CÔNG TY CỔ PHẦN MHC ***MHC JOINT STOCK COMPANY*** ******** **Số/*No.*: 86 /2026/MHC** V/v: *"Báo cáo tài chính công ty mẹ Quý 2 - 2026 và Văn bản giải trình"* *Re: " Financial Statements of Q2-2026 – parent company and Explanation letter"*	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** ***THE SOCIALIST REPUBLIC OF VIETNAM*** **Độc Lập - Tự Do - Hạnh Phúc** ***Independence - Freedom - Happiness*** *Hà Nội, ngày 30 tháng 07 năm 2026* *Hanoi, July 30th, 2026*

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SGDCK TPHCM
DISCLOSURE OF INFORMATION ON THE ELECTRONIC PORTAL OF THE STATE SECURITIES COMMISSION AND HO CHI MINH STOCK EXCHANGE

(có thể sử dụng để công bố thông tin đồng thời đến UBCKNN và SGDCK)
(This document can be used for simultaneous disclosure to the SSC and HOSE.)

Kính gửi: **- Ủy ban Chứng khoán Nhà nước**
- Sở Giao dịch Chứng khoán TP HCM
To: ***- State Securities Commission***
- Ho Chi Minh Stock Exchange

Công ty: Công ty Cổ phần MHC

Company: MHC Joint Stock Company

Mã chứng khoán: MHC

Stock code: MHC

Địa chỉ trụ sở chính: Tầng 18, số 52, Phố Lê Đại Hành, Phường Hai Bà Trưng, Thành phố Hà Nội, Việt Nam.

Head office address: 18th Floor, No. 52, Le Dai Hanh Street, Hai Ba Trung Ward, Ha Noi City, Viet Nam.

Điện thoại/*Tel. No.:* 0243.5770810

Fax: 0243.5770814

Người thực hiện công bố thông tin: Nguyễn Huy Quảng

Person disclosing information: Nguyen Huy Quang

Địa chỉ: Tầng 18, số 52, Phố Lê Đại Hành, phường Hai Bà Trưng, TP. Hà Nội.

Address: 18th Floor, No. 52, Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City.

Điện thoại (di động, cơ quan, nhà riêng) / *Phone (mobile, office, home):* 024 35770810

Loại thông tin công bố: ☐ 24 giờ ☐ 72 giờ ☐ bất thường ☐ theo yêu cầu ☒định kỳ:

Type of disclosure: ☐ 24 hours ☐ 72 hours ☐ Unusual ☐ Upon request ☒ Periodic

Nội dung thông tin công bố: Báo cáo tài chính Công ty mẹ Quý 2 năm 2026 và Văn bản giải trình.

Disclosed Information: Financial Statements for Quarter 2 of 2026 – Parent company and Explanation Letter.

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 30/07/2026 tại đường dẫn: www.mhc.vn.

This information was disclosed on the company's website on July 30, 2026, at: www.mhc.vn.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby commit that the disclosed information is accurate and take full legal responsibility for the contents disclosed.

Tài liệu đính kèm/ *Attachments*:

- *BCTC Quý 2-2026 – công ty mẹ;*
Financial Statements for Q2-2026 – Parent company;
- *Văn bản giải trình số 84/2026/MHC.*
Explanation Letter No.84/2026/MHC.

Người đại diện theo pháp luật/
Người được ủy quyền công bố thông tin
Legal Representative / Authorized Person for Information Disclosure
(Ký tên, ghi rõ họ tên, chức vụ, đóng dấu)
(Signature, full name, title, seal)

M.S.D.N: 0100793715 C.T.C.P
CÔNG TY CỔ PHẦN MHC
Q. HAI BÀ TRƯNG - T.P HÀ NỘI

KẾ TOÁN TRƯỞNG
Nguyễn Huy Quảng

CÔNG TY CỔ PHẦN MHC

Digitally signed by CÔNG TY CỔ PHẦN MHC
DN: C=VN, S=HÀ NỘI, L=Quận Hai Bà Trưng, CN=CÔNG TY CỔ PHẦN MHC, OID.0.9.2342.19200300.100.1.1=MST:0100793715
Reason: I have reviewed this document
Location:
Date: 2026.07.30 18:22:21+07'00'
Foxit PDF Reader Version: 2025.1.0

CÔNG TY CỔ PHẦN MHC ***MHC JOINT STOCK COMPANY*** ********	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** ***THE SOCIALIST REPUBLIC OF VIETNAM*** **Độc Lập - Tự Do - Hạnh Phúc** ***Independence – Freedom - Happiness***
Số/No.: 84/2026/MHC *V/v: "Giải trình BCTC Quý 2/2026 – công ty mẹ"* *Re: "Explanation of Q2/2026 Financial Statements – parent company"*	*Hà Nội, ngày 30 tháng 07 năm 2026* *Hanoi, July 30th,2026*

Kính gửi : **- ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC**

- SỞ GIAO DỊCH CHỨNG KHOÁN TP HỒ CHÍ MINH

To: ***- THE STATE SECURITIES COMMISSION***

- HO CHI MINH STOCK EXCHANGE

Công ty Cổ phần MHC (Mã chứng khoán MHC) giao dịch trên Sở GDCK TP.HCM, xin được giải trình kết quả kinh doanh trên BCTC Quý 2/2026 của Công ty mẹ như sau:

MHC Joint Stock Company (Stock code: MHC), listed on the Ho Chi Minh City Stock Exchange, would like to provide an explanation regarding the business results presented in the Parent Company's 2/2026 Financial Statements as follows:

Kết quả kinh doanh Quý 2 năm 2026:

Q2/2026 Business Results:

- Doanh thu bán hàng và cung cấp dịch vụ Quý 2/2026: *Revenue from sales of goods and provision of services in Q2/2026:*	0 VND
Doanh thu bán hàng và cung cấp dịch vụ Quý 2/2025: *Revenue from sales of goods and provision of services in Q2/2025:*	0 VND
- Lợi nhuận sau thuế Quý 2/2026: *Profit after tax in Q2/2026:*	36.460.779.292 VND
- Lợi nhuận sau thuế Quý 2/2025: *Profit after tax in Q2/2025:*	12.366.391.826 VND

Giải trình kết quả kinh doanh Quý 2/2026 của Công ty:

Explanation of the Company's Business Results for Q2/2026:

Lợi nhuận sau thuế Quý 2/2026 so với Quý 2/2025 của Công ty mẹ tăng khoảng 24 tỷ đồng tương đương tăng 195%. Nguyên nhân chủ yếu của việc thay đổi trên là do doanh thu tài chính Quý 2/2026 tăng 27,5 tỷ đồng tương đương tăng 146% so với cùng kỳ năm trước. Sự biến động này phần lớn do trong kỳ báo cáo Quý 2/2026, Công ty mẹ đã được nhận cổ tức từ công ty thành viên.

The Parent Company's profit after tax for the second quarter of 2026 increased by approximately VND 24 billion, representing an increase of 195% compared to the second quarter of 2025. The increase was primarily attributable to financial income, which rose by VND 27.5 billion, representing an increase of 146% over the same period last year. This was mainly driven by dividend income received from its subsidiaries during the reporting period

Trân trọng cảm ơn / *Sincerely*.

CÔNG TY CỔ PHẦN MHC
MHC JOINT STOCK COMPANY

<u>Nơi nhận/Recipients:</u>
- *Như trên/As above;*
- *Ban KS/ BoS;*
- *Lưu VT / Archived.*

M.S.D.N: 0100793715 - C.T.C.P * CÔNG TY CỔ PHẦN MHC * Q. HAI BÀ TRƯNG - T.P HÀ NỘI

KẾ TOÁN TRƯỞNG
Nguyễn Huy Quảng

MHC JOINT STOCK COMPANY

FINANCIAL STATEMENTS

QUARTER II – 2026

Ha Noi, date 30 July 2026

Reporting unit: MHC Joint Stock Company
Address: 18th Floor, No. 52, Le Dai Hanh Street,
Hai Ba Trung Ward, Hanoi City

Form No. B 01a - DN

(Issued under Circular No. 99/TT-BTC
27 October 2025 of the Ministry of Finance)

STATEMENT OF FINANCIAL POSITION

As of 30 June 2026

Currency: VND

ASSET	CODE	NOTES	ENDING BALANCE	BEGINNING BALANCE
1	2	3	4	5
(100=110+120+130+140+160)	**100**		**274,963,399,585**	**200,772,886,654**
I. CASH AND CASH EQUIVALENTS	**110**		**27,541,125,124**	**2,132,768,303**
1. Cash	111		27,541,125,124	2,132,768,303
2. Cash equivalents	112		0	0
II. SHORT-TERM INVESTMENTS	**120**		**234,571,984,513**	**90,964,664,490**
1. Held-for-trading securities	121		238,467,833,237	44,224,388,530
2. Provision for held-for-trading securities	122		-4,899,615,847	-424,600,752
3. Short-term held-to-maturity investments	123		1,003,767,123	47,164,876,712
4. Provision for short-term held-to-maturity investments	124		0	0
5. Other short-term investments	125		0	0
III. CURRENT ACCOUNTS RECEIVABLES	**130**		**10,637,162,105**	**106,141,051,081**
1. Short-term trade receivables	131		10,655,745,000	59,070,000
2. Short-term advances to suppliers	132		202,074,606	281,998,582
3. Other short-term receivables	135		16,712,499	106,037,352,499
4. Provision for doubtful short-term receivables	136		-237,370,000	-237,370,000
IV. INVENTORIES	**140**		**0**	**0**
1. Inventories	141		0	0
V. OTHER CURRENT ASSETS	**160**		**2,213,127,843**	**1,534,402,780**
1. Short-term prepaid expenses	161		0	0
2. Value-added tax deductible	162		1,067,993,089	960,330,627
3. Tax and other receivables from the State	163		1,145,134,754	574,072,153
B - NON-CURRENT ASSETS (200=210+220+240+250+260 + 270)	**200**		**409,121,825,829**	**393,648,964,733**
I. LONG-TERM RECEIVABLES	**210**		**33,636,915,408**	**33,636,915,408**
1. Other long-term receivables	215		33,636,915,408	33,636,915,408
II. FIXED ASSETS	**220**		**1,772,898,449**	**1,956,803,230**
1. Tangible fixed assets	221		1,772,898,449	1,956,803,230
- Cost	222		3,080,435,591	3,080,435,591
- Accumulated depreciation (*)	223		-1,307,537,142	-1,123,632,361
2. Intangible fixed assets	227		0	0
- Cost	228		0	0
- Accumulated depreciation (*)	229		0	0
III. INVESTMENT PROPERTIES	**240**		**0**	**0**
- Cost	241		0	0
- Accumulated depreciation	242		0	0
IV. LONG-TERM ASSETS IN PROGRESS	**250**		**0**	**0**
1. Construction in progress	252		0	0
V. LONG-TERM INVESTMENT	**260**		**373,712,011,972**	**358,055,246,095**
1. Investment in subsidiaries	261		320,214,000,000	161,620,000,000
2. Investments in jointly controlled entities and associates	262		1,734,000,000	197,754,000,000
3. Investment in other entities	263		65,000,000,000	10,000,000,000
4. Provision for diminution in value of long-term investments	264		-13,235,988,028	-11,318,753,905
5. Long-term held-to-maturity investments	265		0	0
VI. OTHER LONG-TERM ASSETS	**270**		**0**	**0**
1. Long-term prepaid expenses	271		0	0
TOTAL ASSETS (280=100+200)	**280**		**684,085,225,414**	**594,421,851,387**

RESOURCES	CODE	NOTES	ENDING BALANCE	BEGINNING BALANCE
1	2	3	4	5
A- LIABILITIES (300=310+330)	**300**		**73,396,697,652**	**20,547,146,197**
I. CURRENT LIABILITIES	**310**		**73,396,697,652**	**20,547,146,197**
1. Short-term trade payables	311		4,007,102,558	4,042,174,005
2. Short-term advances from customers	312		0	0
3. Dividends and profit payable	313		1,102,828,650	1,102,828,650
4. Statutory obligations	314		79,929,340	12,458,111,544
5. Payables to employees	315		567,122,547	641,001,087
6. Short-term accrued expenses	316		107,578,200	102,578,202
7. Short-term unearned revenues	319		0	0
8. Other short-term payables	320		554,119,105	525,629,105
9. Short-term loans and finance lease liabilities	321		65,311,493,648	0
10. Bonus and welfare fund	323		1,666,523,604	1,674,823,604
II. NON-CURRENT LIABILITIES	**330**		**0**	**0**
1. Other long-term liabilities	338		0	0
2. Long-term loans and finance lease liabilities	339		0	0
B- OWNER'S EQUITY (400=410)	**400**		**610,688,527,762**	**573,874,705,190**
1. Share capital	411		434,763,180,000	434,763,180,000
- Ordinary shares with voting rights	411a		434,763,180,000	434,763,180,000
2. Share premium	412		28,614,580,000	28,614,580,000
3. Treasury shares	415		-1,200,000	-1,200,000
4. Investment and development fund	418		8,712,225,710	8,712,225,710
5. Undistributed earnings	420		138,599,742,052	101,785,919,480
- Undistributed earnings by the end of prior period	420a		*101,785,919,480*	*44,346,932,116*
- Undistributed earnings of current year	420b		*36,813,822,572*	*57,438,987,364*
TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)	**440**		**684,085,225,414**	**594,421,851,387**

Hanoi, 30 July 2026

PREPARER	CHIEF ACCOUNTANT	CHAIRMAN
Le Thi Lan Huong	Nguyen Huy Quang	Pham Ba Huy

M.S.D.N: 0100793715 - C.T.C.P
CÔNG TY CỔ PHẦN MHC
Q. HAI BÀ TRƯNG - T.P HÀ NỘI

Reporting unit: MHC Joint Stock Company
Address: 18th Floor, No. 52, Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City, Việt Nam

Form No. B 02a - DN

(Issued under Circular No. 99/TT-BTC

27 October 2025 of the Ministry of Finance)

INCOME STATEMENT

For the period from 01 April 2026 to 30 June 2026

Currency: VND

ITEMS	CODE	Notes	Quarter II		Accumulated from the beginning of the year to the end of this	
			Current year	Previous year	Current year	Previous year
1	2	3	4	5	6	7
1. Revenue from sale of goods and rendering of	**01**		**0**	**0**	**0**	**0**
2. Revenue deductions	02		0	0	0	0
3. Net revenue from sale of goods and rendering of services	10		0	0	0	0
(10=01-02)						
4. Cost of goods sold and services rendered	11		0	0	0	0
5. Gross profit from from sale of goods and rendering of services	**20**		**0**	**0**	**0**	**0**
(20=10-11)						
6. Gain/(Loss) from disposal of investment property	21		0	0	0	0
7. Finance income	22		46,302,358,510	18,827,805,291	49,755,041,433	23,868,938,027
8. Finance expenses	23		7,143,062,325	2,930,005,670	8,434,551,459	4,788,044,060
- In which: Interest expenses	*24*		*1,078,607,880*	*529,290,086*	*1,408,405,659*	*1,513,824,656*
9. Selling expenses	25		0	0	0	0
10. General and administrative expenses	26		2,382,856,462	1,304,333,026	4,073,473,553	2,619,928,546
11. Operating profit/(loss)	**30**		**36,776,439,723**	**14,593,466,595**	**37,247,016,421**	**16,460,965,421**
{30= 20+ 21+ 22-(23+25+26)}						
12. Other income	31		0	0	0	0
13. Other expenses	32		433,139,790	145,526	433,193,849	145,526
14. Other profit/(loss) (40=31-32)	40		-433,139,790	-145,526	-433,193,849	-145,526
15. Accounting profit/(loss) before tax (50=30+40)	**50**		**36,343,299,933**	**14,593,321,069**	**36,813,822,572**	**16,460,819,895**
16. Current corporate income tax expense	51		-117,479,359	2,226,929,243	0	2,226,929,243
17. Deferred tax income/(expense)	52					
18. Net profit/(loss) after tax (60=50-51-52)	**60**		**36,460,779,292**	**12,366,391,826**	**36,813,822,572**	**14,233,890,652**

Hanoi, 30 July 2026

PREPARER	CHIEF ACCOUNTANT	CHAIRMAN
Le Thi Lan Huong	Nguyen Huy Quang	Pham Ba Huy

M.S.D.N: 0100793... - C.T.C.P
CÔNG TY CỔ PHẦN MHC
Q. HAI BÀ TRƯNG - T.P HÀ NỘI

Reporting unit: MHC Joint Stock Company
Address: 18th Floor, No. 52, Le Dai Hanh Street,
Hai Ba Trung Ward, Hanoi City

Form No. B 03a - DN

(Issued under Circular No. 99/TT-BTC
27 October 2025 of the Ministry of Finance)

CASH FLOW STATEMENT

For the period from 01 January 2026 to 30 June 2026

(By indirect method)

Currency: VND

ITEMS	Code	Notes	Accumulated from the beginning of the year to the end of this quarter	
			Current year	Previous year
1	2	3	4	5
I. Cash flow from operating activities				
1. Profit before tax	***01***		**36,813,822,572**	**16,460,819,895**
2. Adjustments for:				
-Depreciation of tangibles fixed assets and investment properties and amortisation of intangible fixed assets	02		183,904,781	192,684,402
-Provisions/(reversal of provisions)	03		6,392,249,218	3,003,836,706
-Foreign exchange (gains)/losses arising from revaluation of monetary accounts denominated in foreign currencies	04		(20,335,190)	133,492,731
-(Profits)/losses from investing activities	05		(46,327,540,784)	(6,224,541,387)
-Interest expenses	06		1,408,405,659	1,513,824,656
-Other adjustments	07		-	-
3. Operating profit before changes in working capital	**08**		**(1,549,493,744)**	**15,080,117,003**
(Increase)/decrease in receivables	09		94,909,737,192	256,923,276
(Increase)/decrease in inventories	10		-	-
Increase/(decrease) in payables (other than interest, corporate income tax)	11		519,684,908	(758,749,703)
(Increase)/decrease in prepaid expenses	12		-	-
(Increase)/decrease in held-for-trading securities	13		(194,243,444,707)	(45,267,222,746)
Interest paid	14		(1,408,405,659)	(1,738,559,010)
Corporate income tax paid	15		(12,973,327,101)	(1,837,288,017)
Other cash inflows from operating activities	16		-	-
Other cash outflows for operating activities	17		(8,300,000)	(9,700,000)
Net cash flows from/(used in) operating activities	***20***		**(114,753,549,111)**	**(34,274,479,197)**
II. Cash flow from investing activities				
1. Purchase and construction of fixed assets and other long-term assets	21		-	-
2. Proceeds from disposals of fixed assets and other long-term assets	22		-	-
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		(233,513,895,077)	(1,500,000,000)
4. Collections from borrowers and proceeds from sale of debt instruments of other entities	24		279,513,895,077	13,500,000,000
5. Payments for investments in other entities	25		(213,594,000,000)	(200,000,000)
6. Proceeds from sale of investments in other entities	26		196,020,000,000	200,000,000
7. Interest and dividends received	27		46,424,412,284	6,305,938,647
Net cash flows from/(used in) investing activities	***30***		**74,850,412,284**	**18,305,938,647**
III. Cash flows from financing activities				
1. Capital contribution and issuance of shares	31		-	-
2. Capital redemption	32		-	-
3. Drawdown of loans	33		164,057,789,455	156,573,041,213
4. Repayment of loans	34		(98,746,295,807)	(139,533,373,744)
5. Payment of principal of finance lease liabilities	35		-	-
6. Dividends paid and Profit distributed	36		-	-
Net cash flows from/(used in) financing activities	***40***		**65,311,493,648**	**17,039,667,469**
Net increase/(decrease) in cash for the period (50=20+30+40)	***50***		**25,408,356,821**	**1,071,126,919**

Cash and cash equivalents at the beginning of the period	*60*		**2,132,768,303**	**1,735,579,539**
Impact of exchange rate fluctuation	61		-	-
Cash and cash equivalents at the end of the period (70=50+60+61)	*70*		**27,541,125,124**	**2,806,706,458**

Hanoi, 30 July 2026

PREPARER **CHIEF ACCOUNTANT** **CHAIRMAN**

Le Thi Lan Huong **Nguyen Huy Quang** **Pham Ba Huy**

MHC JOINT STOCK COMPANY

18th Floor, No. 52, Le Dai Hanh Street, Hai Ba Trung Ward, Hanoi City, Vietnam.

NOTES TO THE FINANCIAL STATEMENTS

THE SECOND QUARTER OF 2026

I. Reporting unit

1. Form of capital ownership

MHC Joint Stock Company ("Company") is a joint stock company established in Vietnam.

2. Business fields, business lines

According to the Business Registration Certificate, the main activities of the Company are:

- Freight forwarding and warehousing services;
- Loading and unloading of goods and containers;
- Customs clearance;
- Multimodal transport business;
- Trading and production of means of production and consumer goods;
- Purchasing, selling and consigning agents; maritime agents;
- Ship towing;
- Port exploitation and container yard business;
- Construction of traffic works;
- Office and supermarket rental services;
- Waterway transport; and
- Road freight transport.

3. Normal production and business cycle

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

4. Business structure

As of 30 June 2026, the Company has 3 subsidiary and 1 joint ventures and associates.

As of 30 June 2026, the Company has 12 employees (1/1/2026: 7 employees).

II. Basis for preparing financial statements

1. Annual accounting period

The Company's annual accounting period is from January 1 to December 31.

2. Accounting currency

The Company's accounting currency is Vietnamese Dong ("VND"), which is also the currency used for the purpose of preparing and presenting financial statements.

III. Accounting Standards and Regimes applied by Enterprises

1. Declaration of compliance

These interim separate financial statements have been prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and the relevant legal regulations on the preparation and presentation of interim financial statements.

The Company also prepares and issues the interim consolidated financial statements. For full information on the financial position, results of operations and consolidated cash flows of the Company, these interim separate financial statements should be read in conjunction with the Company's interim consolidated financial statements.

2. Measurement basis

The separate financial statements for the second quarter of 2026, except for the separate interim cash flow statement, are prepared on the accrual basis using the historical cost principle. The separate interim cash flow statement is prepared using the indirect method.

IV. Applicable accounting policies

1. Foreign currency

Foreign currency transactions

Transactions in currencies other than VND during the period are converted to VND at the actual exchange rate on the transaction date. The actual exchange rate applied to foreign currency transactions is determined as follows:

- The actual transaction exchange rate when buying and selling foreign currencies is the exchange rate signed in the foreign currency purchase and sale contract between the Company and the commercial bank.
- The actual transaction exchange rate when recording receivables is the foreign currency buying rate of the bank where the Company receives money from customers or partners.
- The actual transaction exchange rate when recording payables is the foreign currency selling rate of the bank where the Company expects to pay the payable.

Assets and liabilities denominated in currencies other than VND are converted to VND at the actual transaction exchange rate on the statement of financial position date. The actual exchange rate when revaluing foreign currency items at the date of financial statements is determined as follows:

- For foreign currency items that are assets (cash and receivables): use the foreign currency selling rate of the commercial bank where the Company regularly conducts transactions at the end of the accounting period. Bank deposits in foreign currencies are revalued at the foreign currency selling rate of the bank where the Company deposits money or opens a foreign currency account.
- For foreign currency items that are liabilities: use the foreign currency selling rate of the commercial bank where the Company regularly conducts transactions at the end of the accounting period.

All exchange rate differences are recorded in the separate interim income statement.

2. Cash and cash equivalents

Cash includes cash on hand and cash in banks. Cash equivalents are short-term, highly liquid investments with an original maturity of less than three months, which are readily convertible into known amounts of cash, are subject to an insignificant risk of changes in value, and are held for the purpose of meeting short-term cash commitments rather than for investment or other purposes.

3. Investments

Trading Securities

Trading securities are securities held by the Company for trading purposes, i.e., buying and selling to make a profit in a short period of time. Trading securities are initially recorded at cost, which includes the purchase price plus the costs of purchase. After initial recognition, trading securities are determined at cost less the allowance for diminution in the value of trading securities.

Held-to-maturity investments

Held-to-maturity investments are investments that the Company's Board of Directors intends and has the ability to hold until maturity. Held-to-maturity investments include term deposits, bonds, preference shares that the issuer is required to repurchase at a certain time in the future, and loans held to maturity.

Investments in subsidiaries, joint ventures and associates

Investments in subsidiaries, joint ventures and associates are initially recorded at cost, including purchase price and directly attributable costs. After initial recognition, these investments are measured at cost less provision for diminution in value of investments.

Investments in other entities

Investments in equity instruments of other entities are initially recorded at cost, including purchase price and directly attributable costs. After initial recognition, these investments are measured at cost less provision for diminution in value of investments.

4. Accounts receivable

Trade receivables and other receivables are stated at cost less provision for doubtful debts.

5. Inventory

Inventories are stated at the lower of cost and net realizable value. Cost is determined using the weighted average method. Net realizable value is estimated based on the selling price of the inventory less the estimated costs of completion and selling expenses. The Company uses the perpetual inventory method to account for inventories.

6. Tangible fixed assets

Cost

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed assets comprises the purchase price, import duties, non-refundable purchase taxes and any directly attributable costs of bringing the asset to its working condition and location for its intended use.

Depreciation

Depreciation is computed using the straight-line method over the estimated useful lives of the tangible fixed assets. The estimated useful lives are as follows:

- office equipment 3 years
- motor vehicles 5 - 10 years

7. Investment properties

Investment properties are stated at cost less accumulated depreciation. The cost of a purchased investment property comprises its purchase price and any directly attributable costs such as legal fees, property transfer taxes and other transaction costs. Expenditures incurred after the investment property has been put into operation, such as repairs and maintenance costs, are recognised in the separate statement of income in the year in which they are incurred. In cases where it can be clearly demonstrated that the expenditures have resulted in an increase in the future economic benefits expected to be obtained from the investment property beyond its originally assessed standard of performance, the expenditures are capitalised as an additional cost of the investment property.

Depreciation Investment properties for buildings for lease are depreciated using the straight-line method over their estimated useful lives of 30 years.

8. Long-term prepaid expenses

Tools and supplies

Tools and supplies comprise assets held by the Company for use in the normal course of business. The cost of tools and supplies is amortised on a straight-line basis over a period of 2 to 3 years.

9. Trade and other payables

Trade and other payables are stated at cost.

10. Equity

Comon shares

Expenses directly attributable to the issue of shares, net of tax effects, are deducted from share premium.

Repurchases and reissues of common shares (treasury shares)

When shares recognised as equity are repurchased, the consideration paid, including directly attributable costs, net of tax, is deducted from equity. Repurchased shares are classified as treasury shares in equity.

11. Current corporate income tax

Current income tax is the tax expected to be paid on the taxable income for the period, using tax rates enacted at the reporting date, and any adjustment to tax payable in respect of previous years.

12. Revenue and other income

Revenue

Revenue from the rendering of services is recognised in the income statement in proportion to the stage of completion of the transaction at the end of the reporting period. The stage of completion is assessed based on a survey of work performed. Revenue is not recognised if there are significant uncertainties regarding the recovery of the consideration due.

Revenue from property leasing is recognised in the income statement on a straight-line basis over the term of the lease. Rental incentives are recognised as an integral part of total rental revenue.

Finance income

Interest income is recognised on a time proportion basis based on the principal outstanding and the applicable interest rate.

Dividend income is recognised when the right to receive the dividend is established. Stock dividends are not recognised as finance income. Dividends received relating to the period prior to the purchase of the investment are deducted from the carrying amount of the investment.

13. Interest expense

Interest expense is recognized as an expense in the period in which it is incurred.

14. Related parties

Parties are considered to be related to the Company if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or where the Company and the other party are subject to common control or significant influence. Related parties may be companies or individuals, including close family members of any individual considered to be a related party.

V. Additional information for items presented in the Statement Of Financial Position

1. Cash and cash equivalents

	30/06/2026 VND	01/01/2026 VND
Cash on hand	252,393,177	258,421,671
Cash at banks	27,288,731,947	1,874,346,632
Cash equivalents	-	-
TOTAL	**27,541,125,124**	**2,132,768,303**

2. Financial investments

	30/06/2026			01/01/2026		
	Cost	Fair Value	Provision	Cost	Fair Value	Provision
	VND	VND	VND	VND	VND	VND
Trading securities	**238,467,833,237**	**234,944,185,900**	**(4,899,615,847)**	**44,224,388,530**	**50,847,033,000**	**(424,600,752)**
+ Shares of Vietnam Export Import Commercial Joint Stock Bank	85,644,615,847	83,265,000,000	(2,379,615,847)	19,527,626,304	24,324,600,000	-
+ Shares of Gelex Infrastructure Joint Stock Company	92,400,000,000	89,880,000,000	(2,520,000,000)	-	-	-
+ Shares of Gelex Group Joint Stock Company	40,423,055,916	40,598,805,000	-	-	-	-
+ Other Stock Values	20,000,161,474	21,200,380,900	-	24,696,762,226	26,522,433,000	(424,600,752)
Investment in Other Entities	**386,948,000,000**		**(13,235,988,028)**	**369,374,000,000**		**(11,318,753,905)**
- Investment in Subsidiaries	**320,214,000,000**		**(11,501,988,028)**	**161,620,000,000**		**(9,584,753,905)**
+ MHC Land Joint Stock Company	181,170,000,000		(11,306,588,529)	161,620,000,000		(9,584,753,905)
+ MHC Service Joint Stock Company	88,644,000,000		(195,399,499)			
+ MHC Technology Joint Stock Company	50,400,000,000					
- Investment in joint ventures and associates	**1,734,000,000**		**(1,734,000,000)**	**197,754,000,000**		**(1,734,000,000)**
+ Wallem Shipping Vietnam Company Limited	1,734,000,000		(1,734,000,000)	1,734,000,000		(1,734,000,000)
+ MHC Investment Joint Stock Company	-			196,020,000,000		
- Other long-term investments	**65,000,000,000**		-	**10,000,000,000**		-
+ Hai An Container Transport Company Limited	10,000,000,000			10,000,000,000		
+ Red One Infrastructure Fund	55,000,000,000					
TOTAL	**625,415,833,237**	**234,944,185,900**	**(18,135,603,875)**	**413,598,388,530**	**50,847,033,000**	**(11,743,354,657)**

3. Short-term Trade Receivables

	30/06/2026		01/01/2026	
	Balance	Provision	Balance	Provision
	VND	VND	VND	VND
- Mien Trung Plastic Corporation	59,070,000	(59,070,000)	59,070,000	(59,070,000)
- Mirae Asset Securities (Viet Nam) Jsc (*)	10,596,675,000			
TOTAL	**10,655,745,000**	**(59,070,000)**	**59,070,000**	**(59,070,000)**

(*) Proceeds from securities sales pending settlement

4. Short-term advances to suppliers

	30/06/2026		01/01/2026	
	Balance	Provision	Balance	Provision
	VND	VND	VND	VND
- VETC Electronic Toll Collection Company Limited	1,344,606		1,898,582	
- Dai Nguyen Production, Trading and Service Joint Stock Company	82,000,000	(82,000,000)	82,000,000	(82,000,000)
- Investment Development Consulting and Construction Company	65,500,000	(65,500,000)	65,500,000	(65,500,000)
- Other suppliers	53,230,000	(30,800,000)	132,600,000	(30,800,000)
TOTAL	**202,074,606**	**(178,300,000)**	**281,998,582**	**(178,300,000)**

5. Short-term loan receivables

	30/06/2026		01/01/2026	
	Balance	Provision	Balance	Provision
	VND	VND	VND	VND
- Short-term Receivables from Loans to Individuals	1,003,767,123		47,164,876,712	
TOTAL	**1,003,767,123**	-	**47,164,876,712**	-

6. Other short-term receivables

	30/06/2026		01/01/2026	
	Balance	Provision	Balance	Provision
	VND	VND	VND	VND
Short-term	**16,712,499**	-	**106,037,352,499**	-
- Deposits and collaterals	4,000,000		4,000,000	
- Receivables from securities purchase deposits	-		92,000,000,000	
- VIX Securities Joint Stock Company	-		14,025,010,000	
- Other receivables	12,712,499		8,342,499	
Long-term	**33,636,915,408**	-	**33,636,915,408**	-
- Deposits and collaterals	33,461,618,283		33,461,618,283	
- Other receivables	175,297,125		175,297,125	
TOTAL	**33,653,627,907**	-	**139,674,267,907**	-

7. Tangible fixed assets

	Means of transportation	Office equipment	Total
	VND	VND	VND
COST			
01/01/2026	**2,864,845,000**	**215,590,591**	**3,080,435,591**
- New purchase	-	-	-
- Disposal	-	-	-
30/06/2026	**2,864,845,000**	**215,590,591**	**3,080,435,591**
Accumulated Depreciation			
01/01/2026	**910,018,542**	**213,613,819**	**1,123,632,361**
- Depreciation during the period	181,928,009	1,976,772	**183,904,781**
- Disposal		-	-
30/06/2026	**1,091,946,551**	**215,590,591**	**1,307,537,142**
Net carrying amount			
01/01/2026	**1,954,826,458**	**1,976,772**	**1,956,803,230**
30/06/2026	**1,772,898,449**	-	**1,772,898,449**

8. Short-term trade payables

	Balance	Payable amount	Balance	Payable amount
	VND	VND	VND	VND
Marine Engineering Supply and Engineering Service Joint Stock Company	988,817,357	988,817,357	988,817,357	988,817,357
Cuu Long Petroleum Trading Joint Stock Company	405,150,000	405,150,000	405,150,000	405,150,000
ISS Machinery Sevices	369,596,219	369,596,219	381,463,785	381,463,785
Other Suppliers	2,243,538,982	2,243,538,982	2,266,742,863	2,266,742,863
TOTAL	**4,007,102,558**	**4,007,102,558**	**4,042,174,005**	**4,042,174,005**

9. Statutory Obligations

Payables

	01/01/2026	Increase in period	Decrease in period	30/06/2026
	VND	VND	VND	VND
Corporate Income Tax	12,402,264,500		(12,402,264,500)	-
Personal Income Tax	55,847,044	168,220,900	(144,138,604)	79,929,340
TOTAL	**12,458,111,544**	**168,220,900**	**(12,546,403,104)**	**79,929,340**

Receivables

	01/01/2026	Increase in period	Decrease in period	30/06/2026
	VND	VND	VND	VND
Value-added tax deductible	960,330,627	107,662,462		1,067,993,089
Corporate Income Tax		571,062,601	-	571,062,601
Tax and other receivables from the State	574,072,153	-	-	574,072,153
TOTAL	**1,534,402,780**	**678,725,063**	-	**2,213,127,843**

10. Dividends and profit payable

	30/06/2026	01/01/2026
	VND	VND
Dividends payable	1,102,828,650	1,102,828,650
	1,102,828,650	**1,102,828,650**

11. Short-term accrued expenses

	30/06/2026	01/01/2026
	VND	VND
Other accrued expenses	107,578,200	102,578,202
TOTAL	**107,578,200**	**102,578,202**

12. Other short-term payables

	30/06/2026	01/01/2026
	VND	VND
Trade union fee and SHUI	98,398,127	69,908,127
Other payables	455,720,978	455,720,978
TOTAL	**554,119,105**	**525,629,105**

13. Loans and finance lease liabilities

	01/01/2026	Increase in period	Decrease in period	30/06/2026
	VND	VND	VND	VND
Short-term loans	-	164,057,789,455	(98,746,295,807)	65,311,493,648
TOTAL	-	**164,057,789,455**	**(98,746,295,807)**	**65,311,493,648**

Details of short-term loans:

	Currency	30/06/2026	01/01/2026
		VND	VND
Mirae Asset Securities (Vietnam) Joint Stock Company	VND	65,311,493,648	-
TOTAL		**65,311,493,648**	-

14. Equity

	Share capital	Share premium	Treasury shares	Investment and development fund	Undistributed earnings	Total
	VND	VND	VND	VND	VND	VND
01/01/2026	434,763,180,000	28,614,580,000	(1,200,000)	8,712,225,710	101,785,919,480	573,874,705,190
- Deduction from welfare reward fund, Board of Directors fund					-	-
- Capital increase during the year	-					-
- Dividend paid					-	-
- Net profit during the period		-	-	-	36,813,822,572	36,813,822,572
30/06/2026	434,763,180,000	28,614,580,000	(1,200,000)	8,712,225,710	138,599,742,052	610,688,527,762

15. Share capital

The Company's approved and issued share capital is:

	30/06/2026		01/01/2026	
	Number of shares	VND	Number of shares	VND
Issued Shares Capital				
Ordinary shares	43,476,318	434,763,180,000	43,476,318	434,763,180,000
Treasury Shares				
Ordinary shares	120	1,200,000	120	1,200,000
Number of Shares Outstanding				
Ordinary shares	43,476,198	434,761,980,000	43,476,198	434,761,980,000

The ordinary shares have a par value of VND 10,000. Each ordinary share is entitled to one vote at the Company's shareholders' meetings. Shareholders are entitled to receive dividends declared by the Company from time to time. All ordinary shares have equal priority over the Company's remaining assets. The rights of shares repurchased by the Company are suspended until they are reissued.

VI. Additional information for items presented in the Income Statement

1. Finance income

	Accumulated from the beginning of the year to the end of the quarter	
	Current period	Previous period
	VND	VND
Interest from bank deposits	9,669,004	1,456,741
Gains from financial investments, securities and other investments	4,302,105,192	17,836,918,380
Foreign exchange gains	20,335,190	
Dividends and shared profits received	45,422,932,047	6,030,562,906
TOTAL	**49,755,041,433**	**23,868,938,027**

2. Finance expenses

	Accumulated from the beginning of the year to the end of the quarter	
	Current year	Previous year
	VND	VND
Interest expense	1,408,405,659	1,513,824,656
Foreign exchange losses	-	133,492,731
Provision for diminution in value of securities held for trading and investments impairment loss	7,026,145,800	3,140,726,673
TOTAL	**8,434,551,459**	**4,788,044,060**

3. General and administrative expenses

	Accumulated from the beginning of the year to the end of the quarter	
	Current year	Previous year
	VND	VND
Labor Costs	2,359,740,119	1,504,340,100
Office supplies	289,510,150	20,314,879
Depreciation	183,904,781	192,684,402
Outsourced service expenses	613,184,805	666,809,431
Other operating expenses	627,133,698	235,779,734
TOTAL	**4,073,473,553**	**2,619,928,546**

4. Other Expenses

	Accumulated from the beginning of the year to the end of the quarter	
	Current year	Previous year
	VND	VND
Penalty Expenses	433,193,849	6,000
Other expenses		139,526
TOTAL	**433,193,849**	**145,526**

5. Corporate income tax

The Company is obliged to pay the State Budget income tax at a rate of 20% in 2026.

6. Other information

Transactions with related parties

	Accumulated from the beginning of the year to the end of the quarter	
	Current year	Previous year
	VND	VND
Board of Management		
Salaries and bonus	1,101,207,857	584,540,000
Board of Diretors		
Salaries and bonus	186,000,000	186,000,000
	1,287,207,857	**770,540,000**

Hanoi, 30th July, 2026

Preparer:		Approver:
Le Thi Lan Huong	**Nguyen Huy Quang**	**Pham Ba Huy**
General Accountant	**Chief Accountant**	**Chairman of the Board of Directors**

CÔNG TY CỔ PHẦN MHC

M.S.D.N: 0100793715 - C.T.C.P

Q. HAI BÀ TRUNG - T.P HÀ NỘI