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*** ---------o0o---------
Số: 21/2026/CBTT- OGC *No: 21/2026/CBTT-OGC*	*Hà Nội, ngày 29 tháng 10 năm 2026* *HaNoi, October 29, 2026*

CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẠI DƯƠNG

Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẠI DƯƠNG
DN: c=VN, st=HÀ NỘI, l=Quận Thanh Xuân, cn=CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẠI DƯƠNG, 0.9.2342.19200300.100.1.1=MST:0102278484
Date: 2026.10.29 16:32:39 +07'00'

CÔNG BỐ THÔNG TIN
INFORMATION DISCLOSURE

Kính gửi: **Ủy ban Chứng khoán Nhà nước**
Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh

To: ***State Securities Commission of Vietnam***
Ho Chi Minh City Stock Exchange

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 tự lập quý III năm 2026 của Công ty Cổ phần Tập đoàn Đại Dương/ Announcement of the Separate and Consolidated financial statements for the third quarter of 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 29/10/2026 tại đường dẫn: https://oceangroup.vn/quan-he-co-dong/./ *This information was published on the Company's website on October 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
Tổng Giám đốc/ *General Director*



LÊ VŨ HẢI

OCEAN GROUP JOINT STOCK COMPANY

CONSOLIDATED FINANCIAL STATEMENTS

For the period from 01 July 2026
to 30 September 2026

Hanoi - October 2026

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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Form B01a-DN/HN

	ASSETS	Code	Note	30/09/2026 VND	01/01/2026 VND
A -	**CURRENT ASSETS (100=110+120+130+140+150+160)**	**100**		**945,877,035,667**	**685,013,136,676**
I.	**Cash and cash equivalents**	**110**	**5**	**256,147,545,409**	**102,820,808,109**
1.	Cash	111		173,149,996,916	68,812,794,410
2.	Cash equivalents	112		82,997,548,493	34,008,013,699
II.	**Short - term investments**	**120**	**6**	**158,368,153,584**	**162,084,785,788**
1.	Trading securities	121		21,755,491,533	21,755,491,533
2.	Allowances for decline in value of trading securities	122		(15,211,399,867)	(14,362,066,533)
3.	Short - term held to maturity Investments	123		157,242,827,783	161,110,126,653
4.	Allowance for impairment of short-term held-to-maturity investments	124		(5,418,765,865)	(6,418,765,865)
III.	**Short- term receivables**	**130**		**330,163,885,888**	**242,605,955,749**
1.	Short-term receivables from customers	131	7	260,396,869,461	29,857,251,252
2.	Prepayments to sellers in short-term	132		54,364,144,129	51,813,330,846
3.	Other short-term receivables	135	8	175,899,791,226	336,298,139,488
4.	Short-term allowances for doubtful debts	136		(160,681,953,060)	(177,337,995,027)
5.	Shortage of assets awaiting resolution	137		185,034,132	1,975,229,190
IV.	**Inventories**	**140**	**9**	**175,228,277,423**	**156,054,736,953**
1.	Inventories	141		192,155,630,508	172,982,090,038
2	Allowances for devaluation of inventories	142		(16,927,353,085)	(16,927,353,085)
V.	**Other current assets**	**160**		**25,969,173,363**	**21,446,850,077**
1.	Short-term deferred expenses	161	10	9,537,408,625	3,813,431,221
2.	Deductible value added tax	162		7,027,694,737	8,244,591,040
3.	Tax and other receivables from government budget	163	19	9,404,070,001	9,388,827,816
B -	**LONG-TERM ASSETS (200=210+220+230+240+250+260+270)**	**200**		**3,850,507,775,466**	**3,763,995,630,739**
I.	**Long-term receivables**	**210**		**184,673,329,817**	**184,030,854,410**
1.	Other long-term receivables	215	8	184,673,329,817	184,030,854,410
II.	**Fixed assets**	**220**		**512,324,985,133**	**516,292,015,241**
1.	Tangible fixed assets	221	11	411,477,982,975	412,421,043,052
	- *Historical Costs*	*222*		*942,958,890,395*	*848,499,133,456*
	- *Accumulated depreciation*	*223*		*(531,480,907,420)*	*(436,078,090,404)*
2.	Intangible fixed assets	227	12	100,847,002,158	103,870,972,189
	- *Historical Costs*	*228*		*129,061,614,188*	*127,390,238,188*
	- *Accumulated amortization*	*229*		*(28,214,612,030)*	*(23,519,265,999)*
III.	**Investment properties**	**240**	**13**	**19,069,623,606**	**19,973,518,869**
1.	Historical Costs	241		36,155,810,460	36,155,810,460
2.	Accumulated depreciation	242		(17,086,186,854)	(16,182,291,591)
IV.	**Long-term assets in progress**	**250**		**195,317,995,283**	**197,597,150,139**
1.	Construction in progress	252	14	195,317,995,283	197,597,150,139
V.	**Long-term investments**	**260**	**6**	**2,338,973,125,673**	**2,310,328,613,416**
1.	Investments in joint ventures and associates	262		2,338,973,125,673	225,328,613,416
2.	Investments in equity of other entities	263		16,423,700,000	2,101,423,700,000
3.	Allowances for long-term investments	264		(16,423,700,000)	(16,423,700,000)
VI.	**Other Long-term assets**	**270**		**600,148,715,954**	**535,773,478,664**
1.	Long-term deferred expenses	271	10	446,856,921,169	453,913,539,354
2.	Deferred income tax assets	272		141,184,117	184,366,547
3.	Goodwill	279	15	153,150,610,668	81,675,572,763
TOTAL ASSETS (280 = 100+200)		**280**		**4,796,384,811,133**	**4,449,008,767,415**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

(Continued)

As at 30 September 2026

Form B01a-DN/HN

	RESOURCES	Code	Note	30/09/2026 VND	01/01/2026 VND
C-	**LIABILITIES (300=310+330)**	**300**		**2,687,260,989,533**	**2,550,086,979,784**
I.	**Short-term liabilities**	**310**		**892,667,537,530**	**687,748,652,015**
1.	Short-term trade payables	311	16	153,749,058,188	31,110,864,565
2.	Short-term prepayments from customers	312	17	18,203,895,233	16,535,347,128
3.	Dividends and profit payables	313	18	2,084,934,450	2,084,934,450
4.	Short-term Taxes and other payables to State budget	314	19	260,563,335,526	234,912,013,405
5.	Payables to employees	315		13,050,148,799	14,928,569,595
6.	Short-term accrued expenses	316	20	39,633,904,509	16,346,310,049
7.	Short-term deferred revenues	319	21	6,077,847,902	5,899,638,644
8.	Other short-term payments	320	22	189,376,507,344	194,561,548,012
9.	Short-term borrowings and finance lease liabilities	321	23	195,901,634,189	160,000,000,000
10.	Short-term provisions	322		2,943,055,000	-
11.	Bonus and welfare funds	323		11,083,216,390	11,369,426,167
II.	**Long-term liabilities**	**330**		**1,794,593,452,003**	**1,862,338,327,769**
1.	Long-term trade payables	331	16	-	1,817,664,458
2.	Long-term deferred revenues	337	21	186,731,871,890	191,074,355,375
3.	Other long-term payables	338	22	508,194,663,908	519,674,076,159
4.	Long-term borrowings and finance lease liabilities	339	23	1,060,000,000,000	1,110,000,000,000
5.	Deferred income tax payables	342		39,666,916,205	39,772,231,777
D-	**OWNERS' EQUITY**	**400**	24	**2,109,123,821,600**	**1,898,921,787,631**
1.	Contributed capital	411		3,000,000,000,000	3,000,000,000,000
	- *Ordinary shares with voting rights*	*411a*		*3,000,000,000,000*	*3,000,000,000,000*
2.	Other capital	414		6,270,825,481	6,270,825,481
3.	Treasury shares	415		(10,000)	(10,000)
4.	Development and investment funds	418		105,642,274,630	105,752,876,950
5.	Other equity funds	419		14,345,072,839	14,345,072,839
6.	Undistributed profit after tax	420		(2,269,503,124,532)	(2,379,145,836,314)
	- *Undistributed profit after tax brought forward*	*420a*		*(2,364,274,493,129)*	*(2,446,257,975,683)*
	- *Undistributed profit after tax for the current year*	*420b*		*94,771,368,597*	*67,112,139,369*
7.	Non-controlling interests	*429*		1,252,368,783,182	1,151,698,858,675
TOTAL LIABILITIES AND OWNERS' EQUITY (440 = 300+400)		**440**		**4,796,384,811,133**	**4,449,008,767,415**

Prepare	Chief Accountant	General Director
Nguyen Thi Na	Vu Xuan Duong	Le Vu Hai

Hanoi, October 29, 2026

CONSOLIDATED INCOME STATEMENT

Form B02a-DN/HN

	ITEMS	Code	Note	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND	Accumulated from the beginnning of the year to the end of this period	
						Current year VND	Previous year VND
1.	Revenues from sales and services rendered	01	25	786,279,298,930	702,874,731,216	1,297,957,476,194	1,030,713,087,636
2.	Revenue deductions	02	25	30,421,982,519	36,564,447,907	51,685,077,009	52,805,985,129
3.	Net revenues from sales and services rendered (10 = 01-02)	10		755,857,316,411	666,310,283,309	1,246,272,399,185	977,907,102,507
4.	Cost of goods and services	11	26	298,503,976,628	268,942,589,122	608,279,794,607	479,402,153,769
5.	**Gross revenues from sales and services rendered (20 = 10-11)**	**20**		**457,353,339,783**	**397,367,694,187**	**637,992,604,578**	**498,504,948,738**
6.	Financial income	22	27	3,747,786,935	3,218,314,339	20,344,079,153	8,339,096,446
7.	Financial expenses	23	28	40,736,017,116	27,592,594,997	96,385,231,935	81,267,387,353
	In which: interest expenses	*24*		*40,302,143,702*	*28,116,664,428*	*96,520,083,165*	*81,998,969,900*
8.	Selling expenses	25		154,312,156,875	125,641,546,612	246,992,044,550	179,800,498,409
9.	General administrative expenses	26		48,784,186,318	33,974,517,693	133,672,881,354	87,614,471,614
10	Shares of profit or loss from joint ventures, associates	27		11,794,672,846	10,452,902,286	35,643,812,257	32,481,605,074
11.	**Net profits from operating activities {30 = 20+21+22+27-(23+25+26)}**	**30**		**229,063,439,255**	**223,830,251,510**	**216,930,338,149**	**190,643,292,882**
12.	Other income	31		126,263,744	82,942,616	26,387,454,620	108,818,266
13.	Other expenses	32		3,695,291,539	2,888,405,775	10,143,840,601	8,800,660,328
14.	**Other profits (40 = 31-32)**	**40**		**(3,569,027,795)**	**(2,805,463,159)**	**16,243,614,019**	**(8,691,842,062)**
15.	**Total net profit before tax(50 = 30+40)**	**50**		**225,494,411,460**	**221,024,788,351**	**233,173,952,168**	**181,951,450,820**
16.	Current corporate income tax expenses	51		32,456,464,397	28,643,362,147	39,647,611,744	34,176,038,981
17.	Deferred corporate income tax expenses	52		(42,736,004)	(22,377,508)	(62,133,142)	346,613,167
18.	**Profits after enterprise income tax (60 = 50-51-52)**	**60**		**193,080,683,067**	**192,403,803,712**	**193,588,473,566**	**147,428,798,672**
19.	Profit after tax of Parent Company	61		75,014,452,649	76,685,141,394	94,771,368,597	78,739,121,588
20.	Profit after tax attributable to Non-controlling interests	62		118,066,230,418	115,718,662,318	98,817,104,969	68,689,677,084
21.	**Basic earnings per share**	**70**		**250**	**256**	**316**	**262**

Prepare
Nguyen Thi Na
Hanoi, October 29, 2026

Chief Accountant
Vu Xuan Duong

General Director
Le Vu Hai

CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẠI DƯƠNG

CONSOLIDATED CASH FLOW STATEMENT

(Under indirect method)

Form B03a-DN/HN

	ITEMS	Code	Accumulated from the beginnning of the year to the end of this period	
			Current year VND	Previous year VND
I.	**Net cash flows from operating activities**			
1.	***Profit before tax***	**01**	**233,173,952,168**	**181,951,450,820**
2.	***Adjustments for***			
	- Depreciation of fixed assets and investment properties	02	43,958,304,882	36,024,546,972
	- Provisions	03	(16,806,708,633)	289,426,660
	- Gains (losses) on exchange rate differences from revaluation of accounts derived from foreign currencies	04	-	(162,625,305)
	- Gains (losses) on investing activities	05	(48,988,760,357)	(40,658,076,215)
	- Interest expenses	06	96,520,083,165	82,074,969,900
3.	***Operating profit before changes in working capital***	***08***	***307,856,871,225***	***259,519,692,832***
	- Increase (decrease) in receivables	09	(161,931,820,453)	(224,638,193,801)
	- Increase (decrease) in inventories	10	(19,173,540,470)	(24,396,016,387)
	- Increase (decrease) in payables	11	136,028,014,769	142,201,857,396
	- (Increase) decrease defered expenses	12	1,332,640,781	7,405,967,864
	- Interest paid	14	(92,930,811,931)	(82,313,261,560)
	- Corporate income tax paid	15	(28,761,391,633)	(26,184,644,097)
	- Other payments on operating activities	17	(286,209,777)	(655,458,670)
	Net cash flows from operating activities	***20***	***142,133,752,511***	***50,939,943,577***
II.	**Cash flows from investing activities**			
1.	Expenditures on purchase and construction of fixed assets and	21	(5,290,244,398)	(67,735,543,619)
2.	Proceeds from disposal or transfer of fixed assets and other long-term assets	22	5,255,603	23,728,704
3.	Expenditures on loans and purchase of debt instruments from	23	(74,935,992,602)	(45,814,905,753)
4.	Proceeds from lending or repurchase of debt instruments from	24	98,395,000,000	5,563,340,001
5.	Expenditures on equity investments in other entities	25	-	(1,000,000,000)
6.	Proceeds from equity investment in other entities	26	1,000,000,000	-
7.	Proceeds from interests, dividends and distributed profits	27	6,117,331,997	31,894,814,141
	Net cashflow from investing activities	***30***	***25,291,350,600***	***(77,068,566,526)***
III.	**Cash flows from financing activities**			
1.	Proceeds from issuance of shares and receipt of contributed capital	31	-	55,680,716,260
2.	Proceeds from borrowings	33	151,558,669,905	120,573,158,851
3.	Repayment of financial principal	34	(165,657,035,716)	(160,876,742,301)
	Net cashflow from financing activities	***40***	***(14,098,365,811)***	***15,377,132,810***
	Net cashflow during the period (50 = 20+30+40)	**50**	**153,326,737,300**	**(10,751,490,139)**
	Cash and cash equivalents at beginning of year	**60**	**102,820,808,109**	**190,735,461,868**
	Effect of exchange rate fluctuations	61	-	-
	Cash and cash equivalents at end of year (70 = 50+60+61)	**70**	**256,147,545,409**	**179,983,971,729**

Prepare	Chief Accountant	General Director
Nguyen Thi Na	Vu Xuan Duong	Le Vu Hai

Hanoi, October 29, 2026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

1. GENERAL INFORMATION

Ownership form: Joint Stock Company.

Ocean Group Joint Stock Company ("the Company") was incorporated under the first Business Registration Certificate No. 0103017634 dated 31 May 2007 and the 22nd amendment of the Business Registration Certificate No. 0102278484 dated August 25, 2025 issued by Hanoi Department of Finance with the charter capital of VND 3,000,000,000,000. Shares of the Company are listed at Ho Chi Minh City Stock Exchange with the code of OGC.

The Company's head office is located at 23rd Floor, Leadvisors Tower, 643 Pham Van Dong, Nghia Do Ward, Hanoi, Vietnam.

Operating industry and principal activities

- Real estate business;
- Business in real estate exchange (excluding real estate valuation);
- Business in trading center.
- Business in hotel and services;
- Producing and trading confectioneries.

Regular manufacturing and business cycle

The Company's regular manufacturing and business cycle is not exceeding 12 months.

Business structure

List of direct subsidiaries at the end of the accounting period includes:

Name of subsidiary	Place of incorporation	Proportion of ownership Interest at the end of the period (%)	Proportion of voting power held		Principal activity
			Closing balance (%)	Opening balance (%)	
One Capital Hospitality Joint Stock Company (*)	Hanoi	55.60%	55.60%	55.60%	Travel, Restaurants and Hotels
Ocean Natural Resources Development Joint Stock Company (**)	Hanoi	75.05%	75.05%	75.05%	Reforestation, forest care and forest exploitation
INFO Commodity Exchange Joint Stock Company (**)	Hanoi	100%	100%	100%	Commodity exchange
Viet Nam TKD Real Estate Business Investment CO.,LTD (**)	Hanoi	100%	100%	100%	Real estate business

(*) One Capital Hospitality Joint Stock Company (OCH) has Subsidiaries at the end of the accounting period includes:

Name of subsidiary	Place of incorporation	Proportion of ownership Interest at the end of the period (%)	Proportion of voting power held		Principal activity
			Closing balance (%)	Opening balance (%)	
Tan Viet Corporation	Nha Trang	51.42%	51.42%	51.42%	Hotel business
Viptour – Togi Joint Stock Company	Ha Noi	86.13%	86.13%	86.13%	Investment and project implementation
Evening Star Nha Trang JSC.	Nha Trang	99.99%	99.99%	99.99%	Hotel business
Leadvisors Special Opportunity Fund	Ha Noi	99.00%	99.62%	99.00%	The Fund invests in stocks and bonds
One Capital ConsumerJSC. (OCC)	Ha Noi	61.09%	61.20%	61.95%	Manufacturing and trading all kinds of foods
Givral Bakery JSC. (Subsidiary of OCC)	Ho Chi Minh	61.09%	61.91%	99.99%	Manufacturing and trading all kinds of cakes
JP Good Food Co., Ltd (Subsidiary of OCC)	Son La	61.09%	61.91%	100.00%	Processing and preserving meat and products from meat and seafood
Trang Tien Icecream JSC. (Subsidiary of OCC) (KTT)	Ha Noi	61.07%	61.89%	99.98%	Manufacturing and trading all kinds of cakes and ice cream
Binh Hung Manufacturing Co., Ltd (Subsidiary of Givral)	Bac Ninh	61.09%	61.91%	100.00%	Industrial park factory rental
Tin Phat Ice Cream JSC. (Subsidiary of KTT)	Ha Noi	60.99%	61.81%	99.87%	Manufacturing and trading all kinds of cakes and ice cream
Fuji Food Joint Stock Company (Subsidiary of KTT)	Ha Noi	31.15%	31.15%	51%	Processing and preservation of meat and meat products and seafood
Seikado Co., Ltd (Subsidiary of OCC)	Ha Noi	61.09%	100%		Wholesale and retail food sales
Hai Ha- Kotobuki Co., Ltd (Subsidiary of Seikado)	Ha Noi	42.76%	70%		Manufacturing and trading all kinds of cakes

(**): Companies that have stopped operating and have no production or business activities during the year. On September 25, 2026, the Company's Board of Directors announced a resolution approving the termination of operations for these companies and assigned the General Director to carry out the procedures in accordance with the law.

List of associates at the end of the accounting period includes:

Name of associates	Place of incorporation	Proportion of ownership Interest at the end of the period (%)	Proportion of voting power held		Principal activity
			Closing balance (%)	Opening balance (%)	
Ha Noi - Bac Giang BOT Investment Joint Stock Company (*)	Bac Ninh	21.00%	21.00%	21.00%	Construction and collection of road service fees

(*) On 16 September 2019, the Company's Board of Directors announced a Resolution approving the policy of divesting all of the Company's investment capital in this company.

Statement of information comparability on the consolidated financial statements

The Company ensures to follow all the requirements of the Vietnamese Accounting Standards and System. which were issued together with the Circular No. 99/2025/TT-BTC dated 27/10/2025 issued by the Ministry of Finance. Therefore, the information and figures presented in the consolidated financial statements are comparable.

2. FISCAL YEAR AND ACCOUNTING CURRENCY

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

Accounting currency: The accompanying consolidated financial statements are expressed in Vietnam Dong (VND).

3. ACCOUNTING STANDARDS AND SYSTEM

Accounting System

The Company applied to Vietnamese Accounting System promulgated under Circular No. 99/2025/TT-BTC dated 27/10/2025 issued by the Ministry of Finance.

Statements for the compliance with Accounting Standards and System

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the main accounting policies applied by the Corporation in preparing separate financial statements:

Basis of consolidation

The Company's consolidated financial statements are prepared in accordance with Circular 202/2014/TT-BTC dated December 22nd, 2014 of the Ministry of Finance and amending Circular 43/2026/TT-BTC dated April 20, 2026 on Guidance for preparation and presentation of consolidated financial statements, specifically:

The consolidated financial statements incorporate the financial statements of the Company and enterprises controlled by the Company (its subsidiaries) up to 31 December each year. Control is achieved where the Company has the power to govern the financial and operating policies of an investee enterprise so as to obtain benefits from its activities.

The results of subsidiaries acquired or disposed of during the year are included in the consolidated income statement from the effective date of acquisition or up to the effective date of disposal, as appropriate.

Where necessary, adjustments are made to the financial statements of subsidiaries to bring the accounting policies used in line with those used by the Company.

Intragroup transactions and balances are eliminated in full on consolidation.

Non-controlling interests in the net assets of consolidated subsidiaries are identified separately from the parent's ownership interests in them. Non-controlling interests consist of the amount of those non-controlling interests at the date of the original business combination (see below) and the non-controlling interests' share of changes in equity since the date of the combination. Losses in subsidiaries are respectively attributed to the non-controlling interests even if this results in the non-controlling interests having a deficit balance.

Business combinations

On acquisition, the assets and liabilities and contingent liabilities of a subsidiary are measured at their fair values at the date of acquisition. Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired is recognised as goodwill. Any deficiency of the cost of acquisition below the fair values of the identifiable net assets acquired is credited to profit and loss in the period of acquisition.

The non-controlling interests are initially measured at the non-controlling shareholders' proportion of the net fair value of the assets, liabilities and contingent liabilities recognised.

Goodwill

Goodwill represents the excess of the cost of acquisition over the Company's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities of a subsidiary, associate or jointly controlled entity at the date of acquisition. Goodwill is recognised as an asset and is amortised on the straight-line basis over its estimated period of benefit of 10 years.

Goodwill arising on the acquisition of associates and jointly controlled entities is included in the carrying amount of the associates and jointly controlled entities. Goodwill arising on the acquisition of subsidiaries is presented separately as an intangible asset in the consolidated balance sheet.

On disposal of a subsidiary, associate or jointly controlled entity, the attributable amount of unamortised goodwill is included in the determination of the profit or loss on disposal.

Financial instruments

Initial recognition

Financial assets: At the date of initial recognition, financial assets are recognised at cost plus transaction costs that are directly attributable to the acquisition of the financial assets. Financial assets of the Company comprise cash, cash equivalents, trade and other receivables, deposits and financial investments.

Financial liabilities: At the date of initial recognition financial liabilities are recognised at cost plus transaction costs that are directly attributable to the issue of the financial liabilities. Financial liabilities of the Company comprise trade and other payables, accrued expenses, obligations under finance leases and borrowings.

Subsequent measurement after initial recognition

Currently, there are no requirements for the subsequent measurement of the financial instruments after initial recognition.

Accounting estimates

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

Cash and cash equivalents

Cash comprises cash on hand, bank deposits.

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

Financial investments

Trading securities

Trading securities are those the Company holds for trading purpose. Trading securities are recognised from the date the Company obtains the ownership of those securities and initially measured at the fair value of payments made at the transaction date plus directly attributable transaction costs.

In subsequent periods, investments in trading securities are measured at cost less provision for impairment of such investments.

Provision for impairment of investments in trading securities is made in accordance with prevailing accounting regulations.

Held-to-maturity investments

Held-to-maturity investments comprise investments that the Company has the positive intent or ability to hold to maturity, including term deposits (commercial bills), bonds, preference shares which the issuer shall redeem at a certain date in the future, loans held to maturity to earn periodic interest and other held-to-maturity investments.

Held-to-maturity investments are recognised on a trade date basis and are initially measured at acquisition price plus directly attributable transaction costs. Post-acquisition interest income from held-to-maturity investments is recognised in the income statement on accrual basis. Pre-acquisition interest is deducted from the cost of such investments at the acquisition date.

Held-to-maturity investments are measured at cost less provision for doubtful debts.

Provision for doubtful debts relating to held-to-maturity investments is made in accordance with prevailing accounting regulations.

Investments in associates

An associate is an entity over which the Company has significant influence and that is neither a subsidiary nor an interest in joint venture. Significant influence is the power to participate in the financial and operating policy decisions of the investee but not control or joint control over those policies.

The results and assets and liabilities of associates are incorporated in these financial statements using the equity method of accounting. Interests in associates are carried in the balance sheet at cost as adjusted by post-acquisition changes in the Company's share of the net assets of the associate. Losses of an associate in excess of the Company's interest in that associate (which includes any long-term interests that, in substance, form part of the Company's net investment in the associate) are not recognised.

Where a group entity transacts with an associate of the Company, unrealised profits and losses are eliminated to the extent of the Company's interest in the relevant associate.

Equity investments in other entities

Equity investments in other entities represent the Company's investments in ordinary shares of the entities over which the Company has no control, joint control, or significant influence.

Equity investments in other entities are carried at cost less provision for impairment.

With regard to investments held long-term (other than trading securities) without significant influence on the investee: If the investment is made in listed shares or the fair value of the investment is determined reliably, the provisions shall be made on the basis of the market value of the shares; if the fair value of the investment is not determined at the reporting date, the provision shall be made based on the Financial Statements at the provision date of the investee.

Allowance for loss of investments

Allowance for impairment of investments in joint ventures, associates, and other entities are made when the investee company incurs losses or the investment in other entities decreases in value, potentially leading to a capital loss for the Company.

The loss of the investee company used as the basis for making provisions is the consolidated financial statement if the investee is a parent company. If the investee company is an independent enterprise without subsidiaries, the basis for making provisions is the financial statement of that invested enterprise.

Receivables

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

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

Inventories

Inventories are measured at the lower of cost and net realizable value. Cost of inventories comprise costs of direct materials, direct labor, and general operation (if any) incurred in bringing the inventories to their present location and conditions. Net realizable value is the estimated selling price of inventory items less all estimated costs of completion and costs of marketing, selling and distribution

The value of inventory is determined using the weighted average cost method.

Inventory is accounted for using the periodic inventory system.

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

Tangible fixed assets and Depreciation

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

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

	2026
	Years
Buildings and structures	05 - 50
Machinery and equipment	03 - 15
Motor vehicles	06 - 10
Office equipment	03 - 08
Others	03 - 08

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

Intangible fixed assets and Amortization

Intangible assets represent land use rights that are stated at cost less accumulated amortisation. Land use rights are amortised using the straight-line method over the duration of the right to use the land (for illustration purpose only). Software and other intangible fixed assets are allocated to the income statement using the straight-line method over their estimated useful lives.

Investment properties

Investment properties are composed of land use rights, buildings and structures held by the Company to earn rentals or for capital appreciation. Investment properties held to earn rentals are stated at cost less accumulated depreciation while investment properties held for capital appreciation are stated at cost less impairment loss. The costs of purchased investment properties comprise their purchase prices and any directly attributable expenditures, such as professional fees for legal services, property transfer taxes and other related transaction costs. The costs of self-constructed investment properties are the finally accounted construction or directly attributable costs of the properties.

Investment properties held to earn rentals are depreciated using the straight-line method over their estimated useful lives as follows:

	2026 Years
Buildings and structures	50
Machinery and equipment	10

No depreciation is recorded for investment properties held for capital appreciation.

Lease of Assets

Finance lease

The value of assets under finance leases is recognized as a receivable on the financial position at the present value of the minimum lease payments or the fair value of the leased asset.

The receivable for finance leases is recognized as the principal receivable and financial income from the lessor's investment and services. Financial income is recognized on a fixed periodic rate basis on the net outstanding balance of the finance lease investment.

Operating lease

Assets under operating leases are recognized on the Financial Position according to the Company's asset classification.

Initial direct costs incurred in generating revenue from operating leases are recognized immediately as expenses in the period when incurred/amortized gradually into expenses over the lease term. Revenue from operating leases is recognized in the income statement for the period using the straight-line method over the lease term, regardless of the payment method.

Depreciation of assets under operating leases is performed on a basis consistent with the lessor's depreciation policy applied to similar assets.

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.

Business cooperation contract (BCC)

Company is the contributing party

Capital contributions in cash and assets to the BCC are recognized as receivables on the Financial Statements.

Revenue and expense recognition under BCC: specified according to each type of BCC contract.

Company is the recipient of capital contributions

Capital contributions in cash and assets received under the BCC contract are recognized as long-term payables on the Financial Statements.

Revenue and expense recognition under BCC: specified according to each type of BCC contract.

Deferred expenses

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

Tools and supplies

Tools and supplies are recorded to expenses and depreciated to on a straight-line basis with useful life of not exceeding 3 years.

Fixed assets major repairs expenses

Fixed assets major repairs expenses which have significant value incurring one time which are recorded to expenses and amortized on a straight-line basis over 3 years.

Prepaid expenses for renting offices and shopping centers

Rent for offices and shopping centers shows the amount of rent that has been paid in advance. Prepaid expenses are allocated gradually into operating expenses on the straight-line method over the duration of each lease.

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: includes commercial payables arising from the purchase of goods, services and assets between the Company and the seller (independent entity with the Company, including amounts payable between the Company and its subsidiaries, associates).
- Payable dividends and profits, including dividends and profits that the Company must pay to its shareholders.
- Other payables reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

Deferred revenues

Deferred revenue includes: advance receipts (e.g., prepayments from customers over multiple accounting periods for leased assets, infrastructure); excluding: advances from customers for which the Company has not provided products, goods, or services; uncollected revenue from leasing assets, providing services over multiple periods.

Deferred revenues is allocated using the straight-line method based on the number of periods in which payment has been collected in advance.

Loans and finance lease liabilities

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

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

Expenses directly related to the loan are recognized to financial expenses, except for expenses incurred from a 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 recognised in the Income statement when incurring, except for the borrowing cost capitalized under Vietnamese Accounting Standards "Borrowing cost".

Owners' equity

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

Capital surplus is 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.

Undistributed profits are determined on the basis of business results after corporate income tax and profit distribution.

The post-tax profit of the Company is distributed as dividends to shareholders after being approved by the Shareholders' Council at the Annual General Meeting of the Company and after provisions have been made for reserves as stipulated in the Company's Charter.

Dividends are recognized as accounts payable when approved by the Shareholders' Council.

Revenue and other income

Revenue from sale of goods

Revenue from sale of goods shall be recognized when it satisfies all the five (5) conditions below:

(a) The Company has transferred to the buyer the significant risks and reward of ownership of the goods;

(b) The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;

(c) The amount of revenue can be measured reliably;

(d) It is probable that the economic benefits associated with the transaction will flow to the Company; and

(e) Costs related to transactions can be determined.

Revenue from services

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

(a) The amount of revenue can be measured reliably;

(b) It is probable that the economic benefits associated with the transaction will flow to the Company;

(c) Identify the completed work as at the balance sheet date; and

(d) Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

Revenue from real estate

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

(a) The real estate is totally completed and handed over to the buyer. The Company has transferred the significant risks and rewards of ownership of the real estate to the buyer.

(b) The Company does not retain managerial right over the real estate as the owners or control involvement with the real estate.

(c) The amount of revenue can be measured reliably.

(d) It is probable that the economic benefits associated with the transaction will flow to the Company.

(e) The costs incurred in respect of the transaction can be measured reliably.

Construction Revenue

When the outcome of a construction contract can be estimated reliably:

- For construction contracts stipulating that the contractor is paid according to the planned schedule, revenue and expenses related to the contract are recognized in proportion to the completed work as determined by the Company on the accounting period end date.
- For construction contracts stipulating that the contractor is paid based on the value of the work performed, revenue and expenses related to the contract are recognized in proportion to the completed work as confirmed by the customer and reflected on the issued invoice.

Increases or decreases in construction volume, compensation claims, and other income are only recognized as revenue when agreed upon with the customer.

When the outcome of a construction contract cannot be estimated reliably:

- Revenue is only recognized to the extent of contract costs incurred that are likely to be recoverable.
- Contract costs are recognized as expenses when incurred.

The difference between the cumulative revenue recognized for a construction contract and the cumulative amount stated on the invoice for payment according to the planned schedule of the contract is recognized as an amount receivable from or payable to the planned schedule of construction contracts.

Revenue from operating lease of assets

Revenue from operating leases of assets is recognized on a straight-line basis over the lease term. Lease payments received in advance for multiple periods are allocated to revenue in accordance with the lease term.

Revenue from interest, dividends and profit sharing, and other income:

Revenue is recognized when the Company has the ability to receive economic benefits from the activity and it is reliably determinable.

Cost of goods sold

Cost of goods sold or services rendered including the cost of products, goods, services, investment property, production cost of construction products sold during the period is recorded corresponding to revenue of the period. For cost which is over the normal level of inventories is recorded directly into the cost of goods sold.

Financial expenses

Financial expenses reflect the costs incurred during the period, mainly including borrowing costs, joint venture and association capital contribution costs, losses from short-term securities transfers, securities sales transaction costs; Provision for diminution in value of marketable securities, provision for investment losses in other entities, losses incurred from the sale of foreign currencies, and exchange rate losses.

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

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

5. CASH AND CASH EQUIVALENTS

	30/09/2026 VND	01/01/2026 VND
Cash on hand	6,722,116,552	6,504,580,825
Bank deposits	166,401,178,073	62,212,023,406
Cash in transit	26,702,291	96,190,179
Cash equivalents	82,997,548,493	34,008,013,699
Total	**256,147,545,409**	**102,820,808,109**

6. FINANCIAL INVESTMENTS

a. Trading Securities

	30/09/2026 (VND)			01/01/2026 (VND)		
	Original cost	**Fair value**	**Provision**	**Original cost**	**Fair value**	**Provision**
Ha Noi PVR Investment JSC.	18,184,066,533	2,972,666,666	(15,211,399,867)	18,184,066,533	3,822,000,000	(14,362,066,533)
Fafilm Ho Chi Minh City JSC.	3,571,425,000		-	3,571,425,000		-
Total	**21,755,491,533**		**(15,211,399,867)**	**21,755,491,533**		**(14,362,066,533)**

b. Investments held to maturity

	30/09/2026 (VND)			01/01/2026 (VND)		
	Original cost	**Fair value**	**Provision**	**Original cost**	**Fair value**	**Provision**
Term deposits	***151,886,867,784***	***151,824,061,918***	***(62,805,866)***	***144,754,166,654***	***144,691,360,788***	***(62,805,866)***
Viettinbank - Ba Dinh Branch	70,000,000,000	70,000,000,000	-	105,400,000,000	105,400,000,000	-
Others	81,886,867,784	81,824,061,918	(62,805,866)	39,354,166,654	39,291,360,788	(62,805,866)
Borrowings	***5,355,959,999***	**-**	***(5,355,959,999)***	***6,355,959,999***	**-**	***(6,355,959,999)***
Tosy Robot JSC.	4,786,659,999	-	(4,786,659,999)	5,786,659,999	-	(5,786,659,999)
Chickin fast food solutions JSC.	569,300,000	-	(569,300,000)	569,300,000	-	(569,300,000)
Other	**-**	**-**	**-**	***10,000,000,000***	***10,000,000,000***	**-**
Debt trading	-	-	-	10,000,000,000	10,000,000,000	-
Total	**157,242,827,783**	**151,824,061,918**	**(5,418,765,865)**	**161,110,126,653**	**154,691,360,788**	**(6,418,765,865)**

c. Investment to associates

	Ratio		30/09/2026 (VND)		01/01/2026 (VND)	
	Equity owned	Voting rights	Original cost	Equity Method Value	Original cost	Equity Method Value
Ha Noi - Bac Giang Bot Investment JSC.	21.00%	21.00%	104,228,000,000	253,973,125,673	104,228,000,000	225,328,613,416
IDS Equity Holdings JSC.	18,33%	30.00%	2,085,000,000,000	2,085,000,000,000	-	-
Total			**2,189,228,000,000**	**2,338,973,125,673**	**104,228,000,000**	**225,328,613,416**

d. Investments in equity of other entities

	30/09/2026 (VND)			01/01/2026 (VND)		
	Original cost	Fair value	Provision	Original cost	Fair value	Provision
Technical Construction and Building material JSC.	4,423,700,000	-	(4,423,700,000)	4,423,700,000	-	(4,423,700,000)
Vneco Hanoi Trading and Investment JSC.	12,000,000,000	-	(12,000,000,000)	12,000,000,000	-	(12,000,000,000)
IDS Equity Holdings JSC.	-	-	-	2,085,000,000,000		-
Total	**16,423,700,000**	**-**	**(16,423,700,000)**	**2,101,423,700,000**	**-**	**(16,423,700,000)**

7. SHORT-TERM TRADE RECEIVABLES

	30/09/2026 (VND)		01/01/2026 (VND)	
	Book value	Provisions	Book value	Provisions
Receivable from apartment buyers	5,049,598,697	-	5,202,283,037	-
Quynh Chi Cake Co., Ltd	31,591,839,697	-	1,171,695,857	(6,647,496,885)
B&B Bakery Trading Co., Ltd	48,553,163,758	-	945,259,435	-
Thuan Thien Phat Foods Co., Ltd	23,494,580,126	-	353,271,299	-
Vang Ngon Saigon No.1 Co., Ltd	27,557,684,876	-	636,672,788	-
Quynh Huong Cake Co, Ltd	24,870,212,264	-	1,072,454,997	-
Others	99,279,790,043	(816,844,141)	20,475,613,839	(816,844,141)
Total	**260,396,869,461**	**(816,844,141)**	**29,857,251,252**	**(7,464,341,026)**

8. OTHER RECEIVABLES

	30/09/2026 (VND)		01/01/2026 (VND)	
	Book value	Provisions	Book value	Provisions
Short-term	**175,899,791,226**	**(140,457,865,581)**	**336,298,139,488**	**(140,403,824,485)**
Mortgages	678,775,800	(53,498,000)	462,918,800	(53,498,000)
Others	163,630,179,380	(140,404,367,581)	319,862,815,149	(140,350,326,485)
- Investment Orgnization Corporation	*14,663,642,060*	*(14,663,642,060)*	*14,663,642,060*	*(14,663,642,060)*
- Receivables from advances to individuals at Viptour - Togi JSC.	*46,240,000,000*	*(46,240,000,000)*	*46,240,000,000*	*(46,240,000,000)*
- Mrs. Nguyen Thi Dung	*53,200,000,000*	*(53,200,000,000)*	*53,200,000,000*	*(53,200,000,000)*
- Others	*49,526,537,320*	*(26,300,725,521)*	*205,759,173,089*	*(26,300,725,521)*
Advances to employee	11,590,836,046	-	15,972,405,539	-
Long-term	**184,673,329,817**	**-**	**184,030,854,410**	**-**
Mortgages	5,199,779,637	-	4,557,304,230	-
Others	179,473,550,180	-	179,473,550,180	-
- VNT Company Limited	*78,027,802,500*	-	*78,027,802,500*	-
- Licogi 19 JSC.	*57,000,000,000*	-	*57,000,000,000*	-
- Leather Footwear And Garment Making Exporting Corporation	*44,383,247,680*	-	*44,383,247,680*	-
- Gia Dinh Development Corporation	*62,500,000*	-	*62,500,000*	-
Total	**360,573,121,043**	**(140,457,865,581)**	**520,328,993,898**	**(140,403,824,485)**

9. INVENTORIES

	30/09/2026 (VND)		01/01/2026 (VND)	
	Original value	Provisions	Original value	Provisions
Raw materials	70,307,631,240	-	54,915,604,587	-
Tools and supplies	2,824,276,799	-	2,156,893,145	-
Work in progress	96,427,198,525	(16,468,231,409)	96,115,358,386	(16,468,231,409)
Finished goods	16,608,652,070	(459,121,676)	13,896,035,185	(459,121,676)
Merchandise	1,405,255,138	-	1,057,537,864	-
Real estate goods	4,519,394,429	-	4,840,660,871	-
Goods on consignment	63,222,307	-	-	-
Total	**192,155,630,508**	**(16,927,353,085)**	**172,982,090,038**	**(16,927,353,085)**

10. DEFERRED EXPENSES

	30/09/2026 VND	01/01/2026 VND
Short-term	**9,537,408,625**	**3,813,431,221**
Tools, equipment	1,495,323,380	1,309,948,665
Office rental costs	3,938,106,052	368,685,227
Property insurance	80,063,539	304,920,501
Property repair expenses	174,858,609	156,835,641
Others deferred expenses	3,849,057,045	1,673,041,187
Long-term	**446,856,921,169**	**453,913,539,354**
Tools, equipment	4,717,171,539	5,541,059,405
Long-term rental cost of:	272,822,113,079	278,706,619,512
- Trade Center at Thang Long International Village	*132,904,963,551*	*135,896,172,006*
- Ninh Binh Plaza Shopping Center	*38,460,940,918*	*39,509,891,962*
- VNT Tower 19 Nguyen Trai	*66,639,969,638*	*67,666,913,001*
- Starcity Le Van Luong Tower	*11,673,517,553*	*11,932,608,464*
- 25 Tan Mai building	*3,965,339,778*	*4,074,182,556*
- Car parking space in basement B1 - VNT Tower	*19,177,381,641*	*19,626,851,523*
Long-term land lease costs at:	16,304,744,311	16,746,247,222
- VSIP Bac Ninh Industrial park	*12,931,338,353*	*13,250,910,929*
- Tan Binh Industrial park - Ho Chi Minh City	*3,373,405,958*	*3,495,336,293*
Construction and repair costs of Nhat Tan market	8,569,842,544	8,747,149,627
Rights to exploit 12 villas in Hoi An	126,578,443,698	129,999,482,721
Others deferred expenses	11,368,366,227	9,954,602,829
Property repair expenses	6,496,239,771	4,218,378,038
Total	**456,394,329,794**	**457,726,970,575**

11. TANGIBLE FIXED ASSETS

	Buildings and structures	Machinery and equipment	Motor vehicles	Office equipment	Others	Total
	VND	VND	VND	VND	VND	VND
HISTORICAL COST						
As at 01/01/2026	**537,839,640,306**	**261,176,733,721**	**36,655,080,199**	**1,804,047,082**	**11,023,632,148**	**848,499,133,456**
Purchased during the period	-	6,514,777,153	45,414,815	75,225,926	70,000,804	6,705,418,698
Construction complete	598,680,556	-	-	-	-	598,680,556
M&A of subsidiary companies	25,237,232,372	46,058,746,517	11,527,643,952	582,974,412	10,973,975,469	94,380,572,722
Liquidation, transfer	(57,772,000)	(413,928,241)	(1,069,528,546)	-	-	(1,541,228,787)
Other increase/(decrease)	-	(5,683,686,250)	-	-	-	(5,683,686,250)
As at 30/09/2026	**563,617,781,234**	**307,652,642,900**	**47,158,610,420**	**2,462,247,420**	**22,067,608,421**	**942,958,890,395**
ACCUMULATED DEPRECIATION						
As at 01/01/2026	**226,967,487,437**	**169,415,552,302**	**28,377,481,040**	**1,499,416,234**	**9,818,153,391**	**436,078,090,404**
Charge for the period	12,772,862,332	8,993,287,893	2,020,213,386	364,033,210	541,325,501	24,691,722,322
M&A of subsidiary companies	16,335,973,243	42,426,498,206	8,460,441,111	274,726,117	9,901,072,207	77,398,710,884
Tax inspection adjustments	12,823,836	475,780,107	18,525,082	(140,703,582)	140,703,582	507,129,025
Liquidation, transfer	(27,602,178)	(413,928,241)	(1,069,528,546)	-	-	(1,511,058,965)
Other increase/(decrease)	-	(5,683,686,250)	-	-	-	(5,683,686,250)
As at 30/09/2026	**256,061,544,670**	**215,213,504,017**	**37,807,132,073**	**1,997,471,979**	**20,401,254,681**	**531,480,907,420**
NET BOOK VALUE						
As at 01/01/2026	**310,872,152,869**	**91,761,181,419**	**8,277,599,159**	**304,630,848**	**1,205,478,757**	**412,421,043,052**
As at 30/09/2026	**307,556,236,564**	**92,439,138,883**	**9,351,478,347**	**464,775,441**	**1,666,353,740**	**411,477,982,975**

12. INTANGIBLE FIXED ASSETS

	Land use rights VND	Cost of designing brand, website VND	Software VND	Others VND	Total VND
HISTORICAL COST					
As at 01/01/2026	**121,084,638,123**	**235,928,682**	**5,954,671,383**	**115,000,000**	**127,390,238,188**
Purchased during the period	-	200,050,000	65,250,000	-	265,300,000
Increase due to the acquisition of a subsidiary during the year	-	-	1,406,076,000	-	1,406,076,000
As at 30/09/2026	**121,084,638,123**	**435,978,682**	**7,425,997,383**	**115,000,000**	**129,061,614,188**
ACCUMULATED AMORTIZATION					
As at 01/01/2026	**18,713,037,296**	**235,928,682**	**4,557,650,019**	**12,650,002**	**23,519,265,999**
Charge for the period	3,077,422,713	65,439,668	690,172,728	-	3,833,035,109
Increase due to the acquisition of a subsidiary during the year	-	-	862,310,922	-	862,310,922
As at 30/09/2026	**21,790,460,009**	**301,368,350**	**6,110,133,669**	**12,650,002**	**28,214,612,030**
NET BOOK VALUE					
As at 01/01/2026	**102,371,600,827**	-	**1,397,021,364**	**102,349,998**	**103,870,972,189**
As at 30/09/2026	**99,294,178,114**	**134,610,332**	**1,315,863,714**	**102,349,998**	**100,847,002,158**

13. INVESTMENT PROPERTY

Items	01/01/2026 VND	Increase VND	Deacrease VND	30/09/2026 VND
Investment property for lease				
Historial cost	**36,155,810,460**	-	-	**36,155,810,460**
- Buildings	36,155,810,460	-	-	36,155,810,460
Accumulated depreciation	**16,182,291,591**	**903,895,263**	-	**17,086,186,854**
- Buildings	16,182,291,591	903,895,263	-	17,086,186,854
Net book value	**19,973,518,869**	**(903,895,263)**	-	**19,069,623,606**
- Buildings	19,973,518,869	(903,895,263)	-	19,069,623,606

14. CONSTRUCTION INPROGRESS

	30/09/2026 (VND)		01/01/2026 (VND)	
	Original value	Recoverable amount	Original value	Recoverable amount
Acquisition of fixed assets	315,195,455	2,135,148,305	2,135,148,305	2,135,148,305
Construction in progress	194,975,099,828	194,975,099,828	195,462,001,834	195,462,001,834
- Starcity West Lake Hanoi Project	*179,496,767,025*	*179,496,767,025*	*179,076,211,469*	*179,076,211,469*
- Licogi 19 Project	*13,786,820,216*	*13,786,820,216*	*13,786,820,216*	*13,786,820,216*
- Lake Park Project	*1,499,764,737*	*1,499,764,737*	*1,499,764,737*	*1,499,764,737*
- Others	*191,747,850*	*191,747,850*	*1,099,205,412*	*1,099,205,412*
Others	27,700,000	27,700,000	-	-
Total	**195,290,295,283**	**197,110,248,133**	**197,597,150,139**	**197,597,150,139**

15. GOODWILL

	30/09/2026 VND	01/01/2026 VND
Hai Ha - Kotobuki Co., Ltd	79,554,338,401	-
Binh Hung Manufacturing Co., Ltd	23,065,401,441	26,707,306,932
Fuji Foods JSC.	50,099,914,050	54,477,576,153
Tin Phat Ice Cream JSC.	274,033,967	302,382,307
Viptour - Togi JSC.	156,922,809	188,307,371
Total	**153,150,610,668**	**81,675,572,763**

16. TRADE PAYABLES

	30/09/2026 VND	01/01/2026 VND
Short-term	**153,749,058,188**	**31,110,864,565**
Hanoi Construction Corporation - JSC.	1,410,566,240	1,410,566,240
Vinh Nghiep Company Limited	14,991,529,600	-
PHP Packaging Company Limited	9,985,908,320	-
Tam Bao Packaging Printing Production and Services	8,005,617,077	513,941,372
C&C High Class High Packaging Company Limited	18,647,088,950	-
Sanh Loi Business Household	6,648,216,000	-
Nguyen Sang Business Household	7,627,500,000	-
Others	86,432,632,001	29,186,356,953
Long-term	-	**1,817,664,458**
Mr. Phan Dao Son	-	1,817,664,458
Total	**153,749,058,188**	**32,928,529,023**

17. ADVANCES FROM CUSTOMERS

	30/09/2026 VND	01/01/2026 VND
Prepayment for apartment purchase	9,500,590,939	9,864,607,303
Others	8,703,304,294	6,670,739,825
Total	**18,203,895,233**	**16,535,347,128**

18. DIVIDENDS AND PROFIT PAYABLES

	30/09/2026 VND	01/01/2026 VND
Shareholders of Ocean Group JSC.	4,232,450	4,232,450
Shareholders of Givral Bakery JSC.	52,802,000	52,802,000
Shareholders of Viptour - Togi JSC.	2,027,900,000	2,027,900,000
Total	**2,084,934,450**	**2,084,934,450**

19. TAXES AND AMOUNTS PAYABLES TO THE STAGE BUDGET

	30/09/2026 VND	01/01/2026 VND
Payables	**260,563,335,526**	**234,912,013,405**
VAT	40,920,215,255	1,772,478,481
Special consumption tax	13,466,330	168,914,303
Corporate income tax	38,899,441,562	27,902,071,487
Personal income tax	3,603,105,977	1,202,301,620
Land use tax, land rent	59,126,617,558	94,552,601,445
Environment Tax and others	118,000,488,844	109,313,646,069
Receivables	**9,404,070,001**	**9,388,827,816**
VAT	1,806,242,185	1,791,000,000
Corporate income tax	7,593,827,816	7,593,827,816
Environment Tax and others	4,000,000	4,000,000
Total	**269,967,405,527**	**244,300,841,221**

20. SHORT-TERM ACCURED EXPENSES

	30/09/2026 VND	01/01/2026 VND
Interest expense	2,481,651,981	1,347,506,849
Payroll expenses in advance	22,939,793,850	9,063,532,212
Others	14,212,458,678	5,935,270,988
Total	**39,633,904,509**	**16,346,310,049**

21. UNEARNED REVENUE

	30/09/2026 VND	01/01/2026 VND
Short-term	**6,077,847,902**	**5,899,638,644**
Rental income	6,077,847,902	5,789,977,980
Others	-	109,660,664
Long-term	**186,731,871,890**	**191,074,355,375**
Long-term rental of premises:	186,731,871,890	191,074,355,375
- Wincommerce General Commercial Services JSC.	*178,619,995,359*	*182,759,631,651*
- An Thinh Services and Investment JSC.	*3,956,766,943*	*4,041,353,407*
- Son Duong Medical Equipment Co., Ltd	*4,155,109,588*	*4,273,370,317*
Total	**192,809,719,792**	**196,973,994,019**

22. OTHER PAYABLES

	30/09/2026 VND	01/01/2026 VND
Short-term	**189,376,507,344**	**194,877,641,123**
Surplus assets awaiting for resolution	383,573,225	108,790,486
Trade Union fees	781,593,071	646,092,041
Social insurance	120,173,602	108,790,486
Health insurance	16,860,300	108,790,486
Unemployment insurance	8,517,582	108,790,486
Short-term deposits received	13,247,050,123	12,869,257,323
Others	174,818,739,441	180,927,129,815
- Than Dong International Training JSC.	*36,008,500,000*	*36,008,500,000*
- Gio Hat Company Limited	*36,090,811,985*	*36,090,811,985*
- Manh Ha Investment And Trading JSC.	*28,373,788,160*	*28,373,788,160*
- Bsc Vietnam JSC.	*6,131,655,786*	*6,131,655,786*
- National Commercial Joint Stock Bank	*6,000,000,000*	*6,000,000,000*
- Interest paid to individuals purchasing debt	*12,000,000,000*	*6,000,000,000*
- Others	*50,213,983,510*	*62,322,373,884*
Long-term	**508,194,663,908**	**519,674,076,159**
Long-term deposits received	2,993,986,199	3,738,510,199
Others	505,200,677,709	515,935,565,960
- Than Dong International Training JSC.	*200,000,000,000*	*200,000,000,000*
- Hanoi Hitech Agriculture Investment JSC.	*220,500,000,000*	*220,500,000,000*
- Gio Hat Company Limited	*70,067,483,056*	*70,067,483,056*
- National Commercial Joint Stock Bank	*6,393,653,218*	*6,393,433,218*
- Interest paid to individuals purchasing debt	*8,000,000,000*	*14,000,000,000*
- Others	*239,541,435*	*4,974,649,686*
Total	**697,571,171,252**	**714,551,717,282**

23. LOAN AND OBLIGATIONS UNDER FINANCE LEASES

	30/09/2026 (VND)		Movement duing the period		01/01/2026 (VND)	
	Carrying amount	Repayable amount	Increase	Decrease	Carrying amount	Repayable amount
Short-tearm borrowings	**75,901,634,189**	**75,901,634,189**	**75,901,634,189**	**-**	**-**	**-**
Viettinbank - Ba Dinh Branch	75,901,634,189	75,901,634,189	75,901,634,189	-	-	-
Long-term loan due	**120,000,000,000**	**120,000,000,000**	**-**	**40,000,000,000**	**160,000,000,000**	**160,000,000,000**
Viettinbank - Ba Dinh Branch	120,000,000,000	120,000,000,000	-	40,000,000,000	160,000,000,000	160,000,000,000
Long-tearm borrowings	**1,060,000,000,000**	**1,060,000,000,000**	**-**	**50,000,000,000**	**1,110,000,000,000**	**1,110,000,000,000**
Viettinbank - Ba Dinh Branch	1,060,000,000,000	1,060,000,000,000	-	50,000,000,000	1,110,000,000,000	1,110,000,000,000
Total	**1,255,901,634,189**	**1,255,901,634,189**	**75,901,634,189**	**90,000,000,000**	**1,270,000,000,000**	**1,270,000,000,000**

24. OWNER'S EQUITY

	Owner's contributed capital VND	Other owner's capital VND	Treasury shares VND	Investment and development fund VND	Other reserves VND	Retained earnings VND	Non-controlling interest VND	Total VND
Balance as at 01/01/2025	**3,000,000,000,000**	**6,270,825,481**	**(10,000)**	**105,495,925,035**	**14,345,072,839**	**(2,448,628,588,999)**	**1,057,515,550,981**	**1,734,998,775,337**
Profit/(loss) for the year	-	-	-	-	-	67,112,139,369.00	56,064,897,322	123,177,036,691
Impact from acquisition of subsidiaries	-	-	-	-	-	-	(13,792,319,600)	(13,792,319,600)
Impact of changes in ownership interest in subsidiaries	-	-	-	256,951,915	-	(24,460,544,709)	24,203,592,794	-
Capital increase in subsidiaries	-	-	-	-	-	27,894,500,737	27,785,215,523	55,679,716,260
Fund allocation	-	-	-	-	-	(1,063,341,823)	(78,078,345)	(1,141,420,168)
Other increases/decreases	-	-	-	-	-	(889)	-	(889)
Balance as at 31/12/2025	**3,000,000,000,000**	**6,270,825,481**	**(10,000)**	**105,752,876,950**	**14,345,072,839**	**(2,379,145,836,314)**	**1,151,698,858,675**	**1,898,921,787,631**
Profit/(loss) for the period	-	-	-	-	-	94,771,368,597	98,817,104,969	193,588,473,566
Impact of changes in ownership interest in subsidiaries	-	-	-	(110,602,320)	-	(799,877,181)	1,910,479,501	1,000,000,000
Capital increase in subsidiaries	-	-	-	-	-	27,525,344,387	28,154,371,873	55,679,716,260
Provision for Bonus and welfare fund at subsidiary companies	-	-	-	-	-	(339,648,189)	(485,211,698)	(824,859,887)
Impact from acquisition of subsidiaries	-	-	-	-	-	-	(39,241,298,960)	(39,241,298,960)
Other increases/decreases	-	-	-	-	-	-	2,990	2,990
Balance as at 30/09/2026	**3,000,000,000,000**	**6,270,825,481**	**(10,000)**	**105,642,274,630**	**14,345,072,839**	**(2,257,988,648,700)**	**1,240,854,307,350**	**2,109,123,821,600**

25. REVENUE FROM GOODS SOLD AND SERVICES RENDERED

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Revenue from sales of goods	726,675,762,055	652,611,834,597
Sale of services	59,603,536,875	49,815,692,274
Others	-	447,204,345
Total	**786,279,298,930**	**702,874,731,216**
Revenue deductions		
Trade discounts	29,351,306,241	33,466,015,864
Sales returns	1,070,676,278	3,098,432,043
Total	**30,421,982,519**	**36,564,447,907**

26. COST OF SALES

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Cost of goods sold	266,658,666,601	235,920,601,778
Cost of services rendered	31,845,310,027	33,021,987,344
Total	**298,503,976,628**	**268,942,589,122**

27. FINANCIAL INCOME

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Interest income from deposits	3,743,163,242	3,210,255,967
Foreign exchange gains	4,623,693	8,058,372
Total	**3,747,786,935**	**3,218,314,339**

28. FINANCIAL EXPENSES

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Interest expenses	40,302,143,702	28,116,664,428
Allowance for diminution in value of trading securities and investment loss	424,666,667	(526,770,036)
Other financial expenses	9,206,747	2,700,605
Total	**40,736,017,116**	**27,592,594,997**

29. BAD DEBTS HANDLED OFF THE BALANCE SHEET

	Handling year	*30/09/2026 VND*	*01/01/2026 VND*
AT OCEAN GROUP JSC.		***2,562,742,041,308***	***2,562,742,041,308***
Short-term loan receivables		**1,143,933,229,981**	**1,143,933,229,981**
Manh Ha Investment and Trading JSC.	2021	480,782,169,169	480,782,169,169
VNECO Hanoi Trading and Investment JSC.	2021	370,150,060,812	370,150,060,812
Gio Hat Co., Ltd	2021	199,001,000,000	199,001,000,000
Bao Linh JSC.	2021	75,000,000,000	75,000,000,000
Phu Nguyen Investment Development JSC.	2021	19,000,000,000	19,000,000,000
Short-term trade receivables		**81,273,856,974**	**81,273,856,974**
Tosy Robotics JSC.	2021	27,823,311,313	27,823,311,313
Song Da Construction and Investment JSC.	2021	20,635,963,722	20,635,963,722
North Phi Kha Trading-Service and Manufacturing Co.,Ltd	2021	5,344,267,999	5,344,267,999
Vinafacade JSC.	2021	5,522,659,768	5,522,659,768
Van Phu - Building Investment JSC.	2021	5,707,549,314	5,707,549,314
Hung Yen Material And Metal Co., Ltd	2021	5,096,125,835	5,096,125,835
TVshopping Media JSC.	2021	2,337,931,029	2,337,931,029
Ocean Retail & Assets Management JSC.	2021	3,492,500,351	3,492,500,351
Individual	2021	2,500,000,000	2,500,000,000
Others	2021	2,813,547,643	2,813,547,643
Other short-term receivables		**899,375,408,667**	**899,375,408,667**
Binh Duong Xanh JSC.	2021	270,150,000,000	270,150,000,000
VNT Co., Ltd	2021	161,545,208,763	161,545,208,763
Viet Nam Development of Trade and Investment Co., Ltd	2021	56,768,170,073	56,768,170,073
Vneco Hanoi Trading and Investment JSC.	2021	58,929,396,402	58,929,396,402
Manh Ha Investment and Trading JSC.	2021	40,928,235,832	40,928,235,832
Gio Hat Co., Ltd	2021	22,866,062,385	22,866,062,385
Bao Linh JSC.	2021	7,236,369,444	7,236,369,444
Phu Nguyen Investment Development JSC.	2021	7,085,149,998	7,085,149,998
BMC Ha Noi Investment Construction and Trading JSC.	2021	28,002,299,999	28,002,299,999
Invest in Project 317 Truong Chinh of BMC JSC.	2021	904,349,500	904,349,500
Lam Hong Investment JSC.	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
Individuals	2021	161,014,236,474	161,014,236,474
Others	2021	46,298,153,689	46,298,153,689
Deficits in assets awaiting solution	2021	**3,508,248,253**	**3,508,248,253**
Short-term advances to suppliers		**176,637,298,868**	**176,637,298,868**
Song Da Construction And Investment JSC.	2023	8,289,079,493	8,289,079,493
Others	2023	201,651,041	201,651,041
Thanh An Investment JSC.	2021	144,000,000,000	144,000,000,000
Key Vietnam Law Co., Ltd	2021	10,000,000,000	10,000,000,000
Topcare Investment and Trading Co., Ltd	2021	10,000,000,000	10,000,000,000
Thanh Dong Investment, Construction and Commercial JSC.	2021	1,835,234,949	1,835,234,949
Others	2021	2,311,333,385	2,311,333,385
Long-term trade receivables		**258,013,998,565**	**258,013,998,565**
BMC Ha Noi Investment Construction and Trading JSC.	2021	66,000,000,000	66,000,000,000
Lien Viet Consultancy and Investment JSC.	2021	145,000,000,000	145,000,000,000
BSC Vietnam JSC.	2021	4,850,000,000	4,850,000,000
Gia Dinh Development Corporation	2021	2,146,109,684	2,146,109,684
Hanoi PVR Investment JSC.	2021	40,017,888,881	40,017,888,881

	Handling year	*30/09/2026 VND*	*01/01/2026 VND*
AT ONE CAPITAL HOSPITALITY JSC.		***862,795,454,446***	***852,766,561,369***
Short-term trade receivables		**2,807,524,179**	**2,054,865,431**
INFO Commodity Exchange JSC.	2022	471,500,857	471,500,857
TVshopping Media JSC.	2022	557,377,711	557,377,711
Hoang Gia Viet Nam Co., Ltd	2023	14,400,000	14,400,000
Others	2022	1,011,586,863	1,011,586,863
Others	2026	752,658,748	-
Other short-term receivables		**853,223,361,468**	**844,370,612,374**
Individuals	2022	642,925,792,374	642,925,792,374
VNT Co., Ltd	2022	201,200,820,000	201,200,820,000
Others	2022	244,000,000	244,000,000
Others	2026	8,852,749,094	-
Other long-term receivables		**6,255,083,564**	**6,255,083,564**
Individuals	2022	6,255,083,564	6,255,083,564
Short-term advances to suppliers		**509,485,235**	**86,000,000**
		3,425,537,495,754	**3,415,508,602,677**

30. BUSINESS AND GEOGRAPHICAL SEGMENTS

The segment results for the period from 01 July 2026 to 30 September 2026 are as follows:

	Sales of goods	Services rendered	Real estate and others	Total
Net revenues	696,253,779,536	59,603,536,875	-	755,857,316,411
Costs of goods sold	(266,658,666,601)	(31,845,310,027)	-	(298,503,976,628)
Gross revenues	**429,595,112,935**	**27,758,226,848**	**-**	**457,353,339,783**
PERFORMANCE RESULTS				
Departmental results	429,595,112,935	27,758,226,848	-	457,353,339,783
Financial income				3,747,786,935
Gain or loss from joint ventures and associates				11,794,672,846
Financial expenses				(40,736,017,116)
Selling expenses				(154,312,156,875)
General administrative expenses				(48,784,186,318)
Other income not related to business activities				(3,569,027,795)
Current CIT expenses				(32,456,464,397)
Deferred CIT expenses				42,736,004
Profit for the period				**193,080,683,067**

The segment results for the period from 01 July 2025 to 30 September 2025 are as follows:

	Sales of goods	Services rendered	Real estate and others	Total
Net revenues	616,047,386,690	49,815,692,274	447,204,345	666,310,283,309
Costs of goods sold	(235,920,601,778)	(33,021,987,344)	-	(268,942,589,122)
Gross revenues	**380,126,784,912**	**16,793,704,930**	**447,204,345**	**397,367,694,187**
PERFORMANCE RESULTS				
Departmental results	380,126,784,912	16,793,704,930	447,204,345	397,367,694,187
Financial income				3,218,314,339
Gain or loss from joint ventures and associates				10,452,902,286
Financial expenses				(27,592,594,997)
Selling expenses				(125,641,546,612)
General administrative expenses				(33,974,517,693)
Other income not related to business activities				(2,805,463,159)
Current CIT expenses				(28,643,362,147)
Deferred CIT expenses				22,377,508
Profit for the period				**192,403,803,712**

Segment assets and segment liabilities as at 30 September 2026 are as follows:

	Sales of goods	Services rendered	Real estate and others	Total
ASSET				
Departmental assets	1,005,773,624,496	861,058,285,543	478,300,082,811	2,345,131,992,850
Unallocated assets				2,451,252,818,283
Total assets				**4,796,384,811,133**
LIABILITIES PAYABLE				
Liabilities of the departments	565,448,794,188	292,812,354,162	818,848,709,710	1,677,109,858,060
Non-allocatable liabilities				1,010,151,131,473
Total liabilities				**2,687,260,989,533**

Segment assets and segment liabilities as at 31 December 2025 are as follows:

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

31. FINANCIAL INSTRUMENTS

Capital risk management

The Company manages its capital to ensure that the Company will be able to continue as a going concern while maximising the return to shareholders through the optimisation of the debt and equity balance.

The capital structure of the Company consists of net debt (borrowings, offset by cash and cash equivalents) and shareholders' equity (comprising capital, reserves and retained earnings).

Significant accounting policies

Details of the significant accounting policies and methods adopted (including the criteria for recognition, the bases of measurement, and the bases for recognition of income and expenses) for each class of financial asset and financial liability are disclosed in Note 4.

Categories of financial instruments

Financial assets

	Carrying amounts			
	30/09/2026 (VND)		01/01/2026 (VND)	
	Cost	Provision	Cost	Provision
Cash and cash equivalents	256,147,545,409	-	102,820,808,109	-
Trade and other receivables	563,969,990,504	(160,681,953,060)	493,186,245,150	(177,337,995,027)
Short-term financial investments	178,998,319,316	(5,418,765,865)	182,865,618,186	(6,418,765,865)
Long-term financial investments	2,355,396,825,673	(16,423,700,000)	2,326,752,313,416	(16,423,700,000)
Total	**3,354,512,680,902**	**(182,524,418,925)**	**3,105,624,984,861**	**(200,180,460,892)**

Financial liabilities

	Carrying amounts	
	30/09/2026 VND	01/01/2026 VND
Borrowings	1,255,901,634,189	1,270,000,000,000
Trade and other payables	588,597,761,669	484,441,685,423
Accrued expenses	39,633,904,509	16,346,310,049
Total	**1,884,133,300,367**	**1,770,787,995,472**

The Company has not assessed [has not determined] fair value of its financial assets and liabilities as at the balance sheet date since there are no comprehensive guidance under Circular No. 210/2009/TT-BTC issued by the Ministry of Finance on 06 November 2009 ("Circular 210") and other relevant prevailing regulations to determine fair value of these financial assets and liabilities. While Circular 210 refers to the application of International Financial Reporting Standards ("IFRS") on presentation and disclosures of financial instruments, it did not adopt the equivalent guidance for the recognition and measurement of financial instruments, including application of fair value, in accordance with IFRS.

Financial risk management objectives

The Company has set up risk management system to identify and assess the risks exposed by the Company and designed control policies and procedures to manage those risks at an acceptable level. Risk management system is reviewed on a regular basis to reflect changes in market conditions and the Company's operations.

Financial risks include market risk (including foreign currency risk, interest rate risk and price risk), credit risk and liquidity risk.

Market risk

The Company's activities expose it primarily to the financial risks of changes in foreign currency exchange rates, interest rates and prices. The Company does not hedge these risk exposures due to the lack of active market for the trading activities of financial instruments.

Foreign currency risk management

The Company undertakes certain transactions denominated in foreign currencies; consequently, exposures to exchange rate fluctuations arise.

Interest rate risk management

The Company has significant interest rate risks arising from interest bearing loans which are arranged. The risk is managed by the Company by maintaining an appropriate level of borrowings and analysing market competition to enjoy favourable interest rates from appropriate lenders.

Share price risk management

The Company is exposed to equity price risks arising from investments in subsidiaries and associates. The Company's Board of Management assesses and approves decisions on investments in subsidiaries and associates such as operating industry, investees, etc. Investments in subsidiaries and associates are held for long-term strategic investments rather than trading purposes. The Company does not have intention to trade these investments in the foreseeable future.

Credit risk

Credit risk refers to the risk that counterparty will default on its contractual obligations resulting in financial loss to the Company. The Company has a credit policy in place and the exposure to credit risk is monitored on an on-going basis. The Company does not have any significant credit risk exposure to any counterparty because receivables consist of a large number of customers, spread across diverse industries and geographical areas.

Liquidity risk management

The purpose of liquidity risk management is to ensure the availability of funds to meet present and future financial obligations. Liquidity is also managed by ensuring that the excess of maturing liabilities over maturing assets in any period is kept to manageable levels relative to the amount of funds that the Company believes can generate within that period. The Company policy is to regularly monitor current and expected liquidity requirements to ensure that the Company maintains sufficient reserves of cash, borrowings and adequate committed funding from its shareholders to meet its liquidity requirements in the short and longer term.

The following table details the Company's remaining contractual maturity for its non-derivative financial assets and financial liabilities with agreed repayment periods. The tables have been drawn up based on the undiscounted cash flows of financial assets and undiscounted cash flows of financial liabilities based on the earliest date on which the Company can be required to pay. The inclusion of information on non-derivative financial assets is necessary in order to understand the Company's liquidity risk management as the liquidity is managed on a net asset and liability basis.

	Less than 1 year VND	From 1 - 5 years VND	More than 5 years VND	Total VND
As at 30/09/2026				
Cash and cash equivalents	256,147,545,409	-	-	256,147,545,409
Trade and other receivables	275,614,707,627	127,673,329,817	-	403,288,037,444
Short-term financial investments	173,579,553,451	-	-	173,579,553,451
Long-term financial investments	-	-	2,338,973,125,673	2,338,973,125,673
Total financial assets	**705,341,806,487**	**127,673,329,817**	**2,338,973,125,673**	**3,171,988,261,977**
Borrowings	195,901,634,189	1,060,000,000,000	-	1,255,901,634,189
Trade and other payables	300,903,097,761	287,694,663,908	-	588,597,761,669
Accrued expenses	39,633,904,509	-	-	39,633,904,509
Total financial liabilities	**536,438,636,459**	**1,347,694,663,908**	**-**	**1,884,133,300,367**
Net liquidity gap	**168,903,170,028**	**(1,220,021,334,091)**	**2,338,973,125,673**	**1,287,854,961,610**

	Less than 1 year VND	From 1 - 5 years VND	More than 5 years VND	Total VND
As at 01/01/2026				
Cash and cash equivalents	102,820,808,109	-	-	102,820,808,109
Trade and other receivables	188,817,395,713	127,030,854,410	-	315,848,250,123
Short-term financial investments	176,446,852,321	-	-	176,446,852,321
Long-term financial investments	-	-	2,310,328,613,416	2,310,328,613,416
Total financial assets	**468,085,056,143**	**127,030,854,410**	**2,310,328,613,416**	**2,905,444,523,969**
Borrowings	160,000,000,000	1,110,000,000,000	-	1,270,000,000,000
Trade and other payables	183,449,944,806	300,991,740,617	-	484,441,685,423
Accrued expenses	16,346,310,049	-	-	16,346,310,049
Total financial liabilities	**359,796,254,855**	**1,410,991,740,617**	**-**	**1,770,787,995,472**
Net liquidity gap	**108,288,801,288**	**(1,283,960,886,207)**	**2,310,328,613,416**	**1,134,656,528,497**

The management assessed the liquidity risk at low level. The management believes that the Company will be able to generate sufficient funds to meet its financial obligations as and when they fall due.

32. RELATED PARTY TRANSACTIONS AND BALANCES

List of related parties:

Related parties	Relations
Ha Noi - Bac Giang Bot Investment JSC.	Associate
IDS Equity Holdings JSC.	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 entered into the following significant transactions with its related parties:

(i) Board of Directors remuneration

Related parties	Nature of transaction	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Board of Directors, Supervisory Board and General Director	Salary and remuneration	510,000,000	510,000,000

Details are as follows:

Unit: VND

Full name	Title	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Board of Directors		**270,000,000**	**270,000,000**
Mrs. Le Thi Viet Nga	Chairwoman	150,000,000	150,000,000
Mrs. Nguyen Thi Lan Huong	Member	30,000,000	30,000,000
Mr. Le Dinh Quang	Member	30,000,000	30,000,000
Mr. Nguyen Dung Minh	Member	30,000,000	30,000,000
Mr. Nguyen Duc Minh	Member	30,000,000	30,000,000
Board of Supervisors		**60,000,000**	**60,000,000**
Mrs. Duong Thi Mai Huong	Head of BOS	30,000,000	30,000,000
Mr. Le Thi Bich Hanh	Member	15,000,000	15,000,000
Mrs. Tran Thi Chung	Member	15,000,000	15,000,000
Board of General Directors		**180,000,000**	**180,000,000**
Mr. Le Vu Hai	General Director	180,000,000	180,000,000

33. SUBSEQUENT EVENTS

On October 27, 2026, One Capital Hospitality Joint Stock Company (OCH) received its 18th amended business registration on October 26, 2026, following a private stock placement to increase its charter capital from VND 2,000 billion to VND 3,300 billion. The Company did not contribute capital as per the resolution of the 2026 Annual General Meeting of Shareholders; consequently, the company's ownership stake in OCH after the capital increase is 33.70%, and OCH has become an associate company of the Company as of October 26, 2026.

Additionally, there were no other significant events occurring after the end of the accounting period that need to be disclosed in this consolidated financial statement.

34. COMPARATIVE FIGURES

Representing figures on the Balance Sheet are taken from audited Consolidated Financial Statements for the fiscal year ended 31 December 2024 by CPA Vietnam Auditing Company Limited. Comparative figures on the Income Statement and Cash Flow Statement are compared with the Consolidated Financial Statements of the same period in 2024 that have been disclosed.

Certain opening balance figures have been reclassified due to the application of the Business Accounting System in accordance with Circular No. 99/2025/TT/BTC dated October 27, 2025, issued by the Minister of Finance, with the following details:

	Previously reported amount VND	*Reclassification VND*	*Amount after reclassification VND*
Short - term held to maturity Investments	47,637,204,624	112,848,987,396	160,486,192,020
Allowance for impairment of short-term held-to-maturity investments	-	(6,355,959,999)	(6,355,959,999)
Short-term loan receivables	6,355,959,999	(6,355,959,999)	-
Other short-term receivables	337,523,115,217	(493,027,397)	337,030,087,820
Short-term allowances for doubtful debts	(183,756,760,892)	6,355,959,999	(177,400,800,893)
Other long-term receivables	290,030,854,410	(106,000,000,000)	184,030,854,410
Dividends and profit payables	-	2,084,934,450	2,084,934,450
Other short-term payments	196,646,482,462	(2,084,934,450)	194,561,548,012

Prepare	Chief Accountant	General Director
Nguyen Thi Na	Vu Xuan Duong	Le Vu Hai

Hanoi, October 29, 2026