Form No. 3.1: Periodic disclosure of information on financial situation

NAM LONG INVESTMENT CORPORATION

SOCIALIST REPUBLIC OF VIETNAM
INDEPENDENCE - FREEDOM - HAPPINESS

No:.133/2026/CV/NLG

Re: Periodic Disclosure of Financial Status for the period ending 30/06/2026

Ho Chi Minh City, August ...25th...., 2026

To: **- HANOI STOCK EXCHANGE**
- BONDHOLDERS

Pursuant to Circular No. 76/2024/TT-BTC dated November 6, 2024, issued by the Ministry of Finance, guiding the disclosure and reporting regime on private corporate bond issuance and transactions in the domestic market as well as corporate bond issuance in the international market, Nam Long Investment Corporation hereby discloses its periodic financial status as follows:

1. Company Information

- Company name: **Nam Long Investment Corporation**
- Business Registration Certificate: No. 0301438936 issued by the Ho Chi Minh City Department of Planning and Investment on December 27, 2005 (subject to amendments and updates)
- Head Office Address: No. 6 Nguyen Khac Vien, Tan My Ward, Ho Chi Minh City, Vietnam
- Phone: (84.28) 5416 1718
- Fax: (84.28) 5416 1718
- Email: info@namlongvn.com
- Business Type: Joint-stock company
- Main Business Activities: Real estate business, ownership, usage, or lease of land rights
- Tax code: 0301438936

2. Financial Status:

- Reporting period: 6M2026 (from January 01, 2026 to June 30, 2026)
- Key Financial Indicators for the Period:

Indicators	30/06/2026	30/06/2025
1. Shareholders's Equity (VND)	**14,544,291,089,321**	**14,218,817,076,334**
- Owner's investment capital	4,850,973,830,000	3,850,753,040,000
- Other owners' capital	2,290,916,108	-
- Share Premium	4,141,756,386,759	2,643,023,306,759
- Development Investmepnt Fund	9,051,979,315	10,709,490,423
- Other Equity Funds	2,216,611,139	2,216,611,139
- Undistributed after-tax profit	3,491,776,441,830	3,163,121,724,935
- Non-controlling interests	2,046,224,924,170	4,548,992,903,078
2. Total liabilities (VND)	**10,931,256,929,839**	**13,995,267,253,920**
- Bank loans	1,559,693,890,101	3,062,150,505,644
- Bond issuance	3,635,977,916,658	3,619,617,916,662
+ *Private bonds in the domestic market*	*3,635,977,916,658*	*3,619,617,916,662*
- Other liabilities	5,735,585,123,080	7,313,498,831,614
3. Capital structure (times):		
- Debt/Total assets Ratio	0.43	0.50
- Debt/Equity Ratio	0.75	0.98
4. Solvency (times):		
- Short-term ratio (short-term assets/short-term liabilities)	2.95	3.58
- Quick ratio ((short-term assets – inventory) / short-term liabilities)	1.47	1.03
- Interest payment ratio (profit before tax and interest/interest)	2.84	3.16
5. Outstanding bonds/equity (times):		
- Total outstanding corporate bonds/equity	0.25	0.25
- Total outstanding private bonds/equity ratio	0.25	0.25
6. Profit (VND):		
- Profit/Loss before tax	271,439,731,673	291,437,203,832
- Profit/Loss after tax	175,781,955,047	207,392,455,051
- Accumulated losses (if any)	N.A	N.A
7. Target of profitability (%):		
- Profit after tax/Total assets (ROA)	0.69%	0.74%
- Return after tax/Equity (ROE)	1.21%	1.46%
8. Financial prudential norms and capital adequacy ratios as prescribed by specialized laws on real estate enterprises (if any)	N.A	N.A

3. Auditor's Opinion:

Audit Firm: Ernst & Young Vietnam Co., Ltd.

Auditor's opinion: The consolidated financial statements fairly and accurately represent, in all material aspects, the financial position of the company as of June 30, 2026, as well as the consolidated business performance and cash flow situation for the financial year ending on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for enterprises, and relevant legal regulations on the preparation and presentation of financial statements.

We take full legal responsibility for the accuracy and completeness of the disclosed information./.

PREPARED BY	LEGAL REPRESENTATIVE OR AUTHORIZED PERSON
(Signature, Full Name, Title)	*(Signature, Full Name, Title)*
Nguyễn Hồng Phương	CÔNG TY CỔ PHẦN ĐẦU TƯ NAM LONG – M.S.D.N: 0301438936 – C.T.C.P – P.TÂN MỸ - TP.HỒ CHÍ MINH
Deputy Director, Capital Market	Chan Hong Wai
	Group Chief Financial Officer