CÔNG TY CỔ PHẦN TẬP ĐOÀN MGROUP
Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN MGROUP
DN: C=VN, S=Hồ Chí Minh, CN=CÔNG TY CỔ PHẦN TẬP ĐOÀN MGROUP, OID.0.9.2342.19200300.100.1.1=MST:0312267721
Reason: I am the author of this document
Location: your signing location here
Date: 2026.10.30 11:26:32+07'00'
Foxit Reader Version: 10.1.0

MGROUP
GROUP CORPORATION

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

No. 17/2026/CBTT-MGROUP

Ho Chi Minh City, October 30, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

Dear: **Hanoi Stock Exchange**

Complying with the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market, MGROUP Corporation discloses consolidated financial statements (FS) for the 3rd quarter of 2026 with the Hanoi Stock Exchange as follows::

1. Name of company : **MGROUP CORPORATION**
   - Stock symbol : MGR
   - Address of headoffice : 19th Floor, Block A, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City.
   - Phone/Tel : 028.7106.8910 Fax:
   - Email : info@mgroup.vn Website: www.mgroup.vn
2. Content of information disclosure:
   - Consolidated Financial Statement Quarter 3/2026 of MGROUP Group Corporation:

☐ Separate financial statements (Listed organization does not have subsidiaries and superior accounting units have affiliated units);

☑ Consolidated financial statements (Listed organization has subsidiaries);

☐ General financial statements (Listed organization has an accounting unit under the organization of its own accounting apparatus).

+ Cases subject to explanation of causes:

+ The audit organization gives an opinion that is not a fully accepted opinion for the financial statements (for the audited financial statements in 2025):

☐ Yes ☐ No

- Written explanation in case of accumulation:

☐ Yes ☐ No

+ Profit after tax in the reporting period has a difference of 5% or more before and after audit, turning from loss to profit or vice versa (for audited financial statements in 2025):

☐ Yes ☐ No

- Written explanation in case of accumulation:

☐ Yes ☐ No

+ Profit after corporate income in the statement of business results of the reporting period changes by 10% or more compared to the report of the same period of the previous year:

☑ Yes ☐ No

- Written explanation in case of accumulation:

☑ Yes ☐ No

+ Profit after tax in the reporting period suffers a loss, transferred from profit in the same reporting period of the previous year to loss in this period or vice versa:

☐ Yes ☐ No

- Written explanation in case of accumulation:

☐ Yes ☐ No

3. This information is published on the company information disclosure website at info.mgroup.vn on October 30,2026

We would like to commit that the information published above is true and fully responsible before the law for the content of the disclosed information.

Attachments:

- *Consolidated financial statements for the 3rd quarter of 2026;*
- *Explanation of business changes in consolidated report quarter 3/2026.*

REPRESENTATIVE OF THE ORGANIZATION
Authorized person to disclose information
(Signed, state full name, position, seal)

M.S.D.N: 0312267121 - C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN MGROUP
THÀNH PHỐ HỒ CHÍ MINH

MAI NAM CHUONG

MGROUP GROUP CORPORATION AND SUBSIDIARIES

Consolidated Financial Statements

Quarter 3 2026 ended 30/09/2026

MGROUP GROUP CORPORATION AND ITS SUBSIDIARIES
19th Floor, Block A, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City

TABLE OF CONTENTS

CONTENTS

	Trang
REPORT OF THE BOARD OF DIRECTORS	02 - 03
CONSOLIDATED FINANCIAL STATEMENTS	
Consolidated Balance Sheet	04 - 06
Consolidated income of business reporting	07
Consolidated Cash Flow Statement	08 - 09
Explanation to Consolidated Financial Statements	10 - 34

REPORT OF THE BOARD OF DIRECTORS

The Board of Directors of Mgroup Group Joint Stock Company hereinafter referred to as (the "Company") presents its Report and the Company's Consolidated Financial Statements for the 3rd quarter of 2026 ended 30/09/2026

OVERVIEW

Mgroup Group Joint Stock Company was transformed from Mland VIETNAM Joint Stock Company. The first business registration certificate No. 0312267721 dated 08/05/2013, registered for the 14th change on 16/09/2025 issued by the Department of Finance of Ho Chi Minh City.

The Company's main activities are: Data processing, leasing and related activities. Consulting, brokerage, real estate auction, land use right auction. Architectural activities and related technical consultancy. Agents, brokers, auctions. Real estate business, land use rights belonging to owners, users or tenants. Other Information Services.

The Company's head office is at: 19th Floor, Block A, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City, Vietnam.

Events after the closing date of the consolidated financial statements

No material event occurring after the closing date of the consolidated financial statements is required to be adjusted or disclosed in the consolidated financial statements.

Members of the Board of Directors, the Board of General Directors, the Control Board in the period and up to the date of making this report are as follows:

Board of Directors

Mr. Mai Duc Hung,	Chairman
Mr. Mai Duc Hoan	Member
Mr. Mai Nam Chuong	Member
Mr. Nguyen Quoc Hoan	Member
Mr. Le Tu	Member

Board of Directors

Mr. Mai Nam Chuong	Person in charge of Corporate Governance, Information disclosure persons.
Mr. Le Tu	Deputy General Director
Mr. Mai Duc Hoan,	General Director
Ms. Nguyen Thi Yen Anh	Chief Accountant

Supervisory Board

Mr. Cao Viet Cuong,	Head of the Department
Ms. Nguyen Thi Van Anh	Member
Ms. Dao Nhat Anh	Member

REPORT OF THE BOARD OF DIRECTORS (continued)

Disclosure of responsibilities of the Board of Directors for financial statements

The Board of Directors of the Company shall be responsible for the preparation of consolidated financial statements that truthfully and reasonably reflect the operating situation, consolidated business results and consolidated cash flow of the Company in the period. In the process of preparing the Consolidated Financial Statements, the Board of Directors of the Company commits to comply with the following requirements:

- Select appropriate accounting policies and apply them consistently;
- Make reasonable and prudent judgments and predictions;
- Prepare and present consolidated financial statements on the basis of compliance with accounting standards, accounting regimes and relevant current regulations;
- Prepare consolidated financial statements on the basis of business continuity, except in cases where it cannot be assumed that the Company will continue its business operations.
- Establish and implement an effective internal control system to limit the risk of material errors due to fraud or mistakes in the preparation and presentation of the Consolidated Financial Statements.

The Board of Directors of the Company ensures that the accounting books are kept to reflect the Company's financial position, with a degree of honesty and reasonableness at all times and ensures that the Consolidated Financial Statements comply with the applicable regulations of the State. At the same time, it is responsible for ensuring the safety of the Company's assets and taking appropriate measures to prevent and detect fraudulent acts and other acts.

The Board of Directors of the Company has approved the Consolidated Financial Statements attached from page 04 to page 34 and commits that the Consolidated Financial Statements have truthfully and reasonably reflected the Company's consolidated financial situation for the quarter 3 of 2026 as of September 30, 2026. consolidated currency transfers for the accounting period ending on the same day, in accordance with Vietnamese accounting standards and regimes and in compliance with relevant current regulations.

On behalf of the Board of Directors

M.S.D.N: 0312267721 - C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN MGROUP
THÀNH PHỐ HỒ CHÍ MINH

Mai Duc Hoan
General Director

Ho Chi Minh City, Oct 30,2026

CONSOLIDATED FINANCIAL STATEMENTS
As of Sept 30, 2026

Unit: VND

ASSETS	Code	Explanation	30/9/2026	01/01/2026
A . SHORT-TERM ASSETS	**100**		**40.683.414.948**	**42.559.265.281**
I. Cash and cash equivalents	**110**	V.01	**1.671.265.441**	**1.695.151.186**
1. Cash	111		**1.671.265.441**	1.695.151.186
2. Cash equivalents	112		-	-
II. Short-term financial investment	**120**		-	-
1. Trading securities	121		-	-
2. Provision for depreciation of trading securities	122		-	-
3. Investments held to maturity	123		-	-
4. Provision for investment held to short-term maturity (*)	124		-	-
5. Other short-term investments	125		-	-
6. Provision for losses of other short-term investments (*)	126		-	-
III. Short-term receivables	**130**		**36.431.102.959**	**38.286.736.370**
1. Short-term receivables of customers	131	V.02	**5.249.976.329**	4.740.763.747
2. Short-term seller advance	132	V.03	**31.989.475.000**	35.402.930.000
3. Short-term internal receivables	133		-	-
4. Receivables according to the construction contract plan s	134		-	-
5. Other short-term receivables	135	V.04	**4.153.088.336**	3.104.479.329
6. Provision for short-term bad debts (*)	136	V.05	**(4.961.436.706)**	(4.961.436.706)
7. Pending shortage of assets	137		-	-
IV. Inventory	**140**	V.06	**631.280.455**	**631.280.455**
1. Inventory	141		**631.280.455**	631.280.455
2. Provision for inventory discounts	142		-	-
V. Short-Term Biological Assets	**150**		-	-
1. Pets take short-term one-time products	151		-	-
2. Seasonal crops or short-term one-off products	152		-	-
3. Provision for short-term biological asset losses (*)	153		-	-
VI. Other short-term assets	**160**		**1.949.766.093**	**1.946.097.270**
1. Short-term allocation pending costs	161		**11.868.276**	21.892.120
2. Deductible VAT	162		**1.824.693.571**	1.811.000.904
3. Taxes and other amounts receivable to the State buget	163		**113.204.246**	113.204.246
4. Other short-term assets	165		-	-
B. LONG-TERM ASSETS	**200**		**123.654.669.348**	**115.841.535.765**
I. Long-term receivables	**210**		**2.500.050.000**	**3.700.400.000**
1. Long-term receivables of customers	211		-	-
2. Long-term upfront payment to the seller.	212		-	-
3. Business capital in subsidiary units	213		-	-
4. Long-term internal receivables	214		-	
5. Other long-term receivables	215	V.04	**3.500.050.000**	4.700.400.000
6. Provision for long-term bad debts	216	V.05	**(1.000.000.000)**	**(1.000.000.000)**

CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

As of Sept 30, 2026

Unit: VND

ASSETS	Code	Explanation	30/09/2026	01/01/2026
			-	
II. Fixed assets	**220**		**551.742.603**	**662.980.011**
1. Tangible fixed assets	221	V.07	**551.742.603**	662.980.011
- Historical cost	*222*		**741.582.727**	*741.582.727*
- Cumulative wear value	*223*		**(189.840.124)**	*(78.602.716)*
2. Fixed assets lease finance	224		-	-
- Historical cost	*225*		-	-
- Cumulative wear value	*226*		-	-
3.Intangible fixed assets	227		-	-
- Historical cost	*228*		-	-
- Cumulative wear value	*229*		-	-
III. Tài sản sinh học dài hạn	**230**		-	-
1. Pet Animals for Periodic Products	231		-	-
a) Livestock for periodic products that have not reached	*232*		-	-
b) Livestock for periodic products up to the adult stage	*233*		-	-
- Historical cost	*234*		-	-
- Cumulative wear value	*235*		-	-
2. Livestock raised for one-time, long-term production	236		-	-
3. Seasonal crops or long-term one-time products	237		-	-
4. Provision for long-term biological asset losses (*)	238		-	-
			-	
IV. Investment real estate	**240**		-	-
- Historical cost	241		-	-
- Cumulative wear value	242		-	-
			-	
V. Long-term work-in-progress assets	**250**		**56.907.724.323**	**56.761.890.990**
1. Long-term unfinished production and business expenses	251	V.08	**56.907.724.323**	56.761.890.990
2. Unfinished capital construction costs	252		-	-
			-	
VI. Long-term financial investments	**260**		**5.010.574.706**	-
1. Invest in subsidiaries	261		-	-
2. Investment in associated companies and joint ventures	262		-	-
3. Investment in capital contribution to other units	263		-	-
4. Provision for long-term investment losses in other units	264		**(1.265.088.415)**	-
5. Investments held to long-term maturity	265		**6.275.663.121**	-
6. Provision for investment held to long-term maturity	266		-	-
			-	
VII. Other long-term assets	**270**		**58.684.577.716**	**54.716.264.764**
1. Long-term allocation waiting costs	271		**10.274.995**	49.266.664
2. Deferred income tax assets	272		-	-
3. Long-term equipment, supplies, spare parts	273		-	-
4. Other long-term assets	274		-	-
5. Goodwill	279		**58.674.302.721**	54.666.998.100
			-	
TOTAL ASSETS	**280**		**164.338.084.296**	**158.400.801.046**

CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

As of Sept 30, 2026

Unit: VND

CAPITAL		Explanation	30/09/2026	01/01/2026
A . LIABILITIES	**300**		**16.487.655.021**	**12.741.303.705**
I. Short-term debt	**310**		**2.771.991.900**	**5.301.303.705**
1. Payable to short-term sellers	311	V.09	**1.843.708.850**	2.199.804.828
2. Buyer pays in advance for a short term	312	V.10	**165.556.092**	395.556.092
3. Payable dividends and profits	313		-	-
4. Taxes and short-term payables to the State buget	314	V.11	-	114.179.101
5. Payables to employees	315		-	-
6. Short-term expenses	316		**412.726.958**	150.000.000
7. Internal payables	317		-	-
8. Payable according to the construction contract plan's sch	318		-	-
9. Revenue pending short-term allocation	319		-	-
10. Other short-term payables	320	V.12	**350.000.000**	2.441.763.684
11. Short-term financial loans and leases	321		-	-
12. Provision for short-term payables	322		-	-
13. Reward and welfare funds	323		-	-
15. Price Stabilization Fund	324		-	-
14. Repurchase and sale of government bonds	325		-	-
II. Long-term debt	**330**		**13.715.663.121**	**7.440.000.000**
1. Payable to the seller for a long time	331		-	-
2. Buyers pay in advance for the long term	332		-	-
3. Taxes and long-term payables to the State buget	333		-	-
4. Long-term expenses	334		-	
5. Internal payables for business capital	335	V.12	**7.440.000.000**	7.440.000.000
6. Long-term internal payables	336		-	-
7. Revenue pending long-term attribution	337		-	-
8. Other long-term payables	338		-	-
9. Long-term financial loans and leases	339		**6.275.663.121**	-
10. Convertible bonds	340		-	-
11. Preferred Stocks	341		-	-
12. Deferred income tax payable	342		-	-
13. Long-term payable provisions	343		-	-
14. The Scientific and Technological Development	344		-	-
B . EQUITY	**400**	V.13	**147.850.429.275**	**145.659.497.341**
1. Owner's contributed capital	411		**200.000.000.000**	200.000.000.000
- Voting COMMON shares	*411a*		**200.000.000.000**	*200.000.000.000*
- referred stock	411b		-	-
2. Capital surplus	412		-	-
3. Bond Conversion Options	413		-	-
4. Other capital of the owner	414		-	-
5. Own redemption shares (*)	415		-	-
6. Asset revaluation difference	416		-	-
7. Chênh lệch tỷ giá hối đoái	417		-	-
8. Development investment funds	418		-	-
9. Other funds belonging to the owner's equity	419		-	-
10. Undistributed after-tax profit	420		**(71.967.076.862)**	(71.223.057.144)
- Accumulated undistributed profit by the end of the previo	420a		**(71.223.057.144)**	*(55.798.049.991)*
- Undistributed profit for this period	420b		**(744.019.718)**	*(15.425.007.153)*
11. Non-controlling shareholder interests	429		**19.817.506.137**	16.882.554.485
TOTAL CAPITAL	**440**		**164.338.084.296**	**158.400.801.046**

Scheduler

Nguyen Thi Yen Anh

Chief Accountant

Nguyen Thi Yen Anh

General Director

CÔNG TY CỔ PHẦN TẬP ĐOÀN MGROUP

Mai Duc Hoan

Ho Chi Minh City, Oct 30, 2026

CONSOLIDATED INCOME OF BUSINESS

For the period of operation from 01/01/2026 to 30/09/2026

Unit: VND

Criteria	Code	Explanation	Quarter 03/2026	Quarter 03/2025	Accumulated numbers from the beginning of the year to end of this quarter (This year)	Accumulated numbers from the beginning of the year to end of this quarter (Privious year)
1. Revenue from sales and provision of services	**01**	VI.01	**1.839.083.951**	**4.382.427.269**	**6.458.498.215**	**8.429.651.643**
2. Revenue deductions	02	VI.02	-	-	-	-
3. Net revenue from sales and service provision	**10**	VI.03	**1.839.083.951**	**4.382.427.269**	**6.458.498.215**	**8.429.651.643**
4. Cost of goods sold	**11**	VI.04	**1.379.722.308**	**2.034.064.331**	**5.669.023.382**	**6.063.288.542**
5. Gross profit on sales and service provision	**20**		**459.361.643**	**2.348.362.938**	**789.474.833**	**2.366.363.101**
6. Profit/loss of sale and liquidation of investment real estate	21	VI.05	-	671.420	-	2.499.171
7. Revenue from financial activities	22	VI.06	357.154	-	334.284.322	9.231.809.743
8. Financing costs	23		-	-	192.735.446	-
In which: borrowing costs	24		-	-	-	-
9. Cost of sales	25	VI.07	17.777.778	71.236.053	44.832.265	357.361.882
10. Business management expenses	26	VI.08	354.215.229	3.453.733.765	1.289.889.654	10.595.952.199
11. Profit or loss in a joint venture or associate company	27		-	-	-	-
12. Net profit from business activities	**30**		**87.725.790**	**(1.175.935.460)**	**(403.698.210)**	**(17.816.261.552)**
13. Other incomes	31	VI.09	-	-	23.568.889	5.698.799.467
14. Other expenses	32	VI.10	58.031	(4.572.699)	30.713.868	1.116.831.108
15. Other Profits	**40**		**(58.031)**	**(4.572.699)**	**(7.144.979)**	**4.581.968.359**
16. Total pre-tax accounting profit	**50**		**87.667.759**	**(1.180.508.159)**	**(410.843.189)**	**(13.234.293.193)**
17. Current CIT expenses	51	VI.11	-	-	-	-
18. Deferred CIT expenses	52		-	-	-	-
19. Profit after corporate income tax	**60**		**87.667.759**	**(1.180.508.159)**	**(1.125.711.731)**	**(13.234.293.193)**
20. Profit after tax of the parent company	61		(112.735.053)	(1.204.735.524)	(381.692.013)	(13.203.078.614)
21. After-tax profit of non-controlling shareholders	62		200.402.812	24.227.365	(744.019.718)	(31.214.579)
22. Basic Interest on Shares	**70**	VI.12	**(6)**	**58**	**(19)**	**(660)**
23. Declining interest on stocks	**71**	VI.12	**(6)**	**58**	**(19)**	**(660)**

Scheduler	Chief Accountant	General Director
Nguyen Thi Yen Anh	Nguyen Thi Yen Anh	Mai Duc Hoan

Ho Chi Minh City, Oct 30, 2026

CONSOLIDATED CASH FLOW STATEMENT

(UNDER INDIRECT METHOD)

For the accounting period ended 30 Sept 2026

Unit: VND

Item	Code	Accumulated from the beginning of the year to the end of this quarter	
		01/01-30/9/2026	01/01-30/9/2025
I. Cash flows from operating activities			
1. Profit before tax	01	***(1.125.711.731)***	***(13.234.293.193)***
2. Adjustments for		-	-
- Depreciation and amortization of property, plant and equipment and investment properties	02	*111.237.408*	*8.583.197.975*
- Provision charges / reversal	03	*192.735.446*	-
- Gains and losses on exchange rate differences due to the revaluation of monetary items of foreign currency origin	04	-	-
- Gains/losses from investing activities	05	*476.594.233*	*9.528.365.640*
- Borrowing costs	06	-	-
- Other Adjustments	07	-	-
3. Profit from operating activities before changes in working capital	08	***(345.144.644)***	***4.877.270.422***
- Increase/Decrease in receivables	09	*(155.907.025)*	*(2.010.417.719)*
- Increase/Decrease in inventory	10	*(145.833.333)*	*(3.031.540.812)*
- Increase/Decrease in payables (excluding interest payables, enterprise income tax payables)	11	*(940.220.608)*	*(4.603.813.680)*
- Increase/Decrease in prepaid expenses	12	*49.015.513*	*(96.781.407)*
- Increase and decrease of trading securities	13	-	-
- Interest paid on loans	14	-	-
- Paid corporate income tax	15	-	-
- Paid corporate income tax	16	-	-
- Other expenses from business activities	17	-	-
Net cash flows from operating activities	20	***(1.538.090.097)***	***(4.865.283.196)***
		-	-
II. Cash flow from investing activities		-	-
1. Money spent on purchasing and constructing fixed assets and other long-term assets	21	-	*(741.582.727)*
2. Proceeds from liquidation, sale of fixed assets and other long-term assets	22	-	*390.909.091*
3. Expenses for loans and purchases of debt instruments of other units	23	*(1.020.000.000)*	-
4. Proceeds from recovery of loans and resale of debt instruments of other units	24	*2.200.000.000*	-
5. Expenses for investment or capital contribution to other units	25	-	-
4. Proceeds from recovery of investments and capital contributions in other entities	26	-	*4.275.558.618*
5. Interest, dividends and profit shares received	27	*334.204.352*	*1.827.751*
Net cash flows from investing activities	30	***1.514.204.352***	***3.926.712.733***

CONSOLIDATED CASH FLOW STATEMENT

(UNDER INDIRECT METHOD)

For the accounting period ended 30 Sept 2026

Đơn vị tính: VND

Item	Code	Accumulated from the beginning of the year to the end of this quarter	
		01/01-30/06/2026	01/01-30/9/2025
III. Cash flows from financing activities			
1. Proceeds from the issuance of stocks and receipt of capital contributions from owners	31	-	-
2. Payments for contributed capital to owners or share buybacks	32	-	-
2. Short-term and long-term loans received	33	-	-
3. Payment of loan principal	34	-	-
5. Payment of financial lease debts	35	-	-
6. Dividends and profits paid to owners	36	-	-
Net cash flows from financing activities	40	-	-
Net cash flows within the year (20+30+40)	50	**(23.885.745)**	**(938.570.463)**
Cash and cash equivalents at the beginning of year	60	**1.695.151.186**	**2.875.238.795**
Impact of foreign exchange fluctuation	61	-	-
Cash and cash equivalents at the end of year (50+60+61)	70	**1.671.265.441**	**1.936.668.332**

Prepared by	Chief Accountant	General Director
Nguyen Thi Yen Anh	Nguyen Thi Yen Anh	Mai Duc Hoan

Ho Chi Minh City, Oct 30, 2026

EXPLANATORY NOTES TO CONSOLIDATED FINANCIAL STATEMENTS
Q3 2026

I. CHARACTERISTICS OF THE OPERATION OF THE ENTERPRISE

1. Form of ownership

Mgroup Group Joint Stock Company was transformed from Mland VIETNAM Joint Stock Company. The first business registration certificate No. 0312267721 dated 08/05/2013, the 14th change registration on 16/09/2025 issued by the Department of Finance of Ho Chi Minh City.

The Company's head office is at: 19th Floor, Block A, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City, Vietnam.

The number of employees of the Company on Sept 30, 2026 is: 8 people (As of December 31, 2025, it was 8 people).

2. Business Areas

The Company's business areas are: Services, trade.

3. Business Scope

The Company's main activities are Data Processing, leasing and related activities. Consulting, brokerage, real estate auction, land use right auction. Architectural activities and related technical consultancy. Agents, brokers, auctions. Real estate business, land use rights belonging to owners, users or tenants. Other Information Services.

4. Normal production and business cycle

The Company's normal production and business cycle is carried out for a period of no more than 12 months.

5. Business Structure

- As of September 30, 2026, the Company has the following consolidated subsidiaries:

Subsidiary Name	Address	Permission RateBQ	Ownership rate
Nam Hoa Joint Stock Company	Pisces Street, Tay Hoa Block, Nghi Hoa Ward, Cua Lo Town, Nghe An Province	77,22%	77,22%

6. Statement of Comparability of Information on Financial Statements

During the year, the company did not change its accounting policies compared to the previous year, so it did not affect the comparability of the information on the financial statements.

II. ACCOUNTING POLICIES APPLIED AT ENTERPRISES

1. Accounting period

The Company's accounting year starts from 01/01 and ends on 31/12 every year

2. Currency used in accounting

The currency used in accounting records is Vietnam dong (VND).

III. APPLICABLE ACCOUNTING STANDARDS AND REGIMES

1. Applicable accounting regime

The Company applies the Corporate Accounting Regime issued under Circular No. 99/2025/TT-BTC ("Circular 99") guiding the accounting regime for enterprises issued by the Ministry of Finance on October 27, 2025

2. Statement on Compliance with Accounting Standards and Accounting Regimes

The company has applied Vietnamese accounting standards and standard guidance documents issued by the State. Financial statements are prepared and presented in accordance with all provisions of each standard and circular guiding the implementation of current accounting standards and regimes.

IV. APPLICABLE ACCOUNTING POLICIES

1. Consolidated Facility

Subsidiary: A subsidiary is a unit controlled by the parent company. Control exists when the parent company has the power to dominate the financial policies and operations of a unit in order to derive economic benefits from these activities. The financial statements of the subsidiary are consolidated in the consolidated financial statements from the date of commencement of control to the date of termination of control.

The consolidated financial statements include the Company's expenses and income in the recipient of the equity accounting method, after the unit has made adjustments to its accounting policies in accordance with the Company's accounting policies, from the date of the start of the substantial influence or co-control of the temple the date of the end of the substantial influence or co-control. If the Company's loss exceeds the Company's investment in the entity accounted for by the equity method, the carrying value of such investment (including all long-term investments) is recorded to zero and the loss is stopped, unless the Company has an obligation to make or has made payments on behalf of the investee.

Transactions excluded when merging

Internal balances and all unrealized income and expenses arising from internal transactions are excluded when preparing consolidated financial statements. Unrealized interest arising from transactions with the investee unit accounting by the equity method shall be deducted from the investment related to the Company's interests in the investment recipient. Unrealized losses arising from internal transactions are excluded unless the cost price cannot be recovered.

2. Types of exchange rates applied in accounting

Economic operations arising in foreign currencies shall be converted into Vietnam dong at the actual exchange rate at the time of arising operations. At the end of the year, monetary items of foreign currency origin classified as assets are foreign currency purchase rates, monetary items of foreign currency origin classified as liabilities are foreign currency selling rates of commercial banks where enterprises regularly conduct transactions at the time of making financial statements.

The actual exchange rate difference incurred in the year and the exchange rate difference due to the revaluation of the balance of monetary items at the end of the year shall be carried forward to the turnover or financial expenses in the year.

3. Principles of recognition of monetary amounts and cash equivalents

EXPLANATORY NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (continued)

Cash and cash equivalents include: cash at the fund, bank deposits, short-term investments not older than 3 months that are easily convertible into cash and do not have much risk of conversion into cash from the date of purchase of such investment at the time of reporting.

4. Principles for recognition of trade receivables and other receivables

Accounts must be presented on the financial statements according to the book value of accounts receivable from customers and other receivables after deducting provisions made for bad debts.

The provision for bad debts represents the value of receivables that the Company expects to be unable to recover at the end of the financial year. Increase or decrease in the number of reserve accounts to be accounted into enterprise management expenses in the business result report.
Receivables are classified as Short-term and Long-term on the Balance Sheet based on the remaining maturity of the receivables on the date of preparation of the Financial Statements

Customer receivables, merchant advance payments, and other receivables at the time of reporting, if:

- Having a recovery or payment term of less than 01 year (or in a production and business cycle) classified as short-term assets;

- Having a recovery or payment term of more than 01 year (or over a production and business cycle) classified as long-term assets.

5. Principles for recording inventory

Inventory is calculated at cost price. In case the net realizable value is lower than the original price, it must be calculated according to the net realizable value. The cost of inventory includes the cost of purchase, processing costs, and other directly related costs incurred to obtain the inventory in its current location and state.

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

Inventory is accounted according to the regular declaration method.

The method of making provisions for inventory price reduction shall be set aside in accordance with current accounting regulations.

6. Principles of recognition and depreciation of fixed assets

Tangible fixed assets and intangible fixed assets are recorded at the cost price. In the course of use, tangible fixed assets and intangible fixed assets are recorded at historical cost, accumulated wear and tear and residual value.

Depreciation is deducted by the straight-line method. The depreciation period is estimated as follows:

Asset Type	Depreciation period (years)	
	This year	Previous year
- Means of transport	06	06

The historical cost of fixed assets and the depreciation time are determined according to the Circular No. 45/2013/TT-BTC dated 25/04/2013 of the Ministry of Finance guiding the regime of management, use and depreciation of fixed assets.

EXPLANATORY NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (continued)

7. Unfinished capital construction costs

Unfinished capital construction expenses reflect directly related expenses (including related interest expenses in accordance with the company's accounting policies to assets under construction, machinery and equipment being installed for production purposes, etc leasing and management and costs associated with ongoing fixed-asset repairs. These assets are recognized at cost and are not subject to depreciation.

8. Principles of recognition and allocation of prepaid expenses

Prepaid expenses related only to production and business expenses in the current fiscal year are recorded as short-term prepaid expenses and are included in production and business expenses in the fiscal year. The calculation and allocation of long-term prepaid expenses to production and business expenses in each accounting period shall be based on the nature and extent of each type of expense in order to select reasonable allocation methods and criteria. Prepaid expenses are gradually allocated to production and business expenses according to the straight-line method.

9. Good Advantage

Goodwill arising in the event of a business combination that does not result in a parent-subsidiary relationship being allocated to costs by the straight-line method.

10. Principles of recognition of commercial and other payables

Other accounts payable to the seller internally and otherwise payable at the time of reporting, if:
Having a payment term of less than 1 year or in a production and business cycle is classified as short-term debt.

Having a payment term of more than 1 year or over a production and business cycle is classified as long-term debt.

11. Principles of loan recognition

Loans are accounted in detail and tracked for each lender, lender, loan contract and each type of borrowed asset. In case of borrowing or debt in foreign currencies, accountants must monitor the details of the original currency and comply with the following principles:
Loans and debts in foreign currencies must be converted into accounting currency units at the actual exchange rate at the time of incurrence;

When repaying debts or borrowing in foreign currencies, they shall be converted according to the actual accounting book exchange rate for each subject;

12. Principles of recognition and capitalization of borrowing expenses

Borrowing expenses shall be recorded in production and business expenses in the period when they are incurred, except for borrowing expenses directly related to investment in construction or production of unfinished assets, which shall be included in the value of such assets (capitalized) when the conditions specified in Vietnam Accounting Standard No. 16 "Borrowing expenses" are fully met.

Borrowing expenses directly related to the investment in the construction or production of unfinished assets are included in the value of such assets (capitalized), including loan interests, allocation of discounts or surcharges when issuing bonds, and ancillary expenses incurred in connection with the loan process.

13. Principles of recognition of payable expenses

Actual expenses that have not yet been incurred but are deducted in advance from production and business expenses in the period to ensure that when the actual costs are incurred, there is no spike in production and business expenses on the basis of ensuring the principle of consistency between

EXPLANATORY NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (continued)

revenue and expenses. When such expenses arise, if there is a difference with the deducted amount, the accountant shall record additional or decreased expenses corresponding to the difference.

14. Principles of recognition of unrealized revenue

Unrealized revenue includes revenue received in advance such as: The amount of money paid in advance by customers for one or more accounting periods on asset lease; Interest received before lending capital or purchasing debt instruments; And other unrealized revenues such as: The difference between the selling price of deferred payment or installment payment as committed and the selling price paid at once, the revenue corresponding to the value of goods and services or the amount subject to discounts to customers in the traditional customer program.

15. Principles of recognition of equity

The owner's investment capital is recorded according to the owner's actual contributed capital.

Undistributed profit after tax is the amount of profit from the operation of the enterprise after deducting (-) adjustments due to the retroactive application of changes in accounting policies and adjustments to material errors of previous years.

16. Principles and methods of revenue recognition

Revenue from service provision

Revenue from the provision of services is recognized when the outcome of that transaction is reliably determined. In case the provision of services involves many periods, the revenue shall be recorded in the period according to the results of the completed work on the date of making the Balance Sheet of that period.
The result of a service provision transaction is determined when the following conditions are satisfied:

Revenue is determined relatively firmly;

Capable of obtaining economic benefits from the provision of such services;

Determination of the completed work on the date of making the balance sheet;

Identify the costs incurred for the transaction and the cost of completing the transaction to provide that service.

Revenue from financial activities

Revenues arising from interest, dividends, distributed profits and other financial operating revenues are recognized when the following two (2) conditions are simultaneously satisfied:

There is a possibility of obtaining economic benefits from such transaction;

Revenue is determined relatively firmly.
Dividends and divided profits are recognized when the Company is entitled to receive dividends or is entitled to receive profits from capital contribution.

Turnover deductions

This item is used to reflect the amounts adjusted and deducted from sales and service provision arising in the period, including: Trade discounts, discounts on sales and returned goods. This account does not reflect taxes deducted from turnover such as output VAT payable by the direct method.

The adjustment of revenue reduction shall be made as follows:

- Trade discounts, discounts on sold goods and returned goods arising in the same period of consumption of products and goods and services that are adjusted to reduce the revenue of the arising period; - In case products, goods and services have been consumed from the previous periods and the following periods, commercial discounts are incurred, reduce the price of sold goods or returned goods, enterprises may record a decrease in turnover according to the following principles:

EXPLANATORY NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (continued)

+ If the products, goods or services that have been consumed from the previous periods to the next period are subject to price reduction, trade discounts, or are returned but arise before the time of issuance of financial statements, the accountant must consider this as an event that needs to be adjusted arising after the date of making the balance sheet and recording the decrease in revenue. on the financial statements of the reporting period (previous period).

+ In case products, goods or services are subject to price reduction, trade discounts, or returned after the issuance of financial statements, the enterprise shall record a decrease in revenue of the arising period (the following period).

17. Principles of accounting for cost of goods sold

The cost of goods sold reflects the cost value of products, goods, services and investment real estate; production costs of construction and installation products (for construction and installation enterprises) sold in the period. In addition, it also reflects costs related to investment real estate business activities such as: Depreciation expenses; repair costs; professional expenses for leasing investment real estate by the mode of operating lease (in case of incurred not large); expenses for sale and liquidation of investment real estate...

18. Principles and methods of recording financial expenses

Expenses recorded in financial expenses include: Expenses or losses related to financial investment activities; Loan costs; Losses due to changes in the exchange rate of transactions arising related to foreign currencies; Provision for depreciation of securities investment and long-term financial investments.

The above amounts are recorded according to the total amount incurred in the period, not offset against the revenue from financial activities.

19. Accounting principles for selling expenses and business management expenses

Principles of accounting for selling expenses

Selling expenses reflect actual costs incurred in the process of selling products and goods or providing services, including expenses for product offering, product introduction, product advertising, sales commissions, product and goods warranty costs (except for construction and installation activities), the cost of storage, packaging, and transportation ,...

Principles of accounting for enterprise management expenses

Enterprise management expenses reflect the general management expenses of the enterprise, including expenses for salaries of employees of the enterprise management department (salaries, wages, allowances,...); social insurance, health insurance, trade union funding, unemployment insurance of enterprise managers; expenses for office materials, labor tools, depreciation of fixed assets used for enterprise management; land rent, license tax; provision for bad debts; outsourced services (electricity, water, telephone, fax, property insurance, fire and explosion, etc.); expenses in other currencies (reception of guests, customer conferences, etc.)

20. Principles and methods of recording current corporate income tax expenses

Corporate income tax expenses recorded in the operating results report include current corporate income tax expenses and deferred corporate income tax expenses.

The current corporate income tax expense is determined on the basis of taxable income and the corporate income tax rate in the current year.

EXPLANATORY NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (continued)

21. Earnings per share

The basic profit per share is calculated by dividing the profit after corporate income tax (after setting up the reward and welfare fund) allocated to shareholders owning the company's ordinary shares by the weighted average number of outstanding ordinary shares in the year.

22. Departmental Reports

Reporting by division includes a division by business area or a division by geographic area.

Division by business sector: It is a distinguishable division of an enterprise that is involved in the production or supply of individual products, services, a group of related products or services for which one division bears different economic risks and benefits from other business divisions.

Geographical division: It is a distinguishable division of an enterprise that participates in the production or provision of products and services within a specific economic environment in which it bears risks and economic benefits that are different from business divisions in other economic environments.

23. Financial Instruments

Initial Recognition

Financial assets

At the date of initial recognition, financial assets are recorded at their original price plus transaction costs directly related to the procurement of such financial assets.
The Company's financial assets include cash, short-term deposits, short-term receivables, other receivables, and investments.

Financial liabilities

At the date of initial recognition, financial liabilities are recognized at the original price minus transaction costs directly related to the issuance of such financial liabilities.
The Company's financial liabilities include merchant payables, other payables, and loans.

Clearing of Financial Instruments

Financial assets and financial liabilities are only offset against each other and presented in net value on the Balance Sheet when and only if:

- Have the legal right to offset the recorded value; and

- Intend to make payments on a net basis or recognize assets and pay liabilities at the same time

24. Stakeholders

Parties are considered involved if one party has the ability to control or have significant influence over the other party in decision-making of financial and operational policies. Parties are also considered stakeholders if they share common control or are significantly affected by the same.

In considering the relationship of the parties involved, the nature of the relationship is given more emphasis than the legal form.

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS (continued)

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED ON THE CONSOLIDATED BALANCE SHEET

1. Tiền

	30/09/2026 VND	01/01/2026 VND
Tiền mặt	69.573.186	66.868.599
Bank deposits	1.601.692.255	1.628.282.587
- Vietnam Technological and Commercial Joint Stock Bank	*1.545.410.507*	*1.594.204.578*
-Other banks	*56.281.748*	*34.078.009*
Plus	**1.671.265.441**	**1.695.151.186**

2. Customers receivables

	30/09/2026 VND	01/01/2026 VND
a) Short-term receivables from customers	**5.249.976.329**	**4.740.763.747**
Golden Hill Investment Joint Stock Company	3.678.882.566	3.678.882.566
Son Kim Real Estate Joint Stock Company	690.053.136	24.000.000
Hung Phat Invest Hanoi Co., Ltd.	338.319.647	338.319.647
Short-term receivables of other customers	542.720.980	699.561.534
b) Long-term receivables from customers	-	-
Plus	**5.249.976.329**	**4.740.763.747**

Receivables of customers who are related parties: none

3. Advance payment for short-term sellers

	30/09/2026 VND	01/01/2026 VND
a) Prepayment to short-term sellers	**31.989.475.000**	**35.402.930.000**
Kien Gia Construction Consulting Joint Stock Company	30.857.045.000	34.198.718.510
Pay upfront to other short-term sellers	1.132.430.000	1.204.211.490
b) Prepayment to long-term sellers	-	-
Plus	**31.989.475.000**	**35.402.930.000**
Advancepayment to merchants who are stakeholders:		
Kien gia Construction Consulting Joint stock Company	30.857.045.000	34.198.718.510

4. Other receivables

	30/09/2026 VND	01/01/2026 VND
a) Other short-term receivables	**4.153.088.336**	**3.104.479.329**
Advance	1.183.088.336	4.209.329
Escrow, escrow	1.000.000.000	1.000.000.000
Deposit	1.970.000.000	2.100.000.000
Other receivables	-	270.000
b) Phải thu dài hạn khác	**3.500.050.000**	**4.700.400.000**
Escrow, escrow	3.500.050.000	4.700.400.000
Other receivables	-	-
Plus	**7.653.138.336**	**7.804.879.329**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

5. Bad Debts

Unit: VND

	30/09/2026			01/01/2026		
	Original Value	Recoverable Amount	Provision	Original Value	Recoverable Amount	Provision
Construction and Trading JSC No.2	1.000.000.000	500.000.000	(500.000.000)	1.000.000.000	500.000.000	(500.000.000)
Golden Hill Investment JSC	3.678.882.566	-	(3.678.882.566)	3.678.882.566	-	(3.678.882.566)
Real Estate Business and Investment JSC FLC Homes	1.000.000.000	-	(1.000.000.000)	1.000.000.000	-	(1.000.000.000)
Marine Tourism and Customer Service JSC	-	-	-	-	-	-
Other customers	782.554.140	-	(782.554.140)	782.554.140	-	(782.554.140)
Total	**6.461.436.706**	**500.000.000**	**(5.961.436.706)**	**6.461.436.706**	**500.000.000**	**(5.961.436.706)**

6. Inventories

Unit: VND

	30/09/2026		01/01/2026	
	Original Value	Provision	Original Value	Provision
Work-in-process costs	-	-	-	-
Real estate inventory	631.280.455	-	631.280.455	-
Total	**631.280.455**	**-**	**631.280.455**	**-**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

7. Changes in Tangible Fixed Assets

Unit: VND

	Transportation equipment	Total
Historical Cost of Tangible Fixed Assets		
Beginning balance	**741.582.727**	**741.582.727**
Additions during the year	-	-
Including:		
-New purchases	-	-
Reductions during the year	-	-
Including:		
- Liquidation, disposal	-	-
- Other reduction	-	-
Ending balance	**741.582.727**	**741.582.727**
Accumulated Depreciation		
Beginning balance	**78.602.716**	**78.602.716**
Increase during the yea	**111.237.408**	**111.237.408**
- Depreciation for the year	111.237.408	**111.237.408**
Decrease during the year	-	-
Including:		-
- Liquidation, disposal		-
- Other reduction		-
Ending balance	**189.840.124**	**189.840.124**
Net Book Value of Tangible Fixed Assets		
At the beginning of the year	**662.980.011**	**662.980.011**
At the end of the year	**551.742.603**	**551.742.603**

8. Long-term Work-in-Progress

	30/09/2026 VND	01/01/2026 VND
Long-term work-in-progress expenses (*)	56.907.724.323	56.761.890.990
	56.907.724.323	**56.761.890.990**
Total		
(*) Nam Hòa Villa Residential Project	56.907.724.323	56.761.890.990

The Nam Hòa Villa Residential Project located in Nghi Hòa Ward, Cửa Lò Town, was approved under Decision No. 2345/QĐ-UBND dated July 16, 2020, by the People's Committee of Nghệ An Province, with the following details:

- Project name: Detailed construction planning at a scale of 1/500 for the Nam Hòa Villa Residential Area in Nghi Hòa Ward, Cửa Lò Town;
- Construction permit No. 78GP/SXD dated October 21, 2020
- Location: Nghi Hòa Ward, Cửa Lò Town, Nghệ An Province;
- Total area: 29,922.0 m²
- Objective: A low-rise residential area developed in a synchronized manner to ensure optimal living and

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

9. Payable to the seller

Unit: VND

	30/09/2026		01/01/2026	
	Giá trị	Số có khả năng trả nợ	Giá trị	Số có khả năng trả nợ
a) Payable to short-term sellers	**1.153.699.715**	**1.153.699.715**	**2.199.804.828**	**2.199.804.828**
Vuong Phat Real Estate Joint Stock Company	754.008.708	754.008.708	754.008.708	754.008.708
Bach Nhu Real Estate Services Co., Ltd.	270.655.717	270.655.717	270.655.717	270.655.717
Kien Gia Construction Consulting Joint Stock Company	-	-	863.961.490	863.961.490
Other Customers	129.035.290	129.035.290	311.178.913	311.178.913
b) Payable to long-term sellers	-	-	-	-
Plus	**1.153.699.715**	**1.153.699.715**	**2.199.804.828**	**2.199.804.828**
Payable to sellers who are related parties				
Vingroup - Joint Stock Company	-	-	-	-

10. Short-term advance buyers

	30/09/2026	01/01/2026
	VND	VND
Dong Tay Land Joint Stock Company	94.326.749	94.326.749
Cosy Land Investment Joint Stock Company	71.229.343	71.229.343
Other Customers	-	230.000.000
Plus	**165.556.092**	**395.556.092**

11. Taxes and payables to the state

Đơn vị tính: VND

	01/01/2026		Số phải nộp trong kỳ	Số đã nộp trong kỳ	30/09/2026	
	Phải thu	Phải nộp			Phải thu	Phải nộp
Value Added Tax	-	54.003.284	686.986.234	647.735.332		14.752.382
Corporate Income Tax	113.204.246	-	-	-	113.204.246	-
Personal Income Tax	-	60.175.817	64.469.122	175.738.681	-	171.445.376
Cộng	**113.204.246**	**114.179.101**	**751.455.356**	**823.474.013**	**113.204.246**	**186.197.758**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

12. Other accounts payable

	30/09/2026	01/01/2026
	VND	VND
a) Other short-term payables	**350.000.000**	**2.441.763.684**
Deposit for apartments	350.000.000	1.600.000.000
Other payables	-	841.763.684
b) Other long-term payables	**7.440.000.000**	**7.440.000.000**
Receive staking and escrow	7.440.000.000	7.440.000.000
Plus	**7.790.000.000**	**9.881.763.684**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

13. Equity

Unit: VND

a. Equity Volatility Comparison Table

	Vốn góp của chủ sở hữu	Lợi nhuận sau thuế chưa phân phối	Lợi ích cổ đông không kiểm soát	Tổng cộng
Balance at the beginning of the previous year	**200.000.000.000**	**(55.798.049.990)**	**21.586.531.288**	**183.420.206.708**
- Decrease in the year	-		(4.703.976.803)	(4.703.976.803)
- osses during the year	-	(15.425.007.153)	-	(15.425.007.153)
Balance at the end of the previous year	**200.000.000.000**	**(71.223.057.144)**	**16.882.554.485**	**145.659.497.341**
Balance at the beginning of this year	**200.000.000.000**	**(71.223.057.144)**	**16.882.554.485**	**145.659.497.341**
- Decrease during the period	-	-	(56.857.206)	(56.857.206)
- Losses in the period	-	(744.019.718)	-	(744.019.718)
Balance at the end of this period	**200.000.000.000**	**(71.967.076.862)**	**16.825.697.279**	**144.858.620.417**
	TRUE	-	**(2.991.808.858)**	

b. Details of the owner's capital contribution	30/09/2026 VND	%	01/01/2026 VND	%
Mai Duc Hung Investment Fund Co., Ltd	51.533.000.000	25,77%	51.533.000.000	25,77%
Mr. Mai Duc Hung	59.400.000.000	29,70%	59.400.000.000	29,70%
Mr. Mai Duc Tu	40.000.000.000	20,00%	40.000.000.000	20,00%
Other Shareholders	49.067.000.000	24,53%	49.067.000.000	24,53%
Plus	**200.000.000.000**	**100,00%**	**200.000.000.000**	**100,00%**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

c. Transactions in Owner's Equity and Dividend Distribution

	This Quarter	Year-to-date as of quarter-end
	VND	VND
- Owner's contributed capital		
+Beginning balance	200.000.000.000	200.000.000.000
+ Additional capital in the period	-	-
+ Capital reduction in the period	-	-
+ Ending balance	200.000.000.000	200.000.000.000

d. Shares

	30/09/2026	01/01/2026
	Shares	Shares
Authorized shares	20.000.000	20.000.000
Issued shares	20.000.000	20.000.000
+ Ordinary shares	*20.000.000*	*20.000.000*
+ Preferred shares	-	-
Treasury shares	-	-
+ Ordinary shares	-	-
+ Preferred shares	-	-
Outstanding shares	20.000.000	20.000.000
+ Ordinary shares	*20.000.000*	*20.000.000*
+ Preferred shares	-	-

Par value of outstanding shares: VND 10,000 per share.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE CONSOLIDATED INCOME STATEMENT

1. Revenue from sales and provision of services

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
- Revenue from the sale of investment properties	-	3.133.964.133	-	3.133.964.133
- DRevenue from providing real estate brokerage services	1.839.083.951	1.248.463.136	6.458.498.215	5.295.687.510
Plus	**1.839.083.951**	**4.382.427.269**	**6.458.498.215**	**8.429.651.643**

2. Turnover deductions

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to 30/6/2026	Accumulated from the beginning of the year to 30/6/2025
	VND	VND	VND	VND
- Discounts on real estate brokerage services	-	-	-	-
Plus	-	-	-	-

3. Net revenue from sales and service provision

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to 30/6/2026	Accumulated from the beginning of the year to 30/6/2025
	VND	VND	VND	VND
- Revenue from the sale of investment properties	-	3.133.964.133	-	3.133.964.133
- Net revenue from providing real estate brokerage services	1.839.083.951	1.248.463.136	6.458.498.215	5.295.687.510
Plus	**1.839.083.951**	**4.382.427.269**	**6.458.498.215**	**8.429.651.643**

4. Cost of goods sold

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to 30/6/2026	Accumulated from the beginning of the year to 30/6/2025
	VND	VND	VND	VND
- Cost of sale of investment real estate	-	3.165.927.365	-	
- Cost of real estate brokerage services	1.379.722.308	(3.165.927.365)	1.379.722.308	2.034.064.331
Plus	**1.379.722.308**	**-**	**1.379.722.308**	**2.034.064.331**

5. Revenue from financial activities

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
- Interest on deposits	357.154	1.103.516	-	671.420
Plus	**357.154**	**1.103.516**	**-**	**671.420**

6. Financing Costs

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
- Loan interest	-	-	-	-
- Losses due to the liquidation of subsidiaries	-	-	-	-
Plus	-	-	-	-

7. Cost of Selling

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
- Employee Expenses	17.777.778	71.236.053	17.777.778	247.569.088
- Outsourced service costs	-		-	5.637.226
- Other monetary expenses	-		-	28.475.071
Plus	**17.777.778**	**71.236.053**	**17.777.778**	**281.681.385**

8. Business Management Expenses

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
- Management staff expenses	484.941.843	250.749.161	784.897.868	737.275.780
- Cost of office supplies	7.949.077	37.608.661	33.621.577	72.670.614
- Fixed asset depreciation expense	74.158.272	25.591.397	111.237.408	35.725.025
- Taxes, fees and charges	2.725.259	1.210.000	5.328.265	4.225.000
- COutsourced service costs	129.665.778	267.035.054	270.206.263	330.336.094
- Other expenses in cash (*)	(3.706.892.041)	2.871.539.492	(851.076.152)	2.273.501.252
Plus	**(3.007.451.812)**	**3.453.733.765**	**354.215.229**	**3.453.733.765**
(*) In which: the goodwill value is:	2.827.603.350	2.827.603.350	5.655.206.700	5.655.206.700

9. Other income

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
- Collection and liquidation of fixed assets	-	390.909.091	-	
- Other income	-	(386.336.392)	-	4.572.699
Plus	**-**	**4.572.699**	**-**	**4.572.699**

10. Other expenses

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
-Other expenses	58.031	(4.572.699)	58.031	(4.572.699)
Plus	**58.031**	**(4.572.699)**	**58.031**	**(4.572.699)**

11. Current corporate income tax expenses

The payable corporate income tax is determined at the tax rate of 20% on taxable income.

The Company's tax finalization will be subject to the inspection of the tax authorities. As the application of tax laws and regulations to various types of transactions can be interpreted in different ways, the amount of tax presented on the Financial Statements may be changed at the discretion of the tax authorities

The estimated table of the current corporate income tax rate of the enterprise is presented below:

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
- Current corporate income tax expenses	-	-	-	-

12. Underlying gains, declining on stocks

	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
- Accounting profit after corporate income tax	(112.735.053)	(1.204.735.524)	(112.735.053)	(1.204.735.524)
- Adjustments to increase or decrease accounting profits to determine profits or losses allocated to shareholders who own	-	-	-	-
+ Increased adjustments	-	-	-	-
+ Increased adjustments	-	-	-	-
- Profits allocated to shareholders owning ordinary shares	(112.735.053)	(1.204.735.524)	(112.735.053)	(1.204.735.524)
- Average outstanding ordinary shares in the year	20.000.000	20.000.000	20.000.000	20.000.000
-Average outstanding ordinary shares in the year	(6)	(60)	(6)	(60)
- Average outstanding ordinary shares in the year	(6)	(60)	(6)	(60)

The Company has no potential ordinary shares to decline during the period and until the date of making the financial statements for the accounting period Q2 of 2026 ending 30/06/2026

13. Production and business expenses by factor	Quarter 3/2026	Quarter 3/2025	Accumulated from the beginning of the year to	Accumulated from the beginning of the year to
	VND	VND	VND	VND
- Raw material costs	7.949.077	374.157.168	33.621.577	1.022.249.401
- CLabor costs	502.719.621	-	802.675.646	475.686.672
- Fixed asset depreciation expense	74.158.272	50.321.499	111.237.408	185.008.804
- Outsourced service costs	129.665.778	104.631.112	270.206.263	4.063.125.958
- Other monetary	(3.704.166.782)	3.124.020.647	(845.747.887)	12.557.159.257
Plus	**(2.997.623.111)**	**3.653.130.426**	**371.993.007**	**19.742.875.693**

VII. OTHER INFORMATION

199.396.661

1. Information about stakeholders

During the period, the Company incurred operations with related parties. The main operations are as follows:

Stakeholders	Relationship	Contents BUSINESS nghiệp vụ	Transaction value before VAT (VND)
Mr. Mai Duc Hung	Chairman of the Board of Directors		
Mr. Mai Duc Hoan	Board of Directors		
Kien Gia Construction Consulting	Together with Key Management Member		

Until 30/06/2026, in addition to the payables (Explanation V.11), the amounts that have not been paid to related parties are as follows:

Stakeholders	Relationship	Contents BUSINESS nghiệp vụ	Value of accounts receivable/ (payable) (VND)
Mr. Mai Duc Hung	Chairman of the Board of Directors	Other payables	704.955.000
		Advance receivables	-
Mr. Mai Duc Hoan	Board of Directors	Other payables	134.000.000
Kien Gia Construction Consulting Joint Stock Company	Together with Key Management Member	Advance	33.396.038.510
		Payable	-

During the period, the incomes of members of the Board of Directors, the Board of General Directors, the Control Board and the chief accountant are as follows:

		Quarter 3/2026 VND	Quarter 3/2025 VND	Accumulated from the beginning of the year to VND	Accumulated from the beginning of the year to VND
Income of members of the Board of Directors					
Mr. Mai Duc Hung	Chairman of the Board of Director:	3.780.000	15.120.000	7.560.000	165.120.000
Mr. Mai Duc Hoan	Board of Directors - Project Direct	67.906.818	260.960.000	134.032.886	150.000.000
Mr. Nguyen Quoc Hoan	Board of Directors - Director of Construction				
Income of members of the Supervisory Board					
Ms. Cao Thi Giang	Head of the Supervisory Board		-		-
Income of the Board of Directors					
Mr. Mai Nam Chuong	Board of Directors - General Direc	3.780.000	36.120.000	7.560.000	51.119.988
Mr. Le Tu	Board of Directors - Deputy General Director				
Income of other key management members					
Hoàng Thị Xuân	Chief Accountant	16.500.000	44.000.000	33.000.000	-
Plus		**91.966.818**	**356.200.000**	**182.152.886**	**366.239.988**

2. Parts Information

Departmental information is presented by business sector and geographic area. The main division reports are by business sector based on the organizational structure and internal management and the Company's internal financial reporting system.

Geographic Area

The company only operates in the geographical area of Vietnam.

Business Areas

The company has the following main business activities: Consulting, brokerage, real estate business

During the period, the Company only generated real estate brokerage revenue, so it did not present departmental reports by business field

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

3. Fair Value of Financial Assets and Financial Liabilities

Unit : VND

Financial Assets	Carrying Amount			
	30/9/2026		01/01/2026	
	Gross	Provision	Gross	Provision
Cash and Cash Equivalents	1.671.265.441	-	1.695.151.186	-
Trade and Other Receivables	9.403.064.665	(4.961.436.706)	7.845.243.076	(4.961.436.706)
Total	**11.074.330.106**	**(4.961.436.706)**	**9.540.394.262**	**(4.961.436.706)**

Financial Liabilities	30/9/2026	01/01/2026
Borrowings	-	-
Trade and Other Payables	2.291.834.216	4.641.568.512
Accrued Expenses	-	150.000.000
Total	**2.291.834.216**	**4.791.568.512**

The Company has not determined the fair value of financial assets and financial liabilities as of the fiscal year-end due to Circular No. 210/2009/TT-BTC issued by the Ministry of Finance on November 6, 2009, and current regulations lacking specific guidance on determining the fair value of financial assets and financial liabilities.Circular No. 210/2009/TT-BTC requires the application of International Financial Reporting Standards for the presentation of financial statements and disclosure of information regarding financial instruments but has not provided equivalent guidance for the measurement and recognition of financial instruments, including the application of fair value, to align with International Financial Reporting Standards.

4. Collateral

The company has no collateral for other units on December 31, 2025 and on Sept 30, 2026. As of Sept 30, 2026, the Company does not hold any collateral of other units.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)

5. Credit risk

The credit risk is the risk that a counterparty will not fulfill its obligations under the terms of a financial instrument or customer contract, resulting in financial loss.The Company is exposed to credit risk arising from its business activities (primarily from trade receivables) and its financial activities, including bank deposits and other financial instruments.

Trade Receivables

The Company's management of customer credit risk is based on its policies, procedures, and controls related to customer credit risk management.Outstanding trade receivables are regularly monitored.Analyses for the need to establish provisions are conducted at the reporting date on an individual basis for major customers.Based on this, the Company does not have significant credit concentration ris

Bank deposit

The majority of the Company's bank deposits are held at large, reputable banks in Vietnam. The Company perceives the concentration of credit risk related to these bank deposits as low.

6. Liquidity risk

Liquidity risk is the risk that the Company faces difficulties in meeting its financial obligations due to a lack of capital.The Company's liquidity risk primarily arises from the mismatch in the maturities of financial assets and financial liabilities.

The Company monitors liquidity risk by maintaining a cash and cash equivalents ratio deemed sufficient by the Board of Directors to support the Company's business operations and mitigate the impact of fluctuations in cash flows

The maturity information of the Company's financial liabilities is based on the undiscounted contractual cash flows as follows:

	Up to 1 year	Between 1 year and 5 years	Total
Ending balance	**2.291.834.216**	**7.440.000.000**	**9.731.834.216**
Loans Payable	-	-	-
Accounts Payable	1.153.699.715	-	1.153.699.715
Other Payables	1.138.134.501	7.440.000.000	8.578.134.501
Accrued Expenses	-	-	-
Beginning balance	**4.791.568.512**	**7.440.000.000**	**12.231.568.512**
Loans Payable	-	-	-
Accounts Payable	2.199.804.828	-	2.199.804.828
Other Payables	2.441.763.684	7.440.000.000	9.881.763.684
Accrued Expenses	**150.000.000**	-	150.000.000

The Company believes the concentration of credit risk related to debt repayment is low. The Company can meet its debt obligations from operating cash flows and proceeds from maturing financial assets.

7. Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market prices. Market risk includes three types: Foreign exchange risk, interest rate risk, and other price risk.

foreign exchange risk

Foreign exchange risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in exchange rates.

The company manages foreign exchange risk by considering the current and projected market conditions when planning future foreign currency transactions.The company monitors risk related to foreign currency-denominated financial assets and liabilities.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market interest rates.The Company's exposure to market interest rate risk primarily relates to cash, short-term loans and advances, and borrowings.

The company manages interest rate risk by closely monitoring relevant market conditions to determine appropriate interest rate policies that benefit the company's risk management objectives.

The company does not perform interest rate sensitivity analysis because the risk from interest rate changes at the reporting date is considered insignificant.

Other price risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market prices other than changes in interest rates and exchange rates.

The shares held by the company may be affected by risks related to the future value of the invested stocks. The company manages stock price risk by setting investment limits and diversifying its investment portfolio

8. Comparative figures

Comparative figures are those presented in the consolidated financial statements for the fiscal year ended December 31, 2025, audited, and the consolidated financial statements for Q3/2025 of the Company.

9. Going Concern Information

In Q3/2025, there were no activities or events that significantly affected the Company's ability to continue as a going concern. Therefore, the Company's consolidated financial statements have been prepared on the going concern basis.

10. Events after the balance sheet date

No significant events occurred after the balance sheet date of the consolidated financial statements that require adjustment or disclosure in the consolidated financial statements.

Compiler	Chief Accountant	Chief Executive Officer
Nguyen Thi Yen Anh	Nguyen Thi Yen Anh	Mai Duc Hoan

Ho Chi Minh City, Oct 30, 2026