CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV ***CRV REAL ESTATE GROUP JSC***	**CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** **THE SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
Số/ No: 150./2026/CRV-CV	*Hà Nội, ngày 28 tháng 07 năm 2026* *Hanoi, July 28, 2026*

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
EXTRAORDINARY INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
To: Hochiminh Stock Exchange

1. Tên tổ chức/*Name of organization*: Công ty Cổ phần Tập đoàn Bất động sản CRV / *CRV Real Estate Group Joint Stock Company*

- Mã chứng khoán/ *Stock code*: CRV
- Địa chỉ/*Address*: Tầng 4, Số 183, Phố Bà Triệu, Phường Hai Bà Trưng, Thành phố Hà Nội/ *4th Floor, No. 183 Ba Trieu Street, Hai Ba Trung Ward, Hanoi City*
- Điện thoại liên hệ/*Tel.*: 024.7306.1886 Fax: 024.7306.1886
- E-mail: info@crvgroup.vn

2. Nội dung thông tin công bố/*Contents of disclosure*:

Công ty Cổ phần Tập đoàn Bất động sản CRV (CRV) công bố thông tin Nghị quyết, Biên bản Đại hội đồng cổ đông thường niên năm tài chính 2026 và tài liệu kèm theo.

CRV Real Estate Group Joint Stock Company (CRV) hereby announces the Resolution and Minutes of the Annual General Meeting of Shareholders for Fiscal Year 2026 and accompanying documents.

(Đối với trường hợp đính chính hoặc thay thế thông tin đã công bố cần giải trình rõ nguyên nhân đính chính hoặc thay thế)/ *In case of correction or replacement of previously disclosed information, explanation is needed).*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 28/07/2026 tại đường dẫn http://crvgroup.vn/ *This information was published on the company's website on July 28, 2026, as in the link http://crvgroup.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 certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/Attached documents:

Nghị quyết, Biên bản họp Đại hội đồng cổ đông thường niên năm tài chính 2026 và tài liệu kèm theo./
Resolution and Minutes of the Annual General Meeting of Shareholders for Fiscal Year 2026 and accompanying documents.

Đại diện tổ chức
Organization representative
Người ủy quyền công bố thông tin
Person authorized to disclose information

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV
THÀNH PHỐ HÀ NỘI

Phạm Thị Minh Trang

CRV REAL ESTATE GROUP JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
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No. 01/2026/NQ-ĐHDĐĐ	*Hanoi, July 28, 2026*

RESOLUTION OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2026
CRV REAL ESTATE GROUP JOINT STOCK COMPANY

- *Pursuant to the Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;*
- *Pursuant to the Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;*
- *Pursuant to the Charter of CRV Real Estate Group Joint Stock Company;*
- *Pursuant to the Minutes of the Annual General Meeting of Shareholders for the fiscal year 2026 No. 01/2026/BB-ĐHDCĐ dated 28/07/2026 of CRV Real Estate Group Joint Stock Company.*

The Annual General Meeting of Shareholders for the fiscal year 2026 of CRV Real Estate Group Joint Stock Company will be held on *28/07/2026* at the location: Jaune B Room, 2nd Floor, du PARC Hotel Hanoi, No. 84 Tran Nhan Tong, Hai Ba Trung Ward, Hanoi City. At the time of the opening of the General Meeting, the number of shareholders attending was: **15** shareholders, representing ***625,505,171*** voting shares, accounting for ***91%*** of the number of voting shares of the whole Company.

The Congress unanimously elected:

The Presidium consists of Mr. / Mrs.

1. Mr. Do Huu Ha - Chairman of the Board of Directors, Chairman
2. Ms. Pham Thi Thu Huyen - General Director, Member
3. Mr. Tran Ngoc Binh - Deputy General Director, Member

The Secretariat consists of Mr. / Mrs.

1. Ms. Pham Thi Minh Trang - Deputy Director of the Admin & General Affairs Dept, Head of the Department
2. Ms. Pham Thi Hue - Company Secretary, Member

After listening to the report and conducting discussions, the General Meeting of Shareholders unanimously approved the resolution on the following issues:

RESOLUTION

Article 1. Approving the report on the activities of the Board of Directors for the fiscal year 2025 and the orientation of activities for the fiscal year 2026

(According to report No. 01/2026/BC-HDQT of the Board of Directors dated 28/07/2026)

Article 2. Approval of the Report on Business Results of the Board of Directors for Fiscal Year 2025 and Business Plan for Fiscal Year 2026

(According to report No. 01/2026/BC-TGĐ of the Board of Directors dated 28/07/2026)

Article 3. Approving the report on the activities of the Supervisory Board for the fiscal year

2025 and the work plan for the fiscal year 2026

(According to report No. 01/2026/BC-BKS of the Supervisory Board dated 28/07/2026)

Article 4. Approval of the proposal to approve the audited FY2025 Financial Statements

(According to the report No. 02/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

Article 5. Approved the audited report on the use of capital raised from the public offering of shares to existing shareholders in 2025

(According to the report No. 03/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

Article 6. Approving the proposal for profit distribution and dividend payment for the fiscal year 2025

(According to the report No. 04/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

Article 7. Through submissions through transactions with related persons of the Company

(According to the report No. 05/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

Article 8. Notice of approval of the Company's investment activities

(According to the report No. 06/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

Article 9. Approving the proposal to select an independent audit organization to audit/review the financial statements for the fiscal year 2026

(According to the report No. 02/2026/TT-BKS of the Supervisory Board dated 28/07/2026)

Article 10. Approving the report on remuneration of the Board of Directors, the Supervisory Board and the salary of the Board of Directors

(According to the report No. 07/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

Article 11. Approving the dismissal of the Board of Directors and Supervisory Board for the term 2021-2026 and the election of the Board of Directors and Supervisory Board for the term 2026-2031

(According to the report No. 08/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

Article 12. Approved the election of 05 members of the Board of Directors of the company for the term 2026-2031, including:

1. Mr. Dang Tuan Vu - Independent Member of the Board of Directors
2. Mr. Do Huu Ha - Member of the Board of Directors
3. Mr. Do Huu Hau - Member of the Board of Directors
4. Mr. Le Duy Phi - Independent Member of the Board of Directors
5. Mr. Nguyen Van Thu - Independent Member of the Board of Directors

Article 13. Approved the election of 03 members of the company's Supervisory Board for the term 2026-2031, including:

1. Ms. Chu Thi Lua - Member of the Supervisory Board
2. Ms. Ngo Thi Ngoc Ha - Member of the Supervisory Board
3. Mr. Vu Van Hoang - Member of the Supervisory Board

Article 14. Enforcement effect

This Resolution consists of 03 pages, effective from the date of signing. The Board of Directors of CRV Real Estate Group Joint Stock Company is responsible for organizing and leading the Company to implement the contents of this Resolution.

Recipients:

- Shareholders;
- SSC, Website;
- BOD, SB, BOM;
- Archived.

ON BEHALF OF THE GENERAL MEETING OF SHAREHOLDERS
CHAIR OF THE MEETING

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

DO HUU HA

CRV REAL ESTATE GROUP JOINT STOCK COMPANY

No. 01/2026/BB-AGM

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, July 28, 2026

MINUTES OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2026 CRV REAL ESTATE GROUP JOINT STOCK COMPANY

Institution Name: CRV REAL ESTATE GROUP JOINT STOCK COMPANY
Head Office: 4th Floor, No. 183, Ba Trieu Street, Hai Ba Trung Ward, Hanoi City, Vietnam
Phone: 024.7306.1886
Business Registration Certificate No.: 0102003419 issued by the Department of Planning and Investment of Hanoi City for the first time on 21/07/2006; The Department of Finance of Hanoi issued the 18th change on January 27, 2026.
Event time: From 8:30 a.m. on July 28, 2026
Venue: Jaune B Room, 2nd Floor, Hanoi du PARC Hotel, 84 Tran Nhan Tong Street, Hai Ba Trung Ward, Hanoi City.
At 08:30, 28/07/2026 at Jaune B Room, 2nd Floor, Hanoi du PARC Hotel, 84 Tran Nhan Tong, Hai Ba Trung Ward, Hanoi City. The Company's Annual General Meeting of Shareholders for the fiscal year 2026 (AGM) was opened.

A. PARTICIPANTS AND LEGALITY AND VALIDITY OF THE GENERAL MEETING OF SHAREHOLDERS

I. Participants of the General Meeting

1. Presidium:

- Mr. Do Huu Ha – Chairman of the Board of Directors, Chairman
- Ms. Pham Thi Thu Huyen – General Director, Member
- Mr. Tran Ngoc Binh – Deputy General Director, Member

2. Secretariat:

- Ms. Pham Thi Minh Trang – Deputy Director of the Admin & General Affairs Dept, Head of the Department
- Ms. Pham Thi Hue – Company Secretary, Member

3. Vote counting committee:

- Ms. Nguyen Kim Quyen – Chief Accountant, Head of Department
- Ms. Do Thu Huong – Staff of the Finance - Accounting Department, Members
- Ms. Giang Thi Lan Phuong – Staff of the Finance - Accounting Department, Members

4. Employees of the Company and Shareholders

II. LEGALITY AND VALIDITY OF THE CONGRESS

At the time of the opening of the General Meeting, the total number of shareholders and delegates attending the General Meeting, specifically as follows:

- Number of shareholders present: 15 shareholders representing 625,505,171 ordinary shares
- Number of Authorized Shareholders: 0
- The total number of shares owned by shareholders is 625,505,171 ordinary shares, equivalent to 625,505,171 votes, equal to 91% of the total voting shares.

According to the provisions of the Company's Charter and the Law on Enterprises 2020, the General Meeting of Shareholders is eligible to conduct meetings in accordance with the law.

B. CONTENTS OF THE CONGRESS

The agenda of the General Meeting of Shareholders is as follows:

- Report on the activities of the Board of Directors for the fiscal year 2025 and orientation for the fiscal year 2026;
- Report on business results of the Board of Directors for fiscal year 2025 and business plan for fiscal year 2026;
- Report on the activities of the Supervisory Board for the fiscal year 2025 and the work plan for the fiscal year 2026;
- Audited financial statements for fiscal year 2025;
- The report on the use of capital obtained from the public issuance of shares in 2025 has been audited;
- Proposal on profit distribution and dividend payment plan for fiscal year 2025;
- Proposal for approval of transactions with related persons of the Company;
- Proposal on the plan to issue shares to pay dividends for the fiscal year 2025;
- Proposal for approval of the Company's investment activities;
- Proposal for selection of an independent audit organization to audit/review the financial statements for the fiscal year 2026;
- The report on the remuneration of the Board of Directors, the Supervisory Board and the salary of the Board of Directors.
- Proposal for the dismissal of the Board of Directors, Supervisory Board for the term 2021-2026 and election of the Board of Directors and Supervisory Board for the term 2026-2031
- Contents of election of Members of the Board of Directors, Members of the Supervisory Board for the term 2026-2031.

C. PROCEEDINGS OF THE CONGRESS

I. REPORT ON THE RESULTS OF THE SHAREHOLDER ELIGIBILITY EXAMINATION

Mr. Pham Duy Phuong - Head of the Shareholder Status Examination Board read the shareholder status examination report as follows:

At 8:30 a.m. on July 28, 2026, the total number of shareholders and shareholder delegates attending the General Meeting is 15 people, owning/representing 625,505,171 shares, accounting for 91% of the total voting shares.

II. THE CONGRESS APPROVED THE ELECTION OF THE CHAIRMAN'S DELEGATION, THE SECRETARIAT, THE VOTE COUNTING COMMITTEE, THE CONTENTS OF THE CONGRESS AND THE CONGRESS REGULATIONS

The General Meeting voted to approve the list of the Presidium with 100% of the voting shares to attend the Meeting.

The General Meeting voted to approve the list of the Secretariat and the Vote Counting Committee with the ratio of 100% of the voting shares to attend the General Meeting.

The General Meeting approves the agenda and working regulations of the General Meeting at the rate of 100% of the voting shares to attend the General Meeting.

III. CONTENT OF THE CONGRESS

Members of the Presidium and the Board of Directors of the company in turn presented the contents of the report and report as follows:

1. **Approving the report on the activities of the Board of Directors for the fiscal year 2025 and the orientation of activities for the fiscal year 2026**

   (According to report No. 01/2026/BC-HDQT of the Board of Directors dated 28/07/2026)

2. **Approval of the Report on Business Results of the Board of Directors for Fiscal Year 2025 and Business Plan for Fiscal Year 2026**

   (According to report No. 01/2026/BC-TGD of the Board of Directors dated 28/07/2026)

3. **Approving the report on the activities of the Supervisory Board for the fiscal year 2025**

and the work plan for the fiscal year 2026
(According to report No. 01/2026/BC-BKS of the Supervisory Board dated 28/07/2026)

4. **Approved the audited fiscal year 2025 financial statement**
(According to the report No. 02/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

5. **Approved the audited report on the use of capital raised from the public offering of shares to existing shareholders in 2025**
(According to the report No. 03/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

6. **Approving the proposal for profit distribution and dividend payment for the fiscal year 2025**
(According to the report No. 04/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

7. **Approving the proposal for the issuance of shares to pay dividends for the fiscal year 2025**
(According to the report No. 05/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

8. **Statement submitted through the Company's investment activities**
(According to the report No. 06/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

9. **Approving the proposal to select an independent audit organization to audit/review the financial statements for the fiscal year 2026**
(According to the report No. 02/2026/TT-BKS of the Supervisory Board dated 28/07/2026)

10. **Approving the report on remuneration of the Board of Directors, the Supervisory Board and the salary of the Board of Directors**
(According to the report No. 07/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

11. **Approving the dismissal of the Board of Directors and Supervisory Board for the term 2021-2026 and the election of the Board of Directors and Supervisory Board for the term 2026-2031**
(According to the report No. 08/2026/TT-HDQT of the Board of Directors dated 28/07/2026)

IV. DISCUSSION MEETING

Members of the Board of Directors and the Board of Directors of the Company absorbed the opinions and fully answered questions of shareholders. The shareholders exchanged and agreed on the contents of the discussion of the General Meeting.

V. VOTING TO APPROVE THE CONTENTS AT THE GENERAL MEETING

1. **The results of voting through the reports and submissions at the General Meeting are as follows:**

- *Total number of votes issued: 22 tickets, equivalent to : 625,506,713 shares;*
- *Total number of votes collected: 21 tickets, equivalent to : 625,506,708 shares.*
- *Valid votes: 21 shareholders, representing 625,506,708*
- *shares, accounting for 100% of the total number of shares participating in voting;*
- *Number of invalid votes: 0 shareholders, representing 0 shares, accounting for 0% of the total voting shares.*

STT	Voting content	Voting Results			
1.	Report on the activities of the Board of Directors for the fiscal year 2025 and orientation for the operation of the fiscal year 2026	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%
		No Comments:	0/625.506.708	Rate:	0%
2.	Report on the business results of the Board of Directors for the	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%

	fiscal year 2025 and the business plan for the fiscal year 2026	No Comments:	0/625.506.708	Rate:	0%
3.	Report on the activities of the Supervisory Board for the fiscal year 2025 and the work plan for the fiscal year 2026	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%
		No Comments:	0/625.506.708	Rate:	0%
4.	Audited fiscal year 2025 financial statements	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%
		No Comments:	0/625.506.708	Rate:	0%
5.	The report on the use of capital obtained from the public offering of shares in 2025 has been audited	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%
		No Comments:	0/625.506.708	Rate:	0%
6.	Proposal on profit distribution and dividend payment plan for fiscal year 2025	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%
		No Comments:	0/625.506.708	Rate:	0%
7.	Proposal for approval of transactions with related persons of the Company(*)	Endorsement:	11.279.383/11.279.383	Rate:	100%
		Disapproval:	0/11.279.383	Rate:	0%
		No Comments:	0/11.279.383	Rate:	0%
8.	Proposal for approval of the Company's investment activities	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%
		No Comments:	0/625.506.708	Rate:	0%
9.	Proposal for selection of an independent audit organization to audit/review the financial statements for the fiscal year 2026	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%
		No Comments:	0/625.506.708	Rate:	0%
10.	Proposal on remuneration of the Board of Directors, Supervisory Board and Salary of the Board of Directors	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%
		No Comments:	0/625.506.708	Rate:	0%
11.	Proposal for the dismissal of the Board of Directors, Supervisory Board for the term 2021-2026 and election of the Board of Directors and Supervisory Board for the term 2026-2031	Endorsement:	625.506.708/ 625.506.708	Rate:	100%
		Disapproval:	0/625.506.708	Rate:	0%
		No Comments:	0/625.506.708	Rate:	0%

(*) Shareholders with related interests are not allowed to vote on Proposal no. 7 which is "Proposal to approve transactions with related persons of the Company".

2. Results of election of members of the Board of Directors and members of the Supervisory Board for the term 2026-2031

- *Total number of votes issued: 22 tickets, equivalent to : 625,506,713 shares;*
- *Total number of votes collected: 22 tickets, equivalent to : 625,506,713 shares.*
- *The total number of valid election votes is 22 ballots, equivalent to 3,127,533,565 votes.*
- *The total number of invalid election votes is 0 ballots, which is equivalent to 0 votes.*

a. Results of election of members of the Board of Directors for the term 2026-2031

STT	Candidates elected to the Board of Directors	Number of votes	Ratio of %/total number of votes entitled to attend the General Meeting	Results
1	Dang Tuan Vu	625.506.713	100%	Elected as an independent member of the Board of Directors
2	Do Huu Ha	625.506.713	100%	Elected as a member of the Board of Directors
3	Do Huu Hau	625.506.713	100%	Elected as a member of the Board of Directors
4	Le Duy Phi	625.506.713	100%	Elected as an independent member of the Board of Directors
5	Nguyen Van Thu	625.506.713	100%	Elected as an independent member of the Board of Directors

b. Results of election of members of the Supervisory Board for the term 2026-2031

STT	Candidates elected to the Board of Directors	Number of votes	Ratio of %/total number of votes entitled to attend the General Meeting	Results
1	Chu Thi Lua	625.506.713	100%	Elected as a member of the Supervisory Board
2	Ngo Thi Ngoc Ha	625.506.713	100%	Elected as a member of the Supervisory Board
3	Vu Van Hoang	625.506.713	100%	Elected as a member of the Supervisory Board

VI. APPROVING THE MINUTES AND RESOLUTIONS OF THE CONGRESS

Ms. Pham Thi Minh Trang – Head of the Secretariat of the General Meeting read the Minutes and Resolutions of the Annual General Meeting of Shareholders for the fiscal year 2026.

The Congress voted to approve the full text of the Minutes and Resolutions with a voting rate of 100%.

This record was made and approved at 11:00 a.m. on the same day.

SECRETARY OF THE CONGRESS	CHAIRMAN OF THE MEETING
Pham Thi Minh Trang	Do Huu Ha

CÔNG TY CỔ PHẦN TẬP ĐOÀN CRV
M.S.D.N: 0102003419 - C.T.C - THÀNH PHỐ HÀ NỘI

APPENDIX: LIST OF SHAREHOLDERS ATTENDING THE ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR FISCAL YEAR 2026 CRV REAL ESTATE GROUP JOINT STOCK COMPANY

No.	Shareholder ID	Number of Shares Owned	Corresponding Number of Voting Shares
1	CRV.09	1,530	1,530
2	CRV.16	12	12
3	CRV.83	2	2
4	CRV.90	1	1
5	CRV.110	2,965,752	2,965,752
6	CRV.127	4,452,708	4,452,708
7	CRV.134	510	510
8	CRV.141	3,841,830	3,841,830
9	CRV.147	2	2
10	CRV.150	5	5
11	CRV.187	510	510
12	CRV.191	510	510
13	CRV.194	2,142	2,142
14	CRV.197	3,570	3,570
15	CRV.217	2,040	2,040
16	CRV.221	2,652	2,652
17	CRV.276	512	512
18	CRV.283	5,100	5,100
19	CRV.293	51,352,500	51,352,500
20	CRV.295	57,984,475	57,984,475
21	CRV.296	262,507,903	262,507,903
22	CRV.297	242,382,447	242,382,447
	Total	**625,506,713**	**625,506,713**

CRV REAL ESTATE GROUP
JOINT STOCK COMPANY

Business License No.0103013382, issued by Hanoi Department of Planning and Investment on July 21st, 2006; amended for the 18th time by the Hanoi Department of Finance on January 27, 2026.

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Hanoi, July 06, 2026

INVITATION LETTER
ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2026

To: Esteemed Shareholders of CRV Real Estate Group Joint Stock Company (CRV)
The Board of Directors (BOD) respectfully invites our esteemed shareholders to attend the Annual General Meeting of Shareholders for the fiscal year 2026 of CRV Real Estate Group Joint Stock Company, with the following details:

1. **Time:** From 08:30 AM, July 28, 2026
2. **Venue:** Jaune B Room, 2nd Floor, Hotel du Parc Hanoi, No. 84 Tran Nhan Tong Street, Hai Ba Trung Ward, Hanoi, Vietnam.
3. **Agenda for discussion, presentation, and voting at the General Meeting:** The meeting agenda and documents of the General Meeting of Shareholders are posted on the Company's website at the link: https://www.crvgroup.vn/ (Section of shareholder relations)
4. **Shareholders/authorized representatives attending the General Meeting are kindly requested to bring and present the following documents:** (1) National ID/Citizen ID/Passport/Certified copy of Business Registration Certificate; (2) Invitation Letter; (3) Valid Power of Attorney (if attending as an authorized representative)

For any inquiries or further information, shareholders are kindly requested to contact the Company at the following details:

Ms. Pham Thi Hue – Representative of the Organizing Committee for the Annual General Meeting of Shareholders for the Fiscal Year 2026, CRV Real Estate Group Joint Stock Company

Phone: (84) 24.7306.1886

Email: info@crvgroup.vn

We sincerely hope that our esteemed shareholders will arrange their time to attend the meeting fully and punctually to ensure the success of the General Meeting.

Best regards!

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

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LETTER OF AUTHORIZATION FOR ATTENDING THE ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2026

<u>To:</u> CRV REAL ESTATE GROUP JOINT STOCK COMPANY

Name of shareholder: ....

ID/Passport/Business Certificate No.:............................ issued by:.................dated: ....

Legal Representative *(for organization):* ....

ID/PassportNo.: .... issued by: ....dated...

Address: ....Tel: ....Fax:..

Number of shares [(1)]: ....

I/We hereby agree to authorize the person named below to attend and vote on my/our behalf on all matters related to the Annual General Meeting of Shareholders for the fiscal year 2026 of CRV Real Estate Group Joint Stock Company.

Information of the Mandatory:

- Full name:...
- ID/Passport No.:.................................issued by:....................dated:...
- Address: ....Tel:...

I/We take full responsibility for this authorization and commit to strictly complying with the applicable laws and the Charter of CRV Real Estate Group Joint Stock Company. Furthermore, I/we undertake not to make any claims or lawsuits against the Company.

<u>Note:</u> This authorization is only valid for the duration of the Annual General Meeting of Shareholders for the fiscal year 2026.

Authorizing Shareholder	**Authorized Person**
(signature, full name; and seal (for organization))	*(signature, full name)*

[(1)] *Number of shares owned according to the shareholder list as of the record date on June 29, 2026*

CRV REAL ESTATE
GROUP JOINT STOCK COMPANY

Business Registration Certificate No. 0102003419 issued by the Department of Planning and Investment of Hanoi City on 21/07/2006; The Department of Finance of Hanoi issued the 18th change on 27/01/2026

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

AGENDA OF THE ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2026

Time : From 8:30 a.m. on July 28, 2026
Venue: Jaune B Room, 2nd Floor, Hanoi du PARC Hotel, 84 Tran Nhan Tong Street, Hai Ba Trung Ward, Hanoi City.

Time	Contents
8:15 a.m. ÷ 8:30 p.m.	**Welcoming guests and checking shareholder status:** o Welcoming and registering delegates; o Distribute documents to shareholders.
8:30 ÷ 9:00	**Opening of the Congress:** o Opening Statement; o Approving the minutes of verification of shareholder status and declaring the conditions for conducting the General Meeting of Shareholders in accordance with the provisions of law and the Company's Charter; o Introduce the presiding delegation and the Secretariat to work; o Approving the meeting agenda and working regulations of the Congress; o Through the secretariat and the vote counting committee.
9:00 ÷ 11:00	**The General Meeting consists of reports and submissions as follows:** o Report on the activities of the Board of Directors for the fiscal year 2025 and orientation for the fiscal year 2026; o Report on business results of the Board of Directors for fiscal year 2025 and business plan for fiscal year 2026; o Report on the activities of the Supervisory Board for the fiscal year 2025 and the work plan for the fiscal year 2026; o The proposal to approve the audited financial statements for the fiscal year 2025; o The report approving the report on the use of capital raised from the public offering of shares to existing shareholders in 2025 has been audited; o Proposal on profit distribution and dividend payment plan for fiscal year 2025; o Proposal for approval of transactions with related persons of the Company; o Proposal for approval of the Company's investment activities; o Proposal for selection of an independent audit organization to audit/review the financial statements for the fiscal year 2026; o The report on the remuneration of the Board of Directors, the Supervisory Board and the salary of the Board of Directors. o Proposal for dismissal of the Board of Directors, Supervisory Board for the term 2021-2026 and election of the Board of Directors and Supervisory Board for the term 2026-2031; o Contents of election of Members of the Board of Directors, Members of the Supervisory Board for the term 2026-2031.
11:00 ÷ 11:15	**The Chairman asks for shareholders' votes on the contents of the General Meeting**
Breaks	
11:30 ÷ 11:45	**Answering shareholders' questions**
11:45 ÷ 12:00	**Closing of the Congress** o Read the vote counting minutes; o Approving the Minutes of the meeting and the Resolution of the General Meeting of Shareholders; o Closing Statement of the Congress.

Note: *All documents related to the Annual General Meeting of Shareholders for the fiscal year 2026 will be updated on the company's website: https://crvgroup.vn, shareholders can download the forms and documents of the General Meeting of Shareholders from this address.*

CRV REAL ESTATE GROUP JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
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Hanoi, July 28, 2026

WORKING REGULATIONS

ANNUAL GENERAL MEETING OF SHAREHOLDERS FOR THE FISCAL YEAR 2026

CRV REAL ESTATE GROUP JOINT STOCK COMPANY

In order to facilitate the organization and conduct of the Annual General Meeting of Shareholders *(GMS) for the fiscal year 2026* of CRV Real Estate Group Joint Stock Company, and at the same time guide shareholders to participate in the General Meeting and exercise their voting rights directly or through authorized representatives, The Organizing Committee of the Annual General Meeting of Shareholders for the fiscal year 2026 would like to report to the General Meeting of Shareholders for approval of the Working Regulations at the General Meeting as follows:

I. ORDER OF THE CONGRESS:

1. Shareholders and/or representatives when entering the meeting room must sit in the right position or area specified by the Organizing Committee of the meeting;
2. No smoking in the Conference Room;
3. Do not talk privately, do not use mobile phones during the Congress. All mobile phones must be turned off or not ring.

II. VOTING TO APPROVE ISSUES AT THE CONGRESS:

1. Principle:

- All issues on the agenda of the General Meeting must be discussed by the General Meeting of Shareholders and voted on publicly by holding up the ***voting card*** or voting ***for opinions*** *(depending on the voting content)* for all shareholders and/or representatives.
- The voting card/opinion poll is printed and stamped by the Company and distributed to Shareholders/Shareholders' Representatives at the General Meeting of Shareholders. Each shareholder/shareholder representative is issued a voting card and a poll paper. On the voting card/opinion poll form, clearly state the shareholder [1] 's code, ID card number/ID card/passport/business registration certificate number, full name, number of voting votes of that shareholder *(for voting cards) and voting* contents according to the meeting agenda

[1] *The shareholder code will be issued by the Company to each shareholder according to the closing list on 29/06/2026.*

of the General Meeting of Shareholders *(for opinion poll forms).*

2. Voting method:

2.1. Voting method by Voting Card:

- Shareholders vote with voting cards for the following contents:
  - ✓ Approval of the Minutes of Examination of Shareholder Status;
  - ✓ Adopt the Meeting Agenda;
  - ✓ Approving the list of the presidium and the chairperson;
  - ✓ Through the Secretariat and the Vote Counting Committee of the General Meeting of Shareholders;
  - ✓ Approving the Minutes of the General Meeting of Shareholders;
  - ✓ Approving the Resolution of the General Meeting of Shareholders;
- How to vote with a voting card:
  - ✓ Shareholders and/or Representatives of shareholders vote *(agree, disagree, no opinion)* on an issue by directly holding up their voting cards at the General Meeting;
  - ✓ When voting at the General Meeting, the shareholders who voted *to* approve will raise their voting cards high. Members of the Vote Counting Committee will mark the Shareholder Code and the corresponding number of votes of each shareholder agreeing. Similarly, according to the management of the Chairman, shareholders *who do not agree* or *have no opinion* will take turns to raise their voting cards;
  - ✓ Immediately after completing the Voting section to approve the contents presented at the Congress, the Vote Counting Committee will count the votes and announce the results of the vote counting before the whole Congress.

2.2. Voting method by opinion poll:

- Shareholders vote by opinion poll for the following contents:
  - ✓ Report on the activities of the Board of Directors for the fiscal year 2025 and orientation for the fiscal year 2026;
  - ✓ Report on business results of the Board of Directors for fiscal year 2025 and business plan for fiscal year 2026;
  - ✓ Report on the activities of the Supervisory Board for the fiscal year 2025 and the work plan for the fiscal year 2026;
  - ✓ The proposal to approve the audited financial statements for the fiscal year 2025;
  - ✓ The report approving the report on the use of capital raised from the public offering of

shares to existing shareholders in 2025 has been audited;

- ✓ Proposal on profit distribution and dividend payment plan for fiscal year 2025;
- ✓ Proposal for approval of transactions with related persons of the Company;
- ✓ Proposal for approval of the Company's investment activities;
- ✓ Proposal for selection of an independent audit organization to audit/review the financial statements for the fiscal year 2026;
- ✓ The report on the remuneration of the Board of Directors, the Supervisory Board and the salary of the Board of Directors.
- ✓ Proposal for the dismissal of the Board of Directors, Supervisory Board for the term 2021-2026 and election of the Board of Directors and Supervisory Board for the term 2026-2031

- How to vote by opinion poll:
  - ✓ Shareholders and/or Shareholder Representatives tick (X) in the box Agree/disagree/have no opinion on the issue to be voted on in the Opinion Poll; Sign and write your full name on the voting form.
  - ✓ Upon completion, shareholders and/or shareholder representatives vote in one of the ballot boxes located at the top of the hall.
  - ✓ After ensuring that all shareholders and/or representatives of shareholders participating in the General Meeting of Shareholders have voted, the Vote Counting Committee will count the votes and announce the results of the vote counting before the General Meeting.

2.3. Election voting method (accumulated votes):

- Shareholders or authorized representatives of shareholders shall vote by writing the number of votes for each corresponding candidate or applying an X/V stamp to all candidates to evenly distribute their total votes to the candidates. The total number of voting votes is determined by multiplying the total number of shares owned or represented by (×) by the number of elected members.
- The total number of votes allocated to the candidates must not exceed the total number of votes entitled by shareholders or authorized representatives. In case the shareholders do not record the number of votes for the candidates or do not insert the X/V stamp on all candidates according to the instructions, the Vote Counting Committee will determine that the voting content is no **vote (0 votes).**

3. Voting rules:

3.1. 01 *(one)* ordinary share corresponding to 01 *(one)* voting vote.

At the closing date of the list of shareholders (29/06/2026), the total number of shares of the company is **687,399,875** ordinary shares, equivalent to **687,399,875** votes.

3.2. For the contents specified in Clause 1, Article 148 of the Law on Enterprises, the contents shall be approved when at least 65% of the votes of the shareholders participating in the vote are in favor.

3.3. The remaining contents are approved when the number of shareholders representing more than 50% of the votes of the shareholders participating in the vote is approved.

3.4. The ratio of voting options is calculated on the total number of valid votes of shareholders participating in voting according to each content. Shareholders attending the General Meeting but not participating in voting *(may not participate in voting in whole or not participating in voting on one or more contents),* the number of shares of such shareholders shall not be included in the total number of voting votes and shall not be counted in such non-voting contents.

III. DISCUSSION AT THE MEETING:

1. Principle:

- The discussion shall only be carried out within the specified time and within the scope of the issues presented in the GMS;
- Shareholders who have opinions must register the contents in the questionnaire and transfer it to the Secretariat of the General Meeting;
- The Secretariat of the General Meeting will arrange the shareholders' question sheets in the order of registration and forward them to the Presidium.

2. Answering shareholders' questions:

On the basis of the shareholders' question sheet collected, arranged and submitted to the Presidium, the Chairman or members appointed by the Chairman will answer the shareholders' questions.

IV. RESPONSIBILITIES OF THE CHAIRPERSON:

1. Control the congress in accordance with the content of the agenda, the rules and regulations approved by the congress. The chairman works according to the principle of democratic centralization and decision-making by majority;
2. To guide the Congress in discussing and collecting opinions to vote on issues included in the agenda of the Congress and related issues during the Congress;
3. Solve problems that arise during the Congress.

V. RESPONSIBILITIES OF THE SECRETARIAT:

1. Fully and truthfully record all the developments of the General Meeting and the issues that have been approved by the shareholders or noted at the General Meeting in the Minutes of the General Meeting;
2. Drafting Resolutions on issues passed at the Congress.

VI. RESPONSIBILITIES OF THE VOTE COUNTING COMMITTEE:

1. Accurately determine the results of shareholders' voting on issues adopted at the General

Meeting;

2. Promptly notify the Secretariat of voting results;

3. Consider and report to the General Assembly cases of violation of voting rules or written complaints about voting results.

VII. MINUTES OF THE GENERAL MEETING OF SHAREHOLDERS:

The minutes of the General Meeting of Shareholders must be read and approved before the conclusion of the General Meeting.

Above are the entire working regulations of the Annual General Meeting of Shareholders for the fiscal year 2026 of CRV Real Estate Group Joint Stock Company. The Organizing Committee of the General Meeting respectfully submits to the General Meeting of Shareholders for consideration and approval.

Best regards!

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

DO HUU HA

Recipients:
- GMS;
- BOD, BOM, SB;
- Archived.

CRV REAL ESTATE GROUP JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 01/2026/BC-HDQT

Hanoi, July 28, 2026

REPORT
BOARD OF DIRECTORS ACTIVITIES FOR FISCAL YEAR 2025 AND OPERATIONAL ORIENTATION FOR FISCAL YEAR 2026

Dear Shareholders of CRV Real Estate Group Joint Stock Company

First of all, on behalf of the Board of Directors (BOD) of CRV Real Estate Group Joint Stock Company, I would like to welcome all shareholders to attend the Company's Annual General Meeting of Shareholders for the fiscal year 2026 today.

Ladies and gentlemen,

In the context that the world economy in general as well as Vietnam in particular has many fluctuations, negatively affected by international conflicts, the Board of Directors and all employees of CRV Real Estate Group Joint Stock Company have constantly made efforts in all aspects of operation. By investing in the field of Real Estate business, in the fiscal year 2025, the Company has achieved remarkable results: Total consolidated revenue reached VND 331.6 billion and consolidated profit before tax reached VND 113.1 billion.

Here, on behalf of the Board of Directors, I would like to report to the General Meeting on the performance of the Board of Directors in the fiscal year 2025 and the operational orientation for the fiscal year 2026 as follows:

Our Board of Directors consists of 05 members:

1. Mr. Do Huu Ha - Chairman of the Board of Directors
2. Mr. Do Huu Hau - Member of the Board of Directors
3. Mr. Nguyen Van Thu - Independent Member of the Board of Directors
4. Mr. Dang Tuan Vu - Independent Member of the Board of Directors
5. Mr. Le Duy Phi – Independent Member of the Board of Directors

Members of the Board of Directors and the Board of Directors of the Company have actively coordinated to perform production and business tasks in the fiscal year 2025 approved by the General Meeting of Shareholders, specifically as follows:

I. Report on the Activities of the Board of Directors for the fiscal year 2025

Members of the Board of Directors have actively coordinated and supported the Board of Directors in the process of business activities of the Company. The Board of Directors always follows the actual situation to make decisions in order to direct the orientation in a timely manner and create favorable conditions for the Board of Directors to complete their tasks. In the fiscal year 2025, the Board of Directors has made timely decisions on the Company's strategy, development plan and business plan.

1.1. Summary of meetings of the Board of Directors and decisions of the Board of Directors

- Periodically, the General Director shall report on the Company's operation and upcoming plans for the Board of Directors to monitor and supervise the results of management and administration of the Company. Board meetings are held in person and online, voting on issues via in-person polls and by email.
- In fiscal year 2025, the Board of Directors held 16 meetings and issued Resolutions. All members of the Board of Directors fully participate in meetings of the Board of Directors at the rate of 100%. The contents of the meetings and resolutions of the Board of Directors are as follows:

	Number of Resolutions	Date	Contents	Pass Rate
1	04/2025/NQ-HDQT	13/05/2025	Approval of the internal audit plan for the fiscal year 2025	100%
2	05/2025/NQ-HDQT	21/05/2025	Convening of the Annual General Meeting of Shareholders for the fiscal year 2025	100%
3	06/2025/NQ-HDQT	21/05/2025	Through stakeholder transactions	100%
4	07/2025/NQ-HDQT	07/07/2025	Dividend payment at the end of the fiscal year 2024 in cash	100%
5	08/2025/NQ-HDQT	21/07/2025	Approving the implementation of the plan for public offering of shares to existing shareholders in 2025 and the plan to use the proceeds from the offering	100%
6	09/2025/NQ-HDQT	21/07/2025	Approving the application for public offering of shares to existing shareholders in 2025	100%
7	10/2025/NQ-HDQT	14/08/2025	Convening the 1st Extraordinary General Meeting of Shareholders for the fiscal year 2025	100%
8	11/2025/NQ-HDQT	24/09/2025	Approval of the reference price on the first trading day at the Ho Chi Minh City Stock Exchange	100%
9	12/2025/NQ-HDQT	02/10/2025	Electing the chairman of the General Meeting of Shareholders on 10/10/2025	100%
10	13/2025/NQ-HDQT	22/10/2025	Setting up a company branch in Hai Phong	100%
11	14/2025/NQ-HDQT	27/10/2025	Updates to the Company's Charter	100%
12	15/2025/NQ-HDQT	24/11/2025	Public offering of shares and the last date of registration for	100%

	Number of Resolutions	Date	Contents	Pass Rate
			exercising the right to purchase shares	
13	01/2026/NQ-HDQT	16/01/2026	Approving the plan to handle odd shares and undistributed shares of the additional public offering of shares to existing shareholders in 2025	100%
14	02/2026/NQ-HDQT	20/01/2026	Approval of the results of the additional public offering of shares in 2025	100%
15	03/2026/NQ-HDQT	28/01/2026	Approval of real estate investment policy	100%
16	04/2026/NQ-HDQT	05/02/2026	Through stakeholder transactions	100%

1.2. Supervision results for the Executive Board

The Board of Directors assessed that in the past fiscal year 2025, Ms. Pham Thi Thu Huyen – General Director of the Company has properly performed her responsibilities and powers in operating the Company in accordance with the Charter. The Board of Directors has worked with managers at all levels to make many efforts to well implement the Company's business plan. The results of the implementation of the tasks directed by the General Meeting of Shareholders and the Board of Directors are as follows:

- Business development: Maintain the good operation of the company's core activities. Perform well the management of buildings that have been put into use, accelerate the completion of ongoing projects, expand investment activities through subsidiaries.
- Shareholders' events: Successfully organize the Annual General Meeting of Shareholders, Successfully organize the 1st Extraordinary General Meeting of Shareholders.
- Internal audit: The Company has fully performed the internal audit as prescribed.

1.3. Report on the activities of each member of the Board of Directors

TT	Member of the Board of Directors	Assign tasks and report on the performance of each TV. Board of Directors in Fiscal Year 2025
1	Mr. Do Huu Ha - Chairman of the Board of Directors	General coordination of activities and work of the Board of Directors. Develop a general orientation, assign work organization to each member of the Board of Directors.
2	Mr. Do Huu Hau - Member of the Board of Directors	Complete activities according to the functions and assignments of the Board of Directors and within the scope of related tasks on investment and business activities of the Company.
3	Mr. Nguyen Van Thu - Independent	Support and supervise the activities of the Board of Directors to ensure compliance with the activities of the

	Member of the Board of Directors	Board of Directors in accordance with the law and the company's Charter.
4	Mr. Le Duy Phi - Independent Member of the Board of Directors	Support and supervise the activities of the Board of Directors to ensure compliance with the activities of the Board of Directors in accordance with the law and the company's Charter.
5	Mr. Dang Tuan Vu - Independent Member of the Board of Directors	Support and supervise the activities of the Board of Directors to ensure compliance with the activities of the Board of Directors in accordance with the law and the company's Charter.

1.4. Report on the remuneration of the Board of Directors

The remuneration of members of the Board of Directors of the Company in the fiscal year 2025 is entitled to:

- Chairman of the Board of Directors: 120,000,000 VND/person/year.
- Member of the Board of Directors: 60,000,000 VND/person/year.

1.5. Reporting on investment activities and related transactions

In the fiscal year 2025, the Company has investment activities and a number of transactions with related parties, the implementation of investments and the implementation of these transactions have been fully disclosed by the Company, these activities are business activities, ordinary investment, bringing benefits to the Company in the short and long term, details are as follows:

STT	Name of organization/individual	Relationship with the company	Contents, quantity, total value of transactions
1	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	Office lease from 07/2025 to 07/2026 of TCH with an amount of VND 700,657,200 (excluding VAT)
2	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV received dividends from Nha Dai Loc with an amount of VND 473,174 billion
3	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	Loan interest incurred with TCH in the amount of VND 5.49 billion
4	Nha Dai Loc Development Joint Stock Company	Subsidiaries	The loan interest incurred with Nha Dai Loc is 16.51 billion VND
5	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV borrowed money from Nha Dai Loc in the amount of 160 billion VND
6	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV paid a loan to Nha Dai Loc in the amount of VND 761.65 billion

7	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	CRV paid a loan to TCH in the amount of VND 316.5 billion
8	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	CRV pays dividends at the end of the fiscal year 2024 to TCH in the amount of VND 153.66 billion
9	Hoang Huy Investment Services Joint Stock Company (HHS)	Parent Company	CRV pays dividends at the end of the fiscal year 2024 to HHS in the amount of VND 141.88 billion
10	Hoang Giang Service Development Joint Stock Company	Subsidiaries of the Parent Company	CRV pays dividends at the end of the fiscal year 2024 to Hoang Giang in the amount of VND 33.94 billion
11	HHS Capital Joint Stock Company	Subsidiaries of the Parent Company	CRV pays dividends at the end of the fiscal year 2024 to HHS Capital in the amount of VND 30.06 billion

II. Operational plan of the Board of Directors in the fiscal year 2026

In the fiscal year 2026, the Board of Directors will continue to make efforts in orienting operations, closely supporting the activities of the Board of Directors to achieve safe and effective business goals, specifically:

2.1. General objectives

- Focus on directing and operating the investment and construction process of real estate projects and well implement the management and operation of the company's after-sales projects in a synchronous manner. Affirming and elevating the company's real estate brand in the market.
- The business motto for the fiscal year 2026 and the following years is safety - efficiency - sustainability.

2.2. Orientation of business activities and products and services

The company's real estate projects directly or indirectly invested through subsidiaries focus on the housing segment for the increasing demand in Hai Phong City.

2.3. Developing shareholder relations

- The company aims to build a close relationship with shareholders to improve the image and professionalism of the business.
- Perform activities related to shareholders well.

2.4. Regarding organizational activities

- Attach importance to a lean and effective organizational model. To consolidate a contingent of personnel with good professional skills, high technical skills, and knowledge of many foreign languages.
- Train and improve the quality and qualifications of the management and executive team at all levels, sticking with the company.
- Organize practical programs and events for the whole company to build corporate culture, form the Company's own identity brand.

III. Evaluation report on the performance of the Board of Directors of Independent Members of the Board of Directors in the fiscal year 2025

In the fiscal year 2025, the Board of Directors (BOD) of CRV Real Estate Group Joint Stock Company has 5 members, including 3 independent members. Members of the Board of Directors actively participate in strategic planning, compliance control, and supervision of the activities of the General Director and the Board of Directors to ensure compliance with the provisions of the law and internal regulations on corporate governance.

Below is a summary of the evaluation reports of each independent member of the Board of Directors: Mr. Nguyen Van Thu, Mr. Dang Tuan Vu, Mr. Le Duy Phi on the activities of the Board of Directors and the results of monitoring the activities of the General Director and the Executive Board in the fiscal year 2025.

3.1. General assessment of the activities of the Board of Directors

- The activities of the Board of Directors have been carried out in accordance with the Board of Directors' activity plan for the fiscal year 2025, in compliance with the Company's Charter, and the Internal Regulations on corporate governance; completing most of the programs and actions of the Board of Directors.
- Board of Directors meetings have been convened and implemented with a specific schedule, prepared thoughtful documents. The content of the meeting was carefully discussed and evaluated by the members of the Board of Directors to make the best decisions for the Company.
- All members of the Board of Directors have a high sense of responsibility and are prudent in performing their roles, rights and responsibilities.
- The Board of Directors has exchanged and discussed regularly with the Board of Directors to promptly support the Board of Directors in the process of operating the Company, well supervising and controlling the operation.

3.2. General assessment of the activities of Independent Members of the Board of Directors

- In the fiscal year 2025, the Independent Members of the Board of Directors have fully performed the role of independent supervision of the activities of the Board of Directors, contributing to ensuring that management activities are carried out in accordance with the provisions of law, the Company's Charter and internal regulations.
- Regularly participate in reviewing the contents under the jurisdiction of the Board of Directors, reviewing the completeness of dossiers and documents, assessing the suitability of proposals before issuing resolutions of the Board of Directors.
- Participate in contributing independent and objective opinions on important issues of the Company in order to improve the quality of decisions of the Board of Directors, enhance governance efficiency, control risks and ensure a balance between growth goals and sustainable governance.
- Monitoring the implementation of resolutions of the Board of Directors, and at the same time supervising the implementation of corporate governance principles, information disclosure and information exchange mechanisms between the Board of Directors, the Board of Directors and shareholders in order to improve transparency and accountability and protection of the interests of the Company, shareholders and investors.

3.3. General assessment of the supervision of the Board of Directors

- Overall, the Board of Directors has done a good job of supervising the Board of Directors, ensuring that the Company's activities are always controlled, in line with the strategic orientation and in line with reality.
- The Chairman of the Board of Directors and a number of members of the Board of Directors have regularly attended meetings of the Board of Directors. Some of the decisions of the General Director have been analyzed, criticized and consulted by the Board of Directors to achieve optimal results for the Company.
- The Board of Directors also regularly reviews the reports of the General Director and discusses with the General Director to understand the Company's operating situation as well as be updated with business information as quickly as possible.
- The Chairman of the Board of Directors and a number of members of the Board of Directors have actively supported the Board of Directors in a number of fields and activities; especially in the field of risk management in order to identify issues that need to be handled early, maintain sustainable and continuous business activities, and protect the interests of shareholders and investors.

The above is the content of the report on the activities of the Board of Directors of the Company in the fiscal year 2025 and the operation plan of the Board of Directors in the fiscal year 2026.

Finally, the Board of Directors would like to send to all shareholders the best wishes for health, happiness and prosperity, and wish the General Meeting a good success.

Recipients:
- As submitted;
- BOD, BOM, SB;
- Archived.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV THÀNH PHỐ HÀ NỘI

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GROUP JOINT STOCK COMPANY CRV REAL ESTATE	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness

Hanoi, June 30, 2026

REPORT OF THE INDEPENDENT MEMBER OF THE BOARD OF DIRECTORS FOR THE 2025 FISCAL YEAR

To: Board of Directors of CRV Real Estate Group Joint Stock Company

In the fiscal year 2025, the Board of Directors (BOD) of CRV Real Estate Group Joint Stock Company has 5 members, including 03 independent members. Members of the Board of Directors actively participate in strategic planning, compliance control, and supervision of the activities of the General Director and the Board of Directors to ensure compliance with the provisions of the law and internal regulations on corporate governance.

Below is my evaluation report – Nguyen Van Thu, Independent Member of the Board of Directors on the activities of the Board of Directors and the results of monitoring the activities of the General Director and the Executive Board in the fiscal year 2025.

1. General assessment of the activities of the Board of Directors

- In the fiscal year 2025, the Board of Directors has implemented activities in accordance with the approved plan, ensuring compliance with the provisions of the law, the Company's Charter and the Internal Regulations on corporate governance. The key tasks of the Board of Directors have basically been fully implemented, contributing to improving the efficiency of corporate governance.
- The organization and administration of Board of Directors meetings are carried out methodically and in accordance with the process. Records and documents are fully prepared and sent to members before the meeting, creating conditions for members to study thoroughly and participate in discussions effectively.
- The members of the Board of Directors have shown a sense of responsibility, independence and objectivity in the process of considering and deciding on issues under their jurisdiction, contributing to ensuring that decisions are issued in accordance with the interests of the Company and shareholders.
- The Board of Directors has maintained a regular supervision mechanism for the Board of Directors, and promptly provided necessary orientations and support to ensure that operating activities are carried out in accordance with the objectives, regulations and in accordance with the Company's development orientation.

2. General assessment of the activities of independent members of the Board of Directors

- Perform the role of supervising compliance in the operation of the Board of Directors, ensuring that resolutions and management activities are implemented in accordance with the provisions of law, the Company's Charter and internal regulations.
- Regularly review the contents submitted to the Board of Directors for consideration and assessment of the legality and completeness of dossiers and documents before promulgation.

- Participate in contributing independent opinions on matters under the jurisdiction of the Board of Directors in order to limit legal risks that may arise in the course of the Company's operation.
- Monitor the implementation of resolutions of the Board of Directors, ensure that the implementation complies with the scope of authority and current regulations.

3. General assessment of the supervision of the Executive Board

- The Board of Directors has done a good job of supervising the Board of Directors, ensuring that the Company's activities are implemented in accordance with the strategic orientation, in accordance with the law and operational practices.
- The Board of Directors regularly reviews the reports of the General Director, discusses the operation situation and promptly gives direction and support opinions in the management process.
- Important issues in management activities are carefully considered and evaluated by the Board of Directors to ensure compliance, efficiency and limit arising risks.

The above is the content of the report on the evaluation of the performance of the Board of Directors, the General Director, the Executive Board and individual independent members of the Board of Directors in the fiscal year 2025.

Sincerely report./.

Independent Member of the Board of Directors

Nguyễn Trần Thu

GROUP JOINT STOCK COMPANY CRV REAL ESTATE	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness

Hanoi, June 30, 2026

REPORT OF THE INDEPENDENT MEMBER OF THE BOARD OF DIRECTORS FOR THE 2025 FISCAL YEAR

To: Board of Directors of CRV Real Estate Group Joint Stock Company

In the fiscal year 2025, the Board of Directors (BOD) of CRV Real Estate Group Joint Stock Company has 5 members, including 03 independent members. Members of the Board of Directors actively participate in strategic planning, compliance control, and supervision of the activities of the General Director and the Board of Directors to ensure compliance with the provisions of the law and internal regulations on corporate governance.

Below is my evaluation report – Dang Tuan Vu, Independent Member of the Board of Directors on the activities of the Board of Directors and the results of monitoring the activities of the General Director and the Executive Board in the fiscal year 2025.

1. General assessment of the activities of the Board of Directors

- In the fiscal year 2025, the Board of Directors has well promoted its role in strategic orientation, supervising operating activities and controlling risks that may affect the Company's operations. The tasks and work programs are implemented in accordance with the set plan.
- Board of Directors meetings are held regularly, ensuring timely consideration of important issues arising in business activities. The contents submitted to the Board of Directors are carefully evaluated in many aspects to ensure the feasibility and effectiveness of implementation.
- The Board of Directors has maintained a responsible, proactive and prudent working spirit in the decision-making process, contributing to ensuring a balance between growth targets, business efficiency and risk management.
- Through regular communication with the Board of Directors and supervising the implementation of issued resolutions, the Board of Directors has actively supported the administration, contributing to ensuring the stable and sustainable development of the Company.

2. General assessment of the activities of independent members of the Board of Directors

- Perform the function of independent supervision of the effectiveness of the Company's governance activities and risk management.
- Participate in the evaluation of important issues under the jurisdiction of the Board of Directors, especially those that affect the development strategy and production and business activities of the Company.

- Contribute independent opinions to improve the quality of governance decisions, balancing growth goals and risk control.
- Monitoring the implementation of risk management measures and internal controls to protect the interests of the Company and shareholders.

3. General assessment of the supervision of the Executive Board

- The Board of Directors has effectively performed the role of supervising the Board of Directors, ensuring that business activities are controlled and maintained stably in the fiscal year 2025.
- The Board of Directors regularly communicates with the General Director to grasp the operational situation, promptly identify problems that need to be handled and provide appropriate solutions.
- The coordination between the Board of Directors and the Board of Directors in risk management is actively implemented, contributing to protecting the interests of the Company, shareholders and investors.

The above is the content of the report on the evaluation of the performance of the Board of Directors, the General Director, the Executive Board and individual independent members of the Board of Directors in the fiscal year 2025.

Sincerely report./.

Independent Member of the Board of Directors

Đặng Tuấn Vũ

GROUP JOINT STOCK COMPANY **CRV REAL ESTATE**	**SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**

Hanoi, June 29, 2026

REPORT OF THE INDEPENDENT MEMBER OF THE BOARD OF DIRECTORS FOR THE 2025 FISCAL YEAR

To: Board of Directors of CRV Real Estate Group Joint Stock Company

In the fiscal year 2025, the Board of Directors (BOD) of CRV Real Estate Group Joint Stock Company has 5 members, including 03 independent members. Members of the Board of Directors actively participate in strategic planning, compliance control, and supervision of the activities of the General Director and the Board of Directors to ensure compliance with the provisions of the law and internal regulations on corporate governance.

Below is my evaluation report – Le Duy Phi, Independent Member of the Board of Directors on the activities of the Board of Directors and the results of monitoring the activities of the General Director and the Board of Directors in the fiscal year 2025.

1. General assessment of the activities of the Board of Directors

- The fiscal year 2025 recognizes the effective coordination between members of the Board of Directors in implementing the Company's management tasks and planning development strategies. The Board of Directors has completed most of the work programs set out in the year.
- The Board of Directors meetings were held as planned with thoughtful preparation, focusing on key issues related to production and business activities, investment and corporate governance. The discussion process was carried out in the spirit of democracy, transparency and constructiveness.
- Members of the Board of Directors have actively participated in contributing opinions, criticizing and evaluating options before making decisions, contributing to improving the quality of governance and operational efficiency of the Company.
- The Board of Directors maintains regular exchanges with the Board of Directors to promptly grasp the operational situation, and at the same time ensure transparency in the administration and implementation of the resolutions of the Board of Directors.

2. General assessment of the activities of independent members of the Board of Directors

- Focus on supervising corporate governance activities in the direction of improving transparency and accountability of the Board of Directors.
- Participate in reviewing contents related to information disclosure, ensuring that the provision of information to shareholders and investors is carried out fully, promptly and in accordance with regulations.
- Contributing independent opinions to enhance the efficiency of information exchange between the Board of Directors, the Board of Directors and shareholders.

- Monitoring the implementation of good corporate governance principles, contributing to improving the Company's reputation and image in the market.

3. General assessment of the supervision of the Executive Board

- The Board of Directors has maintained regular coordination with the Board of Directors in management, administration, and ensuring the implementation of the Company's operational plans in accordance with the set goals.
- The Chairman of the Board of Directors and members of the Board of Directors participated in exchanging and criticizing important issues, supporting the Board of Directors to make appropriate decisions.
- The updating of information and reports on the operation situation are carried out regularly, contributing to improving transparency and efficiency in governance.

The above is the content of the report on the evaluation of the performance of the Board of Directors, the General Director, the Executive Board and individual independent members of the Board of Directors in the fiscal year 2025.

Sincerely report./.

Independent Member of the Board of Directors

Lê Duy Phi

CRV REAL ESTATE GROUP JOINT STOCK COMPANY	**SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
No. 01/2026/BC-TGĐ	*Hanoi, July 28, 2026*

REPORT
BUSINESS RESULTS IN FISCAL YEAR 2025 AND BUSINESS PLAN FOR FISCAL YEAR 2026

Dear Shareholders of CRV Real Estate Group Joint Stock Company

With the active and close direction of the Board of Directors, in the past year, the Board of Directors has implemented the operation of the Company to ensure the proper implementation of production and business orientations approved by the Board of Directors and the General Meeting of Shareholders; ensure the production and business administration of the Company in accordance with the powers specified in the Company's Charter.

On behalf of the Board of Directors, I would like to report to the General Meeting of Shareholders the results achieved in the fiscal year 2025 and the business plan for the fiscal year 2026 of CRV Real Estate Group Joint Stock Company as follows:

I. Results of production and business activities in the fiscal year 2025

In 2025, the world and domestic economic context will continue to face many difficulties and challenges. Geopolitical conflicts in some regions of the world continue to persist, increasing volatility in trade, supply chains, financial costs and market sentiment. In addition, prudent monetary management policies in many major economies along with uneven recovery in consumption and investment continue to affect the global business environment.

In Vietnam, although administrative policies have gradually supported the recovery of growth, the real estate market is still affected by interest rate pressures, credit conditions and the caution of investors and customers. This has a certain impact on the progress of project implementation, the speed of product consumption and the plan to record revenue of businesses in the industry.

In that context, the Company and its affiliated companies have proactively implemented appropriate operating solutions, focusing on cash flow management, risk control and maintaining business stability to adapt to market conditions. For the consolidated business, the general situation of the company's real estate business decreased compared to the previous year, mainly due to the completion of the projects of Hoang Huy Commerce – H1 Building, the Hoang Huy Grand Tower project (Hoang Huy – So Dau) in Hai Phong City and the Gold Tower project in Hanoi have been completed and most of the housing products have been handed over for customers, so in the year, the revenue from the sale of housing products from these projects was insignificant. Meanwhile, the Company focuses resources on research and development of projects, including implementing the key project of Hoang Huy New City – II in Hai

Phong City but has not yet reached the stage of product handover and revenue recognition.

Consolidated business results targets for fiscal year 2025

Unit: billion VND

TT	Criteria	Implementation 2025	Plan 2025	%TH 2025
1	Revenue from sales and provision of services	331,6	4.000	8,29%
2	Profit after corporate income tax	76,2	1.600	4,76%

The Company's 2025 business plan is built on the basis of the expected handover of products under the Hoang Huy New City – II Project from the fourth quarter of the fiscal year 2025. However, in order to be in line with the actual developments of the real estate market, the Company will hand over the project starting from the first quarter of the fiscal year 2026. Up to now, the Company has handed over products to the first group of customers. Accordingly, revenue and profit from the Hoang Huy New City – II Project will be recorded mainly in the fiscal year 2026.

II. Business orientation and plan for fiscal year 2026

The company identifies the fiscal year 2026 as a year that still has many fluctuations and challenges for the economy in general. The company will continue to maintain project development and investment management activities in the real estate business. The real estate projects the Company is investing in are large-scale. In the coming years, the project products will be deployed and handed over one after another, so it will maintain and improve profits for the company.

1. Specific task orientations for the fiscal year 2026

- Actively manage the Company's operations in the fiscal year 2026, ensuring the completion of the set schedules and sales. Implement the regime of reporting to the Board of Directors on a monthly basis to make appropriate and timely decisions.
- Develop solutions to implement business plans to achieve 2026 targets, specifically:

- Promote the Company's competitiveness in the market with advantages in terms of product quality, geographical location and competitive prices.

- Be proactive in the market demand by expanding the research of the consumption market, consumer needs and tastes.

2. Targets of the Company's business plan for the fiscal year 2026

The Board of Directors of the Company develops a business plan for the fiscal year 2026 on the basis of careful calculation of macroeconomic fluctuations and industries.

In the fiscal year 2025, real estate projects invested directly and indirectly by the company through subsidiaries will continue to be handed over and accounted for, which will continue to bring great profits.

Fiscal year 2026 business plan targets

TT	Consolidated indicators	Unit of calculation	Year 2026 (01/04/2026-31/03/2027)
1	Revenue from sales and provision of services	Billion VND	4.500
2	Profit after tax	Billion VND	1.700
3	Dividend Rate (*)	%	25%

(*): Based on the actual business results of the fiscal year 2026, the Company will submit to the General Meeting of Shareholders for approval the dividend rate for the fiscal year 2026 at the Annual General Meeting of Shareholders in the fiscal year 2027.

In the coming time, the domestic and foreign economies will still face many challenges, but the Board of Directors and all employees of the company will be determined to best implement the goals according to the plan and look forward to receiving the approval and help of the entire Board of Directors. of all shareholders.

Thank you very much.

Recipients:
- As submitted;
- BOD, BOM, SB;
- Archived.

GENERAL DIRECTOR

M.S.D.N: 0102003419 C.T.C.P CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV THÀNH PHỐ HÀ NỘI

PHAM THI THU HUYEN

CRV REAL ESTATE GROUP JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 01/2026/BC-BKS

Hanoi, July 28, 2026

REPORT
ACTIVITIES OF THE SUPERVISORY BOARD FOR FISCAL YEAR 2025 AND WORK PLAN FOR FISCAL YEAR 2026

Dear Shareholders of CRV Real Estate Group Joint Stock Company

Base:

- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;*
- *Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;*
- *Charter of CRV Real Estate Group Joint Stock Company;*
- *The Company's operations, reports of the Board of Directors, the Board of Directors and the results of the Supervisory Board in the past time.*

The Supervisory Board would like to report to the General Meeting of Shareholders on the inspection and supervision of the Company's activities and the performance of the Supervisory Board in the fiscal year 2025 and the work plan for the fiscal year 2026, as follows:

I. Composition of the Supervisory Board

The Supervisory Board of CRV Real Estate Group Joint Stock Company (CRV) consists of three members elected by the General Meeting of Shareholders:

1. Mr. Pham Anh Tu – Head of the Supervisory Board
2. Ms. Chu Thi Lua – Controller
3. Mr. Vu Van Hoang – Controller

II. Contents of the Supervisory Board's report on the Company's business activities, the performance of the Board of Directors, the Board of Directors for the fiscal year 2025 and the conclusions and recommendations of the Supervisory Board

1. Supervision results for the Board of Directors and the Executive Board

The Board of Directors and the Board of Directors have complied with the provisions of the law in administrative management. Members of the Board of Directors, the Board of Directors and managers have properly performed their assigned functions and tasks in accordance with the provisions of the Law on Enterprises, the Company's Charter and the Resolution of the Board of Directors. In fiscal year 2025, the Board of Directors and the Board of Directors have achieved the following results:

– Successfully organized the Annual General Meeting of Shareholders for the fiscal year 2025. Successfully organized the 1st Extraordinary General Meeting of Shareholders for the fiscal year 2025.

– Maintain good and efficient business operations of the company. Continue to implement real estate projects through subsidiaries and direct management investments.

– Fully perform internal audit work as prescribed.

The Supervisory Board does not see anything unusual in the activities of the Board of Directors, the Board of Directors and the Company's managers. The Supervisory Board assesses that in the fiscal year 2025, the Board of Directors and the Board of Directors have a high sense of responsibility for the development and business activities of the whole company. The Company does not have any disputes related to its business activities nor has any conflicts arisen with the persons involved.

2. Results of monitoring the company's operational and financial situation

– In fiscal year 2025, the Supervisory Board did not detect any irregularities in CRV's operations. Operational processes comply with the requirements of the internal management system.

– CRV's capital investment activities strictly comply with the provisions of the law and the Company's Charter, ensuring the principle of risk prevention.

– The Supervisory Board basically agrees with the assessment of financial performance in the reports of the Company and the auditing organization.

– The figures on capital and assets as of 31/03/2026 and the Company's consolidated business results in the fiscal year 2025 are as follows:

Unit: Copper

Criteria	Values
1. Total assets	**11.987.005.200.998**
2. Equity	**7.578.640.067.658**
In which: Charter capital	6.873.998.750.000
3. Liabilities	**4.408.365.133.340**
In which: Short-term debt	4.352.292.376.873
4. Business results	
- Net revenue from sales and service provision	331.626.283.533
- Net profit from business activities	118.996.739.351
- Total profit before tax	113.053.415.805
- Applicable CIT	78.557.363.125
- Deferred CIT	(41.731.918.633)
- Profit after tax	76.227.971.313

Source: CRV's audited consolidated financial statements for the fiscal year 2025

– In the fiscal year 2025, the Company has investment activities and a number of transactions with related parties, the implementation of investment and implementation of these transactions have been fully disclosed by the Company, these activities do not affect the interests of the Company. Details are as follows:

STT	Name of organization/individual	Relationship with the company	Contents, quantity, total value of transactions
1	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	Office lease from 07/2025 to 07/2026 of TCH with an amount of VND 700,657,200 (excluding VAT)
2	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV received dividends from Nha Dai Loc with an amount of VND 473,174 billion
3	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	Loan interest incurred with TCH in the amount of VND 5.49 billion
4	Nha Dai Loc Development Joint Stock Company	Subsidiaries	The loan interest incurred with Nha Dai Loc is 16.51 billion VND
5	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV borrowed money from Nha Dai Loc in the amount of 160 billion VND
6	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV paid a loan to Nha Dai Loc in the amount of VND 761.65 billion
7	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	CRV paid a loan to TCH in the amount of VND 316.5 billion
8	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	CRV pays dividends at the end of the fiscal year 2024 to TCH in the amount of VND 153.66 billion
9	Hoang Huy Investment Services Joint Stock Company (HHS)	Parent Company	CRV pays dividends at the end of the fiscal year 2024 to HHS in the amount of VND 141.88 billion
10	Hoang Giang Service Development Joint Stock Company	Subsidiaries of the Parent Company	CRV pays dividends at the end of the fiscal year 2024 to Hoang Giang in the amount of VND 33.94 billion

11	HHS Capital Joint Stock Company	Subsidiaries of the Parent Company	CRV pays dividends at the end of the fiscal year 2024 to HHS Capital in the amount of VND 30.06 billion

III. Contents of the report on self-assessment of the operation results of the Control Board and each Controller

1. Activities of the Supervisory Board for Fiscal Year 2025

Summary of meetings of the Supervisory Board

Periodically, the General Director shall make reports and the Board of Directors shall notify the Company's operation and upcoming plans for the Supervisory Board to monitor and supervise the management and administration of the Company. Supervisory Board meetings are held in person and online, voting on issues via in-person polls and by email.

In the fiscal year 2025, the Supervisory Board has held 02 meetings. All members of the Supervisory Board fully participate in meetings of the Supervisory Board at the rate of 100%.

Activities in Fiscal Year 2025

In the fiscal year 2025, the Supervisory Board has implemented and conducted activities in accordance with the Charter of organization and operation of CRV as well as in compliance with other provisions of the Law:

– Supervise the operation and comply with the provisions of the Law and the Company's Charter for the Board of Directors and the Executive Board in the management and administration of the Company.

– Carry out inspections of reasonableness, legality, honesty and prudence in the management and administration of business activities; systematic, consistent and appropriate accounting, statistics and financial reporting.

– Participate in meetings of the Board of Directors and some meetings of CRV's Board of Directors on the annual business plan and report on the implementation of the annual plan.

– Regularly control CRV's capital use activities, monitor CRV's asset capital turnover.

– Appraisal of the completeness, legality and truthfulness of the company's business situation report, annual and 06-month financial statements, management evaluation report of the Board of Directors and submission of the appraisal report at the Annual General Meeting of Shareholders.

– Proposal to select an independent auditing firm (being an auditing firm on the list of auditing firms approved by the SSC to audit issuers, listing organizations and securities trading organizations in 2025 and having experience and prestige in auditing for listed companies).

- Control the observance of the internal expenditure regime at the Company.
- Other tasks as prescribed by the Company's Charter.

2. Evaluation of the coordination of activities between the Supervisory Board and the Board of Directors, the Board of Directors and shareholders

In the fiscal year 2025, the Supervisory Board will be provided with full information about the decisions of the Board of Directors and the Board of Directors; at the same time, receive support and create favorable conditions to serve the inspection. The Supervisory Board also noted the opinions of shareholders on the Company's activities.

The Board of Directors, the Board of Directors and the Supervisory Board always exchange information on issues related to CRV's orientation, sticking to the assigned tasks.

The Supervisory Board supervises the preparation of quarterly and annual financial statements, coordinates well with the Board of Directors in providing production and business results to competent state agencies and shareholders. In order to ensure that information on production and business activities and financial information of the Company is disclosed in a timely manner in accordance with the regulations of the State Securities Commission, ensuring the interests of shareholders in accordance with the law.

3. Reports of each Controller

TT	Controller	Assignment of tasks and performance of each Controller in the fiscal year 2025
1	Mr. Pham Anh Tu – Head of the Supervisory Board	Develop the work task plan of the Supervisory Board according to the fiscal year 2025 plan approved by the General Meeting of Shareholders. Completing and approving reports of the Control Board, fulfilling the obligations and responsibilities of the Control Board.
2	Ms. Chu Thi Lua – Controller	Complete the tasks in the work plan of the Control Board. Fully participate in meetings of the Supervisory Board and carry out the inspection and supervision of the company's data and compliance in activities.
3	Mr. Vu Van Hoang – Controller	Complete the tasks in the work plan of the Control Board. Fully participate in meetings of the Supervisory Board and carry out the inspection and supervision of the company's data and compliance in activities.

4. Report on remuneration of the Supervisory Board

Remuneration of members of the Company's Supervisory Board in the fiscal year 2025 is entitled to:

- Head of the Supervisory Board: 48,000,000 VND/person/year.
- Members of the Supervisory Board: 36,000,000 VND/person/year.

5. Summary of activities of the Supervisory Board in the fiscal year 2025

Through supervision, the Supervisory Board assesses that the management and executive activities of the Board of Directors and the Board of Directors of CRV in the fiscal year 2025 have complied with the law, the Charter of organization and operation of the Company.

The Supervisory Board has summarized the results of supervision and audit for the main activities such as sales, accounting, investment, etc. and has proposed to the Board of Directors and the Board of Directors of the Company to have many specific solutions, contributing to the safe and effective operation of the company.

IV. Fiscal year 2026 work plan of the Supervisory Board

The Supervisory Board performs its duties on behalf of shareholders to control all business, governance and administration activities of the Company. Maintain and further strengthen internal inspection and control throughout the system to monitor the implementation of the Company's operating regulations and improve the ability to ensure financial safety.

In the fiscal year 2026, the Supervisory Board will maintain regular and periodic control in accordance with the Company's Charter and in accordance with the provisions of the Law, ensuring that the Company's operations always comply with the provisions of the law, the Law on Enterprises, the Law on Securities and a number of related laws, contributing to CRV's growing and achieving high business efficiency, ensuring the interests of shareholders and employees.

Sincerely report!

Recipients:
- As submitted;
- BOD, BOM, SB;
- Archived.

ON BEHALF OF THE SUPERVISORY BOARD
HEAD OF THE SUPERVISORY BOARD

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV THÀNH PHỐ HÀ NỘI

PHAM ANH TU

CRV REAL ESTATE GROUP JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No. 02/2026/TT-HDQT

Hanoi, July 28, 2026

PROPOSAL

(Re: Approving the audited financial statements for the fiscal year 2025)

Dear Shareholders of CRV Real Estate Group Joint Stock Company (CRV)

- *Pursuant to the Charter of CRV Real Estate Group Joint Stock Company;*
- *Pursuant to the audited separate and consolidated financial statements for the fiscal year 2025 dated 25/06/2026 of CRV Real Estate Group Joint Stock Company.*

I would like to report to the General Meeting of Shareholders on the results of the audited financial statements for the fiscal year 2025 of CRV Real Estate Group Joint Stock Company with the following main contents:

I. Audit organization

The financial statements for the financial year ended March 31, 2026 are audited by AASC Auditing Firm Co., Ltd.:

– Deputy General Director: Nguyen Ngoc Lan, Certificate of Audit Practice Registration No. 1427-2023-002-1

– Auditor: Nguyen Duc Trong, Certificate of Audit Practice Registration No. 4062-2024-002-1

The above-mentioned auditing organizations and auditors are named in the List of Auditing Companies and auditors permitted to audit issuers, listing organizations and securities trading organizations of the State Securities Commission.

II. Independent Audit Report

The Auditor's opinion on the Company's financial statements.

1. For the parent company's financial statements:

"In our opinion, the Separate Financial Statements reflect honestly and reasonably, on material aspects of the financial situation of CRV Real Estate Group Joint Stock Company as at March 31, 2026, as well as the results of business operations and cash flows for the financial year ending on the same day. in accordance with Accounting Standards, Vietnam's corporate accounting regime and legal regulations related to the preparation and presentation of financial statements."

2. For consolidated financial statements:

CÔN CỔ TẬP BẤT ĐỘ C

"In our opinion, the Consolidated Financial Statements reflect honestly and reasonably, on material aspects of the financial situation of CRV Real Estate Group Joint Stock Company and its subsidiaries as at March 31, 2026, as well as the results of business operations and cash flows for the financial year ended March 31, 2026. date, in accordance with Accounting Standards, Vietnam's corporate accounting regime and legal regulations related to the preparation and presentation of financial statements."

III. Results of the Company's financial statements for the fiscal year 2025

The Separate Financial Statements (Parent Company) and the full Consolidated Financial Statements have been disclosed and sent in a set of documents posted on the Company's Website. The following are some of the main indicators of the audited consolidated financial statements.

1. The Company's business results

TT	Contents	Unit of calculation	Fiscal Year 2025 (01/04/2025 – 31/03/2026)	Fiscal Year 2024 (01/04/2024 – 31/03/2025)
1	Total Asset Value	Copper	11.987.005.200.998	8.914.111.959.932
2	Revenue from sales and provision of services	Copper	331.626.283.533	2.194.917.156.959

2. The Company's Cost Structure

TT	Contents	Unit of calculation	Fiscal Year 2025 (01/04/2025 – 31/03/2026)	Fiscal Year 2024 (01/04/2024 – 31/03/2025)
1	Cost of Selling	Copper	69.302.945.393	176.580.296.902
2	Business Management Expenses	Copper	44.715.727.090	61.658.615.253
3	Financing Costs	Copper	5.489.150.685	24.491.058.811

3. Profit Structure of the Company

TT	Profit	Unit of calculation	Fiscal Year 2025 (01/04/2025 – 31/03/2026)	Fiscal Year 2024(01/04/2024 – 31/03/2025)
1	Net profit from production and business activities	Copper	118.996.739.351	647.597.432.918
2	Total profit before tax	Copper	113.053.415.805	612.492.263.637
3	Profit after tax	Copper	76.227.971.313	462.317.387.748

Respectfully submit to the General Meeting of Shareholders for consideration and approval of the audited 2025 Financial Statements.

(Attached to the audited separate and consolidated financial statements for the fiscal year 2025)

Sincerely report!

Recipients:

– As submitted;
– BOD, BOM, SB;
– Archived.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

DO HUU HA

CONSOLIDATED FINANCIAL STATEMENTS

CRV REAL ESTATE GROUP JOINT STOCK COMPANY

For the fiscal year ended as at 31/03/2026

(audited)

CONTENTS

REPORT OF BOARD OF MANAGEMENT

The Board of Management of CRV Real Estate Group Joint Stock Company ("the Company") presents its report and the Company's Consolidated Financial Statements and its subsidiaries ("the Group") for the fiscal year ended as at 31/03/2026.

COMPANY

CRV Real Estate Group Joint Stock Company was established and operates under the Business Registration Certificate No. 0102003419 issued by the Department of Planning and Investment of Hanoi (now reorganized as the Hanoi Department of Finance) for the first time on July 21, 2006, and the eighteenth latest change registration on January 27, 2026.

The Company's head office is located at: Floor 4, No.183, Ba Trieu Street, Hai Ba Trung Ward, Hanoi city.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

Members of the Board of Directors during the fiscal year and to the reporting date are:

Mr. Do Huu Ha	Chairman
Mr. Do Huu Hau	Member
Mr. Nguyen Van Thu	Independent Member
Mr. Dang Tuan Vu	Independent Member
Mr. Le Duy Phi	Independent Member

Member of the Board of Management and Chief Accountant during the fiscal year and to the reporting date are:

Ms. Pham Thi Thu Huyen	General Director
Mr. Tran Ngoc Binh	Deputy General Director
Ms. Nguyen Thi Thuy Duong	Deputy General Director
Ms. Nguyen Kim Quyen	Chief Accountant

Members of the Board of Supervision are:

Mr. Pham Anh Tu	Head of the Board
Mr. Vu Van Hoang	Member
Ms. Chu Thi Lua	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the year and until the preparation of Consolidated Financial Statements is Ms. Pham Thi Thu Huyen - General Director.

AUDITORS

The auditors of AASC Auditing Firm Company Limited have taken audit of Consolidated Financial Statements for the Company.

STATEMENT OF BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE CONSOLIDATED FINANCIAL STATEMENTS

The Board of Management of the Company is responsible for the Consolidated Financial Statements which give a true and fair view of the financial position of the Company, its operating results and its cash flows for the year. In preparing those Consolidated Financial Statements, the Board of Management the Company is required to:

- Establish and maintain an internal control system which is determined necessary by Board of Management and Board of Directors Company to ensure the preparation and presentation of Consolidated Financial Statements not to contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Consolidated Financial Statements;
- Prepare and present the Consolidated Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of the Interim Consolidated Financial Statements;
- Prepare the Consolidated Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management of the Company is responsible for ensuring that accounting records are kept to reflect the financial position of the Company, with reasonable accuracy at any time and to ensure that the Consolidated Financial Statements comply with the current State's regulations. They is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management of the Company confirms that Consolidated Financial Statements give a true and fair view of the financial position the Company as at 31 March 2026, its operation results and cash flows from 01/04/2025 to 31/03/2026 of the Company in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of Consolidated Financial Statements.

Other commitments

We hereby confirm that our Company has fully complied with all information disclosure obligations in accordance with the prevailing laws and regulations of Vietnam.

On behalf of the Board of Management

M.S.D.N: 0102003419 C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV
THÀNH PHỐ HÀ NỘI

Pham Thi Thu Huyen
General Director

Hanoi, 24 June 2026

No: 250626.004/BCTC.KT7

INDEPENDENT AUDITOR'S REPORT

To: Shareholders, Board of Directors and Board of Management
CRV Real Estate Group Joint Stock Company

We have audited the accompanying Consolidated Financial Statements of the Company prepared on 24 June 2026, from page 05 to page 40, including: Consolidated Statement of Financial Position as at 31 March 2026, Consolidated Statement of Income, Consolidated Statement of Cash flows, Notes to the Consolidated Financial Statements for the fiscal year as at 31 March 2026.

The Board of Management's Responsibility

The Board of Management of the Company is responsible for the preparation and presentation of Consolidated Financial Statements of the Company that give a true and fair view in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant and for such internal control as management determines is necessary to enable the preparation of Consolidated Financial Statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these Consolidated Financial Statements based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with standards and ethical requirements; plan and perform the audit to obtain reasonable assurance about whether the Consolidated Financial Statements of the Company are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Consolidated Financial Statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Consolidated Financial Statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and presentation Consolidated Financial Statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Management, as well as evaluating the overall presentation of the Consolidated Financial Statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Auditor's Opinion

In our opinion, the Consolidated Financial Statements give a true and fair view, in all material respects, of the financial position of the CRV Real Estate Group Joint Stock Company as at 31 March 2026, its operating results and its cash flows for the year then ended in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of Consolidated Financial Statements.

AASC Auditing Firm Company Limited

CÔNG TY TNHH HÃNG KIỂM TOÁN AASC

Nguyen Ngoc Lan	**Nguyen Duc Trong**
Deputy General Director	Auditor
Registered Auditor	Registered Auditor
No. 1427-2023-002-1	No. 4062-2024-002-1

Hanoi, 25 June 2026

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 March 2026

Code	ASSETS	Note	31/03/2026	01/04/2025
100	**A. CURRENT ASSETS**		**10,342,810,851,119**	**7,572,642,757,335**
110	**I. Cash and cash equivalents**	03	**298,475,756,756**	**346,686,620,082**
111	1. Cash		139,302,052,948	102,886,620,082
112	2. Cash equivalents		159,173,703,808	243,800,000,000
120	**II. Short-term investments**	04	**1,401,793,059,694**	**808,101,123,288**
123	1. Held-to-maturity investments		1,401,793,059,694	808,101,123,288
130	**III. Short-term receivables**		**676,196,065,383**	**517,585,464,123**
131	1. Short-term trade receivables	05	155,111,387,132	357,800,060,441
132	2. Short-term prepayments to suppliers	06	213,974,736,547	139,767,306,170
136	3. Other short-term receivables	07	307,109,941,704	20,018,097,512
140	**IV. Inventories**	08	**7,645,833,031,882**	**5,819,081,007,578**
141	1. Inventories		7,645,833,031,882	5,819,081,007,578
150	**V. Other short-term assets**		**320,512,937,404**	**81,188,542,264**
151	1. Short-term prepaid expenses	13	240,173,649,853	32,151,379,567
152	2. Deductible VAT		50,392,879,111	17,773,044,559
153	3. Taxes and other receivables from the State budget	18	29,946,408,440	31,264,118,138
200	**B. NON-CURRENT ASSETS**		**1,644,194,349,879**	**1,341,469,202,597**
220	**I. Fixed assets**		**305,990,222,418**	**295,344,921,851**
221	1. Tangible fixed assets	10	303,264,955,750	295,344,921,851
222	*- Historical cost*		*327,472,203,747*	*311,925,481,763*
223	*- Accumulated depreciation*		*(24,207,247,997)*	*(16,580,559,912)*
227	2. Intangible fixed assets	11	2,725,266,668	-
228	*- Historical cost*		*3,048,000,000*	-
229	*- Accumulated amortization*		*(322,733,332)*	-
230	**II. Investment properties**	12	**912,519,215,781**	**937,160,541,898**
231	- Historical cost		1,062,446,783,203	1,062,448,635,389
232	- Accumulated depreciation		(149,927,567,422)	(125,288,093,491)
240	**III. Long-term assets in progress**	09	**198,116,044,333**	**349,560,000**
242	1. Construction in progress		198,116,044,333	349,560,000
250	**IV. Long-term investments**	04	**95,965,871,876**	-
255	1. Held-to-maturity investments		95,965,871,876	-
260	**V. Other long-term assets**		**131,602,995,471**	**108,614,178,848**
261	1. Long-term prepaid expenses	13	915,818,042	796,226,723
262	2. Deferred income tax assets	33	39,639,114,561	2,550,796,315
269	3. Goodwill	14	91,048,062,868	105,267,155,810
270	**TOTAL ASSETS**		**11,987,005,200,998**	**8,914,111,959,932**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 March 2026

(continued)

Code	CAPITAL	Note	31/03/2026	01/04/2025
300	**C. LIABILITIES**		**4,408,365,133,340**	**1,397,425,815,769**
310	**I. Current Liabilities**		**4,352,292,376,873**	**1,056,003,021,545**
311	1. Short-term trade payables	16	195,530,921,601	179,310,508,586
312	2. Short-term prepayments from customers	17	3,960,343,509,828	140,590,529,729
313	3. Taxes and other payables to State budget	18	3,507,517,461	75,305,306,557
314	4. Payables to employees		9,152,977	-
315	5. Short-term accrued expenses	19	28,800,324,730	188,084,953,201
318	6. Short-term unearned revenue	21	9,238,864,363	10,952,083,298
319	7. Other short-term payables	20	154,862,085,913	145,259,640,174
320	8. Short-term borrowings and finance lease liabilities	15	-	316,500,000,000
330	**II. Non-current liabilities**		**56,072,756,467**	**341,422,794,224**
336	1. Long-term unearned revenue	21	18,869,697,588	-
337	2. Other long-term payables	20	12,997,208,345	16,414,964,302
338	3. Long-term borrowings and finance lease liabilities	15	-	296,158,379,001
341	4. Deferred income tax liabilities	33	24,205,850,534	28,849,450,921
400	**D. OWNER'S EQUITY**		**7,578,640,067,658**	**7,516,686,144,163**
410	**I. Owner's equity**	**22**	**7,578,640,067,658**	**7,516,686,144,163**
411	1. Contributed capital		6,873,998,750,000	6,724,166,400,000
411a	*Ordinary shares with voting rights*		*6,873,998,750,000*	*6,724,166,400,000*
412	2. Share Premium		238,037,786,182	(1,357,800,000)
421	3. Retained earnings		466,365,831,325	793,600,364,707
421a	*Retained earnings accumulated to previous year*		*390,150,380,707*	*508,191,495,417*
421b	*Retained earnings of the current year*		*76,215,450,618*	*285,408,869,290*
429	4. Non – Controlling Interests		237,700,151	277,179,456
440	**TOTAL CAPITAL**		**11,987,005,200,998**	**8,914,111,959,932**

Hanoi, 24 June 2026

Preparer	Chief Accountant	General Director
Do Thu Huong	Nguyen Kim Quyen	Pham Thi Thu Huyen

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

CONSOLIDATED STATEMENT OF INCOME

From 01/04/2025 to 31/03/2026

Code	ITEMS	Note	From 01/04/2025 to 31/03/2026 VND	From 01/04/2024 to 31/03/2025 VND
01	**1. Revenue from sales of goods and rendering of services**	24	**331,626,283,533**	**2,194,917,156,959**
02	2. Revenue deductions		-	-
10	**3. Net revenue from sales of goods and rendering of services**		**331,626,283,533**	**2,194,917,156,959**
11	**4. Cost of goods sold and services rendered**	25	**174,732,189,485**	**1,326,942,571,760**
20	**5. Gross profit from sales of goods and rendering of services**		**156,894,094,048**	**867,974,585,199**
21	6. Financial income	26	81,610,468,471	42,352,818,685
22	7. Financial expenses	27	5,489,150,685	24,491,058,811
23	*In which: Interest expenses*		*5,489,150,685*	*24,479,684,930*
24	8. Share of joint ventures and associates' profit or loss		-	-
25	9. Selling expense	28	69,302,945,393	176,580,296,902
26	10. General and administrative expenses	29	44,715,727,090	61,658,615,253
30	**11. Net profit from operating activities**		**118,996,739,351**	**647,597,432,918**
31	12. Other income	30	5,113,981,357	3,487,457,124
32	13. Other expenses	31	11,057,304,903	38,592,626,405
40	**14. Other profit**		**(5,943,323,546)**	**(35,105,169,281)**
50	**15. Total net profit before tax**		**113,053,415,805**	**612,492,263,637**
51	16. Current corporate income tax expense	32	78,557,363,125	175,206,509,290
52	17. Deferred corporate income tax expense	33	(41,731,918,633)	(25,031,633,401)
60	**18. Profit after corporate income tax**		**76,227,971,313**	**462,317,387,748**
61	**19 Profit after tax attributable to owners of the parent**		**76,215,450,618**	**462,251,907,420**
62	**20 Profit after tax attributable to non-controlling interest**		**12,520,695**	**65,480,328**
70	**21 Basic earnings per share**	34	**113**	**687**

Hanoi, 24 June 2026

Preparer	Chief Accountant	General Director
Do Thu Huong	Nguyen Kim Quyen	Pham Thi Thu Huyen

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

CONSOLIDATED STATEMENT OF CASH FLOWS

From 01/04/2025 to 31/03/2026

(Indirect method)

Code	ITEMS	Note	From 01/04/2025 to 31/03/2026 VND	From 01/04/2024 to 31/03/2025 VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	***1. Profit before tax***		***113,053,415,805***	***612,492,263,637***
	2. Adjustment for		***(27,263,416,287)***	***30,715,404,439***
02	- Depreciation and amortization of fixed assets and investment properties		48,805,806,340	48,421,272,983
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		(21,095,569)	(233,204,477)
05	- Gains / losses from investment activities		(81,537,277,743)	(42,054,187,768)
06	- Interest expense		5,489,150,685	24,479,684,930
07	- Other adjustments		-	101,838,771
08	***3. Operating profit before changes in working capital***		***85,789,999,518***	***643,207,668,076***
09	- Increase/ decrease in receivables		(185,487,815,855)	(252,304,808,817)
10	- Increase/ decrease in inventories		(1,826,752,024,304)	1,099,645,128,178
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		3,691,782,666,418	(605,642,763,364)
12	- Increase/ decrease in prepaid expenses		(208,141,861,605)	33,909,142,408
14	- Interest paid		(10,952,027,397)	(22,723,547,943)
15	- Corporate income tax paid		(135,033,259,534)	(252,788,494,759)
20	***Net cash flow from operating activities***		***1,411,205,677,241***	***643,302,323,779***
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase or construction of fixed assets and other long-term assets		(221,038,399,131)	(77,577,317,228)
22	2. Proceeds from disposals of fixed assets and other long-term assets		2,717,272,727	-
23	3. Loans and purchase of debt instruments from other entities		(3,883,981,571,321)	(1,935,028,000,000)
24	4. Collection of loans and resale of debt instrument of other entities		3,194,323,763,039	1,507,168,390,168
27	5. Interest and dividend received		75,473,725,369	185,125,185,938
30	***Net cash flow from investing activities***		***(832,505,209,317)***	***(320,311,741,122)***
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
31	1. Proceeds from issuance of shares and receipt of contributed capital		389,227,936,182	-
33	2. Proceeds from borrowings		586,664,735,757	296,158,379,001
34	3. Repayment of principal		(1,199,323,114,758)	(34,150,000,000)
36	4. Dividends or profits paid to owners		(403,501,984,000)	(450,603,148,800)
40	***Net cash flow from financing activities***		***(626,932,426,819)***	***(188,594,769,799)***

CONSOLIDATED STATEMENT OF CASH FLOWS

From 01/04/2025 to 31/03/2026

(Indirect method)

Code	ITEMS	Note	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
			VND	VND
50	**Net cash flows in the year**		**(48,231,958,895)**	**134,395,812,858**
60	**Cash and cash equivalents at the beginning of the year**		**346,686,620,082**	**212,057,602,747**
61	Effect of exchange rate fluctuations		21,095,569	233,204,477
70	**Cash and cash equivalents at the end of the year**		**298,475,756,756**	**346,686,620,082**

Hanoi, 24 June 2026

Preparer	Chief Accountant	General Director
Do Thu Huong	Nguyen Kim Quyen	Pham Thi Thu Huyen

M.S.D.N: 0102003419-C.T.C.P * CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV * THÀNH PHỐ HÀ NỘI

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

From 01/04/2025 to 31/03/2026

I. GENERAL INFORMATION

Form of ownership

CRV Real Estate Group Joint Stock Company was established and operates under the Business Registration Certificate No. 0102003419 issued by the Department of Planning and Investment (now the Department of Finance) of Hanoi City on July 21, 2006, with the eighteenth amendment registered on January 27, 2026.

The Company's head office is located at: Floor 4, No.183, Ba Trieu Street, Hai Ba Trung Ward, Hanoi city.

The charter capital of the Company is VND 6,873,998,750,000; equivalent to 687,399,875 shares, The par value per share is VND 10,000.

The total number of employees of the Company as at 31 March 2026 is: 151 people (as at 01 April 2025 is: 116 people).

Business field

- Real estate business.

Business activities

Main business activities of the Company include:

- Real estate business and trading of land use rights owned, held, or leased by the Company;
- Real estate consultancy, brokerage and auction services; auction of land use rights;
  Details:
  + Real estate brokerage services;
  + Real estate consultancy services;
  + Real estate management services.
- Building residential houses;
- Building non-residential houses;
- Completing construction works.

Normal business and production cycle:

- The average business cycle of the Company and its subsidiaries' real estate transfer activities begins from the time of approval as an investor and the commencement of land clearance and construction until the completion and handover to the customer. Therefore, the business cycle of the Company and its subsidiaries' real estate transfer activities can last over 12 months.
- The production and business cycle for other activities of the Company and its subsidiaries is typically within 12 months.

The Corporation's operation in the fiscal year that affects the Consolidated Financial Statements

In the financial year 2025, the Group's consolidated revenue from sales of goods and rendering of services amounted to VND 331.63 billion, representing a decrease compared to the previous year. This was primarily attributable to the fact that the Hoang Huy Commerce Project - H1 Building had commenced handover and revenue recognition from the third quarter of the financial year 2023, resulting in revenue from the handoverof real estate products being recognized predominantly in the financial year 2023 and 2024. In addition, during fiscal year 2025, the Hoang Huy New City - II Project commenced implementation and customer collections were made in accordance with the contractual payment schedule; however, no revenue was recognized as the project had not yet reached the stage for handover of properties to customers. Accordingly, the Group's consolidated profit before tax for the financial year 2025 amounted to VND 113.05 billion, a decrease of 81.54% compared to the previous year.

The Corporation's structure

- The Company has the following subsidiaries as at 31 March 2026:

Name	Address	Proportion of ownership	Proportion of voting rights	Principal activities
Dai Thinh Vuong Construction Joint Stock Company	Hai Phong City	99.9981%	99.9981%	Real estate business.
Dai Loc House Development Joint Stock Company	Hai Phong City	99.9890%	99.9890%	Real estate business.

The company and its subsidiaries are hereinafter referred to as the "Group of Companies".

2. ACCOUNTING SYSTEM AND ACCOUNTING POLICY AT COMPANY

2.1. Accounting period and accounting currency

Annual accounting period of the Group commences from 1 April and ends as at 31 March of the following year.
The Company maintains its accounting records in Vietnam Dong (VND).

2.2. Standards and Applicable Accounting Policies

Applicable Accounting Policies

The Group applies Corporate Accounting System issued under the Circular No. 200/2014/TT-BTC dated 22 December 2014 by the Ministry of Finance, the Circular No. 53/2016/TT-BTC dated 21 March 2016 issued by Ministry of Finance amending and supplementing some articles of the Circular No. 200/2014/TT-BTC by the Ministry of Finance guiding the preparation and presentation of Consolidated Financial Statements.

Declaration of compliance with Accounting Standards and Accounting System

The Group applies Vietnamese Accounting Standards and supplementary documents issued by the State. Financial Statements are prepared and presented in accordance with regulations of each standard and supplementary document as well as with current Accounting Standards and Accounting System.

2.3. Basis for the preparation of Consolidated Financial Statements

Consolidated Financial Statements are prepared based on consolidating Separate Financial Statements of the Company and Financial Statements of its subsidiaries under its control as at 31 March annually.

Control right is achieved when the Group has power to govern the financial and operating policies of invested companies to obtain benefits from their activities.

Consistent accounting policies are applied in Financial Statements of subsidiaries and the Company. If necessary, adjustments are made to the Financial Statements of subsidiaries to ensure the consistency of application of accounting policies among the Company and its subsidiaries.

The operating results of subsidiaries acquired or disposed during the year are included in the Consolidated financial statements from the effective date of acquisition or up to the effective date of disposal.

Balance, main incomes and expenses, including unrealized profits from intra-group transactions are eliminated in full from Consolidated financial statements.

Non - controlling interests
The interests of non-controlling shareholders are the interests of noncontrolling owners in gains, or losses, and in the net assets of the subsidiary.

2.4. Accounting estimates

The preparation of Consolidated Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to Consolidate Financial Staments requires the Board of Directors to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the end of the fiscal year and the reported amounts of revenues and expenses during the fiscal year.

The estimates and assumptions that have a material impact in the Consolidated Financial Statements include:
- Provision for bad debts;
- Provision for devaluation of inventory;
- Estimated allocation of prepaid expenses;
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Estimated income tax.

Such estimates and assumptions are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on Consolidated Financial Statements of the Group and that are assessed by the Board of Management of the Company to be reasonable under the circumstances.

2.5. Financial Instruments

Initial recognition

Financial assets
Financial assets of the Group include cash, cash equivalents, trade receivables, other receivables, lending loans, long-term and short-term investments. At initial recognition, financial assets are identified by purchasing price/issuing cost plus other expenses directly related to the purchase and issuance of those assets.

Financial liabilities
Financial liabilities of the Group include borrowings, trade payables, other payables and accrued expenses. At initial recognition, financial liabilities are determined by issuing price plus other expenses directly related to the issuance of those liabilities.

Subsequent measurement after initial recognition

Financial assets and financial liabilities are not revalued according to fair value at the end of the fiscal year because the Circular No.210/2009/TT-BTC and prevailing statutory regulations require to present Financial statements and Notes to financial instruments but not provide any relevant instruction for assessment and recognition of fair value of financial assets and financial liabilities.

2.6. Cash and cash equivalents

Cash comprises cash on hand, demand deposits.

Cash equivalents are short-term investments with the maturity of not over than 3 months from the date of investment, that are highly liquid and readily convertible into known amount of cash and that are subject to an insignificant risk of conversion into cash.

2.7. Goodwill

The goodwill or interest from a cheap purchase is defined as the difference between the cost of the business combination and acquirer's interest in the net fair value of the identifiable subsidiable assets at the acquisition date held by Parent. Cheap purchase interest (if any) will be recognized in the consolidated income statement. Goodwill is allocated to costs by the straight-line method for an estimated useful period of 10 years. Periodically, the Group will assess goodwill losses at the subsidiary, if there is evidence that the loss of goodwill is greater than the annual allocation, the allocation shall be based on the loss of goodwill in the year of arising.

2.8. Financial investments

Investments held to maturity comprise term depositscertificates of deposit and other held to maturity to earn profits periodically and other held to maturity investments.

Provision for impairment of held-to-maturity investments is made at year-end based on the recoverability of the investments, in accordance with legal regulations on doubtful debts.

2.9. Receivables

The receivables shall be recorded in details in terms of due date, entities receivable, types of currency and other factors according to requirements for management of the Group. The receivables shall be classified into short-term receivables or long-term receivables on the Consolidated Financial Statements according to their remaining terms at the reporting date .

The provision for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a promissory note and for receivables that are not due but difficult to be recovered. Accordingly, the provisions for overdue debts shall be based on the due date stipulated in the initial sale contract, exclusive of the debt rescheduling between contracting parties and the case where the debts are not due but the debtor is in bankruptcy, in dissolution, or missing and making fleeing or estimating the possible losses.

2.10. Inventories

Inventories are initially recognized at original cost including purchase price, processing cost and other costs incurred in bringing the inventories to their location and condition at the time of initial recognition. After initial recognition, at the reporting date, inventories are stated at the lower of cost and net realizable value.

Net realizable value is estimated based on the selling price of the inventory minus the estimated costs for completing the products and the estimated costs needed for their consumption.

The cost of inventory is calculated using specific identification.

Inventory is recorded by perpetual method.

Method for valuation of work in process at the end of the Company:

- The value of work in progress is recorded for each construction project which is incomplete or revenue is unrecognised, corresponding to the amount of work in progress at the end of the year.

Provision for devaluation of inventories made at the end of the year is based on the excess of original cost of inventory over their net realizable value.

2.11. Fixed assets, Finance lease fixed assets

Fixed assets (tangible and intangible) are initially stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation and carrying amount.

Subsequent measurement after initial recognition

If these costs aument future economic benefits obtained from the use of tangible fixed assets are extended to their initial standards conditions, these costs are capitalized as an incremental in their historical cost.

Other costs incurred after tangible fixed assets have been put into operation such as repair, maintenance and overhaul costs are recognized in the Consolidated Statement of income in the year in which the costs are incurred.

Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

- Buildings, structures	10 - 50 Years
- Vehicles, Transportation equipment	06 - 10 years
- Office equipment and furniture	03 - 05 years
- Other fixed assets	05 - 06 years
- Management software	05 years

2.12. Investment properties

Investment properties are initially recognised at historical cost.
Investment properties held for operating lease are recorded at cost, accumulated depreciation and carrying amount.
Investment properties are depreciated using the straight-line method with expected useful life as follows:

- Buildings, structures	44 - 50 years
- Land use rights	44 - 50 years

An item of owner-occupied property or inventories only becomes an investment property when its using purposed has been changed, evidenced by commencement of stopping using that item and starting to operate leasing for the third party or completing the construction period. The investment property is transferred to owner-occupied property or inventories only where it undergoes a change in use, evidenced by commencement of starting using the assets by owner or development with a view to sale. The transferring from investment property to owner-occupied property or inventories will not change the original cost and carrying amount of asset as at the date of transfer.

2.13. Operating lease

Operating leases is fixed asset leasing in which a significant portion of the risks and rewards of ownership are retained by the lessor. Payments made under operating leases are charged to Statement of Income on a straight-line basis over the period of the lease.

2.14. Prepaid expenses

The expenses incurred but related to operating results of several accounting periods are recorded as prepaid expenses and are allocated to the operating results in the fiscal year.

The calculation and allocation of long-term prepaid expenses to operating expenses in the fiscal year should be based on the nature of those expenses to select a reasonable allocation method and criteria.

Types of prepaid expenses of the Company include:
- Tools and supplies include assets which are possessed by the Group in an ordinary course of business, with historical cost of each asset less than VND 30 million and therefore not eligible for recording as fixed asset under current legal regulations. The historical cost of tools and supplies are allocated on the straight-line basis within 3 years.
- Brokerage fees and other sales expenses for real estate projects are recorded at their actual cost at the time they are incurred. These expenses are recorded in the income statement corresponding to the portion of real estate sold during the period.
- Other prepaid expenses are recorded at their historical costs and allocated on the straight-line basis within 3 years.

2.15. Payables

The payables shall be recorded in details in terms of due date, entities payable, types of currency and other factors according to the requirements for management of the Group. The payables shall be classified into short-term payables or long-term payables on the consolidated financial statements according to their remaining terms at the reporting date.

2.16. Borrowings and finance lease liabilities

Borrowings shall be recorded in details in terms of lending entities, loan agreement and terms of borrowings. In case of borrowings denominated in foreign currency, they shall be recorded in details in terms of types of currency.

2.17. Borrowing costs

Borrowing costs are recognized as operating expenses in the year, in which it is incurred excepting those which are directly attributable to the construction or production of a qualifying asset are capitalized as part of the cost of that asset in accordance with VAS No. 16 "Borrowing costs". Besides, regarding borrowings serving the construction of fixed assets and investment properties, the interests shall be capitalized even when the construction duration is under 12 months.

2.18. Accrued expenses

Accrued expenses include payables to goods or services received from the suppliers or provided for the customers during the reporting period, but the payments for such goods or services have not been made which are recorded as operating expenses of the year.

The recording of accrued expenses as operating expenses during the year shall be carried out under the matching principle between revenues and expenses duringthe year. Accrued expenses are settled with actual expenses incurred. The difference between accrued and actual expenses is reverted.

2.19. Unearned revenues

Unearned revenues include prepayments from customers for one or many financial years relating to asset leasing and other unearned revenues.

Unearned revenues are transferred to revenue from sale of goods and rendering of services with the amount corresponding to each financial year.

2.20. Owner's equity

Owner's equity is stated at actually contributed capital of owners.

Share premium is recorded at the difference between the par value with costs directly attributable to the issuance of shares and issue price of shares (including the case of re-issuing treasury shares) and can be a positive premium (if the issue price is higher than par value and costs directly attributable to the issuance of shares) or negative premium (if the issue price is lower than par value and costs directly attributable to the issuance of shares).

Retained earnings are used to present the Company's operating results (profit, loss) after corporate income tax and profits appropriation or loss handling of the Group.

Dividends to be paid to shareholders are recognised as a payable in Statement of Financial position after the announcement of dividend payment from the Board of Director of the Company and announcement of cut-off date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

2.21. Revenue

Revenue is recognized to extent that it is probable that the economic benefits will flow to the Group and the revenue can be reliably measures regardless of when payment is being made. Revenue is measured at the fair value of the consideration received, excluding discounts, rebates, and sales returns.

Revenue from sale of goods:
- The majority of risks and benefits associated with the right to own the products or goods have been transferred to the buyer;
- The Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods.

Revenue from rendering of services:
- The percentage of completion of the transaction at the Balance sheet date can be measured reliably.

Financial income

Financial incomes include income from assets yielding interest, royalties, dividends and other financial gains by the Company shall be recognised when the two conditions are satisfied:
- It is probable that the economic benefits associated with the transaction will flow to the Company; and
- The amount of the revenue can be measured reliably.

2.22. Cost of goods sold

Cost of goods sold and services rendered are cost of finished goods, merchandises, materials sold or services rendered during the year, and recorded on the basis of matching with revenue and on a prudence basis. Cases of loss of materials and goods exceeded the norm, labour cost and fixed manufacturing overheads not allocated to the value of inventory, provision for devaluation of inventory, abnormal expenses and losses of inventories after deducting the responsibility of collective and individuals concerned, etc. is recognized fully and promptly into cost of goods sold in the year even when products and goods have not been determined as sold.

The expense accrual to estimate the cost of real estate must comply with the following principles:

- The accrued expenses have been stated in approved budget and actually arisen but there are insufficient dossiers and documents for acceptance;
- The expense accrual is only aimed at calculating the cost of real estate that has been completed during the year and meets all requirements for revenue recognition;
- The accrued expenses and actual expenses included in cost of goods sold are in conformity with the norm of cost price on the basis of total cost estimate of sold real estate (determined by area).

2.23. Financial expenses

Items recorded into financial expenses comprise:

- Borrowing costs;
- Provision for diminution in value of trading securities price; provision for losses from investment in other entities, losses from sale of foreign currency, exchange loss, etc.

The above items are recorded by the total amount arising in the year without offsetting against financial income.

2.24. Corporate income tax

a) Deferred income tax asset

Deferred income tax asset is recognized for deductible temporary differences and the carrying forward of unused tax losses and unused tax credits. Deferred income tax liability is recognized for taxable temporary differences.

Deferred income tax liabilities are determined based on prevailing corporate income tax rate, tax rates and tax laws enacted at the end of accounting year.

Deferred tax assets are recognized only to the extent that it is probable that taxable profit in future will be available against which the deductible temporary difference can be utilised. Deferred tax assets are recorded ana decrease to the extent that it is not sure taxable economic benefits will be usable.

b) Current corporate income tax expenses and deferred corporate income tax expenses

Current corporate income tax expenses are determined based on taxable income during the year and current corporate income tax rate.

Deferred corporate income tax expenses are determined based on deductible temporary differences, the taxable temporary differences and corporate income tax rate.

Current corporate income tax expenses and deferred corporate income tax expenses are not offset against each other.

c) Current corporate income tax rate

The Company applies the corporate income tax rate of 20% for the operating activities which has taxable income for the fiscal year ended as at 31/03/2026.

2.25. Earnings per share

Basic earnings per share are calculated by dividing net profit or loss after tax attributable to ordinary shareholders of the Company (after adjusting for the bonus and welfare fund and allowance for Board of Management) by the weighted average number of ordinary shares outstanding during the year .

2.26. Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. the Group's related parties include:

- Companies, directly or indirectly through one or more intermediaries, having control over the Group or being under the control of the Company, or being under common control with the Group, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Group that have a significant influence on the Company, key management personnel including directors and employees of the Group, the close family members of these individuals;
- Enterprises that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises.

In considering the relationship of related parties to serve for the preparation and presentation of the Company, the Company should consider the nature of the relationship rather than the legal form of the relationship.

2.27. Segment information

Since the Group and its subsidiaries operate mainly in the field of real estate business and takes place mainly in the territory of Vietnam, the Company does not prepare segment reports by business segment and geographical segment.

3. CASH AND CASH EQUIVALENTS

	31/03/2026	01/04/2025
	VND	VND
Cash on hand	1,863,785,735	1,887,448,024
Demand deposits	137,438,267,213	100,999,172,058
Cash equivalents (*)	159,173,703,808	243,800,000,000
	298,475,756,756	**346,686,620,082**

(*) As at 31 March 2026, the cash equivalents are deposits with term of from 1 to 3 months with the amount of VND 159,173,703,808 at commercial banks at the interest rate of 4.75%/year.

4. FINANCIAL INVESTMENTS

	31/03/2026		01/04/2025	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
Short-term investments	**1,401,793,059,694**	-	**808,101,123,288**	-
- Term deposits (*)	1,401,793,059,694	-	808,101,123,288	-
Long-term investments	**95,965,871,876**	-	-	-
- Certificate of deposit (**)	95,965,871,876	-	-	-
	1,497,758,931,570	-	**808,101,123,288**	-

(*) As at 31 March 2026, the short-term investment are deposits with term of from 06 to 12 months with the amount of VND 1,401,793,059,694 at commercial banks at the interest rate of 6.5%/year to 8.6%/year.

(**) As of March 31, 2026, long-term investments held to maturity are 4-year term deposit certificates worth VND 95,965,871,876 issued by Vietnam Technological and Commercial Bank with interest rates ranging from 4.4%/year to 5.5%/year.

5. SHORT - TERM TRADE RECEIVABLES

	31/03/2026		01/04/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***155,111,387,132***	-	***357,800,060,441***	-
- Receivable from customers for the sale of real estate	147,053,736,324	-	344,504,333,129	-
- Receivable from customers for property rentals and other services.	8,057,650,808	-	13,295,727,312	-
	155,111,387,132	-	**357,800,060,441**	-

6. SHORT - TERM PREPAYMENTS TO SUPPLIERS

	31/03/2026		01/04/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***213,974,736,547***	-	***139,767,306,170***	-
- Exsmart Huy Hoang Services Joint Stock Company	-	-	15,984,000,000	-
- Hong Diep Construction Investment and Trading Joint Stock Company	17,526,139,183	-	53,729,621,979	-
- Minh Truong Mechanical and Construction Joint Stock Company	7,356,548,241	-	36,024,764,116	-
- Thuy Ngan Trading and Construction Company Limited	2,934,684,098	-	29,152,769,546	-
- Hanoi Construction Joint Stock Company No1	54,465,345,664	-	-	-
- Bac Giang Construction Company No. 1	42,703,611,585	-	-	-
- Phuong Ngoc Construction - Trade - Service Company Limited	27,934,131,028	-	-	-
- Havie Trading And Construction Company Limited	12,477,208,248	-	-	-
- Others	48,577,068,500	-	4,876,150,529	-
	213,974,736,547	-	**139,767,306,170**	-

7. OTHER SHORT - TERM RECEIVABLES

	31/03/2026		01/04/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
- Dividends and profits receivables	21,138,237,797	-	15,110,731,200	-
- Payments for apartment owners on fees for issuance of land use right certificates	2,016,702,974	-	171,169,573	-
- Deposit for auction of land use rights for project implementation (*)	256,475,941,000	-	-	-
- Deposit (**)	22,600,000,000	-	-	-
- Receivables from maintenance fund	3,527,424,235	-	3,415,292,183	-
- Other receivables	1,351,635,698	-	1,320,904,556	-
	307,109,941,704	-	**20,018,097,512**	-

(*) The deposit for the land use rights auction for the project was made according to auction regulations No. 113.3/2026/QC - VNA dated February 27, 2026. On May 7, 2026, the People's Committee of Hai Phong City issued Decision No. 1738/QD-UBND recognizing the winning bid for land use rights for the investment project in Thuy Nguyen Ward, Hai Phong City. Accordingly, the winning bidder was Dai Loc Housing Development Joint Stock Company.

(**) Deposit paid for the acquisition of land use rights and assets attached to land at No. 17B Ba Trieu under individual transfer agreements as presented in Note 9.

8. INVENTORIES

	31/03/2026		01/04/2025	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
- Raw materials	1,165,322,132	-	1,165,322,132	-
- Work in progress	7,230,421,554,606	-	5,184,559,639,900	-
+ *Hoang Huy New City - II Project* [1.1]	*7,230,421,554,606*	-	*5,184,559,639,900*	-
- Finished goods	413,736,263,144	-	633,356,045,546	-
+ *N01 Building* [2.1]	*11,542,564,991*	-	11,542,564,991	-
+ *Gold Tower Building* [2.2]	*22,569,412,848*	-	22,330,329,204	-
+ *Hoang Huy - So Dau Project*	-	-	4,979,427,118	-
+ *Hoang Huy Commerce Project - H1 Building* [2.3]	*379,624,285,305*	-	594,503,724,233	-
- Goods	509,892,000	-	-	-
	8,059,569,295,026	-	**6,452,437,053,124**	-

[1.1] The investment project for the development of a new urban area along the extended Do Muoi Street surrounding areas, located in Thuy Nguyen Ward, Hai Phong City (Hoang Huy New City-II Project), comprises lowrise housing, social housing apartment blocks, and apartment blocks with integrated commercial and service functions. As of March 31, 2026, the structural works of certain low-rise residential units had been completed, while the remaining components and project items were under construction. Borrowing costs capitalized during the year for the Hoang Huy New City - II project amounted to VND 19,275,562,994.

[2.1] Finished products are unsold apartments and commercial centers in the completed N01 Building.

[2.2] The finished products are the unsold commercial center units belonging to Gold Tower - Golden Land Building Project which has been completed. Gold Tower is currently undergoing final project settlement.

[2.3] Finished products are unsold apartments and commercial floors in H1 building of the completed Hoang Huy Commerce project. The value of finished products is provisionally calculated based on the accumulated project costs and will be adjusted upon final project settlement.

9. LONG-TERM ASSET IN PROGRESS

	31/03/2026	01/04/2025
	VND	VND
- Marketing package costs for introducing the real estate project	-	349,560,000
- Project 17B Ba Trieu (*)	198,116,044,333	-
	198,116,044,333	**349,560,000**

(*) Costs related to the acquisition of land use rights and assets on the land at 17B Ba Trieu Street for the purpose of constructing the Company's office building and leasing it. As of March 31, 2026, the Company is still in the process of carrying out the legal procedures related to the acquisition of this land.

10. TANGIBLE FIXED ASSETS

	Buildings, structures	Vehicles, transportation equipment	Fixed assets used in management	Total
	VND	VND	VND	**VND**
Historical cost				
Beginning balance of the year	300,082,682,810	11,122,040,773	720,758,180	311,925,481,763
- Purchase in the year	-	8,081,256,000	328,828,872	8,410,084,872
- Other increase (*)	11,815,682,112	-	-	11,815,682,112
- Liquidation, disposal	-	(4,679,045,000)	-	(4,679,045,000)
Ending balance of the year	**311,898,364,922**	**14,524,251,773**	**1,049,587,052**	**327,472,203,747**
Accumulated depreciation				
Beginning balance of the year	13,745,988,190	2,469,604,052	364,967,670	16,580,559,912
- Depreciation in the year	6,883,544,493	2,022,046,273	181,727,444	9,087,318,210
- Other increase (*)	537,187,925	-	-	537,187,925
- Liquidation, disposal	-	(1,997,818,050)	-	(1,997,818,050)
Ending balance of the year	**21,166,720,608**	**2,493,832,275**	**546,695,114**	**24,207,247,997**
Net carrying amount				
Beginning balance	286,336,694,620	8,652,436,721	355,790,510	295,344,921,851
Ending balance of the year	**290,731,644,314**	**12,030,419,498**	**502,891,938**	**303,264,955,750**

(*) The increase in original cost is due to the adjustment of the provisional original cost of the basement at H1 building of the Hoang Huy Commerce project, which has been completed and is currently being leased, resulting in a corresponding increase in accumulated depreciation. The value of the investment property is provisionally calculated based on the accumulated project costs and will be adjusted upon final project settlement.

- Cost of fully depreciated tangible fixed assets but still in use at the end of the year: VND 6,075,355,097.

11. INTANGIBLE FIXED ASSETS

	Computer software	Other intangible fixed assets	Total
	VND	VND	**VND**
Historical cost			
Beginning balance of the year	-	-	-
- Purchase in the year	260,000,000	2,788,000,000	3,048,000,000
Ending balance of the year	**260,000,000**	**2,788,000,000**	**3,048,000,000**
Accumulated amortization			
Beginning balance of the year	-	-	-
- Amortization in the year	25,999,998	296,733,334	322,733,332
Ending balance of the year	**25,999,998**	**296,733,334**	**322,733,332**
Net carrying amount			
Beginning balance	-	-	-
Ending balance of the year	**234,000,002**	**2,491,266,666**	**2,725,266,668**

12. INVESTMENT PROPERTIES

	Buildings and land-use rights	Total
	VND	VND
Historical cost		
Beginning balance of the year	1,062,448,635,389	1,062,448,635,389
- Other increase	953,242,633	953,242,633
- Decrease in the year	21,767,002,447	(22,722,097,266)
- Other decrease	(22,722,097,266)	(22,722,097,266)
Ending balance of the year	**1,085,168,880,469**	**1,040,679,780,756**
Accumulated depreciation		
Beginning balance of the year	125,288,093,491	125,288,093,491
- Depreciation in the year	24,639,473,931	24,639,473,931
Ending balance of the year	**149,927,567,422**	**149,927,567,422**
Net carrying amount		
Beginning balance	937,160,541,898	937,160,541,898
Ending balance of the year	**935,241,313,047**	**890,752,213,334**

- During the year, rental income from investment properties is VND 70,566,291,312. (From 01/04/2024 to 31/03/2025 is VND 63,009,327,028).

The future lease income received in instalments is presented in Note 23.

(*) Other reductions due to adjustments in the allocation ratio of usable areas, which affected the original cost of the commercial center for lease in H1 Building of the Hoang Huy Commerce project at Dai Loc Housing Development Joint Stock Company, which has been completed and is currently being leased. The investment property value is provisionally calculated based on the accumulated project costs and will be adjusted upon final project settlement.

The Gold Tower Building, owned by the parent company, the Grand Tower building, part of the Hoang Huy - So Dau project by Dai Thinh Vuong Construction Joint Stock Company, and the H1 building, part of the Hoang Huy Commerce project by Dai Loc Housing Development Joint Stock Company, are currently undergoing final project settlement. The investment property value is provisionally calculated based on the accumulated project costs and will be adjusted upon final project settlement.

The fair value of investment properties has not been formally assessed and determined as of April 1, 2025 and March 31, 2026. However, based on the rental performance and market prices of these properties, the Company's Board of Management believes that the fair value of the investment properties is greater than their book value at the beginning, during, and end of the fiscal year.

13. PREPAID EXPENSES

	31/03/2026	01/04/2025
	VND	VND
a) Short-term		
- Dispatched tools and supplies	9,443,373	1,083,416
- Advertising, brokerage, and interest subsidy costs for unhanded-over apartments.	239,763,963,993	31,663,583,722
- Office rental expenses	211,164,300	211,164,300
- Others	189,078,187	275,548,129
	240,173,649,853	**32,151,379,567**
b) Long-term		
- Dispatched tools and supplies	650,194,830	395,620,128
- Others	265,623,212	400,606,595
	915,818,042	**796,226,723**

14. GOODWILL

	Dai Loc House Development JSC	Dai Thinh Vuong Construction JSC	Total
	VND	VND	VND
Cost			
- Beginning balance of the year	142,190,929,416	39,731,727,445	181,922,656,861
- Ending balance of the year	**142,190,929,416**	**39,731,727,445**	**181,922,656,861**
Accumulated allocation			
- Beginning balance of the year	36,923,773,606	39,731,727,445	76,655,501,051
- Allocation in the year	14,219,092,942	-	14,219,092,942
- Ending balance of the year	**51,142,866,548**	**39,731,727,445**	**90,874,593,993**
Net carrying amount			
Beginning balance of the year	105,267,155,810	-	105,267,155,810
Ending balance of the year	**91,048,062,868**	**-**	**91,048,062,868**

15. BORROWINGS

	01/04/2025		During the year		31/03/2026	
	Outstanding Balance	Amount can be paid	Increase	Decrease	Outstanding Balance	Amount can be paid
	VND	VND	VND	VND	VND	VND
a) Short-term borrowings						
- ***Related parties***	***316,500,000,000***	***316,500,000,000***	**-**	***316,500,000,000***	-	-
+ Hoang Huy Investment Financial Services Joint Stock Company	316,500,000,000	316,500,000,000	-	316,500,000,000	-	-
	316,500,000,000	**316,500,000,000**	**-**	**316,500,000,000**	**-**	**-**
b) Long-term borrowings						
- ***Long-term debts***	***296,158,379,001***	***296,158,379,001***	***586,664,735,757***	***882,823,114,758***	-	-
+ Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch	296,158,379,001	296,158,379,001	586,664,735,757	882,823,114,758	-	-
	296,158,379,001	**296,158,379,001**	**586,664,735,757**	**882,823,114,758**	**-**	**-**

16. SHORT - TERM TRADE PAYABLES

	31/03/2026		01/04/2025	
	Outstanding balance	Amount can be paid	Outstanding balance	Amount can be paid
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***195,530,921,601***	***195,530,921,601***	***179,310,508,586***	***179,310,508,586***
- Phuc Hung Holdings Construction Joint Stock Company	12,876,342,833	12,876,342,833	12,876,342,833	12,876,342,833
- Ecoba Vietnam Joint Stock Company	114,773,249,724	114,773,249,724	147,247,550,969	147,247,550,969
- T.AM Mining and Mineral Processing Joint Stock Company	2,970,540,388	2,970,540,388	3,478,924,490	3,478,924,490
- Song Hoang Company Limited	7,559,738,600	7,559,738,600	2,306,635,895	2,306,635,895
- Hanoi Construction Joint Stock Company No.1	24,435,664,364	24,435,664,364	-	-
- Other suppliers	32,915,385,692	32,915,385,692	13,401,054,399	13,401,054,399
	195,530,921,601	**195,530,921,601**	**179,310,508,586**	**179,310,508,586**

17. PREPAYMENTS FROM CUSTOMERS

	31/03/2026	01/04/2025
	VND	VND
Related parties	-	-
Others	***3,960,343,509,828***	***140,590,529,729***
- Advance payment from customers purchasing apartments and townhouses according to construction schedule	3,959,127,813,461	140,526,516,749
- Other suppliers	1,215,696,367	64,012,980
	3,960,343,509,828	**140,590,529,729**

18. TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Openning receivable	Openning payables	Payables in the year	Actual payment in the year	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
- Value-added tax	-	16,281,166,879	147,095,810,301	161,537,748,817	279,214,193	2,118,442,556
- Corporate income tax	31,259,303,268	58,891,569,590	78,557,363,124	135,033,259,534	29,656,706,931	813,076,843
- Personal income tax	-	116,009,888	4,842,644,650	4,388,302,318	5,672,447	576,024,667
- Land tax and land rental	4,814,870	-	5,259,123,001	5,259,123,001	4,814,870	-
- Other taxes	-	16,560,200	1,111,939,611	1,128,499,811	-	-
- Fees, charges and other payables	-	-	3,003,747,093	3,003,747,093	-	-
	31,264,118,138	75,305,306,557	239,870,627,780	310,350,680,574	29,946,408,441	3,507,544,066

The Company's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the Consolidated Financial Statements could be changed at a later date upon final determination by the tax

19. SHORT - TERM ACCRUED EXPENSES

	31/03/2026	01/04/2025
	VND	VND
- Advance deduction for construction costs, equipment supply and installation, and completion of Gold Tower building	10,802,919,250	10,802,919,250
- Accrued land use fee for Building N01 (*)	7,865,996,645	7,865,996,645
- Advance deduction for construction costs, equipment supply and installation, and completion of the Hoang Huy - So Dau project	725,393,200	725,393,200
- Advance deduction for construction costs, equipment supply and installation, and completion of the Hoang Huy Commerce project (Building H1)	-	133,334,946,433
- Advance deduction for expenses supporting interest on loans for customers purchasing apartments	510,485,208	4,875,017,528
- Advance deduction for commission expenses payable	3,842,075,531	26,993,048,790
- Other accrued expenses	5,053,454,896	3,487,631,355
	28,800,324,730	**188,084,953,201**

(*) The additional financial obligation relating to the podium area of Residential Building N01 under the Golden Land Building Commercial, Service and Residential Project has been provisionally estimated based on Notification No. 2124/TB-TTCP dated 11 October 2024 issued by the Government Inspectorate regarding the inspection conclusions on the conversion of land use purposes from production and business land to land for commercial purposes and residential development during the period from 2011 to 2019 by state-owned enterprises and equitized enterprises. As at the reporting date, CRV Real Estate Group Joint Stock Company had not received any official notification or determination from the competent authorities regarding any additional financial obligations, if any, arising in connection with the Project. On 27 November 2024, CRV Real Estate Group Joint Stock Company issued Board of Directors' Resolution No. 12/2024/NQ-HDQT approving certain matters relating to the Company's project located at 275 Nguyen Trai Street, Khuong Dinh Ward, Hanoi.

20. OTHER PAYABLES

	31/03/2026	01/04/2025
	VND	VND
a) Short-term payables		
- Trade union fee	377,987,083	296,805,483
- Short-term deposits received	17,956,525,199	13,110,613,634
- Other payables	136,527,573,631	131,852,221,057
+ Apartment maintenance fee (*)	*120,615,174,797*	*111,341,202,751*
+ Payable to customers for apartment completion deposits	*2,470,000,000*	*3,070,000,000*
+ Interest payable	*-*	*5,462,876,712*
+ Land Use Right Certificate issuance fee	*7,067,220,467*	*7,695,281,932*
+ Business cooperation in the implementation of commercial and service projects and healthcare infrastructure projects.	*2,727,938,998*	*-*
+ Other payables	*3,647,239,369*	*4,282,859,662*
	154,862,085,913	**145,259,640,174**
b) Long-term payables		
- Long-term deposits received	12,997,208,345	16,414,964,302
	12,997,208,345	**16,414,964,302**

(*) Maintenance funds for the Golden Land Building project, Hoang Huy Commerce - Building H1 project, and Hoang Huy - So Dau project will be transferred to the Building Management Boards. The company currently maintains these maintenance funds in its balances (bank deposits, cash equivalents, investments held to maturity).

21. UNEARNED REVENUES

	31/03/2026	01/04/2025
	VND	VND
a) Short-term unearned revenues		
- Revenue received in advance from asset leasing	9,238,864,363	10,952,083,298
	9,238,864,363	**10,952,083,298**
b) Long-term unearned revenues		
- Revenue received in advance from asset leasing	18,869,697,588	-
	18,869,697,588	**-**

22. OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	and investment funds	Other capital	Retained earnings	Total
	VND	VND	VND	VND	**VND**
Beginning balance of the previous year	**6,724,166,400,000**	**(1,357,800,000)**	**781,799,775,070**	**295,699,128**	**7,504,904,074,198**
Profit for previous year	-	-	462,251,907,420	65,480,328	462,317,387,748
Profit distribution in 2023	-	-	(273,622,982,210)	(20,000,000)	(273,642,982,210)
Interim dividend payment for 2024	-	-	(176,896,166,590)	(64,000,000)	(176,960,166,590)
Other decrease	-	-	67,831,017	-	67,831,017
Ending balance of previous period	**6,724,166,400,000**	**(1,357,800,000)**	**793,600,364,707**	**277,179,456**	**7,516,686,144,163**
Beginning balance of the current year	**6,724,166,400,000**	**(1,357,800,000)**	**793,600,364,707**	**277,179,456**	**7,516,686,144,163**
Increase in capital in current year (*)	149,832,350,000	239,395,586,182	-	-	389,227,936,182
Profit for current year	-	-	76,215,450,618	12,520,695	76,227,971,313
Profit distribution in 2024 (**)	-	-	(403,449,984,000)	(50,000,000)	(403,499,984,000)
Interim dividend payment for 2025 (**)	-	-	-	(2,000,000)	(2,000,000)
Ending balance of current year	**6,873,998,750,000**	**238,037,786,182**	**466,365,831,325**	**237,700,151**	**7,578,640,067,658**

(*) On 4 July 2025, the Company's Annual General Meeting of Shareholders for fiscal year 2025 approved a plan to issue additional shares through a public offering to existing shareholders.
On 20 January 2026, the Board of Directors approved Resolution No. 02/2026/NQ-HĐQT on the results of the 2025 public offering of additional shares, with the following details:
+Total number of shares successfully offered: 14,983,235 shares;
+Gross proceeds from the offering: VND 389,564,110,000;
+Closing date of the offering: 19 January 2026;
+Purpose of the offering: To invest in the Hoang Huy New City II New Urban Area Construction Project in Thuy Nguyen Ward, Hai Phong City.

(**) According to Resolution No. 07/2025/NQ-HĐQT of the Board of Directors dated July 7, 2025, CRV Real Estate Group Joint Stock Company announces the payment of the final dividend for the 2024 fiscal year in cash; and the General Meeting of Shareholders Resolutions and Board of Directors Resolutions of Dai Loc Housing Development Joint Stock Company announce the distribution of profits and dividend payment for 2024, and interim dividend payment for 2025 as follows:

		Distributed in Subsidiaries			
Profit distribution	Parent company (1)	Parent company (2)	Non - controlling interests	Total (3) = (1) + (2)	In which, provisionaly distributed in 2024
	VND	VND	VND	VND	VND
Final dividend payment for 2024	403,449,984,000	-	-	-	-
Final dividend payment for 2024 at Dai Loc House	-	454,975,000,000	50,000,000	455,025,000,000	-
Interim dividend for the year 2025 at Dai Loc House	-	18,199,000,000	2,000,000	18,201,000,000	-

b) Details of Contributed capital

	Ending of the year	Rate	Beginning of the year	Rate
	VND	%	VND	%
Hoang Huy Investment Financial Services Joint Stock Company	2,625,079,030,000	38.19	2,561,052,720,000	38.09
Hoang Huy Investment Services Joint Stock Company	2,423,824,470,000	35.26	2,364,706,800,000	35.17
Hoang Giang Service Development Joint Stock Company	579,844,750,000	8.44	565,702,200,000	8.41
HHS Capital Joint Stock Company	513,525,000,000	7.47	501,000,000,000	7.45
Others	731,725,500,000	10.64	731,704,680,000	10.88
	6,873,998,750,000	**100**	**6,724,166,400,000**	**100**

c) Capital transactions with owners and distribution of dividends and profits

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Owner's contributed capital		
- At the beginning of the year	*6,724,166,400,000*	*6,724,166,400,000*
- Increase in the year	*149,832,350,000*	*-*
- At the end of the year	*6,873,998,750,000*	*6,724,166,400,000*
Distributed dividends and profit:	-	-
- Dividend payment from last year's profit	*403,449,984,000*	*273,622,982,210*

d) Share

	31/03/2026	01/04/2025
Quantity of Authorized issuing shares	687,399,875	672,416,640
Quantity of issued shares	687,399,875	672,416,640
- Common shares	*687,399,875*	*672,416,640*
Quantity of outstanding shares in circulation	687,399,875	672,416,640
- Common shares	*687,399,875*	*672,416,640*
Par value per share (VND):	10,000	10,000

23. OFF STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE COMMITMENT

a) Operating asset for leasing

The Company is the lessor under operating lease contracts. As at 31 March 2026, total future minimum lease income under irrevocable operating lease contracts are presented as follows:

	31/03/2026	01/04/2025
	VND	VND
- Under 1 year	*83,661,443,181*	*61,780,087,636*
- From 1 year to 5 years	*186,651,226,123*	*148,560,530,546*
- -Over 5 years	*58,321,325,306*	*75,857,259,149*

b) Operating leased assets

The company signed office lease contract No. 250723/TCH-CRV with Hoang Huy Financial Services Investment Joint Stock Company to rent office space on the 4th floor, No. 183 Ba Trieu Street, Hai Ba Trung Ward, Hanoi City, with an area of 202 m2, for a lease term from July 25, 2023 to July 25, 2024, automatically renewed unless otherwise agreed, and the rent is paid in a lump sum for the entire lease term.

Dai Thinh Vuong Construction Joint Stock Company and Dai Loc Housing Development Joint Stock Company signed an office lease agreement with Hoang Huy Financial Services Investment Joint Stock Company to rent office space at 116 Nguyen Duc Canh Street, Le Chan Ward, Hai Phong City, for a term of one year, automatically renewable unless otherwise agreed, with a one-time payment of rent for the entire lease term.

Dai Thinh Vuong Construction Joint Stock Company is currently managing and using the land plot located at No. 02A So Dau, Hong Bang Ward, Hai Phong City, with a land area of 9,701.5 square metres, for the implementation of the Hoang Huy – So Dau Project in accordance with the Investment Registration Certificate issued for the project.

Dai Loc Housing Development Joint Stock Company is currently managing and using the land plot located in Le Chan Ward, Hai Phong City, with a land area of 16,671.82 square metres, for the construction of H1 Tower under the Hoang Huy Commerce Project in accordance with the Investment Registration Certificate issued for the project.

Land's name/ location	Rented area	Rental period	Rental purpose	Note	Company
The land plot at No. 275 Nguyen Trai Street, Thanh Xuan Ward, Hanoi City, as per Contract No. 326/HDTD dated October 24, 2010.	6,579 m2	50 years	Construction of a portion of the Golden Land Building project.	Land lease with annual payments.	Parent Company – CRV Real Estate Group Joint Stock Company
The land plot is located in Duong Quan ward, Thuy Nguyen city, Hai Phong province, according to Contract No. 06/HD-TD dated January 31, 2024.	26,664.2 m2	By November 29, 2073	Leasing commercial and service land within the scope of the new urban area project along the extended Do Muoi road.	Pay the land lease fee in one lump sum.	Parent Company – CRV Real Estate Group Joint Stock Company

c) Foreign currencies

	Unit	31/03/2026	01/04/2025
- US Dollars ($)	USD	27,867.33	219,478.06

d) Doubtful debts written-off

	31/03/2026	01/04/2025
	VND	VND
Capital Interior Investment and Construction Joint Stock Company	2,038,005,705	2,038,005,705
V.I.P Land Investment and Consultant Joint Stock Company	3,132,000,000	3,132,000,000
Others	1,373,283,298	1,373,283,298
	6,543,289,003	6,543,289,003

24. TOTAL REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Revenue from sale of real estate	182,422,310,500	2,063,644,206,509
Revenue from rendering of services	149,203,973,033	128,726,654,154
Other revenue	-	2,546,296,296
	331,626,283,533	2,194,917,156,959
In which: Revenue from related parties	-	2,546,296,296

(Detailed in Note 38)

25. COST OF GOODS SOLD

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Cost of goods sold	77,025,606,097	1,231,455,130,658
Cost of finished goods sold	97,706,583,388	77,267,020,663
Cost of services rendered	-	17,491,803,926
Other decreases in cost of goods sold	-	728,616,513
	174,732,189,485	**1,326,942,571,760**

26. FINANCIAL INCOME

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Interest income	81,501,231,966	42,054,187,768
Gain on exchange difference the year	88,140,936	-
Gain on exchange difference at the year - end	21,095,569	233,204,477
Other financial income	-	65,426,440
	81,610,468,471	**42,352,818,685**

27. FINANCIAL EXPENSES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Interest expenses	5,489,150,685	24,479,684,930
Loss on exchange difference in the year	-	11,373,881
	5,489,150,685	**24,491,058,811**
In which: Financial expenses paid to related parties *(Detailed in Note 38)*	5,489,150,685	24,479,684,930

28. SELLING EXPENSES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Labour expenses	7,031,381,407	3,145,713,526
Expenses related to real estate business	53,511,422,462	155,324,991,398
Expenses of outsourcing services	1,850,669,344	2,182,080,246
Other expenses in cash	6,909,472,180	15,927,511,732
	69,302,945,393	**176,580,296,902**

29. GENERAL AND ADMINISTRATIVE EXPENSE

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Raw materials	194,706,287	180,659,585
Labour expenses	20,267,205,571	14,047,007,394
Depreciation expenses	2,245,257,950	4,856,236,629
Distributed trade advantage	14,219,092,942	14,219,092,942
Expenses of outsourcing services	2,474,761,641	21,026,063,764
Other expenses in cash	5,314,702,699	7,329,554,939
	44,715,727,090	**61,658,615,253**

30. OTHER INCOME

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Gain from liquidation, disposal of fixed assets	36,045,777	563,636,364
Gain from revaluation of assets	2,705,594,339	2,383,101,850
Deductible taxes	1,924,407,145	9,524,839
Others	447,934,096	531,194,071
	5,113,981,357	**3,487,457,124**

31. OTHER EXPENSES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Costs of implementing project N02	-	30,121,878,113
Costs of donating to tree planting	-	2,971,868,400
Donation costs	1,215,000,000	-
Costs of storm recovery	5,952,719,963	-
Fines	3,866,044,822	4,507,470,252
Others	23,540,118	991,409,640
	11,057,304,903	**38,592,626,405**

32. CURRENT CORPORATE INCOME TAX EXPENSES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Current corporate income tax expense in parent company	39,236,306,127	-
Current corporate income tax expense in subsidiaries	39,321,056,998	175,206,509,290
- Dai Thinh Vuong Construction Joint Stock Company	*1,278,229,238*	*2,632,398,753*
- Dai Loc House Development Joint Stock Company	*38,042,827,760*	*172,574,110,537*
Total current corporate income tax expense	**78,557,363,125**	**175,206,509,290**

33. DEFERRED INCOME TAX

a) Deferred income tax assets

	31/03/2026	01/04/2025
	VND	VND
- Corporate income tax rate used to determine deferred income tax assets	1%	1%
- Deferred income tax assets related to deductible temporary differences	39,639,114,561	2,550,796,315
Deferred income tax assets	**39,639,114,561**	**2,550,796,315**

b) Deferred income tax liabilities

	31/03/2026	01/04/2025
	VND	VND
- Corporate income tax rate used to determine deferred income tax liabilities	20%	20%
- Deferred income tax liabilities arising from deductible temporary difference	24,205,850,534	28,849,450,921
Deferred income tax liabilities	**24,205,850,534**	**28,849,450,921**

c) Deferred corporate income tax expense

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
- Deferred CIT expense relating to taxable temporary difference	(4,643,600,387)	(25,031,633,401)
- Deferred CIT income arising from deductible temporary difference	(37,088,318,246)	-
	(41,731,918,633)	**(25,031,633,401)**

34. BASIC EARNINGS PER SHARE

Basic earnings per share distributed to common shareholders of the Company are calculated as follows::

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Net profit after tax	76,215,450,618	462,251,907,420
Profit distributed to common shares	76,215,450,618	462,251,907,420
Average number of outstanding common shares in circulation in the year	675,331,187	672,416,640
Basic earnings per share	**113**	**687**

The Company has not planned to make any distribution to Bonus and welfare fund, bonus for the Executive Board from the net profit after tax at the date of preparing Consolidated Financial Statements.

As at 31 March 2026, the Company dose not have shares with dilutive potential for earnings per share.

35. BUSINESS AND PRODUCTIONS COST BY ITEMS

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Raw materials	194,706,287	180,659,585
Labour expenses	35,094,429,801	21,156,107,537
Depreciation expenses	34,768,668,710	34,202,180,041
Goodwill	14,219,092,942	14,219,092,942
Real estate project development costs	2,067,343,890,698	368,475,137,002
Expenses of outsourcing services	54,607,325,424	46,601,116,665
Other expenses in cash	51,648,758,213	33,620,078,123
	2,257,876,872,075	**518,454,371,895**

36. FINANCIAL INSTRUMENTS

Financial risk management

Financial risks that the Company may face risks including: market risk, credit risk and liquidity risk.

The Board of Management has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. The Board of Management of the Company is responsible for monitoring the risk management process to ensure the appropriate balance between risk and risk control.

Market risk

The Company may face market risk such as: changes in prices, exchange rates and interest rates.

Credit Risk

Credit risk is the risk of financial loss to the Company if a counterparty fails to perform its contractual obligations. The Company has credit risk from operating activities (mainly to trade receivables) and financial activities (including deposits, loans and other financial instruments), detailed as follows:

	Under 1 year	From 1 to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 31/03/2026				
Cash and cash equivalents	296,611,971,021	-	-	296,611,971,021
Trade and other receivables	462,221,328,836	-	-	462,221,328,836
Loans	1,401,793,059,694	-	-	1,401,793,059,694
	2,160,626,359,551	-	-	**2,160,626,359,551**
As at 01/04/2025				
Cash and cash equivalents	344,799,172,058	-	-	344,799,172,058
Trade and other receivables	377,818,157,953	-	-	377,818,157,953
Loans	808,101,123,288	-	-	808,101,123,288
	1,530,718,453,299	-	-	**1,530,718,453,299**

Liquidity Risk:

Liquidity risk is the risk that the Group of Companies will have difficulty meeting its financial obligations due to a lack of capital. The Group's liquidity risk primarily arises from the fact that its financial assets and financial liabilities have different maturity dates.

Due date for payment of financial liabilities based on expected payment under the contracts (based on cash flow of the original debts) as follows:

	Under 1 year	From 1 to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 31/03/2026				
Trade and other payables	350,393,007,514	12,997,208,345	-	363,390,215,859
Accrued expenses	28,800,324,730	-	-	28,800,324,730
	379,193,332,244	**12,997,208,345**	-	**392,190,540,589**
As at 01/04/2025				
Borrowings and debts	316,500,000,000	296,158,379,001	-	612,658,379,001
Trade and other payables	324,570,148,760	16,414,964,302	-	340,985,113,062
Accrued expenses	188,084,953,201	-	-	188,084,953,201
	829,155,101,961	**312,573,343,303**	-	**1,141,728,445,264**

The Company believes that risk level of loan repayment is controllable. The Company has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

37. SUBSEQUENT EVENTS AFTER THE REPORTING YEAR

Apart from the event presented in Note 7, no material events occurred after the end of the financial year that would require adjustment or disclosure in these consolidated financial statements.

38. TRANSACTION AND BALANCES WITH RELATED PARTIES

List and relation between related parties and the Company are as follows:

Related parties	Relationship
Hoang Huy Investment Financial Services Joint Stock	Parent company ("The group")
Hoang Huy Investment Services Joint Stock Company	Parent company from June 12, 2025
Hoang Giang Service Development Joint Stock Company	Subsidiary Company
HHS Capital Joint Stock Company	Subsidiary Company
Thinh Hiep Construction Joint Stock Company	Subsidiary Company
Thinh Phat Real Estate Construction Joint Stock Company	Subsidiary Company
To Hieu Investment Joint Stock Company	Subsidiary Company
Pruksa Vietnam Co., Ltd.	Subsidiary Company
The members of the Board of Directors, the Board of Management, the Board of Supervision and related parties.	

In addition to the information with related parties presented in the above Notes, during the year the Company has transactions with related parties as follows:

		From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
		VND	VND
Revenue from sales of goods and rendering of services	**The company performs**	**-**	**2,546,296,296**
Hoang Huy Investment Financial Services Joint Stock Company	Dai Loc House Development Joint Stock Company	-	2,546,296,296
Purchase		**916,657,200**	**916,657,200**
Hoang Huy Investment Financial Services Joint Stock Company - Office rental	CRV Real Estate Group Joint Stock Company	700,657,200	700,657,200
Hoang Huy Investment Financial Services Joint Stock Company - Office rental	Dai Thinh Vuong Construction Joint Stock Company	108,000,000	108,000,000
Hoang Huy Investment Financial Services Joint Stock Company - Office rental	Dai Loc House Development Joint Stock Company	108,000,000	108,000,000
Finalization of the partial transfer value of Hoang Huy Commerce project	**The company performs**		
Hoang Huy Investment Financial Services Joint Stock Company - Reimbursed amount under the business cooperation contract for Hoang Huy Commerce project	Dai Loc House Development Joint Stock Company	-	276,650,220,606
Hoang Huy Investment Financial Services Joint Stock Company - Additional value for the partial transfer of Hoang Huy Commerce project	Dai Loc House Development Joint Stock Company	-	276,650,220,606

		From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
		VND	VND
Financial expenses	**The company performs**	**5,489,150,685**	**24,479,684,930**
Hoang Huy Investment Financial Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	5,489,150,685	24,479,684,930
Repayment of loan	**The company performs**	**316,500,000,000**	**-**
Hoang Huy Investment Financial Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	316,500,000,000	-
Dividend distribution	**The company performs**	**359,547,703,200**	**367,927,935,240**
Hoang Huy Investment Financial Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	153,663,163,200	171,590,532,240
Hoang Huy Investment Services Joint Stock Company	CRV Real Estate Group Joint Stock Company	141,882,408,000	158,435,355,600
Hoang Giang Service Development Joint Stock Company	CRV Real Estate Group Joint Stock Company	33,942,132,000	37,902,047,400
HHS Capital Joint Stock Company	CRV Real Estate Group Joint Stock Company	30,060,000,000	-

Remuneration of key management persons

	Position	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
		VND	VND
Remuneration of the Board of Directors			
- Do Huu Ha	Chairman	120,000,000	120,000,000
- Do Huu Hau	Member	60,000,000	60,000,000
- Nguyen Van Thu	Independent Member	60,000,000	60,000,000
- Dang Tuan Vu	Independent Member	60,000,000	60,000,000
- Le Duy Phi	Independent Member	60,000,000	60,000,000
		360,000,000	**360,000,000**
Salary of Supervisory Board			
- Pham Anh Tu	Head of Board	48,000,000	48,000,000
- Vu Van Hoang	Member	36,000,000	36,000,000
- Chu Thi Lua	Member	36,000,000	36,000,000
		120,000,000	**120,000,000**
Salary and bonus of General Director and other managers			
- Pham Thi Thu Huyen	General Director	1,294,985,923	889,153,846
- Tran Ngoc Binh	Deputy General Director	855,426,438	573,538,461
- Nguyen Thi Thuy Duong	Deputy General Director	399,000,000	403,846,154
- Nguyen Kim Quyen	Chief Accountant	504,019,567	396,000,000
		3,053,431,928	**2,262,538,461**

39. COMPARATIVE FIGURES

The comparative figures are figures in the Consolidated Financial Statements for the fiscal year ended as at 31 March 2025, which was audited by AASC Auditing Firm Company Limited.

Hanoi, 24 June 2026

Preparer	Chief Accountant	General Director
Do Thu Huong	Nguyen Kim Quyen	Pham Thi Thu Huyen

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV THÀNH PHỐ HÀ NỘI

SEPARATE FINANCIAL STATEMENTS

CRV REAL ESTATE GROUP JOINT STOCK COMPANY

For the fiscal year ended as at 31/03/2026

(audited)

CONTENTS

REPORT OF BOARD OF MANAGEMENT

The Board of Management of CRV Real Estate Group Joint Stock Company ("the Company") presents its report and the Company's Separate Financial Statements for the fiscal year ended as at 31/03/2026.

THE COMPANY

CRV Real Estate Group Joint Stock Company was established and operates under the Business Registration Certificate No. 0102003419 issued by the Department of Planning and Investment of Hanoi (now reorganized as the Hanoi Department of Finance) for the first time on July 21, 2006, and the eighteenth latest change registration on January 27, 2026.

The Company's head office is located at: Floor 4, No.183, Ba Trieu Street, Hai Ba Trung Ward, Hanoi city.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

Members of the Board of Directors during the year and to the reporting date are:

Mr. Do Huu Ha	Chairman
Mr. Do Huu Hau	Member
Mr. Nguyen Van Thu	Independent Member
Mr. Dang Tuan Vu	Independent Member
Mr. Le Duy Phi	Independent Member

Member of the Board of Management operated the Company and Chief Accountant during the year and as at the reporting date are:

Ms. Pham Thi Thu Huyen	General Director
Mr. Tran Ngoc Binh	Deputy General Director
Ms. Nguyen Thi Thuy Duong	Deputy General Director
Ms. Nguyen Kim Quyen	Chief Accountant

Members of the Board of Supervision are:

Mr. Pham Anh Tu	Head of the Board
Mr. Vu Van Hoang	Member
Ms. Chu Thi Lua	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the year and until the preparation of Separate Financial Statements is Ms. Pham Thi Thu Huyen - General Director.

AUDITORS

The auditors of AASC Auditing Firm Company Limited have taken audit of Separate Financial Statements for the Company.

STATEMENT OF THE BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE SEPARATE FINANCIAL STATEMENTS

The Board of Management of the Company is responsible for the Separate Financial Statements which give a true and fair view of the financial position of the Company, its operating results and its cash flows for the year. In preparing those Separate Financial Statements, the Board of Management of the Company is required to:

- Establish and maintain an internal control system which is determined necessary by Board of Directors and the Board of Management to ensure the preparation and presentation of Separate Financial Statements do not contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Separate Financial Statements;
- Prepare and present the Separate Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of the Separate Financial Statements;
- Prepare the Separate Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management of the Company is responsible for ensuring that accounting records are kept to reflect the financial position of the Company, with reasonable accuracy at any time and to ensure that the Separate Financial Statements comply with the current State's regulations. It is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management of the Company confirms that Separate Financial Statements give a true and fair view of the financial position of the Company as at 31 March 2026, its operation results and cash flows for the fiscal year end as at the same date in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of Separate Financial Statements.

Other commitments

We hereby confirm that our Company has fully complied with all information disclosure obligations in accordance with the prevailing laws and regulations of Vietnam.

On behalf of the Board of Management

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

Pham Thi Thu Huyen
General Director

Hanoi, 24 June 2026

No: 250626.003/BCTC.KT7

INDEPENDENT AUDITOR'S REPORT

To: Shareholders, Board of Directors and Board of Management
CRV Real Estate Group Joint Stock Company

We have audited the accompanying Separate Financial Statements of the Company prepared on 24 June 2026, from page 05 to page 39, including: Separate Statement of Financial Position as at 31 March 2026, Separate Statement of Income, Separate Statement of Cash flows, Notes to the Separate Financial Statements for the fiscal year as at 31 March 2026.

The Board of Management's Responsibility

The Board of Management of the Company is responsible for the preparation and presentation of Separate Financial Statements of the Company that give a true and fair view in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant and for such internal control as management determines is necessary to enable the preparation of Separate Financial Statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these Separate Financial Statements based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with standards and ethical requirements; plan and perform the audit to obtain reasonable assurance about whether the Separate Financial Statements of the Company are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Separate Financial Statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Separate Financial Statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation and presentation Separate Financial Statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by Board of Management, as well as evaluating the overall presentation of the Separate Financial Statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Auditor's Opinion

In our opinion, the Separate Financial Statements give a true and fair view, in all material respects, of the financial position of CRV Real Estate Group Joint Stock Company as at 31 March 2026, its operating results and its cash flows for the year then ended in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of the separate Financial Statements.

AASC Auditing Firm Company Limited

Nguyen Ngoc Lan	**Nguyen Duc Trong**
Deputy General Director	Auditor
Registered Auditor	Registered Auditor
No. 1427-2023-002-1	No. 4062-2024-002-1

Hanoi, 25 June 2026

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 31 March 2026

Code	ASSETS	Note	31/03/2026 VND	01/04/2025 VND
100	**A. CURRENT ASSETS**		**8,394,385,121,916**	**5,455,516,025,421**
110	**I. Cash and cash equivalents**	**03**	**96,827,057,683**	**26,001,855,822**
111	1. Cash		96,827,057,683	26,001,855,822
120	**II. Short-term investments**	**04**	**479,600,000,000**	**-**
123	1. Held-to-maturity investments		479,600,000,000	-
130	**III. Short-term receivables**		**256,291,433,567**	**161,411,011,075**
131	1. Short-term trade receivables	05	6,221,294,065	18,141,471,852
132	2. Short-term prepayments to suppliers	06	213,205,501,549	139,394,082,869
136	3. Other short-term receivables	07	36,864,637,953	3,875,456,354
140	**IV. Inventories**	**08**	**7,266,208,746,577**	**5,219,597,856,227**
141	1. Inventories		7,266,208,746,577	5,219,597,856,227
150	**V. Other short-term assets**		**295,457,884,089**	**48,505,302,297**
151	1. Short-term prepaid expenses	13	219,754,280,619	176,247,390
152	2. Deductible VAT		47,343,657,636	17,773,044,559
153	3. Taxes and other receivables from the State budget	17	28,359,945,834	30,556,010,348
200	**B. NON-CURRENT ASSETS**		**3,441,637,782,550**	**3,193,616,347,888**
220	**I. Fixed assets**		**15,178,698,020**	**8,907,607,751**
221	1. Tangible fixed assets	10	12,453,431,352	8,907,607,751
222	*- Historical cost*		*21,280,508,469*	*17,549,468,597*
223	*- Accumulated depreciation*		*(8,827,077,117)*	*(8,641,860,846)*
227	2. Intangible fixed assets	11	2,725,266,668	-
228	*- Historical cost*		*3,048,000,000*	-
229	*- Accumulated amortization*		*(322,733,332)*	-
230	**II. Investment properties**	**12**	**634,147,965,955**	**652,443,455,420**
231	- Historical cost		768,928,847,975	767,975,605,342
232	- Accumulated depreciation		(134,780,882,020)	(115,532,149,922)
240	**III. Long-term assets in progress**	**09**	**198,116,044,333**	**349,560,000**
242	1. Construction in progress		198,116,044,333	349,560,000
250	**IV. Long-term investments**	**04**	**2,554,485,976,465**	**2,531,520,104,589**
251	1. Investments in subsidiaries		2,531,520,104,589	2,531,520,104,589
255	2. Held-to-maturity investments		22,965,871,876	-
260	**V. Other long-term assets**		**39,709,097,777**	**395,620,128**
261	1. Long-term prepaid expenses	13	650,194,830	395,620,128
262	2. Deferred income tax assets	32	39,058,902,947	-
270	**TOTAL ASSETS**		**11,836,022,904,466**	**8,649,132,373,309**

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 31 March 2026
(Continued)

Code	CAPITAL	Note	31/03/2026 VND	01/04/2025 VND
300	**C. LIABILITIES**		**4,213,209,948,100**	**1,458,836,807,525**
310	**I. Current Liabilities**		**4,186,252,433,013**	**1,150,140,770,620**
311	1. Short-term trade payables	15	79,791,861,867	25,877,299,146
312	2. Short-term prepayments from customers	16	3,905,899,390,425	32,445,020
313	3. Taxes and other payables to State budget	17	2,687,040,618	35,745,591
314	4. Payables to employees		9,152,977	-
315	5. Short-term accrued expenses	18	18,747,831,267	18,855,474,511
318	6. Short-term unearned revenue	20	3,502,999,515	5,085,548,752
319	7. Other short-term payables	19	30,614,156,344	37,105,257,600
320	8. Short-term borrowings and finance lease liabilities	14	145,000,000,000	1,063,149,000,000
330	**II. Non-current liabilities**		**26,957,515,087**	**308,696,036,905**
336	1. Long-term unearned revenue	20	18,869,697,588	-
337	2. Other long-term payables	19	8,087,817,499	12,537,657,904
338	3. Long-term borrowings and finance lease liabilities	14	-	296,158,379,001
400	**D. OWNER'S EQUITY**		**7,622,812,956,366**	**7,190,295,565,784**
410	**I. Owner's equity**	**21**	**7,622,812,956,366**	**7,190,295,565,784**
411	1. Contributed capital		6,873,998,750,000	6,724,166,400,000
411a	*Ordinary shares with voting rights*		*6,873,998,750,000*	*6,724,166,400,000*
412	2. Share Premium		238,037,786,182	(1,357,800,000)
421	3. Retained earnings		510,776,420,184	467,486,965,784
421a	*Retained earnings accumulated to the previous year*		*64,036,981,784*	-
421b	*Retained earnings of the current year*		*446,739,438,400*	*467,486,965,784*
440	**TOTAL CAPITAL**		**11,836,022,904,466**	**8,649,132,373,309**

Hanoi, 24 June 2026

Preparer	Chief Accountant	General Director
Do Thu Huong	Nguyen Kim Quyen	Pham Thi Thu Huyen

SEPARATE STATEMENT OF INCOME

From 01/04/2025 to 31/03/2026

Code	ITEMS	Note	From 01/04/2025 to 31/03/2026 VND	From 01/04/2024 to 31/03/2025 VND
01	**1. Revenue from sales of goods and rendering of services**	23	**89,607,541,580**	**105,050,393,957**
02	2. Revenue deductions		-	-
10	**3. Net revenue from sales of goods and rendering of services**		**89,607,541,580**	**105,050,393,957**
11	**4. Cost of goods sold and services rendered**	24	**54,764,840,746**	**78,851,833,125**
20	**5. Gross profit from sales of goods and rendering of services**		**34,842,700,834**	**26,198,560,832**
21	6. Financial income	25	490,821,360,148	765,342,968,330
22	7. Financial expense	26	22,001,768,084	89,888,977,577
23	*In which: Interest expense*		*22,001,768,084*	*89,877,603,696*
25	8. Selling expense	27	32,575,446,510	4,012,210,679
26	9. General and administrative expenses	28	25,355,092,246	20,411,401,698
30	**10. Net profit from operating activities**		**445,731,754,142**	**677,228,939,208**
31	11. Other income	29	2,947,733,438	1,558,664,341
32	12. Other expenses	30	1,762,646,000	34,404,471,175
40	**13. Other profit**		**1,185,087,438**	**(32,845,806,834)**
50	**14. Total net profit before tax**		**446,916,841,580**	**644,383,132,374**
51	15. Current corporate income tax expense	31	39,236,306,127	-
52	16. Deferred corporate income tax expense	32	(39,058,902,947)	-
60	**17. Profit after corporate income tax**		**446,739,438,400**	**644,383,132,374**

Hanoi, 24 June 2026

Preparer	Chief Accountant	General Director
Do Thu Huong	Nguyen Kim Quyen	Pham Thi Thu Huyen

M.S.D.N: 0102005419 - C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV
THÀNH PHỐ HÀ NỘI

SEPARATE STATEMENT OF CASH FLOWS

From 01/04/2025 to 31/03/2026

(Indirect method)

Code	ITEMS	Note	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
			VND	VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	***1. Profit before tax***		***446,916,841,580***	***644,383,132,374***
	2. Adjustment for		***(447,101,138,090)***	***(654,250,232,401)***
02	- Depreciation and amortization of fixed assets and investment properties		21,754,499,751	21,713,342,157
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		(21,095,569)	(22,322,415)
05	- Gains / losses from investment activities		(490,836,310,356)	(765,818,855,839)
06	- Interest expense		22,001,768,084	89,877,603,696
08	***3. Operating profit before changes in working capital***		***(184,296,510)***	***(9,867,100,027)***
09	- Increase/ decrease in receivables		(113,736,501,699)	(144,854,762,295)
10	- Increase/ decrease in inventories		(2,046,610,890,350)	(198,389,686,589)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		3,985,335,707,794	9,350,927,551
12	- Increase/ decrease in prepaid expenses		(219,832,607,931)	1,653,285,552
13	- Increase/ decrease in trading securities		-	(100,178,452,298)
14	- Interest paid		(38,656,956,302)	-
15	- Corporate income tax paid		(37,040,241,613)	-
20	***Net cash flow from operating activities***		***1,529,274,213,389***	***(442,285,788,106)***
	II. CASH FLOWS FROM INVESTING ACTIVITIES		-	-
21	1. Purchase or construction of fixed assets and other long-term assets		(210,177,811,838)	(6,702,828,500)
22	2. Proceeds from disposals of fixed assets and other long-term assets		2,717,272,727	563,636,364
23	3. Loans and purchase of debt instruments from other entities		(1,816,089,959,551)	-
24	4. Collection of loans and resale of debt instrument of other entities		1,313,524,087,675	33,150,000,000
27	5. Interest and dividend received		480,085,730,709	765,255,219,475
30	***Net cash flow from investing activities***		***(229,940,680,278)***	***792,266,027,339***
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
31	1. Proceeds from issuance of shares and receipt of contributed capital		389,227,936,182	-
33	2. Proceeds from borrowings		746,664,735,757	296,158,379,001
34	3. Repayment of principal		(1,960,972,114,758)	(241,950,000,000)
36	4. Dividends or profits paid to owners		(403,449,984,000)	(450,519,148,800)
40	***Net cash flow from financing activities***		***(1,228,529,426,819)***	***(396,310,769,799)***

SEPARATE STATEMENT OF CASH FLOWS

From 01/04/2025 to 31/03/2026

(Indirect method)

Code	ITEMS	Note	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
			VND	VND
50	***Net cash flows in the year***		**70,804,106,292**	**(46,330,530,566)**
60	**Cash and cash equivalents at the beginning of the year**		**26,001,855,822**	**72,310,063,973**
61	Effect of exchange rate fluctuations		21,095,569	22,322,415
70	**Cash and cash equivalents at the end of the year**	**03**	**96,827,057,683**	**26,001,855,822**

Hanoi, 24 June 2026

Preparer	Chief Accountant	General Director
Do Thu Huong	Nguyen Kim Quyen	Pham Thi Thu Huyen

M.S.D.N: 010 ... C.T.C.P * CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV * THÀNH PHỐ HÀ NỘI

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

From 01/04/2025 to 31/03/2026

I. GENERAL INFORMATION

Form of ownership

CRV Real Estate Group Joint Stock Company was established and operates under the Business Registration Certificate No. 0102003419 issued by the Department of Planning and Investment of Hanoi (now reorganized as the Hanoi Department of Finance) for the first time on July 21, 2006, and the eighteenth latest change registration on January 27, 2026.

The Company's head office is located at: Floor 4, No.183, Ba Trieu Street, Hai Ba Trung Ward, Hanoi city.

Charter capital of the Company is: VND 6873998750000.; equivalent 687399875. shares, par value of one share is VND 10,000.

The number of employees of the Company as at 31 March 2026 is: 125 people (as at 01 April 2025 is: 72 people).

Business field

Real estate business.

Business activities

Main business activities of the Company include:

- Real estate business and trading of land use rights owned, held, or leased by the Company;
- Real estate consultancy, brokerage and auction services; auction of land use rights;
  Details:
  + Real estate brokerage services;
  + Real estate consultancy services;
  + Real estate management services.
- Building residential houses;
- Building non-residential houses;
- Completing construction works.

Normal production and business cycle

- The normal operating cycle of the Company's real estate transfer activities begins upon the Company's appointment as the project investor and continues through site clearance, construction, and ultimately the completion and handover of the properties to customers. Accordingly, the normal operating cycle of the Company's real estate transfer activities may extend beyond twelve (12) months.
- The production and business cycle for other activities of the Company is typically within 12 months.

The Company's operation in the period that affects the Separate Financial Statements

Revenue in fiscal year 2025 decreased compared to the previous year, primarily due to the absence of revenue from the handover of real estate properties and a decline in rental income resulting from weakened leasing demand. In addition, although the Hoang Huy New City - II Project commenced implementation and collections from customers were made in accordance with the contractual payment schedule, no revenue was recognized during the year as the project had not yet reached the stage for handover of properties to customers.

Profit before tax for fiscal year 2025 amounted to VND 446.92 billion, mainly attributable to dividend income received from subsidiaries.

Corporate structure

The Company's member entities are as	Address	Main business activities
Hai Phong Branch	Residential area 6, Thuy Nguyen ward, Hai Phong city	Real estate business.

2. ACCOUNTING SYSTEM AND ACCOUNTING POLICY AT COMPANY

2.1. Accounting period and accounting currency

Annual accounting period commences from 1 April and ends as at 31 March.
The Company maintains its accounting records in Vietnam Dong (VND).

2.2. Standards and Applicable Accounting Policies

Applicable Accounting Policies

The Company applies Corporate Accounting System issued under the Circular No. 200/2014/TT-BTC dated 22 December 2014 by the Ministry of Finance and the Circular No. 53/2016/TT-BTC dated 21 March 2016 issued by Ministry of Finance amending and supplementing some articles of the Circular No. 200/2014/TT-BTC.

Declaration of compliance with Accounting Standards and Accounting System

The Company applies Vietnamese Accounting Standards and supplementary documents issued by the State. Financial Statements are prepared and presented in accordance with regulations of each standard and supplementary document as well as with current Accounting Standards and Accounting System.

2.3. Basis for the preparation of Separate Financial Statements

The Separate Financial Statement is prepared based on historical cost principle.

The Users of this Separate Financial Statements should study the Separate Financial Statements combined with the Consolidated Financial Statements of the Company and its subsidiaries for the fiscal year ended as at 31/03/2026 in order to gain enough information regarding the financial position, operating results and cash flows of the Company.

2.4. Accounting estimates

The preparation of Separate Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to financial reporting requires the Board of Directors to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the date of the Separate Financial Statements and the reported amounts of revenues and expenses during the fiscal year.

The estimates and assumptions that have a material impact in the Separate Financial Statements include:
- Provision for bad debts;
- Provision for devaluation of inventory;
- Estimated allocation of prepaid expenses;
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Estimated income tax.

Such estimates and assumptions are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on Separate Financial Statements of the Company and that are assessed by the Board of Management of the Company to be reasonable under the circumstance.

2.5. Financial Instruments

Initial recognition

Financial assets

Financial assets of the Company include cash, cash equivalents, trade receivables, other receivables, lending loans, long-term and short-term investments. At initial recognition, financial assets are identified by purchasing price/issuing cost plus other expenses directly related to the purchase and issuance of those assets.

Financial liabilities

Financial liabilities of the Company include borrowings, trade payables, other payables and accrued expenses. At initial recognition, financial liabilities are determined by issuing price plus other expenses directly related to the issuance of those liabilities.

Subsequent measurement after initial recognition

Financial assets and financial liabilities are not revalued according to fair value at the end of the fiscal year because the Circular No.210/2009/TT-BTC and prevailing statutory regulations require to present Financial statements and Notes to financial instruments but not provide any relevant instruction for assessment and recognition of fair value of financial assets and financial liabilities.

2.6. Cash and cash equivalents

Cash comprises cash on hand, demand deposits.

2.7. Financial investments

Investments held to maturity comprise term deposits held to maturity to earn profits periodically and other held to maturity investments.

Investments in subsidiaries are initially recognized at original cost. After initial recognition, value of these investments is mesired at original cost less provision for devaluation of the investments.

Provision for devaluation of investments is made at the end of the year as follows:
- Regarding investments in subsidiaries, joint ventures, or associates: provision for loss investments shall be made based on the Separate Financial Statements joint venture, or associates at the provision date.
- Investments held to maturity: provision for doubtful debts shall be made based on the recovery capacity in accordance with statutory regulations.

2.8. Receivables

The receivables shall be recorded in details in terms of due date, entities receivable, types of currency and other factors according to requirements for management of the Company. The receivables shall be classified into short-term receivables or long-term receivables on the Separate Financial Statements according to their remaining terms at the reporting date.

The provision for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a promissory note and for receivables that are not due but difficult to be recovered. Accordingly, the provisions for overdue debts shall be based on the due date stipulated in the initial sale contract, exclusive of the debt rescheduling between contracting parties and the case where the debts are not due but the debtor is in bankruptcy, in dissolution, or missing and making fleeing or estimating the possible losses or estimating the possible losses.

2.9. Inventories

Inventories are initially recognized at original cost including purchase price, processing cost and other costs incurred in bringing the inventories to their location and condition at the time of initial recognition. After initial recognition, at the reporting date, inventories are stated at the lower of cost and net realizable value.

Net realizable value is estimated based on the selling price of the inventory minus the estimated costs for completing the products and the estimated costs needed for their consumption.

The cost of inventory is calculated using: specific identification.

Inventory is recorded by perpetual method.

Method for valuation of work in process at the end of the year: The value of work in progress is recorded for each construction project which is incomplete or revenue is unrecognized, corresponding to the amount of work in progress at the end of the period.

Provision for devaluation of inventories made at the end of the year is based on the excess of original cost of inventory over their net realizable value.

2.10. Fixed assets

Fixed assets (tangible and intangible) are initially stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation and carrying amount.

Subsequent measurement after initial recognition

If these costs aument future economic benefits obtained from the use of tangible fixed assets are extended to their initial standards conditions, these costs are capitalized as an incremental in their historical cost.

Other costs incurred after tangible fixed assets have been put into operation such as repair, maintenance and overhaul costs are recognized in the Separate Statements of Income in the fiscal year in which the costs are incurred.

Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

- Buildings, structures	10 - 25 years
- Vehicles, Transportation equipment	06 years
- Office equipment	03 - 06 years
- Other intangible fixed assets	05 - 06 years
- Management software	05 years

2.11. Investment properties

Investment properties are initially recognized at historical cost.
Investment properties held for operating lease are recorded at historical cost, accumulated depreciation and carrying amount.

- Buildings, structures	36 - 44 years
- Land use rights	36 - 44 years

An item of owner-occupied property or inventories only becomes an investment property when it's using purposed has been changed, evidenced by commencement of stopping using that item and starting to operate leasing for the third party or completing the construction period. The investment property is transferred to owner-occupied property or inventories only when it undergoes a change in use, evidenced by commencement of starting using the assets by owner or development with a view to sale. The transferring from investment property to owner-occupied property or inventories will not change the original cost and carrying amount of asset as at the date of transfer.

2.12. Construction in progress

Construction in progress includes fixed assets which are being purchased and constructed as at the balance sheet date and is recognised in historical cost. This includes costs of construction, installation of equipment and other direct costs.

2.13. Operating lease

Operating leases are fixed asset leasing in which a significant portion of the risks and rewards of ownership are retained by the lessor. Payments made under operating leases are charged to Statement of Income on a straight-line basis over the period of the lease.

2.14. Prepaid expenses

The expenses incurred but related to operating results of several accounting periods are recorded as prepaid expenses and are allocated to the operating results in the following accounting year.

The calculation and allocation of long-term prepaid expenses to operating expenses in each year should be based on the nature of those expenses to select a reasonable allocation method and criteria.

Types of prepaid expenses of the Company include:
- Tools and supplies include assets which are possessed by the Company in an ordinary course of business, with historical cost of each asset less than 30 million dongs and and therefore not eligible for recording as fixed asset under current legal regulations. The historical cost of tools and supplies are allocated on the straight-line basis within 3 years.

- Brokerage fees and other selling expenses related to real estate projects are recognized at actual incurred amounts. These expenses are recorded in the statement of income in proportion to the real estate units sold during the year.
- Other prepaid expenses are recorded at cost and allocated using the straight-line method over their estimated useful lives, not exceeding three (03) years.

2.15. Payables

The payables shall be recorded in details in terms of due date, entities payable, types of currency and other factors according to the requirements for management of the Company. The payables shall be classified into short-term payables or long-term payables on the Separate Financial Statements according to their remaining terms at the reporting date.

2.16. Borrowings

Borrowings shall be recorded in details in terms of lending entities, loan agreement and terms of borrowings and finance lease liabilities. In case of borrowings or liabilities denominated in foreign currency, they shall be recorded in details in terms of types of currency.

2.17. Borrowing costs

Borrowing costs are recognized as operating expenses in the year, in which it is incurred excepting those which are directly attributable to the construction or production of a qualifying asset are capitalized as part of the cost of that asset in accordance with VAS No. 16 "Borrowing costs". Besides, regarding borrowings serving the construction of fixed assets and investment properties, the interests shall be capitalized even when the construction duration is under 12 months.

2.18. Accrued expenses

Accrued expenses include payables to goods or services received from the suppliers or provided for the customers during the reporting period, but the payments for such goods or services have not been made which are recorded as operating expenses of the reporting period.

The recording of accrued expenses as operating expenses during the year shall be carried out under the matching principle between revenues and expenses during the year. Accrued expenses are settled with actual expenses incurred. The difference between accrued and actual expenses is reverted.

2.19. Unearned revenues

Unearned revenues include prepayments from customers for one or many accounting periods relating to asset leasing; interests received in advance when lending or buying debt instruments; or the difference in selling prices between deferred or instalment payment and prompt payment; revenues corresponding to the discounts offered to clients in the traditional customer loyalty, etc.

Unearned revenues are transferred to revenue from sale of goods and rendering of services with the amount corresponding to each accounting period.

2.20. Owner's equity

Owner's equity is stated at actually contributed capital of owners.

Share premium is recorded at the difference between the par value, the direct costs associated with the issuance of shares and issue price of shares (including the case of re-issuing treasury shares) and can be a positive premium (if the issue price is higher than par value and costs directly attributable to the issuance of shares) or negative premium (if the issue price is lower than par value and costs directly attributable to the issuance of shares).

Retained earnings are used to present the Company's operating results (profit, loss) after corporate income tax and profits appropriation or loss handling of the Company.

Dividends to be paid to shareholders are recognised as a payable in Statement of Financial position after the announcement of dividend payment from the Board of Directors of the Company and announcement of cut-off date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

2.21. Revenue

Revenue is recognized to extent that it is probable that the economic benefits will flow to the Company, and the revenue can be reliably measured regard less of when payment is being made.
Revenue is measured at the fair value of the consideration received excluding discounts, rebates, and sales returns. The following specific recognition conditions must also be met when recognizing revenue:

Revenue from sale of goods:
- The majority of risks and benefits associated with the right to own the products or goods have been transferred to the buyer;
- The Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods.

Revenue from rendering of services:
- The percentage of completion of the transaction at the Balance sheet date can be measured reliably .

Financial income
Financial incomes include income from assets yielding interest, royalties, dividends and other financial gains by the Company shall be recognised when the two conditions are satisfied:
- It is probable that the economic benefits associated with the transaction will flow to the Company; and
- The amount of the revenue can be measured reliably.

Dividend income will be recognised when the Company's right to receive dividend is established..

2.22. Cost of goods sold and services rendered

Cost of goods sold and services rendered are cost of finished goods, merchandises, materials sold or services rendered during the year, and recorded on the basis of matching with revenue and on a prudence basis. Cases of loss of materials and goods exceeded the norm, labour cost and fixed manufacturing overheads not allocated to the value of inventory, provision for devaluation of inventory, abnormal expenses and losses of inventories after deducting the responsibility of collective and individuals concerned, etc. is recognized fully and promptly into cost of goods sold in the year even when products and goods have not been determined as sold.

The expense accrual of costs to estimate the cost of real estate must comply with the following principles:
- The accrued expenses have been stated in approved budget and actually arisen but there are insufficient dossiers and documents for acceptance;
- The expense accrual is only aimed at calculating the cost of real estate that has been completed during the period and meets all requirements for revenue recognition;

- The accrued expenses and actual expenses included in cost of goods sold are in conformity with the norm of cost price on the basis of total cost estimate of sold real estate (determined by area).

2.23. Financial expenses

Items recorded as financial expenses comprise:
- Borrowing costs;
- Losses from sale of foreign currency.

The above items are recorded by the total amount arising in the year without offsetting against financial income.

2.24. Corporate income tax

a) Deferred income tax asset

Deferred income tax asset is recognized for deductible temporary differences and the carrying forward of unused tax losses and unused tax credits. Deferred income tax liability is recognized for taxable temporary differences.

Deferred tax assets are recognized only to the extent that it is probable that taxable profit in future will be available against which the deductible temporary difference can be utilised. Deferred tax assets are recorded ana decrease to the extent that it is not sure taxable economic benefits will be usable.

Deferred income tax asset and Deferred income tax liability shall be offset against each other when preparing the Statement of Financial position.

b) Current corporate income tax expenses and deferred corporate income tax expenses

Current corporate income tax expenses are determined based on taxable income during the period and current corporate income tax rate.

Deferred corporate income tax expenses are determined based on deductible temporary differences, the taxable temporary differences and corporate income tax rate.

Current corporate income tax expenses and deferred corporate income tax expenses are not offset against each other.

c) Current corporate income tax rate

The fiscal year ended as at 31 March 2026, the Company applies the corporate income tax rate of 20% for the operating activities which has taxable income.

2.25. Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. The Company's related parties include:

- Companies, directly or indirectly through one or more intermediaries, having control over the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, the close family members of these individuals;
- Enterprises that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises.

In considering the relationship of related parties to serve for the preparation and presentation of Separate Financial Statements, the Company should consider the nature of the relationship rather than the legal form of the relationship.

2.26. Segment information

Since the Company operates mainly in the field of real estate business and takes place mainly in the territory of Vietnam, therefore the Company does not prepare segment reports by business field and by geographical area.

3. CASH

	31/03/2026	01/04/2025
	VND	VND
Cash on hand	564,301,629	591,879,273
Demand deposits	96,262,756,054	25,409,976,549
	96,827,057,683	**26,001,855,822**

4. FINANCIAL INVESTMENTS

a) Held to maturity investments

	31/03/2026		01/04/2025	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
Short-term investments	**479,600,000,000**	-	-	-
- Term deposits (*)	479,600,000,000	-	-	-
Long-term investments	**22,965,871,876**	-	-	-
- Certificates of deposit (**)	22,965,871,876			
	502,565,871,876	-	-	-

(*) As at 31 March 2026, short-term held-to-maturity investments consisted of 6-month term deposit contracts with an aggregate carrying amount of VND 479,600,000,000 placed with joint stock commercial banks, bearing interest at rates ranging from 6.5% to 8.1% per annum.

(**) As at 31 March 2026, long-term held-to-maturity investments consisted of 4-year certificates of deposit with a total principal amount of VND 22,965,871,876, issued by Vietnam Technological and Commercial Joint Stock Bank, bearing interest at rates ranging from 4.4% to 5.5% per annum.

b) Investments in subsidiaries

	31/03/2026		01/04/2025	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
- Dai Thinh Vuong Construction Joint Stock Company	189,515,795,529	-	189,515,795,529	-
- Dai Loc House Development Joint Stock Company	2,342,004,309,060	-	2,342,004,309,060	-
	2,531,520,104,589	-	**2,531,520,104,589**	-

The fair value of these financial investments has not been determined as the Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting Regime do not provide specific guidance on the determination of fair value.

Detailed information about financial investment as at 31 March 2026:

Name of financial investments	Place of establishment and operation	Rate of interest	Rate of voting rights	Principal activities
Name of subsidiaries				
- Dai Thinh Vuong Construction Joint Stock Company	Hai Phong City	99.9981%	99.9981%	Real estate business
- Dai Loc Housing Development Joint Stock Company	Hai Phong City	99.9890%	99.9890%	Real estate business

5. SHORT - TERM TRADE RECEIVABLES

	31/03/2026		01/04/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***6,221,294,065***	-	***18,141,471,852***	-
- Receivables of customers purchasing apartments	3,482,231,506	-	5,078,585,769	-
- Receivables of customers purchasing offices, commercial booths	2,701,562,559	-	12,164,015,938	-
- Other customers	37,500,000	-	898,870,145	-
	6,221,294,065	**-**	**18,141,471,852**	**-**

6. SHORT - TERM PREPAYMENTS TO SUPPLIERS

	31/03/2026		01/04/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***213,205,501,549***	-	***139,394,082,869***	-
- Hong Diep Investment Construction and Trading Joint Stock Company	17,526,139,183	-	53,729,621,979	-
- Minh Truong Mechanical and Construction Joint Stock Company	7,356,548,241	-	36,024,764,116	-
- Thuy Ngan Trading and Construction Company Limited	2,934,684,098	-	29,152,769,546	-
- Exsmart Huy Hoang Joint Stock Company	-	-	15,984,000,000	-
- Hanoi Construction Joint Stock Company No 1	54,465,345,664	-	-	-
- Bac Giang Construction Joint Stock Company No.1	42,703,611,585	-	-	-
- Phuong Ngoc Construction - Trade - Service Company Limitd	27,934,131,028	-	-	-
- Havie Construction and Trading Company Limited	12,477,208,248	-	-	-
- Other customers	47,807,833,502	-	4,502,927,228	-
	213,205,501,549	**-**	**139,394,082,869**	**-**

7. OTHER SHOTT-TERM RECEIVABLES

	31/03/2026		01/04/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
- Loan interest and deposit interest	10,714,533,870	-	-	-
- Receivables from employees	54,736,849	-	41,486,849	-
- Deposit for property transfer (*)	22,600,000,000	-	-	-
- Payment on behalf	3,021,196,729	-	3,415,292,183	-
- Other receivables	474,170,505	-	418,677,322	-
	36,864,637,953	-	**3,875,456,354**	-

(*) Deposit paid for the acquisition of land use rights and assets attached to land at No. 17B Ba Trieu under individual transfer agreements as presented in Note 9.

8. INVENTORIES

	31/03/2026		01/04/2025	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
- Raw materials	1,165,322,132	-	1,165,322,132	-
- Work in progress	7,230,421,554,606	-	5,184,559,639,900	-
+ *Hoang Huy New City - II Project* (1.1)	*7,230,421,554,606*	-	*5,184,559,639,900*	-
- Finished goods	34,111,977,839	-	33,872,894,195	-
+ *N01 Building* (2.1)	*11,542,564,991*	-	*11,542,564,991*	-
+ *Gold Tower Building* (2.2)	*22,569,412,848*	-	*22,330,329,204*	-
- Goods	509,892,000	-	-	-
	7,266,208,746,577	-	**5,219,597,856,227**	-

(1.1) This is an investment project for building a new urban area along the extended Do Muoi Street and surrounding areas in Thuy Nguyen Ward, Hai Phong City (the "Hoang Huy New City - II Project"). The project includes low-rise housing area, social housing apartment buildings and apartment complex combined with commercial services. As at 31 March 2026, the structural works of certain low-rise residential units had been completed, while the remaining project components and works were under construction. Borrowing costs capitalized during the year for the Hoang Huy New City - II project amounted to VND 19,275,562,994.

(2.1) Finished goods comprise unsold apartments and commercial center units of Building N01, which has been completed.

(2.2) Finished goods comprise unsold commercial center units of Gold Tower – a component of the Golden Land Building Project, which has been completed. Gold Tower is currently undergoing final settlement procedures.

9. CONSTRUCTION IN PROGRESS

	31/03/2026	01/04/2025
	VND	VND
Real estate project marketing package	-	349,560,000
17B Ba Trieu Project (*)	198,116,044,333	-
	198,116,044,333	**349,560,000**

(*) The balance represents costs incurred in connection with the acquisition of the land use rights and assets attached to the land at 17B Ba Trieu for the purpose of constructing the Company's head office building and leasing. As at 31 March 2026, the Company was still in the process of completing the legal procedures relating to the acquisition of this land plot.

10. TANGIBLE FIXED ASSETS

	Buildings, structures	Vehicles, transportation equipment	Fixed assets used in management	Total
	VND	VND	VND	VND
Historical cost				
Beginning balance of the year	5,825,033,280	11,122,040,773	602,394,544	17,549,468,597
- Purchase in the year	-	8,081,256,000	328,828,872	8,410,084,872
- Liquidation, disposal	-	(4,679,045,000)	-	(4,679,045,000)
Ending balance of the year	**5,825,033,280**	**14,524,251,773**	**931,223,416**	**21,280,508,469**
Accumulated depreciation	-	-	-	
Beginning balance of the year	5,825,033,280	2,469,604,052	347,223,514	8,641,860,846
- Depreciation in the year	-	2,022,046,273	160,988,048	2,183,034,321
- Liquidation, disposal	-	(1,997,818,050)	-	(1,997,818,050)
Ending balance of the year	**5,825,033,280**	**2,493,832,275**	**508,211,562**	**8,827,077,117**
Net carrying amount				
Beginning balance	-	8,652,436,721	255,171,030	8,907,607,751
Ending balance of the year	-	**12,030,419,498**	**423,011,854**	**12,453,431,352**

- Cost of fully depreciated tangible fixed assets but still in use at the end of the year: VND 6,075,355,097

11. INTANGIBLE FIXED ASSETS

	Computer software	Other intangible assets	Total
	VND	VND	VND
Historical cost			
Beginning balance of the year	-	-	-
- Purchase in the year	260,000,000	2,788,000,000	3,048,000,000
Ending balance of the year	**260,000,000**	**2,788,000,000**	**3,048,000,000**
Accumulated amortization			
Beginning balance of the year	-	-	-
- Amortization in the year	25,999,998	296,733,334	322,733,332
Ending balance of the year	**25,999,998**	**296,733,334**	**322,733,332**
Net carrying amount			
Beginning balance	-	-	-
Ending balance	**234,000,002**	**2,491,266,666**	**2,725,266,668**

12. INVESTMENT PROPERTIES

Investment properties held for lease

	Buildings and land-use rights	**Total**
	VND	**VND**
Historical cost		
Beginning balance of the year	767,975,605,342	767,975,605,342
- Other increase	953,242,633	953,242,633
Ending balance of the year	**768,928,847,975**	**768,928,847,975**
Accumulated depreciation		
Beginning balance of the year	115,532,149,922	115,532,149,922
- Depreciation in the year	19,248,732,098	19,248,732,098
Ending balance of the year	**134,780,882,020**	**134,780,882,020**
Net carrying amount		
Beginning balance	652,443,455,420	652,443,455,420
Ending balance	**634,147,965,955**	**634,147,965,955**

- During the year, rental income from investment properties is VND 31,892,731,209 (Year 2024: VND 55,804,054,338).
- Future periodic lease receipts are disclosed in Note 21.

The Gold Tower building is currently in the process of finalising the completed project settlement. The carrying amount of the investment property has been provisionally determined based on the accumulated project costs and will be adjusted upon completion of the final project settlement.

Fair value of investment properties has not been appraised and determined exactly as at 01 April 2025 and at 31 March 2026. However, based on leasing activities and market price of these assets, the Board of Management believed that fair value of investment properties is higher than their carring amount at the beginning of the year, during the year and at the end of the fiscal year.

13. PREPAID EXPENSES

	31/03/2026	01/04/2025
	VND	VND
a) Short-term		
- Dispatched tools and supplies	9,443,373	1,083,090
- Insurance premiums	175,164,300	175,164,300
- Sales commission costs relating to undelivered apartments of the Hoang Huy New City - II Project	200,470,349,824	-
- Property repair costs	9,862,631,202	-
- Borrowing costs	9,236,691,920	-
	219,754,280,619	**176,247,390**
b) Long-term		
- Dispatched tools and supplies	650,194,830	395,620,128
	650,194,830	**395,620,128**

14. BORROWINGS

	01/04/2025		During the year		31/03/2026	
	Outstanding balance	Amount can be paid	Increase	Decrease	Outstanding balance	Amount can be paid
	VND	VND	VND	VND	VND	VND
a) Short-term borrowings						
- Short-term debts	**1,063,149,000,000**	**1,063,149,000,000**	**160,000,000,000**	**1,078,149,000,000**	**145,000,000,000**	**145,000,000,000**
+ Dai Loc House Development Joint Stock Company	746,649,000,000	746,649,000,000	160,000,000,000	761,649,000,000	145,000,000,000	145,000,000,000
+ Hoang Huy Financial Services Investment Joint Stock Company	316,500,000,000	316,500,000,000	-	316,500,000,000	-	-
	1,063,149,000,000	**1,063,149,000,000**	**160,000,000,000**	**1,078,149,000,000**	**145,000,000,000**	**145,000,000,000**
b) Long-term borrowings						
- Long-term debts	**296,158,379,001**	**296,158,379,001**	**586,664,735,757**	**882,823,114,758**	-	-
+ Vietnam Joint Stock Commercial Bank for Industry and Trade – Ngo Quyen Branch	296,158,379,001	296,158,379,001	586,664,735,757	882,823,114,758	-	-
	296,158,379,001	**296,158,379,001**	**586,664,735,757**	**882,823,114,758**	-	-
Amount due for settlement within 12 months	-	-	-	-	-	-
Amount due for settlement after 12 months	**296,158,379,001**	**296,158,379,001**			-	-

Detailed information on Short-term borrowings:

Detailed information on Short–term borrowings is as follows:

	Contract No.	Currency	Interest rate per annum Rate	Maturity	Credit limit	Loan purpose	Guarantee	31/03/2026	01/04/2025
								VND	VND
Related parties								**145,000,000,000**	**746,649,000,000**
Dai Loc House Development Joint Stock Company	Contract No. 0502/2026/HĐVV/CRV-NĐL dated 05 February 2026	VND	7,7%	12 months	300,000,000,000	Additional working capital	Unsecured	145,000,000,000	746,649,000,000

These loans are secured by mortgage agreements with the lender and have been fully registered in accordance with secured transaction regulations.

15. TRADE PAYABLES

	31/03/2026		01/04/2025	
	Outstanding balance	Amount can be paid	Outstanding balance	Amount can be paid
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	*79,791,861,867*	*79,791,861,867*	*25,877,299,146*	*25,877,299,146*
- Phuc Hung Holdings Construction Joint Stock Company	12,876,342,833	12,876,342,833	12,876,342,833	12,876,342,833
- T.AM Mining and Mineral Processing Joint Stock Company	2,970,540,388	2,970,540,388	3,478,924,490	3,478,924,490
- Dung Thang Trading and Transportation Joint Stock Company	-	-	3,372,596,308	3,372,596,308
- Hanoi Construction Joint Stock Company No 1	24,435,664,364	24,435,664,364	-	-
- Song Hoang Company Limited	7,559,738,600	7,559,738,600	2,306,635,895	2,306,635,895
- Other suppliers	31,949,575,682	31,949,575,682	3,842,799,620	3,842,799,620
	79,791,861,867	79,791,861,867	25,877,299,146	25,877,299,146

16. PREPAYMENTS FROM CUSTOMERS

	31/03/2026	01/04/2025
	VND	VND
Related parties	-	-
Others	*3,905,899,390,425*	*32,445,020*
- Advances from customers for the purchase of apartments and townhouses under the payment schedule	3,905,890,294,623	-
- Other suppliers	9,095,802	32,445,020
	3,905,899,390,425	32,445,020

17. TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Opening receivable	Opening payables	Payables in the year	Actual payment in the year	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
- Value-added tax	-	-	136,601,307,806	134,482,891,855	-	2,118,415,951
- Corporate income tax	30,551,195,478	-	39,236,306,127	37,040,241,613	28,355,130,964	-
- Personal income tax	-	19,185,391	4,239,836,095	3,690,396,819	-	568,624,667
- Land tax and land rental	4,814,870	-	5,086,505,894	5,086,505,894	4,814,870	-
- Other taxes	-	16,560,200	1,111,939,611	1,128,499,811	-	-
	30,556,010,348	**35,745,591**	**186,275,895,533**	**181,428,535,992**	**28,359,945,834**	**2,687,040,618**

The Company's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the Separate Financial Statements could be changed at a later date upon final determination by the tax authorities.

18. ACCRUED EXPENSES

	31/03/2026	01/04/2025
	VND	VND
- Advance deduction for construction costs, equipment supply and installation, and completion of Gold Tower building (*)	10,802,919,250	10,802,919,250
- Accrued land use fee for Building N01 (**)	7,865,996,645	7,865,996,645
- Other accrued expenses	78,915,372	186,558,616
	18,747,831,267	**18,855,474,511**

(*) The accrual is based on the contract entered into with contractors. As at the reporting date, the Company was working with the contractor to resolve the remaining technical issues in order to complete the final settlement of the project.

(**) The Company has provisionally recognized an additional financial obligation in respect of the podium area of Residential Building N01 under the Golden Land Building Commercial, Service and Residential Project based on Notification No. 2124/TB-TTCP dated 11 October 2024 issued by the Government Inspectorate. The notification sets out the inspection conclusions relating to the conversion of land use purposes from production and business land to land for commercial purposes and residential development during the period 2011–2019 by state-owned and equitized enterprises. As of the reporting date, the Company has not received any official decision from the competent authorities regarding the additional financial obligation (if any) associated with the Project. On 27 November 2024, the Board of Directors of the Company issued Resolution No. 12/2024/NQ-HĐQT approving certain matters relating to the Project at 275 Nguyen Trai Street, Khuong Dinh Ward, Hanoi.

19. OTHER PAYABLES

	31/03/2026	01/04/2025
	VND	VND
a) Short-term payables		
a.1) Details by content	-	-
- Trade union fee	234,468,483	185,595,483
- Short-term deposits, collateral received	15,800,866,311	8,034,309,118
- Other payables	14,578,821,550	28,885,352,999
+ Payable for maintenance fee of Golden Land Building Project	*8,462,297,420*	*8,814,079,238*
+ Deposit to complete the customer's apartment	*240,000,000*	*150,000,000*
+ Interest payable	*1,695,054,795*	*18,350,243,013*
+ Business cooperation in the development of commercial service facilities and healthcare facilities.	*2,727,938,998*	-
+ Payable for maintenance fee of Hoang Huy New City - II Project	*99,195,756*	-
+ Others payable	*1,354,334,581*	*1,571,030,748*
	30,614,156,344	**37,105,257,600**

	31/03/2026	01/04/2025
a.2) Details by object		
- Hoang Huy Financial Services Investment Joint Stock Company – Loan interest payable	-	5,462,876,712
- Dai Loc House Development Joint Stock Company – Loan interest payable	1,695,054,795	12,887,366,301
- The building management boards and other property owners within the project	8,462,297,420	8,814,079,238
- Other payables	20,456,804,129	9,940,935,349
	30,614,156,344	**37,105,257,600**

19. OTHER PAYABLES (continued)

b) Long-term payables

b.1) Details by content		
- Long-term deposits, collateral received	8,087,817,499	12,537,657,904
	8,087,817,499	**12,537,657,904**
b.2) Details by object		
- Nagakawa Group Joint Stock Company	868,190,820	868,190,820
- Nam Phong Viet Nam Trading and Service Joint Stock Company	1,066,079,150	1,106,079,150
- Military Commercial Joint Stock Bank	-	865,211,482
- Other payables	6,153,547,529	9,698,176,452
	8,087,817,499	**12,537,657,904**

c) In which: Other payables to related parties		
- Hoang Huy Financial Services Investment Joint Stock Company – Loan interest payable	-	5,462,876,712
- Dai Loc House Development Joint Stock Company – Loan interest payable	1,695,054,795	12,887,366,301
	1,695,054,795	**18,350,243,013**

20. UNEARNED REVENUES

	31/03/2026	01/04/2025
	VND	VND
a) Short-term unearned revenues		
- Revenue received in advance from asset leasing	3,502,999,515	5,085,548,752
	3,502,999,515	**5,085,548,752**
b) Long-term unearned revenues		
- Revenue received in advance from asset leasing	18,869,697,588	-
	18,869,697,588	**-**

21. OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	Share premium	Retained earnings	Total
	VND	VND	VND	VND
Beginning balance of the previous year	**6,724,166,400,000**	**(1,357,800,000)**	**273,622,982,210**	**6,996,431,582,210**
Profit for previous year	-	-	644,383,132,374	644,383,132,374
Interim dividend payment for 2024	-	-	(450,519,148,800)	(450,519,148,800)
Ending balance of previous year	**6,724,166,400,000**	**(1,357,800,000)**	**467,486,965,784**	**7,190,295,565,784**
Beginning balance of the current year	**6,724,166,400,000**	**(1,357,800,000)**	**467,486,965,784**	**7,190,295,565,784**
Increase in capital in current year (*)	149,832,350,000	239,395,586,182	-	389,227,936,182
Profit for current year	-	-	446,739,438,400	446,739,438,400
Dividend payment for 2024 (**)	-	-	(403,449,984,000)	(403,449,984,000)
Ending balance of the current year	**6,873,998,750,000**	**238,037,786,182**	**510,776,420,184**	**7,622,812,956,366**

(*) On 4 July 2025, the Company's Annual General Meeting of Shareholders for fiscal year 2025 approved a plan to issue additional shares through a public offering to existing shareholders.

On 20 January 2026, the Board of Directors approved Resolution No. 02/2026/NQ-HĐQT on the results of the 2025 public offering of additional shares, with the following details:
+Total number of shares successfully offered: 14,983,235 shares;
+Gross proceeds from the offering: VND 389,564,110,000;
+Closing date of the offering: 19 January 2026;
+Purpose of the offering: To invest in the Hoang Huy New City II New Urban Area Construction Project in Thuy Nguyen Ward, Hai Phong City.

(**) According to the General Meeting of Shareholders' Resolution No. 02/2025/NQ-ĐHĐCĐ dated 4 July 2025 and the Board of Directors' Resolution No. 07/2025/NQ-HĐQT dated 7 July 2025, the Company approved the distribution of the remaining cash dividend for the 2024 fiscal year, with details as follows:

	Rate	Amount
	%	VND
Dividend payment (Equivalent to VND 600 per share)	6%	403,449,984,000

b) Details of Contributed capital

	Ending the year	Rate	Beginning the year	Rate
	VND	%	VND	%
Hoang Huy Investment Financial Services Joint Stock Company	2,625,079,030,000	38.19	2,561,052,720,000	38.09
Hoang Huy Investment Services Joint Stock Company	2,423,824,470,000	35.26	2,364,706,800,000	35.17
Hoang Giang Service Development Joint Stock Company	579,844,750,000	8.44	565,702,200,000	8.41
HHS Capital Joint Stock Company	513,525,000,000	7.47	501,000,000,000	7.45
Others	731,725,500,000	10.64	731,704,680,000	10.88
	6,873,998,750,000	**100**	**6,724,166,400,000**	**100**

c) Capital transactions with owners and distribution of dividends and profits

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Owner's contributed capital		
- At the beginning of the year	*6,724,166,400,000*	*6,724,166,400,000*
- Increase in the year	*149,832,350,000*	-
- At the end of the year	*6,873,998,750,000*	*6,724,166,400,000*
Distributed dividends and profit:		
- Dividend payable at the beginning of the year	-	-
- Dividend payable in the year	*403,449,984,000*	*450,519,148,800*
+ Dividend payable from last year's profit	403,449,984,000	273,622,982,210
+ Estimated dividend payable from this year's profit	-	176,896,166,590
- Dividends and profits paid in cash in the year	*403,449,984,000*	*450,519,148,800*
+ Dividend payable from last year's profit	403,449,984,000	273,622,982,210
+ Estimated dividend paid from this year's profit	-	176,896,166,590
- Dividend payable at the end of the year	-	-

d) Share

	31/03/2026	01/04/2025
Quantity of Authorized issuing shares	687,399,875	672,416,640
Quantity of issued shares	687,399,875	672,416,640
- Common shares	*687,399,875*	*672,416,640*
Quantity of outstanding shares in circulation	687,399,875	672,416,640
- Common shares	*687,399,875*	*672,416,640*
Par value per share (VND):	10,000	10,000

22. OFF STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE COMMITMENT

a) Operating asset for leasing

The Company is the lessor under operating lease contracts. As at 31 March 2026, total future minimum lease income under non-cancellbale operating lease contracts are presented as follows:

	31/03/2026	01/04/2025
	VND	VND
- Under 1 year	*64,647,687,578*	*48,726,909,292*
- From 1 year to 5 years	*121,168,350,723*	*96,347,817,170*
- Over 5 years	*22,430,771,630*	*30,483,373,200*

b) Operating leased assets

The Company entered into Land Lease Contract No. 326/HDTD with the People's Committee of Hanoi City on 24 November 2010 to lease a portion of land lot located at No. 275 Nguyen Trai Street, Khuong Dinh Ward, Hanoi City, for the purpose of constructing part of the Golden Land Building project. The leased land area is 6,579 square meters, with a lease term of 50 years from the contract signing date.

The Company signed an annual Land Lease contract No. 06/HD-TD on 31 January 2024 with the People's Committee of Hai Phong City to lease commercial and service land within the scope of the New Urban Area project along the extended Do Muoi Road and surrounding areas in Thuy Nguyen Ward, Hai Phong City. The land area is 26,664.2 m2, and the lease term is until 29 November 2073.

The Company signed Lease Contract No. 250723/TCH-CRV with Hoang Huy Investment Financial Services Joint Stock Company to lease an office space on the 4th floor, No. 183 Ba Trieu Street, Hai Ba Trung Ward, Hanoi City, with an area of 202 m2. The lease term is from 25 July 2023 to 25 July 2024 with a lump-sum rent payment.

c) Foreign currencies

	Unit	31/03/2026	01/04/2025
- US Dollars ($)	USD	27,867.33	27,867.33

d) Doubtful debts written-off

	31/03/2026	01/04/2025
	VND	VND
- Capital Interior Investment and Construction Joint Stock Company	2,038,005,705	2,038,005,705
- V.I.P Land Investment and Consultant Joint Stock Company	3,132,000,000	3,132,000,000
- Others	1,373,283,298	1,373,283,298
	6,543,289,003	**6,543,289,003**

23. TOTAL REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Revenue from leasing investment properties lease and rendering of services	89,607,541,580	97,186,343,473
Revenue from sale of real estate	-	7,864,050,484
	89,607,541,580	**105,050,393,957**

24. COST OF GOODS SOLD

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Cost of leasing investment property and rendering services	54,764,840,746	57,316,955,044
Cost of real estate sold	-	4,043,074,155
Cost of apartments transferred and cost allocated to retained commercial space	-	17,491,803,926
	54,764,840,746	**78,851,833,125**

25. FINANCIAL INCOME

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Interest income	17,626,264,579	897,219,475
Dividends or profits received	473,174,000,000	764,358,000,000
Gain on exchange difference at the year-end	21,095,569	22,322,415
Other financial income	-	65,426,440
	490,821,360,148	**765,342,968,330**
In which: Financial income received from related parties *(Detailed in Note 37)*	473,174,000,000	764,358,000,000

26. FINACIAL EXPENSES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Interest expenses	22,001,768,084	89,877,603,696
Loss on exchange difference in the year	-	11,373,881
	22,001,768,084	**89,888,977,577**
In which: Financial expenses paid to related parties *(Detailed in Note 37)*	22,001,768,084	89,877,603,696

27. SELLING EXPENSES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Labour expenses	6,058,958,066	1,830,130,433
Real estate operating expenses	24,086,290,776	-
Expenses of outsourcing services	1,850,669,344	2,182,080,246
Other expenses in cash	579,528,324	-
	32,575,446,510	**4,012,210,679**

28. GENERAL AND ADMINISTRATIVE EXPENSE

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Labour expenses	16,794,774,731	10,858,503,780
Depreciation expenses	2,209,946,574	1,597,609,558
Expenses of outsourcing services	1,813,538,173	2,277,341,960
Other expenses in cash	4,536,832,768	5,677,946,400
	25,355,092,246	**20,411,401,698**

29. OTHER INCOME

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Gain from liquidation, disposal of fixed assets	36,045,777	563,636,364
Forfeited customer deposits and amounts retained from customers who did not proceed with property leases	1,672,749,291	909,835,876
Contract penalties	1,066,414,259	-
Others	172,524,111	85,192,101
	2,947,733,438	**1,558,664,341**

30. OTHER EXPENSES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Depreciation non-operating asset	1,215,000,000	-
Project implementation costs	-	30,121,878,113
Donations for tree-planting programmes	-	2,971,868,400
Fines	524,136,720	319,315,051
Others	23,509,280	991,409,611
	1,762,646,000	**34,404,471,175**

31. CURRENT CORPORATE INCOME TAX EXPENSES

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Corporate income tax from main business activities		
Total profit before tax	472,123,103,450	659,904,671,219
Increase	3,965,526,743	36,397,922,681
- Land clearance and compensation costs for Land Plot N02	-	*30,121,878,113*
- Donations for tree-planting programmes	-	*2,971,868,400*
- Other non-deductible expenses	*3,965,526,743*	*3,304,176,168*
Decrease	(476,088,630,193)	(764,358,000,000)
- Dividend payment	*(473,174,000,000)*	*(764,358,000,000)*
- Loss from previous years	*(2,914,630,193)*	-
Taxable income	-	(68,055,406,100)
Current corporate income tax expense (tax rate 20%)	-	-
Adjustment of tax expenses from previous years to current year	177,403,180	-
Tax payable at the beginning of the year	(30,551,195,478)	(30,551,195,478)
Tax paid in the year	-	-
Corporate income tax payable at the the year -end from main business	**(30,373,792,298)**	**(30,551,195,478)**

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Corporate income tax from real estate activities		
Total profit from real estate activities	(25,206,261,870)	(15,521,538,845)
Decrease	25,206,261,870	-
- *Advertising expenses relating to projects for which revenue has not yet been recognised*	*24,086,290,776*	-
- *Project management expenses relating to projects for which revenue has not yet been recognised*	*1,119,971,094*	-
Taxable income	-	(15,521,538,845)
Current corporate income tax expense (tax rate 20%)	**-**	**-**
Temporarily paid tax on prepayment from customers relating to the real estate activities	39,058,902,947	-
Current corporate income tax expense from real estate activities (tax rate 20%)	**39,058,902,947**	**-**
Tax payable at the beginning of the year from the real estate activities	-	-
Tax paid in the year from the real estate activities	(37,040,241,613)	-
Corporate income tax payable at the year - end from real estate activities	**2,018,661,334**	**-**
Total current corporate income tax expense	39,236,306,127	-
Corporate income tax payable at the end of the year	**(28,355,130,964)**	**(30,551,195,478)**

32. DEFERRED INCOME TAX

a) Deferred income tax assets

	31/03/2026	01/04/2025
	VND	VND
- Corporate income tax rate used to determine deferred income tax assets	1%	-
- Deferred income tax assets related to deductible temporary differences	39,058,902,947	-
Deferred income tax assets	**39,058,902,947**	**-**

b) Deferred corporate income tax expense

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
- Deferred CIT income arising from deductible temporary difference	(39,058,902,947)	-
	(39,058,902,947)	**-**

Tax losses can be carried forward to offset against taxable income in the future within 5 consecutive years from the year immediately following the year in which the losses occurred. The actual losses carried forward to subsequent years for tax purposes will be depended on the examination and approval by the tax authorities and may differ from the figures presented in the financial statements. Estimated losses can be offset against future taxable income of the Company as follows:

The year in which the loss arised	The tax inspection status	Amount of tax loss incurred	Amount of tax loss ultilized	Amount of tax loss carried forward to the subsequent tax year
		VND	VND	VND
2024	Not yet inspected	83,576,944,945	(2,914,630,193)	80,662,314,752
2025	Not yet inspected	-	-	-

The Board of Management assesses that the Company's ability to generate sufficient taxable profits in the future to utilize the carried-forward tax losses and unused tax incentives is uncertain. Therefore, no deferred income tax assets related to these items are recognized in this year's balance sheet.

33. BUSINESS AND PRODUCTIONS COST BY ITEMS

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Labour expenses	30,356,148,954	15,084,342,622
Depreciation expenses	21,754,499,751	21,713,342,157
Real estate project development costs	2,038,225,249,578	215,301,812,404
Expenses of outsourcing services	53,774,368,620	19,325,040,146
Other expenses in cash	14,686,110,949	15,653,414,422
	2,158,796,377,852	287,077,951,751

34. FINANCIAL INSTRUMENTS

Financial risk management

Financial risks that the Company may face risks including: market risk, credit risk and liquidity risk.

The Company has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. Board of Management of the Company is responsible for monitoring the risk management process to ensure the appropriate balance between risk and risk control.

Market risk

The Company may face with the market risk such as: changes in prices, exchange rates and interest rates.

Exchange rate risk:

The Company bears the risk of interest rates due to the transaction made in a foreign currency other than VND such as: borrowings and debts, revenue, cost, importing materials, good, machinery and equipment....

Interest rate risk:

The Company bears the risk of interest rates due to the fluctuation in fair value of future cash flow of a financial instrument in line with changes in market interest rates if the Company has time or demand deposits, borrowings and debts subject to floating interest rates. The Company manages interest rate risk by analyzing the market competition situation to obtain interest beneficial for its operation purpose.

Credit Risk

Credit risk is the risk of financial loss to the Company if a counterparty fails to perform its contractual obligations. The Company has credit risk from operating activities (mainly to trade receivables) and financial activities (including deposits, loans and other financial instruments), detailed as follows:

	Under 1 year	From 1 to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 31/03/2026				
Cash and cash equivalents	96,262,756,054	-	-	96,262,756,054
Trade and other receivables	43,085,932,018	-	-	43,085,932,018
Loans	479,600,000,000	-	-	479,600,000,000
	618,948,688,072	**-**	**-**	**618,948,688,072**
As at 01/04/2025				
Cash and cash equivalents	25,409,976,549	-	-	25,409,976,549
Trade and other receivables	22,016,928,206	-	-	22,016,928,206
	47,426,904,755	**-**	**-**	**47,426,904,755**

Liquidity Risk:

Liquidity risk is the risk that the Company has trouble in settlement of its financial obligations due to the lack of funds. Liquidity risk of the Company is mainly arises from different maturity of its financial assets and liabilities.

Due date for payment of financial liabilities based on expected payment under the contracts (based on cash flow of the original debts) as follows:

	Under 1 year	From 1 to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 31/03/2026				
Borrowings and debts	145,000,000,000	-	-	145,000,000,000
Trade and other payables	110,406,018,211	8,087,817,499	-	118,493,835,710
Accrued expenses	18,747,831,267	-	-	18,747,831,267
	274,153,849,478	**8,087,817,499**	**-**	**282,241,666,977**
As at 01/04/2025				
Borrowings and debts	1,063,149,000,000	296,158,379,001	-	1,359,307,379,001
Trade and other payables	62,982,556,746	5,528,508,590	7,009,149,314	75,520,214,650
Accrued expenses	18,855,474,511	-	-	18,855,474,511
	1,144,987,031,257	**301,686,887,591**	**7,009,149,314**	**1,453,683,068,162**

The Company believes that risk level of loan repayment is controllable. The Company has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

35. ADDITIONAL INFORMATION FOR THE ITEMS OF THE SEPARATE STATEMENT OF CASH FLOWS

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
a) Proceeds from borrowings during the year		
Proceeds from ordinary contracts;	746,664,735,757	296,158,379,001
b) Actual repayments on principal during the year		
Repayment on principal from ordinary contracts;	1,960,972,114,758	91,950,000,000
Offsetting loan principal with dividends received from subsidiaries	-	150,000,000,000

36. SUBSEQUENT EVENTS AFTER THE REPORTING PERIOD

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the Separate Financial Statements.

37. TRANSACTION AND BALANCES WITH RELATED PARTIES

List and relation between related parties and the Company are as follows:

Related parties	Relationship
Hoang Huy Investment Financial Services Joint Stock Company	Ultimate parent company "The Group"
Hoang Huy Investment Services Joint Stock Company	Parent company from 12/06/2025
Hoang Giang Service Development Joint Stock Company	Fellow subsidiary
Thinh Hiep Contruction Joint Stock Company	Fellow subsidiary
Thinh Phat Real Estate Construction Joint Stock Company	Fellow subsidiary
To Hieu Investment Joint Stock Company	Fellow subsidiary
Pruksa Viet Nam Company Limited	Fellow subsidiary
HHS Capital Joint Stock Company	Fellow subsidiary
Dai Loc House Development Joint Stock Company	Subsidiary
Dai Thinh Vuong Construction Joint Stock Company	Subsidiary

In addition to the information with related parties presented in the above Notes, during the year the Company has transactions with related parties as follows:

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Purchase	**700,657,200**	**700,657,200**
Hoang Huy Investment Financial Services JSC - Office rental	700,657,200	700,657,200
Finacial revenue	**473,174,000,000**	**764,358,000,000**
Dai Loc House Development Joint Stock Company - Dividend	473,174,000,000	764,358,000,000

	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
	VND	VND
Financial expenses	**22,001,768,084**	**89,877,603,696**
Hoang Huy Investment Financial Services Joint Stock Company	5,489,150,685	24,479,684,930
Dai Loc House Development Joint Stock Company	16,512,617,399	65,397,918,766
Proceeds from borrowings	**160,000,000,000**	-
Dai Loc House Development Joint Stock Company	160,000,000,000	-
Repayment of loan	**1,078,149,000,000**	**207,800,000,000**
Dai Loc House Development Joint Stock Company	761,649,000,000	207,800,000,000
Hoang Huy Investment Financial Services Joint Stock Company	316,500,000,000	-
Dividend distribution	**359,547,703,200**	**367,927,935,240**
Hoang Huy Investment Financial Services Joint Stock Company	153,663,163,200	171,590,532,240
Hoang Huy Investment Services Joint Stock Company	141,882,408,000	158,435,355,600
Hoang Giang Service Development Joint Stock Company	33,942,132,000	37,902,047,400
HHS Capital Joint Stock Company	30,060,000,000	-

Transactions with the other related parties as follows:

The remuneration of key management personnel (inclusive of personal income tax) is as follows:

	Position	From 01/04/2025 to 31/03/2026	From 01/04/2024 to 31/03/2025
		VND	VND
Remuneration of the Board of Directors			
- Do Huu Ha	Chairman	120,000,000	120,000,000
- Do Huu Hau	Member	60,000,000	60,000,000
- Nguyen Van Thu	Independent Member	60,000,000	60,000,000
- Dang Tuan Vu	Independent Member	60,000,000	60,000,000
- Le Duy Phi	Independent Member	60,000,000	60,000,000
		360,000,000	**360,000,000**
Remuneration of Supervisory Board			
- Pham Anh Tu	Head of Board	48,000,000	48,000,000
- Vu Van Hoang	Member	36,000,000	36,000,000
- Chu Thi Lua	Member	36,000,000	36,000,000
		120,000,000	**120,000,000**
Salary, reward of the Board of Management and the other managers			
- Pham Thi Thu Huyen	General Director	1,294,985,923	889,153,846
- Tran Ngoc Binh	Deputy General Director	855,426,438	573,538,461
- Nguyen Thi Thuy Duong	Deputy General Director	399,000,000	403,846,154
- Nguyen Kim Quyen	Chief Accountant	504,019,567	396,000,000
		3,053,431,928	**2,262,538,461**

In addition to the above related parties' transactions, other related parties did not have any transactions during the year and have no balance at the end of the fiscal year with the Company.

38. COMPARATIVE FIGURES

The comparative figures are figures in Separate Financial Statements for year ended as at 31 March 2025 audited by AASC Auditing Firm Limited Company.

Hanoi, 24 June 2026

Preparer	Chief Accountant	Director
Do Thu Huong	Nguyen Kim Quyen	Pham Thi Thu Huyen

CRV REAL ESTATE GROUP JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness
No. 03/2026/TT-HDQT	*Hanoi, July 28, 2026*

PROPOSAL

(Re: Approval of the audited report on the use of capital raised from the public offering of shares to existing shareholders in 2025)

Dear Shareholders of CRV Real Estate Group Joint Stock Company (CRV)

- *Pursuant to the Charter of CRV Real Estate Group Joint Stock Company;*
- *Pursuant to the audited Report on the use of capital obtained from the public offering of shares to existing shareholders in 2025.*

The Board of Directors (BOD) respectfully reports to the General Meeting of Shareholders (AGM) on the use of capital raised from the public offering of shares to existing shareholders in 2025 as follows:

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV M.S.D.N: 0102003419 THÀNH PHỐ HÀ

I. Information about the offering

1. Stock name: Shares of CRV Real Estate Group Joint Stock Company
2. Type of securities: Common stocks
3. Par value: 10,000 VND/share
4. Number of securities successfully offered: 14,983,235 shares
5. Total amount mobilized: 389,564,110,000 VND. After deducting the remittance fee (the bank deducts directly when transferring money to the escrow account), the total amount collected is 389,564,086,182 VND, of which the amount mobilized for the project (excluding other costs of the offering) is 389,564,086,182 VND.
6. Closing date of the offering: 19/01/2026.

II. Progress of using the proceeds from the offering

1. Capital use plan:

   The total amount expected to be collected from the offering (excluding the costs of the offering) is VND 437,070,816,000 which will be used by CRV Real Estate Group Joint Stock Company to invest in the project, specifically as follows:

Purpose	Expected capital use amount (VND)	Expected capital use schedule
Investment project to build a new urban area along Do Muoi street and surrounding areas in Tan Duong and Duong Quan communes, Thuy Nguyen district (Hoang Huy New City – II Project) (*)	437.070.816.000	In fiscal years 2025 and 2026, according to the actual timelines of the project
Total	**437.070.816.000**	

(*) Note: The project name is presented according to the investment policy approval decision No. 3178/QD-UBND dated October 11, 2023 of the People's Committee of Hai Phong City. The new administrative address of the project from 01/07/2025 is Thuy Nguyen Ward, Hai Phong City.

2. Schedule of use of proceeds from the offering:

- Progress of using the proceeds from the offering until the end of 31/03/2026:

STT	Contents	Amount
1	Actual amount of money raised from the offering	**389.564.110.000**
2	The amount of money used to invest in the investment project to build a new urban area along the extended Do Muoi street and surrounding areas in Tan Duong and Duong Quan communes, Thuy Nguyen district (now Thuy Nguyen ward, Hai Phong city) - Hoang Huy New City Project – II	**389.564.110.000**
3	Unused amount (3 =1 – 2)	**0**

- Date the Company disburses all proceeds from the offering: 30/03/2026.

Thus, the Company has used all the money collected from the public offering of shares according to the capital use plan approved by the General Meeting of Shareholders.

3. The audited report on the use of capital obtained from the public offering of shares to existing shareholders in 2025 has been audited and attached to the report.

Respectfully submit to the General Meeting of Shareholders for consideration and approval./.

Recipients:

– As submitted;
– BOD, BOM, SB;
– Archived.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

DO HUU HA

REPORT ON THE UTILIZATION OF CAPITAL

CRV REAL ESTATE GROUP JOINT STOCK COMPANY

Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025

for the period from January 19, 2026 to March 31, 2026
(audited)

CONTENTS

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of CRV Real Estate Group Joint Stock Company (the "company") presents its report and the Company's Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 for the period from 19 January, 2026 to 31 March, 2026 ("Report on the Utilization of Capital").

THE COMPANY

CRV Real Estate Group Joint Stock Company which was established and operating activities under Business License No 0102003419 issued by Hanoi Department of Investment and Planning (now reorganized as the Hanoi Department of Finance) for the first time on 21 July 2006, 18th re-registered on 27 January 2026.

The Company's head office is located at 4th Floor, No. 183 Ba Trieu Street, Hai Ba Trung Ward, Hanoi City.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

Members of the Board of Directors during the year and to the reporting date are:

Mr: Do Huu Ha	Chairman
Mr: Do Huu Hau	Member
Mr: Nguyen Van Thu	Independent Member
Mr: Dang Tuan Vu	Independent Member
Mr: Le Duy Phi	Independent Member

The members of The Board of Management in the fiscal year and to the reporting date are:

Ms: Pham Thi Thu Huyen	General Director
Mr: Tran Ngoc Binh	Deputy General Director
Ms: Nguyen Thi Thuy Duong	Deputy General Director

The members of the Board of Supervision are:

Mr. Pham Anh Tu	Head of the Board
Mr. Vu Van Hoang	Member
Ms. Chu Thi Lua	Member

LEGAL REPRESENTATIVE

The legal representative of the Company during the reporting period and up to the date of this Report on the Utilization of Capital is Ms. Pham Thi Thu Huyen - General Director.

AUDITORS

The auditors of the AASC Auditing Firm Company Limited take the audit of Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 for the Company.

STATEMENT OF THE BOARD OF MANAGEMENT' RESPONSIBILITY IN RESPECT OF THE REPORT ON THE UTILIZATION OF CAPITAL RAISED FROM THE 2025 ADDITIONAL PUBLIC OFFERING OF SHARES TO EXISTING SHAREHOLDERS FOR THE PERIOD FROM 19 JANUARY 2026 TO 31 MARCH 2026

The Board of Management is responsible for the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 which give a true and fair view of the increase and decrease in owners' equity for the period. In preparing those Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025, The Board of Management is required to:

- Establishment and maintenance of an internal control system which is determined neccessary by The Board of Management and Those charged with governance to ensure the preparation and presentation of Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 do not contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025; and

  The Report on the Utilization of Capital was prepared by the Company's Board of General Directors on the basis of the accounting policies described in Note III - Notes to the Report on the Utilization of Capital. The framework for preparation and presentation of the Report is a fair presentation framework established to meet the information needs regarding the capital raised from the Company's public offering of additional shares to existing shareholders for the period from January 19, 2026 to March 31, 2026.

The Board of Management ensures that the accounting records are maintained so as to accurately and fairly reflect the Company's Report on the Utilization of Capital at any time, and that the report on the additional contributed charter capital complies with applicable current regulations of the State. The Board is also responsible for safeguarding the Company's assets and implementing appropriate measures to prevent and detect fraud and other

The Board of Management of the Company hereby confirms that the Report on the Utilization of Capital presents fairly and accurately the balance of Owners' Contributed Capital for the period from January 19, 2026 to March 31, 2026, in accordance with Vietnamese Accounting Standards and the Vietnamese Accounting System, and in compliance with the relevant prevailing regulations.

The Board of Management confirms that the Company has fully complied with the information disclosure requirements prescribed by the prevailing laws and regulations of Vietnam

We, The Board of Management, confirm that theReport on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 for the period from 19 January, 2026 to 31 March, 2026 prepared by us, give a true and fair view of increase and decrease in owners' equity of Company accordance with the Vietnamese Accounting Standards and System and comply with relevant statutory requirements.

On behalf of The Board of Management

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

Pham Thi Thu Huyen
General Director
Ha Noi, 2 June , 2026

aasc

No.:030626.005/BCKH.KT7

INDEPENDENT AUDITOR'S REPORT

On the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 for the period from 19 January, 2026 to 31 March, 2026

of CRV Real Estate Group Joint Stock Company

To: Shareholders, The Board of Directors and The Board of Management
CRV Real Estate Group Joint Stock Company

Independent Auditor's Report on the Utilization of Capital Raised from the 2025 additional public offering of shares to existing shareholders for the Period from 19 January 2026 to 31 March 2026

We have audited the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 of CRV Real Estate Group Joint Stock Company for the Period from 19 January 2026 to 31 March 2026 (hereinafter referred to as the "Report on the Utilization of Capital") prepared on 2 June , 2026 including: Report on the Utilization of Capital and Notes to the Report on the Utilization of Capital as at 31 March 2026 as set out on pages 06 to 11.

Board of Management's Responsibility

The Board of Management is responsible for the preparation and presentation of the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 of CRV Real Estate Group Joint Stock Company in accordance with the accounting policies set out in Note III - Basis of preparation the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025. The Board of Management is also responsible for such internal control as it determines is necessary to enable the preparation and presentation of the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025. he procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Report on the Use of Proceeds, whether due to fraud or error. In making those risk assessments, the auditor considers the Company's internal control relevant to the preparation and presentation of the Report on the Use of Proceeds in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of the accounting policies applied by the Board of Management, as well as evaluating the overall presentation of the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Auditor's opinion

In our opinion, the Report on the Utilization of Capital Raised from the public offering of additional shares to existing shareholders in 2025 of CRV Real Estate Group Joint Stock Company has been prepared, in all material respects, in accordance with the Vietnamese Accounting Standards and System and comply with relevant statutory requirements.

Basis of Accounting and Intended Use Limitation

Without modifying our opinion, we draw attention to Notes III - Notes to the Report on the Utilization of Capital of CRV Real Estate Group Joint Stock Company, which describe the basis of preparation adopted by the Company in the preparation of the Report on the Utilization of Capital. This report has been prepared by the Company in accordance with the reporting and disclosure requirements of the Law on Securities No. 54/2019/QH14 passed by the National Assembly on 26 November 2019 (the "Law on Securities"), Decree No. 155/2020/ND-CP issued by the Government on 31 December 2020, and Decree No. 245/2025/ND-CP dated 11 September 2025 on amending Decree No. 155/2020/ND-CP detailing and guiding the implementation of a number of articles of the Law on Securities. Accordingly, this Report on Additional Contributed Charter Capital may not be suitable for other purposes.

AASC Auditing Firm Company Limited

CÔNG TY TRÁCH NHIỆM HỮU HẠN HÃNG KIỂM TOÁN AASC

Nguyen Ngoc Lan	**Nguyen Duc Trong**
Deputy General Director	Auditor
Registered Auditor	Registered Auditor
No: 1427-2023-002-1	No: 4062-2024-002-1
Ha Noi, 3 June, 2026	

REPORT ON THE UTILIZATION OF CAPITAL RAISED FROM THE PUBLIC OFFERING OF ADDITIONAL SHARES TO EXISTING SHAREHOLDERS IN 2025

for the period from January 19, 2026 to March 31, 2026

Securities: Shares of CRV Real Estate Group Joint Stock Company

To: **State Securities Commission of Vietnam**

Issuer name: CRV Real Estate Group Joint Stock Company
Head office address: 4th Floor, No. 183 Ba Trieu Street, Hai Ba Trung Ward, Hanoi City, Vietnam.
Phone: (84) 24 73 061 886
Email: info@crvgroup.vn

Results of the Public Offering of Shares

No.	Purpose of the Offering as Approved by the General Meeting of Shareholders	Proposed Use of Proceeds Approved by the General Meeting of Shareholders (Planned) (VND)	Actual number of shares issued (shares)	Share issuance expenses (VND)	Net proceeds received from the share issuance (VND)	Difference Between the Actual Net Proceeds from the 2025 Public Offering of Shares and the Approved Use of Proceeds Plan (*) (VND)	Actual Use of Proceeds from the 2025 Public Offering of Shares for the Period from 19 January 2026 to 31 March 2026	
							Total actual utilization (VND)	Difference (VND)
(1)	(2)	(3)	(4)	(5)	(6)	(7) = (6) - (3)	(8)	(9)= (8) - (6)
I	**Issuance of shares to existing shareholders**	**437.070.816.000**	**14.983.235**	**336.150.000**	**389.564.110.000**	**(47.506.706.000)**	**389.564.110.000**	**-**
1	Investment in the project "Construction of the new urban area along the extended Do Maoi road and surrounding areas in Tan Duong and Duong Quan communes, Thuy Nguyen district (now Thuy Nguyen ward, Hai Phong City) – Hoang Huy New City – II"	437.070.816.000	14.983.235	336.150.000	389.564.110.000	(47.506.706.000)	389.564.110.000	-
	Total	**437.070.816.000**	**14.983.235**	**336.150.000**	**389.564.110.000**	**(47.506.706.000)**	**389.564.110.000**	**-**

(*) **(7) Cause of the Difference:**

The actual proceeds received from the 2025 public offering of shares were lower than those contemplated under the approved offering plan due to the under-subscription of 1,827,181 shares, equivalent to VND 47,506,706,000. The Company has allocated and utilised 100% of the actual proceeds from the share issuance for the investment project "Construction of the new urban area along the extended Do Muoi road and surrounding areas in Tan Duong and Duong Quan communes, Thuy Nguyen District (now Thuy Nguyen Ward, Hai Phong City) – Hoang Huy New City – II".

NOTES TO THE REPORT ON THE UTILIZATION OF CAPITAL RAISED FROM THE PUBLIC OFFERING OF ADDITIONAL SHARES TO EXISTING SHAREHOLDERS IN 2025

for the period from January 19, 2026 to March 31, 2026

I. INTRODUCTION TO THE ISSUER

Vietnamese Name	: CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV
English Name:	: CRV REAL ESTATE GROUP JOINT STOCK COMPANY
Trading Name	: CRV
Abbreviation	: CRV
Head Office:	: 4th Floor, No. 183 Ba Trieu Street, Hai Ba Trung Ward, Hanoi
Telephone:	: (84) 24 73 061 886
Website	: www.crvgroup.vn
Capital	: VND 6,873,998,750,000, equivalent to 687,399,875 shares (par value VND 10,000 per share)
Registration Certificate	: No. 0102003419 issued for the first time by the Hanoi Department of Planning and Investment (now reorganized as the Hanoi Department of Finance) on 21 July 2006, most recently amended for the 18th time by the Hanoi Department of Finance on 27 January 2026.

Principal Business Activities

Real estate business and land use rights owned, leased, or under lawful utilization. Details: Real estate business – Industry Code: 6810.

Principal Products and Services

Investment in the development and distribution of real estate.

II. GENERAL INFORMATION ON THE 2025 PUBLIC OFFERING OF SHARES

1. Legal Basis

- Registration Certificate of the Joint Stock Company No. 0102003419, first issued on 21 July 2006, and subsequently amended from the first to the eighteenth time on 27 January 2026;
- Submission No. 08/2025/TT-HĐQT dated 04 July 2025 of the Board of Directors regarding the plan to issue additional shares to existing shareholders through a public offering;
- Resolution No. 02/2025/NQ-ĐHĐCĐ and Minutes No. 02/2025/BB-ĐHĐCĐ dated 04 July 2025 of the Annual General Meeting of Shareholders for the fiscal year 2025 of CRV Real Estate Group Joint Stock Company, approving Submission No. 08/2025/TT-HĐQT dated 04 July 2025 of the Board of Directors regarding the plan to issue additional shares to existing shareholders, with 100% of attending shareholders voting in favor;
- Minutes No. 08/2025/BB-HĐQT dated 21 July 2025 and Resolution No. 08/2025/NQ-HĐQT dated 21 July 2025 of the Board of Directors of CRV Real Estate Group Joint Stock Company regarding the implementation of the plan to issue additional shares to existing shareholders through a public offering;
- Prospectus of CRV Real Estate Group Joint Stock Company dated 12 November 2025 submitted to the State Securities Commission of Vietnam;
- Certificate of Registration for Public Offering of Additional Shares No. 443/GCN-UBCK dated 20 November 2025;
- Notice of subscription rights sent to the shareholders of CRV Real Estate Group Joint Stock Company dated 24 November 2025; Public Offering Notice No. 236/CV-CRV dated 24 November 2025;
- Minutes No. 02/2026/BB-HĐQT dated 20 January 2026 and Resolution No. 02/2026/NQ-HĐQT dated 20 January 2026 of the Board of Directors of CRV Real Estate Group Joint Stock Company approving the results of the 2025 public offering of additional shares;
- Report No. 15/2026/CRV-CV dated 20 January 2026 of CRV Real Estate Group Joint Stock Company on the results of the public offering of additional shares;

- Official Letter No. 665/UBCK-QLKD dated 21 January 2026 of the State Securities Commission of Vietnam regarding the receipt of documents on the report of results of the public offering of shares;
- Bank statement of account No. 099701079798888 at Ho Chi Minh City Development Commercial Joint Stock Bank (HDBank), Hai Phong Branch, from 07 July 2025 to 19 January 2026;
- Blocked account statement No. 099701079798888 at Ho Chi Minh City Development Commercial Joint Stock Bank (HDBank), Hai Phong Branch, as of 31 March 2026;
- Payment account statement No. 099704079797999 at Ho Chi Minh City Development Commercial Joint Stock Bank (HDBank), Hai Phong Branch, as of 31 March 2026;
- Documents and vouchers related to payments to contractors;
- According to the aforementioned legal documents, the Company planned to use all proceeds from the public offering to invest in the project "Construction of the new urban area along the extended Do Muoi road and surrounding areas in Tan Duong and Duong Quan communes, Thuy Nguyen District". The proceeds from the offering were allocated to construction costs in accordance with the projected schedule for 2025 - 2026;
- Other relevant records and documents...

2. General Information on the 2025 Public Offering of Shares

2.1 Issuance of shares to existing shareholders

- Type of share: Common shares
- Number of shares offered: 16,810,416 shares;
- Per value: VND 26,000 per share. Hence, total proceeds raised VND 437,070,816,000;
- Exercise ratio: 40:1 (on the record date for exercising rights, a shareholder holding 40 shares will receive 40 subscription rights, and for every 40 subscription rights, the shareholder is entitled to purchase 01 new share);
- Rounding plan, plan for handling fractional shares, and plan for handling unsubscribed shares (if any):

  (1) Rounding principle: The number of additional shares offered to existing shareholders shall be rounded down to the nearest whole unit. Any fractional shares (if any) will be aggregated and handled in accordance with the plan for dealing with fractional shares and unsubscribed shares;

  (2) Plan for handling fractional shares and unsubscribed shares (if any):

  + Fractional shares and unsubscribed shares include: fractional shares arising from rounding down to the nearest whole unit; the number of shares refused by shareholders; and the difference between the expected number of shares to be offered (16,810,416 shares) and the actual number of shares offered according to the exercise ratio;

  + All fractional shares and unsubscribed shares shall be offered by the Board of Directors to other investors under conditions not more favorable than those offered to existing shareholders. In particular, the offering price is VND 26,000 per share, equal to the price offered to existing shareholders, to ensure that all shares are fully issued;

  + Under the authorization of the General Meeting of Shareholders, the Board of Directors shall establish criteria for selecting investors to whom unsubscribed shares will be offered, as follows: domestic investors who are interested, willing, and financially capable of investing in CRV shares; investors whose business activities do not negatively affect CRV's interests;

  + The distribution of fractional shares and unsubscribed shares to existing shareholders or external investors must comply with the following conditions: compliance with Article 195 of the Law on Enterprises No. 59/2020/QH14: "A subsidiary is not allowed to invest in or purchase shares of its parent company. Subsidiaries of the same parent company are not allowed to simultaneously contribute capital or purchase shares to create cross-ownership"; and compliance with relevant legal regulations on handling shares not registered for purchase, unpaid shares, and fractional shares;

  + In the event that the statutory distribution period (including any extension, if applicable) expires and there remain unsubscribed shares, such unsubscribed shares shall be cancelled, and the Board of Directors shall be authorized to decide on the termination of the offering and report the issuance results to the State regulatory authorities.

- Regulations on the transfer of subscription rights:

+ Period for transferring subscription rights: from 15 December 2025 to 06 January 2026;

+ Existing shareholders whose names are on the list at the record date for exercising rights are entitled to transfer their subscription rights to another person, but such transfer is permitted only once within the prescribed period (the transferee of subscription rights is not allowed to transfer those rights to a third party). The transferor and transferee shall mutually agree on the transfer price and payment. Subscription rights may be split and transferred to multiple investors according to the agreement between the parties;

+ The number of shares issued to existing shareholders in this offering are common shares, which are not subject to transfer restrictions from the date of distribution;

+ Shareholders subject to transfer restrictions are still entitled to receive subscription rights, and the additional shares purchased under these rights are not subject to transfer restrictions;

+ Fractional shares and unsubscribed shares offered to existing shareholders or external investors (if any) shall be subject to transfer restrictions for one (01) year from the closing date of the offering.

- Regulations on subscribed securities

  + Period for share subscription registration and payment: from 15 December 2025 to 08 January 2026;

  + The subscribed securities are common shares, freely transferable.

- Place of implementation:

  + For deposited securities: Shareholders shall carry out procedures for transferring subscription rights, registering for share subscription, and making payment for subscribed shares at the depository members where their depository accounts are opened;

  + For non-deposited securities: Shareholders shall carry out procedures for transferring subscription rights and registering for share subscription at the head office of CRV Real Estate Group Joint Stock Company – Address: 4th Floor, No. 183 Ba Trieu Street, Hai Ba Trung Ward, Hanoi City, presenting their Citizen Identification Card/ID Card and making payment for subscribed shares into the escrow account.

- Purpose of the offering: The offering is carried out in accordance with Resolution of the General Meeting of Shareholders for the fiscal year 2025 No. 02/2025/NQ-ĐHĐCĐ dated 04 July 2025 and Resolution of the Board of Directors No. 08/2025/NQ-HĐQT dated 21 July 2025 approving the implementation plan for the additional public offering of shares to existing shareholders in 2025 and the plan for utilizing the proceeds expected to be raised from the offering. Accordingly, the purpose of this offering is to invest in the construction project of the new urban area along the extended Do Muoi Road and surrounding areas in Tan Duong and Duong Quan Communes, Thuy Nguyen District (now Thuy Nguyen Ward, Hai Phong City) (Hoang Huy New City – II Project).

2.2 *Handling of fractional shares and unsubscribed shares in the 2025 additional public offering of shares to existing shareholders.*

- Results of exercising subscription rights in the 2025 additional public offering of shares to existing shareholders (implementation period from 15 December 2025 to 08 January 2026) are as follows:

  + Total number of shares offered: 16,810,416 shares;

  + Number of shares subscribed and paid for by existing shareholders: 14,983,235 shares;

  + Number of fractional shares and unsubscribed shares: 1,827,181 shares.

- Based on the plan for handling fractional shares and unsubscribed shares as approved by the General Meeting of Shareholders under Resolution No. 02/2025/NQ-ĐHĐCĐ dated 04 July 2025, the Board of Directors has decided to distribute the fractional shares and unsubscribed shares of the 2025 additional public offering of shares to existing shareholders as follows:

  Number of fractional shares and unsubscribed shares: 1,827,181 shares.

  Per value: VND 26,00 per share.

  Recipients of fractional shares and unsubscribed shares.

  + Criteria for selecting recipients: Investors must meet the following conditions:

  (1) Domestic investors who express interest, willingness, and sufficient financial capacity to invest in CRV shares;

  (2) Investors whose business activities do not negatively affect CRV's interests;

  (3) Investors who contribute to the development of the Company's business and production activities.

  + The list of investors receiving fractional shares and unsubscribed shares from the 2025 additional public offering of shares to existing shareholders does not fall under the cases stipulated in Clause 3, Article 42 of Decree No. 155/2020/NĐ-CP dated 31 December 2020.

- Transfer restriction: The fractional shares and unsubscribed shares distributed to investors shall be subject to transfer restrictions for one (01) year from the closing date of the offering.
- Period for investors to register and make payment for fractional shares and unsubscribed shares: from 16 January 2026 until 16:00 on 19 January 2026.

Total number of shares successfully offered to the public: 14,983,235 shares.
Value of additionally listed shares (at par value): VND 149,832,350,000 (One hundred forty-nine billion eight hundred thirty-two million three hundred fifty thousand dong).

2.3 *Proceeds from the offering*

	Value (VND)
According to Report No. 15/2026/CRV-BC dated 20 January 2026 of CRV Real Estate Group Joint Stock Company on the results of the public offering of shares, and Official Letter No. 665/UBCK-QLCB dated 21 January 2026 of the State Securities Commission regarding the results of the additional public offering of shares of CRV Real Estate Group Joint Stock Company,the total proceeds from the 2025 public offering of shares to existing shareholders are:	389.564.110.000
+ Proceeds corresponding to par value are:	*149.832.350.000*
+ Share premium is:	*239.731.760.000*
Total expenses related to the offering are:	(336.173.818)
Net proceeds from the 2025 share offering are:	389.227.936.182

3. Capital utilization plan according to the issuance scheme

3.1 *The capital utilization plan under the issuance scheme is presented in detail in the following documents:*

- Resolution of the Annual General Meeting of Shareholders No. 02/NQ-DHDCD dated 04 July 2025;
- Resolution of the Board of Directors No. 08/2025/NQ-HDQT dated 21 July 2025;
- Other legal documents as detailed in Section 1. "Legal Basis".

3.2 *Plan for capital use.*

Based on the approval of Resolution of the Annual General Meeting of Shareholders No. 02/NQ-DHDCD dated 04 July 2025, the Board of Directors issued Resolution No. 08/2025/NQ-HDQT dated 21 July 2025 on approving the implementation of the plan to offer additional shares to existing shareholders in order to prepare the public offering registration dossier and submit it to the State Securities Commission for approval.

According to Resolution No. 08/2025/NQ-HDQT dated 21 July 2025 on the implementation of the plan to offer additional shares to the public: The total number of shares issued to existing shareholders is 16,810,416 common shares. The total expected proceeds from the 2025 public offering of shares to existing shareholders were VND 437,070,816,000. The capital will be used to invest in the Company's projects as follows:

Purpose	Expected use of capital (VND)	Expected implementation schedule
Proceeds from the share issuance to existing shareholders	**437.070.816.000**	During fiscal years 2025 and 2026, according to the actual project timeline.
Investment in the Project: Construction of the new urban area along the extended Do Muoi Road and surrounding areas in Tan Duong and Duong Quan communes, Thuy Nguyen District (now Thuy Nguyen Ward, Hai Phong City) – Hoang Huy New City – II Project	437.070.816.000	

3.3 *Changes and adjustments (if any) and reasons for adjustments: None.*

3.4 *Current capital utilization status*

	Value (VND)
Estimated proceeds from the offering are:	437.070.816.000
Actual proceeds from the offering are:	389.564.110.000
The Company has used all proceeds from the 2025 public share offering to make payments to contractors of the bidding package under the Project: Construction of the new urban area along the extended Do Muoi Road and surrounding areas in Tan Duong and Duong Quan communes, Thuy Nguyen District (now Thuy Nguyen Ward, Hai Phong City) – Hoang Huy New City – II Project, with the total amount of:	389.564.110.000

III. BASIS FOR PREPARING THE REPORT ON CAPITAL UTILIZATION STATUS

1. *Purpose of the report*

Report on the utilization of proceeds from the 2025 public share offering for the period from 19 January 2026 to 31 March 2026, with the value of additionally listed shares (at par value): VND 149,832,350,000, implemented in accordance with the Resolution of the General Meeting of Shareholders 2025.

This report on the utilization of proceeds is prepared to enable the Company to comply with the requirements of Decree No. 155/2020/NĐ-CP dated 31 December 2020 and Decree No. 245/2025/NĐ-CP dated 11 September 2025 amending Decree No. 155/2020/NĐ-CP, as well as the requirements of the State Securities Commission. Therefore, this report on capital utilization may not be suitable for other purposes.

2. *Basis for preparing the report on capital utilization status*

This report on capital utilization is prepared based on the actual proceeds the Company obtained from the 2025 public share offering for the period from 19 January 2026 to 31 March 2026, and the actual amount utilized by the Company for activities in accordance with the Proposal, Resolution of the Annual General Meeting of Shareholders No. 02/NQ-ĐHĐCĐ dated 04 July 2025, and Resolution No. 15/2025/NQ-HĐQT dated 24 December 2025 of the Board of Directors approving the implementation of the 2025 public share offering.

3. *Currency unit used in accounting*

The report on capital utilization results is presented in Vietnam Dong (VND).

IV. EVENTS OCCURRING AFTER THE REPORTING DATE

There were no significant events arising after 31 March 2026 that require adjustments or disclosures in this report on capital utilization.

Hanoi, 2 June 2026

Preparer	Chief Accountant	General Director
Do Thu Huong	Nguyen Kim Quyen	Pham Thi Thu Huyen

M.S.D.N: 0102003… CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV THÀNH PHỐ HÀ NỘI

CRV REAL ESTATE GROUP JOINT STOCK COMPANY
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SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
---o0o---

No. 04/2026/TT-HDQT

Hanoi, July 28, 2026

PROPOSAL

(Re: Profit distribution plan and dividend payment for fiscal year 2025)

Dear Shareholders of CRV Real Estate Group Joint Stock Company

Base:

- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;*
- *Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;*
- *Charter of CRV Real Estate Group Joint Stock Company;*
- *The financial statements for the fiscal year 2025 of CRV Real Estate Group Joint Stock Company have been audited.*

I. PROFIT DISTRIBUTION AND DIVIDEND PAYMENT PLAN FOR FISCAL YEAR 2025

The Board of Directors *(BOD)* respectfully submits to the Annual General Meeting of Shareholders *(AGM) for* the fiscal year 2026 to approve the plan for profit distribution and dividend payment for the fiscal year 2025 of CRV Real Estate Group Joint Stock Company as follows:

REPORT ON PROFIT FOR THE 2025 FISCAL YEAR

Unit: VND

TT	Criteria	Audited financial statements	
		Parent Company	Consolidation
1	**Undistributed profit as of 31/03/2025**	467.486.965.784	793.600.364.707
2	**Profit this year**	446.739.438.400	76.215.450.618
3	**Payment of dividends at the end of the fiscal year 2024 in cash (rate of 6%)**	403.449.984.000	403.449.984.000
4	**Undistributed profit as of 31/03/2026 (4=1+2-3)**	510.776.420.184	466.365.831.325

Accordingly, as of March 31, 2026, the maximum undistributed after-tax profit available to the Company for distribution in accordance with applicable regulations amounts to VND 466.37 billion.

Based on business results and in order to ensure the effective implementation of the set medium and long-term development plans, the Company needs to prioritize maintaining stable financial resources and be proactive in capital for investment. In that context, the Board of Directors assesses that the non-payment of dividends in the fiscal year 2025 is a necessary decision and in line with the Company's strategic orientation. The retention of profits will contribute to strengthening the financial foundation, improving the ability to adapt to market fluctuations, and at the same time create conditions for the Company to continue to expand investment activities, improve competitiveness and increase business value in the long term.

On that basis, the Board of Directors respectfully submits to the Annual General Meeting of Shareholders for the fiscal year 2026 to approve the policy of not paying dividends for the fiscal year 2025.

II. DIVIDEND PAYMENT PLAN IN 2026

According to the business plan for the fiscal year 2026, the Company's expected profit after tax in the fiscal year 2026 is VND 1,700 billion. The Board of Directors respectfully submits to the Annual General Meeting of Shareholders for the fiscal year 2026 to approve the expected dividend payment rate for the fiscal year 2026 of 25%.

Respectfully submit to the General Meeting of Shareholders for consideration and approval./.

Recipients:

- *As submitted;*
- *BOD, BOM, SB;*
- *Archived.*

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV THÀNH PHỐ HÀ NỘI

DO HUU HA

CRV REAL ESTATE GROUP JOINT STOCK COMPANY ---o0o---	SOCIALIST REPUBLIC OF VIETNAM **Independence - Freedom - Happiness** ---o0o---
No. 05/2026/TT-HDQT	*Hanoi, July 28, 2026*

PROPOSAL

(Re: Through transactions with related persons of the Company)

Dear Shareholders of CRV Real Estate Group Joint Stock Company

Base:

- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;*
- *Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;*
- *Charter of CRV Real Estate Group Joint Stock Company.*

The Board of Directors respectfully reports to the General Meeting of Shareholders the transactions with related persons of the Company and transactions with related persons of the Company in the coming time:

1. Transactions with related persons made

In the fiscal year 2025, the Company has investment activities and a number of transactions with related parties, the implementation of investments and the implementation of these transactions have been fully disclosed by the Company, these activities are business activities, ordinary investment, bringing benefits to the Company in the short and long term, details are as follows:

STT	Name of organization/individual	Relationship with the company	Contents, quantity, total value of transactions
1	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	Office lease from 07/2025 to 07/2026 of TCH with an amount of VND 700,657,200 (excluding VAT)
2	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV received dividends from Nha Dai Loc with an amount of VND 473,174 billion
3	Hoang Huy Financial Services Investment	Parent Company	Loan interest incurred with TCH in the amount of VND 5.49 billion

	Joint Stock Company (TCH)		
4	Nha Dai Loc Development Joint Stock Company	Subsidiaries	The loan interest incurred with Nha Dai Loc is 16.51 billion VND
5	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV borrowed money from Nha Dai Loc in the amount of 160 billion VND
6	Nha Dai Loc Development Joint Stock Company	Subsidiaries	CRV paid a loan to Nha Dai Loc in the amount of VND 761.65 billion
7	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	CRV paid a loan to TCH in the amount of VND 316.5 billion
8	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company	CRV pays dividends at the end of the fiscal year 2024 to TCH in the amount of VND 153.66 billion
9	Hoang Huy Investment Services Joint Stock Company (HHS)	Parent Company	CRV pays dividends at the end of the fiscal year 2024 to HHS in the amount of VND 141.88 billion
10	Hoang Giang Service Development Joint Stock Company	Subsidiaries of the Parent Company	CRV pays dividends at the end of the fiscal year 2024 to Hoang Giang in the amount of VND 33.94 billion
11	HHS Capital Joint Stock Company	Subsidiaries of the Parent Company	CRV pays dividends at the end of the fiscal year 2024 to HHS Capital in the amount of VND 30.06 billion

2. Adopting the policy of maintaining capital transactions with related parties

To improve flexibility in the process of capital in the system including and related companies (listed below):

TT	Company Name	Relationship
1	Nha Dai Loc Development Joint Stock Company	Subsidiaries
2	Dai Thinh Vuong Construction Joint Stock Company	Subsidiaries

3	Hoang Huy Financial Services Investment Joint Stock Company (TCH)	Parent Company
4	Hoang Huy Investment Services Joint Stock Company (HHS)	Parent Company
5	Thinh Phat Real Estate Construction Joint Stock Company	Subsidiaries of the parent company
6	Thinh Hiep Construction Joint Stock Company	Subsidiaries of the parent company
7	To Hieu Investment Joint Stock Company	Subsidiaries of the parent company
8	Hoang Giang Service Development Joint Stock Company	Subsidiaries of the parent company
9	Pruksa Vietnam Co., Ltd.	Subsidiaries of the parent company
10	HHS Capital Joint Stock Company	Subsidiaries of the parent company

The Board of Directors seeks shareholders' opinions to approve:

- Through maintaining the mechanism of transferring money between CRV and companies (named in the table above) through the form of borrowing money or lending money; loans or loans guaranteed or guaranteed by assets, or transfer of deposit contracts (and payments) according to the commercial bank's operations from time to time when units have needs arise to serve investment activities at interest rates, The cost is appropriate according to the market, but still ensures compliance with legal regulations. For signed contracts with outstanding balances as of 31/03/2026 reflected in the audited financial statements (if any), they are allowed to be maintained or extended as needed.
- Conditions for conducting transactions: Transactions will comply with regulations on subjects and transactions allowed to be carried out under the Law on Enterprises, the Law on Securities and other relevant legal regulations.
- The limits and limits on lending, borrowing, guaranteeing and receiving guarantees are not limited to CRV and its aforementioned related persons.
- Interest rates, borrowing and lending costs are appropriate according to the market and are in the range of +/- 4% compared to the 12-month lending interest rate of the Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB) at the time of signing the contract or the time of contract extension (if any). The loan term is according to the actual needs in each contract and can be extended at the end of the maturity periods.
- Draft Contract: enclosed with this Report.

The General Meeting of Shareholders unanimously authorized the General Director to consider and decide on detailed contents related to the transaction, including: transaction limit, interest rate, loan/loan/guarantee term, and other specific terms. At the same time, the General Director is responsible for directing relevant units to organize the signing of contracts, complete dossiers and documents and handle related procedures, as well as decide on the extension of contracts (if any) within the scope of the above-mentioned transactions. ensure compliance with legal regulations.

3. Through purchase and sale contracts and provision of services with related parties

In the course of operation, the Company coordinates with relevant units to implement business objectives. Accordingly, the Company and its subsidiaries need to carry out transactions of buying or selling products and services for business according to the industries that have been registered with the above-mentioned companies. On that basis, the Board of Directors seeks shareholders' opinions to approve:

- Through contracts for the purchase and sale of goods and services between CRV and its subsidiaries and related companies.
- Conditions for conducting transactions: Transactions will comply with regulations on subjects and transactions allowed to be carried out under the Law on Enterprises, the Law on Securities and other relevant legal regulations.
- Contract value: According to the actual arising and not limited to CRV and the above-mentioned related persons of CRV.
- Draft Contract: enclosed with this Report.

The General Meeting of Shareholders authorizes the General Director to carry out all procedures in signing and extending contracts, documents and documents related to the above transaction in accordance with regulations.

4. Through the purchase and sale of products of the Company's real estate projects with internal persons, related persons of internal persons, officers and employees of the Company

In order to provide transparency in corporate governance and disclose information in accordance with regulations when employees, employees and related persons wish to buy houses and products in projects developed by the company, the Board of Directors respectfully submits to the General Meeting of Shareholders for approval of the purchase and sale of products of the Company's real estate projects with relevant persons and employees of the Company, specifically:

- Target customers: Internal people, related persons of internal people, officials and employees of the Company.
- Products: Housing and products at the Company's real estate projects.
- Selling price: According to the Company's policies issued from time to time.
- Contract value: According to the actual arising and not limited to CRV and internal persons, related persons of internal persons, officers and employees of the Company.

- Purchase and sale contract: According to the form of the purchase and sale contract, the Company applies to the products of each project in each period.
- Draft Contract: enclosed with this Report.

Assign the General Director to decide and sign transaction papers with internal persons, related persons of internal persons, officials and employees of the Company.

The Board of Directors respectfully reports to shareholders for consideration and approval of the above contents.

Sincerely./.

Recipients:

– As submitted;
– BOD, BOM, SB;
– Archived.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV
THÀNH PHỐ HÀ NỘI

DO HUU HA

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LOAN AGREEMENT

No.: …/……./ ……..-…….

- Pursuant to Circular No. 09/2015/TT-BTC issued by the Ministry of Finance dated January 29, 2015[1];
- Pursuant to the needs of both parties;

Today, on …… day …… month …… year ………., at the head office of ……………….. Company, we include:

LENDER: ………………… COMPANY

Business License No.: …………………… issued by the Department of Planning and Investment of ………….. City on ……/……../……….

Address: ………………………………………………………

Legal Representative: ………………..…… Position: ……………….

(Hereinafter referred to as "Party A")

BORROWER: ……………………… COMPANY

Business License No.: …………….. issued by the Department of Planning and Investment of ………….. City on …../…../…………

Address: ……………………………………………………………………………

Legal Representative: ……………………… Position: ………………

(Hereinafter referred to as "Party B")

Both parties agree to enter into this Loan Agreement under the following terms and conditions:

<u>Article 1:</u> Loan Amount - Purpose - Disbursement Method

1.1. Party A agrees to lend Party B an amount of: ……………… VND

[1] In the event that the State amends or replaces any of the legal documents cited in the basis of this contract, such changes shall be recorded according to the number and title of the newly issued documents.

(In words: ………………………………………… Vietnamese Dong).

1.2. Loan purpose: …………………………………………………………………

1.3. Disbursement method:

- Disbursement may be made in multiple installments or in a single installment.[2]
- Disbursement method: Bank transfer.[3]

<u>Article 2:</u> Loan Term - Interest Rate - Overdue Interest Rate

2.1. Loan term: ….. months from the disbursement date, or if the Borrower needs an extension, both parties will sign an Addendum to extend the loan term.

2.2. Interest rate: ……..%/year.

2.3. Overdue interest rate: 150% of the interest rate specified in Clause 2.2, Article 2 shall apply to any overdue principal or interest payments, calculated from the due date until full payment.

<u>Article 3:</u> Repayment of Principal and Interest

3.1. Repayment of principal:

The principal shall be repaid in a lump sum on the last day of the loan term or in multiple installments, provided that the final principal repayment date does not exceed the end of the loan term specified in Clause 2.1, Article 2 ("**Principal Repayment Date(s)**"). The Borrower may repay the loan early without incurring any prepayment penalty.

3.2. Repayment of interest:

Interest shall accrue from the date the Borrower receives the disbursed funds from the Lender.

Interest payments shall be made on the last day of each quarter ("**Interest Payment Date**") and calculated as follows:

Interest payable = Outstanding principal × Interest rate (%/year) × Actual days / 365 days.

3.3. Repayment of principal and interest shall be made in Vietnamese Dong.

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[2] To be specifically determined based on the agreement of the parties at the time of signing the Contract.

[3] Detailed account information of the Borrower and the Lender shall be specified at the time of signing each specific Contract.

3.4. If a Principal Repayment Date or Interest Payment Date falls on a non-working day, the due date shall move to the next working day, and interest continues to accrue until payment.

3.5. Both parties may offset obligations for principal and interest payments against other obligations arising from transactions such as share purchases, asset transactions, or goods.

Article 4: Rights and Obligations of the Lender

4.1. The Lender has the right to:

- Request documents related to the loan, business operations, financial statements (if any);
- Reject invalid drawdown requests and/or requests deemed inappropriate;
- Inspect before, during, and after the loan to ensure capital safety;
- Send written requests for repayment and apply the overdue interest rate;
- Initiate legal proceedings against breaches.

4.2. The Lender is obligated to:

- Perform as agreed, pay principal and interest on time, pay overdue interest, provide documents at the Lender's request;
- Maintain loan records as required by law.

Article 5: Rights and Obligations of the Borrower

5.1. The Borrower has the right to:

- Refuse requests inconsistent with this Agreement;
- File complaints or initiate lawsuits;
- Request additional disbursements within limits if partially repaid.

5.2. The Borrower is obligated to:

- Provide complete, timely, truthful information and be responsible for its accuracy;
- Use the loan for the agreed purpose;
- Facilitate inspections.

Article 6: Handling of Breaches

6.1. Breaches are handled per regulations of the State Bank of Vietnam and applicable laws.

6.2. Both parties may file complaints, initiate lawsuits, or request adjudication at competent courts.

<u>Article 7:</u> Implementation Provisions

7.1. This Agreement is effective from the date of signing until the Borrower fully repays the loan (principal, interest) and related costs. Upon full repayment, this Agreement automatically terminates.

7.2. Amendments must be made in written Addenda, forming an integral part of this Agreement.

This Agreement is made in two (02) originals of equal validity. Each party keeps one (01) original.

REPRESENTATIVE OF PARTY A	**REPRESENTATIVE OF PARTY B**

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GOODS SALE AND SERVICE SUPPLY CONTRACT

No: /Contract

Date: / /

- *Pursuant to the Civil Code No. 91/2015/QH13 dated November 24, 2015 and related legal documents.*
- *Pursuant to the Commercial Law promulgated on June 27, 2005 of the Socialist Republic of Vietnam.*
- *Based on the needs of both parties.*

Today, on the …… day of …… in the year … at the office of the company ….., we include:

The Seller:

Address:

Tax Code:

Phone: Fax:

Bank Account:

Representative: Position:

(Hereinafter referred to as **Party A**)

The Buyer:

Address:

Tax Code:

Phone: Fax:

Representative: Position:

(Hereinafter referred to as **Party B**)

The two parties agree to enter into this contract for the sale of goods/provision of services under the following terms:

Article 1: Product Name – Quantity – Quality – Contract Value – Warranty

(Applicable to sale of goods)

Party A agrees to sell/provide services ……..to Party B as follows:

No.	Product Name	Unit	Quantity	Unit Price	Amout	Notes
1.						
2.						
3.						
4.						
...						
Total:						

Article 2: Specifications, Quality of Goods/Services

………..

Article 3: Payment Method

- Party B shall pay Party A by bank transfer.

- Full payment of the contract value shall be made as agreed upon in the liquidation agreement (applicable to service provision).

Article 4: Delivery Time and Location

(a) Applicable to sale of goods/services)

- Party A shall deliver the goods after Party B transfers the deposit.

- Goods to be received at: …

- Party B shall bear transportation costs.

(b) Applicable to service provision

- This contract shall take effect from … / … / …

- Estimated completion time: … days from … / … / …

Article 5: Rights and Responsibilities of the Parties

5.1. Rights and Responsibilities of Party A:

- Request Party B to carry out the work with the agreed quality, quantity, time, and place.

- If Party B seriously violates obligations, Party A has the right to unilaterally terminate the contract and claim compensation.

5.2. Rights and Responsibilities of Party B:

- Perform the work with the agreed quality, quantity, time, and place.

- Not assign the task to others without written consent from Party A.

- Immediately notify Party A of any insufficient information, documents, or means that affect work quality.
- Maintain confidentiality of all information obtained during execution.

Article 6: General Provisions

- If either party breaches the contract and causes damage (except in force majeure cases), the matter will be resolved by law, and the violating party shall bear the costs.
- Both parties commit to strictly following the agreed terms.
- Any issues arising will be discussed and resolved together.
- Any amendments or additions to the contract must be mutually agreed upon in writing.
- Neither party may unilaterally modify the contract.
- This contract is valid for … years from the signing date or until either party requests modification.
- The contract takes effect from the date of signing.

This contract is made in two copies, each party keeps one with equal legal validity.

REPRESENTATIVE OF PARTY B **REPRESENTATIVE OF PARTY A**

DRAFT

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......day...... month.....year ....

HOUSE PURCHASE AND SALE CONTRACT

No.: ....../......./HDMBNO

Pursuant to the Civil Code dated November 24, 2015;

Pursuant to the Law on Real Estate Business dated November 28, 2023;

Pursuant to the Law on Housing dated November 27, 2023;

Pursuant to the Government's Decree No. 95/2024/ND-CP dated July 24, 2024 detailing a number of articles of the Law on Housing 2023;

Pursuant to the Government's Decree No. 96/2024/ND-CP dated July 24, 2024 detailing the implementation of a number of articles of the Law on Real Estate Business 2023;

Base.......;

Based on the needs of the Parties,

The Parties below include

I. THE HOUSE SELLER (hereinafter referred to as the Seller):

- Organization name: ......
- Business registration certificate: .....
- Legal representative: .... Position: .....
- Address: .....
- Contact phone: .....
- Tax code: ....

II. THE HOUSE BUYER (hereinafter referred to as the Buyer):

[If the Buyer is an individual]

Mr. (Mrs.):

- ID card/passport number: .....issued date: ..../......./......, at ....
- Permanent residence registration:
- Contact address:

-Telephone:

- Register for zalo number:
- Register an email address:
- Account number: .... at .... Bank
- Tax code: ....

Mr. (Mrs.):

- CCCD/ ID card/digital passport: ... Issued on: ..../......./......, at ....

- Permanent residence registration:

- Contact address:

-Telephone:

- Register for zalo number:

- Register an email address:

- Account number: .... at .... Bank

- Tax code: ....

[If the Buyer is an organization]

- [ORGANIZATION NAME] ....

- Business Registration Certificate/Investment Registration Certificate No.: .... issued for the first time on .... because ...., changed from time to time.

- Head office address: ....

- Account Number:......... at .... Bank

- Tax code:.........

- Represented by: .... ID card / ID card / Passport number: .... Issue date: ...., at ....
  According to the Power of Attorney (Power of Attorney) No. .... day......... of......... (if any)

- Contact address: ....

-Telephone:.........

[If the Client is an individual or the Client is an individual but authorizes another person to sign, it is necessary to fill in the information of the Authorized Representative]

Representative (if any):

ID card / ID card / Passport number: .... Issued Date: ...../...../...... at:.............................

According to the power of attorney (if any) No.:..............................Date:...................................

The two parties agree to sign a house purchase and sale contract with the following contents:

ARTICLE 1. HOUSING INFORMATION

The Seller agrees to sell and the Buyer agrees to buy 01 (one) House of Project ..... due to .... as investors as follows:

1. Housing Location: Housing No.:............... at......

2. Information about planning related to housing:

- …….

3. Scale of Housing:

- Total construction floor area (provisional): .... m^2

  The total construction floor area mentioned above is a temporary area and will be accurately determined when conducting actual measurements according to the Record of handover of the house. The method of measuring the construction floor area is specified in Appendix 01 of this Contract.

- Total land use area: .... m2 (calculated according to the outer edge of the land plot boundary), in which:

\+ Private Use: m2

The above-mentioned land use area is a temporary area and will be accurately determined when conducting actual measurement according to the Record of House handover.

\+ General Use: 0 m2

\+ Land use purpose: residential land

\+ Origin of land use: The State allocates land with the collection of land use levy.

4. Project information and legal documents:

- ……

5. Characteristics, properties, uses, quality of houses

- Purpose of use: to stay.
- Year of completion of construction: Expected year ....
- Other contents: Details and specifications of the House are specified in Appendix 01 of this Contract.

6. Status of infrastructure works and services related to housing: Technical infrastructure items are built and put into use according to the progress of the Project.

7. Contract for issuance of guarantee for future-formed housing No.: .... day..../......./...... middle..... and .... Bank;

- Notice No.: … day... of Department of Construction About the notify the houses formed in the future that are eligible to be put into business under the Project.
- Attached to the contract, there is also a copy of the guarantee contract on housing, a document of the provincial Department of Construction on the housing formed in the future is eligible to be put into business.

8. Restrictions on ownership and use rights of houses (if any): according to the provisions of this Contract and the provisions of law.

ARTICLE 2. HOUSE SELLING PRICE

1. The selling price of a house is calculated according to the formula of taking the unit price of 01 m2 of the floor area of the house (x) with the total floor area of the house; specifically: .... m2 construction floor (x) .... VND/1m^2 construction floor = ... copper (In words: ....). The selling price of this house includes the value of land use rights, VAT, and maintenance costs.

(Details of the selling price of the house are specified in Appendix 02 of this contract).

2. The selling price of the house specified in Clause 1 of this Article does not include the following amounts:

- Registration fees, fees and charges as prescribed by law related to the implementation of procedures for applying for a Certificate to the Buyer. These registration fees, fees and charges shall be paid by the Buyer;
- Expenses for connection, installation of equipment and use of services for the house include: gas supply services, postal services, telecommunications, television and other services that the Buyer uses for the house itself. These costs shall be paid directly by the Buyer to the service provider;

- Monthly funds for management and operation of urban areas; from the date of handing over the house to the Buyer as agreed in Article 5 of this Contract, the Buyer shall be responsible for paying expenses for management and operation of the urban area as agreed in this Contract;
- Non-agricultural land use tax (the buyer must declare and pay from the time of receipt and handover of the house);

3. The two Parties agree that, from the date of handing over the House to the Buyer and during the term of ownership and use of the purchased House, the Buyer must pay financial obligations according to current regulations, pay the fee for management and operation of the Urban Area as prescribed in Appendix 1 of Appendix 03 of this Contract and other fees due to the use of the utilities such as: gas, electricity, water, telephone, cable TV,... to the service provider.
4. Other agreements:

- Maintenance expense means the amount of money that the Buyer is responsible for contributing to serve the maintenance, repair and maintenance of the common area and common utility works specified in this Contract. Before receiving the handover of the House, the Buyer will pay an upfront maintenance fee equivalent to ..... Price.
- The Seller has the right and responsibility to manage and use the Maintenance Fund in accordance with the provisions of this Contract and the law.

ARTICLE 3. PAYMENT METHODS AND DEADLINES

1. Payment method: payment in Vietnamese currency, through the Seller's bank account according to the information below or according to information about the Seller's other accounts from time to time:
   - Account holders: ......
   - Account number: …..
   - At ..... Bank
2. Payment deadline: Within 10 (ten) working days from the due date of payment, regardless of whether or not the Seller has notified the Buyer in writing, the Buyer must still be obliged to pay in installments according to the payment schedule specified in Appendix 02 of this Contract.

- The time of determination of payment by the Buyer is the time when the Seller issues a receipt for the amount received from the Buyer or the amount of transfer credited to the Seller's bank account.
- The purchase and sale of future-built houses by the method of multiple payments must comply with the provisions of Article 25 of the Law on Real Estate Business 2023.

3. Duration of payment of maintenance expenses: According to the provisions of Clause 4, Article 2 and Appendix 02 of this Contract. Account information for payment of Maintenance Funds is as follows:
   - Account holders: …..
   - Account Name: …..
   - Account number: …..
   - At ...... Bank
4. The Parties agree that:

a. The total land use area and the total construction floor area actually handed over to the Buyer may be smaller than or larger than the total land use area and total construction floor area specified in Article 1 and Appendix 01 of this Contract.

b. Case Total land use area, Total construction floor area according to the Record of handover of houses with a difference higher or lower than (±) 1% (one percent) of the Total land use area, Total construction floor area stated at Article 1 and Appendix 01 of this Agreement then the Two Parties do not have to readjust the House Selling Price (For clarification, including the case of equal to (=) 1%).

c. Case Total land use area or Total construction floor area according to the Record of handover of houses with a difference higher or lower than (±) 1% (one percent) of the Total land use area or Total construction floor area stated at Article 1 and Appendix 01 of this Agreement the selling price of the house shall be adjusted according to the formula below:

Adjusted selling price = Selling price + (1-80%) x Selling price/ Initial land use area x (Actual land use area - Initial land use area) + (80% x Selling price)/Initial construction floor area x (Actual construction floor area - Initial construction floor area)

Note: The adjusted selling price does not include VAT and Maintenance Expenses;

5. Payment of the value of the difference area (if any) as prescribed at Point c, Clause 4 of this Article:

- On the date of handover of the House, the two Parties will sign the Handover Record to confirm the The total land use area and the total construction floor area have changed compared to the original area in the Contract.
- In this case, within 05 (five) days from the date of handing over the House, the Parties will sign an appendix to adjust the area and selling price of the House of the Contract.

+ In case Total land use area or Total construction floor area Actual housing that is larger than 1% (one percent) of Total land use area or Total construction floor area The Buyer shall pay the value of the difference to the Seller within 30 (thirty) days from the date of handing over the House.

+ In case Total land use area or Total construction floor area actual less than 1% (one percent) of the Total land use area or Total construction floor area The Seller shall pay to the Buyer the value of the difference within 30 (thirty) days from the date of handover of the House.

Note: The ratio of the difference area of the total land use area or the total construction floor area is determined independently, separately and does not add up the difference of these two types of areas. For example: If the total actual land use area is 0.5% different from the total construction floor area and 0.6% of the original area, the selling price of the house shall not be adjusted.

ARTICLE 4. QUALITY OF HOUSING WORKS

1. The Seller undertakes to ensure the quality of the housing works mentioned in Article 1 of this Contract in accordance with the approved design and to use the correct (or equivalent) housing construction materials that the two parties have committed to in this Contract.
2. Construction schedule: The two parties agree that the Seller is responsible for carrying out the construction of the house according to the schedule agreed below:

…..

3. The Seller must construct technical and social infrastructure works to serve the housing needs of the Buyer in the Project in accordance with the approved planning, design, contents and schedule of the Project and ensure quality in accordance with regulations, construction standards prescribed by the State.

4. The Seller must complete the construction of infrastructure works to serve the Buyer's essential housing needs at the Project according to the project contents and the approved schedule before the date the Seller hands over the House to the Buyer, including: road system; rainwater drainage system; wastewater drainage system; water supply system; electricity supply systemaccording to the progress of the approved project.

ARTICLE 5. HOUSING FORWARDING

1. Conditions for delivery and receipt of the house: The handover of the house shall be agreed upon by the two parties when the following provisions are fully met:

a. After the Seller completes the construction of the House as prescribed in this Contract.

b. The Buyer has fully fulfilled the payment obligations, maintenance expenses and financial obligations related to the receipt of the house up to the time of handover as prescribed in this Contract.

The two Parties agree that, only when the conditions for handing over the House specified in Clause 1, Article 5 of this Contract are fully met, the Seller will incur the obligation to hand over the House to the Buyer with the provisions on the handover time limit in Clause 2, Article 5 below.

2. The Seller shall hand over the House to the Buyer on the following dates: … /…./…. (It is called the "Expected Handover Date").

The handover of the house may be earlier or later than the time specified in this Clause, but must not be too late.... date from the due date of handing over the house to the buyer; The Seller must notify the Buyer in writing of the reason for the delay in handing over the House.

Before the date of handover of the house, it is .... date, the Seller shall send a written notice to the Buyer of the time, place and procedures for handing over the House.

The Seller and the Buyer agree to sign the House handover record according to the Investor's form.

3. The house handed over to the buyer must be in accordance with the approved design; must use the equipment and materials specified in the list of construction materials and equipment agreed upon by the Parties under the Contract.

4. On the date of handover of the house according to the notice, the buyer or the lawful authorized person must come to inspect the actual condition of the house compared to the agreement in this contract, together with the representative of the seller, re-measure the actual floor area of the house and sign the record of house handover.

In case the Buyer or a person legally authorized by the Buyer fails to come to receive the handover of the House according to the Seller's notice within 05 (five) days or comes to inspect but fails to hand over the House without plausible reasons (except for the case agreed at Point g, Clause 1, Article 10 of this Contract), from the due date of handover of the House According to the notice of the Seller, it is considered that the Buyer has agreed and officially received the handover of the House according to the reality and the Seller has fulfilled the responsibility of handing over the House under the Contract, the Buyer is not entitled to state any unreasonable reason for not accepting the handover of the House; such refusal to accept the handover of the House shall be considered as a breach of the Contract by the Buyer and shall be handled in accordance with the provisions of Article 11 of this Contract.

5. From the time the two parties sign the handover record Housing, the Buyer has the full right to use the House and assumes all responsibilities related to the purchased House, including whether the Buyer uses it or has not used it Housing this.

   For clarification, from the time of handing over the house, the Buyer must pay fees including but not limited to the following items: Electricity and water use charges; Compulsory fire and explosion insurance premiums (if any, as prescribed by law); Cost of connection and installation of equipment; Fees for management and operation of urban areas and all other applicable taxes and fees (if any) related to housing.

6. At the time of handing over the House, if the Buyer detects that the House has defects or errors compared to the description in the Contract, the Buyer has the right to clearly state the request for repair and remedy of inconsistencies in the Repair Request Form. The Seller shall be responsible for remedying these defects and errors within 30 (thirty) days from the date the Seller signs and certifies the Request for Repair. In case the Buyer's requests for repair and remedy are not in accordance with the technical specifications of the House as described in this Contract, the Seller has the right to refuse to carry out the repair and remedy. The Parties agree that: (i) all defects, errors and damages (if any) to the Housing at the time of handover will be applied in accordance with the provisions on the Housing warranty; (ii) When signing this Contract, the Buyer shall be deemed to have known and understood the Housing. Any issues related to the quality of the Housing shall not be a reason for the Buyer to refuse to accept the handover of the House; (iii) In case the actual difference between the land use area of the House and the floor area of the House is from 02% to 10% compared to the area stated in this Contract is not a reason for the Buyer to refuse to accept the handover of the House, the two Parties shall sign a record of handover of the House with the actual area of the difference and sign an appendix to adjust the Selling Price Houses of this Contract according to that actual area.

7. For the avoidance of doubt, the Parties agree that the Seller reserves the right to use the land/ownership of the House until the time the Buyer has fulfilled all payment obligations as stipulated in this Agreement and the Seller has handed over the House to the Buyer.

8. In case the Buyer fails to complete the procedures for handing over the House, resulting in the inability to fulfill the payment obligations and other obligations as prescribed in the Contract, the Seller has the right to unilaterally terminate the Contract as in case the Buyer delays payment as prescribed in Article 11 of this Contract.

ARTICLE 6. HOUSING WARRANTY

1. The seller shall be responsible for guaranteeing the sold house as agreed upon in the contract and the provisions of the law on housing, other relevant laws and the State's amended and supplemented regulations from time to time.

2. When handing over the House to the Buyer, the Seller must notify and provide the Buyer with 01 copy of the record of acceptance of putting the house into use in accordance with the construction law for the parties to determine the time of warranty of the house.

3. The contents of the house warranty include: repair and remedy of damage to the main structure of the house (beams, columns, ceilings, roofs, walls, cladding, paving, plastering), equipment attached to the house such as the system of doors, fuel supply systems, domestic power supply lines, etc supply electricity for lighting, domestic water supply system, wastewater drainage, remedy cases of tilting, subsidence and subsidence of the house. For other equipment associated with the house, the seller shall carry out the warranty according to the regulations of the manufacturer or distributor.

The Seller is responsible for performing the Home warranty by replacing or repairing defective points or replacing equipment of the same type of same or better quality. The warranty by replacement or repair is made only by Seller or a Party authorized by Seller.

4. The Buyer must promptly notify the Seller in writing when the House has damages covered by the warranty. Within 10 days from the date of receipt of the Buyer's notice, the Seller shall be responsible for performing the warranty for damages in accordance with the agreement and in accordance with the provisions of law; The Buyer must create conditions for the Seller to perform the warranty of the House. If the Seller is late in performing the warranty and causes damage to the Buyer, it shall be responsible for compensating the Buyer according to the actual damage incurred.

5. Houses are warranted from the completion of construction and acceptance and put into use for a period of 24 (twenty-four) months. The warranty period of the house is calculated from the time the house has a record of acceptance and put into use in accordance with the law on construction. The warranty period for other equipment associated with the house has the warranty content according to the manufacturer's regulations and the warranty period is the manufacturer's warranty period.

6. The seller fails to provide warranty for the house in the following cases:

a. In case of normal wear and tear and depreciation;

b. In the event of damage caused by the fault of the Buyer or any other user of the Housing or any other Third Party, including damage caused by the equipment and/or property of the Buyer or of any other Third Party;

c. In case of damage due to force majeure events;

d. In case the warranty period has expired as prescribed in Clause 5, Article 6 of the Contract;

e. The Seller does not receive the notice from the Buyer within 07 (seven) days;

f. Cases that are not covered by the warranty as prescribed by law, including equipment and parts attached to the Housing installed or repaired by the Buyer without the consent of the Seller;

g. The Seller is not responsible for any damage to property and people arising from:

- The repair, upgrade, renovation and lease of this house shall be carried out by the Buyer or its persons.
- Violations by other owners or users of Housing in the Project.

7. After the warranty period as agreed in Clause 5 of this Article, the repair of damage to the House shall be the responsibility of the Buyer.

8. The Seller is not responsible for reimbursing the warranty cost in case the Buyer arbitrarily or asks others to remedy the defect in any case.

ARTICLE 7. ASSIGNMENT OF RIGHTS AND OBLIGATIONS

1. In case the Buyer wishes to mortgage the purchased house to a credit institution operating in Vietnam before the Buyer is granted the Certificate, the Buyer must notify in advance in writing for the Seller and the Buyer to carry out necessary procedures as prescribed by the credit institution.
2. In case the Buyer has not yet received the handover of the House from the Seller but the Buyer wishes to transfer this Contract to a Third Party, the Parties must strictly carry out the procedures for transferring the Contract in accordance with the law on real estate business. The Seller shall not collect any additional funds for the transfer of the Contract when carrying out the procedures for confirming the transfer of the Contract to the Buyer.
3. The two Parties agree that the Buyer may only transfer the Purchase and Sale Contract to a Third Party when it fully meets the conditions prescribed by the law on real estate business, the Buyer must complete the payment of the due amounts to the Seller as prescribed in the Contract and late interest (if any);

a. The transferee must be a person who is eligible to sign and perform this Contract in accordance with the provisions of law at the time of receiving the transfer of the Contract;
b. The assignee agrees to abide by the terms of the Contract and the Appendices attached to this Agreement;
c. Any amount paid by the Buyer to the Seller up to the time of assignment of the Contract shall not be refunded but shall be transferred to the transferee. Accordingly, all rights, responsibilities and obligations of the Buyer will be transferred to the transferee from the date the Seller signs and confirms the Contract Transfer Document;
d. The Seller shall not be liable for any taxes, fees, fees and other costs associated with the assignment of the Contract between the Buyer and the assignee.

4. In both cases mentioned in Clause 1 and Clause 2 of this Article, the house buyer or the transferee of the house purchase and sale contract is entitled to the rights and must perform the obligations of the buyer as agreed in this contract.
5. The Seller has the right to refuse to certify the transfer of the Contract in accordance with the provisions of law (if it falls into one of the cases such as the House is in the process of applying for a Certificate, mortgaged to the bank, blocked/prevented by a decision of a competent State agency, etc.).

ARTICLE 8. AGREEMENTS ON COMMON OWNERSHIP IN THE PROJECT AND PRIVATE OWNERSHIP, PROJECT OPERATION MANAGEMENT

1. Jointly owned and privately owned:

a. The Buyer has the right to use the land area attached to the House and has the right to own the purchased House with the information described in Article 1 of the Contract.
b. The areas and items of construction works are owned by the Sellerare: (i) Houses that are not sold or have not been sold in the Project as decided by the Seller from time to time; (ii) Areas used for commercial-service purposes (if any and at the discretion of the Seller from time to time); (iii) Areas of utility works located outside the Resident's private ownership and outside the Common Area and Common Utility Works of the Urban Area.

The Seller has the right to own the areas of houses and construction works under the Seller's own ownership.

c. Areas and work items in the Project under common ownership of other owners of houses and other construction works in the Project (if any): specified in Appendix 04 of this Contract.

The areas and work items in the Project are under the sole ownership of the Investor but are reserved for common use (if any): as prescribed in Appendix 04 of this Contract.

The Investor, the Buyer and the owners of the work areas in the Project shall have common ownership of the areas under common ownership. The seller, the buyer and other owners of other houses and construction works have the common right to use the area and work items in the project under the sole ownership of the investor but are reserved for common use.

2. Public service and utility areas in the Project: are community living areas, common playground areas of the Project and items identified as having the function of public use and service according to the approved planning and design dossiers of the Project. The Seller, the Buyer and other owners (if any) are obliged to pay the cost of using and maintaining the operation of the service areas and public utilities in the Project according to the project operation management regulations.

3. The two Parties agree to agree on the level of funding for operation management and operation of common areas and common utility works in urban areas according to the provisions of Appendix 03 and Appendix 04 of this Contract.

ARTICLE 9. RIGHTS AND OBLIGATIONS OF THE SELLER

1. Rights of the Seller:

a. Ask the Buyer to pay for the purchase Housing in accordance with the agreement in Article 3 and Appendix 02 of the Contract and the interest rate shall be calculated in case the Buyer delays payment according to the schedule agreed in Article 3 and Appendix 02 of this Contract;

b. Request the Buyer to accept the handover Housing in accordance with the agreed time limit stated in this Contract;

c. Right to refuse to hand over Housing or hand over the original of the Buyer's Certificate until the Buyer completes the payment obligations as agreed in this Contract;

d. The right to change construction equipment and materials Housing have equivalent quality value in accordance with the law on construction; in case of change of equipment and finishing materials inside the house, there must be a written agreement with the buyer;

dd. Unilaterally terminate the house purchase and sale contract as agreed in this Contract;

e. Request the Buyer to pay fines for breach of the Contract or compensation for damage when violating the agreements subject to fines or compensation in this Contract or under decisions of competent State agencies;

f. Other rights agreed upon by the two parties:

   (i) To transfer its right to collect debts under the Contract to a Third Party in legal forms without the consent of the Buyer.

   (ii) To be entitled to request the Buyer to provide all documents, pay fees and charges to carry out procedures for applying for a Certificate to the Buyer in accordance with the provisions of law;

(iii) Promulgating the Internal Regulations of Urban Areas; establish a Representative Board or select and sign contracts with management and operation enterprises to manage and operate urban areas.

(iv) To have the right to use, have the full right to manage business operation (if any) and collect service use fees for common areas and common utility works of the urban area (to compensate for the cost of management and operation of the urban area);

(v) The right to hang the Seller's brand logo or otherwise display the Seller's information in the Urban Area during the duration of the Urban Area's existence without having to pay any cost to any unit or individual owner;

(vi) To directly or cooperate with a third party to exploit areas and areas under common ownership and common use of the Urban Area in order to serve the needs of residents in the Urban Area;

(vii) Request the Buyer to pay the Urban Area Management Fee as agreed in Appendix 03 of this Contract.

(viii) Having full ownership, management, exploitation and business activities of the Seller's own ownership in accordance with the law.

(ix) The ownership of the House is reserved until the Buyer fulfills all payment obligations specified in the Contract.

2. Obligations of the Seller:

a. Provide the Buyer with accurate information about the detailed planning of the Project, the approved housing planning and design;

b. Construction of houses and infrastructure works in accordance with the planning, contents of the project dossier and the approved schedule, ensuring that when handing over the house, the buyer can use and live normally;

c. Ensure the quality of construction, technical architecture and fine arts of housing in accordance with current regulations, design standards and technical standards;

d. Preserving the House during the period when the House has not been handed over to the Buyer; perform the house warranty in accordance with the provisions of this contract and the provisions of law;

dd. Handing over the house and legal documents related to the house sold to the buyer within the time limit agreed in this Contract;

e. Guiding and supporting the Buyer to sign service use contracts with suppliers of electricity and water, telecommunications, cable television, etc.;

g. To pay land use levy and other taxes, charges and fees related to the sale of houses in accordance with law;

h. Carry out procedures for the competent State agency to issue the Certificate to the Buyer. In this case, the Seller shall notify the Buyer in writing of the submission of relevant documents for the Seller to carry out procedures for requesting the issuance of the Certificate to the Buyer.

Within 30 (thirty) days from the date of receipt of the Seller's notice, if the Buyer fails to submit all the documents as notified, it shall be deemed that the Buyer voluntarily goes to carry out the procedures for issuance of the Certificate. When the Buyer voluntarily carries out the procedures for applying for the Certificate, the Seller must support and provide complete legal documents on the The house has been sold to the Buyer.

i. Assist the Buyer in carrying out mortgage procedures for the purchased house at the credit institution at the request of the Buyer;

k. To pay fines for breach of the Contract and pay compensation for damage to the Buyer when violating the agreements subject to fines or compensations in this Contract or under decisions of competent State agencies.

ARTICLE 10. RIGHTS AND OBLIGATIONS OF THE BUYER

1. Rights of the Buyer:

a. To receive the handover of the houses specified in Article 1 of this Contract with the equipment and materials specified in the list of construction materials agreed upon by the Parties enclosed with this Contract and the housing dossiers in accordance with the agreements in this Contract;

b. To park the vehicle in the area under the exclusive ownership of the Buyer;

c. Request the Seller to carry out procedures for applying for a Certificate in accordance with law (except for the case where the Buyer voluntarily carries out this procedure as agreed at Point h, Clause 2, Article 9 of this Contract);

d. To have the full right to own, use and perform transactions for the purchased houses in accordance with the provisions of law, and at the same time to use the infrastructure services provided by the service enterprises directly or through the Seller after receiving and handing over the houses in accordance with regulations on the use of infrastructure services of the service providers;

dd. Receive the Certificate after fully paying 100% of the house purchase price and all taxes, charges and fees related to the house as agreed in this contract and in accordance with law;

e. Request the Seller to complete the construction of technical and social infrastructure works in accordance with the approved Project contents and schedule;

g. The Seller has the right to refuse to accept the handover of the House if the Seller fails to complete the construction and put into use the infrastructure works to serve the Buyer's essential and normal housing needs in accordance with the agreement in Clause 4, Article 4 of this Contract or in case the land area of the House/floor area of the actual house construction is smaller/larger exceeding 10% (ten percent) of the area stated in this Contract. The refusal to accept the handover of the House in this case shall not be considered as a violation of the conditions for handing over the House of the Buyer to the Seller;

h. Request the Seller to support the procedures for mortgage of the house purchased at the credit institution in case the Buyer wishes to mortgage the house at the credit institution in accordance with the regulations of the credit institution and the provisions of law.

2. Obligations of the Buyer:

a. Full and timely payment of the house purchase amount as agreed in Article 3 and Appendix 2 of this contract does not depend on whether or not there is a notice of payment for the house purchase of the Seller;

b. Receive the handover of the house and sign the record of handover of the house as agreed in this contract;

c. From the date of receipt of the handover of the House, the Buyer is fully responsible for the purchased House (except for cases under the responsibility to ensure the legality and warranty of the House of the Seller) and is responsible for the purchase and maintenance of necessary insurance policies against all risks. damage related to housing and civil liability insurance in accordance with law;

d. From the date of receipt of the handover of the House, even if the Buyer has not yet put the House into use, the House will be managed according to the Internal Regulations on Management of the Urban Area and the Buyer must comply with the regulations stated in the Internal Regulations on management and use of the Urban Area;

dd. To pay taxes, fees and charges as prescribed by law that the Buyer must pay as agreed in this Contract;

e. Payment of service costs such as electricity, water, cable TV, satellite TV, communications, etc. and other taxes and fees arising from the Buyer's demand as prescribed;

g. To use the house for the right purpose to live in accordance with the law on housing and as agreed in this Contract;

h. To pay fines for breach of the Contract and compensate the Seller for damage when violating agreements subject to fines or compensations as prescribed in this Contract or under decisions of competent State agencies;

i. Perform other obligations under decisions of competent State agencies when violating regulations on management and use of houses;

k. Other obligations as agreed upon by the Parties are as follows:

(i) Be solely responsible for any disputes and lawsuits of the Third Party arising from the Buyer's acts related to the conclusion and performance of this Contract as well as in the process of the Buyer's use and disposition of the Housing;

(ii) Undertake to fully meet the conditions permitted by the laws of Vietnam to enter into this Agreement and purchase a House;

(iii) Provide the Seller with information, documents, dossiers and pay registration fees and charges related to the application for the Certificate to the Buyer in accordance with the provisions of law;

(iv) Not to interfere with the use, disposition or transfer of the Seller's own ownership;

(v) The Buyer is responsible for paying the Maintenance Fund as prescribed in this Contract to maintain the common areas and equipment in the Urban Area. Paying additional Maintenance Funds in case the Urban Area maintenance fund is insufficient to carry out the maintenance as notified by the Seller or the Management Company from time to time.

(vi) When completing the House, the Buyer must not damage the structure, safety and exterior architecture of the House as well as not affect the architecture, aesthetics and characteristics of the Houses and adjacent works. The Buyer will have to pay all design and construction costs related to the completion of the House. During the completion of the house, the Buyer shall be responsible for taking care of its assets, supplies and equipment and must pay the Seller the actual electricity and water usage charges (if any) according to the Seller's notice. At the same time, the Buyer who completes the House must maintain general hygiene, if it damages or causes damage to the property of the Seller or a Third Party, it must restore the status quo or compensate the Seller or the Third Party for damages. The Buyer is not allowed to change or adjust the exterior design and height of the House different from the original design of the House. The Buyer shall not carry out the construction of the House or make renovations or adjustments that affect the architecture and general planning of the whole Project.

(vii) Fully and punctually pay the fees for management and operation of the urban area as prescribed in this Contract and the Internal Regulations of the urban area;

(viii) Pay non-agricultural land use tax or other taxes and fees as prescribed by law from the date of handover, regardless of whether the Buyer has received/used the House or has not received/used the House;

(ix) Comply with the provisions of the Internal Regulations of the Urban Area promulgated by the Investor.

(x) Submit all dossiers, papers, taxes, fees and registration fees in accordance with the provisions of law and the Seller's notice for the Seller to carry out the procedures for applying for the Certificate for the House.

The Buyer must carry out the procedures for issuance of the Certificate by itself if it fails to fully submit all dossiers, papers, fees and taxes according to the notice and guidance of the Seller to carry out the procedures for issuance of the Certificate within 30 (thirty) days from the due date according to the notice of the Seller. In this case, the Buyer is obliged to pay the Seller the final amount in accordance with the provisions of Appendix 02 of this Contract at the time when the Seller provides all necessary documents for the Buyer to carry out the procedures for applying for the Certificate by itself or the 60th (sixtieth) day from the expiration of the deadline for submitting the dossier to carry out the procedures for issuance The Certificate as prescribed at Point h, Clause 2, Article 9 of this Contract, whichever comes first. If the Buyer is late in paying as prescribed in this Section, Clause 1, Article 11 of the Contract shall apply.

(xi) Comply with the provisions of this Agreement and other obligations as prescribed by law in force from time to time.

ARTICLE 11. RESPONSIBILITIES OF THE TWO PARTIES AND THE HANDLING OF BREACH OF CONTRACT

1. The two Parties agreed on the form and method of handling violations when the Buyer delays payment for the purchase of the House:

a. If it is more than 10 (ten) days from the due date, the purchase price must be paid Housing as agreed in Article 3 and Appendix 02 of this Contract, if the Buyer fails to make payment, the overdue penalty interest will be calculated on the total late payment interest, which is: 0.05%/day (Zero five percent per day) and shall be calculated from the date of payment to the date of actual payment by the Buyer;

b. During the performance of this Contract, if the total time of late payment of all installments to be paid as agreed in Article 3 and Appendix 02 of this Contract exceeds 60 (sixty) days, the Seller has the right to unilaterally terminate the Contract as agreed in Article 14 of this Contract. The Seller shall send written notice to the Buyer 30 (thirty) days in advance (the "Notice of

Termination"). In this case, the Contract will automatically terminate from the 30th (thirtieth) day of the Notice of Termination or another time specified in the Notice of Termination of the Agreement, whichever comes later (the "Termination Date").

In this case from the Date of Termination of the Contract, the Seller is entitled to sell the House to another customer without the consent of the Buyer. Within 15 (fifteen) days from the time the Seller signs the contract for sale and purchase of the House with the new buyer or within 90 (ninety) days from the Date of Termination of the Contract, whichever comes first, the Seller shall refund the amount paid by the Buyer (on a non-interest-free basis) after deducting the following amounts:

- The fine for breach of contract is 10% (ten percent) of the selling price of the house excluding VAT;
- The paid VAT amount;
- All late payment interest as prescribed at Point a, Clause 1, Article 11 of this Contract;
- The brokerage cost of selling the House according to the Seller's sales policy;
- The compensation for damages shall compensate for the losses and expenses incurred by the Seller from the termination of this Contract;

In case the Parties cannot reach an agreement on the total fine and compensation for damage mentioned above, the Parties agree that the total fine and compensation for damage shall be determined as 30% (thirty percent) of the selling price of the house.

2. The two Parties agree on the form and method of handling violations when the Seller delays handing over the House to the Buyer:

a. If the Buyer has paid for the purchase Housing on schedule and have fulfilled other due payment obligations as agreed in this Contract but are past 120 (one hundred and twenty) days from the date on which the Seller must hand over Housing as agreed in Article 5 of this Contract but the Seller has not yet handed over Housing to the Buyer, the Seller shall pay the Buyer a penalty for violation with an interest rate of 0.05%/day (Zero five percent per day) on the total amount paid by the Buyer to the Seller and calculated from the date of 121st after the date on which the Seller must hand over the House as agreed in Article 5 to the date of handover by the Seller Housing actual for the Buyer.

b. If the Buyer has paid for the purchase Housing on schedule and has fulfilled other due payment obligations as agreed in this Contract but the Seller delays the handover of the House for more than 180 (one hundred and eighty) days from the date on which the House must be handed over as agreed in Article 5 of this Contract (except for the case of delay in handover due to the fault of the Buyer), the Buyer has the right to continue performing the Contract This agreement shall be supplemented with an agreement on the time of handing over the new house or unilaterally terminating the contract as agreed in Article 14 of this contract.

In case the Buyer chooses to unilaterally terminate the Contract, within 30 (thirty) days from the date the Contract is terminated, the Seller must refund the entire amount paid by the Buyer (on an interest-free basis) and compensate the Buyer with the following amounts:

- The fine for breach of the Contract is 10% (ten percent) of the total value of this Contract exclusive of VAT;

- Interest on the entire amount paid by the Buyer to the Seller from the 121st day from the Expected Handover Date until the date of termination of the Contract;
- The compensation for damages shall compensate for the losses and expenses incurred by the Buyer from the termination of this Contract.

  In case the Parties cannot reach an agreement on the total fine and compensation for damage mentioned above, the Parties agree that the total fine and compensation for damage shall be determined as 30% (thirty percent) of the selling price of the house.

3. In case the house is due for handover according to the notice of the Seller and the house has met the conditions for handover as agreed in this Contract but the Buyer does not accept the handover, then:

a. If the Buyer has paid in full and on time as prescribed in Article 3 and Appendix 02 of this Contract, the Buyer shall be deemed to have received the handover and all responsibilities will be fulfilled under this Contract.

b. When the Buyer fails to pay in full and on time as prescribed in Article 3 and Appendix 02 of this Contract, the Buyer shall be deemed to be in breach of the Contract, and the Seller has the right to handle according to Clause 1 of this Article. For clarification, in case the Buyer fails to complete the procedures for receiving and handing over the House, leading to the failure to complete the payment obligation as prescribed in the Contract, the Seller has the right to terminate the Contract as in case the Buyer breaches the payment obligation at Point b, Clause 1, Article 11 of this Contract.

4. Other agreements of the Parties:

- For clarification, in case the Seller delays in handing over the House to the Buyer due to a Force Majeure Event, the provisions of Clause 2, Article 11 of this Contract will not apply. In this case, the handover date will be pushed back by a period of time for the Force Majeure Event to be remedied by the Parties.

ARTICLE 12. COMMITMENT OF THE PARTIES

1. The Seller commits:

a. The houses mentioned in Article 1 of this Contract are not sold to other persons and are not prohibited from sale as prescribed by law;

b. The house specified in Article 1 of this Contract is built in accordance with the planning, design and approved drawings provided to the Buyer, ensuring the quality and correct construction materials as agreed in this Contract;

2. The Buyer undertakes to:

a. Have researched and carefully considered information about purchased housing;

b. Having been provided by the Seller with copies of the necessary papers, documents and information related to the Housing, the Buyer has carefully read and understood the provisions of this Contract as well as the attached appendices. The Buyer has investigated all issues that the Buyer deems necessary to check the accuracy of such papers, documents and information;

c. The amount of purchase of Housing under this Contract is legal, there is no dispute with the Third Party. The Seller shall not be liable for any dispute over the amount paid by the Buyer to the Seller under this Agreement. In case of a dispute over the amount of money for the purchase of this House, this Contract shall still be valid for the Two Parties;

d. Provide necessary documents when required by the Seller in accordance with the provisions of law to carry out the procedures for granting the Certificate to the Buyer.

3. The signing of this Contract between the Parties is completely voluntary, not coerced or deceptive.

4. In case one or more articles, clauses and points in this Contract are declared invalid, invalid or unenforceable by competent State agencies in accordance with current provisions of law, other articles, clauses and points of this Contract shall still be enforceable for the two parties. The two Parties shall agree to amend the articles, clauses and points that are declared invalid or invalid or unenforceable in accordance with the provisions of law and in accordance with the will of the two Parties.

5. The two Parties commit to strictly implement the agreements specified in this Contract.

ARTICLE 13. FORCE MAJEURE EVENTS

1. The Parties agree to agree that one of the following cases shall be deemed to be a Force Majeure Event:

a. Due to war or natural disasters or changes in the State's legal policies;

b. Due to the need to implement decisions of competent State agencies or other cases prescribed by law;

c. Due to accidents or illnesses, they are eligible to go to a medical facility for emergency treatment;

d. Due to epidemics, fires, riots, floods, earthquakes, other natural disasters, national emergencies, or other events beyond human control.

2. Any mere financial hardship will not be considered a force majeure case.

3. When one of the force majeure cases as agreed upon in Clause 1 of this Article occurs, the party affected by the force majeure case must notify in writing or directly notify the other party within 07 (seven) days from the date of occurrence of the force majeure case (*if there are papers proving the force majeure reasons, the affected party must produce these papers*). The failure of the party affected by force majeure to perform its obligations shall not be considered as a breach of its obligations under the Contract and is not a basis for the other party to have the right to terminate this Contract.

4. The performance of the obligations under the Contract of the Parties shall be suspended during the occurrence of the Force Majeure Event. The Parties shall continue to perform their obligations after the Force Majeure Event is terminated, except for the case specified at Point d, Clause 1, Article 14 of this Agreement.

ARTICLE 14. TERMINATION

1. Cases of termination of the Contract:

a. The two Parties agree to terminate the Contract in writing. In this case, the two parties shall make a written agreement specifying the conditions and time limit for termination of the Contract;

b. The Buyer is late in paying the house purchase price as agreed in Clause 1, Article 11 of this Contract;

c. The Seller is late in handing over the House as agreed in Clause 2, Article 11 of this Contract;

d. In case the party affected by the irreparable Force Majeure Event continues to perform its obligations within 90 (ninety) days from the date of the occurrence of the Force Majeure Event and the two Parties do not have any other agreement, either Party has the right to unilaterally terminate this Agreement and the termination of this Contract shall not be is considered a breach of the Agreement.

2. The handling of consequences due to the termination of the Contract shall comply with the provisions of Clause 1 of this Article:

a. If the Contract is terminated under Point a, Clause 1, Article 14 of this Contract, the handling of consequences resulting from the termination of the Contract shall comply with the written agreement of the Parties.

b. If the Contract is terminated under Point b, Clause 1, Article 14 of this Contract, the handling of consequences due to the termination of the Contract shall comply with the provisions of Point b, Clause 1, Article 11 of the Contract.

c. If the Contract is terminated under Point c, Clause 1, Article 14 of this Contract, the handling of consequences due to the termination of the Contract shall comply with the provisions of Point b, Clause 2, Article 11 of the Contract.

d. If the Contract is terminated according to Point d, Clause 1, Article 14 of this Contract, the handling of consequences due to the termination of the Contract shall be carried out as follows: The two Parties shall sign the liquidation of the Contract and return to each other what they have received (on a non-interest basis) and do not have to compensate for any actual damage. The time of repayment is determined within 10 (ten) days from the date of signing the liquidation record of the Contract.

ARTICLE 15. ANNOUNCEMENT

1. Address for the Parties to receive notices from the other party:

a. Address to receive Seller's notifications:

Company Name : **……**

Address : …....

Tel : ……

b. Address to receive the Buyer's notice:

Full name of Mr/Mrs. :

ID card/ID card/ digital passport :

Address (HKTT) :

Contact Us :

Telephone :

Mail/ Zalo :

2. Form of notification between the Parties: In writing sent via email or zalo (according to the registered phone number) or sent by certified mail or sent directly.

3. The recipient of the notification:

- For the Seller: ....;

- For the Buyer: Mr. / Mrs..............................;

In case the Buyer has 02 (two) or more persons, all references to the Buyer in this Agreement shall mean references to each person of the Buyer. For convenience, the Purchaser's persons hereby agree to authorize the first named person of the Buyer to be an authorized representative to receive notices, claims or correspondence dealing with Seller in connection with this Agreement.

4. Any notices, requests, information, claims arising in connection with this Agreement must be in writing. The two Parties agree that notices, requests and complaints shall be deemed to have been received if they are sent to the correct address, the right name of the recipient of the notice, and the correct form of notification as agreed in Clause 1, Clause 2 and Clause 3 of this Article and within the following time:

a. On the date of sending in case the letter is delivered in person and signed by the recipient of the notification;

b. On the date the sender receives the fax forwarding notice successfully in case the fax notification is sent;

c. On Monday, from the date of affixing the postmark in case of sending the notice by express mail;

d. On the date the email is sent successfully if sent by email.

dd. On the day of delivery, the zalo is successfully sent and there is a notification of receipt.

5. The Parties must notify each other in writing if there is a request for change in the address, form and name of the recipient of the notification; If there is a change in (*address, form and name of the recipient of the notice as agreed upon by the Parties* ....) if the party making the change fails to notify the other party, the party sending the notice shall not be responsible for the failure of the party to make the change to receive the written notice.

ARTICLE 16. OTHER AGREEMENTS

1. Explanation of Terms:

a. **"House"**: means a house including land use rights and construction works associated with such land use rights as stated in Article 1 and Appendix 01 of this Contract.

b. **"House Sale Price"**: means the total amount of House sale determined in Article 2 of this Contract.

c. **"Certificate"** means a certificate of land use rights and ownership of land-attached assets issued by a competent State agency to the house buyer in accordance with the land law, from time to time.

d. **"Contract"**: means this Housing Purchase and Sale Contract and all attached appendices as well as any written amendments and supplements to this Contract made and signed by the two Parties in the course of performance of this Contract.

dd**. "Urban Area"**:be …...

e. **"Handover Date"**: means the date on which the Seller hands over the House to the Buyer according to the notice as specified in Clause 2, Article 5 of the Contract.

g. **"Force majeure events"**: means an event that occurs objectively which neither party or the Parties to this Agreement can foreseeable and irreparable in order to perform its obligations under this Agreement, notwithstanding all necessary and permissible measures. Cases considered as force majeure events are agreed upon by the two parties in detail in Article 13 of this Contract.

h. **"Construction floor area"**: is the area specified in Appendix 01 of this Contract.

i. **"Land plot area"** means the area calculated according to the outer edge of the land plot boundary.

k. **"Internal Regulations of Urban Areas"** means the internal regulations on management and use of the House attached in Appendix 03 of this Contract and all amendments and supplements from time to time in the process of management and use of the House.

l. "**Management Fee"** is the charge for management and operation of the residential area, which is specified in detail at Appendix 1 of Appendix 03 of the Contract.

m. "**Management Company**" or **"Operation Management Company"** means any organization with full capacity and experience in operation management, selected by the Investor to perform the Management and Operation of the Urban Area through the signing of the Management Contract. In case the Investor directly manages and operates the Urban Area, "Management Company" also means the Investor.

o. "**Common Areas and Common Utility Works**" means the common-use areas and common-use utility works of the Urban Area, including the items specified in Appendix 04 of this Contract.

p. "**Project**"is.... by ….. as the Investor.

2. The Parties acknowledge and agree that, in case there is an error in the entry of information, data, misarrangement of documents or errors due to calculations during the preparation of the Contract, and the Seller or the Buyer proves that such information and figures are incorrect according to the terms and conditions of the Contract, Appendices and/or relevant documents and agreements that the Parties have signed and agreed on in practice, the other party must approve the adjusted data and information.

3. The Buyer acknowledges that the issuance of the Certificate to the Buyer and the time of issuance shall be at the discretion of the competent State agencies and that the Seller shall not be liable if the issuance of the Certificate to the Buyer is delayed. The recording of land and housing information in the Certificate issued to the Buyer shall comply with the provisions of law and the guidance of the competent State agency from time to time.

4. In case the Buyer has 02 (two) or more persons, all references to the Buyer in this Agreement shall mean references to each person of the Buyer and all persons of the Buyer in general. The Seller shall have no obligation to determine the personal obligations of the Buyer or each person under the Buyer to the Seller. Except as otherwise agreed in the Agreement, for convenience, the Buyer's persons hereby agree to authorize the first named person of the Buyer to be the authorized representative to perform transactions with the Seller as well as to receive notices, a claim or correspondence with Seller in connection with this Agreement and Seller does not need to obtain the separate consent of each person and/or all persons belonging to Buyer (except in the case of such representative assigning or unilaterally terminating the Contract or mortgage, guarantee contractual rights for organizations/individuals).

5. This Agreement and all Appendices, its forms (if any) constitute the entire agreement between the Parties and supersede any prior agreements or memorandums, whether oral or written, between the Parties relating to the subject matter of this Agreement. All Appendices to this Agreement, the forms (if any) attached to the Agreement are complementary and non-separable

parts of the Agreement and:

- In case of any conflict between the Contract and the Appendix, the Appendix shall prevail.
- The Appendices related to the management and use of the Housing shall still apply after the liquidation of the Contract.

6. The Parties confirm that: The contents of this Contract, including additional contents compared to the contract form specified in Decree No. 96/2024/ND-CP dated July 24, 2024 detailing a number of articles of the Law on Real Estate Business, have been agreed upon by the Parties on the basis of Form No. Ic. The contract for purchase and sale of detached houses is in Appendix I attached to Decree No. 96/2024/ND-CP.

ARTICLE 17. DISPUTE RESOLUTION

In case of disputes over the contents of this Contract, the two Parties shall discuss and settle them through negotiation. In case the two parties fail to negotiate, one of the parties has the right to request the competent court to settle the case in accordance with law.

ARTICLE 18. EFFECTIVE TIME OF THE CONTRACT

1. This Agreement takes effect from the date of sign.
2. This contract has 18 articles, with ..... page, made into 04 (four) copies and of equal value, the Buyer keeps 01 (one) copy, the Seller keeps 03 (three) copies for archiving, carrying out procedures for payment of taxes, charges, fees and procedures for applying for a Certificate to the Buyer.
3. Enclosed with this Contract is 01 (one) drawing of the house ground design specified in Article 1 of this contract that has been approved, 01 (one) copy of the handover standard, list of house construction materials and other papers (if any).

   The appendices attached to this Agreement and the amendments and supplements as agreed upon by the two Parties are inseparable from this Agreement and are effective for both Parties.
4. In case the Parties agree to change the contents of this Contract, it must be made in writing signed by both Parties.

PURCHASER	**SELLER**
Acknowledges that it has read, understood and confirm and agree to the contents of this Agreement	

APPENDIX 01:
DESCRIPTION OF THE HOUSE – DRAWING DIAGRAM OF THE HOUSE - LIST OF HANDED OVER MATERIALS

(Enclosed and inseparable from the House Purchase and Sale Contract Number: .... day...................)

I. Details and specifications of the Housing:

1. Housing Address :At.......
2. Housing Type : ………………………..
3. Commercial subdivision : ……………………… (Named according to the decision of the Investor from time to time)
4. Housing handover standards : (Details according to the list of materials and equipment completed for the house as prescribed in Appendix 1 - this Appendix)
5. Housing Location:

- Number of Lots according to planning: ....
- Housing Designation: …………… (Subject to change according to the decision of the Investor from time to time or according to the decision of the competent State Agency when granting the Certificate).

6. Number of floors**: …………….** floor
7. How to measure the area of the house:.......

a. Construction area occupying land: m2

Notes: It is the area of land occupied by the work on the land lot (The parts of the work, decorative architectural details such as the seno, umbrella, racing roof, welcome roof, steps up and down, door sills, corridors that have complied with the regulations on fire safety and construction safety are allowed not to be included in the land occupied area if they ensure that they do not obstruct the circulation of people, vehicles and do not combine other uses). In case the house has a common wall, it shall be calculated according to the heart of the common wall. The recording of the construction area in the Certificate shall comply with the regulations and guidance of the competent State Agency at the time of issuance of the Certificate.

b. Construction floor area (provisional): .... m^2

Note: The construction floor area is the total construction floor area of all floors of the House including the basement area, the semi-basement floor, the mezzanine floor, the attic floor, the tummy roof floor and the staircase area (if these floors are shown in the approved basic design dossier and these floors are among the planned floors). In which:

- The area of the construction floor on the first floor/ground floor: measured from the outer edge of the masonry wall (excluding the foundation neck) or calculated from the center of the dividing wall of the houses, including the area of the courtyard (with a roof) and veranda (with a roof) within the construction scope of the first floor/ground floor.
- The area of the construction floor from the second floor or above (including the area of the ground floor and attic): Measured from the outer edge of the masonry wall or calculated from the center of the wall dividing the houses, including the area of balconies, loggia (if any) and the covered courtyard or veranda (only calculated when the roof is contiguous or

the roof is racing, the roof frills of the attic are located right above the courtyard and verandah).

- Floor area of stair holes, elevator holes, technical boxes: shall be included in the construction floor area.
- The recording of the construction floor area in the certificate of the house shall comply with the provisions of law and the guidance of the local competent agency from time to time.

II. DRAWINGS INCLUDED

(Attached to Appendix 01 of the contract)

- Drawings of the premises design of the house.

- Drawings of the location of the house.

III. LIST OF STANDARDS, MATERIALS AND EQUIPMENT HANDED OVER BELONGING TO HOUSES

(Attachment 1 Attachment 01 of the Contract)

BUYER **SELLER REPRESENTATIVE**

APPENDIX 02:
HOUSE SELLING PRICE AND PAYMENT SCHEDULE[1]
(Enclosed and inseparable from the House Purchase and Sale Contract number:...................................... day....................)

I. Selling price of houses:

The selling price of the house is: .... VND (In words: ....), calculated according to the formula of taking the unit price of 01 m^2 The floor area of the house construction is: .... VND/m^2 times (x) .... M2 with the total floor area of the house.

The selling price of the house mentioned above includes:

(1) The selling price is: .... VND
This includes: The value of land use rights; The value of the built house; The value of urban area infrastructure and other reasonable costs.

(2) The Value Added Tax (VAT) is: .... VND
In case the VAT is adjusted according to the regulations of the competent state agency, the selling price of the house shall be adjusted accordingly.

(3) Maintenance Budget: .... VND (Equivalent to ....Selling Price)
Maintenance fund means the amount of money that the Buyer is responsible for contributing to serve the maintenance and maintenance of common areas and common utility works as prescribed in this Contract.

II. Schedule of payment of house selling price:

Đợt TT	Rate (%)	Payment amount (VND)	Payment Term
1	.... House Selling Price and VAT		Immediately after signing the Purchase and Sale Contract. This amount includes the amount deposited/deposited by the Buyer in advance to the Seller (if any)
2	..... House Selling Price and VAT		Within .... months from the date of signing the purchase and sale contract, not later than the date of ....
3	.... House Selling Price and VAT		Within .... months from the date of signing the purchase and sale contract, not later than the date of ....
4	..... Selling Price of Housing and VAT and 100% Maintenance Cost		Within .... date from the date of notice of handover of the house (After 06 months from the date of signing the purchase and sale contract, not later than ....)
6	5% of the Contract Value		Within .... from the date on which the Seller notifies the Buyer that it has been granted the Certificate of land use rights and ownership of land-attached assets or when

[1] *The payment schedule is adjustable according to the approved sales policy.*

			the Buyer carries out the procedures for applying for the Certificate of House Ownership.
Plus	**100%**		

BUYER **SELLER REPRESENTATIVE**

APPENDIX 03:
URBAN AREA REGULATIONS
(Trade name: ......)
(*Enclosed and inseparable from the House Purchase and Sale Contract number:.................................. day...................*)

ARTICLE 1: DEFINITIONS AND INTERPRETATION

1.1. "**Urban Area**" means ......

1.2. **"House**" means a house attached to the right to use a certain plot of land located in the Urban Area and under the legal ownership of the owner of the house in the Urban Area.

1.3. **"Owner**" means any individual who legally owns the Housing; Other construction works (school/medical works; Trade and Service Works); Apartments/commercial and service areas in Apartment Buildings in Urban Areas as prescribed by law.

1.4. "**Housing Owner**" means any individual who legally owns a Housing in a Municipal Area

1.5. **"Investor**" is.... a company legally established and operating under the laws of Vietnam.

1.6. "**Management Company**" means any organization with professional management skills, selected by the Investor to perform the Management and Operation of the Urban Area through the signing of the Management Contract. In case the Investor directly manages and operates the Urban Area, "Operation Management Company" also means the Investor.

1.7. **"Resident"** means any individual who has the legal right to reside in the Urban Area, including the Owner and individuals who are living or using the Housing/Other Real Estate Products for a short or long period of time in any of the following forms: Family members of the Owner or maids; Tenants and/or sub-tenants of Housing/Other Real Estate Products; Guests of Owners/tenants/subtenants of Housing/Other Real Estate Products including friends, employees, contractors, or any person present at the Housing/Other Real Estate Products or Urban Area; Any person permitted by the Owner to live, stay or use the Housing/Other Real Estate Products in any way.

1.8. "**Management Contract**" means the Contract for the provision of Urban Area Operation Management services signed between the Investor and the Management Company.

1.9. "**Owner's Own Share**" is the exclusive ownership of the area of the House/ Other real estate products, including the right to use land attached to the construction of the House / Other real estate products recognized under the use right of the Owner in the Purchase and Sale Contract and the system of equipment for private use in the House / Real Estate Products as detailed in the Purchase and Sale Contract.

1.10. "**Private ownership of the Investor**" means works invested and built by the Investor inside the Urban Area, including but not limited to: the area that the Investor has not sold/has not sold, the areas used for commercial - service purposes, offices (if any), utility works/areas outside the common area and the common utility works of the Urban Area and are outside of the Owner's Private Ownership.

1.11. **"Common areas and common utility works**" of the Project/Urban Area means the common-use areas and common-use utility works of the Urban Area listed and specified in Appendix 04 of this Contract. These items may change according to the decision and notice of the Investor from time to time.

1.12. "**Management fee**" means a fee payable by the Owner under the Purchase and Sale Contract on a monthly basis for the management and operation services of the Urban Area provided by the Investor or the Management Company under the provisions of this Internal Regulation.

1.13. **"Urban Area Maintenance Fund**" means the amount of money that the Owners are responsible for contributing to the maintenance and maintenance of items in the Common Area and Common Utility Works of the Urban Area.

1.14. **"Rules"** means the Internal Regulations of this Urban Area, including the attached appendices and amendments and supplements promulgated by the Investor from time to time.

ARTICLE 2: PURPOSE AND SCOPE OF APPLICATION

2.1. The rules aim to:

- Enhance the benefits, security and safety of Residents.
- Improve the quality of life of residents.
- Maintain and ensure order and security, environmental sanitation, safety and quality for urban areas.
- Increase the value of houses and other construction works in urban areas.

Depending on actual needs, this Internal Regulation may be amended or adjusted appropriately by the Investor or the Management Company from time to time in accordance with the provisions of law.

2.2. Scope of application:

This Internal Regulation applies to Developers, Owners, Residents, Users and other organizations and individuals related to the management and use of Urban Areas.

ARTICLE 3: MANAGEMENT COMPANY

3.1. The Employer will directly or appoint a Management Company to carry out the management and operation of the Common Areas and Common Utility Works of the Urban Area. By signing the Agreement to comply with the Internal Regulations of the Urban Area, the Owner agrees that the Management Company is the highest unit responsible on behalf of the Investor and the Owners. Own, manage and operate the Urban Area.

3.2. The Management Company shall carry out the management, operation and exploitation of services in the Urban Area in accordance with the provisions of law, this Internal Regulation and the Management Contract with the Investor.

3.3. During the term of the Management Contract, the Management Company may sign sub-contracts with other enterprises to provide management and operation services for the Urban Area; supervise the provision of urban area operation management services for the above-mentioned enterprises to ensure compliance with the signed management contracts.

3.4. The Management Company has jobs including:

a) Collection: Request, collect and receive all fees payable by Residents in accordance with the provisions of the Contract of Sale and this Bylaws.

b) Technical management of issues related to common areas and common utility works of urban areas.

c) Maintenance and upgrade of items in Common Areas and Common Utility Works: Subject to the approval of the Employer, the Management Company shall carry out all necessary works to maintain and upgrade items in Common Areas and Common Utility Works in order to make Residents enjoy better facilities.

d) Resolution of Requests: Review and resolve all requests, complaints, reports, and correspondence related to the Metropolitan Area.

dd) Urban Area Decoration: Decorate the Urban Area on holidays and organize festivals or fun activities on holidays.

e) Drafting of internal rules and regulations: Drafting internal rules and regulations applicable separately for each appropriate area from time to time for the Urban Area in accordance with the provisions of law and must be approved by the Investor.

g) Inspect and approve in writing the construction technical design for the completion and repair work of the Owner, supervise the completion and repair steps of the Owner.

h) Ensure that the Owner and User comply with the Internal Rules.

i) Perform Other Tasks: Perform all other work deemed necessary for Zone Operations Management Urban centers in accordance with law.

ARTICLE 4.- COMPLETION, REPAIR AND DEPOSIT FOR CONSTRUCTION AND REPAIR OF HOUSES/OTHER CONSTRUCTION WORKS IN URBAN AREAS

4.1. Repair of houses/other construction works in the Urban Area:

a) The owner, when constructing and finishing, repairing, refurbishing or renovating other houses/construction works, must fully carry out the procedures for registration of construction and repair with the Management Company/Investor, and at the same time be responsible for guiding and managing workers to comply with the rules, regulations on urban areas during the construction and repair of houses/other construction works.

b) The construction, completion, repair, renovation or renovation of houses/other construction works shall only be carried out with the written approval of both the Investor and the Management Company.

c) The completion, repair, refurbishment or renovation of Houses/other construction works shall be regularly inspected by the Management Company or the Investor.

4.2. Deposit to ensure the completion, repair and renovation of houses/other construction works:

a) The deposit to ensure the completion, repair and renovation applied to houses in urban areas is 50,000,000 VND (*In words: Fifty million VND*). The construction deposit fee for other construction works in the urban area is specified in the purchase and sale contract.

b) This deposit will be returned to the Owner after completing the work of completion, repair and renovation of the House and confirmed by the Management Company and the Investor:

   i) The Resident did not cause any damage or has corrected and compensated for the damage caused to the other party and

   ii) Residents do not violate any of the Rules.

   iii) Renovation and repair do not affect the exterior and planning architecture of the Urban Area.

ARTICLE 5.- CHARGE FOR MANAGEMENT AND OPERATION OF URBAN AREAS

5.1. Urban Area Management Fee:

a) The management fee in the first year shall be calculated at the rate specified in Appendix 1 - Appendix 03 of the Contract.

b) The management fee for the following years may be adjusted in accordance with the reality.

c) The Urban Area Management Fee applies to Houses/School Buildings/Medical Works/Apartments in Apartment Buildings/Commercial and Service Areas in Apartment Buildings in Urban Areas are specified according to separate and specific fees in the Purchase and Sale Contract of such products.

5.2. The Administration Fee is used to pay for services, including:

a) Management expenses for the Management Company;

b) Electricity and water costs in common areas and common utility works of urban areas;

c) Expenses for services to enhance security, order and security to protect the outer perimeter for urban areas;

d) Expenses for cleaning, collecting and transporting waste in common areas and common utility works of urban areas;

dd) Expenses for taking care of flower gardens, parks and ornamental plants in common areas and common utility works of urban areas;

e) Reasonable expenses incurred when the Management Company performs its obligations and any other costs necessary in the management of the Urban Area as prescribed in the Management Contract.

5.3 For the avoidance of doubt, the Management Fee contributed by the Owner shall not include: All outstanding taxes and taxes payable in the future, local taxes, land taxes and other amounts payable in relation to each other Housing/Construction shall be paid by the Owner as prescribed. The Owner will have to pay the costs to maintain the operation of the fixed fixtures inside, windows and doors, fences, and open gates,... along with pumping systems, electrical systems, machinery, equipment and accompanying parts or services inside or attached to other Housings/Constructions.

5.4 In addition to paying the Urban Area Management Fee, the Owner of the Apartment Apartment/Commercial and Service Area of the Apartment Building located inside the Urban Area is responsible for paying the Apartment Building Operation Management Fee according to the provisions of the Purchase and Sale Contract.

ARTICLE 6: URBAN AREA MAINTENANCE FEES

6.1. The Investor must open an account at a credit institution operating in Vietnam to receive the Urban Area Maintenance Fund. The Housing Owner shall be responsible for transferring the part of the Maintenance Fund to be contributed according to the provisions of the Purchase and Sale Contract for the maintenance of the common area and common utility works of the Urban Area. For other Owners in the urban area, they shall be responsible for contributing to the urban area maintenance fund according to the allocation rate of each work and the fee level specified in the purchase and sale contract.

6.2. The Urban Area Maintenance Fund shall be used for the maintenance and maintenance of the Common Areas and Common Utility Works of the Urban Area. The Maintenance Fund shall be used to perform the following tasks:

- Maintenance costs of maintenance items;
- Expenses for inspection of works, machinery and equipment in regular, periodic and irregular maintenance items;
- Monitoring expenses for maintenance items requiring monitoring;
- Expenses for quality inspection of maintenance items when necessary;
- Expenses for repair, replacement and renovation of maintenance items;
- Expenses for remediation of consequences of natural disasters, storms and floods or other force majeure events for maintenance items;
- Expenses for selecting contractors for maintenance items;
- Expenses paid to the audit unit in case of auditing the use of the Annual Maintenance Fund or in case the Representative Board requests an audit for the use of the Maintenance Fund (if any);
- Other expenses as prescribed by law.

6.3. In case the Urban Area Maintenance Fund is used up, the homeowner/owner shall be responsible for paying additional Maintenance Funds according to the plan approved by the Investor according to the allocation rate specified in Clause 6.4 of this Article.

6.4. Maintenance Funds for Common Areas and Common Utilities of the Urban Area shall include the Maintenance Funds contributed by the Owners and from the Maintenance Funds contributed by other Owners in the Urban Area according to the Allocation Rate determined as follows:

Allocation rate = Land use area of 01 construction work or 01 apartment building in the urban area/Total land use area of the entire house and land use area of other owners in the urban area

Note: The allocation rate is the percentage deducted from the Construction Maintenance Fee or Apartment Maintenance Fee in the Urban Area.

6.5. Expenditure principles of the maintenance fund:

a) The maintenance fund is used to carry out maintenance items in the common area and common utility works of the urban area approved annually by the investor or the residents' representative board (if any).

b) Particularly for maintenance items arising outside the plan in the year, it will be paid according to the approval of the Investor.

6.6. Management of the Maintenance Fund: The maintenance fund of the Urban Area will be managed by the Investor and deposited into 01 payment account or make a term deposit contract at a bank represented by the Investor on the payment account or deposit contract depending on the Investor's decision from time to time. The investor is allowed to choose a deposit term and a bank with good and safe interest rates.

6.7. In the event that the Residents of the Urban Area elect a legal Board of Representatives, the parties agree that the Board of Representatives will appoint 01 member to supervise the management of the Developer's maintenance fund.

6.8. The parties agree that: when making transactions from the payment account, the maintenance fund deposit contract must be agreed by the Investor.

6.9. Annually, the Investor will audit the revenue and expenditure of the Urban Area maintenance fund by an independent audit unit and report the results to the Representative Board (if any) or the Owners in case there is no Representative Board.

ARTICLE 7: RIGHTS AND RESPONSIBILITIES OF INVESTORS

7.1. The Investor has the right to perform by itself or appoint, select and sign a contract with a qualified Management Company to provide operation management services for the Urban Area.

7.2. Access to Construction:

- The Investor shall have the right to enter and exit the common areas of the Urban Area with all necessary equipment, machinery and materials for the purpose of construction, upgrading and completion of other areas of the Urban Area or the construction of other items in the Urban Area from time to time as the Investor deems necessary.
- The Investor's right of entry and exit as mentioned above is extended and applies to subcontractors, agents, workers or anyone else authorized by the Employer.
- During the construction, the Employer shall, from time to time, notify the Residents in writing that the Residents may or may not use part of the Employer during the construction.
- However, the Investor must ensure that the execution of the above-mentioned works does not interfere with the Investor's right to hold, use and occupy or unreasonably restrict the right to enter and exit the Resident's House.
- The Employer will be responsible for paying the cost to repair any damage or loss that occurs due to the construction, demolition or other causes during the performance of the work.

7.3. Right to install pipes and other services: The Investor shall have the right to build, maintain, install, change, remove, move and renew pipes, cables, sewers and other installations, machinery, rooms and other structures within or part of the Urban Area and the adjacent land area in order to provide public services to the Urban Area or to the adjacent land plots or land plots next to it. Accordingly, the Investor is entitled to grant, permit or be entitled to perform the above-mentioned works under such terms and conditions as the Investor deems necessary.

7.4. Directly or through the Management Company, the Management Fee shall be paid by the User in accordance with the terms of this Agreement and the Internal Rules.

7.5. To be entitled to stop supplying electricity, water, and other public utility services to houses, works and other areas in the Urban Area, by themselves or requesting the Management Company or the service provider to stop supplying electricity, water and other public utility services if the Owner or User violates this Internal Regulation.

7.6. The Investor shall be responsible for keeping maintenance records and other necessary papers, documents and work in accordance with law.

7.7. The investor has other rights and obligations as prescribed by law.

ARTICLE 8: RIGHTS AND RESPONSIBILITIES OF THE OWNER

8.1. At any time, the Owner may own, exploit and use other houses/construction works or other areas in the Urban Area corresponding to the contents of the Purchase and Sale Contract signed with the Investor and relevant laws.

8.2. The Owner must follow and implement all the Rules, terms and limitations set out in the Handbook issued by the Management Company. At the same time, the Owner must also comply with the regulations of the Metropolitan Area while such regulations are still in force and within the scope of such regulations.

ARTICLE 9: PRINCIPLES OF LIVING AND USE OF COMMON AREAS

9.1. Use of common areas and common utility works of urban areas:

- All Residents have equal rights and obligations in the use of Common Areas and Common Utility Works and may only use Common Areas and Common Utility Works in accordance with their functions.
- In order to ensure and maintain the quality of the Common Areas and Common Utility Works, Residents are not permitted under any circumstances and in any form:

a) Use or permit the use of Common Areas and Common Utility Works that may interfere with or hinder the lawful use of these works by other Residents.

b) Use or permit the use of the Common Areas and Common Utilities for any purpose that is unlawful or damages the reputation of the Municipality or causes trouble, trouble or danger to any other Resident

c) Encroaching, using or permitting the use of common areas and common utility works not in accordance with the purposes for which they have been built or permitted according to the Internal Regulations. In particular, it is strictly forbidden for Residents to encroach and use or allow the use of Common Areas and Common Utility Works for any purpose of storing or storing furniture, trading, trading, trading, trading, manufacturing, meeting, entertainment or for any other unauthorized purpose.

d) Adjustment or alteration of any part of the Common Area and Common Utility Works for which such change is provided that only responsible persons shall be made.

dd) Construction or assembly of any work of any kind above, inside, below or around the Common Areas and Common Utility Works.

e) Destroy, commit, or commit any other illegal or unauthorized act towards Common Areas and Common Utility Works.

g) Take any action that may increase the sum insured for the Common Area and Common Utilities.

h) Loading/overloading into the Urban Area, bringing large trucks and trucks into the Urban Area. The instructions of security personnel must be strictly followed.

9.2. Aesthetics, health safety and environmental sanitation:

In order to ensure and maintain the aesthetics, health safety, environmental sanitation, quality of life as well as improve the value of Urban Areas and Common Areas and Common Utility Works, Residents are not allowed to:

a) Untidy loading of furniture on sidewalks, walkways or in Common Areas and Public Utility Works. If the Resident does not comply with this regulation, the furniture placed in the above places will be considered as unowned and will be handled and recovered by the Management Company. All costs of this processing will be borne entirely by the Resident and repaid to the Management Company when requested based on valid payment documents provided by the Management Company.

b) Affecting other Housing when watering trees, or cleaning or throwing garbage to other Housing premises or to Common Areas and Public Utility Works.

c) Demolition of existing fences (if any) to replace other fences that lose the overall beauty of the Urban Area, arbitrarily build other works in the residential area.

d) Sticking or affixing signs, billboards or exhibits around the walls of the House or visible from outside the House or on fences, gates or sidewalks without prior written approval from the Employer or the Management Company.

dd) Replace the glass or paint the main doors and windows visible from the outside with colors that, in the opinion of the Investor and the Management Company, are contrasting or inconsistent with the general color of the Urban Area or alter any exterior part of the House, affecting the general aesthetics of the Urban Area.

e) Damage or loss of the aesthetics of the Urban Area, Housing and Public Areas. In particular, Residents are strictly prohibited from marking, drawing, painting, pasting, smearing, sticking posters, advertising, placing signs, or doing anything that is not permitted on the Housing or in Public Areas.

g) Leave garbage, unsanitary items, sewage or discarded items, or any similar objects in front of or around Housing, sidewalks, walkways, or in public areas. Residents must store garbage, waste or any other similar objects in garbage bags and dispose of garbage at designated places. If garbage is dropped in public areas, it must be swept and cleaned up immediately. It is strictly forbidden to throw garbage indiscriminately or throw garbage through other houses.

h) Discharge of garbage or any other solid waste into pipes and/or drains, such discharge may cause blockage of the Municipal and/or Housing lines or drains.

i) Allow pets to defecate, urinate on sidewalks, walkways, or other locations in Public Areas or cause unpleasant odors to other Residents.

j) Damage, debark, chop, break branches, or otherwise damage any tree/flower or other landscaping in a Public Area.

k) Carrying, planting or maintaining trees and seeds or altering landscaping in Public Areas and in the Metropolitan Area unless approved by the Developer/Management Company.

9.3. General security and quiet order:

In order to ensure and maintain general security and tranquility for Urban Areas and Common Areas and Public Utility Works, Residents are not allowed to:

a) Organizing or permitting the organization or brokerage of gambling, prostitution or any other act prohibited by Vietnamese law in urban areas (including in residential areas) or in public areas.

b) Organizing or permitting the holding of meetings in the house causing disorder, noise and commotion to the surrounding environment.

c) Causing noise and disorder, playing, quarrelling, fighting at Houses and Common Areas and Common Utility Works.

d) Committing or having any other acts that affect or disturb or disturb the general security and quiet order for the Urban Area and Common Areas and Common Utility Works, affecting the daily activities, tranquility and peace of other Residents.

dd) Organizing religious activities that do not comply with the provisions of Vietnamese law and/or are not recognized by law.

The organization of vegetarian ghosts is allowed to be carried out in its own part on the basis of ensuring solemnity, health and civilization in accordance with fine customs and legal regulations.

9.4. When there is a visitor and there is a need to stay in the Overnight Accommodation, the Owner is responsible for notifying the Management Company of the personal information of such individual and shall be responsible for all violations of such Resident in accordance with the provisions of this Internal Regulation.

ARTICLE 10: PRINCIPLES FOR USING HOUSES

10.1. Housing Use

In principle, Residents have the right to freely use the space of the House for living, living and entertainment according to reasonable needs. However, Residents are not allowed to:

a) Using or permitting the use of houses as places of trade, business, trade or production in contravention of Vietnamese law.

b) Possessing or permitting the storage of petrol, oil, weapons or other illegal, dangerous, toxic or flammable goods or materials or toxic cultural products inside or outside the premises of the dwelling.

c) Allowing foul and unpleasant odors to emanate or spread from the Housing that may affect the general environmental hygiene in the Housing Area or may affect or cause trouble to other Residents.

10.2. Further repairs or installations:

a) Residents are not allowed to open doors, drill walls to the outside, expand, shield, dismantle, build additional walls or other construction works in the premises of houses or common areas and common utility works.

b) Do not do or take any other act that may change, deform or damage the structure, structure inside or outside the Housing or Common Areas and Common Facilities.

c) If there is a need for minor repairs or changes, the house owners are entitled to build, change or repair the houses according to the following provisions:

- All construction, repair and change of the house must be approved in advance by the Management Company. The house owner must submit a written request for approval for repair enclosed with detailed drawings or detailed descriptions of construction, repair and changes to the house to the management company. At the request of the Management Company or the Management Board, the house owner must fully explain detailed information before being approved by the Management Board.
- Before proceeding with construction, the Housing Owner must make a deposit at the request of the Management Company/Investor.
- The owner of the house is absolutely not allowed to build items outside the premises of the house, which loses the general beauty of the house, changes the color of the outside of the house. All construction materials and equipment must be gathered inside the premises of the house, must not be unsanitary outside the house, fences and sidewalks.
- Any such repairs and construction are only allowed to be carried out during office hours and must not be carried out on Saturdays, Sundays and public holidays, except for emergencies or with the written approval of the Management Company/Investor.

d) The Management Company/Investor has the right to request and/or force termination when construction and repair activities adversely affect the structure of the House, the House next to it and/or the Housing Area.

dd) The Management Company/Investor has the right to access and/or enter and exit the Houses to monitor, inspect and supervise the construction and repair of the Houses or in case of necessity to carry out repair and restoration works of the original status quo of the Houses and the Houses Owners are not allowed to make any unreasonable excuses to refuse such repair or restoration by the Management Company/Investor.

10.3 Parking area:

a) Residents in the urban area must park their vehicles within the premises of their houses, do not park their vehicles on the paths, sidewalks as well as common areas and common utility works or comply with the regulations notified by the Investor/Management Company from time to time.

b) When entering the Project area, Urban Area, residents must reduce their speed and drive in accordance with the instructions.

c) Do not wash your car where water spills out of sidewalks, walkways or spills into public areas or splashes/flows through surrounding Residences.

ARTICLE 11.- DISPUTE SETTLEMENT AND HANDLING OF VIOLATIONS

11.1. Dispute Resolution

a) Disputes related to the ownership of houses/other works/other areas in the urban area will be settled by the Court or competent State agencies

b) Disputes related to the right to use in the Urban Area shall be settled on the basis of mediation (Residents themselves mediate or the Management Company shall organize the mediation). If the conciliation cannot be conciliated, it shall be transferred to a competent court for settlement.

11.2. Handling of violations

If the Resident violates one of the provisions of this Internal Regulation, the Management Company after reminding and requesting the Resident to stop the violations, the Investor/Management Company has the right to take one or more of the following measures to prevent the violation and request the Resident to remedy the consequences. compensation for damage incurred to other parties:

a) Stop providing utilities and services to Residents who violate the Internal Rules, including cleaning services, security and other public services.

b) Request service providers such as electricity, water, etc. stop providing services to Residents who violate the Internal Rules.

c) Refusal of warranty obligations as stipulated in the Housing Purchase and Sale Contract for Houses of Residents who violate the Internal Rules.

d) Fine Residents for violating internal regulations according to the fine level prescribed by the Management Company or the Investor from time to time.

dd) In case the Resident violates the Internal Rules and does not remedy the consequences, does not compensate for the damage caused to another party, the Management Company will proactively remedy and compensate with funds deducted from the deposit of the violating Resident, if the cost of remedy and compensation exceeds the value of the deposit, The Violating Resident must be responsible for paying additional for that excess cost.

e) Report violations of the Residents' Rules to the competent authorities for settlement according to law and,

g) Take other measures in accordance with the provisions of law

ARTICLE 12: OTHER PROVISIONS

12.1. Every Resident is responsible for:

a) Strictly comply with and implement the guidelines and requirements issued by the Management Company to ensure safety in the process of management and operation of the Urban Area in accordance with the provisions of this Internal Regulation.

b) Comply with and strictly perform all its obligations under this Internal Regulation and in case of violation, must compensate in accordance with the provisions of Vietnamese law for losses and damages caused to the Investor, the Management Company or other Residents.

c) Attend all meetings organized by the Investor/Management Company to promptly grasp new information or issues related to the management and operation of Urban Areas and these Internal Regulations.

d) Apply fire prevention and fighting measures in accordance with the general provisions of Vietnamese law and separate regulations of the Management Company.

dd) Strictly comply with the provisions of Vietnamese law on temporary residence registration, temporary absence, security order.

e) Must immediately notify the Management Company of the violations of any Residents or any other events that may adversely affect or cause damage or damage to the Urban Area, Residents and utility works that they know or witness.

12.2. Residents' Meetings:

a) Annual Meeting:

Annually, the Investor or the Management Company may organize an annual meeting of Residents to collect Residents' opinions on the management and operation of the Urban Area as well as decide on a number of other issues. The Annual Meeting will be notified to Residents at least 30 days in advance. The meeting will be conducted according to the number of Residents in attendance. And the relevant decisions will be adopted when more than 50% of the number of Residents in attendance approves. Residents who do not attend the meeting are still obligated to comply with the decisions adopted by the meeting, including financial matters.

b) Extraordinary Meeting:

- The Investor and the Management Company shall hold an extraordinary meeting to collect opinions and decide on the arising contents in the Urban Area, including but not limited to the following contents:
  + Remedy serious damage in the Public Sector as a result of a natural disaster.
  + Neighborhood/neighborhood group meeting: Residents will have the right to attend neighborhood and neighborhood group meetings, participate in contributing opinions on related issues.

12.3. Amendments and updates of the Internal Rules:

The investor is entitled to amend and supplement this Internal Regulation to ensure that the housing area is operated efficiently and the living environment of the Resident constantly improving./.

BUYER	SELLER REPRESENTATIVE
Acknowledge read, understood and confirmed agree to the contents of this Addendum	

Appendix 1

FEE SCHEDULES APPLICABLE TO TOWNHOUSES/VILLAS AT THE PROJECT

(Attached to the *Internal Regulations of the Urban Area*
(Enclosed and inseparable from the House Purchase and Sale Contract number:.................................... ....)

A. OPERATION MANAGEMENT FEE:

The Parties agree on the contents of the Management and Operation Fee (hereinafter referred to as the "Management Fee") of the ....., located at..... as follows:

1. Unit price of management fee (a):

a. The unit price of the management fee (a) agreed upon by the parties in the first 12 (twelve) months from the date of handover of the house is specified in Table 1 as follows:

Table 1. Unit price of management fee

STT	Housing Type	Unit Price Management Fee (a)	Units of Calculation
01	….	…. VND	(VND/1^{m2} of land used/month)

b. The above fee does not include 10% VAT and remains unchanged for 12 (twelve) months. After the end of the first 12 (twelve) month cycle, the Management Fee may be adjusted to suit the actual cost of Management and Operation of the Metropolitan/Project at the time of application.

c. Calculation formula for management fee:

Monthly Management Fee = Unit Price of Management Fee (x) Total Land Area of Housing

(In which, the Total Land Area is the area stated in the Purchase and Sale Contract)

2. Management Fee Payment Cycle (t) and Cyclical Management Fee Value (c):

- The Parties agree to apply the Management Fee payment cycle of (t) = 12 months and
- The Periodic Management Fee value is (c) = (a) x (t).
- The time of starting the calculation of the Management Fee is: from the date the owner receives the handover of the house (regardless of whether the owner of the house uses the house or not).

3. Deadline for payment of Management Fee and late payment penalty:

- The Buyer is responsible for paying the entire Periodic Management Fee to the Seller or the Management Company (if any) within the first 10 (ten) working days of each Cycle based on the notice of the Seller or the Management Company (if any) after the Buyer receives the handover of the House
- In case the Buyer delays the payment of the Management Fee, it shall be subject to a late payment interest rate of 0.05%/day (not equal to five percent per day) calculated on the amount of late payment by the Buyer until the date the Seller or the Management Company receives full payment from the Buyer. At the same time, the Investor/Management Company has the right to stop or request the service provider to stop the provision of public services, electricity, water and other public utility services until the Owner or the user fully makes such payment after at least 03 (three) working days in advance.

4. Purpose of use of the Management Fee:

The Management Fee is used to perform Management – Operation jobs and services in the Urban Area/Project that the Seller or the Management Company designated by the Seller (if any) provides to the Buyer, including:

- Providing cleaning and sanitation services in common areas and common utility works of urban areas;
- Treatment of garbage, waste and wastewater in common areas and common utility works of urban areas;
- Supply of electricity and water for common areas and common utility works of urban areas;
- Operation, inspection and maintenance of small items in the common area and common utility works of the urban area;
- Providing personnel to perform administrative and security work in the common area and common utility works of the urban area;
- Taking care of trees in common areas and common utility works of the Urban Area;
- Provide other reasonable and necessary services for common areas and common utility works of urban areas.

To avoid misunderstanding, the environmental sanitation service in the common ownership area only serves the cleaning and collection of waste from the current source of waste caused by pedestrians/visitors/vehicles/rainwater overflow/fallen leaves and free-range pets from other places.

For daily household waste, construction waste, hazardous waste... discharged by the house owner, the house owner is required to sign a collection service contract with a functional unit according to the State's regulations (*for example,* ......) without being discharged into the common ownership/common use area of the Housing Area.

B. DEPOSIT FEE FOR CONSTRUCTION AND REPAIR OF HOUSES:

- The house owner/house user (authorized by the house owner) when constructing, repairing and renovating the house must make a deposit for the repair and renovation as follows: ..... VND (....... VND).
- Construction fee: The house owner shall pay according to the Internal Regulations on repair and construction of the Urban Area issued by the Investor/Management Company from time to time.

C. PARKING FEES AT THE OUTDOOR PARKING LOT:

1. The house owner agrees to the cost of parking a car - for 4-wheel engine up to 09 seats (if parking at the parking lot of the Urban Area) on a monthly basis as follows: ..... VND/vehicle/month – Excluding VAT (In words: .....VND per vehicle for one month);

   Note: The parking space at the outdoor parking lot of the Urban Area/Project is under the business management of the Seller/Investor. The arrangement of car parking spaces will be based on the order of registration from top to bottom until all parking spaces are exhausted. In addition, the Seller reserves the right to refuse to accept the second car if the parking lots are no longer available.
2. The above-mentioned parking fee is adjusted to increase by 10% annually and does not exceed the parking price bracket due to ...... announced at the time of adjustment.
3. Some other agreements in case the Buyer parks the car in the basement of the building:

- The Buyer will pay the parking fee of this month on the 10th to the 20th of the previous month, according to the above fee.
- In any case, the Seller/Investor is exempt from liability for losses such as damage to the vehicle due to natural disasters/water overflow/fire/flooding, flooding anywhere in the Parking Lot if it is not due to the fault of the Investor but due to storms, thunderstorms, floods, etc. war, riot and other force majeure cases as prescribed by law.
- The Seller/Investor/Management Company is not responsible for any damage/loss of personal belongings, personal belongings left on/in the vehicle such as (car keys, jewelry, money, etc.) when deposited at the Parking Lot.

D. OTHER AGREEMENTS:

- The signing of this Addendum is completely voluntary, not coerced or deceived. The Buyer is responsible for assigning the original copy of this Addendum to the Transferee of the Housing Purchase and Sale Agreement (if any) and the Transferee is responsible for inheriting all rights and obligations specified in this Addendum/Agreement.
- This addendum remains valid even in the event that this Agreement is liquidated./.

BUYER	SELLER REPRESENTATIVE
Acknowledge that you have read, understood and agree to the contents of this Addendum	

APPENDIX 04
COMMON AREAS AND COMMON UTILITY WORKS
(Enclosed and inseparable from the House Purchase and Sale Contract number:.................................... ....)

A. The Parties agree that the Common Area and Common Utility Works for the Project will include the following items:

STT	CATEGORIES	NOTES
1	**1.1.Public areas include**: ...... **1.2.Sports areas include**: ..... **Note**: *(i) The names of the above items and works may be adjusted according to the notice of the Investor/Seller/Urban Area Operation Management Company from time to time; (ii) The collection of fees (if any) in some items will be notified by the Investor/Urban Area Operation Management Company from time to time; (iii) The above-mentioned items will be built and arranged by the Investor at each appropriate time according to the progress of the Project.*	**-** The use of common areas and common utility works will be carried out in accordance with the regulations of the Investor/Urban Area Operation Management Company from time to time. - In case according to the provisions of law/approved project legal dossiers, one or several items listed in this section are subject to handover to competent State agencies, the handover, management, operation and use shall be carried out on the basis of documents/decisions of competent State agencies.
2	The power supply system includes:...	
3	Domestic water supply system	
4	Rainwater drainage system	
5	Wastewater Drainage System	
6	Camera system for surveillance and protection	
7	Fire Protection System	
8	Urban lighting system	
9	The system of electric vehicle charging stations (if any) according to the layout of the Investor at each time	**-** There is a fee as prescribed by the Investor or Service Provider

Note: (i) For clarification, in case one or several of the above-mentioned items/systems are subject to handover to the competent State agency in accordance with the law and/or according to the approved project legal documents, the Buyer/Owner agrees and authorizes the Investor to carry out the handover procedures on behalf of the Investor at the request of competent State agencies, and at the same time receive reimbursement of investment expenses (if any). Accordingly, the Buyer/Owner authorizes the Investor/Management Company to use this reimbursement (if any) on behalf of the Managing Owners for the maintenance of the Common Areas and Common Utility Works; (ii) The Parties agree that the Common Area and Common Utility Works of the Project may be adjusted and supplemented by the Employer from time to time; (iii) The Investor has the full right to manage and organize the collection of fees for a number of service activities (if any) on the common area and common utility works to compensate for the cost of management and operation of the urban area (for example, fees for hanging billboards, Organizing events,...)

B. Fee-added works and utilities:

STT	Content	Notes
1	Outdoor parking lots (may have a roof) in the Urban Area	Fees are collected according to the regulations of the Investor or the Operation Management Company
2	Swan lake house (Multi-purpose house)	Fees are collected according to the regulations of the Investor or the Operation Management Company

C. Works and areas under the sole ownership of the Investor:

- The works and areas under the Investor's own ownership will be invested and constructed by the Investor at its own expense and will not be allocated to the Selling Price of the House, and will be notified by the Investor from time to time.

D. The Parties agree:

1. The owners of the areas mentioned in Part A of this Appendix are obliged to pay taxes, charges or other financial obligations (if any) to the State in accordance with law.
2. This Addendum remains in force after the liquidation of the Contract.

BUYER

Acknowledges that it has read, understood and acknowledges that it agrees to the contents of this Addendum

SELLER REPRESENTATIVE

APPENDIX 05:

REGULATIONS ON HOUSE REPAIR AND COMPLETION

(*Enclosed and inseparable from the House Purchase and Sale Contract Number: .... Date ....)*

1. The Buyer completes the items inside his House by himself according to "***Design dossier Construction drawings***" has been approved by the Seller. The finishing work is carried out after simultaneously satisfying the following conditions:

a) The Buyer has received the handover of the House from the Seller.

b) The Seller gives written approval to the completion of the Buyer's House.

c) After the Buyer makes a deposit as prescribed to ensure the completion of the construction.

2. Completion construction deposit:

In order to obtain approval for the completion of construction, the Buyer must deposit a cash security deposit for the Seller or the Management Company with the following contents:

a) The margin value is: .... VND (..... VND).

b) This deposit is used to ensure the repair and restoration of damages occurring during the completion of the house for the pavement, roads, trees, floating works, underground works on the pavement in front of the Buyer's house and to clean up construction waste if the Buyer fails to collect construction waste in accordance with regulations.

c) In case the Buyer repairs and restores the damage and cleans up the construction waste in accordance with regulations, this deposit will be refunded to the Buyer.

3. Change the function room location compared to "***Design dossier Construction drawings***":

In case the Buyer changes the location of the functional rooms in the House but does not change the structure of the "***Construction Drawing Design Dossier***", the finishing work of the House shall be carried out according to the "Construction Technical Design Drawing" made by the Buyer for any change and the finishing construction is approved in writing by the Seller or Management Company.

4. Changing the structure of the house:

In case the Buyer changes the structure of the House during the completion process such as: dismantling the current staircase; sealing the current status of the ladder; blocking skylights in the current house; cutting columns/beams/floors in the current state; Supplementing columns/beams/floors to relocate stairs, elevators and skylights indoors must ensure the following conditions:

a) The Buyer shall make "Construction Technical Design Drawings" for structural changes and must be approved by the competent State Agency at the time of application for approval.

b) The Buyer commits in writing to be responsible for and pay for all damages caused to its House and neighboring works during the construction and completion of the House (with structural changes).

c) The buyer is responsible for himself, committing not to complain about lawsuits related to arbitrarily changing the structure of the house, which may lead to the failure to grant Certificates of land use rights and ownership of land-attached assets of Housing.

5. Exterior changes:

a) The exterior of the house, including the exterior open surfaces, doors, windows, backyard and backyard walls, pavements, terraces, balconies, railings, and roof floors have been completed by the Seller in accordance with the approved design. The Buyer is not entitled to change the shape, size, and color.

b) In case the Buyer wishes to change the exterior finishing material, the Buyer must notify the Seller in writing for approval but must ensure that the shape, size and color are not changed.

6. Installation of signboards, billboards, panels, posters:

The Buyer is allowed to install signboards, billboards, panels, posters on the wall adjacent to the road, at the location right on the doors to the 1st floor (ground floor); signboards, billboards, panels and posters must ensure:

a) Dimension: width equal to the width of the outgoing door,
Height 60 cm

b) The contents and colors of signboards, billboards, panels and posters must strictly comply with the regulations of the State management agency and the internal regulations of the Housing Area

c) In case it is necessary to install signboards, billboards, panels or posters other than items (a) and (b) of Clause 6 of this Appendix, the Buyer must notify the Seller for approval.

d) In case the Buyer arbitrarily installs signboards, billboards, panels or posters not in accordance with the provisions of Items (a) and (b), Clause 6 of this Appendix, the Seller is entitled to dismantle the violating signboards, billboards, panels and posters.

7. Inspection of Housing Finishing Work:

In any case, the completion of the Buyer's Housing must be inspected by the Seller or the Management Company to ensure:

a) The items in the finishing work are constructed in accordance with the technical design,

b) Record in record errors/damages occurring during the completion of construction as well as forecast possible incidents after completing the work

c) Accurately determine the responsibilities of the parties in writing for defects that occur during or after the completion of the completion of the construction

8. Refusal to provide utilities:

In case the Buyer fails to meet or violates the conditions specified in Sections 1, 2, 3, 4, 5, 6 and 7 of this Appendix but still carries out the construction and completion of the House, the Seller has the right to refuse to provide utilities for the completion work. Specifically, as follows:

a) Refusing to provide entrance for vehicles transporting construction materials, supplies and equipment of the Buyer,

b) Refusing to grant permission to enter and exit the housing area for contractors, workers and construction participants of the Buyer,

c) Refuse to grant permission to use sidewalks and roadbeds for the Buyer to gather/unload construction materials and materials and equipment.

9. Disclaimer of Warranty:

a) During the Housing Warranty period specified in this Contract, the Seller disclaims warranty liability for defects caused during the completion of the Buyer's Housing for the cases specified in Sections 3 and 4 of this Appendix.

b) In case the Buyer violates the conditions specified in Sections 5 and 7 of the Appendix, the Seller disclaims warranty liability for defects within the warranty period that occur due to the completion of the Buyer's House.

10. This Addendum shall remain in force after the liquidation of the Contract.

BUYER	SELLER REPRESENTATIVE
Acknowledges that it has read, understood and acknowledges that it agrees to the contents of this Addendum	

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

AGREEMENT

Etc: Comply with the Internal Regulations of the Urban Area at Project.......

Housing Number:................................

Day:........./......./............

Between the following Parties:

Investor: .....

- Business registration certificate: .....
- Representative: .. **...........................** Position: **.......................**
- Address: .....
- Contact phone: ......
- Tax code: ......

and Landlord: Mr. / Mrs. ....

ID number/ID card/passport: ....

Permanent residence: ....

Contact address: ....

Telephone:..

Hereinafter referred to as **"Residents"**

After the Residents have read and understood the Urban Area Regulations of the ...... Project (**Urban Area**), the Parties agree as follows:

1. Residents understand and agree to comply with the obligations of Residents as stipulated in the Internal Regulations of the Urban Area (specified in Appendix 03 of the Purchase and Sale Contract – referred to as **"Rules"**) and subsequent amendments and supplements promulgated by the Employer or the Management Company appointed by the Investor.
2. Residents who violate the provisions of the Internal Regulations will be handled according to the handling measures stated in the Internal Regulations and other provisions of law.
3. When transferring the House Purchase and Sale Contract to another party (hereinafter referred to as **"Transferee"**), the Resident is obliged to notify the Transferee of the provisions of the Bylaws. The Transferee must commit to fully comply with the provisions of the Internal Rules and inherit the rights and obligations of the Resident under the contracts/agreements that the Resident has entered into by signing this agreement and the Internal Rules. In case the Transferee fails to commit to the above contents, the Resident is jointly responsible with the Transferee for:

a) Obligations of the Resident/Transferee as prescribed in the Bylaws; and

b) Issues arising from the performance/non-performance of any obligations of the Resident/Transferee under the Bylaws.

In case the Resident violates the contents mentioned in this Point, the Parties agree that the Investor has the right to apply the measures specified in the Internal Regulations similar to the case of violation of the Internal Regulations of the Resident.

4. The heirs of the House and the transferee of the House are also responsible for fully complying with the provisions stated in the Internal Regulations and this Agreement. .

5. The Rules in Appendix 03 of the Agreement are an integral part of this Agreement. The Agreement takes effect from the date of signing and is made into 04 (four) copies, the Owner keeps 01 (one) copy, the Investor keeps 02 (two) copies, and the Management Company keeps 01 (one) copy as a basis for implementation.

BUYER	**REPRESENTATIVE OF THE INVESTOR**

CRV REAL ESTATE GROUP JOINT STOCK COMPANY
---o0o---

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
---o0o---

No. 06/2026/TT-HDQT

Hanoi, July 28, 2026

PROPOSAL

(Re: Through the Company's investment activities)

Dear Shareholders of CRV Real Estate Group Joint Stock Company

Base:

- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;*
- *Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;*
- *Charter of CRV Real Estate Group Joint Stock Company.*

The fiscal year 2026 marks an important transformation, opening a new stage of development of the Company. This year, the Company is focusing resources to implement a large-scale project in Hai Phong city.

The Board of Directors of CRV Real Estate Group Joint Stock Company ("CRV") would like to submit to the General Meeting of Shareholders for approval of the Company's current project investment activities as follows:

1. Report on the investment of Hoang Huy New City Project - II

- Project name: Investment project to build a new urban area along Do Muoi street and surrounding areas in Tan Duong and Duong Quan communes, Thuy Nguyen district, Hai Phong city (Hoang Huy New City – II) *(The new administrative address of the project from 01/07/2025: Thuy Nguyen Ward, Hai Phong City);*
- Legal basis: According to the Decision on approval for investment guidelines No. 3178/QD-UBND dated October 11, 2023 of Hai Phong City People's Committee and Decision No. 4102/QD-UBND dated November 29, 2023 of Hai Phong City People's Committee on the recognition of land use right auction results for the implementation of investment projects.
- Total land area expected to be used: 493,665.41m2;
- Project location: Land for project implementation in Tan Duong and Duong Quan communes, Thuy Nguyen district, Hai Phong city *(New administrative address from 01/07/2025: Thuy Nguyen ward, Hai Phong city);*
- Total expected investment capital: 15,076,256,097,706 VND;
- Products and services provided: types of low-rise houses, apartment houses, public works, commercial and service works, schools and synchronous technical infrastructure works;
- Scale of construction architecture:

  + Rough construction to complete the exterior of the adjacent residential area with a total land area of about 100,771.2 m2;

+ Rough construction to complete the exterior of the villa housing area with a total land area of about 7,276 m2;

+ Construction of social housing areas (apartments) with a land area of about 34,239.5 m2;

+ To build 04 apartment buildings combined with trade and services with a land area of about 18,494 m2;

+ Construction of public land units in an area of about 2,303.4 m2;

+ To build educational land on 04 plots of land from GD1 to GD4 with an area of about 24,366 m2;

+ Construction of trees and public water surface with a total land area of about 92,181.81 m2;

+ Construction of technical land with an area of about 10,116.17 m2;

+ Construction of public parking lots with an area of about 1,198.8 m2;

+ Traffic construction with an area of about 202,718.53 m2;

- Some perspective pictures of the project:

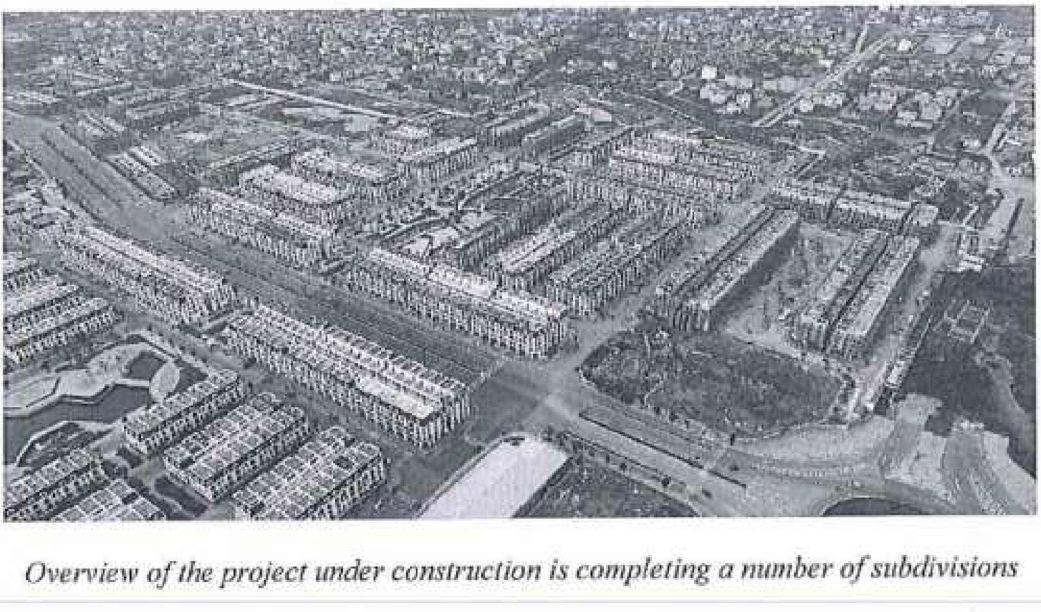
Perspective of the whole project

Perspective of a housing subdivision and project lake

- Project Schedule:

  + Up to the time of reporting, the investment in the construction of the project is being implemented according to the plan. The internal infrastructure of the project has been basically completed. Items of adjacent houses and villas have been completed over 70% of the volume of the raw part; some subdivisions have completed the exterior and are ready to be handed over to customers. In addition, high-rise items, social housing and other items of the Project are continuing to be actively implemented, ensuring that they are in line with the progress of the Project implementation.

  + Some pictures of the project progress at the present time:



Overview of the project under construction is completing a number of subdivisions

A corner of the project has been completed as of 07/2026

2. **Policy on issuing additional shares in Nha Dai Loc Joint Stock Company ("Investor")**
Nha Dai Loc Joint Stock Company is a subsidiary of CRV, CRV currently holds 181,990,000 shares, equivalent to 99.99% of the charter capital of the investor. Therefore, CRV has the right to dominate and decide on matters under the jurisdiction of shareholders in the Investor in accordance with the law and the Charter of the Investor.
In early April 2026, Nha Dai Loc Joint Stock Company, won the auction of Land Use Rights and became the investor of the investment project to build high-rise mixed buildings and commercial services at Lot I.14/CTHH01 in the new urban area North of the Cam River in Thuy Nguyen ward, Hai Phong city has an area of 3.25 hectares (hereinafter referred to as "Project I.14"), located next to the new administrative center of Hai Phong city in Thuy Nguyen ward, Hai Phong city. This land has been approved by Hai Phong city for the investment policy of the investment project to build high-rise mixed buildings and commercial services with a total expected investment of about VND 6,223.3 billion (including land use levy).
In the period of 2026 - 2027, the investor plans to issue more shares to increase the charter capital for the implementation of Project I.14. Accordingly, the Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval:
- The policy of issuing additional shares in the Investor to increase the charter capital of the Investor from VND 1,820,100,000,000 to VND 5,220,100,000,000, serving the implementation of Project I.14.
- Assign the Board of Directors of CRV or/and the Representative of CRV's capital at the Investor to exercise shareholder rights, vote and sign necessary documents in the Investor to implement the above contents.

3. **Investing in the purchase of additional shares of Nha Dai Loc Joint Stock Company**

The Company believes that Project I.14 is a potential project, expected to bring many benefits when investing. In order to meet the capital needs for the implementation of Project I.14, the Board of Directors of the Company respectfully submits to the General Meeting of Shareholders for approval of the investment plan VND 800 billion into Nha Dai Loc Joint Stock Company, through the purchase of additional issued shares of Nha Dai Loc Joint Stock Company. The investment plan is as follows:

3.1. Investment in buying additional shares of Nha Dai Loc Joint Stock Company

The Company plans to purchase additional issued shares to serve the long-term goal of investment activities in the field of real estate business directly invested or through subsidiaries. After making the investment, CRV still owns over 50% of the charter capital of the investor.

a. Main information about Nha Dai Loc Joint Stock Company

- Company Name: Nha Dai Loc Joint Stock Company
- The Certificate of Business Registration No. 0202085165 was issued by the Department of Planning and Investment of Hai Phong City for the first time on 19/01/2021 and the 5th change was issued on 24/01/2025
- Head office: No. 116 Nguyen Duc Canh, Le Chan Ward, Hai Phong City
- Main business scope: Investment in real estate projects
- Current charter capital: 1,820,100,000,000 VND
- Current number of outstanding shares: 182,010,000 shares
- Company form: Non-public Joint Stock Company
- CRV's direct ownership rate in the current Investor: 181,990,000 shares, equivalent to 99.99% of the Investor's charter capital
- Business Activities:

  Nha Dai Loc Joint Stock Company is the unit responsible for developing part of the Hoang Huy Commerce project (corresponding to the land lot of H1 building) consisting of 3 petal-shaped buildings with the same base of the building. Each building consists of 36 floors and 3 basements, with 2,496 apartments and synchronous facilities. Up to now, the project has been handed over and put into use.

  The Company is preparing to implement the investment project to build high-rise mixed buildings and commercial services at Lot I.14/CTHH-01 in the new urban area North of the Cam River in Thuy Nguyen Ward, Hai Phong City with a total expected investment of about VND 6,223.3 billion (including land use levy) in the land area of 3.2 hectares. located next to the new administrative center of Hai Phong city in Thuy Nguyen ward, Hai Phong city. The expected investment plan is as follows:

  - Project name: Investment project to build high-rise mixed buildings and commercial services at Lot I.14/CTHH-01 in the new urban area north of the Cam River in Thuy Nguyen ward, Hai Phong city.
  - Total project area: 32,488.83 m2 (about 3.25 ha).
  - Expected construction scale of the project *(the official construction scale will be adjusted according to the decisions of the competent authority):*

    ✓ The building has a maximum height of 41 floors (apartments – commercial services) and 03 basements, including: 03 basements, 03 podium floors, 02 tower blocks of 38 floors (apartments).

✓ Non-residential low-rise mixed works (utility stores, trade and services), maximum height: 05 floors.

✓ Infrastructure works, utilities, and landscape of the project.

- Land use levy includes VND 1,322.3 billion and money for protection and development of rice land is VND 3.6 billion.
- Expected investment capital (excluding land use levy): 4,897.4 billion VND.

- Some indicators of assets and business results in the fiscal year 2023, 2024, 2025 of investors

Calculation unit: billion VND

STT	Criteria	Fiscal Year 2023	Fiscal Year 2024	Fiscal Year 2025
1	Total Assets	3.796,7	3.076,4	2.389,7
2	Charter capital	1.820,1	1.820,1	1.820,1
3	Net Revenue	2.804,1	2.045,5	236,3
4	Net Profit	1.189,6	884,8	178,3
5	Profit after tax	953,8	709,4	130,3

(Source: Audited financial statements for the financial year ended 31/03/2024, 31/03/2025,31/03/2026)

The Hoang Huy Commerce project implemented by the Investor (H1 Building - Hoang Huy Commerce Project) was handed over by the Investor, recording revenue from the end of 2023, thereby creating a large concentrated revenue in 2023 of the Company. The profit after tax in the fiscal year 2023 of investors was VND 953.8 billion. In the fiscal year 2024, the Company continues to hand over and record revenue from H1 Building – Hoang Huy Commerce Project, the profit after tax achieved is VND 709.4 billion. In the fiscal year 2025, the products of H1 Building – Hoang Huy Commerce Project have been handed over almost completely, the Company continues to sell and record real estate sales revenue of VND 180.5 billion, the Company's profit after tax is VND 130.3 billion.

In 2026, the Investor plans to continue to hand over the remaining part of the H1 Building – Hoang Huy Commerce Project and prepare to implement the investment project to build high-rise mixed buildings and commercial services at Lot I.14/CTHH-01 in the new urban area North of the Cam River in Thuy Nguyen Ward, Hai Phong city. It is expected that this project will begin to be handed over, recording revenue from 2028, bringing great revenue and profit to the Company.

b. Investment plan to buy shares of Nha Dai Loc Joint Stock Company

- Investment method: Nha Dai Loc Joint Stock Company plans to issue more shares to mobilize capital for the development of real estate projects. CRV plans to purchase additional issued shares to serve the long-term goal of investment activities in the field of real estate business through subsidiaries and member companies. After making the investment, CRV still owns over 50% of the charter capital of the investor.
- Number of shares expected to be purchased: 80,000,000 shares

- Shares expected to be purchased are additionally issued investor shares
- Purchase time: in 2026, 2027
- Purchase price: 10,000 VND/share
- Transaction value according to the expected purchase price: 800,000,000,000 VND
- Basis for determining the purchase price:

  To determine the purchase price of the Investor's shares, CRV's Board of Directors has based on the following bases: (i) Book value of the Investor's Shares and (ii) Evaluation of the current and future benefits of the Investor. Specifically:

  According to the Investor's Audited Financial Statements for the fiscal year 2025, the book value as of March 31, 2026 of the Investor's shares is 11,470 VND/share.

  The investor has now completed the development of part of the Hoang Huy Commerce project (corresponding to the land lot of H1 building), the project has been handed over and put into use. The Company is preparing to implement the investment project to build high-rise mixed buildings and commercial services at Lot I.14/CTHH-01 in the new urban area North of the Cam River in Thuy Nguyen Ward, Hai Phong City with a total expected investment of about VND 6,223.3 billion (including land use levy) in the land area of 3.2 hectares. located next to the new administrative center of Hai Phong city in Thuy Nguyen ward, Hai Phong city.

  The Board of Directors of the Company determined that the appropriate price to buy investor shares is **10,000 VND/share**.
- Sources of capital to carry out transactions: From the Company's own capital or/and other legally mobilized capital sources.
- Relationship between Nha Dai Loc Joint Stock Company and CRV Real Estate Group Joint Stock Company: CRV is the parent company of the investor, CRV currently owns 181,990,000 shares, equivalent to 99.99% of the charter capital of Nha Dai Loc Joint Stock Company.
- Regarding the control and domination of the activities of Nha Dai Loc Joint Stock Company, CRV is currently the parent company of the investor, with 99.99% ownership in the investor. After CRV buys additional shares of Nha Dai Loc Joint Stock Company, it is expected that CRV's ownership rate in the investor is over 50%. Accordingly, despite the decrease in ownership ratio after the transaction, CRV continues to maintain control and the ability to dominate decisions related to the operation of Nha Dai Loc Joint Stock Company.

4. Other project development investment activities

- In order to carry out business activities and develop investment projects (which are real estate projects, infrastructure investment projects, investment projects in other fields), the Board of Directors respectfully submits to the General Meeting of Shareholders for approval the following contents:

  + Through the fact that the Company may participate in the acquisition of projects or shares of project companies, or participate in investment activities in any form including: auction, bidding and other forms.

  + Through the Company's ability to contribute capital with the Company's assets (including land use rights, cash or other assets) to establish subsidiaries and associated companies to implement all or part of investment projects.
- Capital used for the investment process: From all sources of own capital or legally mobilized of the company.

- Regarding the scale of the above-mentioned investment project development activities: There is no limit on the investment value according to all competent levels (of the Board of Directors, the Board of Directors and the General Meeting of Shareholders specified in the Charter and relevant regulations) for each project depending on the potential of each project and within the limits of the Company's financial capacity.
- Authorize the Board of Directors to proactively implement the procedures under this policy in the fiscal year 2026 until the date of holding the Annual General Meeting of Shareholders in 2027 and report at the nearest General Meeting of Shareholders the implementation results (if any).

Respectfully submit to the General Meeting of Shareholders for consideration and vote for approval!

Recipients:

- *As submitted;*
- *BOD, BOM, SB;*
- *Archived.*

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV THÀNH PHỐ HÀ NỘI

DO HUU HA

GROUP JOINT STOCK COMPANY
CRV REAL ESTATE

No.:02/2026/TT-BKS

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Hanoi, July 28, 2026

PROPOSAL

(Re: selection of an independent audit organization to perform the audit/review financial statements for the fiscal year 2026)

Dear Shareholders of CRV Real Estate Group Joint Stock Company

Base:

- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;*
- *Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;*
- *Charter of CRV Real Estate Group Joint Stock Company.*

The Supervisory Board respectfully submits to the Annual General Meeting of Shareholders for the fiscal year 2026 on the selection of an Independent Audit Firm to audit/review the Company's financial statements in the fiscal year 2026 as follows:

1. Requirements for Auditing Firms

- Being an auditing organization approved to perform audits for units with public interests in the field of securities in 2026.
- Being an experienced and reputable auditing firm in auditing for listed companies.

2. Proposal of the Supervisory Board

- In order to ensure the independence and objectivity of the Audit and constantly improve the quality of audit reports, as well as ensure that the process of selecting the Auditing Firm is thorough;
- In order to select an auditing firm that meets the requirements of CRV Real Estate Group Joint Stock Company with competitive prices.

The Supervisory Board respectfully submits to the General Meeting of Shareholders for consideration and approval: Authorizing the General Director of the Company to negotiate with the auditing firms listed below and decide to select an independent auditing firm to audit/review the Financial Statements in the fiscal year 2026. The auditing companies listed are all companies on the list of auditing organizations approved to perform audits for units with public interests in the field of securities in 2026.

1. Deloitte Vietnam Co., Ltd. (Deloitte)
2. AASC Auditing Firm Limited (AASC)
3. Ernst & Young Vietnam Co., Ltd. (E&Y)
4. PWC (Vietnam) Co., Ltd.
5. International Auditing and Valuation Company Limited (IAV)
6. KPMG CO., LTD. (KPMG)

M.S.D.N: 0102003 CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV THÀNH PHỐ

7. Grant Thornton Co., Ltd.
8. VACO Auditing Co., Ltd.
9. Vietnam Auditing and Valuation Company Limited (VAE)

Respectfully submit to the General Meeting of Shareholders for consideration and approval.

Recipients:

– As submitted;
– BOD, BOM, SB;
– Archived.

ON BEHALF OF THE SUPERVISORY BOARD
HEAD OF THE SUPERVISORY BOARD

M.S.D.N: 0102668419 - C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV
THÀNH PHỐ HÀ NỘI

PHAM ANH TU

CRV REAL ESTATE GROUP JOINT STOCK COMPANY
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SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
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No. 07/2026/TT-HDQT

Hanoi, July 28, 2026

PROPOSAL

(Re: Remuneration of the Board of Directors, Supervisory Board and Salary of the Board of Directors)

Dear Shareholders of CRV Real Estate Group Joint Stock Company

Base:

- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;*
- *Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;*
- *Charter of CRV Real Estate Group Joint Stock Company;*
- *Pursuant to the audited 2025 financial statements of CRV Real Estate Group Joint Stock Company.*
- *Pursuant to the requirements of the organization, operation and management of CRV Real Estate Group Joint Stock Company.*

The Board of Directors (BOD) would like to report to the General Meeting of Shareholders on the remuneration of members of the Board of Directors, the Supervisory Board and the salary of the Board of Directors of the Company in the fiscal year 2025 as follows:

STT	Name	Position	Remuneration to be enjoyed in 2025 (VND)	Salary, bonuses and other benefits (VND/person/year)
I. Board of Directors				
1	Do Huu Ha	Chairman of the Board of Directors	120.000.000	None
2	Do Huu Hau	Member of the Board of Directors	60.000.000	None

STT	Name	Position	Remuneration to be enjoyed in 2025 (VND)	Salary, bonuses and other benefits (VND/person/year)
3	Nguyen Van Thu	Independent Member of the Board of Directors	60.000.000	None
4	Dang Tuan Vu	Independent Member of the Board of Directors	60.000.000	None
5	Le Duy Phi	Independent Member of the Board of Directors	60.000.000	None
II. Supervisory Board				
1	Pham Anh Tu	Head of the Supervisory Board	48.000.000	None
2	Chu Thi Lua	Member of the Supervisory Board	36.000.000	None
3	Vu Van Hoang	Member of the Supervisory Board	36.000.000	None
III. The Board of Directors and other managers				
1	Pham Thi Thu Huyen	General Director	None	1.294.985.923
2	Tran Ngoc Binh	Deputy General Director	None	855.426.438
3	Nguyen Thi Thuy Duong	Deputy General Director	None	399.000.000
4	Nguyen Kim Quyen	Chief Accountant	None	504.019.567

The Board of Directors also respectfully submits to the General Meeting of Shareholders for approval of the remuneration for members of the Board of Directors, the Supervisory Board and the salary of the Board of Directors in the fiscal year 2026. The remuneration and salary levels are as follows:

- **Board of Directors:**

STT	Eligibility	Remuneration per person per month
1	Chairman of the Board of Directors	10.000.000
2	Member of the Board of Directors/ Independent Member of the Board of Directors	5.000.000

- **Supervisory Board:**

STT	Eligibility	Remuneration per person per month
1	Head of the Supervisory Board	4.000.000
2	Member of the Supervisory Board (Controller)	3.000.000

The company is responsible for declaring and paying social insurance, health insurance, unemployment insurance and other payable amounts in accordance with the provisions of law arising related to the above remuneration (if any).

- **Board of Directors:** The salary of the Board of Directors is based on the Labor Contract and the Company's salary and bonus regulations as well as changes according to the Company's business activities and will be reported at the Annual General Meeting of Shareholders in the fiscal year 2027.

Respectfully submit to the General Meeting of Shareholders for consideration and approval./.

Recipients:

– As submitted;
– BOD, BOM, SB;
– Archived.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

DO HUU HA

CRV REAL ESTATE GROUP JOINT STOCK COMPANY ---o0o---	**SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness** ---o0o---
No. 08/2026/TT-HDQT	*Hanoi, July 28, 2026*

PROPOSAL

(Re: Dismissal of the Board of Directors, Supervisory Board for the term 2021-2026 and election of the Board of Directors and Supervisory Board for the term 2026-2031)

Dear Shareholders of CRV Real Estate Group Joint Stock Company

Base:

- *Law on Enterprises No. 59/2020/QH14 dated 17/06/2020 and relevant documents;*
- *Law on Securities No. 54/2019/QH14 dated 26/11/2019, Law No. 56/2024/QH15 dated 29/11/2024, and relevant documents;*
- *Charter of CRV Real Estate Group Joint Stock Company.*

The Board of Directors of the Company respectfully submits to the General Meeting of Shareholders (AGM) a number of contents related to the dismissal of the Board of Directors (BOD) and the Supervisory Board for the term 2021-2026 and the election of the Board of Directors and Supervisory Board for the term 2026-2031, specifically as follows:

- Approving the dismissal of members of the Board of Directors and the Supervisory Board for the term 2021-2026;
- Approving the election of 05 members of the Board of Directors, including 03 independent members of the Board of Directors for the term 2026-2031;
- Approving the election of 03 members of the Supervisory Board for the term 2026-2031;
- Approving the list of candidates to elect members of the Board of Directors and the Supervisory Board for the term 2026-2031 (*attached to the Report);*
- Approving the regulations on the election of members of the Board of Directors and the Supervisory Board for the term 2026-2031 (*attached to the Report*).

Sincerely./.

Recipients:

- *As submitted;*
- *BOD, BOM, SB;*
- *Archived.*

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

CÔNG TY CỔ PHẦN TẬP ĐOÀN BẤT ĐỘNG SẢN CRV

DO HUU HA

Summary of the list of nominations and candidates for the election of members of the Board of Directors and members of the Supervisory Board for the term 2026-2031

1. **Candidates for election of members of the Board of Directors**

(1) **Mr. Dang Tuan Vu - Candidate for election as an independent member of the Board of Directors**
Date of birth: 20/09/1988

(2) **Mr. Do Huu Ha - Candidate for election as a member of the Board of Directors**
Date of birth: 06/11/1955

(3) **Mr. Do Huu Hau - Candidate for election as a member of the Board of Directors**
Date of birth: 19/12/1984

(4) **Mr. Le Duy Phi - Candidate for election as an independent member of the Board of Directors**
Date of birth: 20/08/1994

(5) **Mr. Nguyen Van Thu - Candidate for election as an independent member of the Board of Directors**
Date of birth: 03/07/1967

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2. **Candidates for election of members of the Supervisory Board**

(1) Ms. Chu Thi Lua - Candidate for election as a member of the Supervisory Board

Date of birth: 17/02/1990

(2) Ms. Ngo Thi Ngoc Ha - Candidate for election as a member of the Supervisory Board

Date of birth: 21/03/1991

(3) Mr. Vu Van Hoang - Candidate for election as a member of the Supervisory Board

Date of birth: 30/06/1993

CRV REAL ESTATE GROUP JOINT STOCK COMPANY	SOCIALIST REPUBLIC OF VIETNAM
---o0o---	**Independence - Freedom - Happiness**
	---o0o---

Hanoi, July 28, 2026

REGULATION

ELECTION OF MEMBERS OF THE BOARD OF DIRECTORS AND MEMBERS OF THE CONTROL BOARD
CRV REAL ESTATE GROUP JOINT STOCK COMPANY
TERM 2026 - 2031

Base:

- *Securities Law No. 54/2019/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on November 26, 2019;*
- *Law on Enterprises No. 59/2020/QH14 was approved by the National Assembly of the Socialist Republic of Vietnam on June 17, 2020;*
- *Charter of CRV Real Estate Group Joint Stock Company;*

I. Objectives:

- Ensuring the principles of openness, fairness and democracy;

- Creating favorable conditions for the organization and successful conduct of the 2026 Annual General Meeting of Shareholders of CRV Real Estate Group Joint Stock Company;

- Election of members of the Board of Directors (TV. Board of Directors), members of the Supervisory Board (TV. Term 2026 - 2031 of the Company.

II. Regulations on election of members of the Board of Directors and the Control Board

The Annual General Meeting of Shareholders for the fiscal year 2026 of CRV Real Estate Group Joint Stock Company (the "General Meeting") shall elect members of the Board of Directors and members of the Supervisory Board for the term 2026 - 2031 according to the following provisions:

Article 1. Voting rights

Shareholders owning shares have voting rights and authorized representatives of shareholders owning shares have voting rights according to the List of shareholders closed on 29/06/2026.

Article 2. Principles for electing members of the Board of Directors

1. The election of members of the Board of Directors shall be carried out by the method of cumulative voting, whereby each shareholder has the total number of votes corresponding to the total number of voting shares owned multiplied by the total number of elected members of the Board of Directors.

Example: Shareholder Nguyen Van A has 10,000 voting shares. The total number of votes of Shareholder Nguyen Van A is 10,000 x [number of members to vote].

2. The Shareholder/Representative of the Shareholder shall conduct the election by directly recording his/her voting number for the candidates of his/her choice. The number of voting rights for each candidate may vary depending on the trust of shareholders/shareholder representatives for each candidate. The total number of voting rights of shareholders voting for candidates must not exceed the total number of voting rights of such shareholders/shareholders' representatives;

- Election ballots will be placed in a sealed ballot box before voting and inspected in the presence of shareholders;
- Voting begins when the distribution of election ballots is completed and ends when the last shareholder casts their votes in the ballot box;
- The counting of votes must be conducted immediately after the voting is over;

  The vote counting results shall be made in writing and announced by the Head of the Vote Counting Committee to the General Meeting of Shareholders.

3. The Organizing Committee of the General Meeting of Shareholders shall rely on the number of votes calculated from high to low, starting from the candidate with the highest number of votes until the number of members of the Board of Directors to be elected and must ensure that the minimum number of independent members of the Board of Directors is met in accordance with the provisions of law and the Charter. In which, independent candidates will be selected first (calculated according to the number of votes from high to low for independent candidates). After reaching the minimum number of independent members as prescribed (minimum 1 person), the selection of the remaining members of the Board of Directors will be calculated according to the number of votes from high to low (including the remaining non-independent and independent candidates of the Board of Directors).

4. Candidates elected as members of the Board of Directors must have at least one (01) vote.

5. In case there are two (02) or more candidates who receive the same number of votes for the position of the last member of the Board of Directors:

(i) If such candidates are also Shareholders, the candidate who holds more shares will be preferred.

(ii) If the candidates are not Shareholders, the candidate who has more terms as a member of the Board of Directors will be prioritized to be selected. In case of having the same number of terms, the person with the longer number of years of holding the position of member of the Board of Directors will be selected.

(iii) In case it is not possible to select a candidate according to the criteria (i) and (ii) above, the General Meeting of Shareholders will conduct a re-election of candidates with an equal number of votes to select the candidate with the highest number of votes.

Article 3. Principles for election of members of the Supervisory Board

1. The election of members of the Control Board shall be carried out by the method of cumulative voting, whereby each shareholder has the total number of votes corresponding to the total number of voting shares owned by the total number of elected members of the Control Board.

Example: Shareholder Nguyen Van B has 20,000 voting shares. The total number of votes of Shareholder Nguyen Van B is 20,000 x [number of members to vote].

2. The Shareholder/Representative of the Shareholder shall conduct the election by directly recording his/her voting number for the candidates of his/her choice. The number of voting rights for each candidate may vary depending on the trust of shareholders/shareholder representatives for each candidate. The total number of voting rights of shareholders voting for candidates must not exceed the total number of voting rights of such shareholders/shareholders' representatives;

- Election ballots will be placed in a sealed ballot box before voting and inspected in the presence of shareholders;
- Voting begins when the distribution of election ballots is completed and ends when the last shareholder casts their votes in the ballot box;
- The counting of votes must be conducted immediately after the voting is over;

  The vote counting results shall be made in writing and announced by the Head of the Vote Counting Committee to the General Meeting of Shareholders.

3. The Organizing Committee of the General Meeting of Shareholders shall rely on the number of votes calculated from high to low, starting from the candidate with the highest number of votes until the number of members of the Supervisory Board to be elected in accordance with the provisions of law and the Charter.

4. Candidates elected as members of the Control Board must have at least one (01) vote.

5. In case there are two (02) or more candidates who receive the same number of votes for the position of the last member of the Control Board:

(i) If such candidates are also Shareholders, the candidate who holds more shares will be preferred.

(ii) If the candidates are not Shareholders, the candidates with more terms as members of the Supervisory Board will be prioritized to be selected. In case of having the same number of terms, the person with the longer number of years of holding the position of member of the Supervisory Board will be selected.

(iii) In case it is not possible to select a candidate according to the criteria (i) and (ii) above, the General Meeting of Shareholders will conduct a re-election of candidates with an equal number of votes to select the candidate with the highest number of votes.

Article 4. Time of election

Shareholders/Representatives of Shareholders may conduct direct elections at the General Meeting (starting from the opening of the meeting until the end of the voting session and election as announced by the Chairman).

Article 5. Check and announce election results

1. The Vote Counting Board shall sum up the election results and make a record of vote counting. The election vote counting record is signed by members of the Vote Counting Committee to certify the accuracy, transparency and correctness of the principles and order of vote counting.

The election vote counting record must clearly state the following contents:

– Name and total number of votes for each candidate.

– List of members of the Board of Directors and Supervisory Board who have been elected for the new term (2026 -2031).

2. The Head of the Vote Counting Committee shall announce the election results on behalf of the Chairman before the General Meeting of Shareholders.

Article 6. Enforcement effect

This Regulation on the election of Members of the Board of Directors, Members of the Supervisory Board of CRV Real Estate Group Joint Stock Company for the term 2026 - 2031 consists of 6 Articles, which are publicly posted on the Company's website and are only effective at this General Meeting of Shareholders.

Recipients:
– As submitted;
– BOD, BOM, SB;
– Archived.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN

DO HUU HA