

CÔNG TY CỔ PHẦN
TẬP ĐOÀN ĐẠI DƯƠNG
OCEAN GROUP
JOINT STOCK COMPANY

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

Số: 14/2026/CBTT- OGC
No: 14/2026/CBTT-OGC

Hà Nội, ngày 29 tháng 8 năm 2026
HaNoi, August 29, 2026

CÔNG TY CỔ
PHẦN TẬP ĐOÀN
ĐẠI DƯƠNG

CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE

Kính gửi:

Ủy ban Chứng khoán Nhà nước

Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh

State Securities Commission of Vietnam

Ho Chi Minh City Stock Exchange

To:

Digitally signed by CÔNG TY CỔ PHẦN TẬP
ĐOÀN ĐẠI DƯƠNG
DN: c=VN, st=HÀ NỘI, l=Quận Thanh Xuân,
cn=CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẠI
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Công ty Cổ phần Tập đoàn Đại Dương/ Ocean Group Joint Stock Company

Mã chứng khoán/Stock code: OGC

Địa chỉ/Address: Tầng 23, Tòa nhà Leadvisors Tower, Số 643 Phạm Văn Đồng, Phường Nghĩa Đô,
Thành phố Hà Nội, Việt Nam/23rd Floor, Leadvisors Tower, No. 643 Pham Van Dong Street,
Nghia Do Ward, Bac Tu Liem District, Hanoi

Điện thoại/Tel: 0398 618 018

Fax:

Người thực hiện công bố thông tin/ Information discloser: Lê Vũ Hải

Điện thoại (di động, cơ quan, nhà riêng)/Tel:

Fax:

Loại thông tin công bố/Type of disclosed information:

☐ 24 giờ

☐ Bất thường

☐ Theo yêu cầu

☐ Định kỳ

/ 24h

/Extraordinary

/ As requested

/Periodic

Nội dung thông tin công bố/ Contents of disclosure:

+ Công bố Báo cáo tài chính riêng và hợp nhất đã được soát xét 06 tháng đầu năm 2026 của
Công ty Cổ phần Tập đoàn Đại Dương/ Announcement of the reviewed Separate and
Consolidated financial statements for the first 6 months of the year 2026 of Ocean Group Joint
Stock Company.

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 29/08/2026
tại đường dẫn: <https://oceangroup.vn/quan-he-co-dong/>./ This information was published on the
Company's website on August 29, 2026, as in the link: <https://oceangroup.vn/quan-he-co-dong/>.



Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/ *We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Nơi nhận/ Recipients:

- Như trên/ *As above;*
- Lưu VP/ *Archived: Office;*

Đại diện tổ chức
Organization representative
Người UQ CBTT/
Person authorized to disclose information.



LÊ VŨ HẢI



OCEAN GROUP JOINT STOCK COMPANY

REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30/06/2026

Hanoi, August 2026

TABLE OF CONTENTS

<u>CONTENTS</u>	<u>Page(s)</u>
REPORT OF THE BOARD OF GENERAL DIRECTORS	2 - 3
REVIEW REPORT OF THE INTERIM FINANCIAL INFORMATION	4 - 5
REVIEWED INTERIM CONSOLIDATED FINANCIAL STATEMENTS	
Interim Consolidated Statement of Financial Position	6 - 8
Interim Consolidated Income Statement	9
Interim Consolidated Cash flow Statement	10 - 11
Notes to the Interim Consolidated Financial Statements	12 - 60

REPORT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Ocean Group Joint Stock Company presents this report together with the reviewed interim consolidated financial statements for the period ended 30/06/2026.

THE COMPANY

Ocean Group Joint Stock Company (hereinafter referred to as “the Company”) is established and operating under the Enterprise Registration Certificate No. 0102278484 issued by the Department of Planning and Investment of Hanoi City first time No. 0103017634 on 31st May 2007, the 22nd changes on 25th August 2025 on the change of legal representative of the Company and update the administrative boundaries.

The charter capital of the Company according to the 22nd amended Business Registration Certificate dated 25/08/2025 is VND 3,000,000,000,000 (*In words: Three trillion VND*).

Address of the Company's head office: 23rd Floor, Leadvisors Tower Building, No. 643 Pham Van Dong, Nghia Do Ward, Hanoi City, Vietnam.

The Company's shares are listed on the HOSE with the stock code OGC. At the time of this report, OGC shares are still under the warning status according to Notice No. 874/TB-SGDHCM dated 6th April 2026 of the Ho Chi Minh City Stock Exchange.

BOARDS OF MANAGEMENT, SUPERVISORS AND GENERAL DIRECTORS

Members of Boards of Management, Supervisors and General Directors who held the Company during the period and at the date of this report are as follows:

Board of Management

Mrs. Le Thi Viet Nga	Chairman
Mr. Le Dinh Quang	Member
Mr. Nguyen Dung Minh	Member
Mrs. Nguyen Thi Lan Huong	Member
Mr. Nguyen Duc Minh	Member

Board of Supervisors

Mrs. Duong Thi Mai Huong	Head of the Board
Mrs. Le Thi Bich Hanh	Member
Mrs. Tran Thi Chung	Member

Board of General Directors

Mr. Le Vu Hai	General Director
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SUBSEQUENT EVENTS

According to the Board of General Directors, in all material respects, there have been no other significant events occurring after the balance sheet date, affecting the financial position and operation of the Company which would require adjustments to or disclosures to be made in the interim consolidated financial statements for the year ended 30/6/2026.

AUDITORS

The Company's interim consolidated financial statements for the period ended 30/06/2026 have been reviewed by CPA VIETNAM Auditing Company limited - A Member Firm of INPACT.

REPORT OF THE BOARD OF GENERAL DIRECTORS (CONTINUED)

THE BOARD OF GENERAL DIRECTORS' RESPONSIBILITY

The Company's Board of General Directors is responsible for preparing the interim consolidated financial statements, which give a true and fair view of the financial position of the Company as at 30/06/2026 as well as of its interim consolidated income statement and interim consolidated cash flows statement for the period then ended, complying with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant regulations in preparation and disclosure of interim consolidated financial statements. In preparing these interim consolidated financial statements, the Board of General Directors is required to:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates prudently;
- State clearly whether the Accounting Standards applied to the Corporation are followed or not, and all the material differences from these standards are disclosed and explained in the Interim Consolidated Financial Statements;
- Design and implement effectively the internal control system in order to ensure that the preparation and presentation of the Interim Consolidated Financial Statements are free from material misstatements due to frauds or errors;
- Prepare the Interim Consolidated Financial Statements of the Company on the going-concern basis, except for the cases that the going-concern assumption is considered inappropriate.

The Board of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and to ensure that the interim consolidated financial statements comply with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant legal regulations in preparation and presentation of the interim consolidated financial statements. The Board of General Directors is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of General Directors confirms that the Company has complied with the above requirements in preparing the interim consolidated financial statements.

For and on behalf of the Board of General Directors,



Mr. Le Vu Hai

General Director

Hanoi, 28th August 2026

No: 456/2026/BCSXHN-CPA VIETNAM-NV2

REVIEW REPORT OF THE INTERIM FINANCIAL INFORMATION

To: **Shareholders**
Boards of Management, Supervisors and General Directors
Ocean Group Joint Stock Company

We have reviewed the accompanying interim consolidated financial statements of Ocean Group Joint Stock Company, as prepared on 28th August 2026, set out on page 06 to page 60, including the Interim Consolidated Statement of Financial Position as at 30/6/2026, and the Interim Consolidated Income Statement, and Interim Consolidated Cash flows Statement for the period then ended, and Notes to the Interim Consolidated Financial Statements.

The Board of General Directors' responsibility

The Board of General Directors are responsible for the true and fair preparation and presentation of these interim consolidated financial statements in compliance with Vietnamese Standards on Accounting, Vietnamese Accounting Enterprise System and prevailing relevant regulations in preparation and presentation of the Interim Consolidated Financial Statements and for such internal control as the Board of General Directors determine is necessary to enable the preparation of the Interim Consolidated Financial Statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on the interim consolidated financial statements based on the results of our review. We conducted our review in accordance with Vietnam Standards of review service contract No. 2410 - Review of interim financial information performed by the Corporation's independent auditors.

The review of interim consolidated financial information includes the interviews of people who are responsible for the financial and accounting matters, and performance of other analytical and review procedures. Basically, a review has a narrower scope than that of an audit in accordance with the Vietnam Auditing Standards and consequently, it does not allow us to gain assurance that we will be aware of all material issues that may be discovered during an audit. Accordingly, we do not express an audit opinion.

Auditors' conclusions

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not give a true and fair view, in all material respects, of the financial position of the Company as at 30/06/2026, its interim consolidated financial performance and interim cash flows for the accounting period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements.

Emphasis of matter

As presented in Note 5.5 and Note 5.18 in the Notes to the Interim Consolidated Financial Statements, which describe the agreements entered into by the Company with its partners to contribute capital and receive capital contributions for the joint implementation of the Project on the construction of the regulating lake park within the Southwest Hanoi Urban Area. The Company's management has prudently assessed the cooperative investment amount of VND 78,027,802,500 advanced to VNT Company Limited. and 7,000,000 OCH shares currently pledged as collateral for the Company's obligations to Than Dong International Education Joint Stock Company. At the same time, the Company has not incurred any contingent liabilities relating to the VND 200 billion received as capital contribution from Than Dong International Education Joint Stock Company. Accordingly, as of 30th June 2026, no related provisions have been recognized in the Company's Interim Consolidated Financial Statements.

As presented in Note 5.5 and Note 5.18 in the Notes to the Interim Consolidated Financial Statements, which describe the agreements entered into by the Company with its partners to contribute capital and receive capital contributions for the joint implementation of the Project on the construction of the Mixed-use Building – Commercial Offices and Residential Apartments on Le Van Luong Street, Thanh Xuan Ward, Hanoi. The Company's management has prudently assessed that the cooperative investment amount of VND 57 billion advanced to Licogi 19 Joint Stock Company and the construction in progress of the project amounting to VND 13,786,820,216 are not impaired, and at the same time, the Company has not incurred any contingent liabilities relating to the VND 220.5 billion received as capital contribution from High-Tech Agricultural Investment Joint Stock Company. Accordingly, no related provisions have been recognized in the Company's Interim Consolidated Financial Statements.

Our conclusion is not modified in respect of the above matters.



Nguyen Thi Mai Hoa

Deputy General Director

Audit Practising Registration

Certificate: 2326-2023-137-1

Authorised: 08/2026/UQ-CPA VIETNAM dated 02/01/2026 of Chairman.

For and on behalf of,

CPA VIETNAM AUDITING COMPANY LIMITED

A Member firm of INPACT

Hanoi, 28th August 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30/06/2026

ASSETS		Code	Note	30/6/2026	01/01/2026
				VND	VND
A -	CURRENT ASSETS (100=110+120+130+140+160)	100		615,516,484,867	685,013,136,676
I.	Cash and cash equivalents	110	5.1	165,877,400,080	102,820,808,109
1.	Cash	111		83,021,961,724	68,812,794,410
2.	Cash equivalents	112		82,855,438,356	34,008,013,699
II.	Short - term investments	120	5.2	134,479,711,046	162,084,785,788
1.	Trading securities	121		21,755,491,533	21,755,491,533
2.	Allowances for decline in value of trading securities	122		(14,786,733,200)	(14,362,066,533)
3.	Short - term held to maturity Investments	123		132,929,718,578	161,110,126,653
4.	Allowance for impairment of short-term held-to-maturity investments	124		(5,418,765,865)	(6,418,765,865)
III.	Short- term receivables	130		123,442,522,326	242,605,955,749
1.	Short-term receivables from customers	131	5.3	26,429,942,316	29,857,251,252
2.	Prepayments to sellers in short-term	132	5.4	76,634,883,070	51,813,330,846
4.	Other short-term receivables	135	5.5	180,883,896,826	336,298,139,488
5.	Short-term allowances for doubtful debts	136	5.6	(160,678,311,060)	(177,337,995,027)
6.	Shortage of assets awaiting resolution	137		172,111,174	1,975,229,190
IV.	Inventories	140		165,033,344,934	156,054,736,953
1.	Inventories	141	5.7	181,960,698,019	172,982,090,038
2	Allowances for devaluation of inventories	149		(16,927,353,085)	(16,927,353,085)
VI.	Other current assets	160		26,683,506,481	21,446,850,077
1.	Short-term deferred expenses	161	5.8	9,425,475,679	3,813,431,221
2.	Deductible value added tax	162		6,958,511,738	8,244,591,040
3.	Tax and other receivables from government budget	163	5.15	10,299,519,064	9,388,827,816

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)

As at 30/06/2026

ASSETS	Code	Note	30/6/2026 VND	01/01/2026 VND
B - LONG-TERM ASSETS (200=210+220+240+250+260+270)	200		3,857,208,879,890	3,763,995,630,739
I. Long-term receivables	210		184,663,329,817	184,030,854,410
3. Other long-term receivables	215	5.5	184,663,329,817	184,030,854,410
II. Fixed assets	220		517,589,279,617	516,292,015,241
1. Tangible fixed assets	221	5.9	415,459,952,989	412,421,043,052
- <i>Historical Costs</i>	222		938,559,195,928	848,499,133,456
- <i>Accumulated depreciation</i>	223		(523,099,242,939)	(436,078,090,404)
3. Intangible fixed assets	227	5.10	102,129,326,628	103,870,972,189
- <i>Historical Costs</i>	228		129,061,614,188	127,390,238,188
- <i>Accumulated amortization</i>	229		(26,932,287,560)	(23,519,265,999)
III. Investment properties	240	5.11	19,370,922,027	19,973,518,869
1. Historical Costs	241		36,155,810,460	36,155,810,460
2. Accumulated depreciation	242		(16,784,888,433)	(16,182,291,591)
IV. Long-term assets in progress	250		197,240,888,349	197,597,150,139
2. Construction in progress	252	5.12	197,240,888,349	197,597,150,139
VI. Long-term investments	260	5.2	2,327,178,452,827	2,310,328,613,416
2. Investments in joint ventures and associates	262		2,327,178,452,827	225,328,613,416
3. Investments in equity of other entities	263		16,423,700,000	2,101,423,700,000
4. Allowances for long-term investments	264		(16,423,700,000)	(16,423,700,000)
VII. Other Long-term assets	270		611,166,007,253	535,773,478,664
1. Long-term deferred expenses	271	5.8	453,016,601,153	453,913,539,354
2. Deferred income tax assets	272		155,578,262	184,366,547
5. Goodwill	279	5.13	157,993,827,838	81,675,572,763
TOTAL ASSETS (280 = 100+200)	280		4,472,725,364,757	4,449,008,767,415

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)

As at 30/06/2026

	Code	Note	30/6/2026 VND	01/01/2026 VND
C- LIABILITIES (300=310+330)	300		2,556,682,229,284	2,550,086,979,784
I. Short-term liabilities	310		827,455,284,073	687,748,652,015
1. Short-term trade payables	311	5.14	33,671,796,795	31,110,864,565
2. Short-term prepayments from customers	312		19,866,215,085	16,535,347,128
3. Dividends and profit payables	313		2,424,582,640	2,084,934,450
4. Short-term Taxes and other payables to State budget	314	5.15	219,689,124,439	234,912,013,405
5. Payables to employees	315		10,712,569,703	14,928,569,595
6. Short-term accrued expenses	316	5.16	22,507,219,723	16,346,310,049
8. Short-term unearned revenue	319	5.17	6,812,567,183	5,899,638,644
9. Other short-term payments	320	5.18	159,154,549,299	194,561,548,012
10. Short-term borrowings and finance lease liabilities	321	5.19	341,278,343,600	160,000,000,000
12. Bonus and welfare funds	323		11,338,315,606	11,369,426,167
II. Long-term liabilities	330		1,729,226,945,211	1,862,338,327,769
1. Long-term trade payables	331	5.14	-	1,817,664,458
5. Long-term deferred revenues	337		188,179,366,385	191,074,355,375
6. Other long-term payables	338	5.18	508,354,902,473	519,674,076,159
7. Long-term borrowings and finance lease liabilities	339	5.19	990,000,000,000	1,110,000,000,000
11. Deferred income tax payables	342	5.20	39,724,046,353	39,772,231,777
12. Long-term provisions	343		2,968,630,000	-
D- OWNERS' EQUITY	400	5.21	1,916,043,135,473	1,898,921,787,631
1. Contributed capital	411		3,000,000,000,000	3,000,000,000,000
- Ordinary shares with voting rights	411a		3,000,000,000,000	3,000,000,000,000
4. Other capital	414		6,270,825,481	6,270,825,481
8. Development and investment funds	418		105,821,852,441	105,752,876,950
9. Other equity funds	419		14,345,072,839	14,345,072,839
10. Undistributed profit after tax	420		(2,333,236,488,411)	(2,379,145,836,314)
- Undistributed profit after tax brought forward	420a		(2,379,442,233,245)	(2,446,257,975,683)
- Undistributed profit after tax for the current year	420b		46,205,744,834	67,112,139,369
11. Non-controlling interests	429		1,122,841,883,123	1,151,698,858,675
TOTAL RESOURCES (440=300+400)	440		4,472,725,364,757	4,449,008,767,415

Preparer

Nguyen Thi Na

Chief Accountant

Vu Xuan Duong

Hanoi, 28th August 2026

General Director



Le Vu Hai

INTERIM CONSOLIDATED INCOME STATEMENT
For the period ended 30/06/2026

ITEMS	Code	Note	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
1. Revenues from sales and services rendered	01	6.1	511,678,177,264	327,838,356,420
2. Revenue deductions	02	6.2	21,263,094,490	16,241,537,222
3. Net revenues from sales and services rendered (10 = 01-02)	10	6.3	490,415,082,774	311,596,819,198
4. Cost of goods	11	6.4	309,775,817,979	210,459,564,647
5. Gross revenues from sales and services rendered (20 = 10-11)	20		180,639,264,795	101,137,254,551
7. Financial income	22	6.5	16,596,292,218	5,120,782,107
8. Financial expenses	23	6.6	55,649,214,819	53,674,792,356
<i>In which: interest expenses</i>	24		56,217,939,463	53,882,305,472
9. Selling expenses	25	6.7	92,679,887,675	54,158,951,797
10. General administrative expenses	26	6.7	84,888,695,036	53,639,953,921
11. Share of profit or loss of joint ventures and associates	27		23,849,139,411	22,028,702,788
12. Net profits from operating activities {30 = 20+21+(22-23)-(25+26)+27}	30		(12,133,101,106)	(33,186,958,628)
13. Other income	31	6.8	26,261,190,876	25,875,650
14. Other expenses	32	6.8	6,448,549,062	5,912,254,553
15. Other profits (40 = 31-32)	40	6.6	19,812,641,814	(5,886,378,903)
16. Total net profit before tax(50 = 30+40)	50		7,679,540,708	(39,073,337,531)
17. Current corporate income tax expenses	51	6.9	7,191,147,347	5,532,676,834
18. Deferred corporate income tax expenses	52	6.10	(19,397,138)	368,990,675
19. Profits after corporate income tax (60 = 50-51-52)	60		507,790,499	(44,975,005,040)
20. Profit after tax of Parent Company	61		19,756,915,948	2,053,980,194
21. Profit after tax attributable to Non-controlling interests	62		(19,249,125,449)	(47,028,985,234)
22. Basic earnings per share	70	6.11	66	7

Ha Noi, 28th August 2026

Preparer

Chief Accountant

General Director

Nguyen Thi Na

Vu Xuan Duong



Le Vu Hai

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

For the period ended 30/06/2026

ITEMS	Code	Note	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
I. Net cash flows from operating activities				
1. Profit before tax	01		7,679,540,708	(39,073,337,531)
2. Adjustments for				
- Depreciation of fixed assets and investment properties	02		29,495,280,088	22,581,489,716
- Provisions	03		(14,266,387,300)	(10,856,449)
- Gains (losses) on exchange rate differences from revaluation of accounts derived from foreign currencies	04		(6,641,959)	(56,604,425)
- Gains (losses) on investing activities	05		(40,401,421,295)	(27,006,306,851)
- Interest expenses	06		56,217,939,463	53,882,305,472
3. Operating profit before changes in working capital	08		38,718,309,705	10,316,689,932
- Increase (decrease) in receivables	09		85,827,192,376	35,842,061,424
- Increase (decrease) in inventories	10		(8,978,607,981)	92,227,575,133
- Increase (decrease) in payables	11		17,325,994,310	(85,749,875,098)
- Increase (decrease) deferred expenses	12		(90,719,796,349)	(10,817,583,837)
- Interest paid	14		(54,499,012,349)	(54,113,584,868)
- Corporate income tax paid	15		(28,497,217,101)	(28,129,010,435)
- Other payments on operating activities	17		(516,322,259)	(492,458,670)
Net cash flows from operating activities	20		(41,339,459,648)	(40,916,186,419)
II. Cash flows from investing activities				
1. Expenditures on purchase and construction of fixed assets and long-term assets	21		(2,651,793,721)	(63,156,790,583)
2. Proceeds from disposal or transfer of fixed assets and other long-term assets	22		-	11,388,889
3. Expenditures on loans and purchase of debt instruments from other entities	23		(63,419,276,331)	(19,371,605,753)
4. Proceeds from lending or repurchase of debt instruments from other entities	24		102,615,853,721	4,113,340,001
5. Expenditures on equity investments in other entities	25		-	(1,000,000,000)
7. Proceeds from interests, dividends and distributed profits	27		6,566,282,391	3,542,526,487
Net cashflow from investing activities	30		43,111,066,060	(75,861,140,959)

INTERIM CONSOLIDATED CASH FLOW STATEMENT (CONTINUED)

(Indirect method)

For the period ended 30/06/2026

ITEMS	Code	Note	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
III. Cash flows from financing activities				
1. Proceeds from issuance of shares and receipt of contributed capital	31		-	55,680,716,260
3. Proceeds from borrowings	33		121,607,000,937	69,580,078,420
4. Repayment of financial principal	34		(60,328,657,337)	(34,602,010,672)
<i>Net cashflow from financing activities</i>	40		61,278,343,600	90,658,784,008
Net cashflow during the period (50 = 20+30+40)	50		63,049,950,012	(26,118,543,370)
Cash and cash equivalents at beginning of period	60	5.1	102,820,808,109	169,749,007,919
Effect of exchange rate fluctuations	61		6,641,959	56,604,425
Cash and cash equivalents at end of period (70 = 50+60+61)	70	5.1	165,877,400,080	143,687,068,974

Preparer



Nguyen Thi Na

Chief Accountant



Vu Xuan Duong

Hanoi, 28th August 2026
General Director



Le Vu Hai

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the period ended 30/06/2026

1. COMPANY INFORMATION

1.1. Form of equity ownership

Ocean Group Joint Stock Company (hereinafter referred to as “the Company”) is established and operating under the Enterprise Registration Certificate No. 0102278484 issued by the Department of Planning and Investment of Hanoi City first time No. 0103017634 on 31st May 2007, the 22nd changes on 25th August 2025 on the change of legal representative of the Company and update the administrative boundaries.

The charter capital of the Company according to the 22nd amended Business Registration Certificate dated 25/08/2025 is VND 3,000,000,000,000 (*In words: Three trillion VND*).

Address of the Company's head office: 23rd Floor, Leadvisors Tower Building, No. 643 Pham Van Dong, Nghia Do Ward, Hanoi City, Vietnam.

The Company's shares are listed on the HOSE with the stock code OGC. At the time of this report, OGC shares are still under the warning status according to Notice No. 874/TB-SGDHCM dated 6th April 2026 of the Ho Chi Minh City Stock Exchange.

1.2. Operating industries and principal activities

- Investment in and trading of real estate;
- Services, tourism and accommodation;
- Manufacture and trading of consumer goods;;

1.3. Normal operating cycle

The Company's normal business production cycle is 12 months.

1.4 The Company structure

As at 30/6/2026, the Company has the following subsidiaries and associates:

Name	Address	Main business activities	Capital ratio	Voting ratio
Investments in Subsidiaries				
One Capital Hospitality Joint Stock Company(****)	Hanoi	Travel, Restaurant, Hotel	55.60%	55.60%
Ocean Natural Resources Development Joint Stock Company (*)	Hanoi	Afforestation, forest care, logging, wood production	75.05%	75.05%
INFO Commodities Exchange JSC (**)	Hanoi	Commodity Exchange	100.00%	100.00%
Vietnam TKD Real Estate Business Investment Company Limited (***)	Hanoi	Real estate business	100.00%	100.00%
Investments in Associates				
Hanoi - Bac Giang BOT Investment Joint Stock Company	Bac Ninh	Construction and collection of road use service fees	21.00%	21.00%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

1.4 The Company structure (Continued)

- (*) According to Decision No. 61/QĐ-SKHĐT dated 09/05/2018 of the Department of Planning and Investment of Lang Son province on project revocation and Notice No. 69/TB-STNMT dated 25/06/2018 of the Department of Natural Resources and Environment of Lang Son province on project land revocation, Dai Duong Natural Resources Development Joint Stock Company is required to move assets out of the land within 24 months from 9th May 2018. This company has stopped operating and has no production and business activities during the period.
- (**) According to Decision No. 3920/QĐ-BCT dated 18/10/2018 of the Ministry of Industry and Trade on revoking the license to establish the INFO Commodities Exchange JSC. This company has stopped operating and has no production and business activities during the period.
- (***) Vietnam TKD Real Estate Business Investment Company Limited was established in January 2015, however, the capital contribution obligation has not been fully fulfilled by the members. This company has stopped operating and had no production and business activities during the period.
- (****) As at 30/06/2026, One Capital Hospitality Joint Stock Company (OCH) has the following Subsidiaries and Associates:

Name	Address	Principal activities	Capital contribution ratio	Benefit ratio	Voting ratio
Direct subsidiary					
Tan Viet Joint Stock Company	Nha Trang	Short-term accommodation services	51.42%	51.42%	51.42%
One Capital Consumer Joint Stock Company (i)	Hanoi	Food manufacturing; manufacture of products from flour. Processing and preserving meat and products from meat	49.61%	61.9%	61.20%
Viptour - Togi Joint Stock Company	Ha Noi	Accommodation services	86.13%	86.13%	86.13%
Evening Star Nha Trang Joint Stock Company	Nha Trang	Restaurants and mobile food services	99.9997%	99.9997%	99.9997%
Leadvisors Special Opportunities Fund	Ha Noi	Securities investment fund management. securities investment company	99.00%	99.00%	99.00%
Indirect subsidiary					
Trang Tien Ice Cream Joint Stock Company <i>Indirectly held through One Capital Consumer Joint Stock Company</i>	Hanoi	Processing of milk and dairy products		61.07%	99.98%
Givral Bakery Joint Stock Company <i>Indirectly held through One Capital Consumer Joint Stock Company</i>	Ho Chi Minh	Production of cakes from flour		61.09%	99.99997%
Japan Foods Joint Stock Company <i>Indirectly held through One Capital Consumer Joint Stock Company</i>	Hanoi	Processing and preserving seafood, meat and products from seafood and meat		61.09%	100.00%

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30/06/2026

1.4 The Company structure (Continued)

As at 30/6/2026, the Company had investments in subsidiaries and associates as follows::

Name	Address	Principal activities	Capital contribution ratio	Benefit ratio	Voting ratio
Indirect subsidiary (Continued)					
Fuji Food Joint Stock Company <i>Indirectly held through Trang Tien Ice Cream Joint Stock Company</i>	Hanoi	Processing and preserving seafood, meat and products from seafood and meat		31.15%	51.00%
Binh Hung Manufacturing Company Limited <i>Indirectly held through Givral Bakery Joint Stock Company</i>	Bac Ninh	Real estate business. land use rights owned. used or leased		61.09%	100.00%
Tin Phat Ice Cream Joint Stock Company <i>Indirectly held through Trang Tien Ice Cream Joint Stock Company</i>	Ha Noi	Processing of milk and dairy products		60.99%	99.87%
Seikado Company Limited <i>Indirectly held through One Capital Consumer Joint Stock Company</i>	Ha Noi	Wholesale and retail of food products		61.09%	100.00%
Hai Ha - KOTOBUKI Company Limited <i>Indirectly held through Seikado Company Limited</i>	Ha Noi	Manufacture of bakery products		42.76%	70.00%
Indirect associates					
IDS Equity Holdings Joint Stock Company	Ha Noi	Real estate business		18.33%	30.00%

(i) The Company directly holds a 49.61% ownership interest, while its subsidiary, Leadvisors Special Opportunities Fund , holds an 11.48% ownership interest in One Capital Consumer Joint Stock Company.

1.5. Number of employees at the end of the accounting period

The number of employees of the Company and its subsidiaries as at 30/06/2026 was 1,442 (as at 31/12/2025: 1,180).

1.6. Statement of information comparability on the interim consolidated financial statements

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the enterprise accounting regime. This Circular supersedes the enterprise accounting regime issued in conjunction with Circular No. 200/2014/TT-BTC dated December 22, 2014, and Circular No. 53/2016/TT-BTC dated March 21, 2016, of the Ministry of Finance. Circular No. 99/2025/TT-BTC applies to fiscal years commencing on or after January 1, 2026.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

1.6. Statement of information comparability on the interim consolidated financial statements (Continued)

On April 20, 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated December 22, 2014, regarding guidance on the preparation and presentation of consolidated financial statements. Circular No. 43 took effect on the date of its issuance and applies to the preparation and presentation of consolidated financial statements for fiscal years commencing on or after January 1, 2026.

The Company has applied the guidance set forth in Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC since January 1, 2026. In instances where the application of these Circulars results in changes to the presentation of the financial statements, the Company restates or reclassifies comparative figures in accordance with regulations. Consequently, the accounting information and figures presented in the interim consolidated financial statements are comparable, as they have been calculated and presented on a consistent basis.

2. FISCAL YEAR AND ACCOUNTING CURRENCY

Fiscal year

The Company's fiscal year applicable for the preparation of its financial statements starts on 1st January and ends on 31st December of solar year.

The interim consolidated financial statements are prepared for the period ended 30/06/2026.

Accounting currency

The accompanying interim consolidated financial statements are expressed in Vietnamese Dong (VND).

3. ACCOUNTING STANDARDS AND SYSTEM

3.1 Accounting System

The Company applies the Vietnamese Corporate Accounting Regime promulgated under Circular No. 99/2025/TT-BTC dated 27th October 2025 issued by the Minister of Finance.

3.2 Statements for the compliance with Accounting Standards and System

The Board of General Directors ensures to follow all the requirements of the Vietnamese Accounting Standards and System, which were issued to guide the preparation and presentation of the Interim Consolidated Financial Statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the significant accounting policies applied by the Company in preparing its interim consolidated financial statements:

Basis of preparation of the interim consolidated financial statements

The Company's interim consolidated financial statements are prepared in accordance with Circular No. 202/2014/TT-BTC dated 22nd December 2014 and Circular No. 43/2026/TT-BTC dated 20th April 2026 amending and supplementing certain provisions of Circular No. 202/2014/TT-BTC, issued by the Ministry of Finance to provide guidance on the methods of preparation and presentation of interim consolidated financial statements, specifically:

The accompanying interim consolidated financial statements are presented in Vietnamese Dong (VND), under the historical cost principle and in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting Regime, and relevant statutory regulations governing the preparation and presentation of interim consolidated financial statements.

The interim consolidated financial statements incorporate the interim separate financial statements of the Company and the financial statements of entities controlled by the Company (the "subsidiaries") as at 30th June 2026. Control is achieved when the Company has the power to govern the financial and operating policies of the investees so as to obtain benefits from their activities. The accompanying interim consolidated financial statements have been prepared for the accounting period ended 30th June 2026.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Basis of preparation of the interim consolidated financial statements (Continued)

The results of operations of subsidiaries acquired or sold during the period are presented in the Interim Consolidated Financial Statement from the date of acquisition or up to the date of sale of the investment in that subsidiary.

Where necessary, adjustments are made to the Interim Financial Statements of Subsidiaries to bring their accounting policies in line with those of the Company and its Subsidiaries.

All transactions and balances between Companies within the same Company are eliminated upon consolidation of the Interim Financial Statements.

Non-controlling interests are presented as a separate item within equity in the Interim Consolidated Statement of Financial Position.

The non-controlling interest are presented as a separate item within equity in the Interim Consolidated Statement of Financial Position. The non-controlling interest consists of the amount of the non-controlling interests at the date of the original business combination and the non-controlling interest in changes in equity since the date of the business combination. Losses arising at the subsidiary must be allocated in proportion to the ownership interest of the non-controlling shareholders, even if such losses are greater than the ownership interest of the non-controlling shareholders in the net assets of the subsidiary.

The interim consolidated financial statements are consolidated based on the interim separate financial statements of the Parent Company and the interim financial statements of its subsidiaries.

The accompanying interim consolidated financial statements are not intended to present the consolidated financial position, consolidated results of operations, and consolidated cash flows in accordance with generally accepted accounting principles and practices in countries other than Vietnam.

Accounting estimates

The preparation of the interim consolidated financial statements in conformity with Vietnamese Accounting Standards requires the Board of General Directors to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent assets and liabilities at the date of the interim consolidated financial statements and the reported amounts of revenues and expenses during the period. Actual results may differ from those estimates and assumptions.

Cash and cash equivalents

Cash comprises cash on hand, bank deposits.

Cash equivalents comprise short-term deposits and highly liquid investments with an original maturity of less than 3 months that are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value.

Financial investments

Held to maturity investments

Held to maturity investments includes: term bank deposits with original maturities of more than 3 months for the purpose of earning periodic interest.

Investments held to maturity are recognized from the date of purchase and initially measured at purchase price plus transaction costs directly attributable to the acquisition of the investments. After initial recognition, investments held to maturity are measured at their carrying amount, comprising the principal amount and accrued interest up to the reporting date, less any impairment provision, if any. Interest income from investments held to maturity arising after the date of purchase is recognized in the Statement of Income on an accrual basis. Interest earned prior to the date on which the Company acquires the investments is deducted from the cost of the investments at the date of purchase.

Allowance for bad debts of held-to-maturity investments is made in conformity with current accounting regulations.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial investments (Continued)

Investments in associates and other investments

Investments in associates and joint ventures in which the Company has significant influence are presented under the equity method in the Interim Consolidated Financial Statements.

Other investments: Recorded at cost, which includes purchase price and directly attributable costs. After initial recognition, these investments are measured at cost less provision for impairment of the investment.

Allowance for loss of investments

Allowance for losses of investments in subsidiaries, contributions to joint ventures, investments in associates and investments in equity instruments of other entities is made when there is apparent evidence for impairment in value of the investments as at the balance sheet date.

For investees that are parent companies, the basis for making provision for impairment of investments is the consolidated financial statements of the investees.

Receivables

The receivables comprise the customer receivables and other receivables. Receivables are recognized at the carrying amounts less allowances for doubtful debts.

Allowance for doubtful debts is assessed and made for overdue receivables that are difficult to be collected, or the debtor is unable to pay due to dissolution, bankruptcy or similar difficulties.

Inventories

Inventories are measured at the lower of cost and net realizable value. Cost of inventories comprise costs of direct materials, direct labor, and general operation (if any) incurred in bringing the inventories to their present location and conditions.

Net realizable value is the estimated selling price of inventory items less all estimated costs of completion and costs of marketing, selling and distribution. The cost of inventories is determined in accordance with the weighted average method.

The Company's allowance for impairment of inventories is made when there is reliable evidence of impairment of the net realizable value compared to the history cost of inventories.

Tangible fixed assets and Depreciation

Tangible fixed assets are stated at history cost less accumulated depreciation. Historical costs of tangible fixed assets include all the expenses paid by the Company to bring the asset to its working condition for its intended use.

Tangible fixed assets are depreciated using straight line method over their estimated useful lives. Details are as follows:

	<u>Years</u>
Buildings and Structures	04 - 45
Machinery equipment	03 - 25
Office equipment	03 - 10
Transportation means	06 - 15
Others	04 - 08

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Intangible fixed assets and Amortization

Land use rights: are all actual costs the Company has spent directly related to the land area used, including: money spent to obtain land use rights, costs for compensation, site clearance, site leveling, and registration fees...

Intangible fixed assets are Land Use Rights with a definite term, amortized using the straight-line method based on the effective period of the land use right certificate.

	<u>Years</u>
Land Use Rights	21 - 40

Investment properties

Investment real estate is a factory in VSIP Bac Ninh Industrial Park (Lot No. 027B) held by the Company for the purpose of earning rental income or waiting for capital appreciation, presented at original cost less accumulated depreciation.

The cost of an investment property comprises all costs paid by the Company or the fair value of other consideration given to acquire the investment property at the time of its acquisition or completion of construction.

Expenses related to Investment Real Estate arising after initial recognition must be recorded as production and business expenses in the period, unless these expenses are likely to make Investment Real Estate generate more economic benefits in the future than the initially assessed level of operation, then they are recorded as an increase in the original cost of Investment Real Estate.

Investment real estate for lease is depreciated using the straight-line method over its estimated useful life, as follows:

	<u>Years</u>
Buildings and Structures	30

Business cooperation contract (BCC)

A business cooperation contract (BCC) is a contractual agreement between two or more parties to jointly carry out an economic activity without forming an independent legal entity. This activity may be jointly controlled by the capital contributors under the joint venture agreement or controlled by one of the participating parties.

The company that contributes money to the business cooperation (BCC) activity is recorded as a receivable. During the implementation of the BCC activity, the BCC stipulates that the parties jointly divide the business cooperation results of the BCC as follows:

- The parties shall record in the Business Performance Report the revenue, expenses and profits corresponding to the share divided according to the BCC agreement.

The party performing the accounting of the BCC shall be obliged to perform the BCC's obligations to the State Budget on behalf of the other parties, perform tax settlement and reallocate this obligation to the other parties according to the BCC agreement.

Construction in progress

Construction in progress reflects the Properties in progress for production, leasing, administrative purposes, or for any other purposes are recognized at the historical cost. This cost includes relevant service fees, interest fees in accordance with the Company's accounting policies. Depreciation of these assets is the same as the other assets, commencing from these assets are ready for their intended use.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Deferred corporate income tax

Deferred income tax assets

Deferred income tax assets represent corporate income tax recoverable in future periods arising from deductible temporary differences.

Deferred income tax assets are recognized when it is probable that taxable profits will be available in the future against which the temporary differences between tax and accounting treatments can be utilized. The carrying amount of deferred corporate income tax assets is reviewed at the end of each reporting period and is reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow the benefit of part or all of the deferred income tax assets to be utilized.

Deferred income tax assets are measured at the tax rates expected to apply in the year in which the assets are recovered, based on tax rates enacted at the end of the reporting period.

Deferred income tax assets are offset against deferred income tax liabilities when preparing the consolidated statement of financial position at the reporting date.

Deferred income tax liabilities

Deferred income tax liabilities represent corporate income tax payable in future periods arising from taxable temporary differences. Deferred income tax liabilities are recognized for all taxable temporary differences.

Deferred income tax liabilities are measured at the current corporate income tax rate of 20%.

Prepaid expenses

Prepaid expenses comprise actual expenses arising but relevant to financial performance in several accounting periods. The Company's prepaid expenses includes:

Tools and supplies

Tools and supplies are recorded to expenses and depreciated to on a straight-line basis with useful life of not exceeding 03 years.

Fixed assets major repairs expenses

Fixed assets major repairs expenses which have significant value incurring one time which are recorded to expenses and amortized on a straight-line basis over 03 years.

Payables, Other Payables

The account payables are monitored in details by payable terms, payable parties, original currency and other factors depending on the Company's management requirement. The account payables include payables as trade payables, loans payable, intercompany payable and other payables which are determined almost certainly about the recorded value and term, which is not carried less than amount to be paid. They are classified as follows:

- Trade payables: Comprise trade-related payables arising from transactions for the purchase of goods, services and assets from suppliers or vendors (being entities independent of the purchaser). Trade payables also include amounts payable between the parent company and its subsidiaries, joint ventures and associates.
- Other payables reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

At the end of the accounting period, the Company remeasures the balances of liabilities denominated in foreign currencies using the average of the bank's buying and selling transfer exchange rates quoted by the commercial bank with which the Company regularly conducts transactions.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Dividends and profit payables

Dividends are recognized as a liability when the Company's Board of Directors, as authorized by the General Meeting of Shareholders, issues a dividend distribution notice and the Vietnam Securities Depository and Clearing Corporation announces the record date for entitlement to dividends.

Accrued expenses

Actual expenses not yet paid but deducted in advance from production and business expenses in the period to ensure that when actual expenses arise, they do not cause sudden changes in production and business expenses on the basis of ensuring the principle of matching between revenue and expenses.

The Company records payable expenses according to the following main expense contents:

- Labor, material and fuel costs: Accrued based on estimated costs according to the budget documentation, based on the volume of work completed;
- Interest expense
- Other payable expenses

Unrealized revenues

Unearned revenue includes revenue received in advance such as: Amounts paid in advance by customers for one or more accounting periods for asset leasing. Periodically, calculate, determine and transfer unrealized revenue to revenue in the period in accordance with the asset leasing period.

Unrealized revenue is allocated on a straight-line basis over the periods for which payment has been received in advance.

Loans and finance lease liabilities

Loans and finance lease liabilities include loans, financial leases, excluding loans in the form of bonds or preference shares with terms that the issuer is required to repurchase at a certain point in the future.

The Company monitors loan amounts and financial liabilities in details by each type and classifies them into short-term and long-term according to repayment term.

Expenses directly related to the loan are recognized to financial expenses, except for expenses incurred from a consolidated loan for investment, construction or production in progress, which are capitalized according to Accounting Standard "Borrowing costs".

Recognition and capitalization of Borrowing costs

All other borrowing costs are recognised in the Income statement when incurring, except for the borrowing cost capitalized under Vietnamese Accounting Standards "Borrowing cost".

Owners' equity

Capital is recorded according to the actual amounts invested by shareholders.

Share premium is recognized as the difference between the actual issue price and the par value of shares upon the initial issuance, additional issuance, or re-issuance of treasury shares, whether the difference is positive or negative.

Retained earnings are determined based on the results of operations after corporate income tax and the distribution of profits.

Profit after corporate income tax is distributed to shareholders after setting up funds in accordance with the Company's Charter as well as the provisions of law and approved by the General Meeting of Shareholders.

Dividends are recognized as a liability when approved by the General Meeting of Shareholders.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue and other income

Revenue from real estate

The Company's revenue from sale of real estate is recognized when it satisfies all following conditions:

- (a) The real estate is totally completed and handed over to the buyer. The Company has transferred the significant risks and rewards of ownership of the real estate to the buyer.
- (b) The Company does not retain managerial right over the real estate as the owners or control involvement with the real estate.
- (c) The amount of revenue can be measured reliably.
- (d) It is probable that the economic benefits associated with the transaction will flow to the Company.
- (e) The costs incurred in respect of the transaction can be measured reliably.

Revenue from goods

Sales revenue is recognized when all five (5) following conditions are satisfied at the same time:

- (a) The company has transferred to the buyer the significant risks and rewards of ownership of the goods;
- (b) The company no longer holds the right to manage the goods as the owner of the goods or the right to control the goods;
- (c) Revenue is determined with relative certainty;
- (d) The company will gain economic benefits from the sale transaction; and
- (e) Identify the costs associated with a sales transaction.

Revenue from services

Revenue from services is recognized when the outcome of that transaction can be reliably determined. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in the year by reference to the percentage of completion of the transaction at the balance sheet date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

- (a) The amount of revenue can be measured reliably;
- (b) It is probable that the economic benefits associated with the transaction will flow to the Company;
- (c) Identify the completed work as at the balance sheet date;
- (d) Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

Revenue from interest income, dividends and profits received and other income: The revenue is recognized when the Company can obtain economic benefits from the above activities and when it is reliably measured.

Cost of goods sold

Cost of goods sold is the total cost incurred in providing services; the cost of production of construction products during the period is consistent with the revenue principle. Expenses exceeding the normal level of inventories are recorded immediately in the cost of goods sold.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial expenses

Finance expense reflect expenses incurred during the period, primarily comprising:

- Borrowing costs: Recognized monthly based on the loan principal, applicable interest rate, and the actual number of days outstanding.

Current corporate income tax expense

Corporate income tax expenses (or corporate income tax income): is total current and deferred income tax expenses (or total current and deferred tax) in determining profit or loss of a period.

- Current income tax expenses: are corporate income tax payable calculated on taxable profit during the year and current corporate income tax rate. Current income tax is calculated on taxable income and applicable tax rate during the tax period. Difference between taxable income and accounting profit is from adjustment of differences between accounting profit and taxable income in accordance with current tax policies.
- Deferred income tax expenses: is corporate income tax payable in the future arising from: recognising deferred income tax payable during the year; reversing deferred tax assets recognized in previous years/periods; not recognizing deferred tax assets or deferred tax liabilities raising from transactions that directly recorded to equity.

The Company has an obligation to pay corporate income tax at the rate of 20% on taxable profits.

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

Related parties

A party is considered a related party of the Company in case that party is able to control the Company or to cause material effects on the financial decisions as well as the operations of the Company. A party is also considered a related party of the Corporation in case that party is under the same control or is subject to the same material effects.

When considering the relationship of related parties, the nature of relationship is focused more than its legal form.

Earnings per share

Basic earnings per share is calculated by dividing net profit (loss) after tax for the year attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the period.

Segment reporting

A segment is a distinguishable component of the Company that is engaged either in providing related products or services (business segment), or in providing products or services within a particular economic environment (geographical segment) that is subject to risks and returns that are different from those of other segments. The Board of General Directors considers that the Company operates in four business segments: Sales of finished goods and products; Hotel and premises leasing; Real estate and other activities in a single geographical segment, which is Vietnam. Segment reporting will be prepared according to business segments.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5. SUPPLEMENTARY INFORMATION TO ITEMS DISCLOSED IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

5.1 Cash and cash equivalents

	30/6/2026 VND	01/01/2026 VND
Cash on hand	3,456,839,062	6,504,580,825
Bank deposits	79,498,061,550	62,212,023,406
Cash equivalents	82,855,438,356	34,008,013,699
Total	165,877,400,080	102,820,808,109

(i) *Details of demand deposits are as follows:*

	30/6/2026 VND	01/01/2026 VND
Vietnam Joint Stock Commercial Bank for Industry and Trade	50,968,023,811	34,042,662,491
Joint Stock Commercial Bank for Foreign Trade of Vietnam	11,343,917,978	21,573,059,990
Joint Stock Commercial Bank for Investment and Development of Vietnam	12,276,483,939	4,614,276,242
Others	4,909,635,822	1,982,024,683
Total	79,498,061,550	62,212,023,406

(ii) *Details of cash equivalents are as follows:*

	30/6/2026 VND	01/01/2026 VND
Vietnam Joint Stock Commercial Bank for Industry and Trade	45,104,554,795	11,400,000,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam	22,700,000,000	12,500,000,000
Others	15,050,883,561	10,108,013,699
Total	82,855,438,356	34,008,013,699

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.2 Financial investments

a. Trading securities

	30/6/2026 (VND)			01/01/2026 (VND)		
	Original cost	Fair value	Provision	Original cost	Fair value	Provision
Total stock value	21,755,491,533		(14,786,733,200)	21,755,491,533		(14,362,066,533)
+ Ha Noi PVR Investmentjoint Stock Company	18,184,066,533	3,397,333,333	(14,786,733,200)	18,184,066,533	3,822,000,000	(14,362,066,533)
+ Fafilm Ho Chi Minh City Joint Stock Company	3,571,425,000	(i)	-	3,571,425,000	(i)	-
Total	21,755,491,533		(14,786,733,200)	21,755,491,533		(14,362,066,533)

As at 30th June 2026, the Company held a 6.14% ownership interest in Ha Noi PVR Investment Joint Stock Company and a 25% ownership interest in Fafilm Ho Chi Minh City Joint Stock Company. The Company determined that these ownership interests were held temporarily and that these investments would be disposed of in the near future. Accordingly, these investments were classified and presented under “Trading securities” in the interim consolidated statement of financial position.

The fair value of the securities of Ha Noi PVR Investment Joint Stock Company was determined based on the average reference price over the 30 consecutive trading days immediately preceding the date of preparation of the financial statements for the PVR stock code on the UPCOM at 30th June 2026. Accordingly, the fair value as at 30th June 2026 was VND 3,397,333,333.

(i) Fafilm Ho Chi Minh City Joint Stock Company is unlisted. Therefore, the Company has not determined the fair value of this financial investment because Vietnamese Accounting Standards and the Vietnamese Corporate Accounting Regime currently do not provide guidance on determining fair value using valuation techniques. The fair value of this financial instrument may differ from its carrying amount.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.2 Financial investments (Continued)

b. Held to maturity investments

	30/6/2026 (VND)			01/01/2026 (VND)		
	Original cost	Recoverable amount	Allowances	Original cost	Recoverable amount	Allowances
Short-term	132,929,718,578	127,510,952,713	(5,418,765,865)	161,110,126,653	154,691,360,788	(6,418,765,865)
<i>Term deposits</i>	<i>127,000,627,234</i>	<i>127,000,627,234</i>	<i>-</i>	<i>153,897,204,624</i>	<i>153,897,204,624</i>	<i>-</i>
Vietnam Prosperity Joint Stock Commercial Bank	-	-	-	6,000,000,000	6,000,000,000	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam	10,400,000,000	10,400,000,000	-	11,000,000,000	11,000,000,000	-
Vietnam International Commercial Joint Stock Bank – Dong Da Branch	25,000,000,000	25,000,000,000	-	-	-	-
Asia Commercial Joint Stock Bank	6,000,000,000	6,000,000,000	-	15,000,000,000	15,000,000,000	-
Vietnam Joint Stock Commercial Bank for Industry and Trade – Ba Dinh Branch (i)	70,000,000,000	70,000,000,000	-	105,400,000,000	105,400,000,000	-
Others	15,600,627,234	15,600,627,234	-	16,497,204,624	16,497,204,624	-
<i>Interest receivable on deposits</i>	<i>573,131,345</i>	<i>510,325,479</i>	<i>(62,805,866)</i>	<i>856,962,030</i>	<i>794,156,164</i>	<i>(62,805,866)</i>
Joint Stock Commercial Bank for Investment and Development of Vietnam	1,509,041	1,509,041	-	1,334,795	1,334,795	-
Vietnam Joint Stock Commercial Bank for Industry and Trade	220,931,507	220,931,507	-	299,793,972	299,793,972	-
Vietnam International Commercial Joint Stock Bank	59,309,589	59,309,589	-	-	-	-
Asia Commercial Joint Stock Bank	74,958,904	74,958,904	-	381,452,055	381,452,055	-
Joint Stock Commercial Bank for Investment and Development of Vietnam	-	-	-	111,575,342	111,575,342	-
Chickin Fast Food Solutions Joint Stock Company	62,805,866	-	(62,805,866)	62,805,866	-	(62,805,866)
Vietnam International Commercial Joint Stock Bank	153,616,438	153,616,438	-	-	-	-
<i>Loans</i>	<i>5,355,959,999</i>	<i>-</i>	<i>(5,355,959,999)</i>	<i>6,355,959,999</i>	<i>-</i>	<i>(6,355,959,999)</i>
Tosy Robotics Joint Stock Company (ii)	4,786,659,999	-	(4,786,659,999)	5,786,659,999	-	(5,786,659,999)
Chickin Fast Food Solutions Joint Stock Company	569,300,000	-	(569,300,000)	569,300,000	-	(569,300,000)
	-	-	-	-	-	-
Total	132,929,718,578	127,510,952,713	(5,418,765,865)	161,110,126,653	154,691,360,788	(6,418,765,865)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.2 Financial investments (Continued)

b. Held to maturity investments (Continued)

(i) These comprise term deposit contracts of One Capital Hospitality Joint Stock Company with Vietnam Joint Stock Commercial Bank for Industry and Trade – Ba Dinh Branch, with terms of six months and an interest rate of 7.2% per annum. These deposits have been pledged under agreements for the pledge of valuable papers as security for the loans of Givral Bakery Joint Stock Company (a subsidiary).

(ii) The loan granted by Trang Tien IceCream Joint Stock Company to Tosy Robotics Joint Stock Company under Contract No. 0107/2014/HVV/TOSY-KTT dated 16th July 2014. The purpose of the loan was to supplement working capital for the business operations of Tosy Robotics Joint Stock Company. The loan term was 12 months and was extended to 31st December 2016 under Appendix No. 01/2015/PLHĐCV/TOSY-KTT dated 18th July 2015. The lending interest rate was 8.0% per annum. The loan was unsecured. As at 31st December 2025, Trang Tien IceCream Joint Stock Company had fully provided for doubtful debts in respect of this loan and ceased accruing interest income on the loan to Tosy Robotics Joint Stock Company after 31st December 2016;

c. Investments in other entities

	Ratio		30/6/2026 (VND)		01/01/2026 (VND)	
	Equity owned	Voting rights	Original cost	Recoverable amount/ Fair value	Original cost	Investment value under the equity method
Investments in Associates			2,189,228,000,000	2,429,836,442,827	104,228,000,000	225,328,613,416
IDS Equity Holdings Joint Stock Company (i)	30.0%	30.0%	2,085,000,000,000	2,187,657,990,000	-	-
Ha Noi - Bac Giang Bot Investment Joint Company	21.0%	21.0%	104,228,000,000	242,178,452,827	104,228,000,000	225,328,613,416
Total			2,189,228,000,000	2,429,836,442,827	104,228,000,000	225,328,613,416

(i) Fair value according to the valuation certificate as of December 31st, 2025

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.2 Financial investments (Continued)

c. Investments in other entities (Continued)

Ratio		30/6/2026 (VND)			01/01/2026 (VND)		
Equity owned	Voting rights	Original cost	Recoverable amount	Provisions	Original cost	Recoverable amount	Provisions
Investments in other entities		16,423,700,000	-	(16,423,700,000)	2,101,423,700,000	2,085,000,000,000	(16,423,700,000)
Technical Construction And Building Materials Joint Stock Company		4,423,700,000	-	(4,423,700,000)	4,423,700,000	-	(4,423,700,000)
Vneco Hanoi Trading And Investment Joint Stock Company	4.0%	12,000,000,000	-	(12,000,000,000)	12,000,000,000	-	(12,000,000,000)
IDS Equity Holdings Joint Stock Company	30.0%	-	-	-	2,085,000,000,000	2,085,000,000,000	-
Total		16,423,700,000	-	(16,423,700,000)	2,101,423,700,000	2,085,000,000,000	(16,423,700,000)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.3 Receivables from customers

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	Provisions	Book value	Provisions
Short-term	26,429,942,316	(80,891,388)	29,857,251,252	(7,464,341,026)
Mika Trading Joint Stock Company	-	-	6,647,496,885	(6,647,496,885)
Receivables from customers purchasing apartments	4,849,598,697	-	5,202,283,037	-
Others	21,580,343,619	(80,891,388)	18,007,471,330	(816,844,141)
Total	26,429,942,316	(80,891,388)	29,857,251,252	(7,464,341,026)

5.4 Repayments to suppliers

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	Provisions	Book value	Provisions
Short-term	76,634,883,070	(26,498,734,883)	51,813,330,846	(26,922,220,118)
Song Da Construction And Investment Joint Stock Company (i)	43,284,161,557	(26,019,559,522)	43,284,161,557	(26,019,559,522)
Others	33,350,721,513	(479,175,361)	8,529,169,289	(902,660,596)
Total	76,634,883,070	(26,498,734,883)	51,813,330,846	(26,922,220,118)

This represents an advance payment for the performance of the construction and hotel project management consultancy contract for the Starcity Westlake Hanoi Hotel with Viptour – Togi Joint Stock Company (“Viptour-Togi”). According to the agreement between Viptour-Togi and Song Da Investment and Construction Joint Stock Company (“SDCON”), the value of work performed by SDCON for which the payment and final settlement documentation is being prepared amounted to VND 17,264,602,035; the amount of compensation and penalties payable by Viptour-Togi for early termination of the contract amounted to VND 26,019,559,522. Viptour-Togi has fully provided for the compensation and penalties of VND 26,019,559,522.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.5 Other receivables

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	Provisions	Book value	Provisions
Short-term	180,883,896,826	(134,098,684,789)	336,298,139,488	(141,119,893,049)
Dividends and profit distributions receivable (1)	6,999,300,000	-	-	-
Receivables from employees (2)	12,026,836,046	-	14,967,583,546	-
Advances	38,398,095,549	-	15,972,405,539	-
Deposits	668,775,800	(8,498,000)	462,918,800	-
Others	122,790,889,431	(134,090,186,789)	304,895,231,603	(141,119,893,049)
- Investment Organization Corporation	14,591,642,060	(14,591,642,060)	14,663,642,060	(14,663,642,060)
- Receivables from advances to individuals at Viptour - Togi JSC	46,240,000,000	(46,240,000,000)	46,240,000,000	(46,240,000,000)
- Mrs. Nguyen Thi Dung (at Viptour - Togi JSC)	53,200,000,000	(53,200,000,000)	53,200,000,000	(53,200,000,000)
- Individuals	-	-	177,067,736,498	-
+ Other receivables	8,759,247,371	(20,058,544,729)	13,723,853,045	(27,016,250,989)
Long-term	184,663,329,817	-	184,030,854,410	-
Deposits	5,189,779,637	-	4,557,304,230	-
Other receivables	179,473,550,180	-	179,473,550,180	-
- Vnt Company Limited (3)	78,027,802,500	-	78,027,802,500	-
- Licogi 19 Joint Stock Company (4)	57,000,000,000	-	57,000,000,000	-
- Leather Footwear And Garment Making Exporting Corporation (5)	44,383,247,680	-	44,383,247,680	-
- Others	62,500,000	-	62,500,000	-
Total	365,547,226,643	(134,098,684,789)	520,328,993,898	(141,119,893,049)

(1) Pursuant to Resolution No. 03/2026/NQ-ĐHĐCĐ-BOT of the 2026 Annual General Meeting of Shareholders of Hanoi – Bac Giang BOT Investment Joint Stock Company dated 29th June 2026, the Company declared dividends to its shareholders from a portion of undistributed profits as at 31st December 2025, amounting to VND 33.33 billion. On 20 July 2026, the Company received this amount from Hanoi – Bac Giang BOT Investment Joint Stock Company.

(2) Advances to employees represent amounts advanced by the Company to its employees to perform business and production activities or carry out assigned tasks in accordance with the Company's financial management regulations.

(3) The capital contribution to VNT Company Limited with the amount of VND 78,027,802,500 to participate in the project "Construction of a lake park in the Southwest urban area of Hanoi". The total investment of the project is about VND 1,865 billion. According to the principle contract signed on April 20, 2012, the parties participating in the project cooperation include: (1) VNT Company Limited (Investor), (2) Ocean Group Joint Stock Company, (3) Ocean Thang Long Joint Stock Company (OTL - Subsidiary of Ocean Group Joint Stock Company at the time of signing the contract) with the capital contribution ratio of 50% - 25% - 25% respectively. On 24th February 2014, the parties signed a contract in principle to add a partner. Than Dong International Education Joint Stock Company (Than Dong), and Than Dong transferred VND 200 billion in advance to the Company to implement the project. At the same time, the Company used 7,000,000 OCH shares (shares of One Capital Hospitality Joint Stock Company, a subsidiary of the Company, listed on the HNX) as collateral for Than Dong's loan at Modern Bank of Vietnam Limited (formerly Ocean Commercial One Member Limited Liability Bank).

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.5 Other receivables (Continued)

The Company received VND 200 billion from Than Dong and is presenting it as other long-term payables. On 10th November 2020, the participating parties signed a Memorandum of Understanding agreeing to let VNT Company Limited seek partners capable of investing in project development to recover invested capital to repay Than Dong and release 7,000,000 OCH shares that the Company is using as collateral at the Project. On 28th September 2021, the participating parties (04 parties) signed an agreement on the project investment cooperation settlement plan. Accordingly, the parties agreed that in case VNT Company Limited has not completed the work as prescribed in the Agreement and the Project is revoked by the State for any reason, VNT Company Limited is obliged to pay the Parties from the compensation funds at the Project and perform all other repayment obligations (if any) of the Company to the remaining parties according to the contracts and agreements signed between the parties related to the Project. Therefore, the Company's Board of Directors carefully assesses that the investment cooperation amount transferred to VNT Company Limited and 7,000,000 OCH shares being used as collateral at Modern Bank of Vietnam Limited as at 30/06/2026 will not decrease in value, so there is no need to set up provisions. On 31st October 2024, OGC and OTL signed an agreement on handling OTL's receivables at this Project, according to which OTL unconditionally agreed to let OGC receive and not refund the amount of VND 72,000,000,000 according to the Agreements in the Principle Contract and the Agreement on the Project Investment Cooperation Handling Plan dated 28th September 2021.

(4) Capital contribution of VND 57 billion to Licogi 19 Joint Stock Company for the two parties to establish a joint venture to invest in the project "Construction of a mixed-use building - Commercial Office and Housing" on Le Van Luong Street, Thanh Xuan Ward, Hanoi. According to the agreement dated 20th December 2012, the two parties agreed that Licogi 19 Joint Stock Company would receive a fixed profit from the capital contribution to the Project according to the capital contribution ratio in the Project (5%) and equal to VND 57 billion. Licogi 19 Joint Stock Company has received all profits from the Project and no longer has any rights from the Project. The Company has full authority to proactively implement the investment project and do business, exploit the Project, benefit from the investment in the Project as well as bear all risks during the investment process of the Project. The Company has implemented the Project and the total accumulated costs incurred up to 30/6/2026 was VND 13,786,820,216. On 7th October 2014, the Company signed a contract with Hanoi High-Tech Agriculture Investment Joint Stock Company (Hanoi Agri) to receive capital contribution to cooperate in implementing the Project with the profit rate that Hanoi Agri enjoys being 95%. Hanoi Agri has transferred the first instalment to the Company of VND 220.5 billion. On 7th January 2020, the two parties signed a Working Minutes, according to which the Company is entitled to receive the amount of VND 220.5 billion contributed from Hanoi Agri. Hanoi Agri will receive 100% of the profits from the Project. Up to this point, Hanoi Agri has not completed the procedures for competent State agencies to approve replacing the Company as the investor of the Project. Accordingly, the Company and Hanoi Agri have not signed an addendum to the contract to adjust or terminate the signed cooperation contract. The Company's Board of Directors has carefully assessed and believes that the amount transferred to Licogi 19 Joint Stock Company is VND 57 billion, the unfinished cost of the project of VND 13,786,820,216 has not decreased in value, so there is no need to set up provisions.

(5) This is a capital contribution of VND 43,383,247,680 under the business cooperation contract to jointly implement the project "Fashion design center and office building for lease" (Lega Fashion House Project) of this Company. On 9th August 2015, the Company signed an agreement with the parties on agreeing to terminate the business cooperation contract if it received the full amount contributed to the project. On 21st June 2019, the Company and the partner signed the Minutes of the meeting on OGC's continued participation in the implementation of this project and the Company is working with the partner to continue the business cooperation contract. The Company has carefully assessed and decided to make a 100% provision for this bad debt in previous years. However, during the year 2024, the Company received a document from the Leather Footwear and Garment Making Exporting Corporation), according to which the partner deposited the entire amount of VND 38,996,885,439 at the Vietnam Joint Stock Commercial Bank for Industry and Trade for the purpose of refunding the capital contribution to OGC, until OGC provided the account information to receive the money, for the amount of VND 5,445,906,441 of OGC deposited in the joint account between OGC and GDI Company. LEGAMEX requested OGC to contact GDI Company to receive this money back.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.6 Bad debts

	30/6/2026 (VND)		01/01/2026 (VND)	
	Original value	Recoverable amount	Original value	Recoverable amount
- Receivables from customers	80,891,388	-	7,464,341,026	-
Mika Trading Joint Stock Company	-	-	6,647,496,885	-
Others	80,891,388	-	816,844,141	-
- Repayments to suppliers	43,763,336,918	17,264,602,035	44,186,822,153	17,264,602,035
Song Da Construction And Investment Joint Stock Company	43,284,161,557	17,264,602,035	43,284,161,557	17,264,602,035
Others	479,175,361	-	902,660,596	-
- Short-term loan receivables	5,418,765,865	-	6,418,765,865	-
Tosy Robotics Joint Stock Company	4,786,659,999	-	5,786,659,999	-
Chickin Fast Food Solutions Joint Stock Company	632,105,866	-	632,105,866	-
- Shortage of assets awaiting resolution	-	-	1,831,713,688	172,854
- Other receivables	134,521,773,263	423,088,474	141,123,535,049	3,642,000
Receivables from advances to individuals at Viptour - Togi Joint Stock Company	99,440,000,000	-	99,440,000,000	-
Investment Orgnization Corporation	14,591,642,060	-	14,663,642,060	-
Mrs. Nguyen Thi Dung	-	-	-	-
Others	20,490,131,203	423,088,474	27,019,892,989	3,642,000
Total	183,784,767,434	17,687,690,509	201,025,177,781	17,268,416,889

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.7 Inventories

	30/6/2026 (VND)		01/01/2026 (VND)	
	Original cost	Provisions	Original cost	Provisions
Raw materials	62,003,769,078	-	54,915,604,587	-
Tools and supplies	3,067,144,430	-	2,156,893,145	-
Work in progress (i)	20,884,879,266	(16,468,231,409)	21,084,531,273	(16,468,231,409)
Finished goods	14,786,580,028	(459,121,676)	13,896,035,185	(459,121,676)
Goods (Excluding real estate)	5,608,475,544	-	5,898,198,735	-
Real estate held for sale (ii)	75,609,849,673	-	75,030,827,113	-
Total	181,960,698,019	(16,927,353,085)	172,982,090,038	(16,927,353,085)

(i) This balance comprises costs incurred for the development of the project at 25 Tran Khanh Du Street, amounting to VND 16,468,231,409 as at 30th June 2026, under Cooperation Agreement No. 1605/HĐHT2011 dated 18 August 2011 between the Border Guard Command and Ocean Group Joint Stock Company. According to the Minutes of Working on the Liquidation of Cooperation Agreement No. 1605/HĐHT2011 dated 5th December 2025 and the decision approving the termination of the plan for the use of national defence land in combination with production, business and economic activities of the Border Guard at No. 25 Tran Khanh Du Street, Cua Nam Ward, Hanoi, Ocean Group Joint Stock Company is responsible for ceasing all production and business activities (if any) and handing over 5,450 m² of land at No. 25 Tran Khanh Du Street, Cua Nam Ward, Hanoi to the Border Guard Command. Ocean Group Joint Stock Company has submitted documents to the Border Guard Command proposing alternative plans to convert the project to another project at an equivalent location in order to minimize the losses incurred by the Company upon termination of the Cooperation Agreement by the Border Guard Command. In the event that the above-mentioned plans are not approved by the competent authorities, the Company has requested the Border Guard Command to consider the costs incurred and the proposed arrangements for the Company based on the information submitted by the Company to the Border Guard Command. The Company has made a full provision for the above-mentioned costs. As at the date of this report, the parties have not yet reached an agreement on the liquidation plan for Cooperation Agreement No. 1605/HĐHT2011.

(ii) According to the Resolution of the General Meeting of Shareholders, the subsidiary approved the cessation of investment in and construction of the Givral factory at Lot C5-12, C5 Area, N8 Street, Tan Phu Trung Industrial Park, Cu Chi Commune, Ho Chi Minh City, and the preparation of a plan for the transfer of the project. As at the date of these interim consolidated financial statements, the Company is seeking potential partners to transfer the entire project.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.8. Deferred expenses

	30/6/2026 VND	01/01/2026 VND
Short-term	9,425,475,679	3,813,431,221
Tools and equipment	402,069,508	1,309,948,665
Insurance costs	706,309,156	304,920,501
Office rental costs	2,625,482,248	368,685,227
Repair costs	243,618,295	156,835,641
Others	5,447,996,472	1,673,041,187
Long-term	453,016,601,153	453,913,539,354
Tools and equipment	4,525,178,940	5,541,059,405
Land rental at VSIP Bac Ninh Industrial Park	13,037,862,545	13,250,910,929
Exploitation rights for 12 villas in Hoi An (1)	127,718,790,039	129,999,482,721
Long-term rental expenses for the Commercial Center at Thang Long International Village (2)	133,902,033,036	135,896,172,006
Long-term rental cost of Ninh Binh Plaza Shopping Center (3)	38,810,591,266	39,509,891,962
Long term rental cost VNT Tower 19 Nguyen Trai (4)	66,633,813,285	67,666,913,001
Construction and repair costs of Nhat Tan market (5)	8,628,944,905	8,747,149,627
Long-term rental costs at Starcity Le Van Luong (6)	11,759,881,190	11,932,608,464
Long-term rental cost at 25 Tan Mai (7)	4,001,620,704	4,074,182,556
Long-term rental cost of car parking space in basement B1 - VNT 19 Nguyen Trai (4)	19,327,204,935	19,626,851,523
Others	24,670,680,308	17,668,317,160
Total	462,442,076,832	457,726,970,575

(1) The cost of acquiring the right to operate 12 villas at the Sunrise Hoi An project from individuals and legal entities amounted to VND 189,383,774,997. The amount is being amortised by Evening Star Nha Trang Joint Stock Company (an indirect subsidiary) through 22 June 2054. These villas are located within the Sunrise Hoi An Resort & Spa complex, which was developed by Investment Organization Corporation (IOC Company). Currently, the resort is owned and managed by TNH Hoi An Investment And Hotel Management Joint Stock Company, and the new investor has not yet resumed operations of the resort. Accordingly, the 12 villas remain temporarily suspended from business operations..

(2) Long-term lease contract between Hanoi Construction Corporation and the Company on the lease of the entire 02 commercial areas with areas of 8,124.08 m² and 211.4 m² respectively in Nghia Do Ward, Hanoi City. The lessee uses the leased area for business, commercial services and other purposes. The lease term is determined to start from the date the two parties sign the Minutes of handover of the leased area and until the end of the remaining term of the Project according to the land allocation decision No. 643/QD-UBND dated 02/02/2010 of the Hanoi People's Committee.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.8. Deferred expenses (Continued)

(3) Lease contract for the first floor area (area 1,906 m²) and the second floor (area 800 m²) of Ninh Binh Plaza Hotel in Ninh Binh City. Purpose of use: for commercial centre, office and other purposes suitable to the function of the building. Lease term: starting from the date the lessor hands over the premises to the lessee until the end of the term when the lessor is entitled to use the land to build the hotel according to the Land Use Right Certificate No. BD526021 issued on 29/01/2011.

(4) Commercial floor lease contract between VNT Company Limited and the Company on the Company leasing the entire floor area used as a commercial centre from the 1st to the 4th floor of VNT TOWER building at No.19 Nguyen Trai, Phuong Liet Ward, Hanoi City. The total commercial floor area is 3,219 m². Lease purpose: providing premises rental services and other purposes in accordance with the architectural planning of the project, in compliance with the law. Lease term: the entire remaining time of the building according to the investment project recorded in the Investment Certificate No. 01121000314 of the Hanoi People's Committee dated 15/10/2010 and the subsequent extension period (if any).

Pursuant to the appendix to the commercial floor lease agreement, on 15 August 2024, VNT Company Limited handed over to the Company the entire B1 basement floor of VNT TOWER at No. 19 Nguyen Trai Street, Phuong Liet Ward, Hanoi City, with a total area of 1,293.8 m². The purpose is for the Company to manage and operate the car parking services at the building.

(5) Reflects the costs related to the construction and repair of Nhat Tan market that the Company has invested in. The Company has signed a business cooperation contract with An Thinh Investment and Service Company Limited on the investment, management, business and exploitation of Nhat Tan market at lane 464 Au Co, Hong Ha ward, Hanoi city. Accordingly, the two parties agree to cooperate in investing, managing, business and exploiting Nhat Tan market according to the contents of legal documents and records approved by competent State agencies. The cooperation period is from the effective date of the Contract until the end of the term when the Company is entitled to manage, do business and exploit Nhat Tan market. The above cooperation period will be adjusted according to the agreement of the two parties or according to the decision of the competent State agency.

(6) Long-term lease contract between Vneco Hanoi Investment and Trading Joint Stock Company and the Company on leasing 750 m² on the 5th floor of Starcity Le Van Luong building at No. 23 Le Van Luong, Thanh Xuan Ward, Hanoi City with a total lease area of 750 m². Lease purpose: business and sports facilities. Lease term: the entire remaining time of the building according to the investment project recorded in Investment Certificate No. 01121000868 of Hanoi City People's Committee dated 14/07/2010.

(7) Long-term lease contract between Licogi 19 Joint Stock Company and the Company on leasing 491.8 m² of the 2nd floor of the 15-storey building at 25 Tan Mai Street, Hoang Mai Ward, Hanoi City. Lease purpose: office and other purposes suitable to the functions of the Building. Lease term: until the end of the land lease term according to the Land Use Certificate of Licogi 19 Joint Stock Company and any subsequent extension (if any).

OCEAN GROUP JOINT STOCK COMPANY

23rd Floor, Leadvisors Tower Building, No. 643 Pham Van Dong,
Nghia Do Ward, Hanoi City

Form B 09a - DN/HN

Issued under Circular 43/2026/TT- BTC
20th April 2026 of Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.9 Tangible fixed assets*Unit: VND*

	Buildings and Structures	Machinery, equipment	Transportation means	Office equipment	BOT project fixed assets	Total
HISTORICAL COST						
As at 01/01/2026	537,839,640,306	261,176,733,721	36,655,080,199	1,804,047,082	11,023,632,148	848,499,133,456
Purchase	-	2,055,234,214	45,414,815	43,425,926	-	2,144,074,955
Construction in progress completed	598,680,556	-	-	-	-	598,680,556
Disposal	(57,772,000)	(252,278,965)	(1,069,528,546)	-	-	(1,379,579,511)
Disposal of machinery due to expiry of the permitted operating period	-	(5,683,686,250)	-	-	-	(5,683,686,250)
Increase due to consolidation	25,237,232,372	46,058,746,517	11,527,643,952	582,974,412	10,973,975,469	94,380,572,722
As at 30/6/2026	563,617,781,234	303,354,749,237	47,158,610,420	2,430,447,420	21,997,607,617	938,559,195,928
ACCUMULATED DEPRECIATION						
As at 01/01/2026	226,967,487,437	169,415,552,302	28,377,481,040	1,499,416,234	9,818,153,391	436,078,090,404
Depreciation	7,756,884,978	6,905,023,280	1,390,151,730	161,804,675	441,672,927	16,655,537,590
Reclassification	-	-	-	140,703,582	(140,703,582)	-
Disposal	(27,602,178)	(252,278,965)	(1,069,528,546)	-	-	(1,349,409,689)
Disposal of machinery due to expiry of the permitted operating period	-	(5,683,686,250)	-	-	-	(5,683,686,250)
Increase due to consolidation	16,335,973,243	42,426,498,206	8,460,441,111	274,726,117	9,901,072,207	77,398,710,884
As at 30/6/2026	251,032,743,480	212,811,108,573	37,158,545,335	2,076,650,608	20,020,194,943	523,099,242,939
NET BOOK VALUE						
At 01/01/2026	310,872,152,869	91,761,181,419	8,277,599,159	304,630,848	1,205,478,757	412,421,043,052
At 30/6/2026	312,585,037,754	90,543,640,664	10,000,065,085	353,796,812	1,977,412,674	415,459,952,989

History cost of tangible fixed assets which are fully depreciated but still in use as at 30/6/2026 is VND 225,169,621,865 (As at 31/12/2025 is VND 125,457,621,481).

Net book value of tangible fixed assets used to secure bank loans as at 30/6/2026 is VND 182,557,671,306 (As at 31/12/2025 is VND 186,624,652,554).



For the period ended 30/06/2026

5.9 Tangible fixed assets (Continued)

Details of tangible fixed assets existing during the period with a value of 10% or more of the total value of tangible fixed assets:

No.	Asset Name	30/06/2026 (VND)			01/01/2026 (VND)		
		History cost	Accumulated Depreciation	Net Book Value	History cost	Accumulated Depreciation	Net Book Value
	At Evening Star Nha Trang Joint Stock Company						
1	StarCity Nha Trang Hotel – Construction Component	173,152,658,887	43,550,710,725	129,601,948,162	173,152,658,887	41,354,067,537	131,798,591,350
	Total	173,152,658,887	43,550,710,725	129,601,948,162	173,152,658,887	41,354,067,537	131,798,591,350

OCEAN GROUP JOINT STOCK COMPANY

23rd Floor, Leadvisors Tower Building, No. 643 Pham Van Dong,
Nghia Do Ward, Hanoi City

Form B 09a - DN/HN

Issued under Circular 43/2026/TT- BTC
20th April 2026 of Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.10 Intangible fixed assets

Unit: VND

	Land use rights	Cost of designing brand, website	Software program	Others	Total
HISTORICAL COST					
As at 01/01/2026	121,084,638,123	235,928,682	5,954,671,383	115,000,000	127,390,238,188
Purchase	-	-	242,300,000	23,000,000	265,300,000
Increase due to consolidation	-	-	-	1,406,076,000	1,406,076,000
As at 30/6/2026	121,084,638,123	235,928,682	6,196,971,383	1,544,076,000	129,061,614,188
ACCUMULATED AMORTIZATION					
As at 01/01/2026	18,713,037,296	235,928,682	4,557,650,019	12,650,002	23,519,265,999
Amortization	2,051,615,142	-	346,724,108	152,371,389	2,550,710,639
Increase due to consolidation	-	-	-	862,310,922	862,310,922
As at 30/6/2026	20,764,652,438	235,928,682	4,904,374,127	1,027,332,313	26,932,287,560
NET BOOK VALUE					
At 01/01/2026	102,371,600,827	-	1,397,021,364	102,349,998	103,870,972,189
At 30/6/2026	100,319,985,685	-	1,292,597,256	516,743,687	102,129,326,628

The historical cost of intangible fixed assets which are fully amortized but still in use as at 30/6/2026 was VND 3,198,621,047 (as at 01/01/2026 is VND 3,050,011,047).

OCEAN GROUP JOINT STOCK COMPANY

23rd Floor, Leadvisors Tower Building, No. 643 Pham Van Dong,
Nghia Do Ward, Hanoi City

Form B 09a - DN/HN

Issued under Circular 43/2026/TT- BTC
20th April 2026 of Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.10 Intangible fixed assets (Continued)

Details of intangible fixed assets existing during the period with a value of 10% or more of the total value of intangible fixed assets:

No.	Asset Name	30/06/2026 (VND)			01/01/2026 (VND)		
		History cost	Accumulated Amortization	Net Book Value	History cost	Accumulated Amortization	Net Book Value
	At Givral Bakery Joint Stock Company						
1	Land use rights over Land Plot No. 4, Map Sheet No. 123, located at Lot II-2B, Cluster V, Street No. 10, Tan Binh Industrial Park	51,084,638,123	2,157,057,489	48,927,580,634	51,084,638,123	991,518,297	50,093,119,826
	At Evening Star Nha Trang Joint Stock Company						
1	Right to invest in project implementation at No. 72-74 Tran Phu Street, Nha Trang Ward, Khanh Hoa Province	70,000,000,000	18,607,594,949	51,392,405,051	70,000,000,000	17,721,518,999	52,278,481,001
	Total	121,084,638,123	20,764,652,438	100,319,985,685	121,084,638,123	18,713,037,296	102,371,600,827

OCEAN GROUP JOINT STOCK COMPANY

23rd Floor, Leadvisors Tower Building, No. 643 Pham Van Dong,
Nghia Do Ward, Hanoi City

Form B 09a - DN/HN

Issued under Circular 43/2026/TT- BTC

20th April 2026 of Ministry of Finance**NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)**

For the period ended 30/06/2026

5.11 Investment property

	01/01/2026 VND	Increase VND	Decrease VND	30/6/2026 VND
Investment property for lease				
Historical cost	36,155,810,460	-	-	36,155,810,460
- Buildings	36,155,810,460	-	-	36,155,810,460
Accumulated depreciation	16,182,291,591	602,596,842	-	16,784,888,433
- Buildings	16,182,291,591	602,596,842	-	16,784,888,433
Net book value	19,973,518,869	-	602,596,842	19,370,922,027
- Buildings	19,973,518,869	-	602,596,842	19,370,922,027

Details of Investment property existing during the period with a value of 10% or more of the total value of Investment property:

		30/06/2026 (VND)			01/01/2026 (VND)		
No.	Asset Name	History cost	Accumulated Amortization	Net Book Value	History cost	Accumulated Amortization	Net Book Value
At Binh Hung Manufacturing Company Limited							
1	Factory in VSIP Bac Ninh Industrial Park	36,155,810,460	16,784,888,433	19,370,922,027	36,155,810,460	16,182,291,591	19,973,518,869
Total		36,155,810,460	16,784,888,433	19,370,922,027	36,155,810,460	16,182,291,591	19,973,518,869

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.12 Construction in progress

	30/6/2026 (VND)		01/01/2026 (VND)	
	Original value	Recoverable amount	Original value	Recoverable amount
Fixed Asset Purchases	2,173,098,305	2,173,098,305	2,135,148,305	2,135,148,305
Construction in progress	195,067,790,044	193,283,587,241	192,863,031,685	192,863,031,685
- <i>StarCity Westlake Hanoi Project (i)</i>	179,496,767,025	179,496,767,025	179,076,211,469	179,076,211,469
- <i>Licogi 19 Project (ii)</i>	13,786,820,216	13,786,820,216	13,786,820,216	13,786,820,216
- <i>Others</i>	1,784,202,803	1,784,202,803	2,598,970,149	2,598,970,149
Total	199,025,091,152	197,240,888,349	197,597,150,139	197,597,150,139

(i) StarCity Westlake Hanoi project is implemented by Viptour - Togi Joint Stock Company. Some information about the project is as follows:

- Project Name: StarCity Westlake Hanoi;
- Location: No. 10 Tran Vu, Ba Dinh Ward, Hanoi City;
- Investor: Viptour-Togi Joint Stock Company;
- Total investment: VND 230,000,000,000;
- Project scale: 5-star hotel, including 03 basements and 09 upper floors equivalent to 20,940 m² of construction floor.
- Estimated implementation time: 24 months from the date of handover of the construction site eligible for construction and the general contractor receives complete design documents, advance payment and payment in accordance with the contract;
- Project implementation status: Construction commenced in 2013, with the basement and the reinforced concrete columns supporting the first floor slab completed. The project was temporarily suspended from 2014 to 2019.

According to Inspection Conclusion No. 546/KLKT-SNNMT-TTr dated 30/06/2025 issued by the Department of Agriculture and Environment, the Company is implementing the necessary measures to resume the construction of the Project at the earliest possible time.

(ii) The Company is continuing to actively work with Hanoi Hitech Agriculture Investment Joint Stock Company to resolve outstanding issues regarding the procedures and legal documentation for the transfer of this project. The Company believes that the project will complete the necessary procedures and be transferred in the subsequent period and that there will be no losses related to this project. The Company has also not yet met the conditions for recognising any revenue/income related to the project as the recognition of such revenue is not yet sufficiently certain in accordance with applicable regulations..

5.13 Goodwill

	30/6/2026 VND	01/01/2026 VND
Goodwill arising from the purchase of Binh Hung subsidiary	24,279,369,936	26,707,306,932
Goodwill arising from the purchase of subsidiary Fuji	51,559,134,573	54,477,576,153
Goodwill arising from the purchase of subsidiary Kem Tin Phat	283,483,414	302,382,307
Goodwill arising from the acquisition of subsidiary Viptour - Togi JSC	167,384,330	188,307,371
Goodwill arising from the acquisition of subsidiary Haiha-Kotobuki Company Limited	81,704,455,585	-
Goodwill at the end of the period	157,993,827,838	81,675,572,763

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.14 Trade payables

	30/6/2026 VND	01/01/2026 VND
Short-term	33,671,796,795	31,110,864,565
Others	33,671,796,795	31,110,864,565
Long-term	-	1,817,664,458
Mr. Phan Dao Son	-	1,817,664,458
Total	33,671,796,795	32,928,529,023

5.15 Taxes and amounts payables to/receivables from the State

	01/01/2026 VND	Additions VND	Paid VND	30/6/2026 VND
Payables	234,912,013,405	61,019,130,840	76,242,019,806	219,689,124,439
VAT	1,772,478,481	29,476,409,806	27,983,043,928	3,265,844,359
Special consumption tax	168,914,303	154,278,910	323,193,213	-
Corporate income tax	27,902,071,487	7,302,297,311	28,497,217,101	6,707,151,697
- Arising during the period	27,902,071,487	7,191,147,347	28,386,067,137	6,707,151,697
- Corporate income tax of the subsidiary acquired during the period	-	111,149,964	111,149,964	-
Personal income tax	1,202,301,620	2,704,281,375	3,237,466,387	669,116,608
Land tax, Land rental charges	94,552,601,445	15,266,394,584	15,252,108,817	94,566,887,212
Others	109,313,646,069	6,115,468,854	948,990,360	114,480,124,563
Receivables	9,388,827,816	-	910,691,248	10,299,519,064
VAT	1,791,000,000	-	15,242,185	1,806,242,185
Corporate income tax	7,593,827,816	-	-	7,593,827,816
Personal income tax	-	-	863,695,701	863,695,701
Land tax, Land rental charges	-	-	31,753,362	31,753,362
Others	4,000,000	-	-	4,000,000

5.16 Accrued expenses

	30/6/2026 VND	01/01/2026 VND
Short-term	22,507,219,723	16,346,310,049
Interest payable	2,145,440,578	1,607,506,849
Accrued salary expenses	10,732,821,573	9,063,532,212
Others	9,628,957,572	5,675,270,988
Total	22,507,219,723	16,346,310,049

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.17 Unearned revenue

	30/6/2026 VND	01/01/2026 VND
Short-term	6,812,567,183	5,899,638,644
Wincommerce General Commercial Services Joint Stock Company	5,519,515,056	5,519,515,056
An Thinh Services And Investment Joint Stock Company	112,781,952	112,781,952
Son Duong Medical Equipment Company Limited	157,680,972	157,680,972
Others	1,022,589,203	109,660,664
Long-term	188,179,366,385	191,074,355,375
Wincommerce General Commercial Services Joint Stock Company	179,999,874,123	182,759,631,651
An Thinh Services And Investment Joint Stock Company	3,984,962,431	4,041,353,407
Son Duong Medical Equipment Company Limited	4,194,529,831	4,273,370,317
Total	194,991,933,568	196,973,994,019

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.18 Other payables

	30/6/2026	01/01/2026
	VND	VND
Short-term	159,154,549,299	194,561,548,012
Surplus assets awaiting for resolution	366,436,215	108,790,486
Trade Union fees	1,068,575,013	646,092,041
Social insurance	690,584,170	7,889,451
Health insurance	133,386,425	1,469,699
Unemployment insurance	55,500,555	919,197
Short-term deposits	36,418,805,186	41,451,923,751
<i>Manh Ha Investment And Trading Joint Stock Company (1)</i>	<i>23,373,788,160</i>	<i>23,373,788,160</i>
<i>Other entities</i>	<i>13,045,017,026</i>	<i>18,078,135,591</i>
<i>Others</i>	<i>120,421,261,735</i>	<i>152,344,463,387</i>
<i>Interest payable to individuals (2)</i>	<i>12,000,000,000</i>	<i>6,000,000,000</i>
<i>Interest payable</i>	<i>1,180,993,385</i>	<i>-</i>
<i>Individuals</i>	<i>-</i>	<i>55,679,716,260</i>
<i>Deposit for investment cooperation in a project at Haiha-Kotobuki Company Limited (3)</i>	<i>12,000,000,000</i>	<i>-</i>
<i>Superkids International Education And Training Company Limited (4)</i>	<i>36,008,500,000</i>	<i>36,008,500,000</i>
<i>Gio Hat Company Limited (5)</i>	<i>36,090,811,985</i>	<i>36,090,811,985</i>
<i>Manh Ha Investment And Trading Joint Stock Company (1)</i>	<i>5,000,000,000</i>	<i>5,000,000,000</i>
<i>BSC Vietnam Joint Stock Company (6)</i>	<i>6,131,655,786</i>	<i>6,131,655,786</i>
<i>Interest payable due to National Citizen Commercial Joint Stock Bank (7)</i>	<i>6,000,000,000</i>	<i>6,000,000,000</i>
<i>Others</i>	<i>6,009,300,579</i>	<i>1,433,779,356</i>
Long-term	508,354,902,473	519,674,076,159
Long-term deposits	3,393,986,199	3,738,510,199
Receive investment cooperation and other payments	490,567,483,056	491,817,132,742
<i>Superkids International Education And Training Company Limited (8)</i>	<i>200,000,000,000</i>	<i>200,000,000,000</i>
<i>Hanoi Hitech Agriculture Investment Joint Stock Company (9)</i>	<i>220,500,000,000</i>	<i>220,500,000,000</i>
<i>Gio Hat Company Limited (5)</i>	<i>70,067,483,056</i>	<i>70,067,483,056</i>
<i>Other entities</i>	<i>-</i>	<i>1,249,649,686</i>
<i>Others</i>	<i>14,393,433,218</i>	<i>24,118,433,218</i>
<i>Interest payable to individuals purchasing debts (2)</i>	<i>8,000,000,000</i>	<i>14,000,000,000</i>
<i>Interest payable due to National Citizen Commercial Joint Stock Bank (7)</i>	<i>6,393,433,218</i>	<i>6,393,433,218</i>
<i>Other entities</i>	<i>-</i>	<i>3,725,000,000</i>
Total	667,509,451,772	714,235,624,171

(1) Reflects the amount payables to Manh Ha Trading and Investment Joint Stock Company ("Manh Ha") under the agreement between the Company. Manh Ha and the bank financing Manh Ha on the termination of the deposit agreement to receive the transfer of the commercial area of the SSG Tower project in Ho Chi Minh City. The total amount payable by the Company under the agreement is VND 205 billion (including the deposit received of VND 200 billion and the additional amount payable upon contract liquidation of VND 05 billion), the remaining amount payable by 30th June 2026 is VND 28,373,788,160. The Company's Board of Directors has prudently assessed and believes that no potential liabilities related to.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30/06/2026

5.18 Other payables (Continued)

(2) The balance of interest payable to an individual relates to the sale by Ocean Commercial One Member Limited Liability Bank (now Modern Bank of Vietnam Limited) of the debt of Evening Star Nha Trang Joint Stock Company (an indirect subsidiary) under Credit Agreement No. 0047/2011/HĐTD1-OCEANBANK01 and its amendments and supplements, including Amendment No. 12-0047/2011/PLHĐTD-OCEANBANK01 dated 29 May 2020, between Ocean Commercial One Member Limited Liability Bank (now Modern Bank of Vietnam Limited) and Evening Star Nha Trang Joint Stock Company, to the individual.

(3) This represents a VND 12 billion deposit received under the Investment Cooperation Agreement entered into between Haiha-Kotobuki Company Limited and the consortium of ACI Viet Nam Joint Stock Company and Dong A Infrastructure Corporation for investment in the project to construct a complex of office premises, product showroom, commercial services and residential housing at No. 25 Truong Dinh Street, Tuong Mai Ward, Hanoi. As at 30 June 2026, the Investment Cooperation Agreement was temporarily suspended pursuant to a resolution of the Members' Council of Haiha-Kotobuki Company Limited.

(4) Reflects the long-term rental amount at Floor 5A of Starcity Le Van Luong Building. As of 30th June 2025, the parties are still in the process of working on the use of the leased area in accordance with the building's regulations and relevant laws.

(5) Reflects the remaining amount payables to Gio Hat Company Limited ("Gio Hat") for the capital contribution received from this company in the "Clock Pillar" project in Ha Long city, Quang Ninh province. In 2014, the Company and Gio Hat agreed to terminate the investment cooperation contract, the Company will have to return the capital contribution received from Gio Hat to this project along with a penalty for violations and compensation for damages. The amount of cooperation payment to be paid by 30th June 2026 is VND 70,067,483,056 and the Company has provisionally deducted a penalty for violations of VND 36,090,811,985. As of 30th June 2026, the two parties have not yet finalized and liquidated the business cooperation contract. The Company's Board of Directors carefully assesses and believes that the recognition of this provisional penalty is appropriate at the time of occurrence, and that no related contingent liabilities arise.

(6) This represents the remaining amount payable to BSC Vietnam Joint Stock Company in relation to the transfer of all shares in Hanoi Entertainment Culture Sport Center Company Limited.

(7) Amount payable to National Citizen Commercial Joint Stock Bank ("NCB") for interest on the principal of VND 444,988,280,000 according to the Minutes of Meeting between NCB and OGC dated 12 December 2017. The payment term of this payable is until 31 December 2027. The balance of interest payable as at 30 June 2026 was VND 12,393,433,218. The Company has used 3,987,517 shares of One Capital Hospitality Joint Stock Company (a subsidiary of the Company) as collateral for the obligation to repay this interest payable..

(8) This reflects the capital contribution received from Than Dong International Education Joint Stock Company ("Than Dong") regarding an investment cooperation to jointly implement the "Construction of the regulating lake park within the Southwest Hanoi Urban Area" project. The Company utilized 7 million OCH shares (held by One Capital Hospitality Joint Stock Company—a subsidiary of the Company) as collateral to secure its payment obligations to Than Dong under the investment cooperation agreement. The Company and its project partners have reached an agreement and are currently working to repay the capital contribution received from Than Dong and release the pledge on the 7 million OCH shares (see further details in Note 5.5, item (3)). The Company's management has carefully assessed the situation and believes that no related contingent liabilities will arise.

(9) This is the capital contribution received from Hanoi High-Tech Agriculture Investment Joint Stock Company to the project "Investment, construction and business of mixed-use office and apartment building" on a land area of approximately 4,632 m² on Le Van Luong, Thanh Xuan Ward, Hanoi (see Note 5.5(4) for further details). The Company's Board of Directors has carefully assessed and believes that no potential liabilities related to this project will arise.

OCEAN GROUP JOINT STOCK COMPANY

23rd Floor, Leadvisors Tower Building, No. 643 Pham Van Dong,
Nghia Do Ward, Hanoi City

Form B 09a - DN/HN

Issued under Circular 43/2026/TT- BTC
20th April 2026 of Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.19 Loans and Finance Leases

	30/6/2026 VND	Increase VND	Decrease VND	01/01/2026 VND
a.Short-term borrowings	341,278,343,600	241,607,000,937	60,328,657,337	160,000,000,000
Short-term borrowings	111,278,343,600	121,607,000,937	10,328,657,337	-
Vietnam Joint Stock Commercial Bank for Industry and Trade – Ba Dinh Branch (i)	111,278,343,600	121,607,000,937	10,328,657,337	-
Long-term loan due	230,000,000,000	120,000,000,000	50,000,000,000	160,000,000,000
Vietnam Joint Stock Commercial Bank for Industry and Trade – Ba Dinh Branch (ii)	230,000,000,000	120,000,000,000	50,000,000,000	160,000,000,000
b.Long-term borrowings	990,000,000,000	-	120,000,000,000	1,110,000,000,000
Vietnam Joint Stock Commercial Bank for Industry and Trade – Ba Dinh Branch (ii)	990,000,000,000	-	120,000,000,000	1,110,000,000,000
Total	1,331,278,343,600	241,607,000,937	180,328,657,337	1,270,000,000,000

(i) Comprising the following loans:

- A loan under the loan agreement between Givral Bakery Joint Stock Company and Vietnam Joint Stock Commercial Bank for Industry and Trade – Ba Dinh Branch, with a short-term credit limit of VND 90,000,000,000 and a loan term of no more than 6 months from the date of disbursement, for the purpose of supplementing working capital for production and business activities. The interest rate during the period ranges from 8.1% to 10% per annum, with interest payable monthly. This loan is secured by the same collateral as Givral Bakery Joint Stock Company's long-term loan at VietinBank – Ba Dinh Branch;

- A loan under the loan agreement between Trang Tien Icecream Joint Stock Company and Vietnam Joint Stock Commercial Bank for Industry and Trade – Ba Dinh Branch, with a credit limit of VND 60,000,000,000 for the purpose of supplementing the Company's working capital, unsecured. The credit facility is maintained from 26 June 2025 to 26 June 2026. The loan term is specified in each debt acknowledgement but shall not exceed 5 months. The interest rate is specified in each debt acknowledgement. As at 30 June 2026, the loan bears an interest rate of 8.5% per annum.

OCEAN GROUP JOINT STOCK COMPANY

23rd Floor, Leadvisors Tower Building, No. 643 Pham Van Dong,
Nghia Do Ward, Hanoi City

Form B 09a - DN/HN

Issued under Circular 43/2026/TT- BTC
20th April 2026 of Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.19 Loans and Finance Leases (Continued)

(ii) Under the loan agreement between Givral Bakery Joint Stock Company and Vietnam Joint Stock Commercial Bank for Industry and Trade – Ba Dinh Branch, the long-term loan has a credit limit of VND 1,500,000,000,000. The credit facility is available for seven years from the date of the first disbursement and is used to finance the payment of costs for acquiring the entire contributed capital in Binh Hung Manufacturing Company Limited. The interest rate during the period is 7.7% per annum (previous period: 7% per annum), with interest payable monthly. Givral has used third-party assets as collateral for this loan, including all shares and rights associated with the shares of Binh Hung Manufacturing Company Limited (a subsidiary of the Company) held in another company; all contributed capital and returns arising from Givral's contributed capital in Binh Hung Manufacturing Company Limited; all assets attached to the land plot located at No. 72–74 Tran Phu Street, Nha Trang Ward, Khanh Hoa Province; all assets attached to land plot No. 5, map sheet No. 16, Dai Dong Commune, Bac Ninh Province; assets of the Company's shareholders; and a deposit contract of One Capital Hospitality Joint Stock Company.

5.20 Deferred corporate income tax liabilities

	30/6/2026 VND	01/01/2026 VND
Deferred income tax assets relate to temporary deductible differences	39,724,046,353	39,772,231,777
Total	39,724,046,353	39,772,231,777

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20th April 2026 of Ministry of Finance

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.21 Owners' Equity
a. Changes of owners' equity

Unit: VND

	Share capital	Other capital	Treasury shares	Development investment fund	Other equity funds	Undistributed profit after tax	Non-controlling interests	Total
As at 01/01/2025	3,000,000,000,000	6,270,825,481	(10,000)	105,495,925,035	14,345,072,839	(2,448,628,588,999)	1,057,515,550,981	1,734,998,775,337
Profit in the previous year	-	-	-	-	-	67,112,139,369	56,064,897,322	123,177,036,691
Effect of acquisition of a subsidiary	-	-	-	-	-	-	(13,792,319,600)	(13,792,319,600)
Effect of changes in ownership interest in subsidiaries	-	-	-	256,951,915	-	(24,460,544,709)	24,203,592,794	-
Appropriation to the welfare and reward fund	-	-	-	-	-	(1,063,341,823)	(78,078,345)	(1,141,420,168)
Increase in capital of the subsidiary	-	-	-	-	-	27,894,500,737	27,785,215,523	55,679,716,260
Increase due to consolidation	-	-	-	-	-	(889)	-	(889)
As at 01/01/2026	3,000,000,000,000	6,270,825,481	(10,000)	105,752,876,950	14,345,072,839	(2,379,145,836,314)	1,151,698,858,675	1,898,921,787,631
Profit in this period	-	-	-	-	-	19,756,915,948	(19,249,125,449)	507,790,499
Adjustment due to changes in ownership interest in the subsidiary	-	-	-	68,975,491	-	(1,076,515,501)	2,007,540,010	1,000,000,000
Dividend distribution by the subsidiary	-	-	-	-	-	-	(339,648,189)	(339,648,189)
Appropriation to the reward and welfare fund of the subsidiary	-	-	-	-	-	(296,396,931)	(188,814,767)	(485,211,698)
Increase in capital of the subsidiary	-	-	-	-	-	27,525,344,387	28,154,371,873	55,679,716,260
Acquisition of a subsidiary	-	-	-	-	-	-	(39,241,299,030)	(39,241,299,030)
As at 30/6/2026	3,000,000,000,000	6,270,825,481	(10,000)	105,821,852,441	14,345,072,839	(2,333,236,488,411)	1,122,841,883,123	1,916,043,135,473

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.21 Owners' equity (Continued)

b. Capital transactions with shareholders

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Shareholders' capital		
Opening balance	3,000,000,000,000	3,000,000,000,000
Increased during the year	-	-
Decreased during the year	-	-
Closing balance	3,000,000,000,000	3,000,000,000,000

c. Shares

	30/6/2026 Shares	01/01/2026 Shares
Quantity of registered shares	300,000,000	300,000,000
Quantity of issued shares	300,000,000	300,000,000
Common shares	300,000,000	300,000,000
Purchased shares	1	1
Common shares	1	1
Outstanding shares	299,999,999	299,999,999
Common shares	299,999,999	299,999,999
Par value of outstanding shares (VND/share)	10,000	10,000

5.22 Off interim consolidated Statement of Financial Position items

a. Leased assets

At Tan Viet Joint Stock Company (Indirect subsidiary)

The Company entered into Land Lease Agreement No. 66/2004/HĐTĐ with the Department of Natural Resources and Environment of Khanh Hoa Province on 10 November 2004 for the land located at No. 12 Tran Phu Street, Nha Trang Ward, Khanh Hoa Province, to be used for the construction of a hotel and tourism services from 2001 to 2051. The leased land area is 5,226.8 m². Under this agreement, the Company is required to pay land rental until the expiry of the agreement in accordance with the prevailing regulations of the State.

The Company entered into Land Lease Agreement No. 75/2004/HĐTĐ with the Department of Natural Resources and Environment of Khanh Hoa Province on 23 December 2004 for the land located at No. 14 Tran Phu Street, Nha Trang Ward, Khanh Hoa Province, to be used for the construction of a hotel, restaurant and tourism services under the plan for coordinating the two hotel complexes at 12 and 14 Tran Phu from 2004 to 2050. The leased land area is 1,773.5 m². Under this agreement, the Company is required to pay land rental until the expiry of the agreement in accordance with the prevailing regulations of the State.

At Evening Star Nha Trang Joint Stock Company (Indirect subsidiary)

The Company entered into Land Lease Agreement No. 90/2011/HĐTĐ with the Department of Natural Resources and Environment of Khanh Hoa Province on 16 September 2011 for the land located at No. 72–74 Tran Phu Street, Nha Trang Ward, Khanh Hoa Province, to be used for the implementation of the Starcity Bayfront Nha Trang Hotel Project from 2005 to 2055. The leased land area is 2,453.4 m². Under this agreement, the Company is required to pay land rental until the expiry of the agreement in accordance with the prevailing regulations of the State.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)
For the period ended 30/06/2026

5.22 Off interim consolidated Statement of Financial Position items (Continued)

a. Leased assets (Continued)

At Givral Bakery Joint Stock Company (Indirect subsidiary)

The Company entered into Land Lease Agreement No. 02/KCN-HDTĐ-2021 with Tan Binh Import-Export Services and Investment Production and Business Joint Stock Company on 4 April 2011 to lease land at Plot II, Lot 4B, Le Trong Tan Street, Tan Binh Industrial Park, Ho Chi Minh City. The leased land area is 5,697.6 m², with the land lease term expiring on 17 June 2047. The Company is required to pay annual land rental until the expiry of the agreement in accordance with its terms.

Under the land lease agreement between Saigon Northwest Urban Development Joint Stock Company (SCD) and Givral Bakery Joint Stock Company, SCD leases a land plot with an area of 18,000.32 m² at Lot C5, Tan Phu Trung Industrial Park, Cu Chi Commune, Ho Chi Minh City. The lessee uses the leased land for the implementation of an investment project. The lease term is from 24 December 2020 to 16 December 2054.

At Trang Tien Icecream Joint Stock Company (Indirect subsidiary)

Trang Tien Icecream Joint Stock Company entered into lease agreements for offices at No. 35 Trang Tien, Cua Nam Ward, Hanoi City, and for land and factory premises at Vinh Tuy Industrial Park, Hanoi City, as well as for stores under operating lease agreements. Under these agreements, the Company is required to pay monthly or quarterly rental fees in accordance with the terms of the agreements.

At Viptour - Togi Joint Stock Company (Indirect subsidiary)

The Company entered into a Land Lease Agreement with the Hanoi City People's Committee pursuant to Decision No. 3270/QĐ-UBND dated 22 May 2013 to lease the land located at No. 10 Tran Vu, Ba Dinh Ward, Hanoi City. The lease term is 50 years from 26 March 2009. The land lease is subject to a one-off payment for the entire lease term.

At Binh Hung Manufacturing Company Limited (Indirect subsidiary)

Binh Hung Manufacturing Company Limited entered into Land Lease Agreement No. VSIPBN-LA-0714 dated 12 April 2011 with VSIP Bac Ninh Company Limited to lease Lot 027B, VSIP Bac Ninh Industrial, Urban and Service Park, Bac Ninh Province. The leased land area is 12,885 m², with the lease term expiring on 30 November 2057.

b. Bad debts written off

Name	Year of processing	30/6/2026 VND	01/01/2026 VND
a. At Ocean Group Joint Stock Company		2,562,742,041,308	2,562,742,041,308
<i>Short-term loan receivables</i>		<i>1,143,933,229,981</i>	<i>1,143,933,229,981</i>
Manh Ha Investment & Trading Joint Stock Company	2021	480,782,169,169	480,782,169,169
Vneco Hanoi Investment & Trading Joint Stock Company	2021	370,150,060,812	370,150,060,812
Gio Hat Company Limited	2021	199,001,000,000	199,001,000,000
Bao Linh Joint Stock Company	2021	75,000,000,000	75,000,000,000
Phu Nguyen Development Investment Joint Stock Company	2021	19,000,000,000	19,000,000,000
<i>Short-term receivables from customers</i>		<i>81,273,856,974</i>	<i>81,273,856,974</i>
Tosy Robotics Joint Stock Company	2021	27,823,311,313	27,823,311,313
Song Da Investment and Construction Joint Stock Company	2021	20,635,963,722	20,635,963,722
North Phi Kha Trading-Service and Manufacturing Company Limited	2021	5,344,267,999	5,344,267,999
Vinafacade Joint Stock Company	2021	5,522,659,768	5,522,659,768
Van Phu Building Investment Joint Stock Company	2021	5,707,549,314	5,707,549,314
Hung Yen Metal Materials Company Limited	2021	5,096,125,835	5,096,125,835
TVSHOPPING Media Joint Stock Company	2021	2,337,931,029	2,337,931,029

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.22 Off interim consolidated Statement of Financial Position items (Continued)

b. Bad debts written off (Continued)

Name	Year of processing	30/6/2026 VND	01/01/2026 VND
Ocean Retail & Assets Management JSC	2021	3,492,500,351	3,492,500,351
Individual	2021	2,500,000,000	2,500,000,000
Others	2021	2,813,547,643	2,813,547,643
Other short-term receivables		899,375,408,667	899,375,408,667
Binh Duong Xanh Joint Stock Company	2021	270,150,000,000	270,150,000,000
VNT Company Limited	2021	161,545,208,763	161,545,208,763
Vietnam Investment and Trade Development Company Limited	2021	56,768,170,073	56,768,170,073
Vneco Hanoi Investment and Trade Joint Stock Company	2021	58,929,396,402	58,929,396,402
Manh Ha Investment and Trade Joint Stock Company	2021	40,928,235,832	40,928,235,832
Gio Hat Company Limited	2021	22,866,062,385	22,866,062,385
Bao Linh Joint Stock Company	2021	7,236,369,444	7,236,369,444
Phu Nguyen Investment and Development Joint Stock Company	2021	7,085,149,998	7,085,149,998
BMC Hanoi Investment and Construction Joint Stock Company	2021	28,002,299,999	28,002,299,999
Investment in Project 317 Truong Chinh of BMC Company	2021	904,349,500	904,349,500
Lam Hong Investment Joint Stock Company	2021	35,515,056,108	35,515,056,108
Project 25 Tran Khanh Du - Border Guard Command	2021	2,132,720,000	2,132,720,000
Others	2021	29,533,550,110	29,533,550,110
Cost of supporting the construction of An Ha Pagoda - Bac Giang Province	2020	7,691,868,657	7,691,868,657
Individual	2020	161,014,236,474	161,014,236,474
Others	2020	9,072,734,922	9,072,734,922
Shortage of assets awaiting resolution		3,508,248,253	3,508,248,253
Short-term repayments to suppliers		176,637,298,868	176,637,298,868
Song Da Investment and Construction Joint Stock Company (SDCON)	2023	8,289,079,493	8,289,079,493
Branch of Comeeco Trading - Construction - Mechanical - Electrical Joint Stock Company	2023	30,000,000	30,000,000
FSE Financial Consulting and Services Joint Stock Company	2023	20,150,000	20,150,000
Bao Binh Furniture Company Limited	2023	133,332,791	133,332,791
Hanoi Land Administration Joint Stock Company	2023	18,168,250	18,168,250
Thanh An Investment Joint Stock Company	2021	144,000,000,000	144,000,000,000
Key Vietnam Law Company Limited	2021	10,000,000,000	10,000,000,000
Topcare Investment and Trading Company Limited	2021	10,000,000,000	10,000,000,000
Thanh Dong Trading Investment and Construction Joint Stock Company	2021	1,835,234,949	1,835,234,949
Others	2021	2,311,333,385	2,311,333,385
Long-term repayments to suppliers		258,013,998,565	258,013,998,565
BMC Hanoi Investment and Construction Trading Joint Stock Company	2021	66,000,000,000	66,000,000,000
Lien Viet Investment and Consulting Joint Stock Company	2021	145,000,000,000	145,000,000,000
BSC Vietnam Joint Stock Company	2021	2,146,109,684	2,146,109,684
Gia Dinh Development Investment Joint Stock Company	2021	4,850,000,000	4,850,000,000
PVR Hanoi Investment Joint Stock Company	2021	40,017,888,881	40,017,888,881

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.22 Off interim consolidated Statement of Financial Position items (Continued)

b. Bad debts written off (Continued)

Name	Year of processing	30/6/2026 VND	01/01/2026 VND
c. At OCH Company		862,795,454,446	852,766,561,369
<i>Short-term trade receivables</i>		<i>2,807,524,179</i>	<i>2,054,865,431</i>
Info Commodities Exchange Joint Stock Company	2022	471,500,857	471,500,857
Tvshopping Media Joint Stock Company	2022	557,377,711	557,377,711
Royal Vietnam Company Limited	2023	14,400,000	14,400,000
Short-term receivables from other entities	2022	1,011,586,863	1,011,586,863
Short-term receivables from other entities	2026	752,658,748	-
<i>Other short-term receivables</i>		<i>853,223,361,468</i>	<i>844,370,612,374</i>
Individual	2022	642,925,792,374	642,925,792,374
VNT Company Limited	2022	201,200,820,000	201,200,820,000
Short-term receivables from other entities	2022	244,000,000	244,000,000
Short-term receivables from other entities	2026	8,852,749,094	-
<i>Other long-term receivables</i>		<i>6,255,083,564</i>	<i>6,255,083,564</i>
Individual	2022	6,255,083,564	6,255,083,564
<i>Short-term seller advance</i>	<i>2022</i>	<i>509,485,235</i>	<i>86,000,000</i>
Total		3,425,537,495,754	3,415,508,602,677

6. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM CONSOLIDATED INCOME STATEMENT

6.1 Revenues from sales and services rendered

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Revenue from sales of goods	11,802,634,033	9,046,468,865
Revenue of finished products	393,861,430,527	236,154,229,693
Revenue from services	105,860,785,384	82,030,585,340
Others	153,327,320	607,072,522
Total	511,678,177,264	327,838,356,420

6.2 Revenue deductions

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Trade discounts	20,419,892,396	16,221,435,741
Sales allowances	86,711,510	1,048,000
Sales returns	756,490,584	19,053,481
Total	21,263,094,490	16,241,537,222

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

6.3 Net revenues from sales and services rendered

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Revenue from sales of goods	11,802,634,033	9,027,415,384
Revenue of finished products	372,598,336,037	219,931,745,952
Revenue from provision of services	105,860,785,384	82,030,585,340
Revenue from others	153,327,320	607,072,522
Total	490,415,082,774	311,596,819,198

6.4 Cost of goods sold

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Cost of goods	4,130,833,565	7,452,002,827
Cost of finished products	245,355,681,276	142,199,851,383
Cost of provision of services	60,120,642,557	60,236,092,464
Cost of others	168,660,581	571,617,973
Total	309,775,817,979	210,459,564,647

6.5 Financial income

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Interest income from deposits	6,282,451,706	4,966,215,174
Exchange rate difference profit arising during the period	7,045,623	97,962,508
Exchange rate difference profit arising at the end of the period	6,641,959	56,604,425
Other financial income	10,300,152,930	-
Total	16,596,292,218	5,120,782,107

6.6 Financial expenses

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Interest expenses	56,217,939,463	53,882,305,472
Held to maturity Investments	(1,000,000,000)	-
Exchange rate difference loss arising during the period	6,608,689	4,820,217
Provisions for financial investments	424,666,667	(212,333,333)
Total	55,649,214,819	53,674,792,356

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

6.7 Selling expenses and General and administrative expenses

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Selling expenses	92,679,887,675	54,158,951,797
Employee expenses	37,516,851,560	20,696,126,514
Materials expenses	4,810,515,194	4,455,774,303
Office supplies expenses	1,572,763,622	719,169,701
Amortization and Depreciation expenses	999,513,841	452,635,346
Outsourcing expenses	21,330,631,087	14,446,077,424
Other cash expenses	26,449,612,371	13,389,168,509
General administrative expenses	84,888,695,036	53,639,953,921
Employee expenses	32,635,988,411	23,654,728,806
Materials expenses	365,443,206	42,985,888
Office supplies expenses	664,362,718	308,159,893
Amortization and Depreciation expenses	1,839,809,839	1,603,204,036
Charges and fee	14,911,557,983	9,184,334,311
Provision expenses	(1,000,000,000)	1,215,766,657
Outsourcing expenses	13,874,249,600	7,910,151,312
Other cash expense	11,910,848,262	6,280,050,214
Allocation of Goodwill	9,686,435,017	3,440,572,804
Total	177,568,582,711	107,798,905,718

6.8 Other income/Other expenses

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Others income		
Disposals of fixed assets	-	11,388,889
Compensation received (i)	21,461,528,200	-
Income from compensation for losses from prize-winning gaming activities (ii)	4,667,430,508	-
Disposal of tools and equipment	1,663,636	-
Others	130,568,532	14,486,761
Total	26,261,190,876	25,875,650
Other expenses		
Tax penalties and late payment	6,001,438,829	5,417,837,172
Net book value of disposed assets	30,169,822	135,658,298
Others	416,940,411	358,759,083
Total	6,448,549,062	5,912,254,553
Other profits	19,812,641,814	(5,886,378,903)

(i) Compensation received by the Company from Tourism and Investment Promotion Joint Stock Company pursuant to Judgment No. 10/2025/KDTM-PT dated 10 April 2025 of the High People's Court in Hanoi.

(ii) Income received from MGM Nha Trang Joint Stock Company as compensation for the profit from the business of prize-winning games, pursuant to the Contract Liquidation Minutes dated 31 January 2026 for the Contract for the Lease of Management of Prize-winning Games for Foreigners dated 29 December 2016.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

6.9 Current corporate income tax expense

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Current corporate income tax expense	7,191,147,347	5,532,676,834
Total	7,191,147,347	5,532,676,834

6.10 Deferred corporate income tax expense

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Deferred tax expense arising from reversal of deferred tax assets	(42,674,156)	28,788,286
Gain from deferred tax income arising from deductible temporary differences	23,277,018	340,202,389
Total	(19,397,138)	368,990,675

6.11 Basic earnings per share

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Profit/(Loss) after corporate income tax	507,790,499	(44,975,005,040)
Non-controlling shareholders after-tax profits	(19,249,125,449)	(47,028,985,234)
Increase adjustment	-	-
Decrease adjustment	-	-
Profit allocated to Parent Company owns common shares shareholders	19,756,915,948	2,053,980,194
Average common stock for calculating basic interest per share (shares)	299,999,999	299,999,999
Basic earnings per share (VND/ share)	66	7

As at the Reporting Date, the Company has not estimated the amount of profit for the accounting period ended 30 June 2026 to be appropriated to the Reward and Welfare Fund. The final decision is subject to approval by the General Meeting of Shareholders of the Company and the companies within the Group. Accordingly, net profit attributable to shareholders and basic earnings per share may change.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

6.12 Production and business expenses by factors

	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Raw material expenses	108,839,020,483	106,592,940,203
Employee expenses	152,604,195,184	109,398,997,877
Amortization and Depreciation expenses	19,808,845,071	19,140,916,912
Provision expenses	2,089,792,500	1,275,766,657
Outsourcing expenses	125,975,479,314	46,215,894,730
Other cash expenses	69,103,626,666	44,002,377,207
Allocated goodwill	9,686,435,017	3,440,572,804
Total	488,107,394,236	330,067,466,390

7. OTHER INFORMATION

7.1 Related parties

The list of related parties is as follows:

Related parties	Relationship
Vietnam Housing and Urban Development Trading Joint Stock Company	Major shareholders
Song Hong Bac Viet Construction Joint Stock Company	Major shareholders
Hung Linh Commercial Real Estate Investment Joint Stock Company	Major shareholders
Ha Noi - Bac Giang Bot Investment Joint Company	Associate
Members of the Board of Management, Supervisors, General Directors, Other management personnel and close family members of these individuals	Significant influence

Transactions with shareholders and key personnel

Salaries and remuneration of the Board of Management, Board of Supervisors, Board of General Directors and other management personnel:

Related parties	Nature of transaction	For the period ended at 30/6/2026 VND	For the period ended at 30/6/2025 VND
Board of Management, Supervisory and General Director	Salary and remuneration	1,020,000,000	1,020,500,000

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

7.1 Related parties (Continued)

Detail as follows:

Full name	Title	For the period ended at 30/6/2026	For the period ended at 30/6/2025
		VND	VND
Board of Management		540,000,000	540,000,000
Mrs. Le Thi Viet Nga	Chairman of the Board	300,000,000	300,000,000
Mrs. Nguyen Thi Lan Huong	Member	60,000,000	60,000,000
Mr. Le Dinh Quang	Member	60,000,000	60,000,000
Mr. Nguyen Dung Minh	Member	60,000,000	60,000,000
Mr. Nguyen Duc Minh	Independent Member	60,000,000	60,000,000
Board of Supervisors		120,000,000	120,000,000
Mrs. Duong Thi Mai Huong	Head of Supervisory Board	60,000,000	60,000,000
Mrs. Le Thi Bich Hanh	Member	30,000,000	30,000,000
Mrs. Tran Thi Chung	Member	30,000,000	30,000,000
Board of General Directors		360,000,000	360,500,000
Mr. Le Vu Hai	General Director	360,000,000	360,500,000

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

7.2 Segment report

The segment results for the accounting period ended 30th June 2026 were as follows:

	Sales of goods and finished products	Hotel services and premises rental business	Real estate	Total
Net revenues	384,400,970,070	106,014,112,704	-	490,415,082,774
Costs of goods sold	249,486,514,841	60,289,303,138	-	309,775,817,979
Gross profit	134,914,455,229	45,724,809,566	-	180,639,264,795
RESULTS OF OPERATIONS				
Departmental results	134,914,455,229	45,724,809,566	-	180,639,264,795
Financial income				16,596,292,218
Profit or loss in joint ventures and associates				23,849,139,411
Financial expenses				(55,649,214,819)
Selling expenses				(92,679,887,675)
General administrative expenses				(84,888,695,036)
Other income not related to production and business activities				19,812,641,814
Current corporate income tax expenses				(7,191,147,347)
Deferred corporate income tax expenses				19,397,138
Profit for the year				507,790,499

The segment results for the accounting period ended 30 June 2025 were as follows:

	Sales of goods and finished products	Hotel services and premises rental business	Real estate	Total
Revenue	228,959,161,336	82,637,657,862	-	311,596,819,198
Cost	149,651,854,210	60,807,710,437	-	210,459,564,647
Gross profit	79,307,307,126	21,829,947,425	-	101,137,254,551
RESULTS OF OPERATIONS				
Departmental results	79,307,307,126	21,829,947,425	-	101,137,254,551
Financial income				5,120,782,107
Financial expenses				(53,674,792,356)
Profit or loss in associates				22,028,702,788
Selling expenses				(54,158,951,797)
General administrative expenses				(53,639,953,921)
Other income				(5,886,378,903)
Current corporate income tax expenses				(5,532,676,834)
Deferred corporate income tax expenses				(368,990,675)
Profit for the year				(44,975,005,040)

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

7.2 Segment report (Continued)

Segment assets and segment liabilities as at 30 June 2026 were as follows:

	Sales of goods and finished products	Hotel services and premises rental business	Real estate	Total
ASSETS				
Segment assets	672,846,632,540	888,026,516,163	424,326,149,381	1,985,199,298,084
Unallocated assets				2,487,526,066,672
Total Assets				4,472,725,364,756
LIABILITIES				
Liabilities of the departments	213,746,747,352	235,290,911,941	813,129,088,007	1,262,166,747,300
Non-allocatable liabilities				1,294,515,481,983
Total liabilities				2,556,682,229,283

Segment assets and segment liabilities as at 1st January 2026 were as follows:

	Sales of goods and finished products	Hotel services and premises rental business	Real estate	Total
ASSETS				
Segment assets	631,157,229,467	848,344,609,493	417,215,006,569	1,896,716,845,529
Unallocated assets				2,552,291,921,886
Total Assets				4,449,008,767,415
LIABILITIES				
Liabilities of the departments	141,486,862,725	246,388,798,394	808,296,398,191	1,196,172,059,310
Non-allocatable liabilities				1,353,914,920,474
Total liabilities				2,550,086,979,784

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

7.3 Collateral

As at 30 June 2026, the Company had pledged certain shares held by the Company and received pledged shares from other companies as follows:

	30/6/2026 Shares
Pledge of One Capital Hospitality Joint Stock Company shares at:	
Superkids International Education And Training Company Limited ⁽¹⁾	7,000,000
Binh Duong Xanh Joint Stock Company ⁽²⁾	8,000,000
National Citizen Commercial Joint Stock Bank ⁽³⁾	3,987,517
Joint Stock Commercial Bank for Foreign Trade of Vietnam ⁽⁴⁾	19,339,902
Total	38,327,419
Receipt of pledged shares:	
Gia Phat Financial And Investment Joint Stock Company ⁽⁵⁾	27,000,000
Phuc Thinh Finance Investment Joint Stock Company ⁽⁶⁾	2,900,000
Central Pharmaceutical Joint Stock Company No2 ⁽⁶⁾	2,550,000
Total	32,450,000

(1) The Company pledged 7 million OCH shares owned by the Company as security for the short-term loan agreement between Than Dong International Education Joint Stock Company and Vietnam Modern Bank Limited (formerly Ocean Commercial One Member Limited Liability Bank) in connection with the capital contribution received from Than Dong International Education Joint Stock Company for the joint implementation of the "Construction of a regulating lake park in the South-West Hanoi urban area" Project (*Details are disclosed in Note 5.5*).

(2) The Company pledged 8 million OCH shares owned by the Company to secure the financial obligations of Binh Duong Xanh Joint Stock Company to Long Son Investment, Trading and Construction Joint Stock Company under the Tripartite Commitment Minutes No. 01/2014/BBCK-3 dated 29 September 2014.

(3) The Company pledged 3,987,517 OCH shares owned by the Company to secure its obligation to repay the outstanding unpaid loan interest to National Citizen Commercial Joint Stock Bank (*Details are disclosed in Note 5.17*).

(4) The Company pledged 19,339,902 OCH shares owned by the Company as security for the loan agreement between Hanoi – Bac Giang BOT Investment Joint Stock Company (BOT), an associate of the Company, and Joint Stock Commercial Bank for Foreign Trade of Vietnam for the implementation of the "Investment in construction, improvement and upgrading of National Highway No. 1 section from Hanoi to Bac Giang under a Build – Operate – Transfer (BOT) contract" Project.

(5) On 21 October 2019, the Company completed the procedures to receive a pledge over 27,000,000 shares of Gia Phat Finance and Investment Joint Stock Company owned by Binh Duong Xanh Joint Stock Company as security for the payment obligation of VND 270.15 billion owed by Binh Duong Xanh Joint Stock Company.

(6) The Company received the following pledged assets as security for the capital support provided to Bao Linh Joint Stock Company: 2,900,000 shares of Phuc Thinh Finance Joint Stock Company and 2,550,000 shares of Central Pharmaceutical Joint Stock Company No. 2, of which 75,200 shares are owned by Bao Linh Joint Stock Company and the remaining 2,474,800 shares are currently subject to transfer procedures being carried out by Bao Linh Joint Stock Company with its counterparty.

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

7.4 Comparative figures

Comparative figures on the Interim Consolidated Statement of Financial Position and related notes are taken from the financial statements for the year ended 31st December 2025 which are audited by CPA VIETNAM Auditing Company Limited - A member of the International Accounting Firm INPACT.

Comparative figures in the Interim Consolidated Income Statement, Interim Consolidated Cash Flows Statement and related notes are taken from the interim consolidated financial statements for the period ended 30th June 2025 which are reviewed by CPA VIETNAM Auditing Company Limited – a member of the International Accounting Firm INPACT.

The Company has applied the guidance of Circular No. 99/2025/TT-BTC from 1 January 2026. To ensure comparability of the information presented in the consolidated interim Statement of Financial Position, the Company has restated or reclassified certain items in the consolidated Statement of Financial Position for the financial year ended 31 December 2025 as follows:

		As at 01/01/2026 (Restated) VND	As at 31/12/2025 (Presented) VND	Difference VND
	Code			
Cash equivalents	112	34,008,013,699	33,900,000,000	108,013,699
Short - term held to maturity Investments	123	161,110,126,653	47,637,204,624	113,472,922,029
Allowance for impairment of short-term held-to-maturity investments	124	(6,418,765,865)	-	(6,418,765,865)
Short-term loan receivables		-	6,355,959,999	(6,355,959,999)
Other short-term receivables	135	336,298,139,488	337,523,115,217	(1,224,975,729)
Short-term allowances for doubtful debts	136	(177,337,995,027)	(183,756,760,892)	6,418,765,865
Other long-term receivables	215	184,030,854,410	290,030,854,410	(106,000,000,000)
Dividends and profit payables	313	2,084,934,450	-	2,084,934,450
Other short-term payments	320	194,561,548,012	196,646,482,462	(2,084,934,450)

Preparer



Nguyen Thi Na

Chief Accountant



Vu Xuan Duong

Hà Nội, 28th August 2026

General Director



Le Vu Hai