CÔNG TY CỔ PHẦN TẬP ĐOÀN MBG
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CONSOLIDATE INTERIM FINANCIAL STATEMENTS

FOR THE THIRD-QUARTER OF THE FISCAL YEAR ENDED 31 DECEMBER 2026

MBG GROUP JOINT STOCK COMPANY

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CONSOLIDATE INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Unit: VND

	Items	Code	Note	30/09/2026 VND	01/01/2026 VND
	ASSETS				
A -	**Curent assets**	**100**		**1,027,781,517,686**	**971,669,348,849**
I.	**Cash and cash equivalents**	**110**	**V.1**	**9,252,376,484**	**37,448,033,508**
1.	Cash	111		9,252,376,484	37,448,033,508
2.	Cash equivalents	112		-	-
II.	**Short-term financial investments**	**120**		**9,400,000,000**	**6,800,000,000**
1.	Trading Securities	121		-	-
2.	Provision for impairment of trading securities	122		-	-
3.	Investments held to maturity	123	V.2a	9,400,000,000	6,800,000,000
4.	Provision for short-term investments held to mat	124		-	-
5.	Other short-term investments	125		-	-
6.	Provision for losses on other short-term investm	126		-	-
III.	**Accounts receivable - short-term**	**130**		**558,848,183,095**	**533,122,459,609**
1.	Accounts receivable from customers	131	V.3	358,955,460,373	464,680,995,895
2.	Prepayment to suppliers	132	V.4	33,353,238,862	80,877,647,602
3.	Intra-compnay receivables	133		-	-
4.	Receivables under schedule of construction contract	134		-	-
5.	Other short-term receivables	135	V.6	179,003,011,031	844,283
6.	Allowance for doubtful bebts	136		(12,463,527,171)	(12,437,028,171)
7.	Shortage of assets awaiting	137		-	-
IV.	**Inventories**	**140**		**443,224,509,509**	**388,756,416,530**
1.	Inventories	141	V.7	443,224,509,509	388,756,416,530
2.	Allawance for inventories	142		-	-
V.	**Short-term biological assets**	**150**		-	-
1.	Livestock raised for short-term, one-time produc	151		-	-
2.	Seasonal or short-term, one-time crop productio	152		-	-
3.	Short-term biological asset loss prevention	153		-	-
V.	**Other current assets**	**160**		**7,056,448,598**	**5,542,439,202**
1.	Short-term prepaid expenses	161	V.8a	66,792,846	396,771,522
2.	Deductible value added tax	162		6,384,639,011	4,540,650,939
3.	Taxes receivable from State Treasury	163	V.17	605,016,741	605,016,741
4.	Government bonds purchased for resale	164		-	-
5.	Other current assets	165		-	-

CONSOLIDATE INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

	Items	Code	Note	30/09/2026 VND	01/01/2026 VND
B-	**LONG - TERM ASSETS**	**200**		**464,669,478,472**	**479,080,343,481**
I.	**Accounts receivable - long-term**	**210**		-	-
1.	Accounts receivable from customers	211		-	-
2.	Long-term repayments to suppliers	212		-	-
3.	Working capital provided to sub-units	213		-	-
4.	Long-term intra-company receivables	214		-	-
5.	Other long-term receivables	215		-	-
6.	Long-term allowances for doubtful debts	216		-	-
II.	**Fixed assets**	**220**		**15,694,336,253**	**24,145,158,280**
1.	Tangible fixxed asets	221	V.9	15,386,536,253	24,117,871,828
-	*Cost*	*222*		*100,590,375,406*	*100,382,042,073*
-	*Accumulated depreciation*	*223*		*(85,203,839,153)*	*(76,264,170,245)*
2.	Finance lease fixed assets	**224**		-	-
-	*Costs*	*225*		-	-
-	*Accumulated depreciation*	*226*		-	-
3.	Intangible fixed assets	**227**	V.10	307,800,000	27,286,452
-	*Costs*	*228*		*540,540,000*	*200,340,000*
-	*Accumulated amortisation*	*229*		*(232,740,000)*	*(173,053,548)*
III.	**Long-term biological assets**	**230**		-	-
1.	Livestock for periodic production	231		-	-
a.	Livestock for periodic production not yet	232		-	-
b.	Livestock for periodic production reaching	233		-	-
-	*Costs*	*234*		-	-
-	*Accumulated depreciation*	*235*		-	-
2.	Livestock for one-time long-term production	236		-	-
3.	Seasonal or one-time long-term crops	237		-	-
4.	Provision for long-term biological asset losses	238		-	-
IV	**Investment property**	**240**		**43,889,543,592**	**45,120,403,788**
-	Cost	241	V.11	49,217,297,239	49,217,297,239
-	Accumulated depreciation	242		(5,327,753,647)	(4,096,893,451)
V.	**Long-term assets in progress**	**250**		**4,039,508,649**	**3,794,760,255**
1.	Long-term work in progress	251		-	-
2.	Construction in progress	252	V.12	4,039,508,649	3,794,760,255
VI.	**Long-term financial investments**	**260**		**356,080,672,353**	**356,931,714,941**
1.	Investments in subsidiaries	261		-	-
2.	Investments in joint-ventures, associates	262	V.2b	356,080,672,353	356,931,714,941
3.	Equity investments in other entities	263		-	-
4.	Allowances for long-term investments	264		-	-
5.	Held-to-maturity investments	265		-	-
VII.	**Other long-term assets**	**270**		**44,965,417,625**	**49,088,306,217**
1.	Long-term prepaid expenses	271	V.8b	40,036,393	78,799,418
2.	Deferred tax assets	272		-	-
3.	Long-term reserved spare parts	273		-	-
4.	Other long-term assets	274		-	-
5.	Goodwill	279	V.13	44,925,381,232	49,009,506,799
	TOTAL ASSETS	**280**		**1,492,450,996,158**	**1,450,749,692,330**

CONSOLIDATE INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

	Items	Code	Note	30/09/2026 VND	01/01/2026 VND
C -	**LIABILITIES**	**300**		**143,418,409,881**	**140,434,237,888**
I.	**Short-term liabilities**	**310**		**141,572,096,045**	**138,710,739,574**
1.	Short-term trade payables	311	V.14	6,730,129,470	16,209,239,814
2.	Short-term advances from customers	312		10,274,969,376	-
3.	Dividends and profits must be paid.	313		-	-
4.	Taxes and amounts payable to the State budget	314	V.17	1,787,337,095	476,214,066
5.	Payables to employees	315		254,217,187	240,502,377
6.	Short-term accrued expenses	316	V.15	-	479,949,398
7.	Short-term internal payables	317		-	-
8.	Payables relating to construction contracts under percentage of completion method	318		-	-
9.	Short-term unearned revenue	319		300,000,000	300,000,000
10.	Other short-term payables	320	V.16a	617,523,451	499,214,453
11.	Short-term borrowings and finance lease	321	V.18	119,200,000,000	118,091,000,000
12.	Short-term provisions	322		-	-
13.	Bonus and welfare fund	323	V.19	2,407,919,466	2,414,619,466
14.	Price stabilization fund	324		-	-
15.	Government bond sale and repurchase	325		-	-
II.	**Long-term liabilities**	**330**		**1,846,313,836**	**1,723,498,314**
1.	Long-term trade payables	331		-	-
2.	Long-term advances from customers	332		-	-
3.	Long-term taxes and amounts payable to the State budget	333		-	-
4.	Long-term accrued expenses	334		-	-
5.	Internal payables regarding operating capital	335		-	-
6.	Long-term internal payables	336		-	-
7.	Long-term unearned revenue	337		-	-
8.	Other long-term payables	338	V.16b	400,000,000	400,000,000
9.	Long-term borrowings and finance lease liabiliti	339		-	-
10.	Convertible bonds	340		-	-
11.	Preference shares	341		-	-
12.	Deferred tax liabilities	342		1,446,313,836	1,323,498,314
13.	Long-term provisions	343		-	-
14.	Scientific and technological development fund	344		-	-

CONSOLIDATE INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

	Items	Code	Note	30/09/2026 VND	01/01/2026 VND
D -	**EQUITY**	**400**		**1,349,032,586,277**	**1,310,315,454,442**
1.	Owner's contributed capital	411		1,202,185,400,000	1,202,185,400,000
-	*Ordinary shares with voting rights*	*411a*		1,202,185,400,000	*1,202,185,400,000*
-	*Preference shares*	*411b*		-	-
2.	Share premium	412		(238,202,140)	(238,202,140)
3.	Convertible options	413		-	-
4.	Other owner's capital	414		-	-
6.	Assets revaluation reserve	415		-	-
7.	Foreign exchange reserve	416		-	-
8.	Investment and development fund	417		-	-
9.	Enterprise reorganisation support fund	418		8,423,689,821	8,423,689,821
10.	Other equity funds	419		-	-
11.	Retained earnings	420		99,542,792,388	96,890,509,962
-	*- Retained earnings/(losses) accumulated to the prior year end*	*420a*		*96,890,509,962*	*76,658,674,732*
-	*Retained earnings/(losses) of the current year*	*420b*		*2,652,282,426*	*20,231,835,230*
13.	Non-controlling interest	429		39,118,906,208	3,054,056,799
	TOTAL RESOURCES	**440**		**1,492,450,996,158**	**1,450,749,692,330**

Hanoi, 29/10/2026

Nguyen Thi Quyen	Nguyen Thi Tuyet	Pham Huy Thanh
Preparer	**Chief accoutant**	**Chairman of the Board of Director**

CONSOLIDATE INTERIM STATEMENT INCOME

For the third quarter of the fiscal year ended 31 December 2026

Unit: VND

	Items	Code	No	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND	From 01/01/2026 to 30/09/2026 VND	From 01/01/2025 to 30/09/2025 VND
1.	Gross revenue from goods sold and services rendered	01	VI.1	78,123,893,455	180,606,299,746	317,524,651,155	364,648,221,860
2.	Deductions	02		-	-	-	-
3.	Net revenue from goods sold and services rendered (10 =	10		78,123,893,455	180,606,299,746	317,524,651,155	364,648,221,860
4.	Cost of goods sold and services rendered	11	VI.2	69,057,336,828	174,571,272,637	297,231,539,328	345,252,664,065
5.	Gross profit/ (losses) from goods sold and services render	20		9,066,556,627	6,035,027,109	20,293,111,827	19,395,557,795
6.	Profit/loss from the sale and liquidation of investment pr	21		-	-	-	-
7.	Financial income	22	VI.3	47,521,093	813,965,881	1,063,573,496	1,150,335,877
8.	Financial expenses	23	VI.4	2,689,705,804	1,381,620,193	7,215,414,520	3,635,861,121
	In which: Interest expense	24		2,689,705,804	1,381,620,193	1,346,255,450	3,312,807,367
9.	Share in profits of associates	27		(83,311,275)	2,059,893,842	(851,042,588)	1,749,918,872
10.	Selling expenses	25	VI.5	49,050,000	853,000	216,950,629	853,000
11.	General and administration expenses	26	VI.6	2,801,257,796	1,855,089,723	8,387,065,433	7,227,475,624
12.	Net operating profit	30		3,490,752,845	5,671,323,916	4,686,212,153	11,431,622,799
13.	Other income	31	VI.7	4,556,183	113,577,149	286,082,800	593,702,649
14.	Other expenses	32	VI.8	-	1,423	24,574,347	9,579,111
15.	Other profit	40		4,556,183	113,575,726	261,508,453	584,123,538
16.	Accounting profit/ (losses) before tax	50		3,495,309,028	5,784,899,642	4,947,720,606	12,015,746,337
17.	Current corporate income tax expense	51		1,144,463,627	119,114,798	2,107,773,249	189,508,150
18.	Deferred corporate tax expense	52		(31,352,100)	-	122,815,522	(64,610,751)
19.	Net profit/ (losses) after corporate income tax	60		2,382,197,501	5,665,784,844	2,717,131,835	11,890,848,938
20.	Attributableto parent company's euity holders	61		2,317,348,092	5,657,348,774	2,652,282,426	11,875,294,907

The accompanying notes are an integal part of these consolidate interim financial statements

CONSOLIDATE INTERIM STATEMENT INCOME

For the third quarter of the fiscal year ended 31 December 2026

Unit: VND

Items	Code	No	From 01/07/2026 to 30/09/2026	From 01/07/2025 to 30/09/2025	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
21. Attributable to non-controlling interest	62		64,849,409	8,436,070	64,849,409	15,554,031
22. Basic earnings per share	70	VI.9	19	47	22	99
23. Diluted earnings per share	71	VI.9	19	47	22	99

Hanoi, 29/10/2026

Preparer	Chief accountant	Chairman of the Board of Director
Nguyen Thi Quyen	Nguyen Thi Tuyet	Pham Huy Thanh

The accompanying notes are an integal part of these consolidate interim financial statements

CONSOLIDATE INTERIM STATEMENT OF CASH FLOWS

(Direct method)

For the third quarter of the fiscal year ended 31 December 2026

ITEMS	Code	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				
1. Proceeds from goods sold, services rendered and other revenues	01		467,667,512,046	247,642,580,461
2. Expenditures paid to suppliers	02		(334,902,931,111)	(332,110,236,613)
3. Expenditures paid to employees	03		(2,360,419,437)	(2,509,480,627)
4. Corporate income tax paid	04		(7,360,363,918)	(3,518,505,141)
5. Other cash inflows from operating activities	05	V.17	(801,140,783)	(250,546,012)
6. Other cash outflows on operating activities	06		688,778,872	593,672,578
7. Other expenditures on operating activities	07		(185,147,513,799)	(726,476,297)
Net cash flows from operating activities	***20***		***(62,216,078,130)***	***(90,878,991,651)***
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1.Acquisition and construction of fixed assets and other long-term assets	21		(583,861,012)	2,104,179,531
2. Proceeds from sale, disposal of fixed assets and other long-term assets	22		-	-
3.Cash outflow for lending, buying debt instruments of other entities	23		(33,900,000,000)	(20,000,000,000)
4. Cash recovered from lending, selling debt instruments of other entities	24		31,300,000,000	84,100,000,000
5. Equity investments in other entities	25		-	(72,000,000,000)
6. Cash recovered from equity investment in other entities	26		-	29,049,587
7. Interest earned, dividends and profits received	27		95,282,118	977,349,928
Net cash flows from investing activities	***30***		***(3,088,578,894)***	***(4,789,420,954)***
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1.Proceeds from share issue and owners' contributed capital	31		36,000,000,000	-
2. Capital withdrawals, buy-back of issued shares	32		-	-
3. Proceeds from borrowings	33	V.18	259,101,000,000	185,209,994,300
4. Repayment of borrowings	34	V.18	(257,992,000,000)	(152,127,720,720)
5.Repayment of obligations under finance leases	35		-	-
6. Dividends and profits paid	36		-	-
Net cash flows from financing activities	***40***		***37,109,000,000***	***33,082,273,580***
Net increase/(decrease) in cash for the year(50=20+30+40	**50**		**(28,195,657,024)**	**(62,586,139,025)**

Cash and cash equivalents at the beginning of the year	**60**	**37,448,033,508**	**93,794,567,536**
Effects of changes in foreign exchange rates	**61**	-	-
Cash and cash equivalents at the end of the year(70=50+6	**70**	**9,252,376,484**	**31,208,428,511**

Hanoi, 29/10/2026

Nguyen Thi Quyen	**Nguyen Thi Tuyet**	**Pham Huy Thanh**
Preparer	**Chief accoutant**	**Chairman of the Board of Director**

NOTES TO THE CONSOLIDATE INTERIM FINANCIAL STATEMENTS

For the third quarter of the fiscal year ended 31 December 2026

I. CORPORATE INFORMATION

1. Owership structure

MBG Group Joint Stock Company ("the Company") is incorporated as a joint stock company in Vietnam.

2. Business sector

The principal activities of the Company are:
- Contruction of all types of houses;
- Manufacture of lighting equipment, decorative lights; manufacture of household electrical appliance;
- Manufacture of various types of paint;
- Trade in contruction material, other installation equipment in house;
- Trade in real estate.

3. Business activities

- Consulting, brokerage, auction of real estate, auction of land use rights, Details: real estate management services, Real estate consulting services.

- Manufaction of lighting equipment, Detail: Manufacture of discharge, incandescent, fluorescent, ultraviolet, infra-red lamps, lamps, lamps and bulbs; manufacture of table lamps (lighting fixtures).
- Contruction of all types of houses;

- Installation of water supply, drainage, heating and air conditioning systems, Details: Installation of heating and air conditioning systems.

- Construction of other civil construction industry, Details: the contruction of a civil construction industry, industrial, waterway traffic and the construction of unber about B,C; Contruction of waterway traffic, construction unber an industry.

- Wholesale of material, other installation equipment, Details: Wholesale of bamboo, wood and processed wood; wholesale of cement; wholesale of construction bricks, tiles, stones, sand, gravel; wholesale of construction glass; wholesale of tiles and sanitary equipment; wholesale of hardware; wholesale of other construction materials and installation equipment.

- Wholesale of the machinery, equipment and spare parts, Details: Wholesale of machinery, equipment and spare parts for mining and construction; wholesale of machinery, electric materials, electrical materials (generators, electric motors, wires and other equipment used in electronic circuits); wholesale of machinery, equipment and spare parts for office machines (except computers and peripheral equipment); wholesale of machinery, equipment, tools and medical supplies (For conditional business lines, enterprises only conduct business when they meet the conditions prescribed by law).

4. Normal operating cycle

The company's operating cycle usually does not exceed 12 months.

5. Company structure

The MBG group joint stock company have the Parent Company and three subsidiary which controlled by the Parent Company. The MBG group joint stock company is consolidated in these Consolidated Financial Statements.

5a. Information on restructuring the Group

Establishment of a subsidiary

The Company has contributed capital to establish MBG - Confitech Investment Company Limited with a capital contribution ratio of 80% of the charter capital. The purpose of contributing capital to MBG - Confitech Investment Company Limited is to invest in implementing the "Rural residential area project combining ecological resort and aquaculture in Do Son, Thanh Ba District, Phu Tho Province".

The Company contributes capital to Hom Eco Joint Stock Company with a capital contribution ratio of 98% of the charter capital.

The company has contributed capital to the establishment of MBG Dong Bac Joint Stock Company, holding an 80% stake in its charter capital. The purpose of this capital contribution is to invest in the "Project for the Construction of Technical Infrastructure for the Bac Son Industrial Cluster, located in Vang Danh Ward, Quang Ninh Province."

5b. The list of Subsidiaries

The Company has two subsidiaries:

- MBG - Confitech Investment Co., Ltd. has its registered office at No. 2834, Zone 4B, Hung Vuong Street, Van Phu Ward, Phu Tho Province, Vietnam. The primary business activity of this subsidiary is real estate investment and trading. As of the end of the accounting period, the Company's interest and voting rights in this subsidiary stood at 80%.

- Home Eco Group Joint Stock Company has its head office at Floor 4, No. DD 248, Dai Duong Street, Vinhomes OceanPark 2 Urban Area, Nghia Tru Commune, Hung Yen Province, Vietnam. The main business activities of this subsidiary are paint production and lamp production. At the end of the accounting period, the Company's interest and voting rights in this subsidiary were 98%.

- MBG Dong Bac Joint Stock Company is based at the General Port Project site, Chan Deo Village, Thong Nhat Commune, Quang Ninh Province, Vietnam. The primary business activity of this subsidiary is real estate investment and development. As of the end of the accounting period, the Company's ownership interest and voting power in this subsidiary stood at 80%.

5c. The list of joint ventures and associates

Name	Adress	Principal activity	Proportion of ownership interest		Proportion of voting power held	
			30/09/2026	01/01/2026	30/09/2026	01/01/2026
- Vcado Global Joint stock Company	No. SH2A – SP.2A-35. San Ho 2A street, Vinhomes Oceanpark urban area, Da Ton commune, Gia Lam district, Hanoi city	Real estate exchange; Commercial business;	40.00%	40.00%	40.00%	40.00%
- Lac Sanh Phu Yen Joint stock Company	Binh Thang village, Son Thanh Dong commune, Tay Hoa district, Phu Yen province	Tourism, resorts, commercial services, and construction;	30.00%	30.00%	30.00%	30.00%
- Mien Trung Industrial Joint stock	Lot D1.2, part of lot D4 and part of lot D5, An Phu Industrial Park, Binh Kien	Manufacturing of electrical equipment,	41.67%	41.67%	41.67%	41.67%

Name	Adress	Principal activity	Proportion of ownership interest		Proportion of voting power held	
			30/09/2026	01/01/2026	30/09/2026	01/01/2026
Company	Commune, Tuy Hoa City, Phu Yen Province	manufacturing of mechanical products and steel structures;				
- Pjaca Phu Yen Joint stock Company	Part of lot D4 and part of lot D5, An Phu Industrial Park, Binh Kien Commune, Tuy Hoa City, Phu Yen Province	Manufacturing of plastic products, manufacturing of bottled water;	48.00%	48.00%	48.00%	48.00%
- Quoc Bao Van Ninh Joint stock Company	Population Group 14, Van Gia Town, Van Ninh District, Khanh Hoa Province	Activities of sports clubs, house construction, and commercial activities;	32.00%	32.00%	32.00%	32.00%
-Viet Nam Green Industry Development Investment Joint Stock	No. 34 Hoa Dao, Ward 02, Phu Nhuan District, Ho Chi Minh City, Vietnam	Real estate investment and business;	36,00%	36,00%	36,00%	36,00%

6. Disclosure of information comparability in the consolidate financial statements

The figure in the consolidated interim financial position and related notes are the figures of the audited consolidated financial statements for the fiscal year ended 31 December 2025. The data presented in the interim consolidated income statement, interim consolidated cash flow statement and related notes are the figures of the first quarter consolidated financial statements for the year ended 31 December, 2025 are comparable to the corresponding figures of the prior year.

7. Employees

As at September 30, 2026, total employees of the Company were 26 people (26 people as at December 31, 2025).

II. ACCOUNTING YEAR, ACCOUNTING CURRENCY

1. Annual accounting period

The Company's financial year begins on 01 January and ends on 31 December.

2. Accounting currency

The accounting currency is Vietnam dong ("VND").

III. APPLIED ACCOUNTING SYSTEM AND ACCOUNTING STANDARDS

1. Applied accounting system

The company and its subsidiaries apply Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System issued under Circular No. 99/2025/TT-BTC dated October 27, 2025, guiding the Enterprise Accounting System; Circular No. 43/2026/TT-BTC dated April 20, 2026 amends and supplements several articles of Circular No. 202/2014/TT-BTC dated December 22, 2014 and other circulars guiding the implementation of the Ministry of Finance's accounting standards in the preparation and presentation of interim consolidated financial statements.

2. Declaration on compliance with Accounting Standards and Accounting System

The Board of Directors assures that it has complied with the requirements of Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System issued under Circular No. 99/2025/TT-BTC dated October 27, 2025, Circular No. 43/2026/TT-BTC dated April 20, 2026 amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated December 22, 2014, as well as other circulars guiding the implementation of accounting standards of the Ministry of Finance in the preparation and presentation of consolidated interim financial statements.

IV. SIGNIFICANT ACCOUNTING POLICIES

1. Basis for preparation of Consolidate Financial statements

The consolidated financial statements are prepared on the accrual basis of accounting (except for information relating to cash flows).

2. Base of consolidation

The consolidated interim financial statements comprise the financial interim statements of the parent company and the financial interim statements of the subsidiary. A subsidiary is an entity controlled by the parent company. Control exists when the parent company has the power, directly or indirectly, to govern the financial and operating policies of a subsidiary so as to obtain benefits from its activities. In determining control, potential voting rights arising from call options or debt and equity instruments that are convertible into common shares at the balance sheet date are taken into account.

The results of subsidiaries acquired or sold during the period are included in the interim consolidated income statement from the date of acquisition or up to the date of disposal of the investment in the subsidiary.

The interim financial statements of the parent company and the subsidiaries used for consolidation are prepared for the same accounting period and apply uniform accounting policies to like transactions and events in similar circumstances. In cases where the accounting policies of a subsidiary differ from those applied consistently in the Group, the Financial Statements of the subsidiary will be appropriately adjusted before being used for the preparation of the Interim Consolidated Financial Statements.

Intercompany balances, intra-group transactions, and unrealized intra-group profits arising from these transactions must be eliminated in full. Unrealized losses arising from intra-group transactions are also eliminated unless the costs creating such losses are irrecoverable.

Non-controlling interests represent the portion of the profit or loss in the results of operations and net assets of a subsidiary not held by the Group and are presented in a separate line item the interim consolidated income statement and in the interim consolidated balance sheet (as part of equity). Non-controlling interests consist of the amount of the non-controlling interests at the date of the original business combination and the non-controlling interest in changes in equity since the date of the combination. Losses incurred by the subsidiary are allocated to the non-controlling interest, even if such losses exceed the non-controlling interest in the net assets of the subsidiary.

equity). Non-controlling interests consist of the amount of the non-controlling interests at the date of the original business combination and the non-controlling interest in changes in equity since the date of the combination. Losses incurred by the subsidiary are allocated to the non-controlling interest, even if such losses exceed the non-controlling interest in the net assets of the subsidiary.

3. Cash and cash equivalents

Cash is a synthetic indicator reflecting the total amount of money available to the enterprise at the reporting time, including cash in the enterprise's fund, non-term bank deposits, monetary gold and money in transit, recorded and reported in Vietnamese Dong (VND), in accordance with the

provisions of the Accounting Law No, 88/2015/QH13 dated November 20, 2015, effective from January 1, 2017.

Cash equivalents is the short-term investments, term deposits with recover term or maturity not exceeding 3 months from the date of investment, deposits can be easily converted into a specified amount of money and risk-free in conversion to cash at the time of reporting which is in accordance with Vietnamese Accounting Standard No, 24 "Cash Flow Statement".

4. Financial investments

Held-to-maturity investments

Held to maturity investments are those that the Company's management has intention and ability to hold until maturity, Held to maturity investments comprise term deposits (including treasury bills, promissory notes), bonds, preference shares which the issuer is required to re-buy them in a certain time in the future and held to maturity loans to earn profits periodically and other held to maturity investments.

Investments held to maturity are recorded from the date of acquisition and initially measured at cost, including the purchase price and any costs incurred in connection with the purchase of the investments, Interest income from investments held to maturity after the date of acquisition is recognised in the Income Statement on an accrual basis, Interest earned before the Company holds them is deducted from the cost at the date of acquisition.

Investments held to maturity are measured at cost less allowance for doubtful debts.

When there is strong evidence that part or all of the investment may not be recovered and the amount of the loss can be reliably determined, the loss is recognised as financial expenses in the period and directly reduces the value of the investment.

Investments in subsidiaries

The Investments are presented as investments in Subsidiaries when the Company has control over the investee, Control is the power to govern the financial and operating policies of an enterprise so as to obtain benefits from its activities.

An investment is considered to be controlled by the investee when the Company holds more than 50% of the ownership of that entity, unless such ownership does not confer control.

Below are the conditions where control also exists even when the parent owns less than one half of the voting power of an enterprise:

(i) Power over more than one half of the voting rights by virtue of an agreement with other investors;

(ii) Power to govern the financial and operating policies of the enterprise under a statute or an agreement;

(iii) Power to appoint or remove the majority of the members of the Board of Management or equivalent governing body;

(iv) Power to cast the majority of votes at meetings of the Board of Management or equivalent governing body.

The initial recognition date of an investment in a subsidiary acquired during the period is the date on which the Company obtains effective control over the investee, In the Company's separate financial statements, investments in subsidiaries are presented at cost (purchase price and directly attributable costs) less provision for loss of financial investments. The provision for loss of financial investments is based on the accumulated loss value on the financial statements of the subsidiary and can be reversed when profits are made, Any increase or decrease in the provision for financial investment value impairment is recorded in financial expenses during the period.

Equity Joint Venture

A joint venture is a contractual arrangement whereby two or more parties undertake an economic activity which is subject to joint control, Joint control is understood as the making of strategic decisions related to the operating and financial policies of the joint venture unit must have the consensus of the parties having joint control.

In the case where a member company directly carries out its business activities under joint venture arrangements, its share of the jointly controlled assets and any liabilities incurred jointly with other venturers arising from the joint venture operations are recognised in the financial statements of the respective company and classified according to the nature of the economic transactions arising, Liabilities and expenses incurred that are directly attributable to the share of the jointly controlled assets are accounted for on an accrual basis, Income from the sale or use of its share of the output of a joint venture and its share of the expenses incurred are recognised when it is probable that the economic benefits arising from these transactions will flow to or from the Company and the economic benefits can be measured reliably.

Joint venture arrangements that involve the establishment of a separate entity in which the venturers have an equity interest are called jointly controlled entities.

Investment in associate

An associate is an enterprise in which the investor has significant influence and which is neither a subsidiary nor a joint venture of the investor, Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control over those policies.

Investment in subsidiary, joint ventures and associates are intitial recorded at cost, included the purchase price or capital contribution plus costs directly to the investment, In case of investment in non-monetary assets, the cost of the investment in recorded at the fair value of the non-monetary at the time of acquisition.

Dividends and profits from periods prior to the purchase of the investment are recorded as a reduction in the value of the investment itself, Dividends and profits from periods subsequent to the purchase of the investment are recorded as revenue, Dividends received in the form of shares are only recorded as the number of shares increased, not as the value of shares received at par value.

Provision for losses on investments in subsidiaries, joint ventures and associates is made at the time of preparing the financial statements, When investments in subsidiaries, joint ventures and associates have decreased compared to the original price, the Company makes provisions as follows:

- For investments in subsidiaries, joint ventures and associates with listed shares on the market or the fair value of the investment is reliably determined, the provision is based on the market value of the shares.

- For investments whose fair value cannot be determined at the reporting date, the provision is set up at the rate equal to the difference between the actual capital contribution of the parties in the subsidiary, joint venture or associate and the actual equity multiplied by the Company's capital contribution ratio compared to the total actual capital contribution of the parties in the subsidiary, joint venture or associate.

If the subsidiary, joint venture or associate is the subject of the Consolidated Financial Statement, the basis for determining the provision for losses is the Consolidated Financial Statement.

Increases or decreases in the provision for losses on investments in subsidiaries, joint ventures or associates that need to be set up at the closing date of the financial statement are recorded in financial expenses.

5. Receivables

The receivables are presented at net book value less provision for doubtful debts

The classification of receivables is made according to the following principles:

- Receivables from customers reflect receivables of a commercial nature arising from purchase-sale transactions between the Company and buyers who are independent entities of the Company, including receivables for export sales entrusted to other entities.

- Internal receivables reflect receivables from affiliated units without legal status that are dependent on accounting.

- Other receivables reflect receivables of a non-commercial nature, not related to purchase-sale transactions.

The Company sets aside provisions for bad debts for receivables that are overdue as stated in economic contracts, contract commitments or debt commitments, which the enterprise has requested many times but has not yet recovered, The determination of the overdue period of the receivable is based on the principal repayment period according to the original purchase and sale contract, not taking into account the debt extension between the parties; or for receivables that have not yet reached the payment deadline but the debtor has gone bankrupt or is in the process of dissolution, missing, absconding and will be refunded when the debt is recovered.

- The increase or decrease in the provision for bad debts at the closing date of the interim financial report is accounted for in the enterprise management expenses.

6. Inventories

Inventories are determined on base to stated at the lower of cost and net realisable value.

The cost of inventories includes the costs incurred to bring the inventories to their present location and condition, including: Purchase price, non-refundable taxes, transportation, handling, storage costs during the purchase process, standard losses, and other costs directly attributable to the purchase of inventories.

Net realizable value means the estimated selling price of inventories in a normal production and business period minus (-) the estimated cost for completing the products and the estimated cost needed for their consumption.

The Company applies the perpetual inventory method to account for inventories, The selling price of inventories is calculated by the weighted average method after each import, The selling price of raw materials and the selling price of goods are calculated by the weighted average method.

7. Prepaid expenses

.Prepaid expenses is used to record expenses actually incurred but they are related to operation output of many accounting period. Prepaid expenses Prepaid expenses includes tools and supplies issued for use awaiting allocation, fixed asset repair costs, prepaid land rental, business advantages, goodwill, establishment costs and other prepaid expenses.

Tools and equipment: Tools and equipment put into use are allocated to expenses using the straight-line method over 1-3 years.

8. Tangible fixed assets

Tangible fixed assets are initial recognition about at original cost reflected on the Financial Position according to the indicators of original cost, accumulated depreciation and carrying amount.

The recording of tangible fixed assets and depreciation of fixed assets are implemented in accordance with Vietnamese Accounting Standard No, 03 - Tangible fixed assets, Circular No. 99/2025/TT-BTC dated October 27, 2025 of the Ministry of Finance guiding the enterprise

accounting regime, Circular No, 45/2013/TT-BTC dated April 25, 2013 guiding the regime of management, use and depreciation of fixed assets and Circular No, 147/2016/TT-BTC dated October 13, 2016 on amending and supplementing a number of articles of Circular No, 45/2013/TT-BTC and Circular No, 28/2017/TT-BTC dated April 12, 2017 on amending and supplementing a number of articles of Circular No, 45/2013/TT-BTC and Circular No, 147/2016/TT-BTC of the Ministry of Finance.

The historical cost includes the purchase price (less the trade discount or discount), leases and any directly attributable costs to bring the tangible fixed assets into work condition for its intended use.

For fixed assets that have been put into use but have not yet been officially settled, the original cost of the fixed assets will be temporarily recorded as an increase and depreciation will be deducted, When the official settlement is made, the original cost and depreciation will be adjusted accordingly.

Expenses arising after the initial recognition of tangible fixed assets are recorded as an increase in the original cost of the asset when these expenses certainly increase economic benefits in the future, Expenses arising that do not satisfy the above conditions are recorded by the Company as production and business expenses in the period.

Tangible fixed assets are depreciated using the straight-line method based on the estimated useful life, Accounting for tangible fixed assets is classified according to groups of assets with the same nature and purpose of use in the production and business activities of the Company, The specific depreciation time is as follows:

Assets	*Year*
Building and structure	05 – 12
Machinery and equipment	05 – 07
Means and transportation and transmission	06 – 07
Management instrument and tools	03 – 05

9. Intangible fixed assets

Intangible fixed assets are measured at historical cost less accumulated amortization.

The cost of intangible fixed assets includes all costs incurred by the Company to acquire the fixed assets up to the date when the asset is ready for use. Expenses related to intangible fixed assets incurred after initial recognition are recognized as production and business expenses in the period unless these costs are directly attributable to a specific intangible fixed asset and increase the economic benefits from these assets.

When intangible fixed assets are sold or liquidated, the cost and accumulated depreciation are written off and the gain or loss arising from the liquidation is recognized as income or expense in the year.

The Company's intangible fixed assets are Management Software Programs, Expenses related to computer software programs that are not part of the related hardware are capitalized. The cost of computer software is all costs incurred by the Company up to the date when the software is put into use, Computer software is amortized using the straight-line method.

10. Investment Property

Investment property is an office building owned by a company for the purpose of earning rental income, Investment property for lease is stated at cost less accumulated depreciation, The cost of an investment property is the total cost incurred by the company or the fair value of the consideration given to acquire the investment property up to the date of its acquisition or completion of construction.

Expenditures relating to investment property incurred after initial recognition are recognized as expenses, unless these expenses are likely to cause the investment property to generate future economic benefits in excess of the originally assessed level of performance, in which case they are recorded as an increase in cost.

Investment property is no longer presented in the consolidated balance sheet after it has been sold or after the investment property is no longer used and it is considered that no future economic benefits will be obtained from the disposal of that investment property, The difference between the net proceeds from disposal and the carrying amount of the investment property is recognised in the consolidated statement of income in the year of disposal.

A transfer from owner-occupied property or inventories to investment property occurs only when the owner ceases to use the property and commences an operating lease or at the end of the construction phase, A transfer from investment property to owner-occupied property or inventories occurs only when the owner begins to use the property or to develop it for sale, A transfer from investment property to owner-occupied property or inventories does not change the cost or the carrying amount of the property at the date of transfer.

Investment property used for rental purposes is depreciated using the straight-line method over its estimated useful life, The depreciation period for the office building is 30 years.

11. Construction in progress

Construction in progress of Company is project implementation expense project.

12. Consolidate and Goodwill

Business combinations are accounted for using the purchase method. The cost of a business combination comprises the fair value, at the date of exchange, of assets given, liabilities incurred or assumed, and equity instruments issued by the Group, in exchange for control of the acquired entity, and any costs directly attributable to the combination. The assets acquired, identifiable liabilities, and contingent liabilities assumed in a business combination are measured at their fair values at the date of acquisition. For a multi-period business combination, the cost of a business combination is the sum of the cost of the investment at the date of acquisition plus the cost of previous investments reassessed at their fair values at the date of acquisition. The difference between the revaluation price and the cost of the investment is recognised in the income statement if, before the date of obtaining control, the Group did not have significant influence over the subsidiary and the investment is presented under the cost method. If, before the date of obtaining control, the Group had significant influence and the investment is presented under the equity method, the difference between the revaluation price and the value of the investment under the equity method is recognised in the income statement and the difference between the value of the investment under the equity method and the cost of the investment is recognised directly in the item "Retained earnings" in the interim consolidated balance sheet. The excess of the cost of the business combination over the Group's share of the net fair value of the identifiable assets, liabilities and contingent liabilities recognised at the date of obtaining control of the subsidiary is recognised as goodwill. If the Group's share of the fair value of the identifiable assets, liabilities and contingent liabilities recognised at the date of acquisition exceeds the cost of the business combination, the difference is recognised in the income statement.

Goodwill is amortised on a straight-line basis over a period not exceeding 10 years. When there is evidence that the impairment of goodwill is greater than the amortisation, the amortisation in the year/period is the impairment incurred.

The non-controlling interest at the date of the initial business combination is determined based on the non-controlling interest's share of the fair value of the recognised assets, liabilities and contingent liabilities.

13. Liabilities and Accrued expenses

Payables and accrued expenses are recognized as the amount of money to be paid in the future related to the goods and services received. Payable expenses are recognized based on a reasonable estimate of the payable.

Payables are classified as payable to suppliers, accrued expenses, and other payables according to the following principles:

- Payables to suppliers reflect the trade payables arising from commercial transactions between the Company and the seller, which is an independent entity of the Company, including the number of payables on imports through trustees.

- Accrued expenses reflect the payables for goods and services received from the seller or provided for the buyer, for which no invoices have yet been received from suppliers. Those payables also reflect the number of payables to employees on vacation wages, production, and business costs that must accrue.

- Internal payables reflect the payable between superior and subordinate units have no legal with dependent accounting.

- Other payables reflect non-commercial receivables, not related to the purchase and sale transactions.

Liabilities and accrued expenses are classified as short-term and long-term in the interim balance sheet based on their remaining term at the end of the accounting period.

14. Unearned revenue

Unearned revenue includes revenue received in advance such as amounts paid by customers in advance for one or more periods for office rentals.

Unearned revenue is transferred to proceeds from sales and services rendered at the amount determined in accordance with each accounting period.

15. Owners' equity

The contributed capital reflects the actual amount of investment by owners, capital surplus is the additional paid-in capital in excess of par value that an investor pays when buying shares from an issuing entity

Share capital surplus is recorded as the difference between the issue price and the par value of shares when first issued, additional issuance, the difference between the reissue price and the book value of treasury shares and the capital component of convertible bonds at maturity. Direct costs related to the additional issuance of shares and reissuance of treasury shares are recorded as a decrease in share capital surplus.

Other capital of the owner is formed by supplementing from the results of business operations, revaluation of assets and the remaining value between the fair value of donated, donated, and sponsored assets after deducting taxes payable (if any) related to these assets.

Treasury shares are shares in which the Company buys back shares issued by the Company itself, the payment including costs related to the transaction is recorded as treasury shares and is reflected as a deduction in equity. When reissued, the difference between the reissue price and the book value of treasury shares is recorded in the item " Surplus equity".

Undistributed profit after tax is the profit (profit or loss) from the enterprise's operations after deducting the current year's corporate income tax expense and adjustments due to retroactive application due to changes in accounting policies and retroactive adjustments due to material errors in previous years.

Profit after corporate income tax is distributed to owners/shareholders/members after setting aside funds according to the Company's Charter as well as the provisions of law and approved by the General Meeting of Shareholders.

The distribution of profit to shareholders takes into account non-monetary items in undistributed profit after tax that may affect cash flow and the ability to pay dividends such as interest from revaluation of assets contributed as capital, interest from revaluation of monetary items, financial instruments and other non-monetary items.

16. Dividend distribution

The Company's net profit after tax is available for appropriation to shareholders as dividends after approval by shareholders at the Company's Annual General Meeting nas after making appropriation to reserve funds in accordance with the Company's Charter.

The distribution of profits to shareholders takes into account non-monetary items in undistributed profits after tax that may affect cash flow and the ability to pay dividends such as interest on revaluation of contributed assets, interest on revaluation of monetary items, financial instruments and other non-monetary items.

17. Recognition of revenues and income

Revenues of Company included revenues from sales and services (details group of goods and products actually sold by the Company), construction, providing consulting and design services...

Revenues from sales of products, goods

Sale turnover shall be recognized if it simultaneously meets the following five (5) conditions:

- The enterprise has transferred the majority of risks and benefits associated with the right to own the products or goods to the buyer;
- The enterprise no longer holds the right to manage the goods as the goods owner, or the right to control the good
- Turnover has been determined with relative certainty, When the contract stipulates that the buyer has the right to return the purchased products or goods under specific conditions, revenue is only recognized when those specific conditions no longer exist and the buyer is not entitled to return the products or goods (except in cases where the customer has the right to return the goods in exchange for other goods or services);
- The enterprise has gained or will gain economic benefits from the good sale transaction;
- It is possible to determine the costs related to the goods sale transaction.

Turnover from service provision

Turnover from service provision shall be determined only when it satisfies all the four (4) conditions below:

Turnover is determined with relative certainty, When a contract provides that the buyer has the right to return the purchased services under specific conditions, revenue is recognized only when those specific conditions no longer exist and the buyer has no right to return the services provided.

- It is possible to obtain economic benefits from the service provision transaction.
- The work volume finished on the date of making the accounting balance sheet can be determined.
- The costs incurred from the service provision transaction and the costs of its completion can be determined.

Turnover from construction contracts

When the outcome of a contract can be estimated reliably :

• For construction contracts that stipulate that contractors are paid according to the planned progress, revenue and expenses related to the contract are recorded corresponding to the completed work portion determined by the Company on the closing date of the financial statements.

• For construction contracts that stipulate that contractors are paid according to the value of the performed volume, revenue and expenses related to the contract are recorded corresponding to the completed work portion confirmed by the customer and reflected on the issued invoice.

Increases and decreases in construction and installation volume, compensation and other revenues are only recorded as revenue when agreed with the customer.

When the results of construction contract performance cannot be estimated reliably, then:

• Revenue is only recorded equivalent to the contract costs incurred for which reimbursement is relatively certain.

• Contract costs are only recorded as expenses when incurred.

• The difference between the total cumulative revenue of the construction contract recorded and the cumulative amount recorded on the contract's progress payment invoices is recorded as a receivable or a payable according to the progress payment schedule of the construction contract.

Operating lease revenue is recognised on a straight-line basis over the lease term, Rental payments received in advance for multiple periods are allocated to revenue in accordance with the lease term.

In the event that the lease term is over 90% of the useful life of the asset, revenue is recognised once for the entire amount of rental payments received in advance if all of the following conditions are met:

• The lessee has no right to cancel the lease contract and the Company has no obligation to return the amount received in advance in any case and in any form;

• The amount received in advance from the lease is not less than 90% of the total expected rental payments under the contract during the lease term and the lessee must pay the entire rental within 12 months from the commencement date of the lease;

• Almost all risks and rewards associated with ownership of the leased asset have been transferred to the lessee;

• The cost of leasing activities is estimated relatively fully.

Operating lease revenue

Financial income

Interest from long-term investments is estimated and the right to receive interest from the investee companies is recognized.

Interest from bank deposits is recorded based on the bank's periodic announcement, loan interest is recorded based on the actual time and interest rate of each period.

Dividends and distributed profits

Dividends and distributed profits are recorded when the Company receives the right to dividends or profits from capital contributions. Dividends received in shares are only tracked according to the number of shares increased, not recorded as the value of shares received/recorded at par value.

18. Revenue deductions

Revenue deductions include trade discounts, sales discounts, sales returns arising in the same period of consumption of products, goods, and services that are adjusted to reduce the revenue of the arising period.

In case products, goods, and services have been consumed in previous periods, but trade discounts, sales discounts, and returns arise in this period, revenue is recorded as a decrease according to the following principles:

• If the discount, trade discount, or return arises before the issuance of the Interim Consolidated Financial Statements: record a decrease in revenue on the Interim Consolidated Financial Statements of this period.

If the discount, trade discount, or return arises after the issuance of the Interim Consolidated Financial

Statements: record a reduction in revenue on the Interim Consolidated Financial Statements of the following period.

19. Borrowing cost

Borrowing costs including borrowing interests and costs directly related to the loan.

Borrowing costs should be recognized into production or business costs in the period in which they are incurred, unless they are capitalized according to provisions of Vietnamese Accounting Standard No, 16 "Borrowing costs". Accordingly, borrowing costs directly attributable to the acquisition, construction or production of assets that take a substantial period of time to complete and put into use or sale are added to the cost of the asset until such time as the asset is put into use or sale. Income from temporary investment in loans is recorded as a reduction in the cost of the relevant asset. For loans specifically for the construction of fixed assets or investment real estate, interest is capitalized even if the construction period is less than 12 months.

In case of joint capital borrowings, which are used for the purpose of investment in construction or production of an uncompleted asset, the borrowing costs eligible for capitalization in each accounting period shall be determined according to the capitalization rate for weighted average accumulated costs incurred to the investment in construction or production of such asset. The capitalization rate shall be calculated according to the weighted average interest rate applicable to the enterprise's borrowings unrepaid in the period, except for particular borrowings for purpose of obtaining an uncompleted asset.

20. Expenses

Costs are amounts reducing economic benefits, recorded at the time the transaction arises or shall be likely to arise in the future regardless of spending money or not.

Costs and revenues set up by it must be recorded simultaneously on the principle of matching concept. However, in some cases, the principle of matching concept may conflict with the prudence concept in accounting, accountants must be based on the nature and the accounting Standards to record transactions true and fair.

21. Taxs and tax payable

Value added tax (VAT)

Enterprises apply the declaration and calculation of VAT according to the guidance of current tax law at 10% and 8%;

Corporate income tax

Corporate income tax (if only) is total value tax in current year and deferred tax liabilities.

The tax currently payable is based on taxable profit for the year. Taxable profit differs from net profit as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years (including losses carried forward, if any) and it further excludes items that are not taxable or deductible.

The current taxed income shall be determined on basis of taxable income and the corporate income tax rate is 20%.

The determination of the Group's income tax is based on current tax regulations. However, these regulations are subject to change from time to time and the final determination of corporate income tax depends on the results of the examination by the competent tax authority.

Other taxes

Other taxes and fees are declared and paid by the enterprise to the local tax authority in accordance with current tax laws in Vietnam

22. Related parties

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions, Parties included:

• Enterprises that directly or indirectly through one or more intermediaries control, or are controlled by, or are under common control with, the Group, including the parent company, subsidiaries of the Group, joint ventures, jointly controlled entities, and associates.

• Individuals who have direct or indirect voting power in the Reporting enterprises that gives them significant influence over the enterprise, key management personnel having authority and responsibility for planning, directing and controlling the activities of the Group, including close family members of any such individual.

• Enterprises in which the voting power is directly or indirectly held by any of the individuals listed above or in which such person is able to exercise significant influence.

In considering each possible related party relationship, attention is paid to the substance of the relationship, not merely the legal form.

23. Segment reporting

A business segment is a distinguishable component that is engaged in providing products or services and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component that is engaged in providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of segments operating in other economic environments.

Segment information is prepared and presented in accordance with the accounting policies adopted for the preparation and presentation of the Group's interim consolidated financial statements.

V. SUPPLEMENTTARY INFORMATION TO ITEMS DISCLOSED IN THE SEPARETE STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	30/09/2026 VND	01/01/2026 VND
Cash on hand	2,501,829,298	2,353,718,112
Cash at banks of demand deposit	6,750,547,186	35,094,315,396
Total	**9,252,376,484**	**37,448,033,508**

2. Financial investment

2a. Held-to-maturity investments

	30/09/2026		01/01/2026	
	Cost	Book value	Cost	Book value
Short- term	VND	VND	VND	VND
Term deposits	9,400,000,000	9,400,000,000	6,800,000,000	6,800,000,000
Total	**9,400,000,000**	**9,400,000,000**	**6,800,000,000**	**6,800,000,000**

This includes loans provided by MBG – CONFITECH Investment Co., Ltd. and MBG Dong Bac Joint Stock Company to individuals for the purpose of personal consumption, with a loan term of 3 months.

2b, Long – term financial investment

	30/09/2026			01/01/2026		
	Cost	Adjustment using the equity method	Fair value	Cost	Adjustment using the equity method	Fair value
	VND	VND	VND	VND	VND	VND
- VCADO GLOBAL Joint Stock company	48,000,000,000	46,640,201,734	(*)	48,000,000,000	45,970,564,279	(*)
- MBG Lac sanh Phu Yen Joint Stock company	48,000,000,000	46,788,507,814	(*)	48,000,000,000	47,586,696,757	(*)
- Mien Trung Industrial joint stock company	50,000,000,000	50,574,722,923	(*)	50,000,000,000	50,468,363,470	(*)
- PJACA Phú Yên Joint Stock company	48,000,000,000	49,088,388,800	(*)	48,000,000,000	49,454,734,568	(*)
- Quoc Bao Van Ninh Joint Stock company	94,000,000,000	91,013,880,703	(*)	94,000,000,000	91,476,564,303	(*)
- Viet Nam green insdustry development investment joint stock company	72,000,000,000	71,974,970,379	(*)	72,000,000,000	71,974,791,564	(*)
Total	**360,000,000,000**	**356,080,672,353**	(*)	**360,000,000,000**	**356,931,714,941**	(*)

(*) At the reporting date, the Company has not determined fair values of these financial instruments for disclosure in the separate financial statements because information about their market prices is not available and there is currently no guidance no determination of fair value using valuation techniques under the Vietnamese Accounting Standards or the Vietnamese Accounting System for enterprises, The fair values of these financial instruments may differ from their carrying amounts,

Detailed information of the Subsidiaries, Joint Ventures and Associates, including business lines, voting rights ratios, and interest ratios are presented in Part I, Item 5 of the Notes to these interim separate financial statements,

Transactions between Subsidiaries, Joint Ventures and Associates are presented in Part VII, Item 2 of the Notes to these interim separate financial statements.

3. Short-term accounts receivables from customers

	30/09/2026		01/01/2026	
	Value VND	Provision VND	Value VND	Provision VND
Receivables of related parties	***14,746,283,999***	-	***19,428,790,131***	-
PJACA Phu Yen joint stock company	-	-	11,900,613,569	-
Lac Sanh Phu Yen joint stock company	14,746,283,999	-	7,528,176,562	-
Other accounts receivables	***344,209,176,374***	***12,463,527,171***	***445,252,205,764***	***12,437,208,171***
CH consulting and trading company limited	115,826,759,882	-		-
Nam Thang Long consultancy and trading company limited	89,142,708,955	-	111,852,561,755	-
Dong Do construction and architecture consultant joint stock company	61,498,791,303	6,843,557,429	165,640,326,793	6,843,557,429
Kosy joint stock company	17,282,441,558	-	48,170,914,038	-
KSCONS Construction Joint Stock Company	46,734,961,600			
Others	13,723,513,076	5,619,969,742	51,982,195,344	5,593,470,742
Total	**358,955,460,373**	**12,463,527,171**	**464,680,995,895**	**12,437,028,171**

4. Prepayment to suppliers

	30/09/2026		01/01/2026	
	Value VND	Provision VND	Value VND	Provision VND
Zone Viet JSC.,	-	-	9,830,745,320	-
Van Phong Hoilding Co.,Ltd	-	-	36,119,488,054	-
Van Phong Toan Cau JSC.,	13,642,359,960	-	34,446,541,280	-
Nam Ha Noi Trading JSC.,	11,112,773,664	-	-	-
PJACA GROUP JSC.,	7,630,595,280	-	-	-
Others	967,509,958	-	480,872,948	-
Total	**33,353,238,862**	**-**	**80,877,647,602**	**-**

5. Other short-term receivables

	30/09/2026		01/01/2026	
	Value VND	Provision VND	Value VND	Provision VND
Other short-term receivables	179,003,011,031	-	844.283	-
Total	**179,003,011,031**	**-**	**844.283**	**-**

6. Inventories

	30/09/2026		01/01/2026	
	Value VND	Provision VND	Value VND	Provision VND
Raw materials	9,275,758,751	-	11,901,325,284	-
Work in progress	15,362,696,677	-	5,276,066,588	-
Finished goods	143,103,704,722	-	141,705,376,539	-
Goods	275,482,349,359	-	219,873,648,119	-
Total	**443,224,509,509**	**-**	**388,756,416,530**	**-**

7. Prepaid expensess

7a. Short-term prepaid expenses

	30/09/2026 VND	01/01/2026 VND
Prepaid expenses	24,392,827	59,244,821
Others	42,400,019	337,526,701
Total	**66,792,846**	**396,771,522**

7b. Long-term prepaid expenses

	30/09/2026 VND	01/01/2026 VND
Prepaid expenses	32,258,059	67,009,505
Others	7,778,334	11,789,913
Total	**40,036,393**	**78,799,418**

8. Increases, decreases in tangible fixed assets

	Buildings and structures VND	Machinery and Equipment VND	Motor Vehicles VND	Office Equipment VND	Total VND
Cost					
01/01/2026	**29,497,123,571**	**63,857,520,800**	**6,958,997,702**	**68,400,000**	**100,382,042,073**
Purchase in the year	-	208,333,333	-	-	**208,333,333**
30/09/2026	**29,497,123,571**	**64,065,854,133**	**6,958,997,702**	**68,400,000**	**100,590,375,406**
In which:					
The intangible assets were fully depreciated but are still in use	3,713,644,407	6,165,300,000	1,909,368,727	35,000,000	11,823,313,134
Accumulated depreciation					
01/01/2026	**22,700,677,050**	**48,135,821,708**	**5,384,321,485**	**43,350,002**	**76,264,170,245**
Depreciation charged	2,119,043,282	6,258,997,006	549,103,617	12,525,003	**8,939,668,908**
30/09/2026	**24,819,720,332**	**54,394,818,714**	**5,933,425,102**	**55,875,005**	**85,203,839,153**
Carrying amount					
01/01/2026	**6,796,446,521**	**15,721,699,092**	**1,574,676,217**	**25,049,998**	**24,117,871,828**
30/09/2026	**4,677,403,239**	**9,671,035,419**	**1,025,572,600**	**12,524,995**	**15,386,536,253**
In which:					
Temporarily Unused	-	-	-	-	-

9. Increases, decreases in tangible fixed assets

It is a management software, details are as follows :

	Software VND	Total VND
Cost		
01/01/2026	**200,340,000**	**200,340,000**
Purchase in the year	340,200,000	340,200,000
30/09/2026	**540,540,000**	**540,540,000**
In which:		
The intangible assets were fully depreciated but are still in use	200,340,000	200,340,000
Accumulated depreciation		
01/01/2026	**173,053,548**	**173,053,548**
Depreciation charged	59,686,452	59,686,452
30/09/2026	**232,740,000**	**232,740,000**
Carrying amount		
01/01/2026	27,286,452	27,286,452
30/09/2026	**307,800,000**	**307,800,000**

10. Increases, decreases in investment properties

	Land use rights VND	Total VND
Cost		
01/01/2026	**49,217,297,239**	**49,217,297,239**
30/09/2026	**49,217,297,239**	**49,217,297,239**
Accumulated depreciation		
01/01/2026	**4,096,893,451**	**4,096,893,451**
Depreciation charged	1,230,860,196	1,230,860,196
30/09/2026	**5,327,753,647**	**5,327,753,647**
Carrying amount		
01/01/2026	45,120,403,788	45,120,403,788
30/09/2026	**43,889,543,592**	**43,889,543,592**

11. Construction in progress

	30/06/2025 VND	01/01/2026 VND
Other construction in progress	4,039,508,649	3,794,760,255
Total	**4,039,508,649**	**3,794,760,255**

12. Goodwill

	30/09/2026 VND	Total VND
Cost		
01/01/2026	**54,455,007,555**	**54,455,007,555**
30/09/2026	**54,455,007,555**	**54,455,007,555**
Accumulated depreciation		
01/01/2026	**5,445,500,756**	**5,445,500,756**
Depreciation charged	4,084,125,567	4,084,125,567
30/09/2026	**9,529,626,323**	**9,529,626,323**
Carrying amount		
01/01/2026	49,009,506,799	49,009,506,799
30/09/2026	**44,925,381,232**	**44,925,381,232**

13. Short-term trade payables

	30/06/2025		01/01/2026	
	Value VND	Amount able to be paid off VND	Value VND	Amount able to be paid off VND
Payables to related parties	-	-	-	-
Payables to other supplies	***6,730,129,470***	***6,730,129,470***	***16,209,239,814***	***16,209,239,814***
Van Phong Holding JSC.,	3,124,467,280	3,124,467,280		
Vgo Group JSC.,	-	-	8,737,772,904	8,737,772,904
Zone Viet JSC.,	959,147,880	959,147,880	8,737,772,904	8,737,772,904
Nam Thang Long Consulting and Trading Co., Ltd	679,255,180	679,255,180	-	-
Nam Hanoi Trading and Consulting JSC.,	-	-	6,079,290,356	6,079,290,356
Others	1,967,259,130	1,967,259,130	1,392,176,554	1,392,176,554
Total	**6,730,129,470**	**6,730,129,470**	**16,209,239,814**	**16,209,239,814**

14. Short-term accrued expenses

	30/09/2026 VND	01/01/2026 VND
Provision for interest expense	-	144,949,398
Others	-	335,000,000
Total	**-**	**479,949,398**

15. Other payables

15a, Short-term other payables

	30/09/2026		01/01/2026	
	Value	Amount able to be paid off	Value	Amount able to be paid off
	VND	VND	VND	VND
- Trade union fee, social insurance, and others	202,791,651	202,791,651	84,482,653	84,482,653
- Constrexim Joint Stock Company No, 1 - Capital contribution for business cooperation (*)	414,731,800	414,731,800	414,731,800	414,731,800
Total	**617,523,451**	**617,523,451**	**499,214,453**	**499,214,453**

(*) It is the Company received as joint venture capital from Constrexim Joint Stock Company No, 1 to implement the Do Son Rural Residential Area Project combining ecological resort and aquaculture, Thanh Ba district, Phu Tho province.

15b, Long-term other payables

	30/09/2026		01/01/2026	
	Amount	Amount able to be paid off	Amount	Amount able to be paid off
	VND	VND	VND	VND
Long term collateral & deposit	400,000,000	400,000,000	400,000,000	400,000,000
Total	**400,000,000**	**400,000,000**	**400,000,000**	**400,000,000**

16. Taxes and amounts payables to the State budget

	01/01/2026		During the year		30/09/2026	
	Payables VND	Receivable VND	Amount payable VND	Paid VND	Payables VND	Receivable VND
Value added tax on domestic goods	-	605,016,741	-	-	-	605,016,741
Corporate income tax	140,959,276	-	2,107,773,249	801,140,783	1,781,053,381	-
Personal income tax	335,254,790	-	15,565,147	11,074,584	6,283,714	-
Fees, charges and other payables	-	-	-	-	-	-
Total	**476,214,066**	**605,016,741**	**2,123,338,396**	**812,215,367**	**1,787,337,095**	**605,016,741**

17. Short-term borrowings and finance lease liabilities

	30/09/2026		In the year		01/01/2026	
	Amount VND	Amount able to be paid off VND	Increases VND	Decrease VND	Amount VND	Amount able to be paid off VND
Short-term borrowings						
Military Commercial Joint Stock Bank – Dien Bien Phu Branch (1)	35,000,000,000	35,000,000,000	70,000,000,000	70,000,000,000	35,000,000,000	35,000,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam-Hanoi Branch(2)	44,500,000,000	44,500,000,000	70,001,000,000	68,892,000,000	43,391,000,000	43,391,000,000
Saigon Thuong Tin Commercial Joint Stock Bank(3),(4)	39,700,000,000	39,700,000,000	119,100,000,000	119,100,000,000	39,700,000,000	39,700,000,000
Total	**119,200,000,000**	**119,200,000,000**	**259,101,000,000**	**257,992,000,000**	**118,091,000,000**	**118,091,000,000**

(1) Credit contract No, 432183.26.051.1970764.TD dated July 22, 2026 with Military Commercial Joint Stock Bank - Dien Bien Phu Branch, Credit limit: 35,000,000,000 VND. Interest rate: According to each disbursement, Purpose: Providing credit for production and business activities and installation of electrical equipment.

Collateral:

Real estate according to the certificate of land use rights, house ownership rights and other assets attached to land No, DN 093278, certificate issuance number: CT22369, Issuing agency: Land registration office of Hung Yen province; issued on June 14, 2024,

Real estate according to the certificate of land use rights, house ownership rights and other assets attached to land No, DN 093270, number of the certificate issued: CT22370, Issuing authority: Hung Yen Provincial Land Registration Office; issued on June 14, 2024,

Real estate according to the certificate of land use rights, house ownership rights and other assets attached to land No, DN 093268, number of the certificate issued: CT22372, Issuing authority: Hung Yen Provincial Land Registration Office; issued on June 14, 2024,

Real estate according to the certificate of land use rights, house ownership rights and other assets attached to land No, DN 150337, number of the certificate issued: CT22189, Issuing authority: Hung Yen Provincial Land Registration Office; issued on June 14, 2024,

(2) Credit limit contract No, 01/2026/5263251/HĐTD dated July 02, 2025 with Vietnam Joint Stock Commercial Bank for Investment and Development, Credit limit: VND 44,500,000,000 and is also the combined loan, guarantee and L/C issuance limit, without distinguishing the loan limit, guarantee limit and separate L/C issuance limit, Credit limit maintenance period: 12 months from the date of signing the Contract, Interest rate: according to each disbursement, Purpose: Supplementing working capital, guarantee, issuing L/C to serve the production and business activities of customers,
Collateral:
Real estate as per the Certificate of Land Use Rights, Ownership of Residential Housing, and Other Assets Attached to Land, parcel number 3167, map sheet number 09, certificate registration number: CT22368, located at ĐĐD-244, Dream City Ecological Urban Area, Long Hung Commune, Van Giang District, Hung Yen Province,
Real estate as per the Certificate of Land Use Rights, Ownership of Residential Housing, and Other Assets Attached to Land, parcel number 3165, map sheet number 09, certificate registration number: CT22369, located at ĐĐD-246, Dream City Ecological Urban Area, Long Hung Commune, Van Giang District, Hung Yen Province,
Real estate as per the Certificate of Land Use Rights, Ownership of Residential Housing, and Other Assets Attached to Land, parcel number 65, map sheet number 19, certificate registration number: CH00310, located at No, 9, Alley 61/4, Lac Trung Street, Vinh Tuy Ward, Hanoi City, owned by Mr, Pham Huy Thanh and Ms, Dang Thi Tuyet Lan,

(3) Credit limit contract No, 20252829014 TD dated August 29, 2025 with Saigon Thuong Tin Commercial Joint Stock Bank - Thanh Tri Branch, Credit limit: 19,700,000,000 VND, of which the loan limit is: 19,700,000,000 VND and the guarantee limit in the form of guarantee and the limit of LC issuance is: 19,700,000,000 VND; The credit limit maintenance period is 12 months from the date of signing the Credit limit contract, Interest rate: According to each disbursement.

Collateral:

Real estate located at plot of land No, 2415, map sheet No, 6, Nghia Tru commune, Hung Yen province,
Real estate located at plot of land No, 2412, map sheet No, 6, Nghia Tru commune, Hung Yen province,
Real estate located at plot of land No, 2419, map sheet No, 6, Nghia Tru commune, Hung Yen province,

(4) Credit limit contract No, 202528284226 TD dated August 15, 2025 with Saigon Thuong Tin Commercial Joint Stock Bank - Thanh Tri Branch, Credit limit: 20,000,000,000 VND, of which the loan limit is: 20,000,000,000 VND and the guarantee limit in the form of guarantee and LC issuance limit is: 20,000,000,000 VND; The credit limit maintenance period is 12 months from the date of signing the Credit limit contract, Interest rate: According to each disbursement, Collateral: - Real estate located at plot number 3326, address Dream City Ecological Urban Area, Nghia Tru Commune, Hung Yen Province, including assets attached to the land of the Villa at address CX7-146, Dream City Ecological Urban Area, Nghia Tru Commune, Hung Yen Province, according to the land use rights certificate number AA01906854 dated June 29, 2025.

Details of short-term loans incurred during the period are as follows:

01/01/2025	**118,091,000,000**
Loan Amount Incurred	259,101,000,000
Carryover from Long-Term Loan	-
Loan Amount Repaid	257,992,000,000
30/09/2026	**119,200,000,000**

18. Bonus and welfare fund

	01/01/2026	Increase due to provision from profit	Fund disbursement during the period	30/09/2026
	VND	VND	VND	VND
Bonus funds	1,253,717,831	-	6,700,000	1,247,017,831
Welfare funds	1,160,901,635	-	-	1,160,901,635
Total	**2,414,619,466**	**-**	**6,700,000**	**2,407,919,466**

19. Owner's equity

19a. Reconciliation table of equity

	Owner's contributed capital	Capital surplus	Investment and Development fund	Investment and development fund	Non-controlling interest	Total
	VND	VND	VND	VND	VND	VND
01/01/2025	**1,202,185,400,000**	**(238,202,140)**	**8,423,689,821**	**76,658,674,732**	**2,618,115,292**	**1,289,647,677,705**
Net profit for the year	-	-	-	20,231,835,230	35,941,507	20,267,776,737
Capital increase at the subsidiary company	-	-	-	-	400,000,000	400,000,000
31/12/2025	**1,202,185,400,000**	**(238,202,140)**	**8,423,689,821**	**96,890,509,962**	**3,054,056,799**	**1,310,315,454,442**
01/01/2026	**1,202,185,400,000**	**(238,202,140)**	**8,423,689,821**	**96,890,509,962**	**3,054,056,799**	**1,310,315,454,442**
Net profit for the year	-	-	-	2,652,282,426	64,849,409	2,717,131,835
Capital increase at the subsidiary company	-	-	-	-	36,000,000,000	36,000,000,000
30/09/2026	**1,202,185,400,000**	**(238,202,140)**	**8,423,689,821**	**99,542,792,388**	**39,118,906,208**	**1,349,032,586,277**

19b. Shares

	30/09/2026 Share	01/01/2026 Share
Number of shares registered for issuance	120,218,540	120,218,540
Number of shares issued to the public	120,218,540	120,218,540
- *Ordinary shares*	*120,218,540*	*120,218,540*
- *Preference shares*	-	-
Number of shares repurchased	-	-
- *Ordinary shares*	-	-
- *Preference shares*	-	-
Number of outstanding shares in circulation	120,218,540	120,218,540
- *Ordinary shares*	*120,218,540*	*120,218,540*
- *Preference shares*	-	-

An ordinary share has par value of 10,000 VND/share.

VI. SUPPLEMTARY INFORMATION TO ITEMS DISCLOSED IN THE SEPARATE STATEMENT OF INCOME

1. Revenue from goods sold and services rendered

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Revenue from sale of goods	63,869,926,789	180,006,299,746
Revenue from contrution	13,653,966,666	-
Revenue from rental assets	600,000,000	600,000,000
Total	**78,123,893,455**	**180,606,299,746**

2. Cost of goods sold and services rendered

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Cost of finished goods sold	58,203,037,650	174,160,985,905
Cost of contrution	10,444,012,446	-
Cost of rental assets	410,286,732	410,286,732
Total	**69,057,336,828**	**174,571,272,637**

3. Financial income

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Interest on deposits and loans	47,521,093	813,965,881
Total	**47,521,093**	**813,965,881**

4. Financial expenses

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Interest expense	2,689,705,804	1,381,620,193
Total	**2,689,705,804**	**1,381,620,193**

5. Selling expenses

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Other	49,050,000	853,000
Total	**49,050,000**	**853,000**

6. General and administration expenses

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Staff cost	644,382,044	644,358,799
Expenses of office requisites	40,284,965	21,550,015
Depreciation expenses of fixed assets	283,904,502	519,168,163
Taxes, fees, charges	8,820,000	21,032,003
Setting up provisions for bad debts	409,790,667	606,936,743
Outside service expenses	52,700,429	42,044,000
Distribution of trade advantages	1,361,375,189	-
Total	**2,801,257,796**	**1,855,089,723**

7. Other income

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Penalties received	-	113,548,388
Other	4,556,183	28,761
Total	**4,556,183**	**113,577,149**

8. Other expenses

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Others	-	1,423
Total	**-**	**1,423**

9. Current corporate income tax expense

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Current corporate income tax expense calculated on the taxable income for the current year	1,144,463,627	119,114,798
Adjustments to corporate income tax expenses from prior years, incorporated into the current year's corporate income tax expense	-	-
Total Current corporate income tax expense	**1,144,463,627**	**119,114,798**

10. Earnings per share

10a, Basic earnings per share and Diluted earnings per share

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Accounting profit after corporate income tax of the parent company's shareholders	2,317,348,092	5,657,348,774
Appropriation to bonus and welfare funds	-	-
Basic/diluted earnings per share	2,317,348,092	5,657,348,774
Weighted average number of common shares outstanding during the period	120,218,540	120,218,540
Basic/diluted earnings per share	**19**	**47**

10b, Other information

There have been no transactions of common shares or potential common shares between the reporting period and the date of issuance of these interim consolidated financial statements,

11. Production cost by nature

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Raw materials and consumables	421,421,059	16,089,449,745
Labour	840,628,746	1,376,157,420
Depreciation and amortisation	3,353,942,412	3,823,675,527
Provision for expenses/Reversal of provisions	-	-
Outside service expenses	632,157,839	1,263,095,052
Other expenses	80,675,974	107,467,076
Total	**5,328,826,030**	**22,659,844,820**

VII. OTHER INFORMATION

1. Significant transactions with related parties

Related parties		Relationship
-	Vcado Global joint stock company	Associate
-	MBG Lac Sanh Phu Yen JSC.,	Associate/ legal representative is Mr Pham Huy Thanh
-	PJACA Phu Yen JSC.,	Associate/ legal representative is member of the Board of Directors which is wife of Mr Pham Huy Thanh legal representative of MBG
-	Mien Trung Industry JSC.,	Associate/ legal representative is Mr Pham Huy Thanh
-	Quoc Bao Van Ninh JSC.,	Associate/ legal representative is Mr Pham Huy Thanh
-	Mr Pham Huy Thanh	Chairman of the Board of Directors - legal representative of the Company
-	Ms Dang Thi Tien	Mother-in-law of Mr Pham Huy Thanh - Chairman of the Board of Directors - legal representative of the Company
-	Ms Dang Thi Tuyet Lan	Wife of Mr Pham Huy Thanh – Member of Chairman of the Board of Directors – Vice of General

Closing balance with related parties

Related parties	Close balance	30/09/2026 VND	01/01/2026 VND
PJACA Phu Yen joint stock company	Receivables of customer	-	11,900,613,569
MBG Lac Sanh Phu Yen joint stock company	Short-term of other Receivables	14,746,283,999	7,528,176,560

Related party transactions

Related parties	Nature of transaction	From 01/07/2026 to 30/09/2026 VND	From 01/01/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND	From 01/01/2025 to 30/09/2025 VND
Mr Pham Huy Thanh	Office rental	60,000,000	180,000,000	60,000,000	180,000,000
Ms Dang Thi Tien	Office rental	-	-	-	40,000,000
Vcado Global joint stock company	Rent house	600,000,000	2,684,462,000	600,000,000	1,800,000,000
Vcado Global joint stock company	Construction contract	9,840,665,000	9,840,665,000	-	-
MBG Lac Sanh Phu Yen joint stock company	Purchase services	13,653,966,666	13,653,966,666	79,667,000	79,667,000

Income of the Board of Directors, Board of Management and Board of Supervisors

	From 01/07/2026 to 30/09/2026 VND	From 01/01/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND	From 01/01/2025 to 30/09/2025 VND
Income of the Board of Directors	**30,000,000**	**90,000,000**	**30,000,000**	**82,000,000**
Pham Huy Thanh	12,000,000	36,000,000	12,000,000	36,000,000
Dang Thi Tuyet Lan	6,000,000	18,000,000	6,000,000	18,000,000
Hoang Thi Ba	6,000,000	18,000,000	6,000,000	10,000,000
Duong Quang Dong	6,000,000	18,000,000	6,000,000	18,000,000
Income of the Board of Supervisors				
Pham Tuyet Nhung	**12,000,000**	**36,000,000**	**12,000,000**	**32,000,000**
Nguyen Thi Hanh	6,000,000	18,000,000	6,000,000	18,000,000
Pham Thi Nga	3,000,000	9,000,000	3,000,000	9,000,000
Income of the Board of Management	3,000,000	9,000,000	3,000,000	5,000,000
Dang Thi Tuyet Lan	**82,140,000**	**248,480,077**	**81,895,700**	**208,745,930**
Duong Quang Dong	54,000,000	168,075,693	53,761,500	136,227,961
Total	28,140,000	80,404,384	28,134,200	72,517,969

2. Segment information

According to the Accounting Standard No, 28 and the Circular guiding this Standard, the Company needs to prepare segment reports, Accordingly, a segment is a distinguishable component of an enterprise that is engaged in providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments

The 2026 accounting period is a domestic operating unit, Therefore, the Company does not present segment reports by geographical area,

Business Segment Reporting

Items	Sale of goods	Construction	Asset leases	Others	Reported segments	Exclusions	Total
	VND	VND	VND	VND	VND	VND	VND
BUSINESS RESULT							
Revenue from sale of goods	63,869,926,789	13,653,966,666	600,000,000	-	78,123,893,455	-	78,123,893,455
Revenue from sale of goods to segement							-
Depreciated and amortisation expenses	61,016,073,521	13,043,876,451	573,190,638	-	74,633,140,610	-	74,633,140,610
Profits from operating activities	**2,853,853,268**	**610,090,215**	**26,809,362**	-	**3,490,752,845**	-	**3,490,752,845**
ASSETS							
Asset of segement	913,786,555,035	195,347,196,866	8,584,195,420	-	1,117,717,947,321	-	1,117,717,947,321
Asset do not depreciated and amortisation					374,733,048,837	-	374,733,048,837
Total assets					1,492,450,996,158	-	1,492,450,996,158
LIABILITIES							
Liabilities of segement	115,282,652,989	24,644,861,521	1,082,975,905	-	141,010,490,415	-	141,010,490,415
Asset do not depreciated and amortisation					2,407,919,466	-	2,407,919,466
Total Liabilities					143,418,409,881	-	143,418,409,881

3. Financial instruments

On November 6, 2009, the Ministry of Finance issued Circular No, 210/2009/TT-BTC guiding the application of International Accounting Standards on the presentation of financial statements and disclosures for financial instruments ("Circular 210"), effective for financial statements from 2011 onwards, However, Circular 210 does not provide equivalent guidance for the evaluation and recognition of financial instruments including the application of fair value in accordance with International Accounting Standards and International Financial Reporting Standards, The Company's assets and liabilities are still recorded and accounted for in accordance with the current provisions of Vietnamese Accounting Standards and the Vietnamese Accounting System,

3.1 Financial Risk Management

The Company's financial liabilities mainly consist of loans, trade payables and other short-term payables, The main purpose of these financial liabilities is to mobilize financial resources to serve the Company's operations, The Company also has financial assets such as cash and cash equivalents, trade receivables and other receivables arising directly from the Company's operations, The Company does not hold or issue derivative financial instruments,

The material risks arising from the Company's financial instruments are market risk, credit risk and liquidity risk,

Risk management is an indispensable function for the entire business operations of the Company, The Company has established a control system to ensure a reasonable balance between the cost of risks incurred and the cost of risk management, The Board of Directors continuously monitors the Company's risk management process to ensure a reasonable balance between risks and controls, risks, the Board of Directors reviews and agrees to apply management policies for the above risks as follows:

Market Risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices, Market prices have four types of risks: interest rate risk, currency risk, commodity price risk and other price risk, Financial instruments affected by market risk include cash, trade receivables, trade payables and other payables,

Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates, The Company's market risk from changes in interest rates relates primarily to the Company's long-term debt obligations with floating interest rates,

The Company has no interest rate risk during the year because the Company's borrowings have fixed interest rates,

Commodity price risk

The Company does not have significant commodity price risk, The Company manages commodity price risk by closely monitoring relevant information and situations of the commodity market and through suppliers to manage the timing of purchases, production plans and inventory levels appropriately,

The Company has not used derivative financial instruments to hedge commodity price risks,

Credit risk

Credit risk is the risk that a party to a financial instrument or customer contract will not meet its obligations, leading to a financial loss, The Company is exposed to credit risk from its operating activities (primarily trade receivables) and from its financing activities, including bank deposits,

Trade and other receivables

The Company manages credit risk by regularly monitoring outstanding receivables and seeking to maintain close control over outstanding receivables at the reporting date,

Bank deposits

The Company mainly maintains deposit balances with well-known banks in Vietnam, Credit risk for deposit balances with banks is managed by the Company's treasury department in accordance with the Company's policy, The Company's maximum credit risk for items in the balance sheet at each financial reporting period is the carrying amount as presented in Note 3, The Company considers that the concentration of credit risk for bank deposits is low,

Liquidity risk

Liquidity risk is the risk that the Company will have difficulty in fulfilling its financial obligations due to lack of capital, The Company's liquidity risk arises mainly from the fact that financial assets and financial liabilities have different maturities,

The Company manages liquidity risk by maintaining a level of cash and cash equivalents and bank loans at a level that the Board of Directors considers adequate to meet the Company's operations and to minimize the impact of fluctuations in cash flows,

The table below summarizes the maturity of the Company's financial liabilities based on expected contractual payments on a discounted basis as follows:

30/09/2026	Under 1 year	From 1 to 5 year	Over 5 years	Total
Short – term borrowing	119,200,000,000	-	-	119,200,000,000
Long-term borrowing	-	-	-	-
Short-term trade payables	6,730,129,470	-	-	6,730,129,470
Other short-term payables	617,523,451	-	-	617,523,451
Total	**126,547,652,921**	-	-	**126,547,652,921**

01/01/2026	Under 1 year	From 1 to 5 year	Over 5 years	Total
Short – term borrowing	118,091,000,000	-	-	118,091,000,000
Long-term borrowing	-	-	-	-
Short-term trade payables	16,209,239,814	-	-	16,209,239,814
Other short-term payables	499,214,453	-	-	499,214,453
Total	**134,799,454,267**	-	-	**134,799,454,267**

2.1. Financial assets and financial liabilities

The table below presents the carrying value and fair value of the financial instruments presented in the Company's financial statements as follows:

	30/09/2026		01/01/2026	
Financial assets	**Cost**	**Provision**	**Cost**	**Provision**
Cash and cash equivalents	9,252,376,484		37,448,033,508	-
Accounts receivable from customers	358,955,460,373	(12,463,527,171)	464,680,995,895	(12,437,028,171)
Short-term loan receivables	9,400,000,000		6,800,000,000	
Other	179,003,011,031		844,283	
Total	**556,610,847,888**	**(12,463,527,171)**	**508,929,873,686**	**(12,437,028,171)**

	30/09/2026	01/01/2026
Trade payables	6,730,129,470	16,209,239,814
Loans and other liabilities	119,817,523,451	118,590,214,453
Total	**126,547,652,921**	**134,799,454,267**

The fair value of asset and fianacial liabilities is reflected at the amount at which the financial instrument could be converted in a current transaction between the parties, except in the event of a forced sale or liquidation..

The Company uses the following methods and assumptions to estimate fair value:

1. The fair value of cash and cash equivalents, trade receivables, trade payables and other short-term liabilities is equivalent to the carrying value of these items as a result of these instruments short term,
2. The fair value of listed securities and financial debt instruments is determined according to the market price at the reporting date,
3. Fair value of securities and financial investments whose fair value cannot be determined with certainty because there is no highly liquid market for securities and investments, This financial statement is presented at book value,
4. Bank loans and financial liabilities whose fair value cannot be determined with certainty due to the lack of a liquid market for such loans and financial liabilities shall be presented at their book value.

Hanoi, 29/10/2026

Nguyen Thi Quyen	Nguyen Thi Tuyet	Pham Huy Thanh
Preparer	**Chief accountant**	**Chairman of the Board of Director**