

HA NOI INVESTMENT GENERAL CORPORATION

Reviewed interim separate financial statements
for the six-month period ended 30 June 2025



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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Ha Noi Investment General Corporation (hereinafter called “the Company”) presents this statement together with the reviewed separate financial statements of the Company for the period ended 30 June 2025.

GENERAL INFORMATION

Ha Noi Investment General Corporation is established and operating in Vietnam under the Certificate of Business Registration No. 0102287094 for the first time on 30 March 2007, and the 36th amendment dated 07 August 2025 issued by the Hanoi Department of Planning and Investment.

THE MEMBERS OF BOARD OF DIRECTORS, BOARD OF SUPERVISORS, AND BOARD OF MANAGEMENT

The members of Board of Directors, Board of Supervisors, and Board of Management of the Company during the period and to the date of this statement are as follows:

Board of Directors

Full name	Position	Date of appointment/dismissal
Mr. Vu Thang	Chairman	Appointed on 01 July 2025
Mr. Hoang Trong Diem	Chairman	Dismissed on 01 July 2025
	Member	Appointed on 01 July 2025
Mr. Le Huu Tu	Member	

Board of Supervisors

Full name	Position
Ms. Nguyen Thi Thu Huong	Head of BOS
Ms. Hoang Le Thu	Member
Mr. Pham Quang Huy	Member

Board of Management

Full name	Position	Date of appointment/dismissal
Mr. Luu Anh Tuan	General Director	Appointed on 01 July 2025
Mr. Vu Thang	General Director	Resigned effective 01 July 2025
Mr. Vu Phuc Tho	Deputy General Director	Resigned effective 27 May 2025
Mr. Nguyen Hoai Phuong	Deputy General Director	
Mr. Nguyen Trung Thanh	Deputy General Director	Dismissed on 21 January 2025
Mr. Nguyen Van Truong	Deputy General Director	

Legal representatives

The legal representative of the Company from 01 January 2025, to 30 June 2025 was Mr. Vu Thang (holding the position of General Director until 30 June 2025). The current legal representative to the date of this statement is Mr. Luu Anh Tuan – General Director.

EVENTS ARISING AFTER THE END OF THE PERIOD

There are no significant events occurring after the period ended 30 June 2025, which needs to be adjusted or presented in these interim separate financial statements.

STATEMENT OF THE BOARD OF MANAGEMENT (Continued)

AUDITORS

International Auditing and Valuation Company Limited has been appointed to review the interim separate financial statements of the Company for the period ended 30 June 2025.

DISCLOSURE OF THE BOARD OF MANGEMENT'S RESPONSIBILITIES FOR THE INTERIM SEPARATE FINANCIAL STATEMENTS

The Board of Management of the Bank is responsible for preparing the interim separate financial statements, which give a true and fair view of the separate financial position of the Bank as at 30 June 2025, and its separate financial performance and its separate cash flows for the 6 months period ended 30 June 2025 in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting. In preparing these separate financial statements, The Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
 - Make judgments and estimates that are reasonable and prudent;
 - State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the separate financial statements;
 - Prepare the separate financial statements on the going concern basis unless it is inappropriate to presume that the Bank will continue in business; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the separate financial statements so as to minimize errors and frauds

The Board of Management of the Company is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and that the separate financial statements comply with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting. The Board of Management is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of Management confirms that the Company has complied with the above requirements in preparing these separate financial statements.

APPROVAL OF THE INTERIM SEPARATE FINANCIAL STATEMENTS

The Board of Management approves the attached interim separate financial statements. The separate financial statements reflected truly and fairly the Company's separate financial position as at 30 June 2025, as well as the separate financial performance and separate cash flows for the period ended 30 June 2025, in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to interim separate financial reporting.

COMMITMENT ON INFORMATION DISCLOSURE

The Board of Management affirms that the Company has complied with Decree No. 155/2020/ND-CP dated 31 December 2020 of the Prime Minister detailing the implementation of a number of articles of the Securities Law, and that the Company has not violated its disclosure obligations under Circular No. 96/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance on information disclosure on the securities market and its amendments and supplements.

HA NOI INVESTMENT GENERAL CORPORATION

3rd Floor, Hoang Cau Skyline Office Building, 36 Hoang Cau, O Cho Dua Ward, Hanoi

For and on behalf of the Board of Management,



Luu Anh Tuan
General Director

Hanoi, 28 August 2025

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No: 26061/2025/BCSX/IAV

INTERIM FINANCIAL INFORMATION REVIEW REPORT

To: **Shareholders**
Board of Directors, Board of Supervisors, and Board of Management
Ha Noi Investment General Corporation

We have reviewed the accompanying separate financial statements of Ha Noi Investment General Corporation (hereinafter called "the Company"), prepared on 28 August 2025, as set out from page 07 to page 40, which comprise the interim separate statement of financial position as at 30 June 2025, the interim separate statement of income, and interim separate statement of cash flows for the period then ended, and the notes to the interim separate financial statements.

The Board of Management's Responsibility

The Board of Management of the Company is responsible for the preparation and fair presentation of these interim separate financial statements in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting and for such internal control as The Board of Management determines is necessary to enable the preparation of separate financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on these interim separate financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on review engagements No. 2410 – Review of interim financial information performed by the independent auditor of the entity.

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

INTERIM FINANCIAL INFORMATION REVIEW REPORT (continued)

Auditors' Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim separate financial statements do not give a true and fair view, in all material respects, the separate financial position of the Company as at 30 June 2025, and its separate financial performance and separate cash flows for the six-month period then ended in accordance with Vietnamese accounting standards, the Vietnamese enterprise accounting system, and relevant legal regulations on the preparation and presentation of interim separate financial statements



NGUYEN PHUONG THUY

Deputy Director

Audit Practising Registration Certificate

No. 4567-2022-283-1

For and on behalf of

INTERNATIONAL AUDITING AND VALUATION COMPANY LIMITED

Hanoi, 28 August 2025