



INTERNATIONAL INVESTMENT TRADE AND SERVICE JOINT STOCK COMPANY
No. 17 Pham Hung, Cau Giay District, Hanoi City

**INTERNATIONAL INVESTMENT TRADE AND SERVICE
JOINT STOCK COMPANY**

SEPARATE FINANCIAL STATEMENTS

FOR THE 3rd QUARTER OF 2026 ACCOUNTING PERIOD ENDING 30/09/2026



October 2026

TABLE OF CONTENTS

TABLE OF CONTENTS	<u>PAGES</u>
STATEMENT OF THE BOARD OF GENERAL DIRECTORS	2 - 3
BALANCE SHEET	4 - 5
INCOME STATEMENT	6
CASH FLOWS STATEMENT	7
NOTES TO THE FINANCIAL STATEMENTS	8 – 42

STATEMENT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of International Trade and Service Investment Joint Stock Company (hereinafter referred to as the "Company") submits with the Company's separate financial statements for the accounting period of 3rd Quarter, 2026 ending on September 30th, 2026.

BOARDS OF MANAGEMENT AND GENERAL DIRECTORS

The members of the Board of General Directors and the Board of Management have managed the Company during the period from July 1st, 2026 to September 30th, 2026 and up to the date of this Report include:

Board of Management

Mr Phung Tien Toan	Chairman	Reappointed on June 15, 2026
Mrs. Phung Thuy Hoa	Vice Chairwoman	Appointed on June 15, 2026
Mr Nguyen Thai Hoa	Member	Reappointed on June 15, 2026
Mr. Truong Minh Giam	Member	Appointed on June 15, 2026
Ms. Nguyen Thi Huyen Oanh	Member	Appointed on June 15, 2026

Board of General Directors

Mr Vu Hoang Thao	General Director	
Mrs. Phung Thuy Hoa	Deputy General Director	
Mr. Mai Duy Chung	Deputy General Director	Appointed on April 15, 2026

Finance - Accounting department

Mr Pham Xuan Phuong	Chief Accountant
---------------------	------------------

SUBSEQUENTS EVENTS

According to the Board of General Directors, there have been no other significant events occurring after September 30th 2026, affecting the financial position and operation of the Company which would require adjustments to or disclosures to be made in the financial statements for the period from July 1st, 2026 to September 30th, 2026.

RESPONSIBILITIES OF THE BOARD OF DIRECTORS

The Company's Board of General Directors is responsible for preparing the separate financial statements for the 3rd Quarter ending on June 30th, which give a true and fair view of the financial position of The Company as at 30/09/2026 as well as of its separate income statement and separate cash flows statements for the period from July 1st, 2026 to September 30th, 2026.

In preparing these financial statements, the Board of Directors is required to::

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates prudently;
- State clearly whether the Accounting Standards applied to The Company are followed or not, and all the material differences from these standards are disclosed and explained in the separate financial statements;
- Prepare the separate 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 confirms that The Company has complied with the above requirements in preparing the separate financial statements.

STATEMENT OF THE BOARD OF GENERAL DIRECTORS (CONTINUED)

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 financial statements comply with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant legal regulations in preparation and presentation of the financial statements. The Board of General Directors 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 Directors commits that: The Company does not violate the disclosure obligations as stipulated in Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance on information disclosure in the securities market. Decree No. 155/2020/ND-CP dated December 31st, 2020, of the Government detailing the implementation of several articles of the Securities Law No. 54/2019/QH14 and Circular No. 116/2020/TT-BTC dated December 31st, 2020, of the Ministry of Finance guiding several provisions on corporate governance applicable to public companies.

For and on behalf of the Board of General Directors, 



Vu Hoàng Thao
General Director

Hanoi, October 20th, 2026

STATEMENT OF FINANCIAL POSITION

As at 30th September 2026

Reclassified in
accordance with
Circular No.
99/2025/TT-BTC

ASSETS	Code	Note	30/09/2026 VND	01/01/2026 VND
A- CURRENT ASSETS	100		216,201,985,702	108,311,175,722
I. Cash and cash equivalents	110	4	10,033,467,827	3,880,232,295
1. Cash	111		10,033,467,827	3,880,232,295
II. Short-term financial investments	120		28,824,350,001	7,103,458,906
3. Short-term held-to-maturity investments	123	14	29,324,350,001	7,603,458,906
4. Allowance for short-term held-to-maturity investments	124	14	(500,000,000)	(500,000,000)
III. Short-term receivables	130		175,935,028,954	93,855,102,011
1. Receivables from customers	131	5	183,710,284,034	65,094,283,131
2. Advances to Suppliers	132	9	11,525,422,125	43,734,546,039
5. Other short-term receivables	135	6	41,185,668,454	48,140,248,515
6. Allowance for doubtful short-term receivables (*)	136		(60,486,345,659)	(63,113,975,674)
IV. Inventories	140		188,120,833	1,729,598,150
1. Inventories	141	7	188,120,833	1,729,598,150
VI. Other current assets	160		1,221,018,087	1,742,784,360
1. Short-term prepaid expenses	161	8	367,571,939	615,990,123
2. Deductible value added tax	162		150,000	150,000
3. Taxes and other receivables from government budget	163	16	853,296,148	1,126,644,237
B - NON-CURRENT ASSET	200		545,065,589,104	539,356,227,449
I. Nont - current assets	210		7,100,000	7,100,000
5. Other long-term receivables	215	6	7,100,000	7,100,000
II. Fixed assets	220		13,979,554,499	13,386,168,487
1. Tangible fixed assets	221	10	13,942,961,999	13,325,478,487
- Historical costs	222		100,787,204,672	92,253,915,857
- Accumulated depreciation	223		(86,844,242,673)	(78,928,437,370)
3. Intangible fixed assets	227	11	36,592,500	60,690,000
- Historical costs	228		553,050,000	553,050,000
- Accumulated depreciation	229		(516,457,500)	(492,360,000)
V. Long-term assets in progress	250		280,921,167,761	271,601,399,855
2. Construction in progress	252	12	280,921,167,761	271,601,399,855
VI. Long-term investments	260		246,884,674,801	250,984,674,801
1. Investment in subsidiaries	261	13	53,496,524,750	53,496,524,750
2. Investment in associates and joint ventures	262	13	127,690,787,063	64,339,760,581
3. Investment in equity other entities	263	13	87,509,816,155	161,755,816,155
4. Allowances for long-term investments	264	13	(21,812,453,167)	(28,607,426,685)
VII. Other long-term assets	270		3,273,092,043	3,376,884,306
1. Long-term prepaid expenses	271	8	3,273,092,043	3,376,884,306
TOTAL ASSETS	280		761,267,574,806	647,667,403,171

STATEMENT OF FINANCIAL POSITION (Continued)
As at 30th September 2026

RESOURCES	Code	Note	Reclassified in accordance with Circular No. 99/2025/TT-BTC	
			30/09/2026 VND	01/01/2026 VND
C. LIABILITIES	300		408,733,191,549	335,902,487,785
I. Current liabilities	310		178,693,791,924	78,660,642,430
1. Short-term trade payables	311	15	122,685,968,465	8,006,484,725
2. Prepayments from customers	312		1,213,633,780	10,013,233,647
4. Short-term taxes and other statutory obligations	314	16	3,157,623,409	139,180,999
5. Payables to employees	315		3,899,347,353	4,668,985,686
6. Short-term accrued expenses	316	17	11,676,818,247	10,535,077,003
9. Short-term unearned revenues	319	20	293,899,091	90,909,091
10. Other short-term payments	320	18	28,947,002,395	30,849,336,739
11. Short-term borrowings and finance lease liabilities	321	20	6,790,648,296	14,328,583,652
13. Bonus and welfare fund	323		28,850,888	28,850,888
II. Long-term liabilities	330		230,039,399,625	257,241,845,355
1. Long-term trade payables	331	15	-	4,820,660,520
7. Long-term unearned revenues	336	21	237,495,364	305,298,364
8. Other long-term payables	337	18	219,108,273,511	238,065,483,111
9. Borrowings and finance lease liabilities	338	20	10,693,630,750	14,050,403,360
D. OWNERS' EQUITY	400		352,534,383,257	311,764,915,386
1. Contributed capital	411	22	360,000,000,000	360,000,000,000
- Voting shares	411a		360,000,000,000	360,000,000,000
10. Undistributed profit after tax	420		(7,465,616,743)	(48,235,084,614)
- Undistributed profit after tax brought forward	420a		(48,235,084,614)	(62,054,215,629)
- Undistributed profit after tax for the current year	420b		40,769,467,871	13,819,131,015
TOTAL LIABILITIES AND OWNERS' EQUITY	440		761,267,574,806	647,667,403,171

Hà Nội, October 20th, 2026

Prepare

Chief Accountant

General Director

Phung Ngoc Dung

Pham Xuan Phuong



Vu Hoang Thao

INTERNATIONAL INVESTMENT TRADE
AND SERVICE JOINT STOCK COMPANY

SEPARATE FINANCIAL STATEMENT
For the accounting period Q3, 2026
Ending on September 30th, 2026

INCOME STATEMENT
3rd Quarter, 2026

ITEMS	Code	Note	Quarter III/2026		Quarter III/2025		Accumulated from the beginning of the year to 30/09/2026		Accumulated from the beginning of the year to 30/09/2025	
			VND		VND		VND		VND	
1. Revenues from sales and services rendered	01	24	144,667,067,715		109,675,295,933		287,700,468,798		164,125,235,115	
3. Net revenues from sales and services rendered (10=01-02)	10		144,667,067,715		109,675,295,933		287,700,468,798		164,125,235,115	
4. Revenue deductions	11	25	136,773,471,721		102,311,832,194		265,223,012,665		149,403,486,784	
5. Gross revenues from sales and services rendered (20=10-11)	20		7,893,595,994		7,363,463,739		22,477,456,133		14,721,748,331	
7. Financial income	22	26	5,460,695,656		6,912,902,147		26,406,033,266		8,537,415,465	
8. Financial expenses	23	27	93,149,640		135,704,595		465,593,027		1,814,702,512	
In which: Interest expenses	24		91,024,125		856,896,489		327,669,060		2,400,734,470	
10. General administrative expenses	26	28	2,270,740,803		12,600,638,548		10,293,787,144		18,799,847,098	
11. Net profits from operating activities {20+21+22-(23+25+26)}	30		10,990,401,207		1,540,022,743		38,124,109,228		2,644,614,186	
12. Other income	31	29	2,643,209,087		173,128,156		2,645,359,545		1,438,557,967	
13. Other expenses	32	30	100		49,970,137		902		95,007,551	
14. Other profits	40		2,643,208,987		123,158,019		2,645,358,643		1,343,550,416	
15. Total net profit before tax	50		13,633,610,194		1,663,180,762		40,769,467,871		3,988,164,602	
18. Profit after tax	60		13,633,610,194		1,663,180,762		40,769,467,871		3,988,164,602	

Prepare

Phung Ngoc Dung

Phung Ngoc Dung

Chief Accountant

Pham Xuan Phuong

Pham Xuan Phuong

General Director

Hà Nội, October 20th, 2026



Vu Hoang Thao

CASH FLOW STATEMENT

(Indirect method)

3rd Quarter, 2026

ITEMS	Code	Note	From 01/01/2026 to 30/09/2026 VND	From 01/01/2025 to 30/09/2025 VND
I. Net cash flows from operating activities				
Sale revenue and other income	01		174,121,059,412	192,445,787,633
Payments to supplier of goods and services	02		(114,166,561,629)	(182,199,155,881)
Payments to employees	03		(22,875,845,554)	(18,462,329,216)
Loan interest payments	04		(1,264,039,519)	(2,336,209,752)
Other income from operating activities	06		93,114,035,182	47,790,361,099
Other expenses for operating activities	07		(110,366,578,895)	(22,220,786,372)
Net cash flows from operating activities	20		18,562,068,997	15,017,667,511
II. Net cash flows from investing activities				
Expenditures on purchase and construction of fixed assets and long-term assets	21		(8,679,545,506)	(1,410,063,083)
Cash receipts from the sale or liquidation of fixed assets and other long-term assets	22		260,250,000	322,021,506
Cash payments for lending and acquisition of debt securities of other entities	23		(52,700,000,000)	(3,000,000,000)
Recovery of loans, reselling debt instruments	24		31,300,000,000	1,500,000,000
Cash payments for investments in other entities	25		(70,900,000,000)	(1,160,000,000)
Cash receipts for investments in other entities	26		75,000,000,000	
Proceeds from interests, dividends and distributed profits	27		24,205,170,007	17,643,604,420
Net cash flows from investing activities	30		(1,514,125,499)	13,895,562,843
III. Net cash flows from financing activities				
Proceeds from borrowings	33		57,000,000,000	84,674,855,875
Repayments from borrowings	34		(67,894,707,966)	(111,757,416,447)
Net cash flows from financing activities	40		(10,894,707,966)	(27,082,560,572)
Net cash flows during the period (50=20+30+40)	50		6,153,235,532	1,830,669,782
Cash and cash equivalents at the beginning of the period	60		3,880,232,295	7,936,705,792
Effect of exchange rate changes on the translation of foreign	61			1,727,304
Cash and cash equivalents at the end of the period	70		10,033,467,827	9,769,102,878

Ha Noi, October 20th, 2026

Prepare

Phung Ngoc Dung

Chief Accountant

Pham Xuan Phuong

General Director



Vu Hoang Thao

NOTES TO THE SEPARATE FINANCIAL STATEMENT

(The accompanying Notes are an integral part of the Financial Statements)

1. COMPANY INFORMATION

1.1 Structure of ownership

International Trade and Service Investment Joint Stock Company (formerly known as International Trade and Service Investment One Member Limited Liability Company) - (hereinafter referred to as the "Company") was converted from a state-owned enterprise according to Decision No. 218/2005/QD-UB dated December 13th, 2005, of the Hanoi People's Committee..

On December 18th, 2015, the Hanoi People's Committee issued Decision No. 6988/QD-UBND approving the enterprise value and the equitization plan of International Trade and Service Investment One Member Limited Liability Company.

International Trade and Service Investment Joint Stock Company operates and was established under the Joint Stock Company Enterprise Registration Certificate No. 0100110052, converted from Business Registration Certificate No. 0104000354, initially registered on February 20th, 2006, and amended for the 16th time on August 4th, 2025, issued by the Department of Business Registration and Corporate Finance – Hanoi Department of Finance.

Full name: INTERNATIONAL INVESTMENT TRADE AND SERVICE JOINT STOCK COMPANY.

English name: INTERNATIONAL INVESTMENT TRADE AND SERVICE JOINT STOCK COMPANY.

The abbreviated Company name is: INTERSERCO.

Head office address: No. 17 Pham Hung, My Dinh 2 Ward, Nam Tu Liem District, Hanoi City..

Company charter capital: VND 360,000,000,000 (Three hundred and sixty billion dong).

Legal representative:

Mr Phung Tien Toan - Chairman of the Board of Directors

Mr Vu Hoang Thao - General Directors

1.2 BUSINESS FIELD

The company operates in the fields of trade, services and construction.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

1.3 OPERATING INDUSTRIES

The Company's business activities include:

- Other supporting service activities for transportation
Details: Agency services; freight forwarding; logistics; other supporting services related to transportation not elsewhere classified.
- Other business support service activities not elsewhere classified
Details: Temporary import for re-export and transit services; duty-free trading; import and export of goods in which the Company is permitted to trade (as allowed by the State).
- Manufacture of wooden construction materials;
- Manufacture of other products of wood; manufacture of products from bamboo, rattan, straw, and plaiting materials;
- Manufacture of electronic components;
- Manufacture of consumer electronics;
- Manufacture of plywood, veneer sheets, laminated wood panels, and other thin boards;
- Manufacture of paper labels, cardboard labels, and paper/cardboard packaging;
- Construction of telecommunications and communication works;
- Construction of other civil engineering works;
- Wholesale of automobiles and other motor vehicles (excluding auction activities);
- Agency for automobiles and other motor vehicles (excluding auction activities);
- Wholesale of spare parts and accessories for automobiles and other motor vehicles (excluding auction activities);
- General wholesale trading (as permitted by the State);
- Freight transport by road;
- Other food service activities
(excluding bar, karaoke, and nightclub businesses);
- Beverage serving activities
(excluding bar, karaoke, and nightclub businesses);
- Web portals
(excluding press/journalism activities);
- Real estate business; trading in land use rights owned, used, or leased by the Company;
- Retail sale of passenger cars (up to 9 seats);
- Maintenance and repair of automobiles and other motor vehicles;
- Agency, brokerage, and auction of goods
(Details: Agency and brokerage services excluding brokerage of insurance, securities, real estate, and marriage brokerage involving foreign elements; excluding agency/brokerage of goods such as rice, cane sugar, beet sugar, tobacco and cigars, crude oil, refined petroleum, precious metals and gemstones, recorded media on all materials, books, newspapers and magazines, pharmaceuticals, explosives);
- Wholesale of other household goods;
- Wholesale of agricultural machinery, equipment, and spare parts;
- Wholesale of other machinery, equipment, and spare parts
Details: Wholesale of mining and construction machinery and equipment; electrical machinery and equipment and electrical materials; textile, garment, and footwear machinery and parts; office machinery and equipment; medical equipment;
- Other specialized wholesale not elsewhere classified
Details: Wholesale of fertilizers; wholesale of other chemicals (excluding chemicals prohibited by the State);
- Restaurants and mobile food service activities;
- Real estate consultancy, brokerage, and auction; auction of land use rights
Details: Real estate consultancy, brokerage, and auction services (excluding auction activities);
(The Company operates auction activities only in accordance with the auction practicing certificate of its legal representative).

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

1.3 OPERATING INDUSTRIES (CONTINUED)

- Architectural and related technical consultancy activities;
- Advertising (as permitted by the State);
- Organization of trade promotion and commercial introduction activities;
- Other mining and quarrying not elsewhere classified
Details: Mining, processing of minerals (excluding minerals prohibited by the State);
- Other passenger land transport
(Details: Multimodal transport services);
- Construction of processing and manufacturing facilities;
- Growing of fruit trees;
- Wholesale of construction materials and installation equipment (excluding precious metals and gemstones);
- Wholesale of agricultural and forestry raw materials (excluding wood, bamboo, rattan) and live animals;
- Wholesale of rice, wheat, other grains, and flour;
- Wholesale of food products;
- Growing of spices, medicinal plants, and perennial aromatic plants;
- Crop production support activities;
- Post-harvest service activities;
- Forestry, forest care, and nursery of forest tree seedlings;
- Logging;
- Gathering of non-timber forest products;
- Mining and collection of hard coal;
- Mining and collection of lignite;
- Extraction of sand, stone, gravel, and clay;
- Processing and preservation of meat and meat products;
- Processing and preservation of fish and fish products;
- Processing and preservation of fruits and vegetables;
- Grain milling and production of flour;
- Manufacture of starch and starch products;
- Manufacture of wooden packaging;
- Manufacture of concrete and products of concrete, cement, and plaster;
- Wholesale of beverages;
- Wholesale of tobacco products;
- Wholesale of textiles, garments, and footwear;
- Wholesale of solid, liquid, and gaseous fuels and related products;
- Wholesale of metals and metal ores;
- Inland water freight transport;
- Warehousing and storage;
- Support activities for railway transport;
- Support activities for water transport;
- Support activities for air transport;
- Cargo handling;
- Support activities for road transport;
- Postal activities;
- Courier activities;
- Rental of motor vehicles;
- Packaging services;
- For conditional business lines, the Company shall operate only upon satisfying all conditions as prescribed by law.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

1.4 NORMAL OPERATING CYCLE

The Company's normal operating cycle is 12 months.

1.5 THE COMPANY STRUCTURE

Unit

A. Subsidiaries

Directly owned subsidiaries

1. Son Tay Port Joint Stock Company
2. Interserco My Dinh Joint Stock Company
3. International Manpower Supply And Trade Joint Stock Company

Subsidiary indirectly owned through Interserco My Dinh Joint Stock Company

1. Interserco - Vat Cach Logistics Limited Company

B. Joint ventures and associates

Joint ventures and directly owned associates

1. International Property Investment Corporation
2. International Human Resources Vocational College
3. Plummy Joint Venture Garment Company
4. United Supply Chain Corporation
5. Viet Nam Icc Construction Joint Stock Company
6. Viet Nam Interserco Trading International Joint Stock Company
7. Curate IT Joint Stock Company

Joint ventures and associates indirectly owned through Son Tay Port Joint Stock Company

1. Hong Van Port Joint Stock Company
2. Concrete Son Tay Joint Stock Company

2. BASIS FOR PREPARING FINANCIAL STATEMENTS AND FINANCIAL YEAR

2.1 BASIS FOR PREPARING CONSOLIDATED FINANCIAL STATEMENTS

The accompanying financial statements are presented in Vietnamese Dong (VND), under the historical cost principle and in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting Regime and legal regulations related to the preparation and presentation of financial statements.

The Company's consolidated financial statements are prepared in accordance with the Enterprise Accounting Regime issued together with Circular No. 99/2025/TT-BTC dated October 27, 2025 of the Ministry of Finance guiding the Enterprise Accounting Regime.



NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

2.2 FISCAL YEAR

The Company's fiscal year begins on January 1st and ends on December 31 of the calendar year. This financial report is prepared for the period from July 1st, 2026 to September 30th, 2026.

3. SIGNIFICANT ACCOUNTING POLICIES

The following are the significant accounting policies applied by the Company in preparing these interim consolidated financial statements:

3.1 ACCOUNTING SYSTEM

The Company applies the Enterprise Accounting Regime as guided in Circular 99/2025/TT-BTC issued by the Ministry of Finance on October 22, 2025.

3.2 ACCOUNTING ESTIMATES

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

3.3 CASH AND CASH EQUIVALENTS

Cash and cash equivalents include cash on hand, bank deposits, deposits, short-term investments or highly liquid investments. Highly liquid investments are those with original maturities of no more than 03 months, which can be converted into known amounts of cash and are subject to insignificant risk of changes in value.

3.4 FINANCIAL INVESTMENTS

Investments in Subsidiaries and Associates are accounted for using the cost method; net profits distributed from Subsidiaries and Associates arising after the date of investment are recorded in the Income Statement. Other distributions (other than net profits) are considered as recovery of investments and are recorded as deductions from the cost of investment.

Other short-term and long-term investments are recorded and reflected in the Financial Statements according to the original cost method. When there is evidence of a decrease in the value of investments, the Company will consider setting up a provision for a decrease in the value of long-term financial investments for the lost value. In the absence of reference information to determine the level of decrease in the value of investments, the value of other long-term investments will still be recorded and reflected at the original cost in the Financial Statements.

Annual profits from financial investments are reflected in financial operating revenue..

3.5 ACCOUNTS RECEIVABLE

Receivables include: customer receivables, prepayments to vendors and other receivables at the reporting date.

Receivables are presented at cost less provision for doubtful debts. The provision for doubtful debts is set up by the Company for receivables that are overdue as stated in economic

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

3. MAIN ACCOUNTING POLICIES (CONTINUED)

3.5 ACCOUNTS RECEIVABLE (CONTINUED)

contracts, contract commitments or debt commitments, which the enterprise has requested many times but has not yet recovered. The determination of the overdue period of the receivable is determined based on the principal repayment period according to the original purchase and sale contract, not taking into account debt extensions between parties or for receivables that have not yet reached maturity but the debtor has gone bankrupt or is in the process of dissolution, is missing, has absconded and will be refunded when the debt is recovered. The increase or decrease in the provision for doubtful debts is accounted for in the business management expenses of the period.

3.6 INVENTORY

Inventories are measured at the lower of cost and net realizable value. The cost of inventories comprises all costs incurred in bringing the inventories to their present location and condition, including: purchase price, non-refundable taxes, transportation, handling, storage costs incurred in the purchase process, standard losses, and other costs directly attributable to the purchase of inventories.

The Company applies the perpetual inventory method to account for inventories. The selling price of inventories is calculated using the specific identification method..

Provision for inventory impairment (if any) of the Company is made when there is reliable evidence of a decline in the net realizable value compared to the original cost of the inventory. Net realizable value is determined by the estimated selling price less the estimated costs of completion and costs to be incurred in marketing, selling and distribution. Increases or decreases in the provision for inventory impairment are recorded in the cost of goods sold in the period.

3.7 TANGIBLE FIXED ASSETS

Tangible fixed assets are stated at cost less accumulated depreciation..

The initial cost of tangible fixed assets comprises the purchase price and any other directly attributable costs of bringing the asset to working condition for its intended use..

For fixed assets that have been put into use but have not yet had an official settlement, the original value of fixed assets will be temporarily recorded as an increase and depreciation will be deducted. When there is an official settlement, the original value will be adjusted accordingly..

Costs related to tangible fixed assets arising after initial recognition must be recorded as production and business costs in the period, unless these costs are likely to make tangible fixed assets generate more economic benefits in the future than the initially assessed level of operation, then they are recorded as an increase in the original cost of tangible fixed assets..

Some assets are revalued when determining the enterprise value for equitization according to the enterprise value determination dossier for equitization as of December 31, 2014 and approved by the Hanoi People's Committee under Decision No. 6988/QĐ-UBND dated December 18, 2015.

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

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

3. MAIN ACCOUNTING POLICIES (CONTINUED)

3.7 TANGIBLE FIXED ASSETS (CONTINUED)

<i>Asset Type</i>	<i>Time of use (years)</i>
- Buildings, structures	05 - 50
- Machinery and equipment	06 - 10
- Motor vehicles	06 - 10
- Office equipment	03 - 10
- Other fixed assets	04 - 25

3.8 INTANGIBLE FIXED ASSETS

Intangible fixed assets are stated at cost less accumulated depreciation.

The initial cost of intangible fixed assets comprises the purchase price and any other directly attributable costs of bringing the asset to working condition for its intended use.

Intangible fixed assets are computer software and parking control software. Intangible fixed assets are amortized using the straight-line method over their estimated useful lives. The specific amortization periods are as follows:

<i>Asset Type</i>	<i>Time of use (years)</i>
- Computer software	03 - 08
- Others	03 - 08

3.9 CONSTRUCTION IN PROGRESS

Construction in progress is recorded at cost, reflecting costs directly related (including related interest expenses in accordance with the Company's accounting policy) to assets under construction, machinery and equipment being installed for production, leasing and management purposes as well as costs related to repairs of fixed assets in progress. Depreciation of these assets is applied in the same way as other assets, starting when the assets are ready for use.

3.10 PREPAID EXPENSES

Long-term prepaid expenses include the remaining value of tools and supplies that do not qualify as fixed assets and other expenses that are assessed as being able to provide future economic benefits with a useful life of more than one year. These expenses are capitalized as long-term prepaid expenses and are allocated to production and business expenses, using the straight-line method in accordance with current accounting regulations. Other long-term prepaid expenses have an allocation period of no more than 03 years..

3.11 LIABILITIES PAYABLE

Liabilities are recorded at cost, including:

- Trade payables are commercial payables arising from transactions of purchasing goods and services.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

3. MAIN ACCOUNTING POLICIES (CONTINUED)

3.11 LIABILITIES PAYABLE (CONTINUED)

- Other payables include non-commercial payables not related to the purchase and sale of goods and services.

3.12. LOANS AND FINANCE LEASES

Loans and financial leasing debts are loans. Loans and financial leasing debts are monitored in detail for each lending entity, each debtor, each loan agreement and each type of borrowed asset; according to the repayment period of loans, financial leasing debts and in the original currency (if any). Loans with a remaining repayment period of more than 12 months from the reporting date are presented as long-term loans and financial leasing debts. Loans due for payment within the next 12 months from the reporting date are presented as short-term loans and financial leasing debts.

3.13. BORROWING COSTS

Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets that necessarily take a substantial period of time to get ready for their intended use or sale are added to the cost of those assets, until such time as the assets are substantially ready for their intended use or sale. Income earned on temporary investments from borrowings is deducted from the cost of those assets.

In case a separate loan is used only for the purpose of investing in the construction or production of an unfinished asset, the borrowing costs eligible for capitalization for that unfinished asset will be determined as the actual borrowing costs incurred from the loans minus (-) the income arising from the temporary investment activities of these loans.

3.14 ACCRUED EXPENSES

Accrued expenses are recorded based on reasonable estimates of the amount payable for goods and services used during the period due to lack of invoices or insufficient records.

3.15 OWNERS' EQUITY

Owners' contributed capital is recognised based on the amount of capital actually contributed by the owners.

Share premium is recognised as the difference between the actual issue price and the par value of shares upon the initial issuance, additional issuance or reissuance of treasury shares, whether such difference is in excess of or below the par value.

Undistributed earnings are determined based on the profit after corporate income tax and the appropriation of profits.

The Company's profit after tax is appropriated for dividend distribution to shareholders after approval by the General Meeting of Shareholders at the Company's Annual General Meeting and after the appropriation to reserves in accordance with the Company's Charter. Dividends payable to shareholders are recognised as liabilities in the Company's separate financial statements after they have been approved by the General Meeting of Shareholders and upon the issuance of the dividend entitlement record date notice by the Vietnam Securities Depository and Clearing Corporation (VSDC).

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

3. MAIN ACCOUNTING POLICIES (CONTINUED)

3.16 RECOGNITION OF REVENUE AND EXPENSES

Revenue from sales of goods and rendering of services is recognized when the risks, rewards and ownership of the goods are transferred to the buyer; The company can obtain economic benefits and at the same time can determine the costs related to the sales transaction.

Revenue from sales of products and goods

Revenue is recognized when the outcome of a transaction can be measured reliably and it is probable that the economic benefits associated with the transaction will flow to the Company.

Revenue from sales is recognized when the goods are delivered and ownership has passed to the buyer, the customer accepts payment and the costs associated with the transaction can be measured reliably. Revenue is not recognized when there are significant uncertainties regarding the collectibility of the consideration due or the possible return of goods.

Service revenue

Revenue from providing services is recognized when the outcome of the transaction and the provision of services can be reliably determined, the Company is able to obtain economic benefits from this transaction (recognized when there is evidence of the service output completed at the end of the financial year) and the costs incurred and the costs to complete the service provision transaction can be determined.

In cases where the provision of services involves multiple accounting periods, revenue is determined based on the results of the work actually completed during the period..

No revenue is recognised when there is significant uncertainty regarding the recovery of the consideration due.

Construction contract revenue

In case the construction contract stipulates that the contractor is paid according to the value of the performed volume, when the results of the construction contract performance are reliably determined and confirmed by the customer, the revenue and expenses related to the contract are recorded corresponding to the completed work confirmed by the customer in the period reflected on the issued invoice.

Financial revenue

Financial revenue includes: interest on bank deposits, interest from investment activities, dividends, profits shared from investment activities. The Company records when revenue is determined relatively reliably and there is the ability to obtain economic benefits from that transaction..

Operating expenses arising from and related to the generation of revenue during the year are collected according to actual and estimated accounting periods.

3.17 TAXES AND OTHER PAYABLES TO GOVERNMENT BUDGET

Input VAT is accounted for using the deduction method..

The tax currently payable is based on taxable profit for the year. Taxable profit may differ from profit before tax 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 not taxable or deductible..

The current corporate income tax rate is 20%..

Taxable profit is determined based on the results of business operations after adjusting for non-taxable income and non-deductible expenses. The determination of taxable profit and current corporate income tax expense is based on current tax regulations. However, these

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

3. MAIN ACCOUNTING POLICIES (CONTINUED)

3.17 TAXES AND OTHER PAYABLES TO GOVERNMENT BUDGET (CONTINUED)

regulations are subject to change from time to time and the final determination depends on the results of the examination by the competent tax authority..

Other taxes are implemented according to current regulations of the State.

3.18. 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. Related parties include:

- Enterprises that directly or indirectly through one or more intermediaries control, or are controlled by, or are under common control with the Company, including the parent company, subsidiaries, joint ventures, jointly controlled entities, and associated companies..
- Individuals owning, directly or indirectly, an interest in the voting power of the Reporting Enterprises that gives them significant influence over the Enterprises; and key management personnel having authority and responsibility for planning, directing and controlling the activities of the Company, including close members of the families of such individuals.
- Enterprises in which the above-mentioned individuals directly or indirectly hold voting rights or in which such persons can exercise significant influence over the enterprise.

In considering each possible related party relationship, attention is directed to the substance of the relationship, and not merely the legal form.

4. CASH AND CASH EQUIVALENTS

	30/09/2026	01/01/2026
	VND	VND
- Cash	2,649,350,875	128,731,256
- Bank deposits	7,384,116,952	3,751,501,039
+ VCB Bank – Hanoi Branch	2,930,657,896	1,728,545,021
+ TCB Bank – Hoang Quoc Viet Branch	2,854,823,943	1,938,598,730
+ Other banks	1,598,635,113	84,357,288
	<u>10,033,467,827</u>	<u>3,880,232,295</u>

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

5. RECEIVABLES FROM CUSTOMERS

	30/09/2026		01/01/2026	
	Value in VND	Provision in VND	Value in VND	Provision in VND
a. Short-term	183,710,284,034	52,034,347,194	65,094,283,131	53,725,291,936
- Thien Tai Trading Transport and Export-Import Joint Stock	24,353,472,000	24,353,472,000	24,353,472,000	24,353,472,000
- Chien Thang Manganese Joint Stock Company	12,078,342,970	12,078,342,970	12,378,342,970	12,378,342,970
- Interserco VCI Joint Stock Company	579,288,000	579,288,000	579,288,000	579,288,000
- Da Nang Agricultural Materials Joint Stock Company NOII	2,910,000,000	-	3,060,000,000	-
- Construction Enterprise No.3- Branch of UDIC Urban- One member Limited Liability Company	6,440,269,832	6,440,269,832	6,440,269,832	6,440,269,832
- Viet Long Electric Machine Trading Joint Stock Company	5,768,373,827	5,768,373,827	5,828,373,827	5,828,373,827
- Interserco-CB Joint Stock Company	1,489,465,753	1,489,465,753	1,489,465,753	1,489,465,753
- Viet Nam Interserco Trading International Joint Stock Company	8,609,116	-	1,337,696,772	1,330,944,742
- Nam Vuong M.E&P Co., Ltd	1,037,862,545	1,037,862,545	1,037,862,545	1,037,862,545
- Mai Vu Joint Stock Company	5,838,450,000	-	2,164,800,000	-
- Canon Viet Nam Co.,Ltd	1,545,062,369	-	920,572,195	-
- Vietnam Construction and Import-Export Joint Stock Corporation	287,272,267	287,272,267	287,272,267	287,272,267
- Interserco My Dinh Joint Stock Company	200,426,319	-	66,521,103	-
- PK&CA Trading Company Limited	112,282,892,560	-	-	-
- Global Fine Wood SDN BHD (1349634-d)	2,255,017,585	-	-	-
- Other Customers	6,191,001,890	-	3,992,387,124	-
b. Long-term receivables				
c. Receivables from related parties	352,633,584	-	1,527,841,810	1,300,387,242
- Interserco My Dinh Joint Stock Company	200,426,319	-	66,521,103	-
- Viet Nam Interserco Trading International Joint Stock Company	8,609,116	-	1,337,696,772	1,300,387,242
- CGD Vietnam Construction Consulting Joint Stock Company	94,477,992	-	111,811,586	-
- Lien Hop Supply Chain Joint Stock Company	1,942,445	-	421,874	-
- Khang Viet Ha Joint Stock Company	14,379,869	-	1,543,091	-
- Curate IT Joint Stock Company	1,666,008	-	427,235	-
- ALS Infrastructure Company Limited	31,131,835	-	9,420,149	-

In the total outstanding trade receivables, there is VND 52.034.347.194 of trade receivables that have been received when transferring from a state-owned enterprise to a Joint Stock Company according to the handover record of transfer of the State-Owned enterprise International Investment Trade and Service One Member Limited Liability Company to International Investment Trade and Service Joint Stock Company dated February 12, 2018.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

6. OTHER RECEIVABLES

	30/09/2026		01/01/2026	
	Value in VND	Provision in VND	Value in VND	Provision in VND
a. Short-term	41,185,668,454	3,567,398,935	48,140,248,515	3,923,084,208
- Deposits and Escrow	27,920,000		8,000,000	-
- Advances	34,684,923,760	-	42,908,255,212	-
+ Mr. Pham Manh Hai	7,905,050,100	-	-	-
+ Mr. Nguyen Van Long	3,623,016,000	-	6,081,854,000	-
+ Ms. Nguyen Thi Thanh Huyen	10,487,324,549	-	10,286,580,169	-
+ Ms. Phung Ngoc Dung	-	-	5,501,024,580	-
+ Ms. Nguyen Thi Hang	4,770,675,000	-	4,770,675,000	-
+ Mr. Dang Tai Hung	4,368,247,920	-	4,368,247,920	-
+ Other Entities	3,530,610,191	-	11,899,873,543	-
- Payments made on behalf	1,365,529,594	-	839,326,398	-
+ Canon Viet Nam Co., Ltd	665,398,103	-	318,132,415	-
+ Panasonic Appliances Vietnam Company Limited	654,487,716	-	501,274,783	-
+ Other Entities	45,643,775	-	19,919,200	-
- Other short-term Receivables	5,107,295,100	3,567,398,935	4,384,666,905	3,923,084,208
+ Interserco My Dinh Joint Stock Company	1,345,644,167	750,730,349	1,135,741,679	750,730,349
+ Dong Gia Phat Investment and Development JSC	2,816,668,586	2,816,668,586	2,816,668,586	2,816,668,586
+ Fine Arts & Culture Development Investment Center	-	-	331,282,495	331,282,495
+ Son Tay Port Joint Stock Company	-	-	4,110,000	-
+ Other Entities	944,982,347	-	96,864,145	24,402,778
b. Long-term	7,100,000	-	7,100,000	-
- Deposits and Escrow	7,100,000	-	7,100,000	-
	<u>41,192,768,454</u>	<u>3,567,398,935</u>	<u>48,147,348,515</u>	<u>3,923,084,208</u>
c. Other Receivables from Related Parties	2,014,896,984	750,730,349	1,152,493,679	750,730,349
+ Interserco My Dinh Joint Stock Company	1,345,644,167	750,730,349	1,135,741,679	750,730,349
+ Son Tay Port Joint Stock Company	-	-	4,110,000	-
+ Hong Van Port Joint Stock Company	328,821,691	-	-	-
+ Hong Van Port Joint Stock Company	-	-	1,644,000	-
+ International Labor Supply and Trading JSC	-	-	10,998,000	-
+ Interserco Viet Nam International Trading Joint Stock Company	340,431,126	-	-	-

In the total outstanding other receivables, there is VND 3.567.398.935 of other receivables that have been received when transferring from a state-owned enterprise to a Joint Stock Company according to the handover record of transfer of the State-Owned enterprise International Investment Trade and

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

7. INVENTORY

	30/09/2026		01/01/2026	
	Giá gốc	Dự phòng	Giá gốc	Dự phòng
	VND	VND	VND	VND
- Chi phí sx, kinh doanh dở dang	188,120,833	-	1,729,598,150	-
	188,120,833	-	1,729,598,150	-

8. PREPAID EXPENSES PENDING ALLOCATION

	30/09/2026	01/01/2026
	VND	VND
Short-term Prepaid expenses pending allocation	367,571,939	615,990,123
- Short-term Prepaid expenses pending allocation	367,571,939	615,990,123
Long-term Prepaid expenses pending allocation	3,273,092,043	3,376,884,306
- Tools and Equipment	464,081,225	341,010,585
- Costs for Introducing ICD My Dinh Port at Duc Thuong	811,394,957	811,394,957
- Compensation for Crops	230,513,145	238,811,613
- Other long -term Prepaid expenses pending allocation	1,767,102,716	1,985,667,151
	3,640,663,982	3,992,874,429

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

9. PREPAYMENTS TO SUPPLIERS

	30/09/2026		01/01/2026	
	Value in VND	Provision in VND	Value in VND	Provision in VND
Short-term Prepayments to supplier	11,525,422,125	4,884,599,530	43,734,546,039	5,465,599,530
- ICC Vienam Construction Joint Stock Company	678,535,750	-	-	-
- Hanoi Construction and Investment Joint Stock Company	1,801,785,750	-	5,336,785,750	-
- KVN INVESTMENT LLC	4,722,879,570	4,722,879,570	4,722,879,570	4,722,879,570
- Viet Nam Investment and Construction Design Consulting Joint Stock Company	1,203,742,500	-	1,203,742,500	-
- Giang Vo Electronic Technology Joint Stock Company	650,000,000	-	650,000,000	-
- Ha Noi Resource Survey and Real Estate Consulting Joint Stock Company	-	-	585,017,000	-
- Thuy Hoang Tien Transport Company	-	-	213,000,000	213,000,000
- THL Machinery installation and handling Joint Stock Company	-	-	218,000,000	218,000,000
- Phu Khang Transport and Trading Joint Stock Company	-	-	128,000,000	128,000,000
- Dong Gia Phat Investment & Development Co., Ltd	111,719,960	111,719,960	111,719,960	111,719,960
- CGD Vietnam Construction Consulting Joint Stock Company	223,888,242	-	-	-
- Other Entities	2,132,870,353	50,000,000	30,565,401,259	125,000,000
Long-term Prepayments to supplier	-	-	-	-
	<u>11,525,422,125</u>	<u>4,884,599,530</u>	<u>43,734,546,039</u>	<u>5,465,599,530</u>
 c. Receivables from related parties	 223,888,242	 -	 -	 -
- CGD Vietnam Construction Consulting Joint Stock Company	223,888,242	-	-	-
- ICC Vienam Construction Joint Stock Company	678,535,750	-	-	-

In the total outstanding repayments to suppliers, there is VND 4.884.599.530 of repayments to suppliers that have been received when transferring from a state-owned enterprise to a Joint Stock Company according to the handover record of transfer of the State-Owned enterprise International Investment Trade and Service One Member Limited Liability Company to International Investment Trade and Service Joint Stock Company dated February 12, 2018.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

10. TANGIBLE FIXED ASSETS

	Buildings and Structures	Machinery and Equipment	Transport Vehicles Transmission	Equipment Tools and Management	Other Tangible Fixed Assets	Total
	VND	VND	VND	VND	VND	VND
COST						
01/01/2026	82,184,742,311	3,331,402,749	5,473,691,770	488,714,058	775,364,969	92,253,915,857
Purchase during the year	-	2,082,314,606	-	291,666,667	98,000,000	2,471,981,273
Reversal of Assets Contributed for Investment	6,794,973,518	733,665,976				6,794,973,518
Disposals, sales						733,665,976
30/09/2026	<u>88,979,715,829</u>	<u>4,680,051,379</u>	<u>5,473,691,770</u>	<u>780,380,725</u>	<u>873,364,969</u>	<u>100,787,204,672</u>
ACCUMULATED DEPRECIATION						
01/01/2026	71,898,367,284	2,685,820,341	3,491,677,647	462,318,929	390,253,169	78,928,437,370
Depreciation during the year	1,161,284,364	189,772,133	377,558,019	29,768,893	96,114,352	1,854,497,761
Depreciation Reversal of Assets Contributed for Investment	6,794,973,518					6,794,973,518
Disposals, sales		733,665,976				733,665,976
30/09/2026	<u>79,854,625,166</u>	<u>2,141,926,498</u>	<u>3,869,235,666</u>	<u>492,087,822</u>	<u>486,367,521</u>	<u>86,844,242,673</u>
NET BOOK VALUE						
01/01/2026	10,286,375,027	645,582,408	1,982,014,123	26,395,129	385,111,800	13,325,478,487
30/09/2026	<u>9,125,090,663</u>	<u>2,538,124,881</u>	<u>1,604,456,104</u>	<u>288,292,903</u>	<u>386,997,448</u>	<u>13,942,961,999</u>

The historical cost of fully depreciated tangible fixed assets still in use as at 30/09/2026 was VND 45.101.703.189

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

11. INTANGIBLE FIXED ASSETS

Item	Computer Software VND	Total VND
COST		
01/01/2026	553,050,000	553,050,000
- Purchase during the year	-	-
30/09/2026	553,050,000	553,050,000
ACCUMULATED DEPRECIATION		
01/01/2026	492,360,000	492,360,000
- Depreciation during the year	24,097,500	24,097,500
30/09/2026	516,457,500	516,457,500
NET BOOK VALUE		
01/01/2026	60,690,000	60,690,000
30/09/2026	36,592,500	36,592,500

12. CONSTRUCTION IN PROGRESS

	30/09/2026		01/01/2026	
	Original cost in VND	Recoverable amount VND	Original cost in VND	Recoverable amount VND
Construction in progress	280,921,167,761	280,921,167,761	271,601,399,855	271,601,399,855
- Investment project for Constructing ICD My Dinh Dry Port at Duc Thuong commune, Hoai Duc District, Ha Noi (*)	280,921,167,761	280,921,167,761	271,601,399,855	271,601,399,855
	280,921,167,761	280,921,167,761	271,601,399,855	271,601,399,855

(*) The ICD My Dinh Inland Port Construction Investment Project in Duc Thuong Commune, Hoai Duc District, Hanoi, commenced construction in February 2017 with an approved total investment of VND 1,598,494,510,000. The project implementation period was initially planned from February 2017 to Q4 2023. The project investment policy was adjusted according to Decision No. 4096/QĐ-UBND dated November 19th, 2021, of the Hanoi People's Committee, with a total investment of approximately VND 1,720.931 billion and a project timeline extended to Q4 2024. As of October 6, 2025, the project has been approved by the People's Committee of Hanoi City for the adjustment of the project's investment policy under Decision No. 5000/QĐ-UBND:

1. Time to adjust the project progress: Quarter IV/2027 to put the entire project into operation;
2. Total investment capital: 1,747,717 billion VND (increase of 26,786 billion VND);
3. Adjustment of project operation time: 50 years from the date the investor is decided to lease the land.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

13. FINANCIAL INVESTMENTS

	30/09/2026				01/01/2026			
	Owners hip ratio	Voting interest	Original cost in VND	Provision in VND	Owners hip ratio	Voting interest	Original cost in VND	Provision in VND
Name of Subsidiary			53,496,524,750				53,496,524,750	
- Son Tay Port Joint Stock Company	50.06%	50.06%	19,522,800,000	-	50.06%	50.06%	19,522,800,000	-
- Interserco My Dinh Joint Stock Company	58.65%	58.65%	18,673,724,750	-	58.65%	58.65%	18,673,724,750	-
- International Labor Supply and Trading Joint Stock Company	51.00%	51.00%	15,300,000,000	-	51.00%	51.00%	15,300,000,000	-
Name of Joint Ventures and Associates			127,690,787,063	15,197,465,963			64,339,760,581	21,992,439,481
- CGD Vietnam Construction Consulting Joint Stock Company			-	-	29.00%	29.00%	754,000,000	-
- International Real Estate Investment Joint Stock Company	32.00%	32.00%	63,360,000,000	2,022,151,729			9,754,973,518	8,817,125,247
- Interserco Viet Nam International Trading Joint Stock Company	47.00%	47.00%	30,550,000,000	-	47.00%	47.00%	30,550,000,000	-
- Hanoi International Human Resources Vocational School	30.00%	30.00%	15,000,000,000	2,733,918,433	30.00%	30.00%	4,500,000,000	2,733,918,433
- Plummy Joint Venture Garment Company			3,920,787,063	3,920,787,063			3,920,787,063	3,920,787,063
- United Supply Chain Joint Stock Company	49.00%	49.00%	9,800,000,000	4,860,862,659	49.00%	49.00%	9,800,000,000	4,860,862,659
- ICC Vienam Construction Joint Stock Company	30.60%	30.60%	3,060,000,000	1,470,391,012	30.60%	30.60%	3,060,000,000	1,470,391,012
- Curate IT Joint Stock Company	20.00%	20.00%	2,000,000,000	189,355,067	20.00%	20.00%	2,000,000,000	189,355,067

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

13. FINANCIAL INVESTMENTS (CONTINUED)

	30/09/2026				01/01/2026			
	Owners hip ratio	Voting interest	Original cost in VND	Provision in VND	Owners hip ratio	Voting interest	Original cost in VND	Provision in VND
<u>Investment in capital contribution to other units</u>								
- Aviation Logistics Company (*)	5.59%	5.59%	43,719,756,997	-	5.59%	5.59%	43,719,756,997	-
- ASG Group Joint Stock Company (**)	0.94%	0.94%	6,058,759,158	-	0.94%	0.94%	6,058,759,158	-
- Su Pan 1 Hydroelectric Joint Stock Company	5.60%	5.60%	22,632,000,000	3,997,501,551	5.60%	5.60%	22,632,000,000	3,997,501,551
- CGD Vietnam Construction Consulting Joint Stock Company	14.50%	14.50%	754,000,000	-	-	-	-	-
- Tay Ninh International Logistics Joint Stock Company	15.00%	15.00%	7,500,000,000	566,403,184	15.00%	15.00%	82,500,000,000	566,403,184
- Khang Viet Ha Joint Stock Company	4.90%	4.90%	6,845,300,000	2,051,082,469	4.90%	4.90%	6,845,300,000	2,051,082,469

(*) As of September 30th, 2026, the Company's shares at Aviation Logistics Company are 6,161,632 shares, par value VND 10.000/share.

(**) As of September 30th, 2026, the Company's shares at ASG Group Joint Stock Company are 851,462 shares, par value VND 10.000/share.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

14. SHORT-TERM FINANCIAL INVESTMENTS

	30/06/2026			01/01/2026		
	Original cost in VND	Recoverable value VND	Provision in VND	Original cost in VND	Recoverable value VND	Provision in VND
Short-term	29,324,350,001	28,824,350,001	500,000,000	7,603,458,906	7,103,458,906	500,000,000
Short-term loans	1,000,000,000	500,000,000	500,000,000	2,000,000,000	1,500,000,000	500,000,000
Interserco VCI Joint Stock Company (1)	500,000,000	-	500,000,000	500,000,000	-	500,000,000
Son Tay Port Joint Stock Company (2)	500,000,000	500,000,000	-	1,500,000,000	1,500,000,000	-
Term deposits	27,905,000,000	27,905,000,000	-	5,505,000,000	5,505,000,000	-
Joint Stock Commercial Bank for Investment and	10,900,000,000	10,900,000,000	-	-	-	-
) Development of Vietnam (BIDV) – Hoai Duc Branch (3)	5,000,000,000	5,000,000,000	-	-	-	-
Joint Stock Commercial Bank for Foreign Trade of	12,000,000,000	12,000,000,000	-	5,500,000,000	5,500,000,000	-
Vietnam (Vietcombank) – Dong Anh Branch (4)						
National Citizen Commercial Joint Stock Bank (NCB)						
– Hanoi Branch (5)	5,000,000	5,000,000	-	5,000,000	5,000,000	-
Shinhan Bank Vietnam Limited Liability Company (6)	419,350,001	419,350,001	-	98,458,906	98,458,906	-
Accrued interest receivable	27,513,699	27,513,699	-	78,267,125	78,267,125	-
Son Tay Port Joint Stock Company (2)	141,463,699	141,463,699	-	-	-	-
Joint Stock Commercial Bank for Investment and						
Development of Vietnam (BIDV) – Hoai Duc Branch (3)	67,315,069	67,315,069	-	-	-	-
Joint Stock Commercial Bank for Foreign Trade of						
Vietnam (Vietcombank) – Dong Anh Branch (4)	183,057,534	183,057,534	-	20,191,781	20,191,781	-
National Citizen Commercial Joint Stock Bank (NCB)						
– Hanoi Branch (5)						
Loan receivables from Related Parties	527,513,699	527,513,699	-	1,500,000,000	1,500,000,000	-
Son Tay Port Joint Stock Company (2)	527,513,699	527,513,699	-	1,500,000,000	1,500,000,000	-
Supplementary information about Held-to-Maturity Investments						
Short-term loans						
Interserco VCI Joint Stock Company (1)	20/04/2007		<12 months from the contract date			Withdrawal status
Son Tay Port Joint Stock Company (2)	15/04/2025		14/01/2026 and shall be automatically renewed if no contract liquidation agreement is signed			Not yet Collected
						Still within contract term

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

14. SHORT-TERM FINANCIAL INVESTMENTS (CONTINUED)

(1) This is a loan agreement dated 20 April 2017 between International Investment, Trading and Services Joint Stock Company (the lender) and Interserco VCI Joint Stock Company (the borrower), under which the loan amount was VND 500 million. The interest rate was 7% per annum and the maximum loan term was 12 months. The Company has made an allowance for doubtful receivables in accordance with applicable regulations.

(2) This is Loan Agreement No. 01/2025/ILS-ILSW dated 15 April 2025 between International Investment, Trading and Services Joint Stock Company (the lender) and Son Tay Port Joint Stock Company (the borrower), with a loan amount of VND 2 billion. The interest rate is 6.5% per annum and the loan term is 9 months, from 15 April 2025 to 14 January 2026. Upon maturity, if the parties do not liquidate the contract, the agreement shall be automatically extended for an additional period of 6 months. Such extensions may be made multiple times until the parties execute the contract liquidation. In August 2025, Son Tay Port Joint Stock Company repaid VND 500,000,000. In January 2026, Son Tay Port Joint Stock Company repaid VND 1,000,000,000. As at 31 March 2026, the outstanding loan balance amounted to VND 500,000,000.

(3) Fixed-Term Deposit Agreement No. 01/2026/2257299/HDTG dated July 28, 2026, entered into between the Joint Stock Commercial Bank for Investment and Development of Vietnam – Hoai Duc Branch and International Trade and Services Investment Joint Stock Company, with a deposit amount of VND 5,900,000,000. The deposit term is six (6) months, at an interest rate of 8% per annum, for the period from July 28, 2026 to January 18, 2027. Interest is payable at maturity.

Fixed-Term Deposit Agreement No. 02/2026/2257299/HDTG dated July 31, 2026, entered into between the Joint Stock Commercial Bank for Investment and Development of Vietnam – Hoai Duc Branch and International Trade and Services Investment Joint Stock Company, with a deposit amount of VND 1,500,000,000. The deposit term is three (3) months, at an interest rate of 4.75% per annum, for the period from July 31, 2026 to November 2, 2026. Interest is payable at maturity.

Fixed-Term Deposit Agreement No. 03/2026/2257299/HDTG dated July 31, 2026, entered into between the Joint Stock Commercial Bank for Investment and Development of Vietnam – Hoai Duc Branch and International Trade and Services Investment Joint Stock Company, with a deposit amount of VND 3,500,000,000. The deposit term is six (6) months, at an interest rate of 8% per annum, for the period from July 31, 2026 to January 31, 2027. Interest is payable at maturity.

(4) Fixed-Term Deposit Agreement No. 01/2026/VCB-ILS dated July 29, 2026, entered into between the Joint Stock Commercial Bank for Foreign Trade of Vietnam – Dong Anh Branch and International Trade and Services Investment Joint Stock Company, with a deposit amount of VND 1,500,000,000. The deposit term is six (6) months, at an interest rate of 7.8% per annum, for the period from July 29, 2026 to January 29, 2027. Interest is payable at maturity.

Fixed-Term Deposit Agreement No. 02/2026/VCB-ILS dated July 29, 2026, entered into between the Joint Stock Commercial Bank for Foreign Trade of Vietnam – Dong Anh Branch and International Trade and Services Investment Joint Stock Company, with a deposit amount of VND 1,500,000,000. The deposit term is six (6) months, at an interest rate of 7.8% per annum, for the period from July 29, 2026 to January 29, 2027. Interest is payable at maturity.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

14. SHORT-TERM FINANCIAL INVESTMENTS (CONTINUED)

Fixed-Term Deposit Agreement No. 03/2026/VCB-ILS dated July 29, 2026, entered into between the Joint Stock Commercial Bank for Foreign Trade of Vietnam – Dong Anh Branch and International Trade and Services Investment Joint Stock Company, with a deposit amount of VND 2,000,000,000. The deposit term is six (6) months, at an interest rate of 7.8% per annum, for the period from July 29, 2026 to January 29, 2027. Interest is payable at maturity.

(5) Fixed-Term Deposit Agreement No. 15/26/HĐTG/208-9258 dated July 28, 2026, entered into between National Citizen Commercial Joint Stock Bank (NCB) and International Trade and Services Investment Joint Stock Company, with a deposit amount of VND 5,000,000,000. The deposit term is six (6) months, at an interest rate of 8.7% per annum, for the period from July 28, 2026 to January 28, 2027. Interest is payable at maturity.

Fixed-Term Deposit Agreement No. 16/26/HĐTG/208-9258 dated July 28, 2026, entered into between National Citizen Commercial Joint Stock Bank (NCB) and International Trade and Services Investment Joint Stock Company, with a deposit amount of VND 7,000,000,000. The deposit term is six (6) months, at an interest rate of 8.7% per annum, for the period from July 28, 2026 to January 28, 2027. Interest is payable at maturity.

(6) A twelve (12)-month fixed-term deposit agreement entered into between Shinhan Bank Vietnam Limited and International Trade and Services Investment Joint Stock Company, with a deposit amount of VND 5,000,000, for the period from October 4, 2025 to October 4, 2026, at an interest rate of 4.2% per annum.

INTERNATIONAL INVESTMENT TRADE
AND SERVICE JOINT STOCK COMPANY

SEPARATE FINANCIAL STATEMENT
For the accounting period Q3, 2026
Ending on September 30th, 2026

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

15. TRADE PAYABLES

	30/09/2026		01/01/2026	
	Value in VND	Repayable amount VND	Value VND	Repayable amount VND
a. Short-term payables to suppliers				
- Interserco My Dinh Joint Stock Company	122,685,968,465	122,685,968,465	8,006,484,725	8,006,484,725
- Hangzhou bestway imp & exp co., ltd	2,350,844,138	2,350,844,138	473,798,299	473,798,299
- Diep Lam Anh Trading and Transport Services Company Limited	-	-	4,949,589,313	4,949,589,313
- Import and Export Transit Services Company Limited	1,243,242,000	1,243,242,000	332,694,000	332,694,000
- Branch of Dong Do Maritime Joint Stock Company in Hai Phong	2,385,240,000	2,385,240,000	-	-
- Logistics Export-Import Co, Ltd	229,121,001	229,121,001	193,643,001	193,643,001
- Hong Van Port Joint Stock Company	-	-	398,400,000	398,400,000
- CGD Vietnam Construction Consulting Joint Stock Company	9,720,000	9,720,000	58,706,566	58,706,566
- Guangxi Yuanxu Trading Co., Ltd	-	-	393,511,758	393,511,758
- Other parties	111,881,129,200	111,881,129,200	-	-
	4,586,672,126	4,586,672,126	1,206,141,788	1,206,141,788
b. Long-term payables to suppliers				
- Changlin Co., Ltd	-	-	4,820,660,520	4,820,660,520
	-	-	4,820,660,520	4,820,660,520
	<u>122,685,968,465</u>	<u>122,685,968,465</u>	<u>12,827,145,245</u>	<u>12,827,145,245</u>
c. Payables to related parties				
- ICC Vietnam Construction Joint Stock Company	2,425,068,439	2,425,068,439	1,211,985,174	1,211,985,174
- Interserco My Dinh Joint Stock Company	-	-	221,464,250	221,464,250
- Hong Van Port Joint Stock Company	2,350,844,138	2,350,844,138	473,798,299	473,798,299
- Aviation Logistics Company	9,720,000	9,720,000	58,706,566	58,706,566
- CGD Vietnam Construction Consulting Joint Stock Company	64,504,301	64,504,301	64,504,301	64,504,301
	-	-	393,511,758	393,511,758

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

16. TAXES AND STATE PAYABLES/RECOVERIES

	01/01/2026	Amount payable in the year	Amount paid in the year	30/09/2026
	VND	VND	VND	
- Output Value added Tax	139,180,999	1,972,779,093	1,362,619,093	749,340,999
- Import-Export Tax	(37,758,123)		-	(37,758,123)
- Corporate Income Tax	(815,538,025)		-	(815,538,025)
- Personal Income Tax	-	543,460,533	446,248,131	97,212,402
- Land Tax, Land Rental	(273,348,089)	8,350,488,680	5,766,070,583	2,311,070,008
- Other taxes	-		-	-
	<u>(987,463,238)</u>	<u>10,866,728,306</u>	<u>7,574,937,807</u>	<u>2,304,327,261</u>
In which:				
- Receivables	1,126,644,237			853,296,148
- Payables	139,180,999			3,157,623,409

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

17. ACCRUED EXPENSES

	30/09/2026	01/01/2026
	VND	VND
a. Short- term	11,676,818,247	10,535,077,003
- Interest expenses	9,891,149,132	9,815,653,846
+ Mr. Nguyen Minh Tuan	9,693,784,056	9,693,784,056
+ Other entities	197,365,076	121,869,790
- Other accrued expenses	1,785,669,115	719,423,157
+ Ba Dinh Power Company	309,857,600	169,717,520
+ Tu Liem Power Company	148,354,230	280,070,905
+ Interserco My Dinh Joint Stock Company	11,270,257	11,270,257
+ Phu Khang Transport and Trading Joint Stock Company	233,111,111	-
+ THL Machinery Installation and Cargo Handling Joint Stock Company	96,814,815	-
+ Other entities	986,261,102	258,364,475
	-	-
b. Long - term		
c. Accrued expenses to related parties	19,722,950	19,722,950
Interserco My Dinh Joint Stock Company	11,270,257	11,270,257
Interserco Viet Nam International Trading Joint Stock Company	8,452,693	8,452,693

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

18. OTHER PAYABLES

	30/09/2026	01/01/2026
	VND	VND
a. Short - term	28,947,002,395	30,849,336,739
- Trade union fund	51,759,775	-
- Business cooperation funds	1,426,857,242	2,847,807,242
+ Interserco Viet Nam International Trading Joint Stock Company	-	1,420,950,000
+ Interserco My Dinh Joint Stock Company	1,426,857,242	1,426,857,242
Payable land tax	-	817,941,903
+ Interserco Viet Nam International Trading Joint Stock Company	-	409,065,325
+ Aviation Logistics Company (1)	-	408,876,578
- Other payables	27,468,385,378	27,183,587,594
+ Vietnam Development bank (2)	25,481,077,208	25,481,077,208
+ Agricultural bank of Hoai Duc	94,250,000	94,250,000
+ Investment and Development bank - Ha Dong Branch	189,545,619	189,545,619
+ Other entities	1,703,512,551	1,418,714,767
b. Long -term	219,108,273,511	238,065,483,111
- Long-term deposits and bets	123,989,485,393	66,946,694,993
- Other payables		
+ Interserco Viet Nam International Trading Joint Stock Company (1)	45,203,127,617	45,203,127,617
+ Aviation Logistics Company (1)	35,493,704,528	35,493,704,528
+ International trade and services investment Joint Stock Company (1)	3,114,611,124	3,114,611,124
+ Interserco My Dinh Joint Stock Company (1)	11,307,344,849	11,307,344,849
+ Mr. Nguyen Duc Truong	-	76,000,000,000
c. Payables to related parties	201,872,795,600	156,287,555,354
- Interserco My Dinh Joint Stock Company	26,187,569,733	17,187,569,733
- Aviation Logistics Company	76,812,098,250	77,196,842,679
- Interserco Viet Nam International Trading Joint Stock Company	98,873,127,617	61,903,142,942

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

18. OTHER PAYABLES (CONTINUED)

(1): According to Official Dispatch No. 2998/STC-TCDN dated May 30th, 2016 of the Hanoi Department of Finance and Official Dispatch No. 3580/UBND-KT dated June 15, 2016 of the Hanoi People's Committee, the International Investment, Trade and Service Company Limited is responsible for:

- Manage, account for and use for the right purpose the amount of VND 145,218,105,584 (after deducting the value of assets to contribute capital to the Joint Stock Company, which are houses and architectural works on the land, which is VND 34,781,894,416) supported by partners for relocation costs, compensation and advantages of exploiting assets on the land when implementing the project at 17 Pham Hung Street, Cau Giay Ward, Hanoi City according to regulations. In which, the compensation value and relocation support costs for companies currently operating at the land plot at 17 Pham Hung, Hanoi are specifically as follows:

Content	Interserco My Dinh Joint Stock Company	International Investment Trade And Service Joint Stock Company (*)	Aviation Logistics Corporation	Viet Nam Interserco Trading International Joint Stock Company
Compensation for houses and structures on land	7,259,393,491		20,966,179,815	42,358,640,054
Compensation for additional investment costs	120,695,567		300,318,435	1,495,035,156
Compensation for breach of contract			3,250,320,000	
Relocation support costs	3,927,255,791	3,114,611,124	10,976,886,279	1,349,462,407
Total	11,307,344,849	3,114,611,124	35,493,704,528	45,203,127,617

(*) This is International Investment, Trade and Service Company Limited after officially becoming a Joint Stock Company.

(2) See note 20.1 of the notes to the financial statements.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

19. NON-PERFORMING LOANS

	30/09/2026				01/01/2026			
	Original cost in VND	Recoverable value VND	Provision in VND		Original cost in VND	Recoverable value VND	Provision in VND	
- Receivables from customers	52,034,347,194	-	53,385,291,936		53,732,043,966	6,752,030	53,725,291,936	
+ Thien Tai Trading Transport and Export-Import Joint Stock	24,353,472,000	-	24,353,472,000		24,353,472,000	-	24,353,472,000	
+ Chien Thang Manganese Joint Stock Company	12,078,342,970	-	12,078,342,970		12,378,342,970	-	12,378,342,970	
+ Viet Long Electric Machine Trading Joint Stock Company	5,768,373,827	-	5,788,373,827		5,828,373,827	-	5,828,373,827	
+ Nam Vuong M.E&P Co., Ltd	1,037,862,545	-	1,037,862,545		1,037,862,545	-	1,037,862,545	
+ Interserco-CB Joint Stock Company	1,489,465,753	-	1,489,465,753		1,489,465,753	-	1,489,465,753	
+ Interserco VCI Joint Stock Company	579,288,000	-	579,288,000		579,288,000	-	579,288,000	
+ Vietnam Construction and Import-Export Joint Stock Corporation	287,272,267	-	287,272,267		287,272,267	-	287,272,267	
+ Construction Enterprise No.3- Branch of UDIC Urban- One member Limited Liability Company	6,440,269,832	-	6,440,269,832		6,440,269,832	-	6,440,269,832	
+ Viet Nam Interserco Trading International Joint Stock Company	-	-	-		-	-	-	
- Advances to Suppliers	4,884,599,530	-	4,884,599,530		5,465,599,530	-	5,465,599,530	
+ KVN INVESTMENT LLC	4,722,879,570	-	4,722,879,570		4,722,879,570	-	4,722,879,570	
+ Gia Pham International Law Company Limited	-	-	-		22,000,000	-	22,000,000	
+ THL Machinery installation and handling Joint Stock Company	-	-	-		218,000,000	-	218,000,000	
+ Nam Nhat Company Limited	50,000,000	-	50,000,000		50,000,000	-	50,000,000	
+ Phu Khang Transport and Trading Joint Stock Company	-	-	-		128,000,000	-	128,000,000	
+ Thuy Hoang Tien Transport Company	-	-	-		213,000,000	-	213,000,000	
+ Dong Gia Phat Investment & Development Co., Ltd	111,719,960	-	111,719,960		111,719,960	-	111,719,960	
- Short-term held-to-maturity investments	500,000,000	-	500,000,000		500,000,000	-	500,000,000	
+ Interserco VCI Joint Stock Company	500,000,000	-	500,000,000		500,000,000	-	500,000,000	
- Other short-term receivables	4,162,312,753	594,913,818	3,567,398,935		4,308,095,538	385,011,330	3,923,084,208	
+ Dong Gia Phat Investment & Development Co., Ltd	2,816,668,586	-	2,816,668,586		2,816,668,586	-	2,816,668,586	
+ Interserco My Dinh Joint Stock Company	1,345,644,167	594,913,818	750,730,349		1,135,741,679	385,011,330	750,730,349	
+ Other parties	-	-	-		355,685,273	-	355,685,273	

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

20. BORROWINGS AND FINANCE LEASE LIABILITIES

	30/09/2026		During of period		01/01/2026	
	Value	Repayable amount	Increase	Decrease	Value	Repayable amount
	VND	VND	VND	VND	VND	VND
Short-term loans	2,902,055,296	2,902,055,296	57,000,000,000	64,382,525,516	10,284,580,812	10,284,580,812
- Vietnam Development Bank -Transaction Office I-Ha Dong	499,953,917	499,953,917	-	-	499,953,917	499,953,917
- Transaction Office (1)	192,101,379	192,101,379	-	-	192,101,379	192,101,379
- Center for fine Arts & Cultural Development Investment	1,710,000,000	1,710,000,000	-	-	1,710,000,000	1,710,000,000
- Mr. Nguyen Duc Truong (2)	500,000,000	500,000,000	-	-	500,000,000	500,000,000
- Mr. Phung Anh Tien (3)	-	-	-	-	-	-
- Vietnam Development Bank -Transaction Office I-Hoai Duc	-	-	26,500,000,000	33,882,525,516	7,382,525,516	7,382,525,516
- Transaction Office	-	-	9,000,000,000	9,000,000,000	-	-
- Ms. Nguyen Minh Phuong	-	-	18,000,000,000	18,000,000,000	-	-
- Ms. Nguyen Thi Hoai	-	-	-	-	-	-
- National Citizen Commercial Joint Stock Bank (NCB) – Hanoi Branch	-	-	3,500,000,000	3,500,000,000	-	-
Long- term loans due	3,888,593,000	3,888,593,000	2,916,444,750	3,071,854,590	4,044,002,840	4,044,002,840
- Shinhan Bank Vietnam Limited	-	-	-	155,409,840	155,409,840	155,409,840
- Vietnam Development Bank -Transaction Office I-Hoai Duc	3,888,593,000	3,888,593,000	2,916,444,750	2,916,444,750	3,888,593,000	3,888,593,000
- Transaction Office (4)	10,693,630,750	10,693,630,750	-	3,356,772,610	14,050,403,360	14,050,403,360
Long-term loans	-	-	-	440,327,860	440,327,860	440,327,860
- Shinhan Bank Vietnam Limited	-	-	-	-	-	-
- Vietnam Development Bank -Transaction Office I-Hoai Duc	10,693,630,750	10,693,630,750	-	2,916,444,750	13,610,075,500	13,610,075,500
- Transaction Office (4)	17,484,279,046	17,484,279,046	59,916,444,750	70,811,152,716	28,378,987,012	28,378,987,012
Total loans						

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

20. BORROWINGS AND FINANCE LEASE LIABILITIES

1) The principal debt of Dan Hoai Silk Enterprise (in 1997, transferred to Ha Tay Shoe Company, now transferred to International Trade and Services Investment Company Limited) borrowed from Ha Tay Investment and Development Bank Branch (now Ha Tay Investment and Development Joint Stock Commercial Bank

(2) Loan contract No. 01/HD/2025/ILS-NĐT dated March 14th, 2024 between International Trade and Services Investment Joint Stock Company and Mr. Nguyen Duc Truong with a loan amount of VND 1.710,000,000, loan term is 05 years, loan interest rate is 5%/year.

(3) Loan contract No. 01/2024/HĐVV/ILS-PAT dated December 31st, 2024, between International Trade and Services Investment Joint Stock Company and Mr. Phùng Anh Tiến, with a loan amount of VND 500,000,000. The loan term is 3 months from the date the borrower receives the funds. The annual interest rate is 5%, and interest shall be paid every 3 months on the last day of each payment period.

(4) Credit contract No. 01/2025/2257299/HDTD dated April 18, 2025 between Vietnam Joint Stock Commercial Bank for Investment and Development - Hoai Duc Branch and International Investment, Trade and Service Joint Stock Company with an amount of VND 19,442,965,000, loan term of 60 months, interest rate of 6.5% for compensation for protection and development of rice-growing land, site clearance for moving 110KV transmission line to implement the investment project to build ICD My Dinh dry port in Duc Thuong commune, Hoai Duc, Hanoi. The principal is repayable in 20 installments, each installment payable every three months on the 25th day of the month. The first principal repayment installment is due on 25 September 2025, with an installment amount of VND 972.148.250. As at 31 September 2026, the outstanding principal balance under this agreement amounted to VND 14.582.223.780.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

21. REVENUE PENDING ALLOCATION

	30/09/2026 VND	01/01/2026 VND
a. Short - term	293,899,091	90,909,091
+ Son Tay Port Joint Stock Company	18,900,000	-
+ B&Q Vietnam Pharmaceutical Joint Stock Company	19,440,000	-
+ Minh Hai Industrial Equipment Joint Stock Company	33,750,000	-
+ Duan Minh Transport Company Limited	44,800,000	-
+ Hong Van Port Joint Stock Company	12,600,000	-
+ Interserco My Dinh Joint Stock Company	18,900,000	-
+ International Labor Supply and Trading Joint Stock Company	27,300,000	-
+ Interserco Viet Nam International Trading Joint Stock Company	27,300,000	-
+ Curate IT Joint Stock Company	90,909,091	90,909,091
b. Long - term	237,495,364	305,298,364
+ Curate IT Joint Stock Company	237,495,364	305,298,364
c. Receivables from related parties	433,404,455	396,207,455
+ Curate IT Joint Stock Company	328,404,455	396,207,455
+ Son Tay Port Joint Stock Company	18,900,000	-
+ Hong Van Port Joint Stock Company	12,600,000	-
+ Interserco My Dinh Joint Stock Company	18,900,000	-
+ International Labor Supply and Trading Joint Stock Company	27,300,000	-
+ Interserco Viet Nam International Trading Joint Stock Company	27,300,000	-

22. OWNERS' EQUITY

22.1 STATEMENT OF CHANGES IN EQUITY

Item	Owner's invested capital	Undistributed profit (*)	Total
	VND	VND	VND
01/01/2026	360,000,000,000	(48,235,084,614)	311,764,915,386
- Profit in the current year	-	40,769,467,871	40,769,467,871
30/09/2026	360,000,000,000	(7,465,616,743)	352,534,383,257

(*) According to Decision 6988/QD-UBND dated December 18th, 2015 of Hanoi People's Committee approving the Enterprise value and equitization plan of International Investment, Trade and Service Company Limited: "Reducing losses in 2014 from the source of interest payments to the Bank in the amount of VND 23.700.359.093. The Company is responsible for preparing documents and procedures to request the Vietnam Development Bank to consider and process the cancellation of interest payments according to regulations". Up to now, the Company has prepared documents and completed these procedures but is waiting for the Ministry of Finance and the Vietnam Development Bank to resolve.

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

22.2 DETAILS OF OWNERS' EQUITY

	30/09/2026		01/01/2026	
	Total contributed	Capital	Total contributed	Capital
	Capital	Contribution	Capital	Contribution
	VND	Ratio	VND	Ratio
		%		%
State capital	-	0.00%	162,000,000,000	45.00%
Capital Contribution from other entities	360,000,000,000	100.00%	198,000,000,000	55.00%
+ Aviation Logistics Company	97,200,000,000	27.00%	97,200,000,000	27.00%
+ Other entities	262,800,000,000	73.00%	100,800,000,000	28.00%
	<u>360,000,000,000</u>	<u>100%</u>	<u>360,000,000,000</u>	<u>100%</u>

22.3 CHANGES OF OWNERS' EQUITY

	30/09/2026	01/01/2026
	VND	VND
- Opening capital contribution	360,000,000,000	360,000,000,000
- Closing capital contribution	360,000,000,000	360,000,000,000

22.4 SHARES

	30/09/2026	01/01/2026
	Shares	Shares
- Number of shares registered for issuance	36,000,000	36,000,000
- Number of shares sold to the public	36,000,000	36,000,000
+ Common shares	36,000,000	36,000,000
+ Preferred shares	-	-
- Number of shares outstanding	36,000,000	36,000,000
+ Common shares	36,000,000	36,000,000
+ Preferred shares	-	-
- Par value of outstanding shares (VND/CP)	10,000	10,000

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

23. OFF BALANCE SHEET ITEMS

	30/09/2026	01/01/2026
- United states dollar (USD)	25,738.80	1,891.63
- Japanese Yen (JPY)	20,968.00	23,509.00

24. REVENUE FROM SALES OF GOODS AND PROVISION OF SERVICES

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Revenue from sales of goods and provision of services	144,667,067,715	109,675,295,933
- Revenue from Sales	117,463,550,016	89,280,904,229
- Revenue from Service Provision	27,203,517,699	20,394,391,704
Revenue from Related Parties	434,196,600	529,130,165
- Son Tay Port Joint Stock Company	18,900,000	18,900,000
- Interserco My Dinh Joint Stock Company	204,479,925	304,921,188
- CGD Vietnam Construction Consulting Joint Stock Company	32,752,000	26,706,840
- United Supply Chain Joint Stock Company	39,902,440	36,824,172
- International Labor Supply and Trading Joint Stock Company	27,576,012	27,585,912
- Interserco Vietnam International Trading Joint Stock Company	54,186,797	56,414,240
- Hong Van Port Joint Stock Company	12,600,000	12,600,000
- Khang Viet Ha Joint Stock Company	20,154,180	6,087,804
- Curate IT Joint Stock Company	23,645,246	39,090,009
- ALS Infrastructure Investment Company Limited	43,096,154	48,253,960

25. COST OF GOODS SOLD

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
- Cost of Goods Sold	116,561,842,459	87,961,616,519
- Cost of Services Provided	20,211,629,262	14,350,215,675
	136,773,471,721	102,311,832,194
Cost of goods sold from related parties	5,407,096,873	3,518,014,216
- Interserco My Dinh Joint Stock Company	5,320,370,668	2,910,481,531
- Aviation Logistics Company	59,726,205	59,726,205
- Hong Van Port Joint Stock Company	27,000,000	547,806,480

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)
(The accompanying Notes are an integral part of the Financial Statements)

26. FINANCIAL INCOME

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
- Interest from deposits and loans	467,577,831	3,480,947
- Exchange rate gains during the period	63,812,225	-
- Dividends and profits shared	4,929,305,600	6,772,632,000
- Other financial income	-	136,789,200
	<u>5,460,695,656</u>	<u>6,912,902,147</u>
Finance income from related parties	4,929,305,600	6,772,632,000
- Interserco Vietnam International Trading Joint Stock Company	-	611,000,000
- Aviation Logistics Company	4,929,305,600	6,161,632,000

27. FINANCIAL EXPENSES

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
- Interest expenses	91,024,125	135,704,595
- Exchange loss arising during the period	2,125,515	-
	<u>93,149,640</u>	<u>135,704,595</u>

28. SELLING EXPENSES AND GENERAL AND ADMINISTRATIVE EXPENSES

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
a. Selling Expenses	-	-
b. Administrative Expenses	2,270,740,803	12,600,638,548
- Management staff costs	2,838,895,679	2,800,852,277
- Reversal of provisions for doubtful receivables	(1,450,944,742)	(140,000,000)
- Provision for doubtful receivables	-	8,778,062,868
- Other administrative expenses	882,789,866	1,161,723,403

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

29. OTHER INCOME

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
- Disposal and sale of fixed assets	238,750,000	-
- 50% Reduction in Payables to Changlin Company Limited	2,403,750,900	-
- Other items	708,187	173,128,156
	<u>2,643,209,087</u>	<u>173,128,156</u>

30. OTHER EXPENSES

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
- Disposal and sale of fixed assets	238,750,000	-
- 50% Reduction in Payables to Changlin Company Limited	2,403,750,900	-
- Other items	708,187	173,128,156
	<u>2,643,209,087</u>	<u>173,128,156</u>

31. SALARY, REMUNERATION OF BOARD OF DIRECTORS AND EXECUTIVE BOARD

	Từ 01/07/2026 đến 30/09/2026 VND	Từ 01/07/2025 đến 30/09/2025 VND
Salaries of the Board of General Directors and Remuneration of the Board of Directors and the Board of Supervisors	1,170,635,664	1,117,953,000

NOTES TO THE SEPARATE FINANCIAL STATEMENT (Continued)

(The accompanying Notes are an integral part of the Financial Statements)

32. OTHER INFORMATION

According to the joint venture cooperation principle contract No. 09/2011/HDLĐ/AZ-INTERSECO dated March 30th, 2011 signed between AZ Real Estate Joint Stock Company (Party A) and International Investment, Trade and Service One Member Co., Ltd. (Party B) and Ms. Pham Thi Hanh (Party C), the Parties agree to jointly establish a company to carry out the procedures for applying for investment project permits, construction and management of the City Of Dreams high-end apartment and commercial complex project on a land area of approximately 38,000 m² at 17 Pham Hung Street, Tu Liem, Hanoi. After the Hanoi People's Committee approves the policy of converting the land use purpose and establishing an investment project at 17 Pham Hung Street, Tu Liem, Hanoi, the Parties will contribute shares to establish a joint stock company and establish an investment project at the above address. Accordingly, Party A and Party C are responsible for preparing the project, completing the procedures according to regulations and submitting them to competent authorities for approval. After the project is approved for detailed planning 1/500, Party B must complete the preparation of a detailed project for the relocation of the ICD port outside of Ring Road 4 (in Duc Thuong, Hoai Duc, Hanoi). According to the project implementation progress, it is expected that the project will be constructed in stages in accordance with the completed relocation site, starting from December 2012. According to Contract Appendix No. 02 dated March 6th, 2016, Party C has been transferred to Ms. Ta Thi Thuy Trang. Up to now, the project has not been approved by the Hanoi People's Committee for investment policy.

According to Document No. 3580/UBND-KT dated June 15th, 2016 of the Hanoi People's Committee on capital contribution to establish Vimediland Real Estate Investment Joint Stock Company by International Investment, Trade and Service One Member Company Limited: "After consideration, the City People's Committee has the following opinion: Approve the proposal of the Department of Finance in Official Dispatch No. 2998/STC-TCDN dated May 30th, 2016; allow International Investment, Trade and Service One Member Company Limited to contribute capital to establish Vimediland Real Estate Investment Joint Stock Company to implement the City Of Dreams Commercial Complex and Luxury Apartment project according to the planning at No. 17 Pham Hung Street, My Dinh II Ward, Nam Tu Liem District, Hanoi City, with the charter capital of the joint stock company being 290 billion VND (Two hundred and ninety billion VND). In which, International Investment, Trade and Service Company Limited contributes 26% of charter capital, equivalent to VND 75,400,000,000 (Seventy-five billion; four hundred million VND) in assets on land, the value of the advantage of the right to exploit assets on land at No. 17 Pham Hung Street, My Dinh II Ward, Nam Tu Liem District, Hanoi City and from the source of money compensated and supported by other partners".

33. COMPARATIVE FIGURES

Comparative figures on the Balance Sheet are figures on the audited Separate Financial Statements for the fiscal year ending December 31st, 2025 and the separate financial statements for the 3rd quarter of 2025 ending September 30th, 2025.

Prepare

Chief Accountant

Hanoi, October 20th, 2026

General Director


Phung Ngoc Dung


Pham Xuan Phuong



Vu Hoang Thao