CÔNG TY CỔ PHẦN VẬT LIỆU XÂY DỰNG VÀ CHẤT ĐỐT ĐỒNG NAI

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DONG NAI BUILDING MATERIAL AND FUEL JOINT STOCK COMPANY

Reviewed Financial Statements for the six-month accounting period ended June 30, 2026

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DONG NAI BUILDING MATERIAL AND FUEL JOINT STOCK COMPANY
255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam

REPORT OF THE BOARD OF DIRECTORS

The Board of Directors of Dong Nai Building Material and Fuel Joint Stock Company (hereinafter referred to as the "Company") is pleased to present this report together with the Reviewed Semi-annual Financial Statements for the six-month accounting period ended June 30, 2026.

1. General Information

Dong Nai Building Material and Fuel Joint Stock Company is an enterprise equitized from a state-owned enterprise pursuant to Decision No. 2863/2003/QD.CT.UBT dated September 5, 2003, issued by the People's Committee of Dong Nai Province. The Company operates under the Business Registration Certificate for a joint stock company No. 4703000089 (new number: 3600661303), first issued by the Department of Planning and Investment of Dong Nai Province on January 6, 2004, and amended for the 21st time on November 21, 2024.

As at June 30, 2026 and January 1, 2026, the Company's charter capital was 158,480,630,000 VND, equivalent to 15,848,063 shares with a par value of 10,000 VND per share.

The Company's shares are traded on the UPCoM stock exchange at the Hanoi Stock Exchange, under the ticker symbol BMF, with the first trading date being April 16, 2018.

According to the Business Registration Certificate, the Company's business lines include:

- Retail of automotive fuel in specialized stores. Details: gasoline, diesel, lubricants and other lubricating substances (only conducted when all business conditions prescribed by law are satisfied);
- Restaurants and mobile food service activities. Details: restaurants, eateries, food and beverage establishments (excluding bar business and beverage services accompanied by dancing) (only conducted upon approval by the competent authorities and when all business conditions prescribed by law are satisfied);
- Agents involved in the sale of automobiles and other motor vehicles. Details: Agents for cars (with a seating capacity of 12 seats or fewer);
- Wholesale of agricultural and forestry raw materials (excluding wood, bamboo and neohouzeaua) and live animals. Details: Wholesale of agricultural products (conducted in accordance with Decision No. 62/2013/QD-TTg dated October 25, 2013 of the Prime Minister);
- Retail of other new goods in specialized stores. Details: Liquefied petroleum gas and fuel (only conducted when all business conditions prescribed by law are satisfied);
- Wholesale of materials and installation equipment for construction. Details: Wholesale of construction materials;
- Manufacture of clay building materials (not conducted at the head office; only conducted upon approval of the location by the competent authorities and when all business conditions prescribed by law are satisfied);
- Quarrying of stone, sand, gravel and clay. Details: Quarrying of stone (only conducted when all business conditions prescribed by law are satisfied);
- Sale of motor vehicle parts and accessories;
- Wholesale of other household goods. Details: Household electrical appliances, lamps and lighting fixtures;
- Real estate business and trading in land use rights owned, used or leased by the Company (only conducted when all business conditions prescribed by law are satisfied);
- Maintenance and repair of automobiles and other motor vehicles (only conducted when all business conditions prescribed by law are satisfied);
- Retail of hardware, paints, glass and other construction and installation equipment in specialized stores. Details: Retail sale of construction materials;
- Wholesale of solid, liquid and gaseous fuels and related products. Details: Gasoline, diesel, lubricants, liquefied petroleum gas and lubricating substances (only conducted when all business conditions prescribed by law are satisfied);
- Growing of other perennial crops. Details: Growing of industrial crops (not conducted at the head office).

During the period, the Company's principal activities were the retail of gasoline, diesel, lubricants, lubricating substances, liquefied petroleum gas and fuel.

The Company's head office is located at 255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam.

In addition, the Company has the following dependent entities:

No.	Name of entities	Address
1	Hung Nghia Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 1, Hung Nghia Hamlet, National Highway 1A, Dau Giay Commune, Dong Nai City, Vietnam
2	Nui Le Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	National Highway 1A, Group 14, Hamlet 6, Xuan Hoa Commune, Dong Nai City, Vietnam
3	Long Phuoc Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 1289, National Highway 51, Group 25, Dat Moi Hamlet, Long Phuoc Commune, Dong Nai City, Vietnam
4	Trang Bom Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 242, Nguyen Huu Canh Street, Quarter 3, Trang Bom Commune, Dong Nai City, Vietnam
5	Petroleum Store No. 2 - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 219, Pham Van Thuan Street, Tam Hiep Ward, Dong Nai City, Vietnam
6	Tan Bien Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 474/8, Quarter 5B, Cau Sap Intersection, Xa Lo Hanoi, Long Binh Ward, Dong Nai City, Vietnam
7	An Binh Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 1A, Quarter 10, Xa Lo Hanoi, Tran Bien Ward, Dong Nai City, Vietnam
8	Phu Binh Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 2823, National Highway 20, Group 4, Phu Tan Hamlet, Phu Lam Commune, Dong Nai City, Vietnam
9	Trang Dai II Petroleum Station - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 36, Quarter 3, Group 10, Bui Trong Nghia Street, Trang Dai Ward, Dong Nai City, Vietnam
10	Representative Office in Ho Chi Minh City - Dong Nai Building Material and Fuel Joint Stock Company	L10-06, 10th Floor, Vincom Center Building, 72 Le Thanh Ton, Saigon Ward, Ho Chi Minh City, Vietnam
11	Suoi Nho Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	Communal Highway 16, Group 7, Hamlet 5B, Xuan Bac Commune, Dong Nai City, Vietnam

2. Members of the Board of Directors, Board of Supervisors and Board of Management

The members of the Company's Board of Directors, Board of Supervisors and Board of Management during the six-month accounting period ended June 30, 2026 and up to the date of this report were as follows:

Board of Directors:

Full name	Position	
Ms. Nguyen Thanh Hoa	Chairperson of the Board of Directors	Appointed on April 16, 2024
Mr. Nguyen Hoang Linh	Member of the Board of Directors	Appointed on April 21, 2023
Mr. Le Minh Khue	Independent Member of the Board of Directors	Appointed on April 16, 2024
Mr. Vu Hoang Huynh	Independent Member of the Board of Directors	Appointed on April 16, 2024
Mr. Nguyen Van Chi	Independent Member of the Board of Directors	Appointed on April 16, 2024

Board of Supervisors:

Full name	**Position**	
Ms. Vu Thi Mai Phuong	Head of the Board of Supervisors	Appointed on April 16, 2024
Ms. Nguyen Thi Tham	Member of the Board of Supervisors	Appointed on April 16, 2024
Mr. Nguyen Quoc Duong	Member of the Board of Supervisors	Appointed on April 16, 2024

Board of Management:

Full name	**Position**
Mr. Nguyen Hoang Linh	Director
Ms. Nguyen Thi Kim Oanh	Deputy Director

Legal Representative

The legal representative of the Company during the six-month accounting period ended June 30, 2026 and up to the date of this report was as follows:

Full name	**Nationality**	**Position**
Mr. Nguyen Hoang Linh	Vietnamese	Director

3. Business Performance Review

The Company's business performance for the six-month accounting period ended June 30, 2026 and its financial position as at June 30, 2026 are presented in the accompanying Semi-annual Financial Statements.

4. Events Arising After the End of the Accounting Period

No significant events have occurred since the end of the six-month accounting period ended June 30, 2026 that would require adjustment to or disclosure in the Notes to the Semi-annual Financial Statements.

5. Auditors

AFC Vietnam Auditing Company Limited was appointed to review the Company's Semi-annual Financial Statements for the six-month accounting period ended June 30, 2026.

6. Statement of the Board of Management's Responsibilities for the Financial Statements

The Board of Management of the Company is responsible for preparing the Semi-annual Financial Statements to present fairly and reasonably the Company's financial position, business performance and cash flows for the six-month accounting period ended June 30, 2026. In preparing these Semi-annual Financial Statements, the Board of Management is required to:

- Select appropriate accounting policies and apply such policies consistently.
- Make reasonable and prudent judgments and estimates.
- State whether the applicable accounting standards have been complied with by the Company and ensure that all material departures therefrom have been disclosed and explained in the Financial Statements.
- Prepare the Financial Statements on a going concern basis unless it is inappropriate to presume that the Company will continue as a going concern.
- Establish and maintain an effective internal control system to mitigate the risk of material misstatements arising from fraud or error in the preparation and presentation of the Financial Statements

The Board of Management ensures that adequate accounting records are maintained to reflect the Company's financial position and operating activities with reasonable accuracy at any time and that the accounting records comply with the applicable accounting regime. The Board of Management is also responsible for safeguarding the Company's assets and, accordingly, has taken appropriate measures to prevent and detect fraud and other violations.

The Board of Management confirms that it has complied with the above requirements in preparing the Financial Statements.

7. Approval of the Financial Statements

The Board of Directors approves the accompanying Semi-annual Financial Statements. The Semi-annual Financial Statements present fairly and reasonably the Company's financial position as at June 30, 2026, as well as its business performance and cash flows for the six-month accounting period ended June 30, 2026, in accordance with Vietnamese Accounting Standards, the prevailing Vietnamese corporate accounting regime, and relevant legal regulations governing the preparation and presentation of Semi-annual Financial Statements.

NGUYEN THANH HOA
Chairperson of the Board of Directors
Approved on August 13, 2026

No.: 187/2026/BCSX-HCM.00914

REVIEW REPORT ON SEMI-ANNUAL FINANCIAL INFORMATION

To: The Shareholders, the Board of Directors and the Board of Management of Dong Nai Building Material and Fuel Joint Stock Company

We have reviewed the accompanying Semi-annual financial statements of Dong Nai Building Material and Fuel Joint Stock Company (hereinafter referred to as the "Company"), prepared on August 13, 2026, from pages 7 to 41, which comprise the Semi-annual Statement of Financial Position as at June 30, 2026, the Semi-annual Statement of Income, the Semi-annual Statement of Cash Flows for the six-month accounting period then ended, and the Notes to the Semi-annual Financial Statements.

Responsibilities of the Board of Management

The Board of Management of the Company is responsible for the preparation and fair presentation of the Semi-annual financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese corporate accounting regime, and relevant legal regulations governing the preparation and presentation of semi-annual financial statements, and is responsible for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of semi-annual financial statements that are free from material misstatement, whether due to fraud or error.

Responsibilities of the Auditors

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

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

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Semi-annual financial statements do not present fairly and reasonably, in all material respects, the financial position of Dong Nai Building Material and Fuel Joint Stock Company as at June 30, 2026, and its business performance and cash flows for the six-month accounting period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese corporate accounting regime, and relevant legal regulations governing the preparation and presentation of semi-annual financial statements.

INDEPENDENT AUDIT REPORT *(continued)*

Emphasis of Matter

Without denying our conclusion above, we draw the attention of the readers of the financial statements to Note 5.4 to the Financial Statements regarding the advance payment to Viet Oil Joint Stock Company amounting to 37,991,800,000 VND as at January 1, 2026, which Ms. Mai Thi Ngoc Trinh committed to settle by transferring the land use rights and assets attached to the land pursuant to the Commitment dated November 3, 2022. As at the date of these financial statements, the Company had completed the procedures for the transfer of the aforementioned land use rights and assets attached to the land.

Our conclusion is not modified in respect of the above-mentioned matter.

PHAM THI NGOC LIEN
Deputy General Director
Certificate of Registration for Auditing Practice No. 1180-2023-009-1
Authorized Signatory
AFC VIETNAM AUDITING COMPANY LIMITED
Ho Chi Minh City, August 13, 2026

LE HUYNH BAO
Auditor
Certificate of Registration for Auditing Practice No. 5449-2026-009-1

DONG NAI BUILDING MATERIAL AND FUEL JOINT STOCK COMPANY
255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam

SEMI-ANNUAL STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

ITEMS	Code	Note	June 30, 2026 VND	January 1, 2026 VND
ASSETS				
A - CURRENT ASSETS	**100**		**564,896,657,834**	**552,937,373,497**
I. Cash and cash equivalents	**110**	5.1	**34,517,704,131**	**17,734,176,989**
1. Cash	111		34,517,704,131	17,734,176,989
2. Cash equivalents	112		-	-
II. Short-term financial investments	**120**		**301,017,700,438**	**251,213,914,849**
1. Trading securities	121		-	-
2. Provision for impairment of trading securities	122		-	-
3. Held-to-maturity investments	123	5.2	301,017,700,438	251,213,914,849
4. Provision for short-term held-to-maturity investments	124			
5. Other short-term investments	125			
6. Provision for impairment of other short-term investments	126			
III. Short-term receivables	**130**		**102,220,410,226**	**174,543,168,769**
1. Short-term trade receivables	131	5.3	103,839,647,564	86,667,900,117
2. Short-term prepayments to suppliers	132	5.4	19,784,016,922	49,953,367,986
3. Short-term intra-company receivables	133		-	-
4. Receivables under schedule of construction contract	134		-	-
5. Other short-term receivables	135	5.5	827,131,858	44,826,285,136
6. Provision for doubtful short-term receivables	136	5.6	(26,144,193,912)	(10,818,192,264)
7. Shortage of assets awaiting resolution	137	5.7	3,913,807,794	3,913,807,794
IV. Inventories	**140**	5.8	**111,081,223,291**	**109,298,746,951**
1. Inventories	141		111,081,223,291	109,298,746,951
2. Provision for impairment of inventories	142		-	-
V. Current biological assets	**150**		-	-
1. Short-term livestock for single agricultural production	151		-	-
2. Seasonal crops or short-term crops for single agricultural production	152		-	-
3. Provision for impairment of current biological assets	153		-	-
VI. Other current assets	**160**		**16,059,619,748**	**147,365,939**
1. Short-term deferred expenses	161	5.9	497,850,383	147,365,939
2. Deductible value-added tax	162		15,561,769,365	-
3. Taxes and other receivables from the State Budget	163		-	-
4. Repurchase transactions in Government bonds	164		-	-
5. Other current assets	165		-	-
B - NON-CURRENT ASSETS	**200**		**156,120,726,490**	**91,060,596,243**
I. Long-term receivables	**210**		**3,349,398,000**	**4,085,826,000**
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212	5.4	2,667,608,000	3,465,936,000
3. Working capital from sub-units	213		-	-

DONG NAI BUILDING MATERIAL AND FUEL JOINT STOCK COMPANY
255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam

SEMI-ANNUAL STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

ITEMS	Code	Note	June 30, 2026 VND	January 1, 2026 VND
4. Long-term intra-company receivables	214		-	-
5. Other long-term receivables	215	5.5	681,790,000	619,890,000
6. Provision for doubtful long-term receivables	216		-	-
II. Fixed assets	**220**		**43,408,494,468**	**19,699,821,907**
1. Tangible fixed assets	221	5.10	7,252,040,963	8,626,363,470
- Historical cost	222		39,188,172,922	39,188,172,922
- Accumulated depreciation	223		(31,936,131,959)	(30,561,809,452)
2. Financial lease fixed assets	224		-	-
- Historical cost	225		-	-
- Accumulated depreciation	226		-	-
3. Intangible fixed assets	227	5.11	36,156,453,505	11,073,458,437
- Historical cost	228		37,802,677,564	12,677,677,564
- Accumulated depreciation	229		(1,646,224,059)	(1,604,219,127)
II. Current biological assets	**230**		-	-
1. Livestock for periodic agricultural production	231		-	-
a) Immature livestock for periodic agricultural production	232		-	-
b) Mature livestock for periodic agricultural production	233		-	-
- Historical cost	234		-	-
- Accumulated depreciation	235		-	-
2. Long-term livestock for single agricultural production	236		-	-
3. Seasonal crops or long-term crops for single agricultural production	237		-	-
4. Provision for impairment of non-current biological assets	238		-	-
IV. Investment property	**240**		-	-
- Historical cost	241		-	-
- Accumulated depreciation	242		-	-
V. Non-current assets-in progress	**250**		**282,899,988**	**282,899,988**
1. Long-term work in progress	251		-	-
2. Construction in progress	252		282,899,988	282,899,988
VI. Long-term financial investments	**260**	5.2	**106,228,971,352**	**64,382,331,352**
1. Investments in subsidiaries	261		95,255,657,146	-
2. Investments in joint ventures and associates	262		1,100,000,000	54,509,017,146
3. Investments in equity of other entities	263		10,000,000,000	10,000,000,000
4. Provision for long-term financial investments	264		(126,685,794)	(126,685,794)
5. Long-term held-to-maturity investments	265		-	-
6. Provision for long-term held-to-maturity investments	266		-	-
VII. Other non-current assets	**270**		**2,850,962,682**	**2,609,716,996**
1. Long-term deferred expenses	271	5.9	2,850,962,682	2,609,716,996
2. Deferred income tax assets	272		-	-
3. Long-term equipment, materials and spare parts	273		-	-
4. Other non-current assets	274		-	-
TOTAL ASSETS	**280**		**721,017,384,324**	**643,997,969,740**

SEMI-ANNUAL STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

ITEMS	Code	Note	June 30, 2026 VND	January 1, 2026 VND
EQUITY				
C - LIABILITIES	**300**		**506,711,486,610**	**449,358,905,390**
I. Current liabilities	**310**		**500,894,919,943**	**443,443,139,806**
1. Short-term trade payables	311	5.12	1,691,862,143	2,407,228,983
2. Short-term prepayments from customers	312	5.13	7,373,843,206	6,091,098,633
3. Payable dividends and profits	313		-	-
4. Taxes and short-term payables to the State Budget	314	5.14	4,793,071,251	2,200,177,887
5. Payables to employees	315		1,589,433,814	1,510,611,615
6. Short-term accrued expenses	316	5.15	2,496,666,394	2,729,941,863
7. Short-term intra-company payables	317		-	-
8. Payables under schedule of construction contract	318		-	-
9. Short-term deferred revenue	319		150,436,364	123,545,455
10. Other short-term payables	320	5.16	807,544,890	3,236,496,325
11. Short-term borrowings and financial lease liabilities	321	5.17	480,326,174,860	424,246,860,530
12. Provision for short-term payables	322		-	-
13. Bonus and welfare fund	323	5.18	1,665,887,021	897,178,515
14. Price stabilization fund	324		-	-
15. Repurchase transactions in Government bonds	325		-	-
II. Non-current liabilities	**330**		**5,816,566,667**	**5,915,765,584**
1. Long-term trade payables	331		-	-
2. Long-term prepayments from customers	332		-	-
3. Taxes and long-term payables to the State Budget	333		-	-
4. Long-term accrued expenses	334		-	-
5. Intra-company payables for operating capital received	335		-	-
6. Long-term intra-company payables	336		-	-
7. Long-term deferred revenue	337		-	-
8. Other long-term payables	338	5.16	5,816,566,667	5,915,765,584
9. Long-term borrowings and financial lease liabilities	339		-	-
10. Convertible bonds	340		-	-
11. Preference shares	341		-	-
12. Deferred income tax liabilities	342		-	-
13. Provision for long-term payables	343		-	-
14. Science and technology development fund	344		-	-

DONG NAI BUILDING MATERIAL AND FUEL JOINT STOCK COMPANY
255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam

SEMI-ANNUAL STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

ITEMS	Code	Note	June 30, 2026 VND	January 1, 2026 VND
D - EQUITY	**400**	5.18	**214,305,897,714**	**194,639,064,350**
1. Paid-in capital	411		158,480,630,000	158,480,630,000
- Voting ordinary shares	411a		158,480,630,000	158,480,630,000
- Preference shares	411b		-	-
2. Capital surplus	412		-	-
3. Bond conversion option	413		-	-
4. Other equity	414		-	-
5. Treasury shares	415		-	-
6. Differences from asset revaluation	416		-	-
7. Exchange rate differences	417		-	-
8. Investment and development fund	418		-	-
9. Other equity funds	419		-	-
11. Undistributed profit after tax	420		55,825,267,714	36,158,434,350
- Accumulated undistributed profit after tax at the end of the previous period	420a		35,389,725,844	20,784,264,235
- Undistributed profit after tax for the current period	420b		20,435,541,870	15,374,170,115
TOTAL LIABILITIES AND EQUITY	**440**		**721,017,384,324**	**643,997,969,740**

NGUYEN THANH HAI
Prepared By

VU THI KIM THANH
Chief Accountant

NGUYEN HOANG LINH
Director
Legal Representative
Approved on August 13, 2026

DONG NAI BUILDING MATERIAL AND FUEL JOINT STOCK COMPANY
255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam

SEMI-ANNUAL STATEMENT OF INCOME

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

ITEMS	Code	Note	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
1. Revenue from sale of goods and services rendered	01		**1,973,406,848,312**	**1,580,912,517,899**
2. Revenue deductions	02		-	-
3. Net revenue from sale of goods and services rendered (10 = 01 - 02)	10	6.1	**1,973,406,848,312**	**1,580,912,517,899**
4. Cost of goods sold	11	6.2	1,900,011,971,919	1,545,045,966,055
5. Gross revenue from sale of goods and services rendered (20 = 10 - 11)	20		**73,394,876,393**	**35,866,551,844**
6. Gains / Losses on sale and disposal of investment property	21		-	-
7. Financial income	22	6.3	9,076,074,501	7,890,302,304
8. Financial expenses	23	6.4	18,570,069,744	11,926,008,984
- In which: Interest expense	24		*18,570,069,744*	*11,926,008,984*
9. Selling expenses	25	6.5	12,035,356,621	11,014,956,758
10. General & Administrative expenses	26	6.6	25,201,581,616	10,504,784,796
11. Net operating profit (30 = 20 + 21 + 22 – (23 + 25 + 26))	30		**26,663,942,913**	**10,311,103,610**
12. Other income	31	6.7	615,689	84,861,489
13. Other expenses	32	6.8	1,001,781,264	326,342,384
14. Other profit (40 = 31 - 32)	40		**(1,001,165,575)**	**(241,480,895)**
15. Total accounting profit before tax (50 = 30 + 40)	50		**25,662,777,338**	**10,069,622,715**
16. Current corporate income tax expense	51	5.14	5,227,235,468	1,844,663,375
17. Deferred corporate income tax expense	52		-	-
18. Profit after corporate income tax (60 = 50 - 51 - 52)	60		**20,435,541,870**	**8,224,959,340**
19. Basic earnings per share	70	6.9	**1,289**	**519**

NGUYEN THANH HAI
Prepared By

VU THI KIM THANH
Chief Accountant

NGUYEN HOANG LINH
Director
Legal Representative
Approved on August 13, 2026

DONG NAI BUILDING MATERIAL AND FUEL JOINT STOCK COMPANY
255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam

SEMI-ANNUAL STATEMENT OF CASH FLOWS

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

ITEMS	Code	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
I. CASH FLOW FROM OPERATING ACTIVITIES			
1. Profit before tax	01	**25,662,777,338**	**10,069,622,715**
2. Adjustments			
- Depreciation of fixed assets and investment property	02	1,416,327,439	1,405,980,784
- Provisions	03	15,326,001,648	263,894,603
- Gains or losses on exchange rate differences from revaluation of foreign currency monetary items	04	-	-
- Gains or losses from investment activities	05	(9,076,074,501)	(7,890,302,304)
- Borrowing costs	06	18,570,069,744	11,926,008,984
- Other adjustments	07	-	-
3. Profit from operating activities before changes in working capital	08	**51,899,101,668**	**15,775,204,782**
- Increases and decreases in receivables	09	42,171,415,530	11,548,916,386
- Increases and decreases in inventory	10	(1,782,476,340)	30,892,455,459
- Increases and decreases in payables (excluding interest payable and corporate income tax payable)	11	(2,682,916,656)	(1,524,530,003)
- Increases and decreases in prepaid expenses	12	(591,730,130)	(30,891,505)
- Increases and decreases in trading securities	13	-	-
- Paid borrowing costs	14	(18,512,838,701)	(12,284,262,007)
- Paid corporate income tax	15	(2,096,991,471)	(2,612,699,676)
- Other proceeds from operating activities	16	-	-
- Other expenditure on operating activities	17	-	(202,000,000)
Net cash flow from operating activities	20	**68,403,563,900**	**41,562,193,436**
II. CASH FLOW FROM INVESTING ACTIVITIES		-	-
1. Expenditures on purchase and construction of fixed assets and other non-current assets	21	(25,125,000,000)	-
2. Proceeds from disposal or sale of fixed assets and other non-current assets	22	-	-
3. Expenditures on loans and purchase of debt instruments from other entities	23	(118,210,000,000)	(63,000,000,000)
4. Proceeds from loans and sale of debt instruments of other entities	24	68,500,000,000	51,300,000,000
5. Expenditures on equity investments in other entities	25	(41,846,640,000)	(5,050,320,000)
6. Proceeds from equity investments in other entities	26	-	1,854,792,632
7. Proceeds from interests and distributed dividends and profits	27	8,982,288,912	10,217,363,126
Net cash flow from investing activities	30	**(107,699,351,088)**	**(4,678,164,242)**

SEMI-ANNUAL STATEMENT OF CASH FLOWS

(Under the indirect method)

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

ITEMS	Code	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
III. CASH FLOW FROM FINANCING ACTIVITIES			
1. Proceeds from issuance of shares and receipt of paid-in capital	31	-	-
2. Repayment of paid-in capital to owners and repurchase of issued shares	32	-	-
3. Proceeds from borrowings	33	1,583,762,453,620	1,422,259,420,602
4. Repayment of principal	34	(1,527,683,139,290)	(1,474,319,200,163)
5. Repayment of financial lease principal	35	-	-
6. Dividends and profits paid to owners	36	-	-
Net cash flow from financing activities	40	**56,079,314,330**	**(52,059,779,561)**
NET CASH FLOW DURING THE PERIOD (50 = 20 + 30 + 40)	50	**16,783,527,142**	**(15,175,750,367)**
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	60	**17,734,176,989**	**42,620,435,447**
Effect of changes in exchange rates on foreign currency conversion	61	-	
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (70 = 50 + 60 + 61)	70	**34,517,704,131**	**27,444,685,080**

NGUYEN THANH HAI	**VU THI KIM THANH**	**NGUYEN HOANG LINH**
Prepared By	**Chief Accountant**	**Director**
		Legal Representative
		Approved on August 13, 2026

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

1. OPERATING CHARACTERISTICS

1.1 Form of capital ownership

Dong Nai Building Material and Fuel Joint Stock Company (the "Company") is an enterprise equitized from a state-owned enterprise under Decision No. 2863/2003/QD.CT.UBT dated September 5, 2003, issued by the People's Committee of Dong Nai Province. The Company operates under Business Registration Certificate for Joint Stock Company No. 4703000089 (new number: 3600661303), initially issued by the Department of Planning and Investment of Dong Nai Province on January 6, 2004, with the 21st registration for change dated November 21, 2024.

The charter capital of the Company as of June 30, 2026 and January 1, 2026 is 158,480,630,000 VND, equivalent to 15,848,063 shares with a par value of 10,000 VND/share.

The shares of the Company are traded on the Upcom stock exchange at the Hanoi Stock Exchange under the ticker symbol BMF, and the first trading day was April 16, 2018.

The headquarters of the Company is located at 255B Pham Van Thuan, Tam Hiep Ward, Dong Nai City, Vietnam.

1.2 Business fields

The Company operates in the commercial sector.

1.3 Business lines

In accordance with the Business Registration Certificate, the business lines of the Company are as follows:

- Retail of motor fuels in specialized stores. Details: Gasoline, diesel fuel, engine oil, and lubricants (It may be only operated when all business conditions are satisfied under the law);
- Restaurants and mobile establishments for catering services. Details: Restaurants, eateries, food and beverage establishments (excluding bars and beverage services with dancing) (It may be only operated when it is approved by the competent authority and all business conditions are satisfied under the law);
- Automobile and other motor vehicle dealerships. Detail: Passenger car dealerships (12 seats or less);
- Wholesale of agricultural and forestry raw materials (excluding wood, bamboo and bamboo reeds) and live animals. Details: Wholesale of agricultural products (implemented under Decision No. 62/2013/QD-TTg dated October 25, 2013 of the Prime Minister);
- Retail of other new goods in specialized stores. Details: Liquefied petroleum gas and fuel (It may be only operated when all business conditions are satisfied under the law);
- Wholesale of other materials and installation equipment in construction. Details: Wholesale of construction materials;
- Production of construction materials from clay (Not produced at the headquarters. It may be only operated when it is approved by the competent authority and all business conditions are satisfied under the law);
- Quarrying of stone, sand and clay. Details: Stone quarrying (It may be only operated when all business conditions are satisfied under the law);
- Sale of spare parts and auxiliary components for automobiles and other motor vehicles;
- Wholesale of other household goods. Details: Household electrical appliances, lamps and lighting fixtures;
- Trading in real estate and land use rights owned, used or leased (It may be only operated when all business conditions are satisfied under the law);
- Maintenance and repair of automobile and other motor vehicle (It may be only operated when all business conditions are satisfied under the law);
- Retail of hardware, paint, glass and other installation equipment in construction in specialized stores. Details: Retail of construction materials;
- Wholesale of solid, liquid and gaseous fuels and related products. Details: Gasoline, diesel, lubricants, liquefied petroleum gas and lubricating substances (It may be only operated when all business conditions are satisfied under the law);
- Growing of other perennial crops. Details: Growing of industrial crops (not operated at the headquarters).

During the period, the Company's principal operations were the retail of gasoline, diesel, lubricants and lubricating substances, and liquefied petroleum gas and fuel.

1.4 Ordinary production and business cycle

Ordinary production and business cycle of the Company does not exceed 12 months.

1.5 Structure of the Company

The Company has 1 associate company and 1 subsidiary, including:

Company name	Address	Principal business lines	Ownership interest
Rang Dong - Food Company. Ltd	01A Xa Lo Hanoi, Long Binh Ward, Dong Nai City	Public catering, industrial meal processing, food business and livestock slaughtering	44%
Long Thanh Joint - Stock Trading Company	No. 286, Le Duan Street, Van Hai Area, Long Thanh Commune, Dong Nai City	Fuel business, food technology, electrical appliances and commercial services	70.61%

Branch information

The Company has the following dependent entities:

No.	Name of entities	Address
1	Hung Nghia Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 1, Hung Nghia Hamlet, National Highway 1A, Dau Giay Commune, Dong Nai City, Vietnam
2	Nui Le Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	National Highway 1A, Group 14, Hamlet 6, Xuan Hoa Commune, Dong Nai City, Vietnam
3	Long Phuoc Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 1289, National Highway 51, Group 25, Dat Moi Hamlet, Long Phuoc Commune, Dong Nai City, Vietnam
4	Trang Bom Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 242, Nguyen Huu Canh Street, Quarter 3, Trang Bom Commune, Dong Nai City, Vietnam
5	Petroleum Store No. 2 - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 219, Pham Van Thuan Street, Tam Hiep Ward, Dong Nai City, Vietnam
6	Tan Bien Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 474/8, Quarter 5B, Cau Sap Intersection, Xa Lo Hanoi, Long Binh Ward, Dong Nai City, Vietnam
7	An Binh Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 1A, Quarter 10, Xa Lo Hanoi, Tran Bien Ward, Dong Nai City, Vietnam
8	Phu Binh Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 2823, National Highway 20, Group 4, Phu Tan Hamlet, Phu Lam Commune, Dong Nai City, Vietnam
9	Trang Dai II Petroleum Station - Branch of Dong Nai Building Material and Fuel Joint Stock Company	No. 36, Quarter 3, Group 10, Bui Trong Nghia Street, Trang Dai Ward, Dong Nai City, Vietnam
10	Representative Office in Ho Chi Minh City - Dong Nai Building Material and Fuel Joint Stock Company	L10-06, 10th Floor, Vincom Center Building, 72 Le Thanh Ton, Saigon Ward, Ho Chi Minh City, Vietnam
11	Suoi Nho Petroleum Store - Branch of Dong Nai Building Material and Fuel Joint Stock Company	Communal highway 16, Group 7, Hamlet 5B, Xuan Bac Commune, Dong Nai City, Vietnam

1.6 Statement on the comparability of information in the Semi-Annual Financial Statements

The corresponding figures for the previous period are comparable with those of the current period. During the period, the Company applied for the first time the Vietnamese Accounting Regime for Enterprises issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 of the Ministry of Finance ("Circular 99"), replacing Circular No. 200/2014/TT-BTC dated December 22, 2014 ("Circular 200"). Accordingly, certain items in the Financial Statements have been reclassified and renamed in accordance with the new regulations to ensure comparability. These changes did not affect the total value of the Company's assets, total liabilities, equity, and profit after tax. Specifically, as follows:

STATEMENT OF FINANCIAL POSITION

ITEMS	Code	31/12/2025 Previously issued figures	01/01/2026 Restated figures	Net change
		VND	VND	VND

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

3. Short-term held-to-maturity investments	123	237,240,000,000	251,213,914,849	13,973,914,849
5. Short-term loan receivables	135	7,000,000,000	-	(7,000,000,000)
5. Other short-term receivables	135	51,800,199,985	44,826,285,136	(6,973,914,849)

1.7 Employees

As at June 30, 2026, the total number of employees of the Company was 124 (as at December 31, 2025: 120 employees).

2. FISCAL YEAR AND CURRENCY used in accounting

2.1 Fiscal year

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

1.2 Currency used in accounting

The currency used in accounting is Vietnamese Dong (VND), as receipts and payments are primarily made in VND.

3. APPLICABLE ACCOUNTING STANDARDS AND REGIME

3.1 Applicable accounting standards and regime

The Financial Statements are prepared and presented in accordance with the Vietnamese Accounting Regime for Enterprises issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 of the Ministry of Finance guiding the methods of preparation and presentation of Financial Statements and Vietnamese Accounting Standards.

The Company applies Vietnamese Accounting Standards and the Vietnamese Accounting Regime for Enterprises issued under Circular No. 99/2025/TT-BTC and other circulars guiding the implementation of Vietnamese Accounting Standards issued by the Ministry of Finance in the preparation and presentation of the Financial Statements.

3.2 Statement of compliance with Accounting Standards and Accounting Regime

The Company's Board of Management ensures that the requirements of Vietnamese Accounting Standards and the Vietnamese Accounting Regime for Enterprises issued under Circular No. 99/2025/TT-BTC, as well as circulars guiding the implementation of Vietnamese Accounting Standards issued by the Ministry of Finance, have been complied with in the preparation of the Financial Statements.

4. SIGNIFICANT ACCOUNTING POLICIES

4.1 Basis for preparation of the Financial Statements

The Financial Statements are prepared on an accrual basis of accounting (except for information related to cash flows).

4.2 Foreign currency transactions

During the period, transactions denominated in currencies other than VND are converted to VND at the actual exchange rate at the time of occurrence of such transactions. At the end of the fiscal year, the Company re-values the foreign currency monetary items at the exchange rate on that date. Exchange rate differences arising during the period from foreign currency transactions are recognized as financial income or financial expenses. Exchange rate differences from revaluation of foreign currency monetary items at the end of the fiscal year, after offsetting increases and decreases, are recognized as financial income or financial expenses.

4.3 Cash and cash equivalents

Cash includes cash, demand bank deposits and cash in transit. Cash equivalents are short-term investments with an original maturity of no more than 3 months from the date of investment, that are readily convertible into a defined amount of cash and are not subject to any risk of converting into cash at the date of reporting.

4.4 Financial investments

Held-to-maturity investments

An investment is classified as held-to-maturity when the Company has the intention and ability to hold it to maturity. Held-to-maturity investments include: term bank deposits and held-to-maturity loans for the purpose of earning periodic interest, and other held-to-maturity investments.

Held-to-maturity investments are initially recognized at cost, including the purchase price and costs related to the transactions for purchasing the investments. After initial recognition, these investments are recognized at recoverable value. Interest income from held-to-maturity investments after the purchase date is recognized in the Income Statement on an accrual basis. Interest earned before the Company holds the investments is deducted from the cost at the date of purchase.

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

When there is reliable evidence that part or all of an investment may not be recoverable and the amount of the loss can be reliably determined, the loss is recognized in financial expenses for the period and deducted directly from the value of the investment.

When an investment is disposed of, the difference between the net disposal value and the carrying amount is accounted as income or expense.

When there is reliable evidence that part or all of an investment may not be recoverable and the amount of the loss can be reliably determined, the loss is recognized in financial expenses for the year and deducted directly from the value of the investment.

Investments in subsidiaries and associates

A subsidiary is an entity subject to the Company's control. Control is achieved when the Company has the power to govern the financial and operating policies of the investee in order to obtain economic benefits from the operations of such enterprise.

Associate is an entity over which the Company has significant influence, but not control, with respect to its financial and operating policies. Significant influence is the power to participate in the financial and operating policy decisions of the investee, but is not control over these policies.

Investments in subsidiaries, associates are initially recognized at the historical cost, comprising the purchase price or contributed capital, together with costs directly attributable to the investment. Where an investment is made through the contribution of non-monetary assets, the cost of the investment is measured at the fair value of the non-monetary assets at the date of transaction.

Dividends and profits from periods prior to the investment being acquired are accounted for as a reduction in the value of the investment itself. Dividends and profits from periods after the investment is acquired are recognized as revenue. Dividends received in the form of shares are only tracked by the number of additional shares received, not the value of the share received.

Provision for impairment of investments in subsidiaries, associates is made when a subsidiary or associate incurs losses, with the amount of provision equal to the difference between the actual contributed capital of all parties in the subsidiary or associate and its actual equity multiplied by the ownership interest of the Company, calculated as the ratio of actual contributed capital of the Company to the total actual contributed capital of all parties in the subsidiary or associate.

Increases and decreases in provision for impairment of investments in subsidiaries, associates must be made at the end of the fiscal year and recognized as financial expenses.

When an investment is disposed of, the difference between the net disposal value and the carrying amount is accounted as income or expense.

Investments in equity of other entities

Investments in equity of other entities are investments in the equity instruments of other entities where the Company does not have control, joint control, or significant influence over the investee.

These investments are initially recognized at cost, including the purchase price or capital contribution plus costs directly related to the investment activities. The Board of Management reviews the investments to recognize provisions at the end of the accounting period.

Provision for impairment of investments in equity instruments of other entities is made as follows:

- For investments in listed shares or investments whose fair value can be reliably determined, the provision is made based on the market value of the shares.
- For investments whose fair value cannot be determined at the reporting date, the provision is made based on the loss of the investee, with the provision equal to the difference between the actual contributed capital of the parties in the other entity and its actual equity, multiplied by the Company's capital contribution ratio to the total actual contributed capital of the parties in the other entity.

Increases or decreases in the provision for impairment of investments in equity instruments of other entities required to be made at the end of the fiscal year are recognized in financial expenses.

Loans

Loans are determined at cost less provisions for doubtful receivables. Provision for doubtful receivables related to loans is made based on the estimated amount of potential loss.

4.5 Receivables

Receivables are carried at the historical cost less the provision for doubtful receivables.

The classification of receivables into trade receivables and other receivables is carried out on the following principles:

- Trade receivables represent receivables of a commercial nature arising out of purchase and sale transactions between the Company and the buyers that are independent parties of the Company.
- Other receivables represent receivables of a non-commercial nature not arising out of purchase and sale transactions.

Provision for doubtful receivables represents the expected loss due to non-payment by the customers on the balance of receivables at the date of Statement of Financial Position. The recognition or reversal of provision for doubtful receivables is recorded as general & administrative expenses on the Income Statement.

4.6 Inventories

The inventory is recognized at the lower of historical cost and net realizable value.

The historical cost of inventory is measured as follows:

- Goods, tools, instruments comprise the cost of purchase and other directly attributable costs incurred to obtain the inventory at its current location and condition.

Net realizable value is the estimated selling price of inventory in the ordinary course of production and business less the estimated costs of completion and the estimated costs necessary to make the sale.

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

Provision for impairment of inventory is made for each inventory whose historical cost exceeds its net realizable value. Any increase or decrease in the provision for impairment of inventory required to be made at the end of the accounting period is recognized in cost of goods sold.

4.7 Deferred expenses

Deferred expenses include actual costs incurred that are related to the operating results of multiple accounting periods. The Company's deferred expenses include the following:

Tools, instruments and other deferred expenses

Tools, instruments and other deferred expenses that have been put into use are allocated to expenses using the straight-line method over a period of no more than 36 months.

4.8 Tangible fixed assets

Tangible fixed assets are represented at their historical cost less accumulated depreciation. The historical cost of tangible fixed assets comprises all expenses incurred by the Company to acquire the fixed assets up to the time they are in the condition necessary for their intended use. Expenses incurred after initial recognition are only recorded as increase in historical cost of fixed assets if these expenses are certain to increase future economic benefits to be derived from the use of such assets. Expenses incurred and failing to satisfy the above condition are recognized as production and business expenses in the period.

Upon asset disposal or sale, its historical cost and accumulated depreciation are written off in the financial statements, and any gains or losses arising out of such liquidation are accounted for in the income statement.

Depreciation of tangible fixed assets is calculated using the straight-line depreciation method over the estimated useful life of the assets as follows:

	Number of years
Houses and structures	04 – 25
Machinery and equipment	03 – 10
Transportation vehicle:	04 – 08
Management tools and equipment:	04 – 10

4.9 Intangible fixed assets

Intangible fixed assets are represented at their historical cost less accumulated depreciation. The historical cost of intangible fixed assets comprises all expenses incurred by the Company to acquire the fixed assets up to the time they are in the condition necessary for their intended use. Expenses related to intangible fixed assets and incurred after initial recognition are only recorded as production and business expenses in the period, unless these expenses are directly attributable to a specific intangible fixed asset and increase economic benefits to be derived from such asset.

Upon intangible fixed asset sale or disposal, the historical cost and the accumulated depreciation are written off, and any gains or losses arising out of such disposal are recognized as income or expenses in the year.

The intangible fixed assets of the Company consist of:

Land use rights

Land use rights encompass all actual costs incurred by the Company that are directly attributable to the used land, including: Expenditure for acquisition of land use rights, costs for compensation, land clearance and land levelling, registration fees, ... The land use rights are depreciated using the straight-line method over 46 – 50 years.

Computer software

The purchase price of computer software that is not an integral part of relevant hardware is capitalized. The historical cost of computer software is the total cost incurred by the Company up to the time of putting the software into use. Computer software is depreciated using the straight-line method over 5 years.

4.10 Liabilities and accrued expenses

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

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

- Trade payables reflect commercial payables arising from transactions for the purchase of goods, services and assets from sellers that are independent entities from the Company.
- Accrued expenses reflect amounts payable for goods and services received from sellers or provided to buyers but not yet paid due to the absence of invoices or insufficient accounting records and documents, and amounts payable to employees for annual leave, as well as production and business expenses that need to be accrued in advance.
- Other payables reflect payables that are non-commercial in nature and are not related to transactions for the purchase, sale or provision of goods and services.

4.11 Salaries

Salaries allocated to expenses in the period are based on the salary levels and allowances agreed upon in labor contracts.

4.12 Statutory deductions from salaries

Social insurance is contributed based on salaries under labor contracts at 17.5% to expenses and deducted from the salaries of employees at 8%.

Health insurance is contributed based on salaries at 3% to expenses and deducted from the salaries of employees at 1.5%.

Unemployment insurance is contributed based on salaries at 1% to expenses and deducted from the salaries of employees at 1%.

Trade union dues are contributed based on salaries at 2% to expenses.

4.13 Owners' contributed capital

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

Funds

Funds are made and used in accordance with the Company's Charter.

4.14 Profit distribution

Profit after corporate income tax is distributed to shareholders after the funds have been made in accordance with the Company's Charter and applicable laws and regulations and approved by the General Meeting of Shareholders.

The distribution of profit to shareholders takes into consideration of non-monetary items included in undistributed after-tax profit that may affect cash flows and the ability to pay dividends, such as gains from the revaluation of assets contributed as capital, gains from the revaluation of monetary items, financial instruments and other non-monetary items.

Dividends are recognized as liabilities when approved by the General Meeting of Shareholders.

4.15 Basic earnings per share

Basic earnings per share are calculated by dividing profit after tax attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the year.

4.16 Revenue

Revenue from sale of goods

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

(a) The Company has transferred the majority of risks and benefits associated with the ownership of products or goods to the buyer;
(b) The Company no longer holds the right to manage the goods as the owner or the right to control the goods;
(c) Revenue can be measured reliably. Where the contract provides that the buyer has the right to return the purchased products or goods under specific conditions, the Company only recognizes revenue when those specific conditions no longer exist and the buyer no longer has the right to return the products or goods (except where the return is in the form of an exchange for other goods or services);
(d) The Company has received or will receive the economic benefits from the sale transaction; and
(e) The costs related to the sale transaction can be measured.

Revenue from services rendered

Revenue from a service rendering transaction is recognized when the outcome of such transaction can be reliably determined. If the service is rendered over multiple periods, the revenue recognized in the period is based on the work volume completed as of the end date of the accounting period. The outcome of a service rendering transaction can be reliably measured when all four of the following conditions are satisfied:
(a) Revenue can be measured reliably. Where the contract provides that the buyer has the right to return the purchased services under specific conditions, the Company only recognizes revenue when those specific conditions no longer exist and the buyer no longer has the right to return the services provided;
(b) The Company has received or will receive the economic benefits from the service rendering transaction;
(c) The stage of completion of the transaction at the reporting date can be measured; and
(d) The costs incurred for the transaction and the costs to complete the service rendering transaction can be measured.

Interest

Interest is recognized on an accrual basis, determined based on the balances of deposit accounts and the actual interest rates applicable in each period.

Dividends and profit distributions

Dividends and profit distributions are recognized when the Company has the right to receive dividends or profits from its capital contributions. Dividends received in the form of shares are only tracked in terms of the increase in the number of shares, and no value is recognized for the shares received.

4.17 Borrowing costs

Borrowing costs include interest on borrowings and other costs directly attributable to borrowings.

Borrowing costs are recognized as financial expenses in the year unless the borrowing costs are directly attributable to the acquisition, construction or production of a qualifying asset, in which case they are included in the value of that asset (capitalized). Capitalization of borrowing costs ceases when substantially all activities necessary to prepare the qualifying asset for its intended use or sale are complete.

4.18 Current income tax

Corporate income tax expense comprises current corporate income tax.

Current income tax

Current income tax is the tax calculated based on taxable income. Taxable income differs from accounting profit due to adjustments for temporary differences between the tax base and the accounting carrying amounts of assets and liabilities, non-deductible expenses, non-taxable income, and tax loss carried forwards

The Company's tax returns will be examined by the tax authorities. Due to the application of tax laws to each type of transaction and the fact that tax laws may be interpreted, understood and accepted in different ways, the figures in the Financial Statements may differ from those determined by the tax authorities.

4.19 Segment reporting

A business segment is a separately identifiable component that is involved in producing or providing products or services and has risks and economic benefits that are different from those of other business segments.

A geographical segment is a separately identifiable component that is involved in producing or providing products or services within a particular economic environment and has risks and economic benefits that are different from those of business segments operating in other economic environments.

4.20 Related parties

Parties are considered to be related if one party has the ability to control, or exercise significant influence over, the other party in making financial and operating policy decisions. Parties are also considered to be related if they are subject to common control or common significant influence. - The following individuals / companies are considered related parties:

Individuals / Companies	**Location**	**Relationship**
Vietnam National Petroleum Group	Vietnam	Shareholder holding 5% or more of voting shares
PETEC Trading and Investment Corporation	Vietnam	Shareholder holding 5% or more of voting shares
Quang Ninh Bus Station Joint Stock Company	Vietnam	Shareholder holding 5% or more of the voting shares
Rang Dong – Food Company Limited	Vietnam	Associate
Long Thanh Joint – Stock Trading Company	Vietnam	Subsidiary
Tay Nguyen Durian Joint Stock Company	Vietnam	Other company making investment/contributing capital
Ms. Bui Thi Hong Nhung		Related party of a key member
Board of Directors, Board of Supervisors, Board of Management	Vietnam	Key member

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

5.1 Cash and cash equivalents

	June 30, 2026	**January 1, 2026**
	VND	VND
Cash - VND	6,467,228,222	5,215,558,334
Cash at banks - VND	28,050,475,909	12,518,618,655
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam – Dong Nai Branch	6,406,097,427	607,399,278
+ Joint Stock Commercial Bank for Investment and Development of Vietnam – South Dong Nai Branch	15,079,782,438	8,412,341,220
+ Other banks	6,564,596,044	3,498,878,157
	34,517,704,131	**17,734,176,989**

5.2 Financial Investments

5.2.1 Short-term financial investments

The Company's short-term financial investments include held-to-maturity investments, as detailed below:

	June 30, 2026			**January 1, 2026**		
	Cost	**Recoverable amount**	**Provision for impairment**	**Cost**	**Recoverable amount**	**Provision for impairment**
	VND	VND	VND	VND	VND	VND
Current						
Term deposits (*)	287,599,810,028	287,599,810,028	-	244,136,818,958	244,136,818,958	-
Loans						
Nguyen Chi Anh (**)	3,208,082,191	3,208,082,191	-	7,077,095,891	7,077,095,891	-

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

	June 30, 2026			January 1, 2026		
	Cost	Recoverable amount	Provision for impairment	Cost	Recoverable amount	Provision for impairment
	VND	VND	VND	VND	VND	VND
Nong Quang Dinh (***)	10,209,808,219	10,209,808,219	-	-	-	-
	301,017,700,438	**301,017,700,438**	-	**251,213,914,849**	**251,213,914,849**	-

(*) The held-to-maturity investments are term deposits at commercial banks bearing interest rates ranging from 4.1% to 7.79% per annum. These term deposits have been pledged as collateral for the Company's borrowings *(see Note No. 5.17)*.

(**) This is a loan to Mr. Nguyen Chi Anh under Loan Agreement No. 02/2025/CDDN-HDVT dated December 1, 2025 and Appendix to Loan Agreement No. 02/2025/CDDN-HDVT dated May 1, 2026. The purpose of the loan is to invest in production and business activities. The interest rate is 7% per annum, and the loan term is until December 31, 2026.

(***) This is a loan to Mr. Nong Quang Dinh under Loan Agreement No. 01/2026/CDDN-HDVT dated March 13, 2026. The purpose of the loan is to invest in production and business activities. The interest rate is 7% per annum, and the loan term is six months from the disbursement date.

5.2.2 Long-term financial investments

The Company's long-term financial investments comprise investments in associates and investments in equity of other entities, as detailed below:

	June 30, 2026			January 1, 2026		
	Cost	Provision for impairment	Fair value	Cost	Provision for impairment	Fair value
	VND	VND	VND	VND	VND	VND
Investments in subsidiaries						
Long Thanh Joint Stock - Trading Company (a)	95,255,657,146	-	(*)	-	-	(*)

	June 30, 2026			January 1, 2026		
	Cost	Provision for impairment	Fair value	Cost	Provision for impairment	Fair value
	VND	VND	VND	VND	VND	VND
Investments in subsidiaries						
Long Thanh Joint Stock - Trading Company (a)	95,255,657,146	-	(*)	-	-	(*)
Investments in associates						
Rang Dong Food Company Limited (b)	1,100,000,000	-	(*)	1,100,000,000	-	(*)
Long Thanh Joint Stock - Trading Company	-	-	(*)	53,409,017,146	-	(*)
Investments in other entities						
Tay Nguyen Durian Joint Stock	10,000,000,000	(126,685,794)	(*)	10,000,000,000	(126,685,794)	(*)

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

	June 30, 2026			January 1, 2026		
	Cost	Provision for impairment	Fair value	Cost	Provision for impairment	Fair value
	VND	VND	VND	VND	VND	VND
Company (c)						
	106,355,657,146	**(126,685,794)**		**64,509,017,146**	**(126,685,794)**	

(a) The investment in Long Thanh Joint Stock - Trading Company has a contributed capital value of 95,255,657,146 VND, corresponding to 1,401,888 shares, representing 70.61% of the charter capital of this company. Long Thanh Joint Stock - Trading Company is a joint stock company operating under Business Registration Certificate No. 3600445359, initially issued on January 19, 2000 with the 9th registration for change dated May 20, 2026. Its principal activities are trading in fuel, food technology products, electrical appliances and commercial services.

(b) The investment in Rang Dong Food Company Limited has a contributed capital value of 1,100,000,000 VND, representing 44% of the charter capital of this company. Rang Dong Food Company Limited is a limited liability company with two or more members operating under Business Registration Certificate No. 3600248537, initially issued on June 20, 1996 with the 9th registration for change dated September 25, 2025. Its principal activity is other food and beverage services, specifically catering services.

Significant transactions with subsidiaries and associates are presented in Item 9.1.2.

(c) The investment in Tay Nguyen Durian Joint Stock Company has a contributed capital value of 10,000,000,000 VND, corresponding to 1,000,000 shares, representing 4.16% of the charter capital of this company. Tay Nguyen Durian Joint Stock Company is a joint stock company operating under Business Registration Certificate No. 6001394460, initially issued on October 7, 2013 with the 12th registration for change dated January 22, 2026. Its principal activities are processing various types of fruit, constructing and developing industrial clusters, and cultivating fruit trees using high-tech standards.

(*) As at June 30, 2026 and January 1, 2026, the investments in associates and investments in equity of other entities are recognized at cost. The Company has not determined the fair value of these investments for disclosure in the financial statements because there are no quoted market prices for these investments, and the Vietnamese Accounting Standards and the Vietnamese Accounting Regime for Enterprises currently provide no guidance on determining fair value using valuation techniques. The fair value of these investments may differ from their carrying amounts.

5.3 Current trade receivables

	June 30, 2026		January 1, 2026	
	Carrying amount	Provision for impairment	Carrying amount	Provision for impairment
	VND	VND	VND	VND
Other trade receivables				
Nghi Son Cement Corporation	28,067,802,286	-	12,482,526,636	-
Branch of VICEM Ha Tien Cement Joint Stock Company	9,643,276,450	-	5,325,479,415	-
Lizen Joint Stock Company	8,042,594,321	-	11,145,055,791	-
Viet Khanh An Petroleum Transport Joint Stock Company	6,100,800,719	-	5,397,060,000	-
CJ Cau Tre Foods Joint Stock Company – Long An Branch	2,864,034,752	-	3,302,924,688	-
Hai Au Phat Company Limited	1,218,680,003	(1,218,680,003)	1,218,680,003	(1,218,680,003)

	June 30, 2026		January 1, 2026	
	Carrying amount	Provision for impairment	Carrying amount	Provision for impairment
	VND	VND	VND	VND
Other customers	47,902,459,033	(8,019,906,115)	47,796,173,584	(5,685,704,467)
	103,839,647,564	**(9,238,586,118)**	**86,667,900,117**	**(6,904,384,470)**

The Company has pledged its rights to receivables as collateral for borrowings *(see Note No. 5.17)*.

5.4 Current and non-current prepayments to suppliers

5.4.1 Current prepayments to suppliers

	June 30, 2026	January 1, 2026
	VND	VND
Prepayments to other suppliers		
Viet Oil Joint Stock Company (*)	12,991,800,000	37,991,800,000
Hung Hau Petroleum Company Limited	2,011,115,000	5,011,115,000
Other suppliers	4,781,101,922	6,950,452,986
	19,784,016,922	**49,953,367,986**

(*) This is an advance payment to Viet Oil Joint Stock Company, for which Ms. Mai Thi Ngoc Trinh has undertaken to repay the debt by transferring the land use rights and land-attached assets under the Undertaking Letter dated November 3, 2022. As at the date of these financial statements, the Company has completed the procedures for the transfer of the aforementioned land use rights and land-attached assets.

5.4.2 Non-current prepayments to suppliers

	June 30, 2026	January 1, 2026
	VND	VND
Prepayments to related parties		
Ms. Bui Thi Hong Nhung	1,339,200,000	1,488,000,000
Prepayments to other suppliers		
Quy Nhu Ngoc One Member Company Limited	1,328,408,000	1,977,936,000
	2,667,608,000	**3,465,936,000**

5.5 Other Receivables

5.5.1 Other current receivables

	June 30, 2026		January 1, 2026	
	Amount	Provision for impairment	Amount	Provision for impairment
	VND	VND	VND	VND
Receivables from other organizations and individuals				
Receivables from share transfer	-	-	41,846,640,000	-
Recoverable personal income tax	8,640,315	-	17,794,279	-
Viet Nhat Automobile Company Limited (*)	178,181,808	-	2,354,545,464	-

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

	June 30, 2026		January 1, 2026	
	Amount	**Provision for impairment**	**Amount**	**Provision for impairment**
	VND	VND	VND	VND
Receivables for gas cylinders	306,190,000	-	367,950,000	-
Advances to employees	333,119,735	-	238,355,393	-
Other current receivables	1,000,000	-	1,000,000	-
	827,131,858	**-**	**44,826,285,136**	**-**

(*) This is a receivable related to the premises rental payable by Viet Nhat Automobile Company Limited under Lease Agreement No. 15/VLCD-TN dated December 25, 2014. As at June 30, 2026, the Company had offset the receivable against the related payable and issued an invoice for the rental amount.

5.5.2 Other non-current receivables

	June 30, 2026		January 1, 2026	
	Amount	**Provision for impairment**	**Amount**	**Provision for impairment**
	VND	VND	VND	VND
Receivables from other organizations and individuals				
Pledges, mortgages, deposits and security deposits	681,790,000	-	619,890,000	-
	681,790,000	**-**	**619,890,000**	**-**

5.6 Bad Debts

	June 30, 2026			January 1, 2026		
	Cost	**Recoverable amount**	**Provision for impairment**	**Cost**	**Recoverable amount**	**Provision for impairment**
	VND	VND	VND	VND	VND	VND
Trade receivables						
Nam Thinh Phat Joint Stock Company	470,919,993	-	(470,919,993)	470,919,993	-	(470,919,993)
211 Service and Trading Company Limited	244,950,000	-	(244,950,000)	244,950,000	-	(244,950,000)
Nguyen Hoa Binh Company Limited	318,868,900	-	(318,868,900)	318,868,900	-	(318,868,900)
Ngoc Tan Thanh One Member Company Limited	204,365,800	-	(204,365,800)	204,365,800	-	(204,365,800)
Thanh Duc Transport Company Limited	150,526,460	-	(150,526,460)	150,526,460	-	(150,526,460)
Tri Minh Phat Company Limited	159,668,050	-	(159,668,050)	159,668,050	-	(159,668,050)
Van Anh Import-Export, Trading, Services and Transport One Member	402,140,000	-	(402,140,000)	402,140,000	-	(402,140,000)

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

	June 30, 2026			January 1, 2026		
	Cost	Recoverable amount	Provision for impairment	Cost	Recoverable amount	Provision for impairment
	VND	VND	VND	VND	VND	VND
Company Limited						
Hai Au Phat Company Limited	1,218,680,003	-	(1,218,680,003)	1,218,680,003	-	(1,218,680,003)
Lagom Trading Joint Stock Company – Soc Trang Branch	518,622,120	-	(518,622,120)	518,622,120	-	(518,622,120)
Vinh Phat Transport Fuel Company Limited	847,200,000	-	(847,200,000)	847,200,000	138,915,000	(708,285,000)
Global Vietnam Transport Joint Stock Company	3,137,619,000	941,285,700	(2,196,333,300)	3,137,619,000	3,137,619,000	-
Other customers	2,637,962,273	131,650,781	(2,506,311,492)	2,697,962,273	190,604,129	(2,507,358,144)
Prepayments to other suppliers						
Viet Oil Joint Stock Company	12,991,800,000	-	(12,991,800,000)	-	-	-
Shortage of assets awaiting resolution						
Receivables from embezzlement	3,913,807,794	-	(3,913,807,794)	3,913,807,794	-	(3,913,807,794)
	27,217,130,393	**1,072,936,481**	**(26,144,193,912)**	**14,285,330,393**	**3,467,138,129**	**(10,818,192,264)**

5.7 Shortage of assets awaiting resolution

	June 30, 2026	January 1, 2026
	VND	VND
Receivables from embezzlement (*)	3,913,807,794	3,913,807,794
	3,913,807,794	**3,913,807,794**

(*) The receivable arising from the embezzlement of proceeds from the sale of goods by Mr. Nguyen Xuan Toan was discovered in November 2019. Pursuant to Judgment No. 09/2022/HS-ST dated January 13, 2022 of the People's Court of Dong Nai Province, the amount that Mr. Nguyen Xuan Toan is required to compensate the Company is 3,913,807,794 VND. The Company has made a 100% provision for doubtful debts for this receivable.

5.8 Inventories

	June 30, 2026		January 1, 2026	
	Amount	Provision for impairment	Amount	Provision for impairment
	VND	VND	VND	VND
Tools and supplies	442,346,789	-	332,242,350	-
Merchandise	110,638,876,502	-	108,966,504,601	-
	111,081,223,291	**-**	**109,298,746,951**	**-**

The Company's merchandise has been pledged as collateral for the Company's borrowings (*see Note No. 5.17*).

5.9 Short-term and long-term deferred expenses

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

5.9.1 Short-term deferred expenses

	June 30, 2026	January 1, 2026
	VND	VND
Insurance expenses	92,012,826	69,371,502
Land rental expenses	337,291,665	-
Other short-term deferred expenses	68,545,892	77,994,437
	497,850,383	**147,365,939**

5.9.2 Long-term deferred expenses

	June 30, 2026	January 1, 2026
	VND	VND
Repair, renovation and office equipment expenses	2,105,411,581	235,950,890
Store equipment installation expenses	513,231,707	520,789,253
Other long-term deferred expenses	232,319,394	1,852,976,853
	2,850,962,682	**2,609,716,996**

5.10 Movements in Tangible Fixed Assets

	Buildings and structures	Machinery and equipment	Motor vehicles and transportation equipment	Office equipment and management tools	Total
	VND	VND	VND	VND	VND
HISTORICAL COST					
As at January 1, 2026	17,274,043,374	11,408,398,733	10,154,697,246	351,033,569	39,188,172,922
As at June 30, 2026	**17,274,043,374**	**11,408,398,733**	**10,154,697,246**	**351,033,569**	**39,188,172,922**
ACCUMULATED DEPRECIATION					
As at January 1, 2026	16,073,316,211	8,936,277,457	5,384,868,226	167,347,558	30,561,809,452
Depreciation charge for the period	488,728,308	420,496,850	441,412,517	23,684,832	1,374,322,507
As at June 30, 2026	**16,562,044,519**	**9,356,774,307**	**5,826,280,743**	**191,032,390**	**31,936,131,959**
NET CARRYING AMOUNT					
As at January 1, 2026	1,200,727,163	2,472,121,276	4,769,829,020	183,686,011	8,626,363,470
As at June 30, 2026	**711,998,855**	**2,051,624,426**	**4,328,416,503**	**160,001,179**	**7,252,040,963**

The historical cost of fully depreciated fixed assets that remain in use as at June 30, 2026 is 22,146,217,787 VND (as at January 1, 2026: 20,928,679,605 VND).

The net carrying amount of fixed assets pledged as collateral for the Company's borrowings as at June 30, 2026 is 765,148,338 VND (as at January 1, 2026: 984,270,228 VND) *(see Note 5.17)*.

5.11 Movements in Intangible Fixed Assets

	Land Use Rights	Computer Software	Total
	VND	VND	VND
HISTORICAL COST			
As at January 1, 2026	12,380,391,200	297,286,364	12,677,677,564

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

	Land Use Rights	Computer Software	Total
	VND	VND	VND
Acquisitions during the period	25,125,000,000	-	25,125,000,000
As at June 30, 2026	**37,505,391,200**	**297,286,364**	**37,802,677,564**
ACCUMULATED DEPRECIATION			
As at January 1, 2026	1,306,932,763	297,286,364	1,604,219,127
Depreciation charge for the period	42,004,932	-	42,004,932
As at June 30, 2026	**1,348,937,695**	**297,286,364**	**1,646,224,059**
NET CARRYING AMOUNT			
As at January 1, 2026	11,073,458,437	-	11,073,458,437
As at June 30, 2026	**36,156,453,505**	**-**	**36,156,453,505**

As at June 30, 2026, the net carrying amount of Land Use Rights pledged as collateral for the Company's borrowings is 3,759,089,869 VND (as at January 1, 2026: 3,801,094,801 VND) *(see Note 5.17)*.

5.12 Short-term trade payables

	June 30, 2026	January 1, 2026
	VND	VND
Trade payables to other suppliers		
Saigon Petrolimex Gas Company Limited	440,561,710	371,009,530
Viet Petroleum Equipment One Member Company Limited	113,529,600	113,529,600
Viet Khanh An Petroleum Transport Joint Stock Company	-	1,057,282,000
Other suppliers	1,137,770,833	865,407,853
	1,691,862,143	**2,407,228,983**

5.13 Short-term prepayments from customers

	June 30, 2026	January 1, 2026
	VND	VND
Prepayments from related parties		
Long Thanh Trading Joint Stock Company	702,150,000	702,150,000
Prepayments from other customers		
Quoc Khanh Manufacturing Trading and Service One Member Company Limited	3,651,160,000	1,430,980,000
Hong Xuan Hoang Petroleum Private Enterprise	398,200,000	740,000,000
Petro Quynh Mai One Member Company Limited	-	982,530,000
Song Da Dong Nai Petrol Company Limited	-	358,600,000
Other customers	2,622,333,206	1,876,838,633
	7,373,843,206	**6,091,098,633**

5.14 Taxes and other payables to the State

January 1, 2026	Incurred during the period	June 30, 2026

	Payable	Amount payable	Amount paid	Offset against	Payable
	VND	VND	VND	VND	VND
Domestic Value-added tax (VAT)	611,300,193	70,574,645,050	(641,867,986)	(70,544,077,257)	-
Corporate income tax (CIT)	1,545,564,694	5,227,235,468	(2,096,991,471)	-	4,675,808,691
Personal income tax (PIT)	43,313,000	412,039,384	(338,089,824)	-	117,262,560
Land tax and land rental	-	1,411,617,175	(1,411,617,175)	-	-
Other taxes and amounts payable	-	636,277,715	(636,277,715)	-	-
	2,200,177,887	**78,261,814,792**	**(5,124,844,171)**	**(70,544,077,257)**	**4,793,071,251**

Value-added tax

The Company pays value-added tax under the credit method. The value-added tax rates applicable to goods sold and services provided domestically are 5%, 8% and 10%.

Corporate income tax

Corporate income tax ("CIT") payable for the period is estimated as follows:

	From January 1, 2026 to June 30, 2026	From January 1, 2025, to June 30, 2025
	VND	VND
Total accounting profit before tax	**25,662,777,338**	**10,069,622,715**
Adjustments to increase or decrease accounting profit to determine taxable profit for CIT purposes:		
Increase adjustments	1,323,757,636	551,154,297
Taxable income	**26,986,534,974**	**10,620,777,012**
Tax-exempt income	(1,107,491,520)	(1,654,801,568)
Assessable income	**25,879,043,454**	**8,965,975,444**
Corporate income tax rate	20%	20%
Corporate income tax payable	5,175,808,691	1,793,195,089
CIT adjustments for prior years	51,426,777	51,468,286
Current corporate income tax expense	**5,227,235,468**	**1,844,663,375**

The Company is subject to corporate income tax at a rate of 20% on taxable income.

Other taxes

The Company declares and pays taxes in accordance with applicable regulations.

5.15 Current accrued expenses

	June 30, 2026	January 1, 2026
	VND	VND
Payables to other organizations and individuals		
Interest expense	484,923,678	427,692,635
Provision for 13th-month salary	797,400,000	2,086,815,758
Transportation expenses	1,095,927,767	97,018,521
Other accrued expenses	118,414,949	118,414,949

	June 30, 2026	January 1, 2026
	VND	VND
	2,496,666,394	**2,729,941,863**

5.16 Other current and non-current payables

5.16.1 Other current payables

	June 30, 2026	January 1, 2026
	VND	VND
Payables to other organizations and individuals		
Surplus of assets awaiting resolution	114,540,349	114,540,349
Trade union fees	39,752,000	55,486,000
Payables for gas cylinders	467,040,000	491,110,000
Payables for premises rental – Viet Nhat Automobile Company Limited (*)	-	2,278,181,828
Other current payables	186,212,541	297,178,148
	807,544,890	**3,236,496,325**

(*) This is a payable related to the premises rental of Viet Nhat Automobile Company Limited under Lease Agreement No. 15/VLCD-TN dated December 25, 2014. As at June 30, 2026, the Company had offset the payable against the related receivable and issued an invoice for the rental amount.

5.16.2 Other non-current payables

	June 30, 2026	January 1, 2026
	VND	VND
Payables to other organizations and individuals		
Long-term deposits received	5,816,566,667	5,915,765,584
	5,816,566,667	**5,915,765,584**

5.17 Short-term borrowings and finance lease liabilities

	June 30, 2026		January 1, 2026	
	Amount	Amount expected to be settled	Amount	Amount expected to be settled
	VND	VND	VND	VND
Current borrowings and finance lease liabilities payable to other organizations and individuals				
Vietnam Joint Stock Commercial Bank for Industry and Trade – Dong Nai Branch (a)	34,792,200,000	34,792,200,000	28,289,000,000	28,289,000,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Dong Nai Branch (b)	101,140,881,860	101,140,881,860	124,940,157,080	124,940,157,080
Joint Stock Commercial Bank for Investment and Development of Vietnam – South Dong Nai Branch	178,218,362,450	178,218,362,450	169,256,831,570	169,256,831,570
Shinhan Bank Vietnam Limited – Phu My Hung Branch (d)	23,974,820,000	23,974,820,000	38,212,211,880	38,212,211,880

	June 30, 2026		January 1, 2026	
	Amount	Amount expected to be settled	Amount	Amount expected to be settled
	VND	VND	VND	VND
Vietnam Bank for Agriculture and Rural Development – Tam Phuoc Dong Nai Branch (e)	23,622,515,160	23,622,515,160	23,634,660,000	23,634,660,000
Military Commercial Joint Stock Bank – Dong Nai Branch (f)	116,777,395,390	116,777,395,390	39,914,000,000	39,914,000,000
Ms. Nguyen Thi Thu (g)	1,800,000,000	1,800,000,000	-	-
	480,326,174,860	**480,326,174,860**	**424,246,860,530**	**424,246,860,530**

(a) This is a short-term loan from Vietnam Joint Stock Commercial Bank for Industry and Trade – Dong Nai Branch under Credit Limit Loan Agreement No. 300039854/2025-HDCVHM/NHCT680-CHATDOT dated August 29, 2025. The credit limit is 55,000,000,000 VND. The loan term is from August 29, 2025 to August 29, 2026. The loan is used to supplement working capital for the Company's petroleum trading activities. Interest is charged based on each debt acknowledgment. The loan is secured by the following collateral:

- Land use rights and assets attached to land in Phu Binh Commune, Tan Phu District, Dong Nai Province, land parcel No. 8, map sheet No. 5, with a collateral value of 15,790,000,000 VND under Mortgage Agreement for Real Estate No. 01-13.62.9584/HDTC dated August 14, 2013 and the Collateral Valuation Minutes dated July 20, 2025.
- All merchandise, including petroleum products, lubricants, gas and other goods, etc., with a collateral value of 32,000,000,000 VND under Merchandise Mortgage Agreement No. 14.62.300039854/HDTC-CD dated September 18, 2014.
- Rights to receivables, with a collateral value of 77,800,000,000 VND under Security Agreement for Property Rights No. 01/2019/HDBD/NHCT680-CHATDOT dated December 30, 2019.
- Land use rights and assets attached to land of Long Phuoc Petroleum Station, Nui Le Petroleum Station, Trang Bom Petroleum Station, Petroleum Station No. 2 and the Company's office, with a collateral value of 448,000,000 VND under Mortgage Agreement for Real Estate No. 300039854/2020/HDBD/NHCT680-CHATDOT-BDS dated December 1, 2020.
- Machinery and equipment and vehicles, with a collateral value of 3,982,000,000 VND under Mortgage Agreement for Movable Assets No. 300039854/2020/HDBD/NHCT680-CHATDOT dated December 1, 2020.
- Deposits at Vietnam Joint Stock Commercial Bank for Industry and Trade with a 12-month term and interest rates ranging from 5.8% to 7.0% per annum under the respective deposit pledge agreements, with a total face value of 9,210,000,000 VND.

(b) This is a short-term loan from Joint Stock Commercial Bank for Foreign Trade of Vietnam – Dong Nai Branch under Credit Facility Agreement No. 2025100/HDTD/QLN dated November 5, 2025, and Credit Limit Loan Agreements No. 2025100A/HDTD/QLN and No. 2025100B/HDTD/QLN dated November 5, 2025. The credit limit is 125,666,000,000 VND. The credit limit is maintained for 12 months from the date of signing the agreement. The loan is used to support the Company's petroleum production and trading activities. Interest is charged based on each debt acknowledgment. The loan is secured by the following collateral:

- Land use rights and assets attached to land of land parcel No. 628, map sheet No. 17 and land parcel No. 58, map sheet No. 17 in Xuan Thanh Commune, Thong Nhat District, Dong Nai Province, with a collateral value of 4,906,151,000 VND under Land Use Rights Mortgage Agreement No. 2019050/HDBD/QLN dated June 26, 2019 and the Collateral Valuation Minutes dated November 11, 2024.
- Land use rights of land parcel No. 3, map sheet No. 30 in Hung Loc Commune, Thong Nhat District, Dong Nai Province, with a collateral value of 11,451,317,000 VND under Mortgage Agreement No.

20120230/HDBD/SME/NHNT dated September 10, 2012 and the Collateral Valuation Minutes dated November 5, 2025.

- Goods in circulation in the course of production and business, such as petroleum products, lubricants, grease and gas, with a collateral value of 36,626,000,000 VND under Merchandise Mortgage Agreement No. 2020090/HDBD/QLN dated July 28, 2020, Amending and Supplementing Agreement No. 2020090/HDBD/QLN-02 dated July 7, 2022 and the Collateral Valuation Minutes dated November 5, 2025.
- Property rights arising from goods sale and purchase contracts, with a collateral value of 35,909,000,000 VND under Mortgage Agreement for Property Rights Arising from Contracts No. 2020091/HDBD/QLN dated July 28, 2020, Amending and Supplementing Agreement No. 2020091/HDBD/QLN-02 dated November 5, 2025 and the Collateral Valuation Minutes dated November 5, 2025.
- Deposits at Joint Stock Commercial Bank for Foreign Trade of Vietnam with a 12-month term and interest rates ranging from 4.1% to 5.6% per annum under the respective deposit pledge agreements, with a total face value of 53,700,000,000 VND.

(c) This is a short-term loan from Joint Stock Commercial Bank for Investment and Development of Vietnam – South Dong Nai Branch under Credit Facility Agreement No. 153/2026/13819238/HDTD dated July 1, 2026. The credit limit is 200,000,000,000 VND. The credit limit is maintained for 12 months from the date of signing the agreement. The loan is used to supplement working capital, provide guarantees and open L/Cs. Interest is charged based on each debt acknowledgment. The loan is secured by the following collateral:

- Rights to receivables, with a collateral value of 86,667,900,117 VND under Mortgage Agreement for Rights to Receivables/Accounts Receivable No. 365/2023/13819238/HDBD dated November 10, 2023 and the Valuation Minutes dated May 5, 2026.
- Goods in circulation in the course of production and business, such as petroleum products, lubricants, grease and gas, with a collateral value of 109,298,746,951 VND under Master Agreement for Mortgage of Assets No. 364/2023/13819238/HDBD dated November 10, 2023 and the Valuation Minutes dated May 5, 2026.
- The loan is secured by deposits at Joint Stock Commercial Bank for Investment and Development of Vietnam with terms ranging from 6 to 12 months and interest rates ranging from 4.6% to 7.2% per annum under the respective deposit pledge agreements, with a total face value of 112,000,000,000 VND.

(d) This is a short-term loan from Shinhan Bank Vietnam Limited – Phu My Hung Branch under Credit Facility Agreement No. SHBPMH/HDTD/2023/C018 dated June 22, 2023 and Extension – Amending and Supplementing Agreement No. 04 to the Credit Agreement dated June 26, 2026. The credit limit is 38,400,000,000 VND. The credit limit is maintained for 12 months from the date of signing the agreement. The loan is used to supplement working capital. Interest is charged based on each debt acknowledgment. The loan is secured by deposits at Shinhan Bank Vietnam Limited with a 12-month term and interest rates ranging from 4.4% to 5.0% per annum under the respective deposit pledge agreements, with a total face value of 23,040,000,000 VND.

(e) This is a short-term loan from Vietnam Bank for Agriculture and Rural Development – Tam Phuoc Dong Nai Branch under Credit Agreement No. 5903-LAV-202500283 dated October 1, 2025. The credit limit is 40,000,000,000 VND. The credit limit is maintained for 12 months from the date of signing the agreement. The loan is used to supplement working capital, provide guarantees and open L/Cs. Interest is charged based on each debt acknowledgment.
The loan is secured by deposits at Vietnam Bank for Agriculture and Rural Development – Tam Phuoc Dong Nai Branch with a 12-month term and an interest rate of 7.0% per annum under the respective deposit pledge agreements, with a total face value of 13,000,000,000 VND.

(f) This is a short-term loan from Military Commercial Joint Stock Bank – Dong Nai Branch under Credit Facility Agreement No. 352423.25.720.30366329.TD dated November 30, 2025. The credit limit is 170,000,000,000 VND. The credit limit is maintained from the date of signing the agreement until November 14, 2026. The loan is used to supplement working capital, provide guarantees and open L/Cs. Interest is charged based on each debt acknowledgment. The loan is secured by the following collateral:

- All goods that have been, are being and will be formed in the course of production and business under Mortgage Agreement No. 356358.25.720.30366329.BD dated November 30, 2025.

- The loan is secured by deposits at Military Commercial Joint Stock Bank – Dong Nai Branch with a 12-month term and interest rates ranging from 7.2% to 7.79% per annum under the respective deposit pledge agreements, with a total face value of 70,000,000,000 VND.

(g) This is a short-term loan from Ms. Nguyen Thi Thu under Loan Agreement No. 02/HDVT-2026/CNCDDN dated March 12, 2026 and Appendix to Loan Agreement No. 02/HDVT-2026/CN-CDDN dated June 1, 2026. The credit limit is 5,300,000,000 VND. The loan term is until August 12, 2026. The loan is used to supplement funds for production and business activities. The interest rate is 8% per annum. The loan is unsecured.

Details of movements in short-term borrowings and finance lease liabilities during the period are as follows:

	January 1, 2026	**Borrowings incurred during the period**	**Borrowings repaid during the period**	**June 30, 2026**
	VND	VND	VND	VND
Short-term bank borrowings	424,246,860,530	1,403,602,453,620	(1,349,323,139,290)	478,526,174,860
Short-term borrowings from individuals	-	180,160,000,000	(178,360,000,000)	1,800,000,000
	424,246,860,530	**1,583,762,453,620**	**(1,527,683,139,290)**	**480,326,174,860**

5.18 Bonus and welfare fund

	January 1, 2026	**Increase from appropriation/receipt of funds**	**Funds used during the period**	**June 30, 2026**
	VND	VND	VND	VND
Bonus fund	95,989,015	-	-	95,989,015
Welfare fund	19,923,407	-	-	19,923,407
Management Board bonus fund	781,266,093	768,708,506	-	1,549,974,599
	897,178,515	**768,708,506**	-	**1,665,887,021**

5.19 Equity

5.19.1 Reconciliation of changes in equity

	Paid-in capital	**Undistributed post-tax profit**	**Total**
	VND	VND	VND
As at January 1, 2025	158,480,630,000	21,591,413,186	180,072,043,186
Profit for the period	-	8,224,959,340	8,224,959,340
Appropriation to the Company Management Board bonus fund	-	(807,148,951)	(807,148,951)
As at June 30, 2025	**158,480,630,000**	**29,009,223,575**	**187,489,853,575**
As at July 1, 2025	158,480,630,000	29,009,223,575	187,489,853,575
Profit for the period	-	7,149,210,775	7,149,210,775
As at December 31, 2025	**158,480,630,000**	**36,158,434,350**	**194,639,064,350**
As at January 1, 2026	158,480,630,000	36,158,434,350	194,639,064,350
Profit for the period	-	20,435,541,870	20,435,541,870

	Paid-in capital	Undistributed post-tax profit	Total
	VND	VND	VND
Appropriation to the Company Management Board bonus fund	-	(768,708,506)	(768,708,506)
As at June 30, 2026	**158,480,630,000**	**55,825,267,714**	**214,305,897,714**

5.19.2 Details of owners' contributed capital

According to the amended Business Registration Certificate, the Company's charter capital is 158,480,630,000 VND. As at June 30, 2026, the charter capital had been fully contributed by the shareholders as follows:

	June 30, 2026			January 1, 2026		
	Number of shares	Value of shares	Percentage	Number of shares	Value of shares	Percentage
		VND	%		VND	%
Quang Ninh Bus Station Joint Stock Company	5,562,734	55,627,340,000	35.10	5,562,734	55,627,340,000	35.10
Hoang Thi Thanh Hang	3,517,400	35,174,000,000	22.19	3,517,400	35,174,000,000	22.19
Luu Cong Quang	1,490,657	14,906,570,000	9.41	1,490,657	14,906,570,000	9.41
Vietnam National Petroleum Group	1,310,221	13,102,210,000	8.27	1,310,221	13,102,210,000	8.27
PETEC Trading and Investment Corporation	792,481	7,924,810,000	5.00	792,481	7,924,810,000	5.00
Other shareholders	3,174,570	31,745,700,000	20.03	3,174,570	31,745,700,000	20.03
	15,848,063	**158,480,630,000**	**100.00**	**15,848,063**	**158,480,630,000**	**100.00**

5.19.3 Shares

	June 30, 2026	January 1, 2026
	Shares	Shares
Number of shares authorized for issuance	15,848,063	15,848,063
Number of shares issued	15,848,063	15,848,063
Ordinary shares	*15,848,063*	*15,848,063*
Preference shares	-	-
Number of treasury shares	-	-
Ordinary shares	-	-
Preference shares	-	-
Number of shares outstanding	15,848,063	15,848,063
Ordinary shares	*15,848,063*	*15,848,063*
Preference shares	-	-

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

5.20 Off-Balance-Sheet items

Leased assets

Total future minimum lease payments under non-cancellable operating leases, by maturity, are as follows:

	June 30, 2026 VND	January 1, 2026 VND
1 year or less	2,523,285,421	1,820,396,421
Over 1 year to 5 years	10,093,141,683	6,671,685,683
Over 5 years	25,012,673,601	23,897,414,312
	37,629,100,705	**32,389,496,416**

6. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN INTERIM INCOME STATEMENT

6.1 Revenue from sale of goods and services rendered

6.1.1 Net revenue

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Revenue from sale of goods	1,971,364,951,486	1,579,939,183,291
Revenue from services rendered	2,041,896,826	973,334,608
	1,973,406,848,312	**1,973,406,848,312**
Deductions:	-	-
Net revenue	**1,973,406,848,312**	**1,973,406,848,312**

6.1.2 Revenue from sale of goods and services rendered for related parties

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Tay Nguyen Durian Joint Stock Company	9,192,121	1,136,378
	9,192,121	**1,136,378**

6.2 Cost of goods sold

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Cost of goods sold	1,900,011,971,919	1,545,045,966,055
	1,900,011,971,919	**1,545,045,966,055**

6.3 Financial income

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Interest on bank deposits	7,627,788,462	6,229,747,311
Interest on loans	340,794,519	5,753,425
Dividends	1,107,491,520	1,654,801,568
	9,076,074,501	**7,890,302,304**

6.4 Financial expenses

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND

Borrowing costs	18,570,069,744	11,926,008,984
	18,570,069,744	**11,926,008,984**

6.5 Selling expenses

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Sales staff expenses	8,197,170,581	7,527,617,973
Material and packaging expenses	67,564,337	40,446,208
Tools and supplies costs	139,743,334	119,529,760
Depreciation of fixed assets	428,384,676	452,408,757
Promotional expenses	218,549,091	233,244,779
Electricity expenses	333,120,178	166,108,188
Business entertainment expenses	103,705,782	318,481,849
Other selling expenses	2,547,118,642	2,157,119,244
	12,035,356,621	**11,014,956,758**

6.6 General & Administrative expenses

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Administrative personnel expenses	4,271,539,818	4,572,953,487
Administrative material expenses	206,547,986	214,289,462
Office supplies expenses	16,970,109	34,856,615
Depreciation of fixed assets	939,894,379	905,523,643
Taxes, fees and charges	1,074,325,510	718,444,839
Provision expenses (reversals)	15,326,001,648	263,894,603
Office electricity expenses	83,334,788	216,383,296
Business entertainment expenses	758,561,398	838,491,364
Other general & administrative expenses	2,524,405,980	2,739,947,487
	25,201,581,616	**10,504,784,796**

6.7 Other income

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Disposal of tools and instruments	-	10,000,000
Other income	615,689	74,861,489
	615,689	**84,861,489**

6.8 Other expenses

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Remuneration for Board of Directors and Board of Supervisors (non-executive)	252,000,000	252,000,000
Personal income tax paid on behalf of employees	500,000,000	-
Other expenses	249,781,264	74,342,384

	1,001,781,264	**326,342,384**

6.9 Basic earnings per share

The calculation of basic earnings per share attributable to the ordinary shareholders of the Company is based on the following figures:

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Profit after tax attributable to shareholders of the Company	**20,435,541,870**	**8,224,959,340**
Less: Provisional appropriation to bonus and welfare funds	-	-
Profit used for calculation of basic earnings per share	**20,435,541,870**	**8,224,959,340**
Weighted average number of shares outstanding during the year	15,848,063	15,848,063
Basic earnings per share (VND/share)	**1,289**	**519**

The weighted average number of outstanding ordinary shares for the period is calculated as follows:

	From January 1, 2026 to June 30, 2026 Shares	From January 1, 2025 to June 30, 2025 Shares
Outstanding ordinary shares at the beginning of the period	15,848,063	15,848,063
Effect of ordinary shares issued during the period	-	-
Weighted average number of outstanding ordinary shares for the period	**15,848,063**	**15,848,063**

6.10 Operating expenses by nature

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Raw materials and consumables expenses	274,112,323	254,735,670
Personnel expenses	12,468,710,399	12,100,571,460
Depreciation of fixed assets	1,416,327,439	1,405,980,784
Outsourced service expenses	841,896,186	1,772,709,476
Other expenses	22,273,906,300	6,033,792,548
	37,274,952,647	**21,567,789,938**

7. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN CASH FLOW STATEMENTS

7.1. Proceeds from borrowings

	From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Proceeds from borrowings under standard loan agreements	1,583,762,453,620	1,422,259,420,602

7.2 Repayment of principal

	From January 1, 2026 to June 30, 2026	From January 1, 2025 to June 30, 2025
	VND	VND
Repayment of principal under standard loan agreements	1,527,683,139,290	1,474,319,200,163

8. FINANCIAL INSTRUMENTS

The Company holds financial assets such as loans, trade and other receivables, and cash and deposits, arising directly out of its operations. The financial liabilities of the Company primarily comprise borrowings, trade and other payables. The primary purpose of these financial liabilities is to raise funds for the operations of the Company.

The Company is exposed to market risk, credit risk, and liquidity risk.

Risk management is integral to the business operations of the Company. The Company has established a control system to ensure an appropriate balance between the costs associated with risks and the costs of risk management. The Board of Management continuously monitors the risk management process to ensure an appropriate balance between risk and risk control.

The Board of Management reviews and agrees on policies for managing the aforementioned risks as follows:

i. Market risk

Market risk is the risk that the fair value or future cash flows of financial instruments will fluctuate due to changes in market prices. Market risk comprises four types of risk: interest rate risk, currency risk, commodity price risk, and other price risks, such as equity price risk.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market interest rates. The exposure of the Company to market risk arising out of interest rate changes primarily relates to cash, short-term deposits, and its borrowings.

The Company manages interest rate risk by analyzing market conditions and competitive factors to secure interest rates being favorable to its objectives while remaining within its established risk management limits.

Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of financial instruments will fluctuate due to changes in exchange rates. The Company is exposed to risk arising out of exchange rate fluctuations directly related to its business operations.

Equity price risk

The shares held by the Company are exposed to market risks arising out of the uncertainty regarding the future value of the invested shares. The Company manages equity price risk by establishing investment limits. The Board of Management of the Company also reviews and approves equity investment decisions. The Company assesses its equity price risk as insignificant.

ii. Credit risk

Credit risk is the risk that a party to a financial instrument or transaction fails to fulfill its obligations, resulting in a financial loss. The Company is exposed to credit risk arising out of its operating activities (primarily trade receivables) and its financing activities, including bank deposits, foreign exchange transactions, and other financial instruments.

Trade receivables

The Company regularly monitors outstanding receivables. For major customers, the Company assesses the deterioration in credit quality of each customer at the date of reporting. The Company seeks to maintain strict control over outstanding receivables and assigns credit control personnel to minimize credit risk. Based on this, and the fact that the trade receivables of the Company involve a diverse range of customers, credit risk is not significantly concentrated in any single customer.

Bank deposits

The Company primarily maintains deposit balances with well-known banks in Vietnam. Credit risk associated with bank deposit balances is managed by the treasury department of the Company in accordance with its policy. The maximum credit risk exposure of the Company regarding items on the Statement of Financial Position at the end of the fiscal year is the carrying amount as presented in Note 5.1. The Company considers the level of credit risk concentration regarding bank deposits to be low.

iii. Liquidity risk

Liquidity risk is the risk that the Company will encounter difficulty in meeting financial obligations due to a lack of funds. The liquidity risk of the Company arises primarily out of the mismatch in dates of maturity between financial assets and financial liabilities.

The Company mitigates liquidity risk by maintaining levels of cash, cash equivalents, and bank facilities that the Board of Management deems sufficient to fund the operations of the Company and minimize risks associated with cash flow fluctuations.

The table below summarizes the maturity profile of the financial liabilities of the Company based on undiscounted contractual payments.

	Under 1 year VND	From 1 to 5 years VND	Total VND
June 30, 2026			
Trade payables	1,691,862,143	-	1,691,862,143
Accrued expenses	2,496,666,394	-	2,496,666,394
Other expenses	653,252,541	5,816,566,667	6,469,819,208
Borrowings and financial lease liabilities	480,326,174,860	-	480,326,174,860
	485,167,955,938	**5,816,566,667**	**490,984,522,605**
January 1, 2026			
Trade payables	2,407,228,983	-	2,407,228,983
Accrued expenses	2,729,941,863	-	2,729,941,863
Other expenses	3,066,469,976	5,915,765,584	8,982,235,560
Borrowings and financial lease liabilities	424,246,860,530	-	424,246,860,530
	432,450,501,352	**5,915,765,584**	**438,366,266,936**

The Company considers the concentration of repayment risk to be low. The Company has adequate access to necessary sources of capital.

Collateral

The Company has pledged term deposits, inventories, receivables, and assets attached to land as security for loans (*Notes 5.2, 5.3, 5.8, 5.10, 5.11, and 5.17*).

iv. Fair value

(1) Comparison of fair value and carrying amount

	Carrying amount		Fair value (*)	
	June 30, 2026 VND	January 1, 2026 VND	June 30, 2026 VND	January 1, 2026 VND
Financial assets				
Held-to-maturity investments	301,017,700,438	251,213,914,849	301,017,700,438	251,213,914,849
Trade receivables	103,839,647,564	86,667,900,117	94,601,061,446	79,763,515,647
Other receivables	494,012,123	2,741,289,743	494,012,123	2,741,289,743
Available-for-sale financial assets				
Cash and cash equivalents	34,517,704,131	17,734,176,989	34,517,704,131	17,734,176,989
Other long-term investments	10,000,000,000	10,000,000,000	9,873,314,206	9,873,314,206
	449,869,064,256	**368,357,281,698**	**440,503,792,344**	**361,326,211,434**

Financial liabilities

Financial liabilities measured at amortized cost.

Trade payables	1,691,862,143	2,407,228,983	1,691,862,143	2,407,228,983
Accrued expenses	2,496,686,394	2,729,941,863	2,496,666,394	2,729,941,863
Other payables	6,469,819,208	8,982,235,560	6,469,819,208	8,982,235,560
Borrowings and financial lease assets	480,326,174,860	424,246,860,530	480,326,174,860	424,246,860,530
	490,984,522,605	**438,366,266,936**	**490,984,522,605**	**438,366,266,936**

(*) The fair values of financial assets and financial liabilities were not formally assessed or measured as of June 30, 2026 and January 1. 2026. However, the Board of Management assesses that the fair values of these financial assets and financial liabilities do not differ materially from their carrying amounts at the end of the accounting period.

(2) Basis for measurement of fair value

Trade payables and other payables

The fair values of trade and other receivables, excluding receivables and payables under schedule of construction contract, are estimated based on the present value of future cash flows, discounted at market interest rates at the date of reporting. The fair values of these instruments are measured solely for disclosure purposes.

Non-derivative financial liabilities

Fair values, measured solely for disclosure purposes, are calculated based on the present value of future principal and interest cash flows, discounted at market interest rates at the end of the accounting period.

v. Hedge accounting

The Company does not apply hedge accounting policies.

9. OTHER INFORMATION

9.1 Transactions and balances with related parties

Parties related to the Company include: key management personnel, individuals related to key management personnel, and other related parties.

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

Remuneration of key management personnel is as follows:

		From January 1, 2026 to June 30, 2026 VND	From January 1, 2025 to June 30, 2025 VND
Salary, bonus and remuneration			
Board of Management (excluding members of the Board of Directors holding concurrent positions)			
Mr. Nguyen Hoang Linh	Director	305,000,000	305,200,000
Ms. Nguyen Thi Kim Oanh	Deputy Director	196,715,714	193,228,571
Ms. Tran Thi Ai Lien	Former Deputy Director	-	134,370,000
Board of Directors and Board of Supervisors			
Ms. Nguyen Thanh Hoa	Chairwoman of Board of Directors	271,000,000	271,300,000
Mr. Nguyen Hoang Linh	Member of Board of Directors	60,000,000	60,000,000
Mr. Le Minh Khue	Independent Member of Board of Directors	60,000,000	60,000,000
Mr. Vu Hoang Huynh	Independent Member of Board of Directors	60,000,000	60,000,000
Mr. Nguyen Van Chi	Independent Member of Board of Directors	60,000,000	60,000,000
Ms. Vu Thi Mai Phuong	Head of Board of Supervisors	45,000,000	45,000,000
Ms. Nguyen Thi Tham	Member of Board of Supervisors	27,000,000	27,000,000
Mr. Nguyen Quoc Duong	Member of Board of Supervisors	27,000,000	27,000,000
		1,111,715,714	**1,243,098,571**

Balances with related parties being key management personnel:

Related parties	Items	June 30, 2026 VND	January 1, 2026 VND
Ms. Bui Thi Hong Nhung			
	Prepayments to suppliers	1,339,200,000	1,488,000,000

9.1.2 Transactions and balances with other related parties

During the period, the Company engaged in significant transactions with related companies as follows:

Related parties	Items	From January 1, 2026 to June 30, 2026 VND	From January 1, 2026 to June 30, 2025 VND
Tay Nguyen Durian Joint Stock Company			
	Sale of goods	9,192,121	1,136,378
Long Thanh Joint – Stock Trading Company			
	Distributed profits	1,107,491,520	3,509,594,200
	Investment capital contribution	41,846,640,000	5,050,320,000
Petec Trading and Investment Corporation – Vinh Long Branch			
	Purchase of goods	-	1,005,718,182

Balances with related parties:

Related parties	Items	June 30, 2026 VND	January 1, 2026 VND
Long Thanh Joint – Stock Trading Company			
	Prepayments from customers	702,150,000	702,150,000

9.2 Segment information

9.2.1 Business segments

The Company operates in a single business segment: the trading of petroleum products, lubricants, liquefied petroleum gas, and fuels.

9.2.2 Geographical segments

The operations of the Company take place throughout Vietnam, concentrated in the Southeastern and Central Highlands regions, such as Dong Nai Province and Ho Chi Minh City.

9.3 Events occurring after the end of the accounting period

There have been no significant events occurring after the end of the accounting period (June 30, 2026) up to the date of preparation of these Statements requiring adjustments to the amounts or disclosure in the Financial Statements.

NGUYEN THANH HAI	VU THI KIM THANH	NGUYEN HOANG LINH
Prepared by	**Chief Accountant**	**Director**
		Legal representative
		Approved on August 13, 2026