services, auction of real estate, auction of land use rights; housing construction; site preparation; organization of introduction and trade promotion; construction of other civil engineering works; restaurants and catering services; trading real estate, land use rights of owners, leased or leased by the owners; retailing other goods in specialized stores; civil design activities; landscape maintenance services; wholesale of other household appliances; career education; other recreational activities.

The Company's primary activity during the year was the business of real estate and land use rights—whether owned, held for use, or leased.

Normal production and business cycle

The Company's normal production and business cycle is carried out for a time period of 12 months or less.

Company's structure

As at 30 September 2026, the Company has invested in three (03) subsidiaries. Details of these invested companies are as follows:

Subsidiaries

Name	Place of incorporation	Main activities	Owned %	Benefit ratio	Voting right
- An Pha Real Estate Development Investment Co., Ltd	HCM City.	Real Estate Business - Brokerage.	100%	100%	100%
- An Thinh Phat Real Estate Business Investment Co., Ltd	HCM City.	Real Estate Business - Brokerage.	100%	100%	100%
- Hoang Thao My Trading and service Co., Ltd	HCM City.	Real Estate Business - Brokerage.	100%	100%	100%

KHAI HOAN LAND GROUP JOINT STOCK COMPANY

Address: 5-7-9-11 Hung Gia 4 Internal Road, Phu My Hung Urban Area, Tan Hung Ward, Ho Chi Minh City

INTERIM FINANCIAL STATEMENTS

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In addition, as at 30 September 2026, the Company has following dependent units including branches and representative offices:

No	Tax identification number	Address
1.	0309139261-001	B10-B11 Nguyen Huu Tho Street, Kim Son Residential Area, Tan Hung Ward, Ho Chi Minh City, Vietnam.
2.	0309139261-003	280A Luong Dinh Cua Street, Binh Trung Ward, Ho Chi Minh City, Vietnam.
3.	0309139261-004	B8 Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.
4.	0309139261-006	B8-9 Nguyen Huu Tho Street, Kim Son Residential Area, Tan Hung Ward, Ho Chi Minh City, Vietnam.
5.	0309139261-007	B12-13-14 Kim Son Residential Area, Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.
6.	0309139261-010	B12-13 Kim Son Residential Area, Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.
7.	0309139261-011	No. 3, Street No. 10, Sala Urban Area, An Khanh Ward, Ho Chi Minh City, Vietnam.
8.	0309139261-012	2nd Floor, 1H Tran Nao Street, Binh Trung Ward, Ho Chi Minh City, Vietnam.
9.	0309139261-013	193 Nguyen Hoang Street, Ward 5, Binh Trung Commune, Ho Chi Minh City, Vietnam.
10.	0309139261-021	2nd Floor, B12-13 Kim Son Residential Area, Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.
11.	0309139261-022	2nd Floor, B13-14 Kim Son Residential Area, Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.
12.	0309139261-023	B10 Nguyen Huu Tho Street, Kim Son Residential Area, Tan Hung Ward, Ho Chi Minh City, Vietnam.
13.	0309139261-024	B11 Nguyen Huu Tho Street, Kim Son Residential Area, Tan Hung Ward, Ho Chi Minh City, Vietnam.
14.	0309139261-025	B13 Nguyen Huu Tho Street, Kim Son Residential Area, Tan Hung Ward, Ho Chi Minh City, Vietnam.
15.	0309139261-026	1st Floor, 193 Nguyen Hoang Street, Ward 5, Binh Trung Commune, Ho Chi Minh City, Vietnam.
16.	0309139261-027	B8-9-10-11 Nguyen Huu Tho Street, Kim Son Residential Area, Tan Hung Ward, Ho Chi Minh City, Vietnam.
17.	0309139261-028	3rd Floor, No. 3, Street No. 10, An Khanh Ward, Ho Chi Minh City, Vietnam.
18.	0309139261-029	LK3-21 Saigon Mystery Villas, Binh Trung Ward, Ho Chi Minh City, Vietnam.
19.	0309139261-030	2nd Floor, No. 193 Nguyen Hoang Street, Binh Trung Ward, Ho Chi Minh City, Vietnam.
20.	0309139261-031	B9-10 Kim Son Residential Area, Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.

KHAI HOAN LAND GROUP JOINT STOCK COMPANY

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INTERIM FINANCIAL STATEMENTS

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No	Tax identification number	Address
21.	0309139261-032	1st Floor, 280A Luong Dinh Cua Street, Binh Trung Ward, Ho Chi Minh City, Vietnam.
22.	0309139261-033	No. 68, Street 27, Hiep Binh Ward, Ho Chi Minh City, Vietnam.
23.	0309139261-034	1st Floor, 1H Tran Nao Street, Binh Trung Ward, Ho Chi Minh City, Vietnam.
24.	0309139261-035	32/01, National Highway 13, Thuan Giao Ward, Ho Chi Minh City, Vietnam.
25.	0309139261-036	No. 1, Block D, Green Pearl Area, Vo Nguyen Giap Street, Binh Duong Ward, Ho Chi Minh City, Vietnam.
26.	0309139261-037	1H Tran Nao Street, Binh Trung Ward, Ho Chi Minh City, Vietnam.
27.	0309139261-038	Floor 1, B8-9 Kim Son Residential Area, Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.
28.	0309139261-039	B9 Kim Son Residential Area, Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.
29.	0309139261-040	Floor 1, B10-11 Kim Son Residential Area, Nguyen Huu Tho Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.
30.	0309139261-041	No. 1411 Nguyen Van Linh Street, Tan Hung Ward, Ho Chi Minh City, Vietnam.
31.	0309139261-042	G6 Imperia Grand Plaza Project, 3/2 Street, Hau Nghia Commune, Tay Ninh Province, Vietnam.

2. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY**Accounting period**

The Company's fiscal year begins on 1 January and ends on 31 December based on calendar year.
The monetary unit used in accounting period is Vietnamese Dong (VND).

3. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM APPLIED

The financial statements are presented in Vietnamese Dong (VND) and are prepared in accordance with accounting principles consistent with the enterprise accounting regime—as stipulated in Circular No. 99/2025/TT-BTC dated October 27, 2025, issued by the Ministry of Finance—covering the enterprise accounting system, Vietnamese Accounting Standards, accounting documentation, chart of accounts, bookkeeping, the preparation and presentation of financial statements, and other legal requirements pertaining to the preparation and presentation of financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are principal accounting policies used by the Company in the preparation of financial statements:

Basis of preparation of financial statement

KHAI HOAN LAND GROUP JOINT STOCK COMPANY

Address: 5-7-9-11 Hung Gia 4 Internal Road, Phu My Hung Urban Area, Tan Hung Ward, Ho Chi Minh City

INTERIM FINANCIAL STATEMENTS

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The financial statements are prepared on the accrual basis (except for the information related to cash flows), under the historical cost concept, in accordance with Vietnamese accounting standards, corporate accounting system and the relevant statutory requirements applicable to the preparation and presentation of the financial statements.

Estimates

The preparation of financial statements in conformity with Vietnamese Accounting Standards, corporate accounting system and legal regulations relating to financial reporting requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the fiscal year. Although these accounting estimates are based on management's knowledge, actual results may differ from those estimates.

Cash and cash equivalents

Cash comprises cash on hand, cash at bank and cash in transit of the Company as at the balance sheet date.

Cash equivalents comprises short-term investments with the terms of less than 03 months since the date of investment that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value at the reporting date and recorded in accordance with Vietnamese Accounting Standard No. 24 - Cash flow statement.

Investments in subsidiaries

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

Investments in subsidiaries are carried on the balance sheet at cost less provision for impairment of such investments (if any). Provision for impairment of investments in subsidiaries, joint ventures, associates is the excess of cost over the market value of the investment or the ownership of the Company in accordance with prevailing corporate accounting system.

Business Cooperation Contract (BCC)

BCC is a contract signed between two or more parties to conduct business activities without establishing an independent legal entity. This activity may be jointly controlled by the partners under the joint venture agreement or controlled by one of the parties, BCC can be carried on in the form of jointly building assets or collaborating in several business activities. Parties of a BCC contract can have an agreement to distribute revenue, products or after-tax profits. In all cases, when receiving money and assets from other parties contributing to BCC activities, the receiving party must record it as a liability.

In case BCC distributes profit after tax, the parties must appoint a party to account for all transactions of BCC, record revenue and expenses, separately monitor business results and tax finalization of BCC.

Receivables and provision for doubtful debts

Receivables are monitored in detail of their original terms and remaining period at the reporting date, receivable parties, original currency and other factors depending on the Company's managerial purposes. The classification of receivables including trade and other receivables shall comply with the following principles:

KHAI HOAN LAND GROUP JOINT STOCK COMPANY

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INTERIM FINANCIAL STATEMENTS

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- Trade receivables include commercial receivables incurred from purchase-sale transactions, including receivables from the sale of exported goods under the trust for other entities;
- Other receivables include non-sales receivables, including: receivables from bank and loan interest; amount paid on behalf of another party; receivables which the export trustor must collect from the trustee; receivables from penalties, compensation; advances; pledges, collaterals, deposits, assets lending, etc...

The Company bases on the remaining terms of receivables at the reporting date to classify them as long-term or short-term receivables.

Receivables are recognised not exceeding the recoverable amount. Provision for doubtful debts is made for receivables that are overdue for six months or more, or when the debtor is in the difficulty of solvency due to dissolution, bankruptcy, or similar difficulties in accordance with the current prevailing corporate accounting system.

Inventories

Real estate

Real estate purchased for sale or long-term rental complying with the one-time revenue recognition requirement in the normal course of business of the Company, and not for lease or awaiting price appreciation, is recognized as inventory at the lower of cost and net realizable value.

The cost of real estate includes the purchase price and other directly attributable costs incurred in bringing the inventory to its present location and condition. Net realizable value is the estimated selling price of inventory in the ordinary course of business, based on the market value at the reporting date and less estimated costs of completion and selling expenses.

Provision for devaluation of inventories is the difference between the cost of inventories and their net realizable value as at the end of the accounting period, which is made in accordance with the current prevailing corporate accounting system.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. The costs of tangible fixed assets arising from purchases and self-constructions comprise all the costs of bringing the tangible fixed assets to their working condition for their intended use.

Costs incurred after initial recognition are recorded as an increase in the historical cost of assets if they actually improve the current status in comparison with the initial standard status of the assets, such as:

- Parts of the tangible fixed asset are modified to extend their useful life or increase their capacity; or
- Parts of the tangible fixed asset are upgraded to significantly increase product quality; or
- New technology process is applied to reduce the operating expenses of the assets.

The cost incurred for repairs and maintenance aims to restore or maintain the ability to bring the economic benefits of the assets according to the initial standard status, do not meet one of the above conditions, are recognized in the operation costs during the year.

Tangible fixed assets are depreciated under the straight-line method based on their useful lives. The details are as follows:

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	Years
Office equipment	03 – 04
Intangible fixed assets and amortization	

Intangible fixed assets are stated at cost less accumulated amortisation, Intangible fixed asset of the Company is computer software and amortised using the straight-line method within 3 years.

Operating leases

A lease of asset is considered an operating lease in case most of the risks and rewards associated with the ownership of that asset belong to the lessor. The lease expenses are recognized in the consolidated income statement under the straight-line method over the leasing period. Amounts received or receivable to facilitate the engagement of operating leases are also recognized under the straight-line method over the leasing period.

Prepaid expenses

Prepayments are expenses which have already been paid but relate to results of operations for multiple accounting periods. Prepayments comprise costs of small tools, office repairing costs which are expected to provide future economic benefits to the Company. These expenditures have been capitalised as prepayments, and are allocated to the income statement using the straight-line method in accordance with the current prevailing accounting regulations.

Payables

The payables are monitored in detail of the original terms, the remaining terms at the reporting date, the payable objects, original currency and other factors according to the Company's management purpose. The classification of payables such as trade payables, other payables shall be implemented according to the following principles:

- Trade payables include commercial payables incurred from purchase-sale transactions;
- Other payables include non-commercial or non-trading payables, including: payables for loan interest, dividend and earning payables; payables for financial investments; amount paid to the third party; lending assets, payables for penalties, compensation; unidentified surplus assets; payables for social insurance, medical insurance, unemployment insurance, trade union; collaterals, deposits received, etc...

The company bases on the remaining term at the reporting date of payable items to classify as long-term or short-term payables

The payables are recorded not less than the payment obligations. In case there is evidence that a loss likely occurs, the Company immediately recognizes a payable under the prudent principle.

Borrowings and finance lease liabilities

Borrowings and finance lease liabilities include loans, finance lease liabilities

The loans are monitored in detail of loan object, loan agreement and loan asset; of the term of loan and finance lease liabilities and type of foreign currency (if any). The loans with the remaining term more than 12 months from the reporting date are presented as long-term loans. The due loans within the next 12 months from the reporting date are presented as short-term loans and finance lease liabilities.

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The company raises funds by issuing bonds including: parity bonds (issuing bonds at par value), discount bonds (issuing bonds at a price less than the par value of the bond, and premium bonds (issuing bonds at a price greater than the face value of the bond). The Company keeps track of discount and premium details for each type of bond issued and bond issuance term, Bond discount and premium are determined and recognized at the time of bond issuance. The Company allocates the discount or premium to borrowing costs or to reduce borrowing costs under the effective interest rate method or the straight-line method.

The interest expense of a bond is qualified for capitalization, the discount or premium allocation is capitalized, respectively.

Borrowing costs

Borrowing costs include interests and other costs incurred directly related to the loans

Borrowing cost is charged to operation expenses during the period when incurred, except for borrowing costs directly attributable to the construction or production of qualifying assets with appropriate time (more than 12 months) to put into use for the intended purposes or sales, which recorded in value of capitalized assets whether it is subject to the fulfilment of certain conditions of Vietnamese Accounting Standard No. 16 - Borrowing cost. Borrowing costs directly attributable to the construction of fixed assets, investment properties can be capitalized even though the construction is less than 12 months.

For the general loans using for purposes of the construction or production of qualifying assets, the borrowing costs are capitalized by capitalization percentage of accumulative weighted average expenses for the construction or production of such assets. The capitalization rate is calculated by the weighted average interest rate of outstanding loans during the year, except special loans serving the purpose of a specific asset.

Accrued expenses

Accrued expenses are recognized based on reasonable estimates of actual expenses to be incurred, amounts due for services rendered during the year but not yet supported by tax invoice or other accounting documents.

Owner's equity recognition

Owner's equity is recognised by actual capital contributions from owners.

Principle on recognition of undistributed profit is the profits (or losses) from the performance business of the Corporation minus (-) income tax expense of any existing business and account adjustments due to retroactive application of accounting policy changes and adjustments retroactive fundamental errors of the previous years.

Reserves, funds from profit after tax are provided according to the Charter of the Company and the resolution of the Board of Management approved in the shareholders' general meeting.

Revenue and other income

Revenue from the rendering of services is recognised when the outcome of such transactions can be measured reliably. In case a transaction involving the rendering of services is attributable to several periods, revenue is recognised in each period 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:

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- 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 percentage of completion of the transaction at the balance sheet date can be measured reliably; and
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Revenue from the transfer of the real estate purchase and sale contracts is recognized when the following conditions are simultaneously satisfied:

- The Company has transferred the risks and rewards to the buyer under the terms of the contract;
- The revenue can be measured reliably;
- The Company has obtained or will receive economic benefits from the transaction;
- Identify costs associated with the transaction.

Revenue from financial activities includes: deposit interest, loan interest, interest from deferred sales, payment discount, dividends paid, profits distributed and gains from foreign exchange differences ... Detailed as follows...

- Interest income is recognized reliably on the balances of deposits, loans, and periodic actual interest
- Foreign exchange differences reflect profit from the actual exchange differences of arising transactions denominated in foreign currencies during the period and profit from the exchange differences due to the translation of monetary items denominated in foreign currencies at the reporting date.

Record cost price

Cost of goods sold and services rendered are recorded at actual value incurred and aggregated according to services provided to customers, ensuring the principle of matching with revenue and the principle of prudence. Costs exceeding the normal level of services provided are immediately recorded in the business results of the period.

Taxation

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

The tax currently payable is based on taxable profit for the period. Taxable profit differs from net profit as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognised on differences between carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognised for all temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which temporary deductible differences can be utilized.

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

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

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

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

Financial Instruments

Initial recognition

Financial assets

According to the Circular No. 210/2009/TT-BTC dated 6 November 2009 of the Ministry of Finance, financial assets are classified appropriately, for disclosure purpose in the financial statements, financial assets are recognized at fair value through profit or loss, held-to-maturity investments, loans and receivables or available-for-sale financial assets. The Corporation determines the classification of its financial assets at initial recognition.

At the date of initial recognition, financial assets are recognized at cost plus transaction costs that are directly attributable to the acquisition of the financial assets. The Corporation's financial assets comprise cash and cash equivalents, trading securities, held-to-maturity investments, trade accounts receivables, loan receivables and other receivables.

Financial liabilities

According to the Circular No. 210/2009/TT-BTC dated 6 November 2009 of the Ministry of Finance, financial liabilities are classified appropriately, for disclosure purpose in the financial statements, financial liabilities are recognized at fair value through profit or loss and financial liabilities measured at amortized cost. The Corporation determines the classification of its financial liabilities at initial recognition.

At the date of initial recognition, financial liabilities are recognized at cost plus transaction costs that are directly attributable to the issue of these financial liabilities. The Corporation's financial liabilities comprise trade accounts payable, accrued expenses, other payables, loans and finance lease liabilities.

Subsequent measurement after initial recognition

The subsequent measurement of the financial instruments after initial recognition is the fair value, In the case there is no regulation on revaluing the fair value of financial instruments, using the historical cost.

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Offset of financial instruments

Financial assets and financial liabilities are offset and the net amount presented in the balance sheet, if and only if, there is a currently enforceable legal right to offset the recognized amounts and there is an intention to settle on a net basis, or to collect the assets and settle the liabilities simultaneously.

The Company has not presented notes related to financial instruments at the end of the accounting period due to Circular No. 210, as well as current regulations, which do not provide specific guidance on determining the fair value of financial assets and financial liabilities.

Related parties

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions or if the related party entity and another entity are subject to common control.

Individuals with the direct or indirect voting rights can impact significantly on the Company, including close family members of these individuals (parents, spouses, children, siblings).

Key management personnel have authority and responsibility for planning, managing and controlling the operation of the Company: the directors, the managers of the Company and close family members of these individuals.

The companies managed by these individuals mentioned above with direct or indirect voting rights or through these rights they can have a significant impact on the Company, including the companies owned by the leaders or major shareholders of the Company and the companies have the same key management personnel.

5. CASH

	<u>30/09/2026</u>	<u>01/01/2026</u>
	VND	VND
Cash on hand	170,131,169	27,294,727
Non term deposit	52,607,351,726	94,579,253,782
Total	<u>52,777,482,895</u>	<u>94,606,548,509</u>

6. INVESTMENTS HELD TO MATURITY

	<u>30/09/2026</u>		<u>01/01/2026</u>	
	Book value	Provision	Book value	Provision
	VND	VND	VND	VND
Fixed-term deposit	6,000,000,000	-	20,550,886,870	-
Loan Receivable	297,301,921,318	-	237,258,191,781	-
- Nhan Quang Investment Co., Ltd	63,540,593,972	-	108,294,246,575	-
- Duy Kim Co., Ltd	1,759,616,439	-	85,642,739,727	-
- Quân Kiên Co., Ltd	170,166,710,907	-	43,321,205,479	-
- Khai Minh Land Investment and Brokerage Co., Ltd	61,835,000,000	-	-	-
Total	<u>303,301,921,318</u>	<u>-</u>	<u>257,809,078,651</u>	<u>-</u>

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7. SHORT-TERM TRADE RECEIVABLES

	30/09/2026	01/01/2026
	VND	VND
Solution Development Investment Co., Ltd	1,318,764,100	21,382,647,008
Khai Minh Land Real Estate JSC	19,737,034,076	62,518,756,559
T&T Land Group JSC	114,720,088	363,048,443
T&T Homes Real Estate JSC	2,946,648,812	2,946,648,812
Khai Minh Land Investment and Brokerage Co., Ltd	94,369,338,524	4,532,614,906
Other customers	625,800,755	3,986,869,179
Total	119,112,306,355	95,730,584,907

8. SHORT-TERM PREPAYMENTS TO SUPPLIERS

	30/09/2026	01/01/2026
	VND	VND
Topazcons Construction Co., Ltd (*)	202,820,000,000	285,500,000,000
Quan Kien Co.,Ltd	30,865,049,845	41,435,196,553
Duy Kim Co., Ltd	13,281,703,079	17,318,731,993
Other suppliers	10,901,617,027	25,132,318,672
Total	257,868,369,951	369,386,247,218

(*) An advance payment to Topazcons Construction Company Limited (formerly Viet Nhat Daiki Construction Company Limited) under the general contractor contract for project "Ecotourism Area at Ong Lang beach, Cua Duong commune, Phu Quoc district" (also known as "Helios Coastal city project"). Accordingly, Topazcons Construction Company Limited will perform the following tasks: consulting survey, implementing feasibility study report, designing advisory and constructing infrastructure of this project. The project is deployed on an area of about 51,84 hectares with a total estimated investment of about VND 3,000 billion. The project has been received the investment policy decision and Decision approving the detailed construction planning task at scale 1/500 from the Phu Quoc Economic Zone Management Board - Kien Giang Province. Currently, the company has completed the procedures to incorporate the project into the master plan for the Phu Quoc Special Economic Zone. It is currently in the process of registering its land-use plan and finalizing the procedures to reclassify the project—shifting its designation from "ecotourism" to "mixed-use urban land" (including a residential component)—with the aim of enhancing the project's investment efficiency.

9. OTHER RECEIVABLES

	30/09/2026		01/01/2026	
	Book value	Provision	Book value	Provision
	VND	VND	VND	VND
Short-term	1,362,171,862,421	=	987,373,747,419	=
Advance to staff	4,358,479,498	-	4,933,129,070	-
Short-term deposits (9.1)	1,289,764,443,173	-	920,875,599,860	-
Interest accrued	452,502,560	-	531,904,111	-
Green Symphony Co., Ltd (*)	60,598,404,304	-	60,598,404,304	-
Others	6,998,032,886	-	434,710,074	-
Long-term	41,158,652,725	=	43,213,404,107	=
Long-term deposits (9.1)	41,158,652,725	-	43,213,104,107	-
Total	1,403,330,515,146	-	1,030,586,851,526	-

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(*) Receivables of Green Symphony Co., Ltd includes:

- The amount of VND 38,000,000,000 is under the agreement No. 02/BBTT/GHX-KHL dated 02 March 2020 between Khai Hoan Land Group Joint Stock Company and Green Symphony Co., Ltd, Accordingly. Khai Hoan Land Group JSC, on behalf of Green Symphony, transfers money to Thuan Viet Construction - Trading Co., Ltd, with an amount equivalent to 10% of the contract value of Contract No. 01/2020/GHX-TV dated 02 March 2020 about design, supervision, construction, supply and installation of equipment signed between Green Symphony Co., Ltd (investor) and Thuan Viet Construction and Trading Co., Ltd (main contractor).
- Receivables of Green Symphony Co., Ltd amount to VND 22,598,404,304 under the principal contract No.01/HDNT-DV-GHX-KHL-KML dated 02 January 2020 between three parties including Green Symphony - Khai Minh Land- Khai Hoan Land about the obligation to transfer money to invest Khai Hoan Prime project.

9.1. Deposits and escrow

	30/09/2026	01/01/2026
	VND	VND
Short-term	1,289,764,443,173	920,875,599,860
Deposit for brokerage contracts	1,289,764,443,173	920,875,599,860
- Khai Minh Land Real Estate JSC	106,230,000,000	184,000,000,000
- Solution Development Investment Co., Ltd	287,335,599,860	244,035,599,860
- Khai Minh Land Investment and Brokerage Co., Ltd	209,920,000,000	191,600,000,000
- Green Symphony Company Limited	649,308,843,313	291,420,000,000
- Tai Vuong Real Estate Limited	30,000,000,000	-
- Others	6,970,000,000	9,820,000,000
Long-term	41,158,652,725	43,213,104,107
Deposit of investment project	21,500,000,000	21,500,000,000
Deposit of real estate brokerage cont	17,127,757,725	19,065,409,107
Deposit of rental office	2,495,695,000	2,589,695,000
Others	35,200,000	58,000,000
Total	1,330,923,095,898	964,088,703,967

10. INVENTORIES

	30/09/2026		01/01/2026	
	Historical cost	Provision	Historical cost	Provision
	VND	VND	VND	VND
Short-term	220.247.397.557	-	113.848.088.635	-
Real estate (*)	143,409,547,498	-	113,848,088,635	-
Work in process	76,837,850,059	-	-	-
Costs of Khai Hoan Imperial project	76,837,850,059	-	-	-
Long-term	22,946,237,126	-	4,526,237,126	-
Work in process	22,946,237,126	-	4,526,237,126	-
- Helios Phu Quoc project	22,179,418,944	-	3,879,418,944	-
- Others	766,818,182	-	646,818,182	-
Total	243,193,634,683	-	118,374,325,761	-

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(*) The value of real estate of the Apartment building project in Hiep Phuoc commune, Ho Chi Minh city and the mixed-use commercial and residential area project in My Hào ward, Hung Yen province.

11. DEFERRED COSTS

	30/09/2026	01/01/2026
	VND	VND
Short-term	7,945,850,577	1,773,418,931
Tools and supplies	1,265,261,783	205,801,073
Office repair and maintenance expenses	26,068,483	365,712,446
Insurance cost	982,666,575	3,333,326
Others	5,671,853,736	1,198,572,086
Long-term	4,320,578,537	192,159,285,716
Tools and supplies	1,138,147,595	1,128,905,155
Cost relate to business cooperation contract (*)	-	189,326,331,238
Other prepaid expenses	3,182,430,942	1,704,049,323
Total	12,266,429,114	193,932,704,647

12. TANGIBLE FIXED ASSETS

Office equipment	Cost	Accumulated depreciation	Net book value
	VND	VND	VND
As at 01/01/2026	4,447,928,026	4,246,869,390	201,058,636
Purchases	-	87,478,236	-
As at 30/09/2026	4,447,928,026	4,334,347,626	113,580,400

Cost of tangible fixed assets fully depreciated but still in use: 4,098,015,065 VND

13. LONG-TERM FINANCIAL INVESTMENTS**13.1 Investments in subsidiaries**

	30/09/2026			01/01/2026		
	Cost	Fair value	Provision	Cost	Fair value	Provision
	VND	VND	VND	VND	VND	VND
- An Pha Real Estate Development Investment Co., Ltd	120,000,000,000	120,000,000,000	-	120,000,000,000	120,000,000,000	-
- An Thinh Phat Real Estate Business Investment Co., Ltd.	92,000,000,000	92,000,000,000	-	92,000,000,000	92,000,000,000	-
- Hoang Thao My Trading and service Co., Ltd	750,000,000,000	750,000,000,000	-	-	-	-
Total	962,000,000,000	962,000,000,000	-	212,000,000,000	212,000,000,000	-

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The Company owns 100% of the capital of the subsidiaries through the transfer of the capital from the founders. The operation objective of the subsidiaries is to invest, develop and trade in real estate projects in Tuyen Quang commune – Lam Dong province and Tay Ninh province, Thuan Giao Ward, Ho Chi Minh City. The subsidiaries are in the stage of completing legal procedures related to granting land-use rights and project investment preparation.

13.2 Other long-term investments

	30/09/2026			01/01/2026		
	Cost	Fair value	Provision	Cost	Fair value	Provision
	VND	VND	VND	VND	VND	VND
Investments in other entities	1,724,250,000,000	1,724,250,000,000		1,472,050,000,000	1,472,050,000,000	-
Green Symphony Co., Ltd (1)	295,000,000,000	295,000,000,000	-	-	-	-
- Tan Dien project	295,000,000,000	295,000,000,000	-	-	-	-
Solution Development Investment Co., Ltd (3)	407,200,000,000	407,200,000,000	-	405,000,000,000	405,000,000,000	-
- Thuan Giao project	407,200,000,000	407,200,000,000	-	405,000,000,000	405,000,000,000	-
Khai Hoan - Vung Tau Group Co., Ltd (4)	779,550,000,000	779,550,000,000	-	824,550,000,000	824,550,000,000	-
Nhan Quang Investment Company Limited (5)	242,500,000,000	242,500,000,000	-	242,500,000,000	242,500,000,000	-
Held-to-maturity investments	1,690,159,626,043	1,690,159,626,043	-	3,145,478,388,949	3,145,478,388,949	-
Green Symphony Co., Ltd (1)	-	-	-	1,153,481,000,000	1,153,481,000,000	-
- Khai Hoan Prime project	-	-	-	1,153,481,000,000	1,153,481,000,000	-
Khai Minh Land Real Estate JSC (2)	979,758,107,390	979,758,107,390	-	1,111,861,553,334	1,111,861,553,334	-
- Tân Quới project	979,758,107,390	979,758,107,390	-	1,111,861,553,334	1,111,861,553,334	-
- Hoàng Thảo My project	-	-	-	248,000,000,000	248,000,000,000	-
Solution Development Investment Co., Ltd (3)	492,699,707,077	492,699,707,077	-	632,135,835,615	632,135,835,615	-
- T&T Long Hậu project	492,699,707,077	492,699,707,077	-	632,135,835,615	632,135,835,615	-
Hong Tram Phat Real Estate JSC (6)	217,701,811,576	217,701,811,576	-	-	-	-
Cộng	3,414,409,626,043	3,414,409,626,043	-	4,617,528,388,949	4,617,528,388,949	-

(1) - The investment by Green Symphony Co., Ltd. under the real estate brokerage service contract signed on March 31, 2026 and the Memorandum of Cooperation No. 01/2026/MOU/KHL-GHX dated February 27, 2026 attached to implement the investment and development of the Tan Dien Smart City project in Tan Dien commune, Go Cong Dong district, Tien Giang province. The total amount the Company has contributed to the project as of September 30, 2026 is VND 295 billion..

- Business Cooperation Contract No. HD01/2023-HTĐT/GHX-KHG, dated August 1, 2023, along with its accompanying appendices, was entered into for the development of a residential high-rise project in Ninh Duc Commune, Nha Be District, Ho Chi Minh City,

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with Giao Huong Xanh Company Limited serving as the project developer. The Company's total capital contribution to the project amounts to VND 1,437.5 billion, representing approximately 50% of the total investment capital. The term of the investment cooperation is 60 months. Under the agreement, pre-tax profits from the project are to be distributed in proportion to the capital contributions. By early July 2026, the project had reached the completion of its structural framework and transitioned into the finishing phase.

During the period, the Company and Giao Huong Xanh Company Limited signed an agreement to terminate the business cooperation contract. It was agreed that profits would be distributed at a rate of 16.5% per annum, calculated based on the duration of the capital contribution. As the Company opted for an early termination of the agreement prior to the project's completion, it became entitled to rights regarding the distribution of the project's products. The profit accrued to the Company totaled VND 316,790,660,095, while the associated costs amounted to VND 278,375,201,227. These amounts were recorded by the Company under financial income and financial expenses for the period.

(2) The investment by Khai Minh Land Real Estate JSC under the business cooperation contracts are as follows:

- Business cooperation contract No. 01/HDHTKD/KHL-KML dated 30 March 2021 to implement the project of New urban area and entertainment, resort complex Tan Quoi, Tan Quoi town, Vinh Long province. The total capital contribution committed by the Company is approximately VND 1,500 billion, representing 25% of the total investment capital of the project, as at 30 September 2026, the Company had contributed VND 979.7 billion (a portion of the contributed capital was recovered during the year). The parties have agreed to allocate the project's products in proportion to their respective capital contributions and the Company will act as the developer and exclusive distributor of all products of the project. The contract term has been extended until 29 March 2031. Prior to the determination of the project's profit, Khai Hoan Land Group JSC shall receive provisional interest in accordance with the agreement, applied to each phase. Up to the reporting date, the project has received approval for the adjustment of the 1/500 detailed planning task and has been approved for the 1/500 detailed planning project. To date, the project has completed the procedures for the pre-feasibility study report, while also finalizing the documentation required for the appraisal and approval of the project's investment policy, as well as completing the review of the current site conditions to support investment and construction preparation.

(3) The investment by Solution Development Investment Co., Ltd under the business cooperation contracts are as follows

- Business cooperation contract No. 12A/HDHTKD/KHL-SLT; 12B/HDHTKD/KHL-SLT; 12C/HDHTKD/KHL-SLT dated November 2021 related to the investment, development, distribution and real estate brokerage of the project of Commercial area, villas and luxury apartments in Long Hau commune, Can Giuoc district, Tay Ninh province (invested by Thai Son Long An Joint Stock Company) for phases 1 – 3. The total capital contribution committed by the Company under these contracts is VND 820 billion, representing 70% of the total contributed capital; as at 30 September 2026, the Company has contributed VND 492.7 billion (a portion of the contributed capital was recovered during the year). Profits generated from the project investment activities will be distributed among the parties in proportion to their capital contributions. During the implementation of the contracts and prior to the determination of the final distributable profit, Khai Hoan Land Group JSC will receive provisional interest in accordance with the agreement and will perform final settlement upon completion of the business cooperation contracts. The contract term has been extended to 2028. As at the date of issuance of this report, the real estate brokerage of Long Hau project is still implementation.

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- Business cooperation contract No.03/2025/HĐHTKD/KHL-SOL dated 10 December 2025 to participate in investment cooperation to acquire the entire shares in Hong Tram Phat Real Estate Joint Stock Company in order to continue investing, developing and operating the high-rise apartment complex combined with commercial and service facilities project in Thuan Giao Ward, Ho Chi Minh City. The Company will contribute VND 480 billion, representing 80% of the total investment capital. As at 30 September 2026, the Company has contributed VND 407.2 billion. The implementation period is 3 years from the contract signing date. Profits generated from the project will be distributed in proportion to the capital contribution ratio. Currently, the project has been approved of the investment policy, under which the project investor is also approved as the developer, and has completed the approval of the 1/50C master layout plan, obtained approval for the change of land use purpose, and completed utility connection and environmental procedures. According to the plan, in the second quarter of 2026, the project is expected to complete procedures relating to the feasibility study report for construction investment and finalize the determination of financial obligations in respect of land use fees in accordance with applicable laws.
- (4) The investment by Khai Hoan - Vung Tau Group Co., Ltd under the business cooperation contracts No. 06/2023/HĐHTKD/KHVT-KHL dated 6 October 2023, related to jointly developing Subzone 1 in Phase 1 of the Go Gang Island project, part of the New urban area project in Go Gang Island and Long Son Island, Ho Chi Minh City. The Company will contributed VND 1,110 billion (representing 3,8% of the total investment capital of Sub-zone 1 - Phase 1), as at 30 September 2026, the Company has contributed VND 779.55 billion, Prior to the determination of the project's profit. Khai Hoan Land Group JSC shall receive provisional interest in accordance with the agreement, applied to each phase. Up to the date of issuances of this report, the project has been approved for the adjusted 1/2000-scale zoning plan of Go Gang Island and Long Son Island in Long Son Commune, Ho Chi Minh City. Khai Hoan - Vung Tau Group Co., Ltd and Company have agreed to distribute profits in proportion to their respective capital contributions based on the BCC's profit and to waive provisional profit distribution for 2024 and 2025 in order to retain resources for project implementation in subsequent phases. Additionally, the Company has identified a new partner to jointly implement the project with the existing parties, the Company and the new partner has submitted proposals to the State authorities regarding the next steps for the project: updating the urban development program and the new housing development program and plan of Ho Chi Minh City, and completing the necessary procedures to prepare the application dossier for approval of the investment policy for the project.
- (5) The investment by Nhan Quang Investment Company Limited under the business cooperation contract No. 02/2025/HĐHTKD/KHL-NQ dated 2 June 2025 for the joint implementation of a smart urban area project in My Hanh Commune, Tay Ninh province. The Company will contribute VND 320 billion, representing 80% of the total investment capital; as at 30 September 2026, the Company had contributed VND 242.5 billion. The implementation period is three years from the signing date of the contract. Profits generated from the project will be shared in proportion to capital contributions. Currently, the project is in the initial stage of completing legal procedures relating to project investment.
- (6) Business cooperation contract No. 008/HĐHTĐT/KHL-HTP signed in November 2025 to implement investment, construction, land use purpose fee payment, management, exploitation and business of products belonging to the Thuan Giao High-Rise Apartment and Commercial Service Project in Thuan Giao Quarter, Thuan Giao Ward, Ho Chi Minh City. The total amount the Company will contribute according to these contracts is VND 450 billion; as of September 30, 2026, the Company has contributed VND 217.7 billion. Profits obtained from investment activities of the project will be divided by the parties based on contributed capital. During the implementation of the contract and before determining the

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final profit distribution, Khai Hoan Land Group Joint Stock Company will temporarily receive the provisional profit as agreed and carry out financial settlement at the end of the cooperation contract. The contract implementation period is extended until the project distribution is completed. As of the time of this report's release, the Communication Success Project is still ongoing.

The Board of Directors and the Board of Management assess that these investment cooperation contracts have been established in compliance with legal regulations. The recognition of estimated profits and the final settlement upon the conclusion of the contracts are consistent with the investment characteristics of the projects. The Board of Directors and the Board of Management commit to overseeing the execution of the terms and objectives of these investment cooperation contracts, ensuring the secure use of contributed capital, and implementing measures to prevent potential losses. Accordingly, the Board of Directors and the Board of Management have determined that no losses have arisen that would necessitate the recognition of a provision in relation to these business cooperation contracts within these interim financial statements.

14. SHORT-TERM TRADE PAYABLES

	30/09/2026		01/01/2026	
	Value	Amount able to be paid off	Value	Amount able to be paid off
	VND	VND	VND	VND
Ngoc Tan Development and Construction Co., Ltd	-	-	2,346,730,000	2,346,730,000
Green Symphony Co., Ltd	32,811,037,931	32,811,037,931	-	-
Military Commercial Joint Stock Bank	4,757,500,000	4,757,500,000	-	-
Nhan Quang Co., Ltd	8,425,073,533	8,425,073,533	-	-
Kingsmen Vietnam Co., Ltd	2,057,368,919	2,057,368,919	-	-
Others	9,917,062,260	9,917,062,260	5,158,315,706	5,158,315,706
Total	57,968,042,643	57,968,042,643	7,505,045,706	7,505,045,706

15. SHORT-TERM ADVANCES FROM CUSTOMERS

	30/09/2026	01/01/2026
	VND	VND
Others	6,869,168,724	1,574,909,091
Total	6,869,168,724	1,574,909,091

16. TAXES AND AMOUNTS PAYABLE TO THE STATE BUDGET

	01/01/2026	Payable during the year	Paid during the year	30/09/2026
	VND	VND	VND	VND
Value added tax	693,417,972	1,329,982,489	(2,471,693,252)	(448,292,791)
Corporate income tax	14,447,896,721	18,677,529,939	(18,515,219,309)	14,610,207,351
Personal income tax	6,705,731,743	4,567,792,961	(8,915,421,809)	2,358,102,895
Other taxes and fees	-	827,321,393	(827,321,393)	-
Total	21,847,046,436	25,402,626,782	(30,729,655,763)	16,520,017,455

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*In which:**- Taxes and amount**receivables from State Budget*

-

448,292,791

*- Taxes and amount payable**to State Budget*

21,847,046,436

18,368,310,246

17. SHORT-TERM ACCURED EXPENSES

	30/09/2026	01/01/2026
	VND	VND
Accrual commission fee	23,619,003,825	19,457,654,788
Accrual interest payable	16,537,658,432	13,512,188,839
Others	-	550,000,000
Total	40,156,662,257	33,519,843,627

18. OTHER PAYABLES

	30/09/2026	01/01/2026
	VND	VND
Short-term	201,205,125,086	307,010,859,655
Trade union fee and insurances	928,133,997	58,331,640
Collect from real estate buyers	171,007,447,351	279,486,191,808
Khai Minh Land Real Estate JSC (1)	23,800,354,559	23,800,354,559
Customer deposits according to progress	1,720,851,819	1,720,851,819
Short-term collaterals and deposits received	-	100,000,000
Other short term payables	3,748,337,360	1,845,129,829
Long-term	300,000,000	400,000,000
Long-term collaterals and deposits received	300,000,000	400,000,000
Total	201,505,125,086	307,410,859,655

(1) The amount of money that Khai Minh Land Real Estate Joint Stock Company transferred to Khai Hoan Land Group Joint Stock Company for management according to the Principle Contract on the development of the project and exclusive distribution services of Khai Hoan Prime project No. 01/HĐNT-DV/GHX-KHL-KML signed on January 2, 2020 between Giao Huong Xanh Limited Company, Khai Minh Land Real Estate Joint Stock Company and Khai Hoan Land Group Joint Stock Company

19. LOAN AND FINANCE LIABILITIES

	30/09/2026	01/01/2026
	VND	VND
Short-term	553,342,000,000	528,261,424,523
Short-term loans (19.2)	553,342,000,000	528,261,424,523
Long-term	528,030,000,000	795,600,000,000
Long-term bonds (19.1)	-	650,000,000,000
Long-term loans (19.2)	528,030,000,000	145,600,000,000
Total	1,081,372,000,000	1,323,861,424,523

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19.1 Bonds

	30/09/2026		01/01/2026	
	Value	Term	Value	Term
	VND	Year	VND	Year
Long-term bonds	-	-	650,000,000,000	
Bond KHGH2328001	-	-	240,000,000,000	5,0
Bond KHGH2429001	-	-	250,000,000,000	5,0
Bond KHG12501	-	-	80,000,000,000	5,0
Bond KHG12502	-	-	80,000,000,000	5,0
Bond KHG12601	-	-	-	-
Total	-		650,000,000,000	

On May 26, 2026, the Company settled the entire principal and interest for five bond tranches:

19.2 Short-term and long-term loan

	30/09/2026		01/01/2026	
	Amount	Repayment capacity amount	Amount	Repayment capacity amount
	VND	VND	VND	VND
Short-term	553,342,000,000	553,342,000,000	528,261,424,523	528,261,424,523
Ho Chi Minh City Development Joint Stock Commercial Bank (HDB) – Long An Branch	-	-	129,999,424,523	129,999,424,523
Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB) - Phu Nhuan Branch	15,000,000,000	15,000,000,000	15,000,000,000	15,000,000,000
Joint Stock Commercial Sai Gon - Ha Noi (SHB) – Dong Do Branch	45,600,000,000	45,600,000,000		
Personal, organizations loans	492,742,000,000	492,742,000,000	383,262,000,000	383,262,000,000
Long-term	528,030,000,000	528,030,000,000	145,600,000,000	145,600,000,000
Personal, organizations loans	3,030,000,000	3,030,000,000	145,600,000,000	145,600,000,000
Military Commercial Joint Stock Bank – Saigon Branch	525,000,000,000	525,000,000,000	-	-
Total	1,081,372,000,000	1,081,372,000,000	673,861,424,523	673,861,424,523

Details of short-term and long-term bank and individual loan contracts:

Contract	Limit (VND)	Balance at 30/09/2026	Loan term and purpose	Collateral
Bank loan				
No. 394712.26.110.734512.TD dated 22 April 2025	VND 525 billion	VND 525,000,000,000	- Limit maintenance period: 84 months from the date of signing the credit contract. - Purpose: Payment of transfer fees for equity stake in Hoang Thao My Trading and Service Company Limited.	The collateral includes: + 100% of the Customer's equity stake in Hoang Thao My Company + Property rights arising from PVG transfer agreements signed between the Customer and the transferors. + Assets arising from the investment

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				project to build the Hoang Thao My Apartment Complex. + Property rights from the Thuan Giao mixed-use high-rise apartment and commercial complex project, developed by Hong Tram Phat Real Estate Joint Stock Company.
No. 035/PNH-PKH/KBB-24TD dated 08 January 2025	VND 15 billion	VND 15,000,000,000	- Limit maintenance period : 12 months from the date of signing. - Purpose : Supplement working capital.	Real estate is the right to use land and assets attached to land at plot number 218, map sheet number 20, Tan Hung Ward, Ho Chi Minh City
No.0625/2026/HDTDNH-PN/SHB.11140 0 date 23 June 2026	VND 70 billion	VND 45,600,000,000	- Limit maintenance period : 12 months from the date of signing. - Purpose: Contract deposit 31.03/2026/HĐDV/GHX-KHL date 31 March 2026.	- Real estate is the right to use land and assets attached to land at plot number 499, map sheet number 91, Nhon Duc Commune, Nha Be District, Ho Chi Minh City - Real estate is the right to use land and assets attached to land at plot number 500, map sheet number 91, Nhon Duc Commune, Nha Be District, Ho Chi Minh City. - Real estate is the right to use land and assets attached to land at plot number 503, map sheet number 91, Nhon Duc Commune, Nha Be District, Ho Chi Minh City - Real estate is the right to use land and assets attached to land at plot number 502, map sheet number 91, Nhon Duc Commune, Nha Be District, Ho Chi Minh City - Real estate is the right to use land and assets attached to land at plot number 586, map sheet number 91, Nhon Duc Commune, Nha Be District, Ho Chi Minh City
Personal , organization loans				
Contracts signed with individuals and organizations	-	VND 495,772,000,000	- Loan term : 3 to 24 months, - Purpose : Working capital supplementation - Interest rate 9.5%-14.22% per year.	No collateral

20. OWNER'S EQUITY*Movement in owner's equity*

	<u>Owner's equity</u>	<u>Share premium</u>	<u>Retained earnings</u>	<u>Total</u>
	VND	VND	VND	VND
As at 01/01/2025	4,494,352,050,000	13,054,455,000	713,419,301,334	5,220,825,806,334
Profit for the year	-	-	68,687,666,306	68,687,666,306
As at 31/12/2025	4,494,352,050,000	13,054,455,000	782,106,967,640	5,289,513,472,640
Profit for the year	-	-	72,547,328,742	72,547,328,742
As at 30/09/2026	4,494,352,050,000	13,054,455,000	854,654,296,382	5,362,060,801,382

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Detail of the owner's equity

	30/09/2026		01/01/2026	
	Contributed capital	Rate	Contributed capital	Rate
	VND	%	VND	%
Mr. Nguyen Khai Hoan	1,372,483,000,000	30.54	1,372,483,000,000	30.54
KH Invest Co., Ltd	645,000,000,000	14.35	-	-
Mrs. Tran Thi Thu Huong	-	-	445,000,000,000	9.90
Others	2,476,869,050,000	55.11	2,676,869,050,000	59.56
Total	4,494,352,050,000	100.00	4,494,352,050,000	100.00

Capital transactions with owners

	Year 2026	Year 2025
Owners' contributed capital		
Capital contributed at the beginning of the year	4,494,352,050,000	4,494,352,050,000
Increase capital in the year	-	-
Decrease capital in the year	-	-
Capital contributed at the end of the year	4,494,352,050,000	4,494,352,050,000

Dividends and distributed profits**Shares**

	30/06/2026	01/01/2026
Number of share authorized to be issued	449,435,205	449,435,205
- Ordinary share	449,435,205	449,435,205
Number of outstanding shares in circulation	449,435,205	449,435,205
- Ordinary share	449,435,205	449,435,205
Par value per share (VND/share): VND 10,000		

21. NET REVENUE FROM GOODS SOLD AND SERVICES RENDERED

	3rd quarter year 2026	3rd quarter year 2025	Accumulated Year 2026	Accumulated Year 2025
	VND	VND	VND	VND
Revenue from real estate brokerage service	138,319,801,372	135,587,209,358	320,864,913,654	319,121,842,278
Revenue from the transfer of real estate purchase and sale contract	214,778,676,443	-	312,555,475,267	63,284,137,555
Total	353,098,477,815	135,587,209,358	633,420,388,921	382,405,979,833
The deduction from revenue				
Sales Returns	-	-	-	-
Net revenue	353,098,477,815	135,587,209,358	633,420,388,921	382,405,979,833

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22. COST OF SALES

	3rd quarter year 2026	3rd quarter year 2025	Accumulated Year 2026	Accumulated Year 2025
	VND	VND	VND	VND
Costs of real estate brokerage service	35,899,136,907	97,822,888,204	178,295,802,820	215,124,013,046
Cost of the transfer of real estate purchase and sale contract	214,778,676,443	-	312,555,475,267	61,605,019,697
Total	250,677,813,350	97,822,888,204	490,851,278,087	276,729,032,743

23. FINANCIAL INCOME

	3rd quarter year 2026	3rd quarter year 2025	Accumulated Year 2026	Accumulated Year 2025
	VND	VND	VND	VND
Bank interest	249,863,744	481,804,875	788,265,107	1,629,528,055
Interest from business corporation contract	5,829,699,578	51,382,882,192	385,459,398,577	165,930,379,079
Total	6,079,563,322	51,864,687,067	386,247,663,684	167,559,906,134

24. FINACIAL EXPENSES

	3rd quarter year 2026	3rd quarter year 2025	Accumulated Year 2026	Accumulated Year 2025
	VND	VND	VND	VND
Loan interest, bond interest expenses	31,988,730,827	34,050,026,545	234,956,989,458	97,297,456,623
Bond issuance consultancy fee	-	25,862,070	120,291,775,834	77,586,210
Other financial expenses	-	4,005,625,123	1,210,794,895	26,674,079,785
Total	31,988,730,827	38,081,513,738	356,459,560,187	124,049,122,618

25. SELLING EXPENSES

	3rd quarter year 2026	3rd quarter year 2025	Accumulated Year 2026	Accumulated Year 2025
	VND	VND	VND	VND
Labour cost	8,713,432,209	13,036,149,256	27,149,789,218	31,107,907,265
Tools and stationery expense	6,318,949	13,174,883	34,845,989	43,571,600
Depreciation expense	-	-	-	17,224,994
Office rental fee	2,714,649,990	2,704,639,990	8,119,969,970	8,121,433,005
Outsourced services expense	1,902,466,936	1,718,633,160	5,996,011,913	5,448,268,715
Other expense	356,871,310	24,442,200	857,735,971	185,472,945
Total	13,693,739,394	17,497,039,489	42,158,353,061	44,923,878,524

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26. GENERAL AND ADMINISTRATIVE EXPENSES

	3rd quarter year 2026	3rd quarter year 2025	Accumulated Year 2026	Accumulated Year 2025
	VND	VND	VND	VND
Labour cost	8,718,556,050	8,796,110,465	24,543,161,543	23,292,937,237
Tools expense for administration	151,191,177	140,354,324	523,361,032	182,864,898
Depreciation expense	29,159,412	33,588,468	87,478,236	219,817,247
Taxes and fee	-	-	-	368,698,982
Outsourced services expense	4,723,453,758	2,787,459,621	12,159,245,853	7,797,111,119
Other expense	270,772,634	24,833,800	849,725,032	159,577,624
Total	13,893,133,031	11,782,346,678	38,162,971,696	32,021,007,107

27. CURRENT CORPORATE INCOME TAX EXPENSE

	Year 2026	Year 2025
	VND	VND
Accounting profit before CIT	91,224,858,681	68,780,828,067
Add: Undeductible expense	2,162,791,014	4,888,756,664
Taxable income	93,387,649,695	73,669,584,731
Tax rate	20%	20%
Total current corporate income tax expenses	18,677,529,939	14,733,916,946

28. OPERATING LEASE COMMITMENTS

	3rd quarter year 2026	3rd quarter year 2025	Accumulated Year 2026	Accumulated Year 2025
	VND	VND	VND	VND
Minimum lease payments under operating leases recognised in the income statement for the year	2,714,649,990	2,704,639,990	8,119,969,970	8,121,433,005
Total	2,714,649,990	2,704,639,990	8,119,969,970	8,121,433,005

At 30 June 2025, the Company had outstanding commitments under non-cancellable operating leases which fall due as follows:

	30/09/2026	01/01/2026
	VND	VND
Within one year	6,614,253,760	10,023,264,799
In the second to fifth year inclusive	9,987,964,751	12,515,852,814
Total	16,602,218,511	22,539,117,613

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29. RELATED PARTY TRANSACTIONS AND BALANCES**The related parties are as follows**

Related parties	Relationship
Khai Hoan Group Co., Ltd,	A major member contributes capital of this company is the chairman of Khai Hoan Land.
Khai Hoan - Vung Tau Group Co.,Ltd	The Chairman of Board of Management has a significant influence on this company.
KH Invest Co., Ltd	Mr. Nguyen Khai Hoan is a member of the Member Council of this company. The company is also a shareholder, holding a 14.35% stake.
Green Symphony Co., Ltd	No longer relevant as of 13 January 2026.
Mrs. Tran Thi Thu Huong	Major shareholder, Mr. Nguyen Khai Hoan's wife
Mrs. Nguyen Thi Le Thuy	Mr. Nguyen Khai Hoan's sister.
Mr. Dinh Hoang Tam	Mrs. Dinh Thi Nhat Hanh's brother.

In addition to the transactions and balances with related parties as presented in other notes to these financial statements, during the year the Company had the following transactions with related parties:

Transactions with related parties:

	Accumulated Year 2026	Accumulated Year 2025
	VND	VND
Khai Hoan – Vung Tau Group Co., Ltd		
- Receive money back from business cooperation	45,000,000,000	255,450,000,000
-Collect interest from business cooperation contract	-	4,550,000,000

Green Symphony Co., Ltd

- Money Transfer Business Cooperation	266,930,000,000	295,000,000,000
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Related party's balances:

	30/09/2026	01/01/2026
	VND	VND
Khai Hoan – Vung Tau Group Co., Ltd		
- Receivables related to business cooperation contracts	779,550,000,000	824,550,000,000
Green Symphony Co., Ltd		
- Short-term other receivables related to advance payme	No longer a related party	60,598,404,304
- Long-term receivables related to business cooperation	No longer a related party	1,153,481,000,000
- Deposit	No longer a related party	291,420,000,000

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Remuneration of Board of Directors and The Management:

Name	Position	Year 2026	Year 2025
Mr. Nguyen Khai Hoan	Chairman	180,000,000	180,000,000
Mrs. Dinh Thi Nhat Hanh	Vice chairwoman, General Director	433,800,000	433,800,000
Mrs. Pham Thi Minh Phu	Member, Deputy General Director	371,898,000	181,866,127
Mr. Tran Van Duong	Member (<i>Appointed on April 14, 2026</i>) Deputy General Director	531,887,000	960,390,909
Mr. Tran Manh Toan	Independent Member (<i>Term ended on April 14, 2026</i>)	35,000,000	90,000,000
Mrs. Pham Thi Hoa	Independent Member	90,000,000	90,000,000
Mr. Nguyen Huu Minh Tri	Independent Member (<i>Appointed on April 14, 2026</i>)	55,000,000	-
Total		1,697,585,000	1,936,057,036

Remuneration of the Supervisory Board:

Name	Position	Year 2026	Year 2025
Mr. Hoang Phuong	Head of Supervisory Board	72,000,000	72,000,000
Mrs. Nguyen Thu Trang	Member	179,713,913	379,867,445
Mr. Le Van Kieu	Member	45,000,000	45,000,000
Total		296,713,913	496,867,445

30. SUBSEQUENT EVENTS

There are no material events occurring after the balance sheet date that require adjustment to or disclosure in the Financial Statements as at 30 September 2026.

Ho Chi Minh City, 28 October 2026

Preparer

Pham Le Minh Khoa**Chief Accountant**

Khu Viet Nghia**General Director****Dinh Thi Nhat Hanh**