Mẫu số/ No.: 01-B

CÔNG TY CP ONE CAPITAL HOSPITALITY
ONE CAPITAL HOSPITALITY
JOINT STOCK COMPANY

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc
THE SOCIALIST REPUBLIC OF VIET NAM
Independence – Freedom – Happiness

CÔNG TY CỔ PHẦN ONE CAPITAL HOSPITALITY

Digitally signed by CÔNG TY CỔ PHẦN ONE CAPITAL HOSPITALITY
DN: c=VN, st=HÀ NỘI, l=Bắc Từ Liêm, cn=CÔNG TY CỔ PHẦN ONE CAPITAL HOSPITALITY, 0.9.2342.19200300.100.1.1=MST:0800338870
Date: 2026.10.29 16:23:13 +07'00'

Hà Nội, ngày 29 tháng 10 năm 2026/
Ha Noi, 29 October 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH/ PERIODIC INFORMATION DISCLOSURE OF FINANCIAL STATEMENTS

Kính gửi/To: Sở Giao dịch Chứng khoán Hà Nội/
Hanoi Stock Exchange

Thực hiện quy định tại khoản 3 Điều 14 Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty CP One Capital Hospitality (mã CK: OCH) thực hiện công bố thông tin báo cáo tài chính (BCTC) Quý III năm 2026 với Sở Giao dịch Chứng khoán Hà Nội như sau:

Pursuant to the regulations at Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated 16 November 2020, issued by the Ministry of Finance, providing guidance on information disclosure in the securities market, One Capital Hospitality Joint Stock Company (Stock Code: OCH) discloses the financial statements for Quarter III, 2026 to the Hanoi Stock Exchange as follow:

1. Tên tổ chức: Công ty CP One Capital Hospitality/Name of organization: One Capital Hospitality Joint Stock Company

- Mã chứng khoán/Stock Code: OCH
- Địa chỉ/Address: Tầng 08, tòa nhà Leadvisors, 643 Phạm Văn Đồng, P. Nghĩa Đô, TP. Hà Nội/ 08th floor, Leadvisors Tower, 643 Pham Van Dong, Nghia Do Ward, Hanoi.
- Điện thoại liên hệ/Tel: 0243 783 0101 Fax: 0243 783 0202
- Email: info@och.vn Website: http://och.vn

2. Nội dung thông tin công bố/Content of the Disclosure:

– BCTC Quý III năm 2026/Financial Statements

☐ BCTC riêng (TCNY không có công ty con và đơn vị kế toán cấp trên có đơn vị trực thuộc)/Separate financial statements (Listed organizations without subsidiaries and superior accounting companies with affiliated companies);

[x] BCTC riêng và BCTC hợp nhất (TCNY có công ty con)/Separate financial statements and consolidated financial statements (Listed organizations with subsidiaries);

[ ] BCTC tổng hợp (TCNY có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/Consolidated financial statements (Listed organizations with accounting companies under the organization of private accounting system).

- Các trường hợp thuộc diện phải giải trình nguyên nhân:

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC/ The auditing organization issues not an unqualified opinion on the financial statements:

[ ] Có/Yes [ ] Không/No

Văn bản giải trình trong trường hợp tích có/ Explanation document in case of Yes:

[ ] Có/Yes [ ] Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước và sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại/Profit after tax in this period changes by 5% or more before and after auditing, or from loss to profit or vice versa:

[ ] Có/Yes [ ] Không/No

Văn bản giải trình trong trường hợp tích có/Explanation document in case of Yes:

[ ] Có/Yes [ ] Không/No

+ Lợi nhuận sau thế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước/Profit after corporate income tax in the income statement of this period changes by 10% or more compared to the same period of last year:

[x] Có/Yes [ ] Không/No

Văn bản giải trình trong trường hợp tích có/Explanation document in case of Yes:

[x] Có/Yes [ ] Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại/ Profit after tax in this period is a loss, changing from profit in the same period last year to loss in this period or vice versa:

[ ] Có/Yes [ ] Không/No

Văn bản giải trình trong trường hợp tích có/ Explanation document in case of Yes:

[ ] Có/Yes [ ] Không/No

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày: 29/10/2026 tại đường dẫn: *http://och.vn/cong-bo-thong-tin/./* This information was published on the company's website on: 29 October 2026 at the link: *http://och.vn/cong-bo-thong-tin/*

3. Báo cáo về các giao dịch có giá trị từ 35% tổng tài sản trở lên trong kỳ/ Report on transactions with a value of 35% or more of total assets during this period.

Trường hợp TCNY có giao dịch đề nghị báo cáo đầy đủ các nội dung sau/In case the listed organizations has transactions above, please report the following contents in full:

- Nội dung giao dịch/transaction content: .....
- Tỷ trọng giá trị giao dịch/tổng giá trị tài sản của doanh nghiệp (%) (*căn cứ trên báo cáo tài chính năm gần nhất*)/ Ratio of transactions value/total assets of the company (%) *(based on the most recent financial statements)*;.....
- Ngày hoàn thành giao dịch/ Transaction completed date:.....

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 công bố/ We commit that the disclosure information above is true and are fully responsible before the law for the content of the disclosure information.

Đại diện tổ chức

Người đại diện theo pháp luật/Người UQCBTT/

Legal representative/ Information Disclosure Officer

(Ký, ghi rõ họ tên, chức vụ, đóng dấu)

CÔNG TY CỔ PHẦN ONE CAPITAL HOSPITALITY

TỔNG GIÁM ĐỐC

Nguyễn Đức Minh

Tài liệu đính kèm/ Attached file:

- BCTC riêng, hợp nhất Quý III năm 2026/ Separate and Consolidated financial statements Quarter III, 2026;
- Văn bản giải trình thông tin BCTC Quý III 2026/ Explanation of financial statements Quarter III 2026.

SEPARATE FINANCIAL STATEMENTS

ONE CAPITAL HOSPITALITY JOINT STOCK COMPANY

Quarter III 2026

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SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30th September 2026

Code		ASSETS	Note	30/09/2026	01/01/2026
100	**A.**	**SHORT-TERM ASSETS**		**261,302,255,816**	**209,138,626,141**
110	**I.**	**Cash and cash equivalents**	**03**	**96,894,133,223**	**7,746,557,384**
111	1.	Cash		81,892,181,168	7,746,557,384
112	2.	Cash equivalents		15,001,952,055	-
120	**II.**	**Short-term financial investments**	**04**	**98,556,193,405**	**141,287,962,788**
123	1.	Short-term held-to-maturity investments		98,556,193,405	141,287,962,788
130	**III.**	**Short-term receivables**		**54,684,829,499**	**49,024,243,734**
131	1.	Short-term trade receivables	05	38,775,728,599	47,679,813,636
132	2.	Short-term advances to suppliers	06	28,360,000	450,000
135	3.	Other short-term receivables	07	15,880,740,900	1,343,980,098
140	**IV.**	**Inventories**	**08**	**4,570,387,512**	**4,583,860,606**
141	1.	Inventories		4,570,387,512	4,583,860,606
160	**VI.**	**Other short-term assets**		**6,596,712,177**	**6,496,001,629**
161	1.	Short-term prepaid expenses	11	378,126,419	97,078,846
162	2.	Deductible value-added tax		-	180,337,025
163	3.	Taxes and other receivables from the government budget	14	6,218,585,758	6,218,585,758
200	**B.**	**LONG-TERM ASSETS**		**1,799,022,750,288**	**1,687,770,862,086**
210	**I.**	**Long-term receivables**		**520,318,890**	**520,318,890**
215	1.	Other long-term receivables	07	520,318,890	520,318,890
220	**II.**	**Fixed assets**		**1,252,724,075**	**1,475,071,001**
221	1.	Tangible fixed assets	09	1,227,974,075	1,437,946,001
222		*- Historical cost*		*2,938,894,810*	*2,938,894,810*
223		*- Accumulated depreciation*		*(1,710,920,735)*	*(1,500,948,809)*
227	2.	Intangible fixed assets	10	24,750,000	37,125,000
228		*- Historical cost*		*446,708,682*	*446,708,682*
229		*- Accumulated amortization*		*(421,958,682)*	*(409,583,682)*
260	**V.**	**Long-term financial investments**	**04**	**1,796,942,716,584**	**1,684,815,227,854**
261	1.	Investment in subsidiaries		1,782,883,733,518	1,782,883,733,518
263	2.	Investments in equity of other entities		4,423,700,000	4,423,700,000
264	3.	Provision for impairment of long-term investments in other entities		(806,241,574,306)	(805,290,462,230)
265	4.	Long-term investments held to maturity		815,876,857,372	702,798,256,566
270	**VI.**	**Other long-term assets**		**306,990,739**	**960,244,341**
271	1.	Long-term prepaid expenses	11	250,097,047	903,350,649
272	2.	Deferred income tax assets	28	56,893,692	56,893,692
280		**TOTAL ASSETS**		**2,060,325,006,104**	**1,896,909,488,227**

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30th September 2026

Code		RESOURCES	Note	30/09/2026	01/01/2026
				VND	VND
300	**C.**	**LIABILITIES**		**116,718,529,882**	**25,104,975,291**
310	**I.**	**Short-term liabilities**		**116,718,529,882**	**25,104,975,291**
311	1.	Short-term trade payables	12	104,732,856,977	11,768,874,242
312	2.	Short-term prepayments from customers	13	218,948,338	582,964,702
314	3.	Short-term Taxes and other payables to State budget	14	404,319,407	162,107,736
315	4.	Payables to employees		286,192,173	1,062,357,085
316	5.	Short-term accrued expenses	15	1,702,423,718	1,912,423,718
320	6.	Other short-term payables	16	7,877,089,047	7,862,681,570
323	7.	Bonus and welfare fund		1,496,700,222	1,753,566,238
400	**D.**	**OWNER'S EQUITY**	17	**1,943,606,476,222**	**1,871,804,512,936**
411	1.	Owners' contributed capital		2,000,000,000,000	2,000,000,000,000
411a		*Ordinary shares with voting rights*		*2,000,000,000,000*	*2,000,000,000,000*
418	2.	Investment and development fund		4,493,439,505	4,493,439,505
419	3.	Other equity funds		6,329,814,592	6,329,814,592
420	4.	Undistributed profit after tax		(67,216,777,875)	(139,018,741,161)
420a		*Undistributed profit after tax brought forward*		*(139,018,741,161)*	*(168,740,419,346)*
420b		*Undistributed profit after tax for the current period*		*71,801,963,286*	*29,721,678,185*
440		**TOTAL LIABILITIES AND OWNER'S EQUITY**		**2,060,325,006,104**	**1,896,909,488,227**

Hanoi, October 28, 2026

Preparer	Chief Accountant	General Director
Do Le Anh	Pham Tien Thanh	Nguyen Duc Minh

SEPARATE STATEMENT OF INCOME

Quarter III 2026

Code	Items	Note	Quarter III 2026	Quarter III 2025	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
01	**1. Revenue from sales of goods and provision of services**	19	195,828,990,304	195,173,750,622	261,489,104,145	257,868,366,206
02	**2. Revenue deductions**	20	126,727,000	-	126,727,000	2,148,931
10	**3. Net revenue from sales of goods and provision of services**		195,702,263,304	195,173,750,622	261,362,377,145	257,866,217,275
11	**4. Cost of goods sold**	21	181,578,380,101	181,099,932,320	239,161,272,137	237,149,005,621
20	**5. Gross profit from sales of goods and provision of services**		14,123,883,203	14,073,818,302	22,201,105,008	20,717,211,654
21	**6. Gains/losses from disposal of investment properties**		-	-	-	-
22	7. Financial income	22	14,073,827,090	8,516,973,044	44,490,377,666	29,698,118,724
23	8. Financial expenses	23	(95,354,242)	(852,558,849)	951,112,076	22,258,484,355
24	*Of which: Borrowing costs*		-	-	-	-
25	9. Selling expenses		47,500,000	12,000,000	47,500,000	31,206,604
26	10. General and administrative expenses	26	5,222,383,329	4,012,763,425	15,397,127,829	12,676,515,715
30	**11. Net profit from operating activities**		23,023,181,206	19,418,586,770	50,295,742,769	15,449,123,704
31	12. Other income	24	102,800,874	294,451	21,564,584,123	1,150,094
32	13. Other expenses	25	10,000,000	178,988,344	58,363,606	441,118,180
40	**14. Other profits**		92,800,874	(178,693,893)	21,506,220,517	(439,968,086)
50	**15. Total net profit before tax**		23,115,982,080	19,239,892,877	71,801,963,286	15,009,155,618
51	16. Current corporate income tax expenses	27	-	-	-	-
52	17. Deferred corporate income tax expenses	28	-	-	-	-
60	**18. Profits after corporate income tax**		23,115,982,080	19,239,892,877	71,801,963,286	15,009,155,618

Hanoi, October 28, 2026

Preparer	Chief Accountant	General Director
Do Le Anh	Pham Tien Thanh	Nguyen Duc Minh

SEPARATE STATEMENT OF CASH FLOWS

Quarter III 2026

(Indirect Method)

Code	Items	Note	From 01/01/2026 to 30/09/2026 VND	From 01/01/2025 to 30/09/2025 VND
	I. Cash flows from operating activities			
01	**1. Profit before tax**		**71,801,963,286**	**15,009,155,618**
	2. Adjustments for		**(43,233,475,811)**	**(109,587,791,599)**
02	- Depreciation of fixed assets and investment properties		222,346,926	105,069,543
03	- Allowances and provisions		951,112,076	(79,994,742,418)
05	- Gains (losses) from investing and financial activities		(44,406,934,813)	(29,698,118,724)
08	***3. Operating profit before changes in working capital***		**28,568,487,475**	**(94,578,635,981)**
09	- Increase (Decrease) in receivables		(5,480,248,740)	(140,262,901,937)
10	- Increase (Decrease) in inventories		13,473,094	218,276,983,751
11	- Increase (Decrease) in payables (excluding interest payables and corporate income tax payables)		91,870,420,607	(19,959,428,397)
12	- Increase/(Decrease) in prepaid expenses		372,206,029	88,238,935
17	- Other cash outflows from operating activities		(256,866,016)	(278,733,300)
20	***Net cash flows from operating activities***		**115,087,472,449**	**(36,714,476,929)**
	II. Cash flows from investing activities			
21	1. Purchase and construction of fixed assets and other long-term assets		-	(49,500,000)
23	2. Loans to other entities and payments for purchase of debt instruments of other entities		(143,000,000,000)	(60,113,357,693)
24	3. Collections from borrowers and proceeds from sale of debt instruments of other entities		99,519,657,693	48,154,000,000
25	4. Payments for investments in other entities		-	(310,291,670,000)
26	5. Proceeds from equity investment in other entities		-	310,290,670,000
27	6. Proceeds from interest, dividends and distributed profits		17,540,445,697	18,471,582,924
30	***Net cash flows from investing activities***		**(25,939,896,610)**	**6,461,725,231**
	III. Cash flows from financing activities			
50	***Net cash flows during period***		**89,147,575,839**	**(30,252,751,698)**
60	Cash and cash equivalents at the beginning of the fiscal year		**7,746,557,384**	**53,415,041,718**
70	***Cash and cash equivalents at the end of the period***	**03**	**96,894,133,223**	**23,162,290,020**

Hanoi, October 28, 2026

Preparer	Chief Accountant	General Director
Do Le Anh	Pham Tien Thanh	Nguyen Duc Minh

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

Quarter III 2026

1. GENERAL INFORMATION

Form of equity ownership

One Capital Hospitality Joint Stock Company was established and operated under the first Business Registration Certificate No. 0403000464 dated July 24, 2006 issued by the Department of Planning and Investment of Hai Duong province and the amended Business Registration Certificates issued by the Department of Planning and Investment of Hanoi city. The 18th most recent amended Business Registration Certificate No. 0800338870 was issued by the Hanoi Department of Finance on October 26, 2026.

Foreign Name: One Capital Hospitality Joint Stock Company

Abbreviations: OCH JSC

Charter capital: VND 3,300,000,000,000 (In words: Three trillion three hundred billion Vietnamese Dongs).

The Company's registered office is located at: 8th Floor, Leadvisors Tower, 643 Pham Van Dong, Nghia Do Ward, Hanoi City.

The Company's shares are listed on the Hanoi Stock Exchange (HNX) under the ticker symbol OCH. As of the issuance date of this Report, OCH shares remain subject to warning status in accordance with Decision No. 367/QD-SGDHN and Notice No. 1418/TB-SGDHN dated April 6, 2026, effective from April 10, 2026, issued by the Hanoi Stock Exchange.

Business Areas

The Company operates primarily in the fields of Investment - Food - Hospitality - Real Estate.

Business Activities

The Company's main business activities are:

- Short-term accommodation activities;
- Other food service activities (excluding activities of bars, karaoke, and discotheques);
- Provision of food services under temporary contracts for clients (serving food for banquets, meetings, weddings, etc.);
- Restaurants and mobile food services (excluding activities of bars, karaoke, and discotheques);
- Beverage services (excluding activities of bars);
- Consulting, management, and advertising services for real estate;
- Real estate activities;
- Factory, office, housing, and warehousing leasing;
- Investment and construction of infrastructure, housing, offices, factories, and warehousing.

2. ACCOUNTING REGIME AND POLICIES APPLIED AT THE COMPANY

2.1. Accounting Period, Accounting Currency

The financial year of the Company begins on January 1st and ends on December 31st annually.

The currency used in accounting records is the Vietnamese Dong (VND).

2.2. Accounting standards and applicable accounting regime

Applicable accounting regime

The Company applies the corporate accounting regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance.

Declaration on Compliance with Vietnamese Accounting Standards and Regime

The Company applies Vietnamese Accounting Standards and other guiding documents issued by the Government. The financial statements are prepared and presented in accordance with applicable accounting standards and the accounting regime currently in effect for Vietnamese enterprises.

2.3. Basis of preparation of the Separate Financial Statements

The Separate Financial Statements are prepared on a historical cost basis.

Users of these Separate Financial Statements should read them in conjunction with the Consolidated Financial Statements of the Company and its Subsidiaries (the Group) for the Quarter III 2026 to obtain sufficient information on the financial position, operating results, and cash flows of the entire Group.

2.4. Financial instruments

Initial recognition

Financial assets

Company's financial assets include cash and cash equivalents, accounts receivable and other receivables, loans, short-term and long-term investments. At the initial recognition date, financial assets are measured at cost, which is the purchase price plus other directly attributable transaction costs incurred in acquiring the financial asset.

Financial liabilities

Company's financial liabilities include borrowings, accounts payable and other payables, and accrued expenses. At the initial recognition date, financial liabilities are measured at fair value plus transaction costs incurred directly attributable to the issuance of the financial liability.

Subsequent measurement after initial recognition

Currently, there are no specific regulations on the revaluation of financial instruments after initial recognition.

2.5. Cash and cash equivalents

Cash includes cash on hand, demand deposits and term deposits, cash in transit, and monetary gold.

The cash equivalents are short-term investments with a maturity of three months or less at the time of purchase, are readily convertible to a definite amount of cash, and are subject to an insignificant risk of transformation into cash.

2.6. Financial investments

Investments held to maturity include: Deposits with banks with fixed terms, loans, etc., which are held until maturity with the aim of receiving periodic interest and other investments held to maturity.

Investments in subsidiaries, joint ventures, and associated companies are initially recognized in the accounting records at cost. After initial recognition, the value of these investments is determined at cost less any allowance for investment loss.

Investments in other entities include investments in equity instruments of another entity that do not control, jointly control, or have significant influence over the investee. The initial carrying amount of these investments is measured at cost. After initial recognition, these investments are measured at cost less allowance for investment loss.

Provisions for impairment of investments are made as of the year-end as follows:

- For trading securities investments: The basis for provision recognition is the difference between the carrying amount of the investments recorded in the general ledger and their market value at the time of provision
- For long-term investments (not classified as trading securities) and with no significant influence on the investee: If the investment in listed shares or the fair value of the investment can be reliably determined, the provision is based on the market value of the shares; if the fair value of the investment cannot be determined at the reporting date, the provision is based on the financial statements of the investee at the time the provision is recognized.
- For held-to-maturity investments: The provision for doubtful receivables is based on the recoverability assessment in accordance with the legal regulations.

2.7. Receivables

Receivables are classified as receivables from customers, terms, currency and other receivables according to the company's management needs.

The allowances for doubtful debts are made for each doubtful debt based on the age of overdue debts or expected losses that may occur. Increasing or decreasing the balance of allowances for doubtful debts are recorded in the general and administrative expenses account.

2.8. Inventories

Inventories are reported at historical cost including: purchasing, processing, and other directly attributable costs incurred in bringing the inventories to their present location and condition. After initial recognition, at the time of preparation of the separate financial statements, if the net realizable value of inventories is lower than cost, the inventories are recognized at net realizable value.

The method of calculating the value of inventory is determined by the weighted average method.

The method of inventory accounting is the method of perpetual inventory count.

Method of determining work-in-progress at the end of the period: Work-in-progress production and business expenses are accumulated for each uncompleted project or for which revenue has not been recognized, corresponding to the uncompleted workload at the end of the year.

The allowances for a devaluation of inventories are made at the end of based on the difference between the historical price of the inventory and the net realizable value.

2.9. Fixed assets

Tangible fixed assets, intangible fixed assets are stated at historical cost. During use, Tangible fixed assets, intangible fixed assets are stated at historical cost less accumulated depreciation

Depreciation are stated based on straight-line depreciation method with the estimated depreciation period as follows:

- Equipment	03 - 15 year
- Transportation	10 year
- Office Equipment	03 - 05 year
- Software Program	03 year
- Other intangble asset	10 year

2.10. Construction in progress

The assets under construction for the purpose of production, lease, administration, or any other purposes are stated at historical cost. Costs include construction costs, installation of machinery and equipment, other costs... and for qualifying assets, borrowing costs are recognized in accordance with the Company's accounting policies. Depreciation of these assets, like other fixed assets, will commence when the assets are ready for their intended use.

2.11. Operating Leases

Operating leases are a type of lease where substantially all the risks and rewards incidental to ownership of an asset remain with the lessor. Payments made under an operating lease are recognized as an expense in the statement of profit or loss on a straight-line basis over the lease term.

2.12. Prepaid expenses

Prepaid expenses are actual costs that arise as a result of production and business activities of the various accounting periods are accounted into prepaid expenses to gradually allocate to business results in the following accounting

The calculation and allocation of long-term prepaid expenses to production expenses of each accounting period is based on the nature and level of each type of expenses to choose a reasonable method and allocation criteria. Prepaid expenses are gradually allocated to production and business expenses according to the straight-line method.

2.13. Payables and accrued expenses

Liabilities are classified by payment term, payable suppliers, currency and other payables according to the Company's management needs.

2.14. Loans

Loans and finance lease debts are classified according to lender, loan contract and the repayment term of the loans and finance lease debts. In case of loans or debts in foreign currency, classification is done in the original currency.

2.15. Borrowing Expenses

Borrowing expenses are recorded in operating expenses in the year when incurred, except for borrowing expenses directly related to construction investment or production of unfinished assets which are included in the value of the asset. (capitalized) when all the conditions specified in Vietnamese Accounting Standard No. 16 "Borrowing costs" are met. In addition, for separate loans to build fixed assets, invest real estate, loan interest is capitalized even if the construction period is less than 12 months

2.16. Accrued expenses

Accrued expenses reflect the payables for goods and services which received from the seller or provided for the buyer during the reporting period but not actually paid are recorded in operating expenses of the reporting period.

The payable expenses into operating expenses during the year is recorded according to the principle of matching between revenue and expenses incurred during the year. The payable expenses will be settled with the actual expenses incurred. The difference between the pre-deducted amount and the actual cost is refunded.

2.17. Unearned Revenue

Unearned revenue is the amount of money received from customers in advance for one or more accounting periods for the lease of assets.

Unearned revenue is recognized in revenue from sales of goods and services according to the amount determined to be appropriate for each accounting period.

2.18. Owner's Equity

Owner's equity is recorded based on the actual contributed capital of the owner.

Retained earnings reflect the business results (profit or loss) after income tax and the distribution of profit or loss treatment of the company.Profit distribution is made when the Company has retained earnings that do not exceed the amount of retained earnings on the consolidated financial statements after excluding the effect of gains from bargain purchases. In case of paying dividends or profits to owners exceeding the amount of retained earnings recognized as a case of reducing capital contribution. Retained earnings can be distributed to investors based on their contribution ratio after being approved by the General Meeting of Shareholders and after setting up funds according to the Company's Charter and regulations of Vietnamese law.

2.19. Revenue And Earnings

Revenue from sales of finished goods and merchandise goods

Revenue from sales of finished goods and merchandise goods are recorded when simultaneously satisfy the following conditions:

- Most of the risks and rewards associated with ownership of the goods have been transferred to the customers;
- The Company no longer retains management of goods as cargo owners or control of goods;
- The revenue can be measured reliably;
- The Company has obtained or will obtain economic benefits from the sale transaction;
- It is probable to determine the costs related to sales transactions.

Revenues from provision of services

Revenue from provision of services is recorded when simultaneously satisfy the following conditions:

- The revenue is reliably measurable. When the contract stipulates that the buyer is entitled to return the purchased services under specific conditions, the enterprise only recognizes revenue when such specific conditions no longer exist and the buyer is no longer entitled to return the provided services;
- It is probable that there are economic benefits associated with the transaction of providing such services.
- It is probable to specify the portion of work at the date of the separate statement of financial position;
- The costs incurred for the transaction and the costs to complete the transaction that provides that service.

The portion of service completed is determined by the work done evaluation method.

Revenue from the sales of real estate and real estate business right

An enterprise shall not recognize revenue from amounts received in advance from customers according to the payment schedule. Revenue from sales of real estate is recognized when all of the following conditions are simultaneously satisfied:

- The real estate has been fully completed and provided to the buyer. The company has transferred risks and benefits associated with the ownership of real estate to the buyer;
- The company no longer retains control over the real estate as the owner of the real estate or control over the real estate;
- Revenue is measured to be reasonably certain.
- The company has received or will receive economic benefits from the real estate sales transaction;
- Identifying costs associated with the real estate sales transaction.

Revenue from operating leases

Revenue from operating leases mainly includes revenue from the lease of assets recognized in the statement of income using the straight-line method throughout the lease term as prescribed by the lease agreement.

Revenue from financial activities

Revenue arising from interest, royalties, dividends, profit sharing, and other financial activity revenue is recognized when both of the following conditions are met:

- There is the possibility of obtaining economic benefits from that transaction;
- Revenue is measured to be reasonably certain.

2.20. Cost Of Goods Sold

Cost of goods sold in the year is recognized in accordance with revenue generated in the year and ensuring compliance with the principle of prudence. Cases of loss of materials, goods exceeding the standard, inventory loss after deducting the responsibility of the collective, individuals involved... are fully recognized and timely in the cost of goods sold in the year.

2.21 Finance Costs

The expenses recognized as financial expenses include:

- Borrowing costs; Contribution costs to joint ventures and associates; and losses related to financial investment
- Provision for impairment losses on investments in other entities, losses incurred from foreign currency sales, exchange rate losses...

The above expenses are recognized based on the total amount incurred during the period, without offsetting against financial income.

2.22. Corporate income tax

a) Deferred Tax Assets and Deferred Tax Liabilities

Deferred tax assets and deferred tax liabilities are recognized for the temporary differences between the carrying amount of an asset or liability and its tax base. Deferred tax assets are recognized for deductible temporary differences and carryforward of unused tax losses and tax incentives. Deferred tax liabilities are recognized for taxable temporary differences.

b) Current Income Tax Expense and Deferred Income Tax Expense

Current corporate income tax (CIT) expense is determined on the basis of taxable income for the period and the CIT rate in the current accounting period. Current corporate income tax expense includes current CIT expense under the Law on Corporate Income Tax and additional CIT expense under the global minimum tax regulations (if any)..

Deferred income tax expense is determined based on the temporary differences deductible, taxable temporary differences, and the income tax rate.

Current income tax expense is not offset against deferred income tax expense.

c) Current Income Tax Rate

The Company is subject to a corporate income tax (CIT) rate of 20% for business activities generating taxable corporate income for the third quarter of 2026.

2.23. Related parties

The parties are considered to be related if that party has the ability to control or significantly influence the other party in making decisions on financial policies and operations. The related parties of the Company include:

- Enterprises directly or indirectly through one or more intermediaries, control the Company or under the control of the Company, or jointly control the Company, including its parent company, subsidiaries, and associated companies;
- The individual directly or indirectly holds voting rights of the Company that have a significant impact on the Company, the key management personnel of the Company, the close members of the family of these individuals;
- Enterprises of the individuals above directly or indirectly hold an important part of the voting rights or have a significant influence on the Company.

In considering the relationship of the parties involved for the purpose of preparing and presenting the Separate Financial Statements. The nature of the relationship is more emphasized than the legal form of the relationship.

3. CASH AND CASH EQUIVALENTS

	30/09/2026	01/01/2026
	VND	VND
Cash	93,987,140	2,533,882,828
Demand deposits in banks	81,798,194,028	5,212,674,556
Cash equivalents (1)	15,001,952,055	-
Total	**96,894,133,223**	**7,746,557,384**

4. FINANCIAL INVESTMENT

a) Held to maturity investments

	30/09/2026		01/01/2026	
	Historical cost	Provision	Historical cost	Provision
	VND	VND	VND	VND
Short-term investments	**98,556,193,405**	**-**	***141,287,962,788***	-
- Term deposits (1)	70,600,000,000	-	*106,000,000,000*	-
- Interest receivable on term	1,497,938,630	-	*301,128,767*	-
- Loans receivable	14,000,000,000	-	*6,800,000,000*	-
+ *Givral Bakery Joint Stock Company (2)*	-	-	*4,800,000,000*	-
+ *Viptour - Togi Joint Stock Company (3)*	*14,000,000,000*	-	*2,000,000,000*	-
- Interest receivable on loans	*458,254,775*	-	*1,186,834,021*	-
+ *Givral Bakery Joint Stock Company (2)*	-	-	*656,516,667*	-
+ *Viptour - Togi Joint Stock Company (3)*	*205,027,778*	-	*62,944,444*	-
+ *Trang Tien Icecream Joint Stock Company (5)*	*240,810,000*	-	*330,254,444*	-
+ *Tin Phat Ice Cream Joint Stock Company (iii)*	*12,416,997*	-	*137,118,466*	-
- Other investments	12,000,000,000	-	*27,000,000,000*	-
+ *Viet Nam Investment Promotion And Tourism Joint Stock Company (i)*	-	-	*10,000,000,000*	-
+ *Evening Star Nha Trang Joint Stock Company (ii)*	*12,000,000,000*	-	*17,000,000,000*	-
Long-term investments	**815,876,857,372**	**-**	***702,798,256,566***	-
- *Loans receivable*	655,362,266,604	-	*561,362,266,604*	-
+ Evening Star Nha Trang Joint Stock Company (4)	90,016,266,604	-	*90,016,266,604*	-
+ *Givral Bakery Joint Stock Company (2)*	444,000,000,000	-	*343,000,000,000*	-

+ *Trang Tien Icecream Joint Stock Company (5)*	*18,846,000,000*	–	*25,846,000,000*	–
+ *One Capital Consumer Joint Stock Company (6)*	102,500,000,000	–	*102,500,000,000*	–
– Interest receivable on loans	97,514,590,768	–	*71,116,332,269*	–
+ *Givral Bakery Joint Stock Company (2)*	43,841,430,555	–	*28,003,888,888*	–
+ Evening Star Nha Trang Joint Stock Company (4)	48,030,868,546	–	*42,911,193,381*	–
+ *One Capital Consumer Joint Stock Company (6)*	5,642,291,667	–	*201,250,000*	–
– Other investments	63,000,000,000	–	*70,319,657,693*	–
+ Tin Phat Ice Cream Joint Stock Company (iii)	–	–	*2,319,657,693*	–
+ Evening Star Nha Trang Joint Stock Company (ii)	63,000,000,000	–	*68,000,000,000*	–
Total	**914,433,050,777**	**–**	**844,086,219,354**	**–**
Held-to-maturity investments in related parties				
	842,335,112,147	**–**	**727,785,090,587**	**–**

(See details in Note 30)

(1) As at 30 September 2026, the value of term deposits pledged as collateral for the Company's loans and financial obligations was VND 85,600,000,000.

(2) Loans to Givral Bakery Joint Stock Company are as follows:

+ Capital support agreement No. 3107/HD HTV/OCH-GIVRAL dated 31 July 2023 attached with Appendix No. 03/2023/PLHTV/OCH-GIVRAL dated 05 December 2023. Capital support period is until 05 December 2033, support interest rate is 4.75%/year. Principal balance as at 30 September 2026 is VND 280,000,000,000;
+ Appendix to Capital support agreement No. 05/2025/PLHTV/OCH-GIVRAL dated 02 April 2025 and its amending appendices; Capital support period is until 30 September 2028; interest rate: 5.5%/year; Principal balance as at 30 September 2026 is VND 6,000,000,000;
+ Appendix to Capital support agreement No. 06/2025/PLHTV/OCH-GIVRAL dated 22 May 2025 and its amending appendices; Capital support period is until 30 September 2028; interest rate: 5.0%/year; Principal balance as at 30 September 2026 is VND 20,000,000,000;
+ Appendix to Capital support agreement No. 07/2025/PLHTV/OCH-GIVRAL dated 26 May 2025 and its amending appendices; Capital support period is until 30 September 2028; interest rate: 5.0%/year; Principal balance as at 30 September 2026 is VND 25,000,000,000;
+ "Appendix to Capital Support Agreement No. 11/2025/PLHTV/OCH-GIVRAL dated December 26, 2025; support term until September 30, 2028; interest rate: 5.5% per annum; principal balance as of September 30, 2026 is VND 12,000,000,000;
+ Appendix to Capital support agreement No. 12/2025/PLHTV/OCH-GIVRAL dated 28 January 2026; Capital support period is until 30 September 2028; interest rate: 5.5%/year; Principal balance as at 30 September 2026 is VND 7,000,000,000;

+ Appendix to Capital support agreement No. 01/2026/PLHTV/OCH-GIVRAL dated 20 March 2026; Capital support period is until 30 September 2028; interest rate: 7.0%/year; Principal balance as at 30 September 2026 is VND 44,000,000,000;
+ Appendix to Capital support agreement No. 02/2026/PLHTV/OCH-GIVRAL dated 19 June 2026; Capital support period is until 30 September 2028; interest rate: 7.0%/year; Principal balance as at 30 September 2026 is VND 30,000,000,000;
+ Appendix to Capital support agreement No. 03/2026/PLHTV/OCH-GIVRAL dated 28 July 2026; Capital support period is until 29 January 2028; interest rate: 7.0%/year; Principal balance as at 30 September 2026 is VND 20,000,000,000.

(3) Loans to Viptour-Togi Joint Stock Company are as follows:

+ Capital support agreement No. 06/2025/TTHTV/OCH-VTTG dated 09 June 2025 and its amending appendices. Capital support period is until 09 December 2026, interest rate: 5.5%/year; Principal balance as at 30 September 2026 is VND 2,000,000,000;
+ Capital support agreement No. 01/2026/TTHTV/OCH-VTTG and Appendix No. 01 signed on 09 September 2026. Capital support period is until 09 December 2026, interest rate: 5.5%/year; Principal balance as at 30 September 2026 is VND 12,000,000,000.

(4) Loans to Sao Hom Nha Trang Joint Stock Company include the following:

+ Capital support agreement No. 05/2016/TTHTV/OCH-SHNT dated 31 March 2016 attached with appendices on adjusting interest rates. Capital support period is until 31 March 2029, interest rate is 7.5%/year. Principal balance as at 30 September 2026 is VND 2,987,637,392;
+ Capital support agreement No. 07/2016/TTHTV/OCH-SHNT dated 01 June 2016 attached with appendices on adjusting interest rates. Capital support period is until 01 June 2029, interest rate is 7.5%/year. Principal balance as at 30 September 2026 is VND 9,900,000,000;
+ Capital support agreement No. 08/2016/TTHTV/OCH-SHNT dated 30 June 2016 attached with appendices on adjusting interest rates. Capital support period is until 30 June 2029, interest rate is 7.5%/year. Principal balance as at 30 September 2026 is VND 3,000,000,000;
+ Capital support agreement No. 09/2016/TTHTV/OCH-SHNT dated 28 July 2016 attached with appendices on adjusting interest rates. Capital support period is until 28 July 2029, interest rate is 7.5%/year. Principal balance as at 30 September 2026 is VND 5,300,000,000;
+ Capital support agreements No. 15A/2016/TTHTV/OCH-SHNT dated 08 November 2016; No. 15B/2016/TTHTV/OCH-SHNT dated 14 November 2016; No. 15C/2016/TTHTV/OCH-SHNT dated 29 November 2016; No. 01-1/2017/TTHTV/OCH-SHNT dated 04 January 2017; No. 02/2017/TTHTV/OCH-SHNT dated 16 November 2017; No. 01/2018/TTHTV/OCH-SHNT dated 20 March 2018; No. 02/2018/TTHTV/OCH-SHNT dated 30 May 2018; No. 01/2019/TTHTV/OCH-SHNT dated 01 April 2019; attached with appendices on adjusting interest rates. Capital support period is until 15 January 2029, interest rate is 7.5%/year. Total principal balance as at 30 September 2026 is VND 31,571,000,000;
+ Capital support agreement No. 02/2020/TTHTV/OCH-SHNT dated 30 June 2020 attached with Appendix on adjusting interest rate. Capital support period is until 31 December 2029, support interest rate is 7.5%/year. Principal balance as at 31 December 2025 is VND 22,431,929,608;
+ Minutes of amendment to the tripartite agreement IOC-OCH-SHNT dated 07 March 2022, amount: VND 1,110,708,665.

+ Capital support agreement No. 01/2022/TTHTV/OCH-SHNT dated 30 March 2022 attached with appendices on adjusting interest rate, capital support period is until 31 December 2029, support interest rate is 7.5%/year. Principal balance as at 30 September 2026 is VND 2,740,000,000;
+ Capital support agreement No. 02/2022/TTHTV/OCH-SHNT dated 08 September 2022 attached with appendices on adjusting interest rate, capital support period is until 31 December 2029, support interest rate is 7.5%/year. Principal balance as at 30 September 2026 is VND 4,600,000,000;
+ Capital support agreement No. 03/2022/TTHTV/OCH-SHNT dated 30 November 2022 attached with appendix on adjusting interest rate, capital support period is until 31 December 2029, support interest rate is 7.5%/year. Principal balance as at 30 September 2026 is VND 6,400,000,000;
+ Capital support agreement No. 3105/2023/TTHTV/OCH-SHNT dated 31 May 2023 attached with appendix on adjusting interest rate, capital support period is until 31 December 2029, support interest rate is 7.5%/year. Principal balance as at 30 September 2026 is VND 1,085,699,604.

(5) Loans to Trang Tien Ice Cream Joint Stock Company are as follows:

+ Appendix to Capital support agreement No. 04.01/2023/PLHTV/OCH-KTT dated 22 October 2024 and its amending appendices; Capital support amount: VND 75,000,000,000, capital support period is until 22 October 2027, interest rate: 5.0%/year. Principal balance as at 30 September 2026 is VND 18,846,000,000.

(6) Loans to One Capital Consumer Joint Stock Company are as follows:

+ Appendices to Capital support agreement No. 01/2025/PLHTV/OCH-OCC dated 19 December 2025, No. 02/2025/PLHTV/OCH-OCC dated 19 December 2025, No. 03/2025/PLHTV/OCH-OCC dated 19 December 2025; Capital support amount: VND 105,000,000,000, capital support period is until 22 December 2027, interest rate: 7.0%/year. Balance as at 30 September 2026 is VND 102,500,000,000.

(i) Debt purchase under Debt purchase agreement No. 01/2023/HDMBN dated 19 June 2023 between the Seller (Party
- A) and One Capital Hospitality Joint Stock Company (Party B); Party A transfers the rights and obligations of the receivables from Tourism and Investment Promotion Joint Stock Company (Viptour) to Party B corresponding to an amount of VND 20,300,000,000. During the period, the Company recovered the entire aforementioned debt.

(ii) Under Debt acknowledgement agreement No. 03/2024/TTHTV/OCH-SHNT dated 15 September 2024 between OCH and Sao Hom Nha Trang One Member Company Limited (Now Sao Hom Nha Trang Joint Stock Company): Debt acknowledgement value is VND 100 billion; Debt repayment period is agreed to be extended until 30 November 2031.

(iii) Debt settlement agreement No. 20122023 dated 20 December 2023 between OCH and Tin Phat Ice Cream Joint Stock Company, thereby confirming the principal loan balance owed by Tin Phat Ice Cream to OCH was VND 10,567,050,384. The loan interest rate from 01 January 2024 to 31 December 2025 is 7.5%/year. Appendix to Agreement No. PL01-2025/HTP/OCH dated 03 June 2025, thereby adjusting the loan term until 31 December 2028. During the period, the Company recovered the entire aforementioned debt.

b) Equity investments in other entities

	30/09/2026		01/01/2026	
	Historical cost	Provision	Historical cost	Provision
	VND	VND	VND	VND
Investments in subsidiaries	**1,782,883,733,518**	**(801,817,874,306)**	**1,782,883,733,518**	**(800,866,762,230)**
- Tan Viet Joint Stock Company	109,493,338,104	(14,882,516,035)	109,493,338,104	(20,365,731,235)
- Viptour - Togi Joint Stock	347,294,600,000	(271,425,927,542)	347,294,600,000	(264,606,959,792)
- Evening Star Nha Trang Joint Stock Company	790,804,325,414	(515,509,430,729)	790,804,325,414	(515,894,071,203)
- Leadvisors Special Opportunity Fund	99,000,000,000	-	99,000,000,000	-
- One Capital Consumer Joint Stock Company	436,291,470,000	-	436,291,470,000	-
Other investments	**4,423,700,000**	**(4,423,700,000)**	**4,423,700,000**	**(4,423,700,000)**
- Technical Construction And Building Materials Joint Stock	4,423,700,000	(4,423,700,000)	4,423,700,000	(4,423,700,000)
Total	**1,787,307,433,518**	**(806,241,574,306)**	**1,787,307,433,518**	**(805,290,462,230)**

Investment in Subsidiaries

Details of the Company's subsidiaries as of 30/09/2026 , are as follows:

Company name	Location	Benefit rate	Voting rate	Main activities
- One Capital Consumer Joint Stock Company	Ha Noi	61.09%	61.20%	Manufacturing of bakery products from flour, and processing and preservation of meat and seafood
- Tan Viet Joint Stock Company	Khanh Hoa	51.42%	51.42%	Accommodation and restaurant services
- Viptour - Togi Joint Stock	Ha Noi	86.13%	86.13%	Accommodation
- Evening Star Nha Trang Joint Stock Company	Khanh Hoa	99.9997%	99.9997%	Accommodation and restaurant services
- Leadvisors Special Opportunity Fund	Ha Noi	99.00%	99.00%	Investment fund management

Investments in other entities

Company name	Location	Shareholding	Main activities
- Technical Construction and Building Materials Joint Stock Company	Ho Chi Minh	442,370	Design and construction consulting

5. SHORT-TERM TRADE RECEIVABLES

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
a) Receivables from customers with				
- Givral Bakery Joint Stock Company	9,357,617,311	-	42,748,229,132	-
- Trang Tien Icecream Joint Stock Company	28,318,276,417	-	3,656,540,157	-
- Others	1,099,834,871	-	1,275,044,347	-
Total	**38,775,728,599**	**-**	**47,679,813,636**	**-**
b) Receivable from related parties	**37,853,729,170**	**-**	**46,757,814,207**	**-**

(See detailed information at Note 30)

6. SHORT-TERM ADVANCES TO SUPPLIERS

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
a) Short-term				
- HQ Event Event Organizing Company Limited	17,064,000	-	-	-
- Others	11,296,000	-	450,000	-
Total	**28,360,000**	**-**	**450,000**	**-**

7. OTHER RECEIVABLES

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
a) Other short-term receivables				
- Advances	15,218,665,313	-	378,772,389	-
- Short-term Deposits and Collaterals	5,000,000	-	5,000,000	-
- Other receivables	657,075,587	-	960,207,709	-
Total	**15,880,740,900**	**-**	**1,343,980,098**	**-**
b) Other Long-term receivables				
- Long-term deposits and Collaterals	520,318,890	-	520,318,890	-
Total	**520,318,890**	**-**	**520,318,890**	**-**
c) Receivable from related parties	**-**	**-**	**109,718,419**	**-**

(See detailed information at Note 30)

8. INVENTORIES

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
- Tools and equipment	2,231,440	-	14,063,420	-
- Real estate inventory	4,519,394,429	-	4,519,394,429	-
- Other inventories	48,761,643	-	50,402,757	-
Total	**4,570,387,512**	**-**	**4,583,860,606**	**-**

9. TANGIBLE FIXED ASSET

	Machinery or equipment	Transportation and transmit	Instruments and tools for	**Total**
	VND	VND	VND	**VND**
Historical cost				
Beginning balance	586,593,900	2,196,146,364	156,154,546	2,938,894,810
Ending balance	**586,593,900**	**2,196,146,364**	**156,154,546**	**2,938,894,810**
Accumulated depreciation				
Opening balance	586,593,900	758,200,363	156,154,546	1,500,948,809
- *Depreciation in the period*	-	209,971,926	-	209,971,926
Closing balance	**586,593,900**	**968,172,289**	**156,154,546**	**1,710,920,735**
Residual value				
Opening balance	-	1,437,946,001	-	1,437,946,001
Closing balance	**-**	**1,227,974,075**	**-**	**1,227,974,075**

- As at 30 September 2026, the historical cost of fixed assets fully depreciated but still in use: VND 742,748,446

10. INTANGIBLE FIXED ASSETS

	Software Programs	Other intangible fixed assets	**Total**
	VND	VND	**VND**
Historical cost			
Beginning balance	210,780,000	235,928,682	446,708,682
Ending balance	**210,780,000**	**235,928,682**	**446,708,682**
Accumulated amortization			
Opening balance	173,655,000	235,928,682	409,583,682
- Amortization in the period	12,375,000	-	12,375,000
Closing balance	**186,030,000**	**235,928,682**	**421,958,682**
Residual value			
Opening balance	37,125,000	-	37,125,000
Closing balance	**24,750,000**	**-**	**24,750,000**

- As at 30 September 2026, the historical cost of intangible fixed assets fully amortised but still in use: VND 397,208,682.

11. PREPAID EXPENSES

	30/09/2026	01/01/2026
	VND	VND
a) Short-term prepaid expenses		
- Expenses for consulting	220,000,000	-
- Others	158,126,419	97,078,846
Total	**378,126,419**	**97,078,846**
b) Long-term prepaid expenses		
- Expenses for consulting	137,500,000	756,250,000
- Others	112,597,047	147,100,649
Total	**250,097,047**	**903,350,649**

12. SHORT-TERM PAYABLE TO SUPPLIERS

	30/09/2026		01/01/2026	
	Value	Amounts can be paid	Value	Amounts can be paid
	VND	VND	VND	VND
a) Payable to suppliers with significant balances				
- Hoang An Trading Printing Co., Ltd.	5,478,199,000	5,478,199,000	1,279,126,134	1,279,126,134
- TB Co., Ltd.	8,005,617,077	8,005,617,077	-	-
- Nguyen Sang Business Household	12,127,500,000	12,127,500,000	-	-
- C&C High Class Packaging Co., Ltd.	18,647,088,950	18,647,088,950	-	-
- PHP Packaging Company Limited	9,985,908,320	9,985,908,320	-	-
- Vinh Nghiep Company Limited	14,991,529,600	14,991,529,600	-	-
- Others	35,497,014,030	35,497,014,030	10,489,748,108	10,489,748,108
Total	**104,732,856,977**	**104,732,856,977**	**11,768,874,242**	**11,768,874,242**
b) Payable to suppliers are related	**83,218,762**	**83,218,762**	**3,335,177**	**3,335,177**

(See detailed information at Note 30)

13, Short-term Advance Payments

	30/09/2026	01/01/2026
	VND	VND
- Prepayment for purchase of apartments at StarCity Nha Trang Project	218,948,338	582,964,702
Total	**218,948,338**	**582,964,702**

14. TAXES AND AMOUNTS PAYABLES TO THE STATE BUDGET

	Receivable at the beginning of	Amount payable at the beginning	Amount payable in	Paid during	Receivable at the end of	Amount payable at the end of
	VND	VND	VND	VND	VND	VND
- Corporate income tax						
+ Corporate income tax from operating activities	4,760,610,671	-	-	-	4,760,610,671	-
+ Corporate income tax from real estate activities	1,457,975,087	-	-	-	1,457,975,087	-
- Value Added Tax	180,337,025	-	1,283,887,943	847,324,044	-	256,226,874
- Personal income tax	-	162,107,736	320,856,280	334,871,483	-	148,092,533
	6,398,922,783	**162,107,736**	**1,604,744,223**	**1,182,195,527**	**6,218,585,758**	**404,319,407**

15. SHORT-TERM ACCRUED EXPENSES

	30/09/2026	01/01/2026
	VND	VND
- Expenses for electricity and water	1.686.060.082	1.686.060.082
- Others	16.363.636	226.363.636
Total	**1.702.423.718**	**1.912.423.718**
Payables to related parties	**117.828.434**	**117.828.434**

(See detailed information at Note 30)

16. OTHER PAYABLES

	30/09/2026	01/01/2026
	VND	VND
a) Other short-term payables		
- Labor union fundings	2.443.500	10.928.000
- Unemployment Insurance	1.843.400	54.000
- Short-term deposits and collaterals received	5.273.628.372	5.273.628.372
- Others	2.599.173.775	2.578.071.198
Total	**7.877.089.047**	**7.862.681.570**
b) Other payables to related parties	**803.535.855**	**803.535.855**

(See detailed information at Note 30)

17. OWNER'S EQUITY

a) Statement of changes in shareholder's equity

	Contributed capital	Investment in development	Other equity funds	Undistributed profit	Total
	VND	VND	VND	VND	VND
As at 01/01/2025	2.000.000.000.000	4.493.439.505	6.329.814.592	(167.803.958.066)	1.843.019.296.031
Profit for the previous year	-	-	-	*29.721.678.185*	*29.721.678.185*
Appropriation to bonus and welfare fund	-	-	-	*(936.461.280)*	*(936.461.280)*
As at 31/12/2025	2.000.000.000.000	4.493.439.505	6.329.814.592	(139.018.741.161)	1.871.804.512.936
As at 01/01/2026	2.000.000.000.000	4.493.439.505	6.329.814.592	(139.018.741.161)	1.871.804.512.936
Profit for the period	-	-	-	71.801.963.286	71.801.963.286
As at 30/09/2026	2.000.000.000.000	4.493.439.505	6.329.814.592	(67.216.777.875)	1.943.606.476.222

b) Details of owner's investment capital

	Closing balance	Ratio	Opening balance	Ratio
	VND	%	VND	%
Ocean Group Joint Stock Company	1,111,945,520,000	55.60%	1,111,945,520,000	55.60%
Others	888,054,480,000	44.40%	888,054,480,000	44.40%
	2,000,000,000,000	**100%**	**2,000,000,000,000**	**100%**

c) Capital transactions with owners and dividend distribution, profit sharing

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Contributed capital		
- *Opening balance*	2,000,000,000,000	2,000,000,000,000
- *Closing balance*	2,000,000,000,000	2,000,000,000,000

d) Shares

	30/09/2026	01/01/2026
Quantity of authorized issuing stocks	200,000,000	200,000,000
Quantity of issued stocks	200,000,000	200,000,000
- *Common stocks*	200,000,000	200,000,000
Quantity of outstanding stocks	200,000,000	200,000,000
- *Common stocks*	200,000,000	200,000,000
Par value per share (VND)	10,000	10,000

e) The corporation's funds

	30/09/2026	01/01/2026
	VND	VND
- Investment and development fund	4,493,439,505	4,493,439,505
Total	**4,493,439,505**	**4,493,439,505**

18. OFF-STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE AGREEMENT

a) Operating lease assets

The Company currently leases its office space on the 8th floor of the Leadvisors Tower, No. 643 Pham Van Dong Street, Nghia Do Ward, Hanoi City.

b) Treatment for doubtful debts

In 2022, the Company wrote off certain bad debts which had been fully provisioned, in accordance with Resolution No. 01/2022/NQ-DHDCD-BVB dated November 23, 2022 of the General Meeting of Shareholders, approving Proposal No. 03/2022/TT-LYKVB-OCH of the Board of Directors.

In 2025, the Company recovered a portion of the aforementioned written-off debts amounting to VND 6,808,256.

Movements and balances of bad debts monitored off-balance sheet are as follows:

Object name	Handling Year	30/09/2026	01/01/2026
		VND	VND
Short-term trade receivables	2022	2,040,465,431	2,040,465,431
Other short-term receivables	2022	844,370,612,374	844,370,612,374
Other long-term receivables	2022	6,255,083,564	6,255,083,564
Short-term advances to suppliers	2022	86,000,000	86,000,000
Total		**852,752,161,369**	**852,752,161,369**

The company is undertaking necessary procedures to recover these outstanding debts

b) Various foreign currencies

	Unit	30/09/2026	01/01/2026
- United States Dollar (USD)	USD	201.45	201.45

19. REVENUE FROM SALES OF GOODS AND PROVISION OF SERVICES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Revenue from sales of goods	258,642,335,168	257,281,349,985
Revenue from provision of services	2,545,584,447	502,094,183
Other revenue	301,184,530	84,922,038
Total	**261,489,104,145**	**257,868,366,206**
Revenue from sales to related parties	**257,024,728,557**	**254,075,696,861**

(See detailed information at Note 30)

20. REVENUE DEDUCTIONS

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Sales Discounts	-	1,048,000
Sales returns	126,727,000	1,100,931
Total	**126,727,000**	**2,148,931**
Sales deductions from related parties	**126,727,000**	**2,148,931**

(See detailed information at Note 30)

21. COST OF GOODS SOLD

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Cost of goods sold	238,795,033,885	237,027,109,945
Cost of Services Provided	65,053,638	36,973,638
Cost of other operations	301,184,614	84,922,038
Total	**239,161,272,137**	**237,149,005,621**

22. FINANCIAL INCOME

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Interest on deposits, loan receivables	31,442,984,975	24,811,267,294
Others	13,047,392,691	4,886,851,430
Total	**44,490,377,666**	**29,698,118,724**
Financial income from related parties	**27,033,045,243**	**19,143,672,545**

(See detailed information at Note 30)

23. FINANCIAL EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Provision for (Reversal of) financial investment losses	951,112,076	22,258,484,355
Total	**951,112,076**	**22,258,484,355**

24. OTHER INCOME

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Compensation received	21,461,528,200	-
Others income	103,055,923	1,150,094
Total	**21,564,584,123**	**1,150,094**

25. OTHER EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Other expenses	58,363,606	441,118,180
Total	**58,363,606**	**441,118,180**

26. GENERAL AND ADMINISTRATIVE EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Management staff expenses	6,755,909,105	7,152,590,897
Office supply expenses	53,763,544	75,998,507
Depreciation of fixed assets	222,346,926	105,069,543
Outside services expenses	6,762,102,341	4,264,345,419
Other expenses in cash	1,603,005,913	1,078,511,349
	15,397,127,829	**12,676,515,715**

27. CURRENT CORPORATE INCOME TAX EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Corporate income tax on primary business operations		
Accounting profit before tax	71,801,963,286	15,009,155,618
Adjustments increase	58,363,606	307,200,103
- *Non - deductible expenses*	58,363,606	307,200,103
Adjustments decrease	71,860,326,892	15,316,355,721
- *Tax losses carried forward*	71,860,326,892	15,316,355,721
Taxable Income	-	-
Corporate income tax rate	20%	20%
Corporate income tax payable at the beginning of the period from operating	(4,760,610,671)	(4,760,610,671)
Corporate income tax payable at the end of the period from primary	**(4,760,610,671)**	**(4,760,610,671)**
Corporate Income Tax from real estate business activities		
Corporate income tax payable at the beginning of the period for real estate	(1,457,975,087)	(1,457,975,087)
Corporate income tax expense payable at the end of the period of real	**(1,457,975,087)**	**(1,457,975,087)**
Total current corporate income tax expenses	-	-
Total corporate income tax payable at the end of the period	**(6,218,585,758)**	**(6,218,585,758)**

28. DEFERRED INCOME TAX

a) Deferred tax assets

	30/09/2026	01/01/2026
	VND	VND
- Deferred tax assets related to deductible temporary differences	56,893,692	56,893,692
Deferred tax asset	**56,893,692**	**56,893,692**

29. FINANCIAL INSTRUMENTS

Types of financial instruments of the Company include:

	30/09/2026		01/01/2026	
	Historical cost	Provision	Historical cost	Provision
	VND	VND	VND	VND
Financial Asset				
Cash and cash equivalents	96,894,133,223	-	7,746,557,384	-
Trade receivables and other	55,176,788,389	-	49,544,112,624	-
Loans	767,335,112,147	-	640,465,432,894	-
Short-term investments	84,097,938,630	-	133,301,128,767	-
Long-term investments	67,423,700,000	(4,423,700,000)	74,743,357,693	(4,423,700,000)
Total	**1,070,927,672,389**	**(4,423,700,000)**	**905,800,589,362**	**(4,423,700,000)**

	30/09/2026	01/01/2026
Financial liabilities	VND	VND
Accounts payable, other payables	112,609,946,024	19,631,555,812
Accrued expenses	1,702,423,718	1,912,423,718
	114,312,369,742	**21,543,979,530**

Financial assets and financial liabilities are not fair valued at the end of the reporting period according to Circular 210/2009/TT-BTC and other current regulations, which require the presentation of Financial Statements and Notes to the Financial Statements for financial instruments but do not provide equivalent guidance for the valuation and recognition of fair value of financial assets and financial liabilities, except for provisions for doubtful receivables as

Financial risk management

"The Company's financial risks include market risk, credit risk, and liquidity risk. The Company has established a control system to ensure a reasonable balance between the cost of incurred risks and the cost of risk management. The Board of General Directors is responsible for monitoring the risk management process to ensure an appropriate

Market Risk

Company's business operations will be mainly affected by changes in interest rates.

Interest Rate Risk

Company is exposed to interest rate risk due to the fact that the fair value of future cash flows of a financial instrument will fluctuate with changes in market interest rates when Company incurs deposits with or without a fixed term, loans and borrowings with floating interest rates. Company manages interest rate risk by analyzing market competition to obtain interest rates that are beneficial for Company's objectives.

Credit Risk

Credit risk is the risk that a party to a contract will be unable to fulfill its obligations, resulting in financial losses for the Company.

Accounts Receivable

The Company minimizes credit risk by only transacting with financially sound entities and the accounts receivable staff regularly monitors receivables to expedite collection. Based on this and the fact that the Company's receivables are related to many different customers, credit risk is not concentrated on any particular customer.

Bank deposits

A significant portion of the Company's bank deposits are held with large, reputable Vietnamese banks. The Company considers the credit risk concentration on bank deposits to be low.

Liquidity Risk

Liquidity risk is the risk that the Company will face difficulties in meeting its financial obligations due to a lack of funds. Liquidity risk of the Company mainly arises from the fact that financial assets and financial liabilities have different maturity dates.

The maturity of financial liabilities is based on the expected payment schedule according to the contract (based on the cash flow of the principal) as follows:

	Less than 1 year	From 1 years to 5 years	Over 5 years	Total
As at 30/09/2026	VND	VND	VND	VND
Accounts payable, other payables	112,609,946,024	-	-	112,609,946,024
Accrued expenses	1,702,423,718	-	-	1,702,423,718
	114,312,369,742	**-**	**-**	**114,312,369,742**
As at 01/01/2026				
Accounts payable, other payables	19,631,555,812	-	-	19,631,555,812
Accrued expenses	1,912,423,718	-	-	1,912,423,718
	21,543,979,530	**-**	**-**	**21,543,979,530**

The company believes that the risk concentration for debt repayment is manageable. The company has the ability to pay due debts from cash flow from business activities and proceeds from maturing financial assets.

30. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

During the period, the Company has entered into its significant transactions and balances with related parties as follows:

Transactions arising during the period

	Relationship	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
		VND	VND
Revenue from sales of goods and rendering of services		**257,024,728,557**	**254,075,696,861**
Givral Bakery Joint Stock Company	Indirect subsidiary	57,487,219,633	56,091,557,938
Trang Tien Icecream Joint Stock Company	Indirect subsidiary	197,065,005,083	197,742,044,740
Evening Star Nha Trang Joint Stock Company	Subsidiaries	2,439,470,699	242,094,183
Haiha-Kotobuki Company Limited	Indirect subsidiary	33,033,142	-
Revenue deductions		**126,727,000**	**2,148,931**
Givral Bakery Joint Stock Company	Indirect subsidiary	-	1,100,931
Trang Tien Icecream Joint Stock Company	Indirect subsidiary	126,727,000	1,048,000
Purchases of goods and services		**2,522,387,815**	**2,955,836,449**
Givral Bakery Joint Stock Company	Indirect subsidiary	265,311,390	694,964,992
Trang Tien Icecream Joint Stock Company	Indirect subsidiary	2,081,569,017	2,055,452,860
Tan Viet Joint Stock Company	Subsidiaries	20,148,150	-
Haiha-Kotobuki Company Limited	Indirect subsidiary	14,940,510	-
Evening Star Nha Trang Joint Stock Company	Subsidiaries	124,789,394	172,912,311
Fuji Food Joint Stock Company	Indirect subsidiary	15,629,354	32,506,286
Interest income		**27,033,045,243**	**19,143,672,545**
Evening Star Nha Trang Joint Stock Company	Subsidiaries	5,119,675,165	5,119,675,165
Trang Tien Icecream Joint Stock Company	Indirect subsidiary	741,799,722	2,290,413,056
Givral Bakery Joint Stock Company	Indirect subsidiary	15,328,291,667	11,099,208,333
Viptour - Togi Joint Stock Company	Subsidiaries	142,083,334	34,833,333
Tin Phat Icecream Joint Stock Company	Indirect subsidiary	196,820,355	599,542,658
One Capital Consumer Joint Stock Company	Subsidiaries	5,504,375,000	-

Balance as of the end of the reporting period:

	Relationship	30/09/2026	01/01/2026
		VND	VND
Short-term receivables from related parties		**37,853,729,170**	**46,757,814,207**
Givral Bakery Joint Stock Company	Indirect subsidiary	9,357,617,311	42,748,229,132
Trang Tien Icecream Joint Stock Company	Indirect subsidiary	28,318,276,417	3,656,540,157
Evening Star Nha Trang Joint Stock Company	Subsidiaries	177,835,442	313,495,038
One Capital Consumer Joint Stock Company	Subsidiaries	-	39,549,880
Receivables on loans		**669,362,266,604**	**568,162,266,604**
Evening Star Nha Trang Joint Stock Company	Subsidiaries	90,016,266,604	90,016,266,604
Givral Bakery Joint Stock Company	Indirect subsidiary	444,000,000,000	347,800,000,000
Viptour - Togi Joint Stock Company	Subsidiaries	14,000,000,000	2,000,000,000
Trang Tien Icecream Joint Stock Company	Indirect subsidiary	18,846,000,000	25,846,000,000
One Capital Consumer Joint Stock Company	Subsidiaries	102,500,000,000	102,500,000,000

Held-to-maturity short-term investments		**75,000,000,000**	**87,319,657,693**
Evening Star Nha Trang Joint Stock Company	Subsidiaries	75,000,000,000	85,000,000,000
Tin Phat Icecream Joint Stock Company	Indirect subsidiary	-	2,319,657,693
Other receivables		**97,972,845,543**	**72,303,166,290**
Givral Bakery Joint Stock Company	Indirect subsidiary	43,841,430,555	28,660,405,555
Evening Star Nha Trang Joint Stock Company	Subsidiaries	48,030,868,546	42,911,193,381
Trang Tien Icecream Joint Stock Company	Indirect subsidiary	240,810,000	330,254,444
Tin Phat Icecream Joint Stock Company	Indirect subsidiary	12,416,997	137,118,466
Viptour - Togi Joint Stock Company	Subsidiaries	205,027,778	62,944,444
One Capital Consumer Joint Stock Company	Subsidiaries	5,642,291,667	201,250,000
Other receivables		-	**109,718,419**
Trang Tien Icecream Joint Stock Company	Indirect subsidiary	-	95,597,297
One Capital Consumer Joint Stock Company	Subsidiaries	-	14,121,122
Short-term trade payables		**83,218,762**	**3,335,177**
Trang Tien Icecream Joint Stock Company	Indirect subsidiary	44,363,385	887,500
Evening Star Nha Trang Joint Stock Company	Subsidiaries	36,810,000	-
Givral Bakery Joint Stock Company	Indirect subsidiary	1,611,000	-
Fuji Food Joint Stock Company	Indirect subsidiary	434,377	2,447,677
Other payable expenses		**117,828,434**	**117,828,434**
Dai Duong Group Joint Stock Company	Parent company	117,828,434	117,828,434
Other payables		**803,535,855**	**803,535,855**
Dai Duong Group Joint Stock Company	Parent company	803,535,855	803,535,855

Income of Members of the Board of Directors, Supervisory Board, and Board of General Directors from January 1, 2026 to September 30, 2026:

	Position	Remunerations	Bonuses	Total income
		VND	VND	VND
Remunerations of Board of Directors				
Nguyen Thu Hang	Chairman	180,000,000	1,700,000	181,700,000
Huynh Minh Viet	Member	90,000,000	1,500,000	91,500,000
Nguyen Dung Minh	Member	90,000,000	1,500,000	91,500,000
Dinh Hoai Nam	Member	90,000,000	1,500,000	91,500,000
Hoang Thi Thuy Van	Member	90,000,000	1,700,000	91,700,000
Total		**540,000,000**	**7,900,000**	**547,900,000**
Remunerations of the Supervisory Board				
Duong Thi Mai Huong	Head of the Supervisory	90,000,000	1,700,000	91,700,000
Le Thi Bich Hanh	Member	45,000,000	1,700,000	46,700,000
Trinh Thi Hang	Member	45,000,000	1,700,000	46,700,000
Total		**180,000,000**	**5,100,000**	**185,100,000**

Salaries and bonuses of the Board of Management

	Position	Salaries	Bonuses	Total income
		VND	VND	VND
Nguyen Duc Minh	General Director	120,990,000	10,900,000	131,890,000
Le Dinh Quang	Deputy General Director	783,000,000	24,400,000	807,400,000
Vu Mai Anh	Deputy General Director (appointed on 15 May 2026)	73,322,511	-	73,322,511
Total		**977,312,511**	**35,300,000**	**1,012,612,511**

31 COMPARATIVE FIGURES

Figures in the Statement of Financial Position are compared with those in the separate financial statements for the fiscal year ended 31 December 2025, which were audited by CPA Vietnam Auditing Company Limited. Comparative figures in the Statement of Income and the Statement of Cash Flows are compared with those in the published financial statements for the third quarter of 2025.

During the period, the Company made adjustments to the classification and presentation of certain items in the Statement of Financial Position to comply with the presentation requirements under Circular No. 99/2025/TT-BTC issued on 27 October 2025. The opening figures have been reclassified and restated accordingly to reflect this change in classification, ensuring consistency and comparability between reporting periods. These adjustments have no impact on the Company's total assets, total liabilities, and owners' equity. Details are as follows:

Item	As at 31/12/2025 (As previously reported) VND	As at 01/01/2026 (Restated) VND	Difference VND
1. Short-term investments held to maturity	27,000,000,000	141,287,962,788	114,287,962,788
2. Short-term loan receivables	6,800,000,000	-	(6,800,000,000)
3. Short-term other receivables	2,831,942,886	1,343,980,098	(1,487,962,788)
4. Long-term loan receivables	561,362,266,604	-	(561,362,266,604)
5. Long-term other receivables	177,636,651,159	520,318,890	(177,116,332,269)
6. Long-term investments held to maturity	70,319,657,693	702,798,256,566	632,478,598,873

32. OTHER INFORMATION

Increase in charter capital

According to Resolution No. 01/NQ-ĐHĐCĐ dated 21 May 2026 of the 2026 Annual General Meeting of Shareholders, One Capital Hospitality Joint Stock Company approved the plan for private placement of shares to increase the Company's charter capital; Resolution No. 39/2026/NK24-29/NQ-HĐQT-OCH dated 01 June 2026 and Resolution No. 42/2026/NK24-29/NQ-HĐQT-OCH dated 16 July 2026 of the Board of Directors approved the plan for private placement of shares to increase the Company's charter capital in accordance with Proposal No. 09/2026/TL-ĐHĐCĐ.

Offering plan:

- Number of shares offered: 130,000,000 shares.
- Offering price: VND 10,000 / share
- Expected total proceeds : VND 1,300,000,000,000.

On 25 August 2026, the Company received Official Letter No. 8362/UBCK-QLCB from the State Securities Commission of Vietnam (SSC) regarding the receipt of full application dossier for private placement of shares of the Company, which was published on the SSC's website.

Offering results:

- Total number of distributed shares: 130,000,000 shares.
- Selling price: VND 10,000.
- Offering completion date: 07 October 2026 and disclosed on the Company's website.
- On 26 October 2026, the Company was granted the 18th amended Enterprise Registration Certificate by Hanoi Department of Finance, according to which the Company's charter capital is VND 3,300,000,000,000 (In words: Three thousand three hundred billion Vietnamese Dongs).

As at the date of these financial statements, the Company is carrying out the procedures for registration, depository, and additional listing of shares in accordance with regulations.

33. EXPLANATION OF DIFFERENCES IN FIGURES IN THE INCOME STATEMENT

(This explanation is provided pursuant to the provisions of Circular No. 96/2020/TT-BTC dated November 16, 2020, guiding the disclosure of information on the securities market.)

Profit after tax in Q3/2026 reached VND 23.1 billion, an increase of VND 3.9 billion compared to Q3/2025 (equivalent to an increase of 20.15%). The main reasons for this fluctuation are as follows:

1. Net revenue in Q3/2026 reached VND 195.7 billion, an increase of 0.27% compared to the same period last year, mainly driven by sales of goods and rendering of services continuing to maintain stable growth.

2. Cost of goods sold in Q3/2026 was recorded at VND 181.6 billion, an increase of 0.26% compared to the same period last year, thereby helping gross profit reach VND 14.1 billion, equivalent to an increase of 0.36%.

3. Financial income in Q3/2026 reached VND 14.1 billion, an increase of VND 5.6 billion, equivalent to a 65.24% increase compared to the same period last year.

4. Financial expenses in Q3/2026 recorded a net reversal of VND 95.4 million (VND 757.2 million lower than the same period last year), as the reversed provision for investments exceeded the provision made during the period.

5. General and administration expenses in Q3/2026 were recorded at VND 5.2 billion, an increase of VND 1.2 billion, equivalent to a 30.14% increase compared to the same period last year, mainly due to an increase in certain expenses serving business management activities during the period.

Hanoi, October 28, 2026

Preparer	Chief Accountant	General Director
Do Le Anh	Pham Tien Thanh	Nguyen Duc Minh

CÔNG TY CỔ PHẦN ONE CAPITAL HOSPITALITY