CÔNG TY CỔ PHẦN TẬP ĐOÀN MBG
Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN MBG
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OUP JOINT STOCK COMPANY

No: 3010/CV-MBG
ation for the 10% difference in after-tax profit on the consolidated financial statements for Quarter III 2026 compared to Quarter III 2026*)*

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

Hanoi, 30/10/2026

***To*: - THE STATE SECURITIES COMMISSION;**
- THE STOCK EXCHANGE.

Name of company: **MBG GROUP JOINT STOCK COMPANY**
Stock code : **MBG**
The office: No.9, 61/4 Alley, Lac Trung Street, Vinh Tuy Ward, Hanoi City, Vietnam
Telephone: 024.36447655
Authorized person to disclose information: **Ms Dang Thi Tuyet Lan**
Telephone: 024.36447655
Type of public information: ☐24 hours ☐ abnormal ☐ upon request ☒ periodic

Content public(*):

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance guiding the disclosure of information on the securities market. MBG Group Joint Stock Company provides an explanation for the variance in profit after corporate income tax in its consolidated statement of profit or loss, where the change between the current reporting period and the corresponding period of the previous year is 10% or greater, as follows:

After-tax accounting profit for quarter III 2026: **VND 2,382,197,501**

After-tax accounting profit for quarter III 2025: **VND 5,665,784,844**

The decrease of VND 3,283,587,342 equivalent to a 57.95% reduction, the profit after corporate income tax in the consolidated statement of profit or loss for the reporting period has changed by 10% or more compared to the same period of the previous year, due to the following reasons:

CONSOLIDATE INTERIM STATEMENT OF INCOME

Unit: VND

ITEMS	QUARTER III 2026	QUARTER III 2025
1. Revenue from sales of goods and provision of services	**78,123,893,455**	**180,606,299,746**
2. Deductions from revenue	**-**	**-**
3. Net revenue from sales of goods and provision of services	**78,123,893,455**	**180,606,299,746**
4. Cost of goods sold	**69,057,336,828**	**174,571,272,637**

ITEMS	QUARTER III 2026	QUARTER III 2025
5. Gross profit from sales and services	**9,066,556,627**	**6,035,027,109**
6. Profit/loss from the sale and liquidation of investment properties.	-	-
7. Financial income	**47,521,093**	**813,965,881**
8. Financial expenses	**2,689,705,804**	**1,381,620,193**
Of which: Interest expenses	*2,689,705,804*	*1,381,620,193*
9. Share of profit (loss) in joint ventures and associates	**(83,311,275)**	**2,059,893,842**
10. Selling expenses	**49,050,000**	**853,000**
11. General and administrative expenses	**2,801,257,796**	**1,855,089,723**
12. Profit from operating activities	**3,490,752,845**	**5,671,323,916**
13. Other income	**4,556,183**	**113,577,149**
14. Other expenses	-	**1,423**
15. Other profit	**4,556,183**	**113,575,726**
16. Total accounting profit before tax	**3,495,309,028**	**5,784,899,642**
17. Current corporate income tax expense	**1,144,463,627**	**119,114,798**
18. Deferred corporate income tax expense	**(31,352,100)**	-
19. Profit after corporate income tax	**2,382,197,501**	**5,665,784,844**

- Revenue from sales and services in the third quarter of 2026 decreased by VND 102,482,406,291 compared to the third quarter of 2025, representing a decline of 56.74%. The primary reason is the rise in market interest rates, occurring against a backdrop of a general market downturn; this, combined with a decline in consumer demand and purchasing power, led to a drop in sales volume and negatively impacted the Company's revenue during the period.

- Cost of goods sold in the third quarter of 2026 decreased by VND 105,513,935,809 compared to the third quarter of 2025, a reduction of 60.44%. This was mainly a result of the decline in sales revenue, which led to a corresponding decrease in the cost of goods sold.

- Financial income in the third quarter of 2026 decreased by VND 766,444,788 compared to the third quarter of 2025, a decline of 94.16%. This is because, in the third quarter of 2025, the

Company recorded interest income from apartment deposits, whereas no such income was generated in the current quarter.

- Financial expenses in the third quarter of 2026 increased by VND 1,308,085,611 compared to the third quarter of 2025, an increase of 94.68%, driven by higher interest expenses relative to the same period in the previous year.
- General and administrative expenses in the third quarter of 2026 increased by VND 946,168,073 compared to the third quarter of 2025, representing an increase of 51.00%. The reason is that the 2026 consolidated financial statements include an amortization of goodwill as required, whereas no such expense arises in 2025.

These are the main factors affecting the Company's business performance in the second quarter of 2026.

The above information has been posted on the Company's website on dated 30/10/2026 at website: http//www.mbg.vn./co-dong/Cong-bo-thong-tin/

MBG Group Joint Stock Company commits that the content in the above explanation letter is true and fair.

Thank you very much!

CHAIRMAN OF THE BOARD OF DIRECTORS

CÔNG TY CỔ PHẦN TẬP ĐOÀN MBG

CHỦ TỊCH HĐQT

Phạm Huy Thành

Receiving place:
- *As respectfully;*
- *Board of Directors. Board of General Directors. Board of Supervisors (b/c);*
- *CBTT (Website);*
- *Save HC. TCKT.*