

CÔNG TY  
CỔ PHẦN  
TẬP  
ĐOÀN  
MGROUP

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**MGROUP GROUP CORPORATION**  
**Separate Financial Statements**  
For the Quarter 3 2026

## **MGROUP GROUP CORPORATION**

19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City

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## **MGROUP GROUP CORPORATION**

19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City

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### **REPORT OF THE BOARD OF DIRECTORS**

The Board of Directors of MGROUP Group Corporation (the "Company") hereby presents its Report and the Company's Separate Financial Statements for the accounting period ended Sept 30, 2026.

#### **OVERVIEW**

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

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 leased. Other information services.

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

#### **Events after the closing date of the accounting books for the preparation of separate financial statements**

No material events occurring after the closing date of the accounting books for the preparation of separate financial statements require adjustment or disclosure on the separate financial statements.

#### **Members of the Board of Directors and the Board of Directors and the Supervisory 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 Administration,<br>persons who make information disclosures |
| 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,    | Leader |
| 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 is responsible for the preparation of separate financial statements that honestly and reasonably reflect the Company's operation, results of business activities and the Company's own cash flow in the year. In the process of preparing its own 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 separate financial statements on the basis of compliance with accounting standards, accounting regimes and relevant current regulations;
- Prepare separate financial statements on the basis of business continuity, except in cases where it cannot be assumed that the Company will continue its business activities.
- 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 separate financial statements.

The Board of Directors of the Company ensures that the accounting books are kept to reflect the Company's financial situation, with an honest and reasonable level at all times and ensures that the Separate Financial Statements comply with the current 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 Separate Financial Statements attached from page 04 to page 33 and commits that the Separate Financial Statements have honestly and reasonably reflected the Company's own financial situation As of June 30, 2026, the results of its own business operations and its own cash flow for the next year accounting ended 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**



**Mai Duc Hoan**  
**General Director**

Ho Chi Minh City, Oct 20, 2026

**MGROUP GROUP CORPORATION**

Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

**FINANCIAL STATEMENTS****SEPARATE FINANCIAL STATEMENT**

As of September 30, 2026

Unit: VND

| ASSETS                                                  | Cod<br>e   | Explan<br>ation | End of term            | Beginning of the<br>year |
|---------------------------------------------------------|------------|-----------------|------------------------|--------------------------|
| <b>A . SHORT-TERM ASSETS</b>                            | <b>100</b> |                 | <b>9.899.973.139</b>   | <b>14.266.938.265</b>    |
| <b>I. Cash and cash equivalents</b>                     | <b>110</b> | V.01            | <b>1.616.312.203</b>   | <b>1.667.091.389</b>     |
| 1. Cash                                                 | 111        |                 | 1.616.312.203          | 1.667.091.389            |
| 2. Cash equivalents                                     | 112        |                 | -                      | -                        |
| <b>II. Short-term financial investment</b>              | <b>120</b> | V.02            | <b>1.960.000.000</b>   | <b>7.615.663.121</b>     |
| 1. Trading securities                                   | 121        |                 | -                      | -                        |
| 2. Provision for depreciation of trading securities     | 122        |                 | -                      | -                        |
| 3. Investments held to short-term maturity              | 123        |                 | 1.960.000.000          | 7.615.663.121            |
| <b>III. Short-term receivables</b>                      | <b>130</b> |                 | <b>5.567.307.959</b>   | <b>4.217.806.934</b>     |
| 1. Short-term receivables of customers                  | 131        | V.03            | 5.249.976.329          | 4.740.763.747            |
| 2. Short-term seller advance                            | 132        | V.04            | 1.125.680.000          | 1.134.680.000            |
| 3. Short-term internal receivables                      | 133        |                 | -                      | -                        |
| 4. Receivables according to the construction contract s | 134        |                 | -                      | -                        |
| 5. Other short-term receivables                         | 135        | V.05            | 4.153.088.336          | 3.303.799.893            |
| 6. Provision for short-term bad debts                   | 136        | V.06            | (4.961.436.706)        | (4.961.436.706)          |
| <b>IV. Inventory</b>                                    | <b>140</b> |                 | <b>631.280.455</b>     | <b>631.280.455</b>       |
| 1. Inventory                                            | 141        | V.07            | 631.280.455            | 631.280.455              |
| 2. Provision for inventory discounts                    | 142        |                 | -                      | -                        |
| <b>V. Short-Term Biological Assets</b>                  | <b>150</b> |                 | <b>-</b>               | <b>-</b>                 |
| <b>VI. Other short-term assets</b>                      | <b>160</b> |                 | <b>125.072.522</b>     | <b>135.096.366</b>       |
| 1. Short-term allocation pending costs                  | 161        | V.08            | 11.868.276             | 21.892.120               |
| 2. Deductible VAT                                       | 162        |                 | -                      | -                        |
| 3. Taxes and other amounts receivable to the State      | 163        | V.12            | 113.204.246            | 113.204.246              |
| 4. Repurchase and sale of government bonds              | 164        |                 | -                      | -                        |
| 5. Other short-term assets                              | 165        |                 | -                      | -                        |
| <b>B. LONG-TERM ASSETS</b>                              | <b>200</b> |                 | <b>179.477.876.304</b> | <b>176.545.527.706</b>   |
| <b>I. Long-term receivables</b>                         | <b>210</b> |                 | <b>2.500.050.000</b>   | <b>3.700.400.000</b>     |
| 1. Long-term receivables of customers                   | 211        |                 | -                      | -                        |
| 2. Pay long-term sellers advance                        | 212        |                 | -                      | -                        |
| 3. Business capital in affiliated units                 | 213        |                 | -                      | -                        |
| 4. Long-term internal receivables                       | 214        |                 | -                      | -                        |
| 5. Other long-term receivables                          | 215        | V.05            | 3.500.050.000          | 4.700.400.000            |
| 6. Provision for long-term bad debts                    | 216        | V.06            | (1.000.000.000)        | (1.000.000.000)          |

**MGROUP GROUP CORPORATION**

Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

**FINANCIAL STATEMENTS****SEPARATE FINANCIAL STATEMENT**

Unit: VND

| ASSETS                                                  | Cod<br>e   | Explan<br>ation | End of term            | Beginning of the<br>year |
|---------------------------------------------------------|------------|-----------------|------------------------|--------------------------|
| <b>II. Fixed assets</b>                                 | <b>220</b> |                 | <b>551.742.603</b>     | <b>662.980.011</b>       |
| 1. Tangible fixed assets                                | 221        | V.09            | 551.742.603            | 662.980.011              |
| - Cost                                                  | 222        |                 | 741.582.727            | 741.582.727              |
| - Accumulated depreciation                              | 223        |                 | (152.760.988)          | (78.602.716)             |
| 2. Fixed assets of finance leasing                      | 224        |                 | -                      | -                        |
| - Cost                                                  | 225        |                 | -                      | -                        |
| - Accumulated depreciation                              | 226        |                 | -                      | -                        |
| 3. Intangible fixed assets                              | 227        |                 | -                      | -                        |
| - Cost                                                  | 228        |                 | -                      | -                        |
| - Accumulated depreciation                              | 229        |                 | -                      | -                        |
| <b>III. Long-term biological assets</b>                 | <b>230</b> |                 | -                      | -                        |
| <b>IV. Investment properties</b>                        | <b>240</b> |                 | -                      | -                        |
| - Cost                                                  | 241        |                 | -                      | -                        |
| - Accumulated depreciation                              | 242        |                 | -                      | -                        |
| <b>V. Long-term unfinished assets</b>                   | <b>250</b> |                 | -                      | -                        |
| 1. Long-term unfinished production and business expe    | 251        |                 | -                      | -                        |
| 2. Unfinished capital construction costs                | 252        |                 | -                      | -                        |
| <b>VI. Long-term financial investments</b>              | <b>260</b> | V.02            | <b>176.415.808.706</b> | <b>172.132.881.031</b>   |
| 1. Invest in subsidiaries                               | 261        |                 | 171.405.234.000        | 171.405.234.000          |
| 2. Investment in associated companies and joint ventur  | 262        |                 | -                      | -                        |
| 3. Investment in capital contribution to other units    | 263        |                 | -                      | -                        |
| 4. Provision for long-term investment losses in other u | 264        |                 | (1.265.088.415)        | (1.072.352.969)          |
| 5. Investments held to maturity                         | 265        |                 | 6.275.663.121          | 1.800.000.000            |
| 6. Provision for investment held to long-term maturity  | 266        |                 | -                      | -                        |
| <b>VII. Other long-term assets</b>                      | <b>270</b> |                 | <b>10.274.995</b>      | <b>49.266.664</b>        |
| 1. Long-term allocation waiting costs                   | 271        | V.08            | 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        |                 | -                      | -                        |
| <b>TOTAL ASSETS</b>                                     | <b>280</b> |                 | <b>189.377.849.443</b> | <b>190.812.465.971</b>   |

**MGROUP GROUP CORPORATION**

Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

**FINANCIAL STATEMENTS****Báo cáo tình hình tài chính riêng (tiếp theo)**

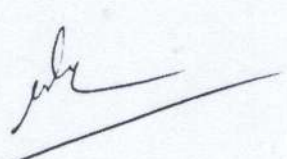
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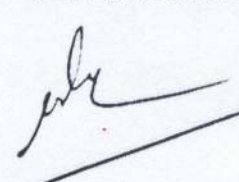
| RESOURCE                                                 | Mã số      | Thuyết minh | End of term            | Beginning of the year  |
|----------------------------------------------------------|------------|-------------|------------------------|------------------------|
| <b>C. LIABILITIES</b>                                    | <b>300</b> |             | <b>2.545.462.700</b>   | <b>3.598.387.215</b>   |
| <b>I. Current liabilities</b>                            | <b>310</b> |             | <b>2.545.462.700</b>   | <b>3.598.387.215</b>   |
| 1. Payable to short-term sellers                         | 311        | V.10        | 1.843.708.850          | 1.335.843.338          |
| 2. Buyer pays in advance for a short term                | 312        | V.11        | 165.556.092            | 395.556.092            |
| 3. Payable Dividends and profits                         | 313        |             | -                      | -                      |
| 4. Taxes and other payables to the State Budget          | 314        | V.12        | -                      | 114.179.101            |
| 5. Payables to employees                                 | 315        |             | -                      | -                      |
| 6. Short-term expenses                                   | 316        |             | 186.197.758            | 150.000.000            |
| 7. Short-term internal payables                          | 317        |             | -                      | -                      |
| 8. Payable according to the schedule of short-term con   | 318        |             | -                      | -                      |
| 9. Revenue pending short-term allocation                 | 319        |             | -                      | -                      |
| 10. Other short-term payables                            | 320        | V.13        | 350.000.000            | 1.602.808.684          |
| 11. Short-term financial loans and leases                | 321        |             | -                      | -                      |
| 12. Provision for short-term payables                    | 322        |             | -                      | -                      |
| 13. Welfare Reward Fund                                  | 323        |             | -                      | -                      |
| 14. Price Stabilization Fund                             | 324        |             | -                      | -                      |
| 15. Repurchase and sale of government bonds              | 325        |             | -                      | -                      |
| <b>II. Long-term debt</b>                                | <b>330</b> |             | -                      | -                      |
| <b>D. EQUITY</b>                                         | <b>400</b> | V.14        | <b>186.832.386.743</b> | <b>187.214.078.756</b> |
| 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        |
| - Preferred 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. Exchange Rate Differences                             | 417        |             | -                      | -                      |
| 8. Development investment funds                          | 418        |             | -                      | -                      |
| 9. Other funds belonging to the owner's equity           | 419        |             | -                      | -                      |
| 10. Undistributed after-tax profit                       | 420        |             | (13.167.613.257)       | (12.785.921.244)       |
| - accumulated undistributed profit by the end of the pre | 420a       |             | (12.785.921.244)       | (7.807.499.630)        |
| - Undistributed profit for this period                   | 420b       |             | (381.692.013)          | (4.978.421.614)        |
| <b>TOTAL RESOURCE</b>                                    | <b>440</b> |             | <b>189.377.849.443</b> | <b>190.812.465.971</b> |

Prepared by

Chief Accountant

General Director

  
 Nguyen Thi Yen Anh

  
 Nguyen Thi Yen Anh

  
 Mai Duc Hoan

Ho Chi Minh City, October 20, 2026

# SEPARATE INCOME STATEMENT

For the accounting period from 01/07/2026 to 30/09/2026

Unit: VND

| Item                                                               | Code | Explan<br>ation | Quarter 3/ 2026 |                 | Accumulated from the beginning of the |                 |
|--------------------------------------------------------------------|------|-----------------|-----------------|-----------------|---------------------------------------|-----------------|
|                                                                    |      |                 | This period     | Previous Period | This period                           | Previous Period |
| 1. Revenue from sale of goods and rendering of services            | 01   | VI.01           | 1.839.083.951   | 4.382.427.269   | 6.458.498.215                         | 8.429.651.643   |
| 2. Deductible items                                                | 02   |                 | -               | -               | -                                     | -               |
| 3. Net revenue from sale of goods and rendering of services        | 10   | VI.02           | 1.839.083.951   | 4.382.427.269   | 6.458.498.215                         | 8.429.651.643   |
| 4. Cost of goods sold                                              | 11   | VI.03           | 1.379.722.308   | 2.034.064.331   | 5.669.023.382                         | 6.063.288.542   |
| 5. Gross profit from sale of goods and rendering of services       | 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   |                 | -               | -               | -                                     | -               |
| 7. Revenue from financial activities                               | 22   | VI.04           | 113.032.207     | 92.085.546      | 334.175.498                           | 104.888.868     |
| 8. Financial expenses                                              | 23   | VI.05           | -               | 93.541.856      | 192.735.446                           | 9.752.672.016   |
| In which: Interest payable                                         | 24   |                 | -               | -               | -                                     | -               |
| 9. Selling expenses                                                | 25   | VI.06           | 17.777.778      | 75.680.497      | 44.832.265                            | 357.361.882     |
| 10. Administrative expenses                                        | 26   | VI.07           | 354.155.229     | 596.535.971     | 1.260.629.654                         | 1.566.559.290   |
| 11. Net profit from operating activities                           | 30   |                 | 200.460.843     | 1.674.690.160   | (374.547.034)                         | (9.205.341.219) |
| 12. Other income                                                   | 31   | VI.08           | -               | -               | 23.568.889                            | 5.698.799.467   |
| 13. Other expense                                                  | 32   | VI.09           | 58.031          | -               | 30.713.868                            | 1.109.964.159   |
| 14. Other profit                                                   | 40   |                 | (58.031)        | -               | (7.144.979)                           | 4.588.835.308   |
| 154. Total profit before tax                                       | 50   |                 | 200.402.812     | 1.674.690.160   | (381.692.013)                         | (4.616.505.911) |
| 16. Current business income tax expenses                           | 51   | VI.10           | -               | -               | -                                     | -               |
| 17. Deferred business income tax expenses                          | 52   |                 | -               | -               | -                                     | -               |
| 18. Profit after tax                                               | 60   |                 | 200.402.812     | 1.674.690.160   | (381.692.013)                         | (4.616.505.911) |

Prepared by

Chief Accountant

General Director

Nguyen Thi Yen Anh

Nguyen Thi Yen Anh

Mai Duc Hoan

Ho Chi Minh City, October 20, 2026



**SEPARATE CASH FLOW STATEMENT**  
(UNDER INDIRECT METHOD)

For the accounting period ending 30/09/2026

Unit: VND

| Item                                                                                          | Cod<br>e | Explana<br>tion | From 01/01/2026<br>to 30/09/2026 | From 01/01/2025<br>to 30/09/2025 |
|-----------------------------------------------------------------------------------------------|----------|-----------------|----------------------------------|----------------------------------|
| <b>I. Cash flows from operating activities</b>                                                |          |                 |                                  |                                  |
| 1. Profit before tax                                                                          | 01       |                 | (381.692.013)                    | (4.616.505.911)                  |
| 2. Adjustments for                                                                            |          |                 |                                  | -                                |
| - Depreciation                                                                                | 02       |                 | 111.237.408                      | 96.003.866                       |
| - Provisions                                                                                  | 03       |                 | 192.735.446                      | (747.327.984)                    |
| - Unrealized exchange rate difference gains and losses                                        | 04       |                 | -                                | -                                |
| - Gains/losses from investing activities                                                      | 05       |                 | (310.612.998)                    | (92.085.546)                     |
| - Borrowing costs                                                                             | 06       |                 | -                                | -                                |
| - Other adjustments                                                                           | 07       |                 | -                                | -                                |
| 3. Profit from operating activities before changes in working capital                         | 08       |                 | (388.332.157)                    | (5.359.915.575)                  |
| - Increase/Decrease in receivables                                                            | 09       |                 | (149.151.025)                    | (739.241.310)                    |
| - Increase/Decrease in inventory                                                              | 10       |                 | -                                | 3.165.927.365                    |
| - Increase/Decrease in payables (excluding interest payables, enterprise income tax payables) | 11       |                 | (1.052.924.515)                  | (4.554.826.449)                  |
| - Increase/Decrease in prepaid expenses                                                       | 12       |                 | 49.015.513                       | (97.136.082)                     |
| - Increase, decrease trading securities                                                       | 13       |                 | -                                | -                                |
| - Interest paid                                                                               | 14       |                 | -                                | -                                |
| - Enterprise income tax paid                                                                  | 15       |                 | -                                | -                                |
| - Other income from operating activities                                                      | 16       |                 | -                                | -                                |
| - Other operating expenses                                                                    | 17       |                 | -                                | -                                |
| Net cash flows from operating activities                                                      | 20       |                 | (1.541.392.184)                  | (7.585.192.051)                  |
| <b>II. Cash flow from investing activities</b>                                                |          |                 |                                  | -                                |
| 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       |                 | -                                | -                                |
| 3. Cash spent on lending and purchasing debt instruments                                      | 23       |                 | (1.020.000.000)                  | -                                |
| 4. Proceeds from loans and resale of debt instruments of other entities                       | 24       |                 | 2.200.000.000                    | (6.185.663.117)                  |
| 5. Money spent on investment and capital contribution to                                      | 25       |                 | -                                | 16.000.000.000                   |
| 6. Investment recovery, capital contribution to other units                                   | 26       |                 | -                                | -                                |
| 7. Interest income, dividends and profits                                                     | 27       |                 | 334.175.498                      | 92.085.546                       |
| Net cash flows from investing activities                                                      | 30       |                 | 1.514.175.498                    | 9.164.839.702                    |

**MGROUP GROUP CORPORATION**

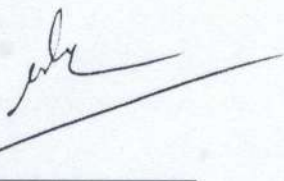
Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

**FINANCIAL STATEMENTS****Separate Cash Flow Statement (continued)**

Unit: VND

| Item                                                                         | Mã số     | Explanation | From 01/01/2026 to 30/09/2026 | From 01/01/2025 to 30/09/2025 |
|------------------------------------------------------------------------------|-----------|-------------|-------------------------------|-------------------------------|
| <b>III. Cash flows from financing activities</b>                             |           |             |                               |                               |
| 1. Proceeds from issuing shares, receiving capital contributions from owners | 31        |             | -                             | -                             |
| 2. Cash paid to owners, stock repurchases                                    | 32        |             | -                             | -                             |
| 3. Proceeds from borrowing                                                   | 33        |             | -                             | -                             |
| 4. Loan principal repayment                                                  | 34        |             | -                             | -                             |
| 5. Lease payment                                                             | 35        |             | -                             | -                             |
| 6. Dividends, profits paid to owners                                         | 36        |             | -                             | -                             |
| <i>Net cash flows from financing activities</i>                              | <i>40</i> |             | -                             | -                             |
| <b>Net cash flows within the year (20+30+40)</b>                             | <b>50</b> |             | <b>(27.216.686)</b>           | <b>1.579.647.651</b>          |
| <b>Cash and cash equivalents at the beginning of year</b>                    | <b>60</b> |             | <b>1.667.091.389</b>          | <b>327.048.646</b>            |
| Impact of foreign exchange fluctuation                                       | 61        |             | -                             | -                             |
| <b>Cash and cash equivalents at the end of year (50+60+61)</b>               | <b>70</b> |             | <b>1.639.874.703</b>          | <b>1.906.696.297</b>          |

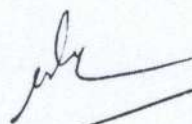
Prepared by



Nguyen Thi Yen Anh

Ho Chi Minh City, October 20, 2026

Chief Accountant



Nguyen Thi Yen Anh

General Director




Mai Duc Hoan

**NOTES TO THE SEPARATE FINANCIAL STATEMENTS**  
**Quarter 3 2026**

**I. CHARACTERISTICS OF THE ENTERPRISE'S OPERATION**

**1. Form of Ownership**

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

The Company's head office is located at: 19th Floor, 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: 08 people (the number at the beginning of the year is 08 people).

**2. Business Areas**

The Company's business areas are: Service, 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 leased. Other information services.

**4. Normal production and business cycle**

The Company's normal production and business cycle is carried out for a period of not more than 12 months.

**5. Corporate Structure**

- As of Sept 30, 2026, the Company has its own subsidiaries as follows:

| Subsidiary Name             | Address                                                                            | BQ Right<br>Rate | Ownership<br>Rate |
|-----------------------------|------------------------------------------------------------------------------------|------------------|-------------------|
| Nam Hoa Joint Stock Company | Song Ngu Street, Tay Hoa<br>Block, Nghi Hoa Ward, Cua<br>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 policy 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. Monetary units used in accounting**

The currency used in accounting records is the Vietnamese 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. Declaration on compliance with accounting standards and accounting regimes**

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

## **IV. APPLICABLE ACCOUNTING POLICIES**

### **1. Private premises**

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

The separate financial statement includes the Company's expenses and income in the investee which is accounted for by the equity method, after this unit has made adjustments to its accounting policies in accordance with the Company's accounting policies. from the date of commencement of significant influence or co-control of the date of termination of significant influence or co-control. If the company's losses exceed the Company's investment in the investee accounted for by the equity method, the book value of such investment (including all long-term investments) is recorded as reduced to zero and the recording of losses is stopped. unless the Company has an obligation to make or has made payments on behalf of the investee.

Excluded transactions when alone

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

### **2. Types of exchange rates applied in accounting**

**NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)**

Economic operations arising in foreign currencies shall be converted into Vietnamese dong at the actual transaction rate at the time the business arises. 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 are classified as liabilities are foreign currency selling rates of commercial banks where enterprises regularly transact 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 revenue or financial expenses of the year.

**3. Principles for recording amounts and cash equivalents**

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 in converting into cash from the date of purchase of such investment at the time of reporting.

**4. Commercial receivables and other receivables**

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

Provision for bad debts represents the value of receivables that the Company is expected to be unable to recover at the end of the fiscal year. Increase or decrease the number of contingency accounts to be accounted for in enterprise management expenses in business results statements. Receivables are classified as Short-Term and Long-Term on the Balance Sheet based on the remaining term of the receivables at the date of preparation of the Financial Statements

Customer receivables, merchant prepayments, 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 the 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 purchase costs, processing costs, and other directly related costs incurred to obtain inventory in its current location and state.

The value of inventory is determined according to the weighted average method.

Inventories shall be accounted according to the method of regular declaration.

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 original 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:

**NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)**

| Asset Class          | Depreciation period (years) |               |
|----------------------|-----------------------------|---------------|
|                      | This year                   | Previous year |
| - Means of transport | 05                          | 06            |

The historical cost of fixed assets and the depreciation period 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.

**7. Costs of unfinished capital construction**

The cost of unfinished capital construction reflects directly related costs (including interest expenses related to the company's accounting policies to assets under construction, machinery and equipment being installed for production purposes, etc. leasing and management as well as costs associated with ongoing fixed asset repairs. These assets are recorded at the original price and are not subject to depreciation.

**8. Principles for recording and allocating prepaid expenses**

Prepaid expenses only related 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 costs are gradually allocated to production and business expenses according to the straight-line method.

**9. Goodwill Advantage**

The commercial advantage arises in the case that the business alone does not lead to the parent-subsidiary relationship being allocated to the cost according to the straight-line method.

**10. Principles for Recognition of Commercial Payables and Other Payables**

Amounts payable by the seller must be paid internally or otherwise 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 on a production and business cycle is classified as long-term debt.

**11. Principles of loan recognition**

Loans are accounted for in detail and each lender, lender, loan contract and each type of borrowed asset are tracked. In case of borrowing or borrowing debts 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 transaction rate at the time of incurrence;

When repaying debts or borrowing in foreign currencies, they shall be converted according to the exchange rate recorded in the actual accounting books in the name of each subject;

**NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)**

**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 the construction investment or production of unfinished assets, which are included in the value of such assets (capitalized) when they fully meet the conditions specified in Vietnam Accounting Standard No. 16 "Borrowing expenses".

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 interest, allocation of discounts or surcharges when issuing bonds, and ancillary expenses incurred in connection with the loan procedure.

**13. Principles for recording expenses payable**

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 actual incurred expenses do not cause a spike in production and business expenses on the basis of ensuring the principle of consistency between revenue and expenses. When such expenses are incurred, if there is a difference with the deducted amount, the accountant shall record additional or reduced expenses corresponding to the difference.

**14. Principles for recording unrealized revenue**

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

**15. Principles for recognizing equity**

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

Undistributed profit after tax is the amount of profit from the enterprise's activities after deducting (-) adjustments due to retroactive application of changes in accounting policies and retroactive 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 result of that transaction is reliably determined. In case the provision of services is related to many periods, the turnover 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 certainly;

Capable of deriving economic benefits from the transaction of providing such services;

Identify the part of the work completed on the date of making the Balance Sheet;

Determine the costs incurred for the transaction and the costs to complete the transaction to provide such services.

**NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)**

*Revenue from financial activities*

Revenue arising from interest, dividends, divided profits and other revenues from financial activities shall be recognized when the following two (2) conditions are satisfied at the same time:

Ability to derive economic benefits from such transaction;

Revenue is determined relatively certainly.

Dividends and profits are recorded 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 revenues incurred in the period, including: Trade discounts, discounts on sales and returned goods. This account does not reflect taxes that are deducted from turnover such as payable output VAT calculated by the direct method.

The adjustment of revenue reduction shall be carried out as follows:

- Commercial discounts, reductions in the prices of goods sold or returned goods arising in the same period of consumption of products and goods and services shall be adjusted to reduce the turnover of the arising period; - In case the products, goods and services have been consumed from the previous periods and the commercial discounts will arise in the following periods, if the price of goods sold or goods are returned, the enterprise shall be entitled to record a decrease in turnover on the following principles:

+ If products, goods or services that have been consumed from the previous periods to the next period must be reduced in price, subject to commercial discounts, returned but incurred 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 a decrease in revenue. on the financial statements of the reporting period (previous period).

+ In case products, goods and services have to be reduced in price, subject to commercial discounts, or returned after the time of issuance of financial statements, the enterprise shall record a decrease in revenue of the arising period (next period).

**17. Accounting principles for cost of goods sold**

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 expenses related to investment real estate business activities such as: Depreciation expenses; repair costs; professional expenses for leasing investment real estate by the method of leasing operations (cases incurred are not large); the cost of selling and liquidating 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; Borrowing expenses; Losses due to changes in exchange rates of operations 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.

**NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)**

**19. Principles of accounting for selling expenses and business management expenses**

*Principles of accounting for selling expenses*

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

*Principles of accounting for business management expenses*

Enterprise management expenses reflect the general management expenses of the enterprise, including expenses on 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...); other monetary expenses (reception, customer conferences, etc.)

**20. Current principles and methods of recording corporate income tax expenses**

Corporate income tax expenses recorded on the statement of operating results include current corporate income tax expenses and deferred corporate income tax expenses.

Current enterprise income tax expenses are determined on the basis of taxable income and corporate income tax rate in the current year.

**21. Earnings per share**

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 ordinary shares of the company by the weighted average number of ordinary shares outstanding in the year.

**22. Department Reports**

Departmental reporting includes a division by business area or a division by geographic region.

Division by line of business: Is a distinguishable division of an enterprise engaged in the production or provision of individual products or services, a group of related products or services to which this division bears different risks and economic benefits than other business divisions.

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

**23. Financial instruments**

**Initial Recognition**

*Financial assets*

At the date of initial recognition, financial assets are recorded at the 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*

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**NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)**

At the date of initial recognition, financial liabilities are recorded at the principal price minus transaction expenses directly related to the issuance of such financial liabilities.

The Company's financial liabilities include seller payables, other payables, and loans.

**Offsetting Financial Instruments**

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

- Have the legal right to offset the value that has been recorded; and
- Have the intention to make payments on a net basis or record assets and pay liabilities at the same time

**24. Related Parties**

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

In considering the relationship of stakeholders, the nature of the relationship is more focused than the legal form.

**MGROUP GROUP CORPORATION**  
**Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC**  
**FINANCIAL STATEMENTS**

**Explanation of separate financial statements (continued)**

**V. ADDITIONAL INFORMATION FOR THE ITEMS PRESENTED IN THE SEPARATE FINANCIAL POSITION STATEMENT**

**1. Cash and cash equivalents**

|                                                                | End of term          | Beginning of the year |
|----------------------------------------------------------------|----------------------|-----------------------|
|                                                                | VND                  | VND                   |
| Cash                                                           | 69,573,186           | 66,868,599            |
| Demand bank deposits                                           | 1,546,739,017        | 1,600,222,790         |
| - <i>Vietnam Technological and Commercial Joint Stock Bank</i> | 1,545,410,507        | 1,594,204,578         |
| - <i>Other banks</i>                                           | 1,328,510            | 6,018,212             |
| <b>Plus</b>                                                    | <b>1,616,312,203</b> | <b>1,667,091,389</b>  |

*Unit: VND*

**2. Financial Investments**

**a. Investments held to maturity**

|                                          | End of term    |                   |            | Beginning of the year |                   |            |
|------------------------------------------|----------------|-------------------|------------|-----------------------|-------------------|------------|
|                                          | Original price | Recoverable Value | Redundancy | Original price        | Recoverable Value | Redundancy |
| <b>a1. Short Term</b>                    |                |                   |            |                       |                   |            |
| Loans                                    | 1,960,000,000  | 1,960,000,000     | -          | 7,615,663,121         | 7,615,663,121     | -          |
| - <i>Nam Hoa Joint Stock Company (*)</i> | 1,960,000,000  | 1,960,000,000     | -          | 7,615,663,121         | 7,615,663,121     | -          |
| Estimated interest on loan contracts     | 1,960,000,000  | 1,960,000,000     | -          | 7,615,663,121         | 7,615,663,121     | -          |
| <b>Plus</b>                              |                |                   |            |                       |                   |            |
| <b>a2. Long-term</b>                     |                |                   |            |                       |                   |            |
| Loans                                    | 6,275,663,121  | 6,275,663,121     | -          | 1,800,000,000         | 1,800,000,000     | -          |
| - <i>Nam Hoa Joint Stock Company (*)</i> | 6,275,663,121  | 6,275,663,121     | -          | 1,800,000,000         | 1,800,000,000     | -          |
| Estimated interest on loan contracts     | 6,275,663,121  | 6,275,663,121     | -          | 1,800,000,000         | 1,800,000,000     | -          |
| <b>Plus</b>                              |                |                   |            |                       |                   |            |

(\*) Short-term loans include:

- Loan under Contract No. 0212/2025/HDV/MG-NH dated 02/12/2025. The loan term is 10 months. The loan interest rate is 5.5%/year. The loan is secured by a trust. The principal balance is 940,000,000 VND.
- Loan under Contract No. 0601.2026.HDV. MG. Bank on 06/01/2026. The loan term is 10 months. The loan interest rate is 5.5%/year. The loan is secured by a trust. Principal balance: 150,000,000 VND.

- Loan under Contract No. 2004/2026/HDV/MGR-NH dated 20/04/2026. The loan term is 11 months. The loan interest rate is 5.5%/year. The loan is secured by a trust. Principal balance: 870,000,000 VND.

(\*\*) Long-term loans include:

- Loan under Resolution No. 05a/NQ-HDQT dated July 2, 2021, Money Loan Contract No. HDG.03/MG-NH/HDV dated January 12, 2022, Annex to the Money Loan Contract No. 02-02/MG-NH/PLHDV dated July 15, 2023, Annex to the Money Loan Contract No. 03-02/MG-NH/PLHDV dated January 12, 2025. Loan term: 24 months, interest rate: 0%, Loan purpose: Supplement business capital at the subsidiary. The loan is secured by a trust. Principal balance: 100,000,000 VND.
- Loan contract No. 1605/2025/HDV/MG-NH dated 16/06/2025 and PL01 dated 14/04/2026. The principal balance is 6,175,663,121 VND. Loan term: 24 months (from April 16, 2026), interest rate: 5.5%/year, loan purpose: Additional payment of land use levy adjusted according to the planning. The loan is secured by a trust.

**MGROUP GROUP CORPORATION**

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**FINANCIAL STATEMENTS**

Explanation of separate financial statements (continued)

**2. Financial investments (continued)**

**b. Investment in capital contribution to other units**

|                                  | End of term                |                         |                            | Beginning of the year      |                           |                         |                            |                            |
|----------------------------------|----------------------------|-------------------------|----------------------------|----------------------------|---------------------------|-------------------------|----------------------------|----------------------------|
|                                  | %<br>Ownership<br>p/Voting | Original price<br>(VND) | Recoverable<br>value (VND) | Recoverable value<br>(VND) | %<br>Ownership/<br>Voting | Original price<br>(VND) | Recoverable<br>value (VND) | Recoverable value<br>(VND) |
| <i>Investing in a subsidiary</i> |                            |                         |                            |                            |                           |                         |                            |                            |
| Nam Hoa Joint Stock Compan       | 77,22%                     | 171.405.234.000         | (1.265.088.415)            | 170.140.145.585            | 77,22%                    | 171.405.234.000         | (1.072.352.969)            | 170.332.881.031            |
| Cộng                             |                            | 171.405.234.000         | (1.265.088.415)            | 170.140.145.585            |                           | 171.405.234.000         | (1.072.352.969)            | 170.332.881.031            |

Note: The voting rights of the company in the subsidiary correspond to the proportion of capital contributed in this company.

**Fluctuations in provision for long-term financial investment price reduction**

**Balance at the beginning of the year**

Setting aside in the period

In-term redemption

**Closing balance**

|                                      | End of term eginning of the year |                 |
|--------------------------------------|----------------------------------|-----------------|
|                                      | VND                              | VND             |
| Balance at the beginning of the year | (1.072.352.969)                  | (1.744.361.711) |
| Setting aside in the period          | (192.735.446)                    | (181.130.910)   |
| In-term redemption                   | -                                | 853.139.652     |
| Closing balance                      | (1.265.088.415)                  | (1.072.352.969) |

Principal transactions arising during the period with Subsidiaries => Details are presented in Footnote VII.2

**MGROUP GROUP CORPORATION**

Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

**FINANCIAL STATEMENTS****Explanation of separate financial statements (continued)****3. Client receivables**

|                                                                  | End of term<br>VND   | Beginning of the year<br>VND |
|------------------------------------------------------------------|----------------------|------------------------------|
| <b>a. Short Term</b>                                             |                      |                              |
| Golden Hill Investment Joint Stock Company                       | 3.678.882.566        | 3.678.882.566                |
| Hung Phat Invest Hanoi Co., Ltd.                                 | 338.319.647          | 338.319.647                  |
| Son Kim Real Estate Joint Stock Company                          | 690.053.136          | 24.000.000                   |
| Short-term receivables of other customers                        | 542.720.980          | 699.561.534                  |
| <b>Plus</b>                                                      | <b>5.249.976.329</b> | <b>4.740.763.747</b>         |
| <b>b. Long-term</b>                                              | -                    | -                            |
| <b>c. Receivables of customers who are related parties: none</b> |                      |                              |

**4. Short-term seller advance**

|                                                                                                 | End of term<br>VND   | Beginning of the year<br>VND |
|-------------------------------------------------------------------------------------------------|----------------------|------------------------------|
| <b>a. Short Term</b>                                                                            |                      |                              |
| Kien Gia Construction Consulting Joint Stock Company                                            | 802.680.000          | 802.680.000                  |
| Pay upfront to other short-term sellers                                                         | 323.000.000          | 332.000.000                  |
| <b>Plus</b>                                                                                     | <b>1.125.680.000</b> | <b>1.134.680.000</b>         |
| <b>b. Long-term</b>                                                                             | -                    | -                            |
| <b>c. Prepayment to sellers who are related parties: Details are presented in Exhibit VII.2</b> |                      |                              |

**5. Other receivables**

|                                                                                       | End of term<br>VND   | Beginning of the year<br>VND |
|---------------------------------------------------------------------------------------|----------------------|------------------------------|
| <b>a. Short Term</b>                                                                  |                      |                              |
| Advance                                                                               | 956.559.136          | 4.209.329                    |
| Escrow, escrow                                                                        | 2.112.703.907        | 1.000.000.000                |
| Project deposit                                                                       | 970.000.000          | 2.100.000.000                |
| Other receivables                                                                     | 113.825.293          | 199.590.564                  |
| <b>Plus</b>                                                                           | <b>4.153.088.336</b> | <b>3.303.799.893</b>         |
| <b>b. Long-term</b>                                                                   |                      |                              |
| Escrow, escrow                                                                        | 3.500.050.000        | 4.700.400.000                |
| <b>Plus</b>                                                                           | <b>3.500.050.000</b> | <b>4.700.400.000</b>         |
| <b>c. Other receivables are related parties: Details are presented in Annex VII.2</b> |                      |                              |

**MGROUP GROUP CORPORATION**

Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

**FINANCIAL STATEMENTS**

Explanation of separate financial statements (continued)

**6. Bad debts**

|                                             | End of Term (VND)    |                    | Beginning of the year (VND) |                                    |
|---------------------------------------------|----------------------|--------------------|-----------------------------|------------------------------------|
|                                             | Original price       | Recoverable Value  | Giá gốc                     | Redundancy Recoverable Value       |
| Commercial Construction Joint Stock Company | 1.000.000.000        | 500.000.000        | 1.000.000.000               | 500.000.000 (500.000.000)          |
| Golden Hill Investment Joint Stock Company  | 3.678.882.566        | -                  | 3.678.882.566               | - (3.678.882.566)                  |
| FLC Homes Real Estate Development           | 1.000.000.000        | -                  | 1.000.000.000               | - (1.000.000.000)                  |
| Investment and Business Joint Stock         |                      |                    |                             |                                    |
| Other Customers                             | 782.554.140          | -                  | 782.554.140                 | - (782.554.140)                    |
| <b>Plus</b>                                 | <b>6.461.436.706</b> | <b>500.000.000</b> | <b>6.461.436.706</b>        | <b>500.000.000 (5.961.436.706)</b> |

**7. Inventory**

|                         | End of term        |            | Beginning of the year |            |
|-------------------------|--------------------|------------|-----------------------|------------|
|                         | Original price     | Redundancy | Original price        | Redundancy |
| Real Estate Commodities | 631.280.455        | -          | 631.280.455           | -          |
| <b>Plus</b>             | <b>631.280.455</b> | <b>-</b>   | <b>631.280.455</b>    | <b>-</b>   |

Unit: VND

**8. Allocation pending costs**

**a. Short Term**

Residual value Tools and instruments awaiting allocation  
Other short-term allocation pending costs  
**Plus**

| End of term       | Beginning of the year |
|-------------------|-----------------------|
| VND               | VND                   |
| 5.596.918         | 21.206.233            |
| 6.271.358         | 685.887               |
| <b>11.868.276</b> | <b>21.892.120</b>     |

**b. Long-term**

Residual value Tools and instruments awaiting allocation  
**Plus**

| End of term       | Beginning of the year |
|-------------------|-----------------------|
| VND               | VND                   |
| 10.274.995        | 49.266.664            |
| <b>10.274.995</b> | <b>49.266.664</b>     |

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**FINANCIAL STATEMENTS**
**Explanation of separate financial statements (continued)**
**9. Increase and decrease of tangible fixed assets**

Unit: VND

|                                                 | Transportation Vehicles | Total       |
|-------------------------------------------------|-------------------------|-------------|
| <i>Historical cost of tangible fixed assets</i> |                         |             |
| Balance at the beginning of the year            | 741.582.727             | 741.582.727 |
| Increase in the year                            | -                       | -           |
| Number of decreases in the year                 | -                       | -           |
| Closing balance                                 | 741.582.727             | 741.582.727 |
| <i>Cumulative wear value</i>                    |                         |             |
| Balance at the beginning of the year            | 78.602.716              | 78.602.716  |
| Depreciation in the year                        | 111.237.408             | 111.237.408 |
| Number of decreases in the year                 | -                       | -           |
| These include:                                  |                         | -           |
| - These include:                                |                         | -           |
| Year-end balance                                | 189.840.124             | 189.840.124 |
| <i>Residual value of tangible fixed assets</i>  |                         |             |
| On New Year's Day                               | 662.980.011             | 662.980.011 |
| At the end of the year                          | 551.742.603             | 551.742.603 |

**10. Payable to short-term sellers**

|                                            | End of term beginning of the year<br>VND | VND           |
|--------------------------------------------|------------------------------------------|---------------|
| Vuong Phat Real Estate Joint Stock Company | 754.008.708                              | 754.008.708   |
| Bach Nhu Real Estate Services Co., Ltd.    | 270.655.717                              | 270.655.717   |
| Vietnam Space Co., Ltd.                    | -                                        | 217.610.545   |
| Other Customers                            | 819.044.425                              | 93.568.368    |
| Plus                                       | 1.843.708.850                            | 1.335.843.338 |

Payable to short-term sellers who are related parties: None

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**FINANCIAL STATEMENTS**  
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|                                          | Cuối kỳ            |  | Beginning of the year |
|------------------------------------------|--------------------|--|-----------------------|
|                                          | VND                |  | VND                   |
| <b>11. Short-term upfront buyers</b>     |                    |  |                       |
| 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           |
| <b>Plus</b>                              | <b>165.556.092</b> |  | <b>395.556.092</b>    |

|                                            | Đơn vị tính: VND   |                    | End of term        |
|--------------------------------------------|--------------------|--------------------|--------------------|
|                                            | Receivables        | Must be submitted  |                    |
| <b>12. Taxes and payables to the state</b> |                    |                    |                    |
| Value Added Tax                            | -                  | 54.003.284         | 647.735.332        |
| Corporate Income Tax                       | 113.204.246        | -                  | 113.204.246        |
| Personal Income Tax                        |                    | 60.175.817         | 175.738.681        |
| <b>Plus</b>                                | <b>113.204.246</b> | <b>114.179.101</b> | <b>823.474.013</b> |
|                                            |                    |                    | <b>186.197.758</b> |

|                                                    | End of term        |  | Beginning of the year |
|----------------------------------------------------|--------------------|--|-----------------------|
|                                                    | VND                |  | VND                   |
| <b>13. Other payables</b>                          |                    |  |                       |
| <b>a. Short Term</b>                               |                    |  |                       |
| Deposit for apartments                             | 350.000.000        |  | 1.600.000.000         |
| Other payables                                     |                    |  | 2.808.684             |
| <b>Plus</b>                                        | <b>350.000.000</b> |  | <b>1.602.808.684</b>  |
| <b>b. Long Term</b>                                |                    |  | -                     |
| <b>c. Other payables are related parties: None</b> |                    |  | -                     |

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**FINANCIAL STATEMENTS**

Explanation of separate financial statements (continued)

**14. Equity****a. Equity Volatility Comparison Table**

Unit: VND

|                                                      | Owner's<br>investment capital | Undistributed<br>profit after tax | Total           |
|------------------------------------------------------|-------------------------------|-----------------------------------|-----------------|
| <b>For accountants from 01/01/2025 to 30/06/2025</b> |                               |                                   |                 |
| Balance at the beginning of the year                 | 200.000.000.000               | (7.807.499.630)                   | 192.192.500.370 |
| - Losses in the previous period                      |                               | (4.616.505.911)                   | (4.616.505.911) |
| Closing balance                                      | 200.000.000.000               | (12.424.005.541)                  | 187.575.994.459 |
| <b>For accountants from 01/01/2026 to 30/06/2026</b> |                               |                                   |                 |
| Balance at the beginning of the year                 | 200.000.000.000               | (12.785.921.244)                  | 187.214.078.756 |
| - Losses in this period                              |                               | (381.692.013)                     | (381.692.013)   |
| Closing balance                                      | 200.000.000.000               | (13.167.613.257)                  | 186.832.386.743 |

**b. Details of the owner's investment capital**

|                                      | End of term<br>VND | %       | Beginning of the year<br>VND | %       |
|--------------------------------------|--------------------|---------|------------------------------|---------|
| Mr. Mai Duc Hung                     | 59.400.000.000     | 29,70%  | 59.400.000.000               | 29,70%  |
| Mai Duc Hung<br>Investment Fund Co., | 51.533.000.000     | 25,77%  | 51.533.000.000               | 25,77%  |
| 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% |

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**FINANCIAL STATEMENTS****Explanation of separate financial statements (continued)****c. Capital transactions with owners and dividend distribution, profit sharing**

|                                                    | <b>This period</b><br>VND | <b>Previous Period</b><br>VND |
|----------------------------------------------------|---------------------------|-------------------------------|
| - Owner's investment capital                       |                           |                               |
| + Contributed capital at the beginning of the year | 200.000.000.000           | 200.000.000.000               |
| + Contributed capital increased in the period      | -                         | -                             |
| + Contributed capital decreased in the period      | -                         | -                             |
| + Contributed capital at the end of the period     | 200.000.000.000           | 200.000.000.000               |

**d. Stocks**

|                                       | <b>This period</b><br>cổ phiếu | <b>Previous Period</b><br>cổ phiếu |
|---------------------------------------|--------------------------------|------------------------------------|
| Number of shares allowed to be issued | 20.000.000                     | 20.000.000                         |
| Number of shares sold to the public   | 20.000.000                     | 20.000.000                         |
| + <i>ommon shares</i>                 | 20.000.000                     | 20.000.000                         |
| Number of Shares Redeemed             | -                              | -                                  |
| Number of shares outstanding          | 20.000.000                     | 20.000.000                         |
| + <i>Common shares</i>                | 20.000.000                     | 20.000.000                         |

*Par value of outstanding shares: 10,000 VND/share..***VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN SEPARATE INCOME STATEMENTS**

|                                                             |                           |                               |
|-------------------------------------------------------------|---------------------------|-------------------------------|
| <b>1. Revenue from sales and provision of services</b>      | <b>This period</b><br>VND | <b>Previous Period</b><br>VND |
| - Revenue from the sale of investment properties            | -                         |                               |
| - Revenue from providing real estate brokerage services     | 4.382.427.269             | 8.429.651.643                 |
| <b>Plus</b>                                                 | <b>4.382.427.269</b>      | <b>8.429.651.643</b>          |
| <b>2. Net revenue from sales and service provision</b>      | <b>This period</b><br>VND | <b>Previous Period</b><br>VND |
| - Net revenue from the sale of investment properties        | -                         | -                             |
| - Net revenue from providing real estate brokerage services | 4.382.427.269             | 8.429.651.643                 |
| <b>Plus</b>                                                 | <b>4.382.427.269</b>      | <b>8.429.651.643</b>          |

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**FINANCIAL STATEMENTS****Explanation of separate financial statements (continued)**

| <b>3. Cost of goods sold</b>                                      | <b>This period<br/>VND</b> | <b>Previous Period<br/>VND</b> |
|-------------------------------------------------------------------|----------------------------|--------------------------------|
| - Cost of sale of investment real estate                          | -                          |                                |
| - Cost of real estate brokerage services                          | 5.669.023.382              | 6.063.288.542                  |
| <b>Plus</b>                                                       | <b>5.669.023.382</b>       | <b>6.063.288.542</b>           |
| <b>4. Revenue from financial activities</b>                       | <b>This period<br/>VND</b> | <b>Previous Period<br/>VND</b> |
| - Interest on deposits and loans                                  | 334.175.498                | 104.888.868                    |
| <b>Plus</b>                                                       | <b>334.175.498</b>         | <b>104.888.868</b>             |
| <b>5. Financing Costs</b>                                         | <b>This period<br/>VND</b> | <b>Previous Period<br/>VND</b> |
| - Provision/Reimbursement of provision for long-term investment d | 192.735.446                | (747.327.984)                  |
| - Losses due to the liquidation of subsidiaries                   | -                          | 10.500.000.000                 |
| <b>Plus</b>                                                       | <b>192.735.446</b>         | <b>9.752.672.016</b>           |
| <b>6. Cost of Selling</b>                                         | <b>This period<br/>VND</b> | <b>Previous Period<br/>VND</b> |
| - Employee Expenses                                               | 44.832.265                 | 266.418.319                    |
| - COutsourced service costs                                       | -                          | 19.191.632                     |
| - ther monetary expenses                                          | -                          | 71.751.931                     |
| <b>Plus</b>                                                       | <b>44.832.265</b>          | <b>357.361.882</b>             |
| <b>7. Business Management Expenses</b>                            | <b>This period<br/>VND</b> | <b>Previous Period<br/>VND</b> |
| - Management staff expenses                                       | 784.897.868                | 933.947.137                    |
| - Cost of office supplies                                         | 33.621.577                 | 63.934.782                     |
| - Fixed asset depreciation expense                                | 111.237.408                | 96.003.866                     |
| - Taxes, fees and charges                                         | 5.328.265                  | 12.413.264                     |
| - Expenses for setting aside provisions                           | -                          | -                              |
| - Outsourced service costs                                        | 270.206.263                | 388.210.304                    |
| - Other monetary expenses                                         | 55.338.273                 | 72.049.937                     |
| <b>Plus</b>                                                       | <b>1.260.629.654</b>       | <b>1.566.559.290</b>           |
| <b>8. Other income</b>                                            | <b>This period<br/>VND</b> | <b>Previous Period<br/>VND</b> |
| -Debt settlement that no one claims                               | -                          |                                |
| - Other income                                                    | 23.568.889                 | 5.698.799.467                  |
| <b>Plus</b>                                                       | <b>23.568.889</b>          | <b>5.698.799.467</b>           |

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| <b>9. Other expenses</b>        | <b>This period<br/>VND</b> | <b>Previous Period<br/>VND</b> |
|---------------------------------|----------------------------|--------------------------------|
| - Penalty payments              | 58.031                     | 20.000.000                     |
| -Expense from asset liquidation | 23.562.500                 | 689.964.159                    |
| - Non-refundable deposit        | -                          |                                |
| -Other expenses                 | 7.093.337                  | 400.000.000                    |
| <b>Plus</b>                     | <b>30.713.868</b>          | <b>1.109.964.159</b>           |

**10. Current corporate income tax expenses**

The payable corporate income tax is determined at the tax rate of 17% on the 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:

|                                                                                                             | <b>This period<br/>VND</b> | <b>Previous Period<br/>VND</b> |
|-------------------------------------------------------------------------------------------------------------|----------------------------|--------------------------------|
| Total accounting profit before tax                                                                          | 1.674.690.160              | (4.616.505.911)                |
| Adjustments to increase or decrease accounting profits to determine profits subject to corporate income tax | 7.093.337                  | (1.500.550.000)                |
| + Increased adjustments                                                                                     | 7.093.337                  | 400.000.000                    |
| <i>.Non-deductible expenses</i>                                                                             | 7.093.337                  | 400.000.000                    |
| + Reduced adjustments                                                                                       | -                          | (1.900.550.000)                |
| <i>. Other Adjustments That Reduce Pre-Tax Profits</i>                                                      | -                          | (1.900.550.000)                |
| Total taxable profit                                                                                        | -                          | -                              |
| Current CIT rates                                                                                           | 17%                        | 17%                            |
| CIT expenses in the current year                                                                            | -                          | -                              |
| <b>Current corporate income tax expenses</b>                                                                | <b>-</b>                   | <b>-</b>                       |

**11. Production and business expenses by factor**

|                                                                    | <b>This period<br/>VND</b> | <b>Previous Period<br/>VND</b> |
|--------------------------------------------------------------------|----------------------------|--------------------------------|
| - Labor costs                                                      | 829.730.133                | 806.442.088                    |
| - Fixed asset depreciation expense                                 | 111.237.408                | 58.924.730                     |
| - Expenses for setting up provisions and reimbursement of provisio | -                          | -                              |
| - Outsourced service costs                                         | 5.939.229.645              | 1.046.972.848                  |
| - Other monetary expenses                                          | 94.288.115                 | 202.661.884                    |
| <b>Plus</b>                                                        | <b>6.974.485.301</b>       | <b>2.115.001.550</b>           |

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**FINANCIAL STATEMENTS****Explanation of separate financial statements (continued)****VII. OTHER INFORMATION****1. Post-Year Event Information**

In addition, there are no material events that occur after the closing date of the separate financial statements that require adjustment or disclosure in the separate financial statements.

**2. Information about stakeholders****2.1. Stakeholder Directory**

| Stakeholders                                         | Relationship                               |
|------------------------------------------------------|--------------------------------------------|
| Nam Hoa Joint Stock Company                          | Subsidiaries                               |
| Southern Mland Joint Stock Company                   | Together with capital contributors         |
| Kien Gia Construction Consulting Joint Stock Company | Kien Gia Construction Consulting Joint Sto |

Key management members and related individuals include: Members of the Board of Directors, Board of Directors, Chief Accountant and close family members of these individuals.

**2.2. Key management members and related individuals include: Members of the Board of Directors, Board of**

During the year, the Company had operations with related parties. The main operations (excluding VAT) are as follows:

| Stakeholders                       | Contents               | Transaction value before VAT (VND) |                 |
|------------------------------------|------------------------|------------------------------------|-----------------|
|                                    |                        | This period                        | Previous Period |
| Mr. Mai Duc Hung                   | Advance                | 117.000.000                        | 15.000.000      |
|                                    | Fulfillment            | 1.259.148                          | -               |
| Mr. Mai Duc Hoan                   | Advance                | 2.138.000.000                      | 3.910.000.000   |
|                                    | Fulfillment            | 1.277.974.853                      | 3.606.699.429   |
| Nam Hoa Joint Stock Company        | Loans                  | 1.020.000.000                      | 6.175.663.121   |
|                                    | Thu hồi nợ vay         | 2.200.000.000                      | 490.000.004     |
|                                    | Loan interest          | 220.472.622                        | -               |
| Southern Mland Joint Stock Company | Broker commission fees | -                                  | -               |
|                                    | Pay the deposit        | -                                  | 300.000.000     |

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On the end of the accounting period, the unpaid amounts with related parties are as follows:

| Stakeholders                                         | End of term          | Beginning of the year |
|------------------------------------------------------|----------------------|-----------------------|
| <b>Loans (TM V.2)</b>                                | <b>8.235.663.121</b> | <b>9.415.663.121</b>  |
| Nam Hoa Joint Stock Company                          | 8.235.663.121        | 9.415.663.121         |
| <b>Merchant Prepayment (TM V.4)</b>                  | <b>802.680.000</b>   | <b>802.680.000</b>    |
| Kien Gia Construction Consulting Joint Stock Company | 802.680.000          | 802.680.000           |
| <b>Advance (TM V.5)</b>                              | <b>1.089.591.292</b> | <b>199.320.564</b>    |
| Mr. Mai Duc Hung                                     | 115.740.852          | -                     |
| Mr. Mai Duc Hoan                                     | 860.025.147          | -                     |
| <b>Other receivables (TM V.5)</b>                    |                      |                       |
| Nam Hoa Joint Stock Company                          | 113.825.293          | 199.320.564           |

Accountant in the period:

| Name                                               | Position                                                   | This period<br>VND | Previous Period<br>VND |
|----------------------------------------------------|------------------------------------------------------------|--------------------|------------------------|
| <b>Income of members of the Board of Directors</b> |                                                            |                    |                        |
| Mr. Mai Duc Hung                                   | Chairman of the Board of Directors                         | 3.780.000          | 45.060.000             |
| Mr. Mai Nam Chuong                                 | Board Members                                              | 3.780.000          | 25.560.000             |
| <b>Income of members of the Supervisory Board</b>  |                                                            |                    |                        |
| Ms. Cao Thi Giang                                  | Head of the Supervisory Board<br>(dismissed on 29/04/2025) |                    | 7.245.000              |
| Mr. Cao Viet Cuong                                 | Head of the Supervisory Board<br>(appointed on 05/05/2025) |                    | -                      |
| <b>Income of the Board of Directors</b>            |                                                            |                    |                        |
| Mr. Mai Duc Hoan                                   | General Director                                           | 67.906.818         | 112.500.000            |
| <b>Income of other key management members</b>      |                                                            |                    |                        |
| Nguyen Thi Yen Anh                                 | Chief Accountant<br>(appointed on 01/08/2026)              | 30.000.000         |                        |
| Hoàng Thị Xuân                                     | Chief Accountant<br>(dismissed on 31/07/2026)              | 11.000.000         | 16.500.000             |
| <b>Plus</b>                                        |                                                            | <b>116.466.818</b> | <b>206.865.000</b>     |

**3. 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's main business is real estate brokerage and business, therefore it does not present departmental reports by business sector



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**FINANCIAL STATEMENTS****Explanation of separate financial statements (continued)****6. Credit risk**

Credit risk is the risk that the counterparty will not fulfill its obligations under the provisions of a financial instrument or client contract, resulting in financial losses. The Company carries credit risk from its business activities (primarily for customer receivables) and from its financial activities including bank deposits and other financial instruments

***Customer receivables***

The Company's management of client credit risk is based on the Company's policies, procedures and control procedures related to the management of client credit risk

Unpaid customer receivables are regularly monitored. Analyses of redundancy are carried out at the date of reporting on a per-client basis for large clients. On this basis, the Company has no concentrated credit risk.

***Bank deposits***

The majority of the Company's bank deposits are deposited at large, reputable banks in Vietnam. The company finds that the concentration of credit risk for bank deposits is low.

**7. Liquidity risk**

Liquidity risk is the risk that the Company has difficulty meeting its financial obligations due to a lack of capital. The Company's liquidity risk arises mainly due to the asymmetry in the maturities of financial assets and financial payables.

The Company monitors liquidity risk by maintaining the cash ratio and cash equivalents at a level that the Board of Directors deems sufficient to financially support the Company's business activities and to mitigate the impact of changes in cash flows.

Information on the maturity of the Company's financial liabilities based on the undiscounted payment values under the contract is as follows:

|                         | From 01 year<br>or less | From 01 year<br>up to 05 years | Unit: VND<br>Plus    |
|-------------------------|-------------------------|--------------------------------|----------------------|
| <b>Year-end issue</b>   | <b>2.379.906.608</b>    | -                              | <b>2.379.906.608</b> |
| Payable to the seller   | 1.843.708.850           | -                              | 1.843.708.850        |
| Other payables          | 350.000.000             | -                              | 350.000.000          |
| Expenses                | 186.197.758             | -                              | 186.197.758          |
| <b>Early Year Issue</b> | <b>3.088.652.022</b>    | -                              | <b>3.088.652.022</b> |
| Payable to the seller   | 1.335.843.338           | -                              | 1.335.843.338        |
| Other payables          | 1.602.808.684           | -                              | 1.602.808.684        |
| Expenses                | 150.000.000             | -                              | 150.000.000          |

The company believes that the level of risk concentration for debt repayment is low. The company has the ability to pay liabilities due from cash flows from business operations and proceeds from maturing

**8. Market risk**

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate according to changes in market prices. Market risk includes 3 types: Foreign currency risk, interest rate

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**Explanation of separate financial statements (continued)****Foreign currency risk**

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

The Company manages foreign currency risk by considering the prevailing and projected market as the Company plans future transactions in foreign currencies. The Company monitors the risk of assets and financial liabilities in foreign currencies.

**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 risk of changes in the Company's market interest rates is mainly related to money, short-term deposits, loans and loans.

The Company manages interest rate risk by closely monitoring the relevant market situation to determine a reasonable interest rate policy that is beneficial to the Company's risk limit management purposes.

The company does not perform an interest rate sensitivity analysis because the risk from interest rate changes at the date of the report is negligible.

**Other Price Risks**

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

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

**9. Comparison Figures**

Comparative data is the data on the audited Separate Financial Statements for the fiscal year ended 31/12/2025 and the Separate Financial Statements for the accounting period from 01/01/2025 to 30/06/2025 that have been reviewed. This data is reclassified according to Circular No. 99/2025/TT-BTC issued by the Ministry of Finance on October 27, 2025 guiding the accounting regime for enterprises as

| <b>Indicators on separate financial situation</b> | <b>Code</b> | <b>Beginning of the year issue (re-</b> | <b>Early Year Issue (reported)</b> | <b>Different</b>       |
|---------------------------------------------------|-------------|-----------------------------------------|------------------------------------|------------------------|
| <b>A . SHORT-TERM ASSETS</b>                      | <b>100</b>  | <b>14.266.938.265</b>                   | <b>14.266.938.265</b>              | <b>0</b>               |
| <b>II. Short-term financial investment</b>        | <b>120</b>  | <b>7.615.663.121</b>                    | <b>-</b>                           | <b>7.615.663.121</b>   |
| 3. Investments held to short-term maturity        | 123         | 7.615.663.121                           | -                                  | 7.615.663.121          |
| <b>III. Short-term receivables</b>                |             | <b>4.217.806.934</b>                    | <b>11.833.470.055</b>              | <b>(7.615.663.121)</b> |
| 5. Receivables for short-term loans               |             | -                                       | 7.615.663.121                      | (7.615.663.121)        |
| <b>B. LONG-TERM ASSET</b>                         | <b>200</b>  | <b>176.545.527.706</b>                  | <b>176.545.527.706</b>             | <b>-</b>               |
| <b>I. Long-term receivables</b>                   | <b>210</b>  | <b>3.700.400.000</b>                    | <b>5.500.400.000</b>               | <b>(1.800.000.000)</b> |
| 4. Receivables for long-term loans                | 215         | -                                       | 1.800.000.000                      | (1.800.000.000)        |
| <b>VI. Long-term financial investment</b>         | <b>260</b>  | <b>172.132.881.031</b>                  | <b>170.332.881.031</b>             | <b>1.800.000.000</b>   |
| 5. Investments held to long-term maturity         | 265         | 1.800.000.000                           | -                                  | 1.800.000.000          |

**MGROUP GROUP CORPORATION**

Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

**FINANCIAL STATEMENTS**

**Explanation of separate financial statements (continued)**

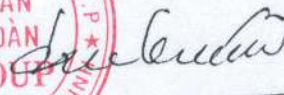
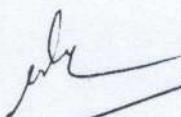
**10. Continuous Operation Information**

During the year, there were no arising activities or events that had a significant impact on the Company's ability to continue operating. Therefore, the Company's own financial statements are prepared on the basis of the assumption that the Company will operate continuously.

**Prepared by**

**Chief Accountant**

**General Director**



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**Nguyen Thi Yen Anh**

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**Nguyen Thi Yen Anh**

\_\_\_\_\_  
**Mai Duc Hoan**

Ho Chi Minh City, October 20, 2026