

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
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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 SEPARATE FINANCIAL STATEMENTS
For the period ended 30/06/2026

Ha Noi, August 2026

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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 separate financial statements for the period ended 30/6/2026.

THE COMPANY

Ocean Group Joint Stock Company (hereinafter referred to as the “Company”) was established and operates under Enterprise Registration Certificate No. 0102278484, first issued by the Hanoi Department of Planning and Investment under Certificate No. 0103017634 dated 31 May 2007, and subsequent amendments, including the 22nd amendment dated 25 August 2025, issued by the Business Registration and Corporate Finance Office – Department of Finance of Hanoi City, regarding the change of the Company's legal representative and the update of administrative boundaries.

The charter capital of the Company according to the 22nd amended Business Registration Certificate dated 25/8/2025 is VND 3,000,000,000,000 (In words: Three trillion VND).

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.

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

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 Director, in all material respects, there have been no other significant events occurring after the Statement of Financial Position date, affecting the financial position and operation of the Company which would require adjustments to or disclosures to be made in the interim separate financial statements for the period ended 30/06/2026.

AUDITORS

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

STATEMENT 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 separate 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 separate income and interim separate cash flows statements for the period then ended, complying with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant regulations in preparation and disclosure of interim separate financial statements. In preparing these interim separate 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 Company are followed or not, and all the material differences from these standards are disclosed and explained in the Interim Separate Financial Statements;
- Design and implement effectively the internal control system in order to ensure that the preparation and presentation of the Interim Separate Financial Statements are free from material misstatements due to frauds or errors;
- Prepare the Interim Separate 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 financial statements comply with Vietnamese Standards on Accounting, Vietnamese Accounting System and relevant legal regulations in preparation and presentation of the interim separate 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 fraud and other irregularities.

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

For and on behalf of the Board of General Directors,



Mr. Le Vu Hai

General Director

Hanoi, 28th August 2026

No: 455/2026/BCSX-CPA VIETNAM-NV2

REVIEW REPORT OF THE INTERIM FINANCIAL INFORMATION

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

We have reviewed the accompanying interim separate financial statements of Ocean Group Joint Stock Company, as prepared on 28th August 2026, set out on page 06 to page 41, including the Interim Separate Statement of Financial Position as at 30/6/2026, and the Interim Separate Income Statement, and Interim Separate Cash flows Statement for the period ended on the same date, and Notes to the Interim Separate Financial Statements.

The Board of General Director's responsibility

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

Auditors' Responsibility

Our responsibility is to draw a conclusion on the interim separate 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 Company's independent auditors.

The review of interim separate financial information includes 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 separate 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 separate financial performance and interim separate 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 separate financial statements.

Emphasis of matter

As disclosed in Notes 5.4 and 5.14 to the Interim Separate 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 Co., Ltd. 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 Separate Financial Statements.

As disclosed in Notes 5.4 and 5.14 to the Interim Separate 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 Separate Financial Statements.

As disclosed in Note 4 to the Interim Separate Financial Statements: as at 30th June 2026, the Company's current liabilities exceeded its current assets by 118.5 billion VND. The Company had an accumulated loss of 2,478.4 billion as at 30 June 2026. The Company's ability to continue as a going concern depends on its core real estate business activities, the comprehensive restructuring of its existing investments and assets, and the implementation of plans to restart certain real estate projects. These conditions indicate the existence of a material uncertainty that may cast significant doubt on the Company's ability to continue as a going concern.

Our conclusions is not modified in respect of these matters.



Nguyen Thi Mai Hoa

Deputy General Director

Audit Practicing Registration Certificate

No.: 2326-2023-137-1

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

For and on behalf of,

CPA VIETNAM AUDITING COMPANY LIMITED

A Member of INPACT

Hanoi, 28th August 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
As at 30/06/2026

				30/06/2026	01/01/2026
				VND	(VND)
ASSETS		Code	Note		(Restated)
A -	CURRENT ASSETS	100		70,399,301,370	75,571,633,204
	(100=110+120+130+140+150+160)				
I.	Cash and cash equivalents	110	5.1	8,720,968,215	11,016,146,124
1.	Cash	111		670,084,654	908,132,425
2.	Cash equivalents	112		8,050,883,561	10,108,013,699
II.	Short - term investments	120	5.2	28,197,333,675	34,146,452,397
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.	Investments held to maturity	123		21,228,575,342	26,753,027,397
III.	Short- term receivables	130		24,289,006,743	20,986,680,638
1.	Short-term receivables from customers	131	5.3	5,139,870,397	5,875,461,792
2.	Prepayments to sellers in short-term	132		51,832,000	72,467,000
5.	Other short-term receivables	135	5.4	19,320,923,492	15,262,370,992
6.	Short-term allowances for doubtful debts	136		(223,619,146)	(223,619,146)
IV.	Inventories	140	5.5	4,416,647,857	4,416,647,857
1.	Inventories	141		20,884,879,266	20,884,879,266
2.	Allowances for devaluation of inventories	149		(16,468,231,409)	(16,468,231,409)
VI.	Other current assets	160		4,775,344,880	5,005,706,188
2.	Deductible value added tax	162		3,689,126,297	3,919,487,605
3.	Tax and other receivables from government budget	163	5.12	1,086,218,583	1,086,218,583
B -	LONG-TERM ASSETS	200		1,484,815,337,359	1,475,489,183,899
	(200=210+220+250+260+270)				
I.	Long-term receivables	210		179,475,723,180	179,475,723,180
5.	Other long-term receivables	215	5.4	179,475,723,180	179,475,723,180
II.	Fixed assets	220		42,219,650	-
1.	Tangible fixed assets	221	5.6	42,219,650	-
-	Historical Costs	222		1,422,637,744	1,379,211,818
-	Accumulated depreciation	223		(1,380,418,094)	(1,379,211,818)
3.	Intangible fixed assets	227	5.7	-	-
-	Historical costs	228		313,750,000	313,750,000
-	Accumulated amortization	229		(313,750,000)	(313,750,000)
V.	Long-term assets in progress	250		15,478,332,803	15,478,332,803
2.	Construction in progress	252	5.8	15,478,332,803	15,478,332,803
VI.	Long-term investments	260	5.2	1,006,754,896,687	993,077,762,607
1.	Investments in subsidiaries	261		1,115,173,383,735	1,115,173,383,735
2.	Investments in joint ventures and associates	262		104,228,000,000	104,228,000,000
4.	Allowances for long-term investments	264		(212,646,487,048)	(226,323,621,128)
VI.	Other Long-term assets	270		283,064,165,039	287,457,365,309
1.	Long-term deferred expenses	271	5.9	283,064,165,039	287,457,365,309
TOTAL ASSETS (280 = 100+200)		280		1,555,214,638,729	1,551,060,817,103

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (CONTINUED)
As at 30/06/2026

RESOURCES	Code	Note	30/06/2026 VND	01/01/2026 (VND) (Restated)
C- LIABILITIES (300=310+330)	300		921,738,352,755	936,509,523,780
I. Short-term liabilities	310		188,910,973,293	198,774,512,096
1. Short-term trade payables	311	5.10	1,594,642,023	2,062,649,491
2. Short-term prepayments from customers	312	5.11	9,281,642,601	9,281,642,601
3. Dividends and profit payables	313		4,232,450	4,232,450
4. Short-term Taxes and other payables to State budget	314	5.12	108,527,383	61,519,740
5. Payables to employees	315		337,219,960	542,211,627
6. Short-term accrued expenses	316		-	52,255,410
9. Short-term deferred revenues	319	5.13	7,545,336,577	7,406,454,213
10. Other short-term payments	320	5.14	145,450,310,261	144,079,484,526
Short-term borrowings and finance lease liabilities	321	5.15	23,582,733,073	34,277,733,073
13. Bonus and welfare fund	323		1,006,328,965	1,006,328,965
II. Long-term liabilities	330		732,827,379,462	737,735,011,684
7. Long-term deferred revenues	337	5.13	235,866,463,188	239,524,445,724
8. Other long-term payables	338	5.14	496,960,916,274	498,210,565,960
D- OWNERS' EQUITY	400	5.16	633,476,285,974	614,551,293,323
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		1,286,825,482	1,286,825,482
5. Treasury stock	415		(10,000)	(10,000)
8. Development and investment funds	418		99,871,176,744	99,871,176,744
9. Other equity funds	419		10,830,443,286	10,830,443,286
10. Undistributed profit after tax	420		(2,478,512,149,538)	(2,497,437,142,189)
Undistributed profit after tax brought forward	420a		(2,497,437,142,189)	(2,548,795,778,479)
Undistributed profit after tax for the current year	420b		18,924,992,651	51,358,636,290
TOTAL LIABILITIES AND OWNERS' EQUITY (440 = 300+400)	440		1,555,214,638,729	1,551,060,817,103

Preparer

Nguyen Thi Na

Chief Accountant

Vu Xuan Duong

Hanoi, 28th August 2026

General Director



Le Vu Hai

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

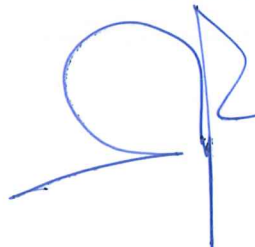
ITEMS	Code	Note	For the period ended 30/6/2026	For the period ended 30/6/2025
			VND	VND
1. Revenues from sales and services rendered	01	6.1	6,218,764,174	6,103,780,539
2. Revenue deductions	02		-	-
3. Net revenues from sales and services rendered (10 = 01-02)	10		6,218,764,174	6,103,780,539
4. Cost of goods and services	11	6.2	4,389,679,818	4,401,341,218
5. Gross revenues from sales and services rendered (20 = 10-11)	20		1,829,084,356	1,702,439,321
6. Gain/(loss) on sale and disposal of investment properties	21		-	-
7. Financial income	22	6.3	7,818,769,252	28,713,154,485
8. Financial expenses	23	6.4	(12,131,438,313)	33,649,191,616
<i>In which: interest expenses</i>	24		1,121,029,100	441,331,608
9. Selling expenses	25		-	-
10. General administrative expenses	26	6.5	2,840,735,428	2,386,307,227
11. Net profits from operating activities {30 = 20+(21-22)+24-(25+26)}	30		18,938,556,493	(5,619,905,037)
12. Other income	31	6.6	-	-
13. Other expenses	32	6.6	13,563,842	-
14. Other profits (40 = 31-32)	40	6.6	(13,563,842)	-
15. Total net profit before tax (50 = 30+40)	50		18,924,992,651	(5,619,905,037)
16. Current corporate income tax expenses	51		-	-
17. Deferred corporate income tax expenses	52		-	-
18. Profits after corporate income tax (60 = 50-51-52)	60		18,924,992,651	(5,619,905,037)

Preparer



Nguyen Thi Na

Chief Accountant



Vu Xuan Duong

Hanoi, 28th August 2026
General Director



Le Vu Hai

INTERIM SEPARATE CASH FLOW STATEMENT

(Indirect method)

For the period ended 30/06/2026

ITEMS	Code	Note	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
I. Net cash flows from operating activities				
1. Profit before tax	01		18,924,992,651	(5,619,905,037)
2. Adjustments for				
- Depreciation of fixed assets and investment properties	02		1,206,276	-
- Provisions	03		(13,252,467,413)	33,207,860,008
- Gains (losses) on investing activities	05		(7,798,765,821)	(28,713,154,485)
- Interest expenses	06		1,121,029,100	441,331,608
3. Operating profit before changes in working capital	08		(1,004,005,207)	(683,867,906)
- Increase (decrease) in receivables	09		3,870,205,065	(4,870,527,568)
- Increase (decrease) in payables	11		(5,197,200,125)	(3,982,199,285)
- (Increase) decrease deferred expenses	12		4,393,200,270	4,393,200,270
- Other payments on operating activities	17		-	(1,000,000)
Net cash flows from operating activities	20		2,062,200,003	(5,144,394,489)
II. Cash flows from investing activities				
1. Expenditures on purchase and construction of fixed assets and long-term assets	21		(43,425,926)	(524,377,602)
3. Expenditures on loans and purchase of debt instruments from other entities	23		(36,000,000,000)	(11,000,000,000)
4. Proceeds from lending or repurchase of debt instruments from other entities	24		41,000,000,000	-
7. Proceeds from interests, dividends and distributed profits	27		1,381,048,014	190,131,777
Net cashflow from investing activities	30		6,337,622,088	(11,334,245,825)
III. Cash flows from financing activities				
4. Repayment of financial principal	34		(10,695,000,000)	-
Net cashflow from financing activities	40		(10,695,000,000)	-
Net cashflow during the period (50 = 20+30+40)	50		(2,295,177,909)	(16,478,640,314)
Cash and cash equivalents at beginning of period	60		11,016,146,124	20,986,453,949
Cash and cash equivalents at end of period (70 = 50+60+61)	70	5.1	8,720,968,215	4,507,813,635

Hanoi, 28th August 2026

Preparer

Chief Accountant

General Director

Nguyen Thi Na

Vu Xuan Duong



Le Vu Hai

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS

For the period ended 30/06/2026

1. COMPANY INFORMATION

1.1 Structure of ownership

Ocean Group Joint Stock Company 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 amendment issued on 25 August 2025 by the Business Registration and Corporate Finance Division - Hanoi Department of Finance, regarding the change of the Company's legal representative and the update of administrative boundaries.

The charter capital of the Company according to the 22nd amended Business Registration Certificate dated 25/8/2025 is VND 3,000,000,000,000 (*In words: Three trillion VND*)

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.

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

1.2 Operating industries and principal activities

Operating industries:

- Real estate business;
- Real estate trading floor business (except real estate valuation);
- Commercial center business.

The Company's main activities during the period: real estate trading and office leasing.

1.3 Normal operating cycle

The Company's normal operating cycle is 12 months.

1.4 The Company structure

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

Name	Address	Main business activities	Capital ratio	Voting ratio
<u>Subsidiaries</u>				
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%
<u>Associates</u>				
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 SEPARATE 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 had 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 had 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.

1.5 Number of employees at the end of the accounting period

The total number of employees of the Company as of 30/6/2026 is 17 employees (As at 31/12/2025 is 17 employees).

1.6 Statement of information comparability on the interim separate financial statements

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Corporate Accounting Regime. This Circular supersedes the Corporate Accounting Regime promulgated under Circular No. 200/2014/TT-BTC dated December 22, 2014 and Circular No. 53/2016/TT-BTC dated March 21, 2016, issued by the Ministry of Finance. Circular No. 99/2025/TT-BTC is applicable to fiscal years beginning on or after January 1, 2026.

The Company has applied the guidance under Circular No. 99/2025/TT-BTC since January 1, 2026. In order to ensure comparability of the information presented in the Financial statements, the Company has restated and/or reclassified certain items in the financial statements for the year ended December 31, 2025 and the interim separate financial statements for the six-month period ended June 30, 2025. Accordingly, the accounting information and figures presented in the financial statements are comparable, as they have been consistently calculated and presented.

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 separate financial statements are prepared for the period ended 30/06/2026.

Accounting currency

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

3. ACCOUNTING STANDARDS AND SYSTEM

Accounting System

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

Statements for the compliance with Accounting Standards and System

The Board of General Director 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 Separate Financial Statements for the period ended 30/06/2026.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Basis of preparation of the interim separate financial statements

The accompanying separate interim financial statements are presented in Vietnamese Dong (VND), under the historical cost convention and in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises, and relevant legal regulations on the preparation and presentation of separate interim financial statements.

The accompanying interim separate financial statements are the Company's ones, therefore, they do not include the interim financial statements of subsidiaries. Users of the interim separate financial statements should read them together with the Company's interim consolidated financial statements for the period ended 30th June 2026 to obtain full information of the Company's financial position as well as the results of operations and cash flows during the period.

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

Going concern assumption

As at June 30, 2026, the Company's current liabilities exceeded its current assets by 118.5 billion VND. The Company had accumulated losses of 2,478.4 billion VND as at June 30, 2026. The Company's ability to continue as a going concern is dependent upon the successful implementation of its core real estate business activities, comprehensive restructuring of its existing investments and assets, and the implementation of plans to restart certain real estate projects.

The Board of Management and the Board of General Directors have regularly evaluated and actively implemented crisis management plan to help the Company overcome the difficult period and continue to develop. The Company's solutions have been implemented during the past time are as follows:

- *The Company has taken measures to cut business costs in line with its scale of operations.*
- *The company has implemented measures to increase revenue from leasing premises and increase other revenues.*
- *The company has comprehensively restructured existing investments and assets and is implementing plans to restart a number of real estate projects.*

The Company's Board of General Directors has carefully assessed the business and cash flow plans, as well as the ability of loans recovery to have finance sources in order to pay debts and financial obligations. The Board of General Directors believes that the interim separate financial statements prepared on the going concern basis are appropriate.

Accounting estimates

The preparation of the interim separate financial statements in conformity with Vietnamese Accounting Standards requires the Board of General Director 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 separate financial statements and the reported amounts of revenues and expenses during the period. Actual results may differ from those estimates and assumptions.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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

Investments held to maturity

Held-to-maturity investments comprise investments which the Company has the intention and ability to hold until maturity. Held-to-maturity investments include term deposits with an original maturity of more than three months and valuable papers (including treasury bills and promissory notes).

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

Allowance for held-to-maturity investments is recognized in accordance with prevailing accounting regulations

Trading securities

Trading securities are those held by the Company for trading purposes. Trading securities are initially recognized at cost which include fair value of the payment made at the time of transaction plus any directly attributable transaction cost.

At the subsequent financial periods, the trading securities are measured at cost less allowance for diminution in value.

An allowance for diminution in value of trading securities is made in conformity with current accounting regulations.

Investments in subsidiaries, associates and other investments

Investments in subsidiaries in which the Company has control, investments in associates and joint ventures in which the Company has significant influence are presented at cost in the interim separate financial statements.

Distributions of profits that the Company receives from the accumulated profits of the subsidiaries after the date the Company gains control are recorded in the Company's business results in the period. Other distributions are considered as recoveries of investments and are deducted from the investment value.

Distributions of profits received by the Company from the accumulated profits of the Associates after the date the Company gains control are recognized in the Company's income statement for the period. Other distributions are considered as recoveries of investments and are deducted from the investment value.

Investments in subsidiaries, joint ventures, associates and other investments are presented at cost less allowance for diminution in value (if any) in the interim separate Statement of Financial Position.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial investments (Continued)

Allowance for loss of investments

Allowance for impairment of investments in subsidiaries, joint ventures, associates and other entities is recognized when the investee incurs losses or when the investment in another entity is impaired, resulting in a risk that the Company may incur a loss of its invested capital.

The losses incurred by the investee used as the basis for making the provision shall be determined based on the investee's consolidated financial statements if the investee is a Parent Company. If the investee is an independent entity without any subsidiaries, the basis for making the provision shall be the financial statements of the investee.

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..

At the end of the financial year, the Company reassesses the balances of receivables denominated in foreign currencies, which are monetary items, using the average bank transfer buying and selling exchange rate of the commercial bank with which the Company regularly conducts transactions.

Inventories

Inventories are measured at the lower 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 Company uses the perpetual inventory method and the inventory cost is calculated via specific method.

Inventories are valued using the weighted average cost 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 historical cost and presented at costless accumulated depreciation. The historical cost of tangible fixed assets comprises all costs incurred by the Company to acquire the assets and bring them to the location and condition necessary for them to be capable of operating in the manner intended by the Company.

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

	<u>Year(s)</u>
Motor vehicles	08
Office equipment	03 - 06

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 SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Intangible fixed assets and Amortization

The Company's intangible assets is computer software, is stated at history cost less accumulated amortization.

Historical costs of intangible fixed assets include all the expenses paid by the Company to bring the asset to its working condition for its intended use.

Computer software is amortized on a straight-line basis over its estimated useful life of 03 years.

Business cooperation contract (BCC)

A business cooperation contract ("BCC") is a contractual arrangement between two or more parties to jointly conduct an economic activity without establishing a separate legal entity. Such activity may be jointly controlled by the contributing parties in accordance with the joint venture agreement or controlled by one of the participating parties.

Amounts contributed by the Company to the business cooperation activities under the BCC are recognized as receivable. During the implementation of the BCC, the after-tax profit is distributed, with the BCC stipulating that the parties shall share the results of the business cooperation 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.

Deferred expenses

Deferred expenses comprise costs actually incurred that relate to the operating results of several accounting periods. The Company's deferred expenses include the following:

Tools and equipment put into use are amortized to expenses using the straight-line method over a period not exceeding 36 months.

Prepaid property rental represents rental payments made in advance to the lessor. Prepaid property rental is amortized to expenses using the straight-line method over the corresponding rental period.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Trade 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 amounts payable of a trade nature arising from transactions for the purchase of goods, services and assets from suppliers or vendors that are independent of the purchaser. Trade payables also include amounts payable between the Company and its parent company, 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 financial year, the Company reassesses the balances of payables denominated in foreign currencies, which are monetary items, using the average bank transfer buying and selling exchange rate of the commercial bank with which the Company regularly conducts transactions.

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 separate 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 recognized in the Income statement when incurring, except for the borrowing cost capitalized under Vietnamese Accounting Standards "Borrowing cost".

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.

Owners' equity

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

Capital surpluses are recorded in accordance with the difference between the issuance price and face value upon the IPO, additional issue, or the difference between the re-issuance price and carrying value of treasury shares and the equity component of convertible bonds upon maturity date. Expenses directly related to the additional issue of shares and the re-issuance of treasury shares are recorded as a decrease in share premiums.

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.

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue and other income

The Company's revenue includes revenue from real estate sales and service provision.

Revenue from real estate

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

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

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 Statement of Financial Position date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

- The amount of revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- Identify the completed work as at the Statement of Financial Position date;
- Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

Revenue from interest income 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.

Financial expenses

Financial expenses reflect expenses incurred during the period, mainly including borrowing costs, provisions for devaluation of trading securities, provisions for losses on investments in other entities, losses incurred when selling foreign currencies, and exchange rate losses.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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.

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 Company in case that party is under the same control or is subject to the same material effects.

In considering related party relationships, the substance of the relationship is given greater emphasis than its legal form.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

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

5.1 Cash and cash equivalents

	30/06/2026 VND	01/01/2026 VND (Restated)
Demand deposits (*)	670,084,654	908,132,425
Cash equivalents (**)	8,050,883,561	10,108,013,699
Total	8,720,968,215	11,016,146,124

(*) Details of Demand deposits :

	30/06/2026 VND	01/01/2026 VND
Joint Stock Commercial Bank for Investment and Development of Vietnam – Thang Long Branch	636,176,671	873,395,321
Others	33,907,983	34,737,104
Total	670,084,654	908,132,425

() Details of Cash equivalents:**

	30/06/2026 VND	01/01/2026 VND (Restated)
Asia Commercial Joint Stock Bank (1)	8,050,883,561	10,108,013,699
Total	8,050,883,561	10,108,013,699

(1) These are term deposits from 01 month at Asia Commercial Joint Stock Bank, interest rate during the year is 4.75%/year.

NOTES TO THE INTERIM SEPARATE 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 Investment Joint 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	(*)	-	3,571,425,000	(*)	-
Total	21,755,491,533		(14,786,733,200)	21,755,491,533		(14,362,066,533)

As at 30/06/2026, the Company holds 6.14% ownership in Hanoi PVR Investment Joint Stock Company and 25% ownership in Fafilm Ho Chi Minh City Joint Stock Company. The Company determines that this ownership is only temporary and the Company will transfer these investments in the near future. Therefore, these investments are classified and presented in the item "Trading securities" on the Interim Separate Statement of Financial Position

The fair value of securities of Hanoi PVR Investment Joint Stock Company is determined based on the average reference price in the 30 most recent consecutive trading days before the date of preparing the Interim Financial Statement of the stock code PVR on the UpCOM on 30/06/2026. According, the fair value as at 30/06/2026 is VND 3.397.333.333.

(*) Ho Chi Minh City Fafilm Joint Stock Company is not listed, so the Company has not determined the fair value of this financial investment because Vietnamese Accounting Standards and Vietnamese Enterprise Accounting Regime currently do not provide guidance on how to calculate fair value using valuation techniques. The fair value of this financial instrument may differ from its carrying value.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.2 Financial investments (Continued)

b. Investments held to maturity

	30/6/2026 (VND)			01/01/2026 (VND) (Restated)		
	Original cost	Recoverable amount	Allowances	Original cost	Recoverable amount	Allowances
Short-term	21,228,575,342	21,228,575,342	-	26,753,027,397	26,753,027,397	-
<i>Term deposits</i>	<i>21,000,000,000</i>	<i>21,000,000,000</i>	<i>-</i>	<i>20,000,000,000</i>	<i>20,000,000,000</i>	<i>-</i>
Asia Commercial Bank (1)	6,000,000,000	6,000,000,000	-	15,000,000,000	15,000,000,000	-
Vietnam International Bank (2)	15,000,000,000	15,000,000,000	-	-	-	-
Joint Stock Commercial Bank for Investment and Development of Vietnam	-	-	-	5,000,000,000	5,000,000,000	-
<i>Loans</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>6,000,000,000</i>	<i>6,000,000,000</i>	<i>-</i>
Givral Bakery Joint Stock Company	-	-	-	6,000,000,000	6,000,000,000	-
<i>Interest income from term deposits and loans</i>	<i>228,575,342</i>	<i>228,575,342</i>	<i>-</i>	<i>753,027,397</i>	<i>753,027,397</i>	<i>-</i>
Asia Commercial Bank	74,958,904	74,958,904	-	381,452,055	381,452,055	-
Vietnam International Bank	153,616,438	153,616,438	-	-	-	-
Joint Stock Commercial Bank for Investment and Development of Vietnam	-	-	-	111,575,342	111,575,342	-
Givral Bakery Joint Stock Company	-	-	-	260,000,000	260,000,000	-
Total	21,228,575,342	21,228,575,342	-	26,753,027,397	26,753,027,397	-
<i>In which:</i>						
<i>Investments held to maturity with related parties</i> (Details in Note 7.1)	-	-	-	6,260,000,000	6,260,000,000	-

(1) This represents a six-month term deposit with Asia Commercial Bank at an interest rate of 8% per annum.

(2) This represents a six-month term deposit with Vietnam International Commercial Joint Stock Bank (VIB) at an interest rate of 8.9% per annum.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.2 Financial investments (Continued)

c. Investments in equity of other entities

	Ratio		30/6/2026 (VND)			01/01/2026 (VND)		
	Equity owned	Voting rights	Original cost	Recoverable amount	Provision	Original cost	Recoverable amount	Provision
Investments in Subsidiaries			1,115,173,383,735	902,526,896,687	(212,646,487,048)	1,115,173,383,735	888,849,762,607	(226,323,621,128)
One Capital Hospitality Joint Stock Company	55.60%	55.60%	1,100,999,642,844	902,526,896,687	(198,472,746,157)	1,100,999,642,844	888,849,762,607	(212,149,880,237)
Ocean Natural Resources Development Joint Stock Company	75.05%	75.05%	11,310,000,000	-	(11,310,000,000)	11,310,000,000	-	(11,310,000,000)
Info Commodities Exchange Joint Stock Company	100.00%	100.00%	2,818,740,891	-	(2,818,740,891)	2,818,740,891	-	(2,818,740,891)
TKD Real Estate Investment Joint Stock Company	100.00%	100.00%	45,000,000	-	(45,000,000)	45,000,000	-	(45,000,000)
Investments in Associates			104,228,000,000	104,228,000,000	-	104,228,000,000	104,228,000,000	-
Ha Noi - Bac Giang Bot Investment Joint Company	21.00%	21.00%	104,228,000,000	104,228,000,000	-	104,228,000,000	104,228,000,000	-
Total			<u>1,219,401,383,735</u>	<u>1,006,754,896,687</u>	<u>(212,646,487,048)</u>	<u>1,219,401,383,735</u>	<u>993,077,762,607</u>	<u>(226,323,621,128)</u>

NOTES TO THE INTERIM SEPARATE 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	Repayable amount	Book value	Repayable amount
Short-term	5,139,870,397	-	5,875,461,792	-
Receivable from apartment buyers	4,849,598,697	-	5,202,283,037	-
Others	290,271,700	-	673,178,755	-
Total	5,139,870,397	-	5,875,461,792	-
<i>In which: Receivables from related parties</i>	-		852,454,004	
<i>(Details in Note 7.1)</i>				

5.4 Other receivables

	30/6/2026 (VND)		01/01/2026 (VND) (Restated)	
	Book value	Repayable amount	Book value	Repayable amount
Short-term	19,320,923,492	(223,619,146)	15,262,370,992	(223,619,146)
Dividends and profits receivable (1)	6,999,300,000	-	-	-
Receivables from employees (2)	12,026,836,046	-	14,967,583,546	-
Others	294,787,446	(223,619,146)	294,787,446	(223,619,146)
Long-term	179,475,723,180	-	179,475,723,180	-
Deposits	2,173,000	-	2,173,000	-
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	-
Gia Dinh Development Corporation	62,500,000	-	62,500,000	-
Total	198,796,646,672	(223,619,146)	194,738,094,172	(223,619,146)
<i>In which:</i>				
<i>Other receivables from related parties (Details in Note 7.1)</i>	6,999,300,000	-	-	-

(1) According to Resolution No. 03/2026/NQ-ĐHĐCĐ-BOT dated June 29, 2026, of the 2026 Annual General Meeting of Shareholders of Hanoi - Bac Giang BOT Investment Joint Stock Company, dividends were distributed to shareholders from a portion of the undistributed post-tax profits as of December 31, 2025, in the amount of VND 33.33 billion. On July 20, 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 for the performance of business activities or other 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.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.4 Other receivables (Continued)

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). 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 (formerly Ocean Commercial One Member Limited Liability Bank) as of 30/6/2026 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 are VND 14,428,505,493. 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 07/01/2020, 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 Export Garment and Leather Footwear Joint Stock Company (LEGAMEX), 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 SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.5 Inventories

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	Allowances	Book value	Allowances
Work in progress (*)	20,884,879,266	(16,468,231,409)	20,884,879,266	(16,468,231,409)
Total	20,884,879,266	(16,468,231,409)	20,884,879,266	(16,468,231,409)

(*) Includes the costs incurred for the implementation and development of the project at No. 25 Tran Khanh Du Street, with a balance of VND 16,468,231,409 as at June 30, 2026, under Cooperation Contract No. 1605/HĐHT2011 dated August 18, 2011 between the Border Guard Command and Ocean Group Joint Stock Company. According to the Minutes of Meeting regarding the liquidation of Cooperation Contract No. 1605/HĐHT2011 dated December 5, 2025, and the decision approving the termination of the plan for the use of defense land in combination with production, business and economic development activities of the Border Guard at No. 25 Tran Khanh Du Street, Cua Nam Ward, Hanoi, Ocean Group Joint Stock Company is responsible for terminating 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 options to convert the project to another project at an equivalent location in order to minimize the Company's losses arising from the termination of the Cooperation Contract by the Border Guard Command. In the event that the above proposals are not approved by the competent authorities, the Company has requested the Border Guard Command to consider the costs incurred and appropriate arrangements for the Company based on the information and figures submitted by the Company to the Border Guard Command. The Company has made a full provision for the above costs. As at the date of issuance of these financial statements, the parties have not yet reached an agreement on the liquidation plan for Cooperation Contract No. 1605/HĐHT2011.

5.6 Tangible fixed assets

	Unit: VND		
	Transportation means	Office equipment	Total
HISTORICAL COST			
As at 01/01/2026	1,265,781,818	113,430,000	1,379,211,818
Purchases during the period		43,425,926	43,425,926
As at 30/06/2026	1,265,781,818	156,855,926	1,422,637,744
ACCUMULATED DEPRECIATION			
As at 01/01/2026	1,265,781,818	113,430,000	1,379,211,818
Depreciation for the period		1,206,276	1,206,276
As at 30/06/2026	1,265,781,818	114,636,276	1,380,418,094
NET BOOK VALUE			
As at 01/01/2026	-	-	-
As at 30/06/2026	-	42,219,650	42,219,650

The historical cost of fully depreciated but still in use tangible fixed assets as of 30/6/2026 is VND 1,379,211,818 (As at 01/01/2026 is VND 1,379,211,818).

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

No.	Type and description of assets	As at 30/6/2026			As at 01/01/2026		
		Historical cost	Accumulated depreciation	Net book value	Historical cost	Accumulated depreciation	Net book value
1	Toyota Camry ASV50L-JETEKU	1,265,781,818	1,265,781,818	-	1,265,781,818	1,265,781,818	-
	Total	1,265,781,818	1,265,781,818	-	1,265,781,818	1,265,781,818	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.7 Intangible fixed assets

Unit: VND

	Computer software	Total
HISTORICAL COST		
As at 01/01/2026	313,750,000	313,750,000
As at 30/06/2026	313,750,000	313,750,000
ACCUMULATED AMORTIZATION		
As at 01/01/2026	313,750,000	313,750,000
As at 30/06/2026	313,750,000	313,750,000
NET BOOK VALUE		
As at 01/01/2026	-	-
As at 30/06/2026	-	-

The historical cost of fully amortized but still in use intangible fixed assets as at 30/06/2026 and 01/01/2026 is VND 313,750,000.

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

No.	Type and description of assets	As at 30/6/2026			As at 01/01/2026		
		Historical cost	Accumulated amortization	Net book value	Historical cost	Accumulated amortization	Net book value
1	"Ino Real Estate Trading Platform" electronic trading software	216,000,000	216,000,000	-	216,000,000	216,000,000	-
2	Bravo 8 accounting software	97,750,000	97,750,000	-	97,750,000	97,750,000	-
	Total	313,750,000	313,750,000	-	313,750,000	313,750,000	-

5.3 Long-term assets in progress

	30/6/2026 (VND)		01/01/2026 (VND)	
	Book value	Repayable amount	Book value	Repayable amount
Construction in progress				
Licogi 19 Project (1)	13,786,820,216	13,786,820,216	13,786,820,216	13,786,820,216
Lake Park Project (2)	1,499,764,737	1,499,764,737	1,499,764,737	1,499,764,737
Others	191,747,850	191,747,850	191,747,850	191,747,850
Total	15,478,332,803	15,478,332,803	15,478,332,803	15,478,332,803

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.8 Long-term assets in progress (Continued)

As at 30/6/2026, based on the information available to the Company at the time of preparing the interim Separate Financial Statements, the Company has carefully assessed the feasibility and effectiveness of the Projects. Specifically as follows:

(1) The Company is still actively working with its partner, Hanoi High-Tech Agriculture Investment Joint Stock Company, to resolve procedural and legal issues to transfer this project. The Company believes that the project will complete the procedures and transfer in the coming time and there will be no losses related to this project, nor is it eligible to record revenue/income related to the project due to the lack of certainty regarding revenue recognition according to regulations.

(2) The Partner and VNT Company Limited are still in the process of working on a debt settlement plan for Than Dong International Education Joint Stock Company at Modern Bank of Vietnam Limited (formerly Ocean Commercial One Member Limited Liability Bank) (the bank that provided capital for Than Dong to participate in the Project). The Company believes that the investments and debts related to this project can be completely settled with the related parties and there is no provision that needs to be set up related to this Project.

5.9 Deferred expenses

	30/06/2026 VND	01/01/2026 VND
Long-term	283,064,165,039	287,457,365,309
Long-term rental cost of the Trade Center at Thang Long International Village (1)	133,902,033,036	135,896,172,006
Long-term rental cost of Ninh Binh Plaza Shopping Center (2)	38,810,591,266	39,509,891,962
Long-term rental cost VNT Tower 19 Nguyen Trai (3)	66,633,813,285	67,666,913,001
Construction and repair costs of Nhat Tan market (4)	8,628,944,905	8,747,149,627
Long-term rental costs at Starcity Le Van Luong (5)	11,759,881,190	11,932,608,464
Long-term rental costs at 25 Tan Mai building (6)	4,001,620,704	4,074,182,556
Long-term rental cost of car parking space in basement B1 - VNT 19 Nguyen Trai (3)	19,327,204,935	19,626,851,523
Others	75,718	3,596,170
Total	283,064,165,039	287,457,365,309

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.9 Prepaid expenses (Continued)

(1) 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.

(2) Lease contract for the first floor area (area 1,906 m²) and the second floor (area 800 m²) of Ninh Binh Plaza Hotel in Hoa Lu ward, Ninh Binh Province. Purpose of use: for commercial center, 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.

(3) Commercial floor lease contract between VNT Company Limited and the Company on the Company leasing the entire floor area used as a commercial center from the 1st to the 4th floor of VNT TOWER building at 19th 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).

According to the appendix to this commercial floor lease contract, on 15/08/2024, VNT Company Limited handed over to the Company the entire basement floor B1 of VNT TOWER building at 19th Nguyen Trai, Phuong Liet ward, Hanoi City with a total area of 1,293.8 m². The purpose is for the Company to manage the business and exploit car parking services at the building.

(4) 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.

(5) 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, 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.

(6) 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).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.10 Trade payables

	30/06/2026 VND	01/01/2026 VND
Short-term	1,594,642,023	2,062,649,491
Hanoi Construction Corporation - Jsc	1,410,566,240	1,410,566,240
Urban Infrastructure Development Investment Corporation	-	470,606,664
Others	184,075,783	181,476,587
Total	1,594,642,023	2,062,649,491

5.11 Prepayments from customers

	30/06/2026 VND	01/01/2026 VND
Short-term	9,281,642,601	9,281,642,601
Customers buy apartments and pay in advance	9,281,642,601	9,281,642,601
Total	9,281,642,601	9,281,642,601

5.12 Taxes and receivables, payables to the State Budget

	01/01/2026 VND	Additions VND	Paid VND	30/06/2026 VND
Payables	61,519,740	200,063,636	153,055,993	108,527,383
<i>Short-term</i>	<i>61,519,740</i>	<i>200,063,636</i>	<i>153,055,993</i>	<i>108,527,383</i>
Personal income tax	61,519,740	200,063,636	153,055,993	108,527,383
Receivables	1,086,218,583	-	-	1,086,218,583
<i>Short-term</i>	<i>1,086,218,583</i>	<i>-</i>	<i>-</i>	<i>1,086,218,583</i>
Corporate income tax	1,086,218,583	-	-	1,086,218,583

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.13 Unearned revenues

	30/06/2026 VND	01/01/2026 VND
Short-term	7,545,336,577	7,406,454,213
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
Givral Bakery Joint Stock Company	1,525,987,097	1,525,987,097
Others	229,371,500	90,489,136
Long-term	235,866,463,188	239,524,445,724
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
Givral Bakery Joint Stock Company	47,687,096,803	48,450,090,349
Total	243,411,799,765	246,930,899,937
<i>In which: Unearned revenues to related parties (Details in Note 7.1)</i>	<i>49,213,083,900</i>	<i>49,976,077,446</i>

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.14 Other payables

	30/06/2026 VND	01/01/2026 VND (Restated)
Short-term	145,450,310,261	144,079,484,526
Trade Union fees	170,494,089	160,808,889
Short-term deposits received	23,822,777,863	23,582,666,428
<i>Manh Ha Investment And Trading Joint Stock Company (3)</i>	23,373,788,160	23,373,788,160
<i>Others</i>	448,989,703	208,878,268
Others	121,457,038,309	120,336,009,209
<i>Than Dong International Training Joint Stock Company (1)</i>	36,008,500,000	36,008,500,000
<i>Gio Hat Company Limited (2)</i>	36,090,811,985	36,090,811,985
<i>Manh Ha Investment And Trading Joint Stock Company (3)</i>	5,000,000,000	5,000,000,000
<i>BSC Vietnam Joint Stock Company (4)</i>	6,131,655,786	6,131,655,786
<i>Interest due National Commercial Joint Stock Bank (5)</i>	6,000,000,000	6,000,000,000
<i>Viptour - Togi Joint Stock Company (8)</i>	31,180,082,988	30,059,053,888
<i>Others</i>	1,045,987,550	1,045,987,550
Long-term	496,960,916,274	498,210,565,960
Long - term deposits received		
<i>Than Dong International Training Joint Stock Company (6)</i>	200,000,000,000	200,000,000,000
<i>Hanoi Hitech Agriculture Investment Joint Stock Company (7)</i>	220,500,000,000	220,500,000,000
<i>Gio Hat Company Limited (2)</i>	70,067,483,056	70,067,483,056
<i>Others</i>	-	1,249,649,686
Others	6,393,433,218	6,393,433,218
<i>National Commercial Joint Stock Bank (5)</i>	6,393,433,218	6,393,433,218
Total	642,411,226,535	642,290,050,486
<i>In which: Payables to related parties (Details in Note 7.1)</i>	31,180,082,988	30,059,053,888

(1) Reflects the long-term rental amount at Floor 5A of Starcity Le Van Luong Building. As at 30th June 2026, 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.

(2) Reflects the remaining amounts payable 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 30/6/2026 is VND 70,067,483,056 and the Company has provisionally deducted a penalty for violations of VND 36,090,811,985. As at 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.

(3) Reflects the amount payable 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 SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.14 Other payables (Continued)

(4) Reflects the remaining difference payable to BSC Vietnam Joint Stock Company related to the transaction of transferring all shares of Hanoi Center for Culture, Sports and Entertainment Joint Stock Company.

(5) The amounts payable to National Citizen Commercial Joint Stock Bank ("NCB") represents interest payable within the loan term in respect of the principal amount of VND 444,988,280,000, pursuant to the Minutes of Meeting between NCB and OGC dated December 12, 2017. The settlement term for this payable extends to December 31, 2027. The outstanding accrued interest payable as at 30/6/2026 amounted to VND 12,393,433,218. The Company has pledged 3,987,517 shares of One Capital Hospitality Joint Stock Company (a subsidiary of the Company) as collateral for its obligation to settle this interest payable.

(6) Reflects the amounts of capital contribution received from Than Dong International Education Joint Stock Company ("Than Dong") for investment cooperation to jointly implement the project "Construction of a lake park in the Southwest Hanoi urban area". The Company used 7 million OCH shares (One Capital Hospitality Joint Stock Company - a subsidiary of the Company) as collateral for the Company's payment obligation to Than Dong in the investment cooperation contract. The Company and its partners in the Project have reached an agreement and are in the process of working to repay the capital contribution received from Than Dong and release the mortgage of 7 million OCH shares (see also item (2) note 5.4). The Company's Board of Directors has carefully assessed and believes that no potential liabilities related to this will arise.

(7) 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 Street, Thanh Xuan Ward, Hanoi (see also item (3) note 5.4). The Company's Board of Directors has carefully assessed and believes that no potential liabilities related to this project will arise.

(8) This is the amount payable to Viptour - Togi Joint Stock Company for the interest of the loan under Loan Agreement No. 2708/2013/HDV/VT-OGC dated 27/08/2013 as presented in item (1), note 5.15. The interest is extended until 31/12/2026.

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.15 Borrowings and finance lease liabilities

	30/06/2026 VND	Increase during the period VND	Decrease during the period VND	01/01/2026 VND
Short-term borrowings	23,582,733,073	-	10,695,000,000	34,277,733,073
Long-term borrowings and liabilities due	23,582,733,073	-	10,695,000,000	34,277,733,073
Viptour - Togi Joint Stock Company (1)	23,582,733,073	-	10,695,000,000	34,277,733,073
Total	23,582,733,073	-	10,695,000,000	34,277,733,073

In which:

Borrowings from related parties

(Details in Note 7.1)

23,582,733,073	-	10,695,000,000	34,277,733,073
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(1) The loan from Viptour - Togi Joint Stock Company (a related party of the Company) was provided pursuant to Loan Agreement No. 2708/2013/HĐV/VT-OGC dated August 27, 2013 for working capital purposes. The principal amount of the loan was VND 46,380,000,000, with a loan term of six months from the date of disbursement, which could be extended upon mutual agreement between the parties, and an interest rate of 8% per annum. The loan was unsecured. The loan was extended to December 31, 2026 pursuant to Addendum No. 01 dated March 22, 2022. Accordingly, the interest rate was 7.5% per annum from January 1, 2022 to December 31, 2026. Under the agreement dated October 31, 2024 regarding the settlement plan for the loan, the parties agreed to use proceeds from the sale of parking lots at basement levels B2 and B3 of the Starcity Le Van Luong building to settle the outstanding loan obligations. At the same time, no interest would be charged for six months from the date of signing the agreement. The outstanding principal balance as at June 30, 2026 was VND 23,582,733,073.

5.16 Owners' equity

Unit: VND

a. Changes of owners' equity

	Share capital	Other capital	Treasury stock	Development and Investment	Other funds	Retained profits	Total
As at 01/01/2025	3,000,000,000,000	1,286,825,482	(10,000)	99,871,176,744	10,830,443,286	(2,548,795,778,479)	563,192,657,033
Profit in the previous year	-	-	-	-	-	51,358,636,290	51,358,636,290
As at 01/01/2026	3,000,000,000,000	1,286,825,482	(10,000)	99,871,176,744	10,830,443,286	(2,497,437,142,189)	614,551,293,323
Profit in this period	-	-	-	-	-	18,924,992,651	18,924,992,651
As at 30/6/2026	3,000,000,000,000	1,286,825,482	(10,000)	99,871,176,744	10,830,443,286	(2,478,512,149,538)	633,476,285,974

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.16 Owners' equity (Continued)

b. Capital transactions with shareholders

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Shareholders' capital		
Opening balance	3,000,000,000,000	3,000,000,000,000
Increased during the period	-	-
Decreased during the period	-	-
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
Preferred shares	-	-
Par value of outstanding shares (VND/ shares)	10,000	10,000

5.17 Off Interim Separate Statement of Financial Position Items

a. Bad debts written off

Name	Year of processing	30/06/2026 VND	01/01/2026 (VND)
Short-term loan receivables		1,143,933,229,981	1,143,933,229,981
Manh Ha Investment & Trading Joint Stock Company	2021	480,782,169,169	480,782,169,169
Vneco Hanoi Investment & Trading Joint Stock	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
Short-term receivables from customers		81,273,856,974	81,273,856,974
Tosy Robot 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
Ocean Retail & Assets Management JSC	2021	3,492,500,351	3,492,500,351
Personal	2021	2,500,000,000	2,500,000,000
Others	2021	2,813,547,643	2,813,547,643

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

5.17 Off Interim Separate Statement of Financial Position Items (Continued)

a. Bad debts written off (Continued)

Name	Year of processing	30/06/2026 VND	01/01/2026 (VND)
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	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	2021	7,085,149,998	7,085,149,998
BMC Hanoi Investment and Construction	2021	28,002,299,999	28,002,299,999
Investment in Project 317 Truong Chinh of BMC	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 - Personal	2020	7,691,868,657	7,691,868,657
Others	2020	161,014,236,474	161,014,236,474
Shortage of assets awaiting resolution		3,508,248,253	3,508,248,253
Short-term prepayments to suppliers		176,637,298,868	176,637,298,868
Song Da Investment and Construction Joint Stock	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	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 prepayments 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	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	2021	4,850,000,000	4,850,000,000
PVR Hanoi Investment Joint Stock Company	2021	40,017,888,881	40,017,888,881
Total		2,562,742,041,308	2,562,742,041,308

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

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

6.1 Revenue from sales of goods and provision of services

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Rental income	6,196,945,990	6,068,325,990
Others	21,818,184	35,454,549
Total	6,218,764,174	6,103,780,539

In which:

<i>Revenue from related parties</i> (Details in Note 7.1)	762,993,546	762,993,546
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6.2 Cost of goods sold

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Rental cost of premises	4,389,679,818	4,401,341,218
Total	4,389,679,818	4,401,341,218

6.3 Financial income

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Interest income from deposits	819,469,252	363,154,485
Dividends, profits shared	6,999,300,000	28,350,000,000
Total	7,818,769,252	28,713,154,485

In which:

<i>Revenue from related parties</i> (Details in Note 7.1)	7,427,925,000	28,426,000,000
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6.4 Financial expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Interest expense	1,121,029,100	441,331,608
Provision for decline in value of trading securities and provision for impairment of investments in other entities.	(13,252,467,413)	33,207,860,008
Total	(12,131,438,313)	33,649,191,616

In which:

<i>Financial expenses from related parties</i> (Details in Note 7.1)	1,121,029,100	441,331,608
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NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

6.5 General and administrative expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
General and administrative expenses	2,840,735,428	2,386,307,227
Employee expenses	2,331,658,478	1,989,506,400
Office supplies expenses	3,520,452	3,520,452
Depreciation expense	1,206,276	-
Charges and fee	-	3,000,000
Outsourcing expenses	373,505,399	390,280,375
Other cash expenses	130,844,823	-
Total	2,840,735,428	2,386,307,227

6.6 Other income/ Other expenses

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Other income		
Total	-	-
Other expenses		
Tax penalties and late payment interest	46,697	-
Other costs	13,517,145	-
Total	13,563,842	-
Net other income/ expenses	(13,563,842)	-

6.7 Production and business expenses by factors

	For the period ended 30/6/2026 VND	For the period ended 30/6/2025 VND
Employee expenses	2,331,658,478	1,329,506,400
Depreciation expense	1,206,276	-
Other cash expenses	4,763,185,217	5,451,621,593
Other cash expenses	134,365,275	6,520,452
Total	7,230,415,246	6,787,648,445

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

7. OTHER INFORMATION

7.1 Information of related parties

The Company has the following related parties:

<u>Related parties</u>	<u>Relations</u>
Viet Nam Housing And Urban Development Joint Stock Company	Major shareholder
Song Hong Bac Viet Construction Joint Stock Company	Major shareholder
Hung Linh Real Estate Investment and Trading Joint Stock Company	Major shareholder
One Capital Hospitality Joint Stock Company	Subsidiary
Ocean Natural Resources Development Joint Stock Company	Subsidiary
Info Commodities Exchange Joint Stock Company	Subsidiary
TKD Real Estate Investment Joint Stock Company	Subsidiary
Tan Viet Corporation	Subsidiary of OCH
Givral Bakery Joint Stock Company	Subsidiary of OCH
Viptour - Togi Joint Stock Company	Subsidiary of OCH
Trang Tien Icecream Joint Stock Company	Subsidiary of OCH
Evening Star Nha Trang Joint Stock Company	Subsidiary of OCH
Leadvisors Special Opportunities Fund	Subsidiary of OCH
JP Good Food Co., LTD	Subsidiary of OCH
Tin Phat Ice Cream Joint Stock Company	Subsidiary of OCH
One Capital Consumer Joint Stock Company	Subsidiary of OCH
Binh Hung Manufacturing Company Limited	Subsidiary of OCH
Fuji Food Joint Stock Company	Subsidiary of OCH
Ha Noi - Bac Giang Bot Investment Joint Company	Associate
Members of the Board of Directors, the Board of Management, the Board of Supervisors and individuals related to key management members	Significant impact

During the period, the Company had the following related party transactions:

a. Remuneration of the Boards of Management, Supervisors and General Directors

<u>Related parties</u>	<u>Nature of transaction</u>	<u>For the period ended</u>	<u>For the period ended</u>
		<u>30/6/2026</u>	<u>30/6/2025</u>
		<u>VND</u>	<u>VND</u>
Board of Directors, Supervisors and General Director	Salary and remuneration	1,020,000,000	1,020,500,000

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

7.1 Information of related parties (Continued)

a. Remuneration of the Boards of Management, Supervisors and General Directors (Continued)

Details are as follows:

Full name	Title	For the period ended 30/6/2026	For the period ended 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

b. Transactions with related parties

Related parties	Relations	Nature of transaction	For the period ended 30/6/2026	For the period ended 30/6/2025
			VND	VND
Sales of goods			762,993,546	762,993,546
Givral Bakery Joint Stock Company	Subsidiary of OCH	Office for rent	762,993,546	762,993,546
Financial income			7,427,925,000	28,426,000,000
Givral Bakery Joint Stock Company	Subsidiary of OCH	Loan	428,625,000	76,000,000
Ha Noi - Bac Giang Bot Investment Joint Company	Associate	Dividends	6,999,300,000	28,350,000,000
Financial expenses			1,121,029,100	441,331,608
Viptour - Togi Joint Stock Company	Subsidiary of OCH	Interest	1,121,029,100	441,331,608
Loan			10,695,000,000	-
Viptour - Togi Joint Stock Company	Subsidiary of OCH	Loan repayment	10,695,000,000	-

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

7.1 Information of related parties (Continued)

c. Balances with related parties

Sales of goods	Relations	Nature of transaction	30/06/2026 VND	01/01/2026 (VND)
Held to maturity			-	6,260,000,000
Givral Bakery Joint Stock Company	Subsidiary of OCH	Loans granted, Interest income from loans	-	6,260,000,000
Receivables from customers			-	852,454,004
Givral Bakery Joint Stock Company	Subsidiary of OCH	Construction	-	852,454,004
Other short-term receivables			6,999,300,000	-
Ha Noi - Bac Giang Bot Investment Joint Company	Associate	Dividends	6,999,300,000	-
Short-term unearned revenues			1,525,987,097	1,525,987,097
Givral Bakery Joint Stock Company	Subsidiary of OCH	Office for rent	1,525,987,097	1,525,987,097
Other short-term payments			31,180,082,988	30,059,053,888
Viptour - Togi Joint Stock Company	Subsidiary of OCH	Interest expenses	31,180,082,988	30,059,053,888
Borrowings and finance lease liabilities			23,582,733,073	34,277,733,073
Viptour - Togi Joint Stock Company	Subsidiary of OCH	Loan	23,582,733,073	34,277,733,073
Long-term unearned revenues			47,687,096,803	48,450,090,349
Givral Bakery Joint Stock Company	Subsidiary of OCH	Office for rent	47,687,096,803	48,450,090,349

7.2 Collateral

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

As at 30/06/2026, the Company has used some shares held by the Company as collateral, and has also received collateral from other companies as follows:

	30/06/2026 Number of shares
Pledge OCH shares at:	
Than Dong International Education Joint Stock Company (1)	7,000,000
Binh Duong Xanh Joint Stock Company (2)	8,000,000
National Citizen Commercial Joint Stock Bank (3)	3,987,517
Vietnam Joint Stock Commercial Bank for Foreign Trade (4)	19,339,902
Total	38,327,419
Pledge shares:	
Gia Phat Finance and Investment Joint Stock Company ⁽⁵⁾	27,000,000
Phuc Thinh Finance Joint Stock Company ⁽⁶⁾	2,900,000
Central Pharmaceutical Joint Stock Company 2 ⁽⁶⁾	2,550,000
Total	32,450,000

(1) The Company used 7 million OCH shares owned by the Company to secure a short-term loan contract between Than Dong International Education Joint Stock Company and Modern Bank of Vietnam Limited (formerly Ocean Commercial One Member Limited Liability Bank) related to the capital contribution received from Than Dong International Education Joint Stock Company to jointly implement the Project "Construction of a lake park in the Southwest Hanoi urban area" (Details in Note 5.4).

(2) The Company has used 8 million OCH shares owned by the Company to ensure the financial obligations of Binh Duong Xanh Joint Stock Company with Long Son Investment, Trade and Construction Joint Stock Company according to the 3-party Commitment Minutes No. 01/2014/BBCK-3 dated 29/09/2014.

(3) The Company uses 3,987,517 OCH shares owned by the Company to secure the obligation to repay the remaining unpaid interest to National Citizen Commercial Joint Stock Bank (Details in note 5.13).

(4) The Company used 19,339,902 OCH shares owned by the Company to secure the loan contract between Hanoi - Bac Giang BOT Investment Joint Stock Company (BOT) - an associate of the Company and Vietnam Joint Stock Commercial Bank for Foreign Trade to implement the Project "Investment in construction of renovation and upgrading works on National Highway 1, Hanoi - Bac Giang section under the form of Build - Operate - Transfer (BOT) contract".

(5) On 21/10/2019, the Company completed the procedure for accepting the mortgage of 27,000,000 shares of Gia Phat Finance and Investment Joint Stock Company owned by Binh Duong Xanh Joint Stock Company as collateral for the obligation to pay the debt of VND 270.15 billion of Binh Duong Xanh Joint Stock Company.

(6) The Company accepts the collateral for the capital support with Bao Linh Joint Stock Company as follows: 2,900,000 shares of Phuc Thinh Finance Joint Stock Company and 2,550,000 shares of Central Pharmaceutical Joint Stock Company 2 (In which: 75,200 shares are owned by Bao Linh Joint Stock Company, the remaining: 2,474,800 shares are being transferred by Bao Linh Joint Stock Company from the partner).

NOTES TO THE INTERIM SEPARATE FINANCIAL STATEMENTS (CONTINUED)

For the period ended 30/06/2026

7.3 Comparative figures

The comparative figures in the interim separate Statement of Financial Position and related notes are taken from the separate financial statements for the fiscal year ended 31/12/2025, which have been audited by CPA VIETNAM Auditing Company Limited - Member of INPACT International Auditing Firm.

The comparative figures in the interim separate income statement, interim separate cash flow statement, and related notes to the interim separate financial statements are taken from interim separate financial statements for the period ended 30/6/2025, which have been reviewed by CPA VIETNAM Auditing Company Limited - Member of INPACT International Auditing Firm.

The Company has applied the guidance under Circular No. 99/2025/TT-BTC since January 1, 2026. In order to ensure comparability of the information presented in the separate financial statements, the Company has restated certain items as at January 1, 2026 in the separate Statement of Financial Position as follows:

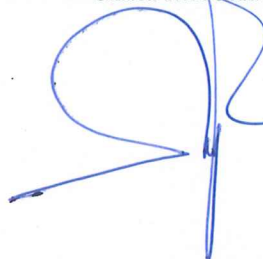
	01/01/2026 (VND) (Restated)	31/12/2025 VND (presented)	Difference VND
Cash equivalents	10,108,013,699	10,000,000,000	108,013,699
Investments held to maturity	26,753,027,397	20,000,000,000	6,753,027,397
Short-term loan receivables	-	6,000,000,000	(6,000,000,000)
Other short-term receivables	15,262,370,992	16,123,412,088	(861,041,096)
Dividends and profit payables	4,232,450	-	4,232,450
Other short-term payments	144,079,484,526	144,083,716,976	(4,232,450)

Preparer



Nguyen Thi Na

Chief Accountant



Vu Xuan Duong

Hanoi, 28th August 2026

General Director



Le Vu Hai