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 16:33:30 +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

SEPARATE FINANCIAL STATEMENTS

For the period from 01 July 2026
to 30 September 2026

Hanoi, October 2026

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SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

FORM B01a-DN

	ASSETS	Code	Note	30/09/2026 VND	01/01/2026 VND
A -	**CURRENT ASSETS (100=110+120+130+140+150+160)**	**100**		**69,323,843,401**	**75,575,229,374**
I.	**Cash and cash equivalents**	**110**	**5**	**7,799,141,175**	**11,016,146,124**
1.	Cash	111		1,277,733,641	908,132,425
2.	Cash equivalents	112		6,521,407,534	10,108,013,699
II.	**Short - term investments**	**120**	**6**	**35,347,338,241**	**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		(15,211,399,867)	(14,362,066,533)
3.	Short - term held to maturity Investments	123		28,803,246,575	26,753,027,397
III.	**Short- term receivables**	**130**		**16,965,659,320**	**20,986,680,638**
1.	Short-term receivables from customers	131	7	5,221,121,097	5,875,461,792
2.	Prepayments to sellers in short-term	132		51,832,000	72,467,000
3.	Other short-term receivables	135	8	11,916,325,369	15,262,370,992
4.	Short-term allowances for doubtful debts	136		(223,619,146)	(223,619,146)
IV.	**Inventories**	**140**	**9**	**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	142		(16,468,231,409)	(16,468,231,409)
V.	**Other current assets**	**160**		**4,795,056,808**	**5,009,302,358**
1.	Short-term deferred expenses	161		-	3,596,170
2.	Deductible value added tax	162		3,708,838,225	3,919,487,605
3.	Tax and other receivables from government budget	163	14	1,086,218,583	1,086,218,583
B -	**LONG-TERM ASSETS (200=210+220+230+240+250+260+270)**	**200**		**1,546,558,508,565**	**1,475,485,587,729**
I.	**Long-term receivables**	**210**		**179,475,723,180**	**179,475,723,180**
1	Other long-term receivables	215	8	179,475,723,180	179,475,723,180
II.	**Fixed assets**	**220**		**38,600,822**	-
1.	Tangible fixed assets	221	10	38,600,822	-
	- *Historical Costs*	*222*		*1,422,637,744*	*1,379,211,818*
	- *Accumulated depreciation*	*223*		*(1,384,036,922)*	*(1,379,211,818)*
2.	Intangible fixed assets	227		-	-
	- *Historical Costs*	*228*		*313,750,000*	*313,750,000*
	- *Accumulated amortization*	*229*		*(313,750,000)*	*(313,750,000)*
III.	**Long-term assets in progress**	**250**		**15,478,332,803**	**15,478,332,803**
1.	Construction in progress	252	11	15,478,332,803	15,478,332,803
IV.	**Long-term investments**	**260**	**6**	**1,070,696,602,348**	**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
3.	Allowances for long-term investments	264		(148,704,781,387)	(226,323,621,128)
V.	**Other Long-term assets**	**270**		**280,869,249,412**	**287,453,769,139**
1.	Long-term deferred expenses	271	12	280,869,249,412	287,453,769,139
TOTAL ASSETS (270 = 100+200)		**270**		**1,615,882,351,966**	**1,551,060,817,103**

SEPARATE STATEMENT OF FINANCIAL POSITION

(Continued)

As at 30 September 2026

FORM B01a-DN

	RESOURCES	Code	Note	30/09/2026 VND	01/01/2026 VND
C-	**LIABILITIES (300=310+330)**	**300**		**919,274,025,554**	**936,509,523,780**
I.	**Short-term liabilities**	**310**		**188,035,875,925**	**198,774,512,096**
1.	Short-term trade payables	311		1,623,699,638	2,062,649,491
2.	Short-term prepayments from customers	312	13	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	14	106,544,185	61,519,740
5.	Payables to employees	315		337,544,460	542,211,627
6.	Short-term accrued expenses	316		-	52,255,410
7.	Short-term deferred revenues	319	15	7,545,337,577	7,406,454,213
8.	Other short-term payments	320	16	145,647,812,976	144,079,484,526
9.	Short-term borrowings and finance lease liabilities	321	17	22,482,733,073	34,277,733,073
10.	Bonus and welfare funds	323		1,006,328,965	1,006,328,965
II.	**Long-term liabilities**	**330**		**731,238,149,629**	**737,735,011,684**
1.	Long-term deferred revenues	337	15	234,037,471,920	239,524,445,724
2.	Other long-term payables	338	16	497,200,677,709	498,210,565,960
D-	**OWNERS' EQUITY**	**400**	**18**	**696,608,326,412**	**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*
2.	Other capital	414		1,286,825,482	1,286,825,482
3.	Treasury shares	415		(10,000)	(10,000)
4.	Development and investment funds	418		99,871,176,744	99,871,176,744
5.	Other equity funds	419		10,830,443,286	10,830,443,286
6.	Undistributed profit after tax	420		(2,415,380,109,100)	(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*		*82,057,033,089*	*51,358,636,290*
TOTAL LIABILITIES AND OWNERS' EQUITY (440 = 300+400)		**440**		**1,615,882,351,966**	**1,551,060,817,103**

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

Hanoi, 29 October, 2026

SEPARATE INCOME STATEMENT

FORM B02a-DN

	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		3,035,971,495	3,534,463,932	9,254,735,669	9,638,244,471
2.	Revenue deductions	02		-	-	-	-
3.	Net revenues from sales and services rendered (10 = 01-02)	10	19	3,035,971,495	3,534,463,932	9,254,735,669	9,638,244,471
4.	Cost of goods and services	11	20	2,194,839,909	2,194,839,909	6,584,519,727	6,596,181,127
5.	**Gross revenues from sales and services rendered (20 = 10-11)**	**20**		**841,131,586**	**1,339,624,023**	**2,670,215,942**	**3,042,063,344**
6.	Financial income	22	21	653,370,577	512,042,710	8,472,139,829	29,225,197,195
7.	Financial expenses	23	22	(63,084,557,444)	(65,939,843,427)	(75,215,995,757)	(32,290,651,811)
	In which: interest expenses	*24*		*432,481,550*	*664,864,884*	*1,553,510,650*	*1,106,196,492*
8.	General administrative expenses	27	23	1,447,019,169	1,505,605,774	4,287,754,597	3,891,913,001
9.	**Net profits from operating activities {30 = 20+(21-22)+24-(25+26)}**	**30**		**63,132,040,438**	**66,285,904,386**	**82,070,596,931**	**60,665,999,349**
10.	Other income	31		-	63,507	-	63,507
11.	Other expenses	32		-	4,666,946	13,563,842	4,666,946
12.	**Other profits (40 = 31-32)**	**40**		**-**	**(4,603,439)**	**(13,563,842)**	**(4,603,439)**
13.	**Total net profit before tax(50 = 30+40)**	**50**		**63,132,040,438**	**66,281,300,947**	**82,057,033,089**	**60,661,395,910**
14.	Current corporate income tax expenses	51		-	-	-	-
15.	**Profits after enterprise income tax (60 = 50-51-52)**	**60**		**63,132,040,438**	**66,281,300,947**	**82,057,033,089**	**60,661,395,910**

Prepare	Chief Accountant	General Director
Nguyen Thi Na	Vu Xuan Duong	Le Vu Hai
Hanoi, 29 October, 2026		

SEPARATE CASH FLOW STATEMENT

(Under indirect method)

FORM B03a-DN

	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***	***82,057,033,089***	***60,661,395,910***
2.	***Adjustments for***			
	- Depreciation of fixed assets and investment properties	02	4,825,104	-
	- Provisions	03	(76,769,506,407)	(33,396,848,303)
	- Gains (losses) on investing activities	05	(8,472,139,829)	(29,225,197,195)
	- Interest expenses	06	1,553,510,650	1,106,196,492
3.	***Operating profit before changes in working capital***	***08***	***(1,626,277,393)***	***(854,453,096)***
	- Increase (decrease) in receivables	09	4,145,064,533	(4,428,601,549)
	- Increase (decrease) in payables	11	(6,994,008,876)	(6,208,549,327)
	- (Increase) decrease defered expenses	12	6,588,115,897	6,589,800,405
	- Other payments on operating activities	17	-	(1,000,000)
	Net cash flows from operating activities	***20***	***2,112,894,161***	***(4,902,803,567)***
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)
2.	Expenditures on loans and purchase of debt instruments from other entities	23	(43,000,000,000)	(35,000,000,000)
3.	Proceeds from lending or repurchase of debt instruments from other entities	24	41,000,000,000	-
4.	Proceeds from interests, dividends and distributed profits	27	8,508,526,816	28,716,816,370
	Net cashflow from investing activities	***30***	***6,465,100,890***	***(6,807,561,232)***
III.	**Cash flows from financing activities**			
1.	Repayment of financial principal	34	(11,795,000,000)	(450,000,000)
	Net cashflow from financing activities	**40**	**(11,795,000,000)**	**(450,000,000)**
	Net cashflow during the period (50 = 20+30+40)	**50**	**(3,217,004,949)**	**(12,160,364,799)**
	Cash and cash equivalents at beginning of year	**60**	**11,016,146,124**	**20,986,453,949**
	Cash and cash equivalents at end of period (70 = 50+60+61)	**70**	**7,799,141,175**	**8,826,089,150**

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

Hanoi, 29 October, 2026

NOTES TO THE SEPARATE 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.

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:

No.	Name of subsidiary	Place of incorporation	Proportion of ownership interest (%)	Proportion of voting power held (%)	Principal activity
1	One Capital Hospitality Joint Stock Company	Hai Duong	55.60	55.60	Hotel services
2	Ocean Natural Resources Development Joint Stock Company (*)	Hanoi	75.05	75.05	Reforestation, forest care and forest exploitation
3	INFO Commodity Exchange Joint Stock Company (*)	Hanoi	100	100	Commodity exchange
4	Viet Nam TKD Real Estate Business Investment Co.,Ltd (*)	Hanoi	100	100	Real estate business

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

No.	Name of associates	Place of incorporation	Proportion of ownership interest (%)	Proportion of voting power held (%)	Principal activity
1	Ha Noi - Bac Giang BOT Investment Joint Stock Company (**)	Bac Ninh	21.0	21.0	Construction and collection of road service fees

(*) 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.

(**) 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.

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 separate 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 27th October 2025 issued by the Ministry of Finance, therefore, the information and figures presented in the financial statements are comparable.

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 preparation of the separate financial statements

The attached separate financial statements are expressed in Vietnamese Dong (VND) under the historical cost convention and in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System and legal regulations relevant to the preparation and presentation of separate financial statements.

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

The accompanying 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 other than Vietnam.

Accounting estimates

The preparation of the 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 financial statements and the reported amounts of revenues and expenses during the fiscal year. Actual results may differ from those estimates and assumptions.

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.

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 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.

Trading securities are initially recognized at cost, equivalent to the payment amount at the time the transaction occurs. Transaction costs related to the purchase of trading securities are recognized as financial expenses in the year.

Trading securities are recognized when the Company has ownership rights, specifically as follows:

- Listed securities are recognized at the matching order time (T+0);
- Unlisted securities are recognized at the time of officially having ownership rights in accordance with the law.

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

The cost of trading securities is determined using the weighted average method.

Held to maturity investments

Held-to-maturity investments include investments that the Company has the intent and ability to hold until maturity. Held-to-maturity investments include: bank deposits with original terms of over 3 months, loans held to maturity for the purpose of collecting periodic interest, and other held-to-maturity investments.

Held-to-maturity investments are recognized starting from the date of purchase and are initially measured at purchase price plus transaction costs related to the purchase of the investments. Interest income from held-to-maturity investments after the purchase date is recognized in the Income Statement on an accrual basis. Interest earned before the Company's holding period is deducted from the principal at the time of purchase.

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

Investments in subsidiaries, associates and other investments

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

Profit distributions that Company received from the accumulated profits of the subsidiaries after the Company obtains control right are recognized in income statement. Other distributions are considered a recovery of investment and are deducted to the investment value.

Profit distributions that Company received from the accumulated profits of the associates after the Company obtains control right are recognized in separate income statement. Other distributions are considered a recovery of investment and are deducted to 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 financial postion.

Other investments are recorded at cost, including purchase price plus directly attributable acquisition costs. After the initial recognition, these investments are measured at cost less allowance for diminution in value of investments.

Allowance for loss of investments

Allowance for impairment of investments in subsidiaries, 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
Machinery and equipment	8
Office equipment	3
Others	3

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

Software and other intangible fixed assets are stated at history cost less accumulated amortization .

Software and other intangible fixed assets are allocated to the income statement using the straight-line method over a period of 3 years.

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.

Accrued expenses

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

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 godos

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 financial position 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 fiancial position 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
Bank deposits (*)	1,277,733,641	908,132,425
Cash equivalents (**)	6,521,407,534	10,108,013,699
Total	**7,799,141,175**	**11,016,146,124**

(*) Detail of bank depostis:

	30/09/2026 VND	01/01/2026 VND
BIDV - Thang Long Branch	1,261,625,230	873,395,321
Others	16,108,411	34,737,104
Total	**1,277,733,641**	**908,132,425**

(**) Detail of cash equivalents:

	30/09/2026 VND	01/01/2026 VND
ACB - Tran Duy Hung Branch	6,521,407,534	10,108,013,699
	6,521,407,534	**10,108,013,699**

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. Short - term held to maturity Investments

	30/09/2026 (VND)			01/01/2026 (VND)		
	Original cost	Recoverable amount	Provision	Original cost	Recoverable amount	Provision
Term deposits	**28,803,246,575**	**28,803,246,575**	**-**	**20,493,027,397**	**20,493,027,397**	**-**
ACB - Tran Duy Hung Branch	6,194,630,137	6,194,630,137	-	15,381,452,055	15,381,452,055	-
BIDV - Thang Long Branch	-	-	-	5,111,575,342	5,111,575,342	-
VIB - Transaction center	15,486,452,054	15,486,452,054	-	-	-	-
VPbank	7,122,164,384	7,122,164,384	-	-	-	-
Borrowings	**-**	**-**	**-**	**6,260,000,000**	**6,260,000,000**	**-**
Givral Bakery JSC.	-	-	-	6,260,000,000	6,260,000,000	-
Total	**28,803,246,575**	**28,803,246,575**	**-**	**26,753,027,397**	**26,753,027,397**	**-**

c. Investment to other entities

	Ratio		30/09/2026 (VND)			01/01/2026 (VND)		
	Equity owned	Voting rights	Original cost	Fair value	Provision	Original cost	Fair value	Provision
Investments in Subsidiaries			**1,115,173,383,735**		**(148,704,781,387)**	**1,115,173,383,735**		**(226,323,621,128)**
One Capital Hospitality JSC.	55.60%	55.60%	1,100,999,642,844	700,525,677,600	(134,531,040,496)	1,100,999,642,844	678,286,767,200	(212,149,880,237)
Ocean Natural Resources Development JSC.	75.05%	75.05%	11,310,000,000		(11,310,000,000)	11,310,000,000		(11,310,000,000)
Info Commodities Exchange JSC.	100.00%	100.00%	2,818,740,891		(2,818,740,891)	2,818,740,891		(2,818,740,891)
TKD Real Estate Investment JSC.	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**		-
Ha Noi - Bac Giang Bot Investment JSC.	21.00%	21.00%	104,228,000,000		-	104,228,000,000		-

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	-
Others	171,522,400	-	673,178,755	-
Total	**5,221,121,097**	**-**	**5,875,461,792**	**-**

8. OTHER RECEIVABLES

	30/09/2026 (VND)		01/01/2026 (VND)	
	Book value	**Provisions**	**Book value**	**Provisions**
Short-term	**11,916,325,369**	**(223,619,146)**	**15,262,370,992**	**(223,619,146)**
Others	325,489,323	(223,619,146)	294,787,446	(223,619,146)
Advances to employee	11,590,836,046	-	14,967,583,546	-
Long-term	**179,475,723,180**	**-**	**179,475,723,180**	**-**
Mortgages	2,173,000	-	2,173,000	-
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	**191,392,048,549**	**(223,619,146)**	**194,738,094,172**	**(223,619,146)**

9. INVENTORIES

	30/09/2026 (VND)		01/01/2026 (VND)	
	Original value	**Provisions**	**Original value**	**Provisions**
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)**

10. TANGIBLE FIXED ASSETS

	Motor Vehicles VND	*Office equipment VND*	*Total VND*
Historical cost			
As at 01/01/2026	**1,265,781,818**	**113,430,000**	**1,379,211,818**
Additions	-	43,425,926	43,425,926
As at 30/09/2026	**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**
Charge for the period	-	4,825,104	4,825,104
As at 30/09/2026	**1,265,781,818**	**118,255,104**	**1,384,036,922**
Net book value			
As at 01/01/2026	-	-	-
As at 30/09/2026	-	**38,600,822**	**38,600,822**

11. LONG-TERM CONSTRUCTION IN PROGRESS

	30/09/2026 (VND)		**01/01/2026 (VND)**	
	Original value	**Recoverable amount**	**Original value**	**Recoverable amount**
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	191,747,850	191,747,850
Total	**15,478,332,803**	**15,478,332,803**	**15,478,332,803**	**15,478,332,803**

12. DEFERRED EXPENSES

	30/09/2026 VND	**01/01/2026 VND**
Short-term	-	**3,596,170**
Tools, equipment	-	3,596,170
Long-term	**280,869,249,412**	**287,453,769,139**
Long-term rental cost of	272,299,406,868	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	*66,117,263,427*	*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*
Construction and repair costs of Nhat Tan market	8,569,842,544	8,747,149,627
Total	**280,869,249,412**	**287,457,365,309**

13. SHORT-TERM ADVANCES FROM CUSTOMERS

	30/09/2026 VND	01/01/2026 VND
Customers buy apartments and pay in advance	9,281,642,601	9,281,642,601
Total	**9,281,642,601**	**9,281,642,601**

14. TAXES AND AMOUNTS PAYABLES TO THE STAGE BUDGET

	30/09/2026 VND	01/01/2026 VND
Payables	**106,544,185**	**61,519,740**
Personal income tax	106,544,185	61,519,740
Receivables	**1,086,218,583**	**1,086,218,583**
Corporate income tax	1,086,218,583	1,086,218,583
Total	**1,192,762,768**	**1,147,738,323**

15. DEFERRED REVENUE

	30/09/2026 VND	01/01/2026 VND
Short-term	**7,545,337,577**	**7,406,454,213**
Revenue received in advance for long-term leases	7,545,337,577	7,406,454,213
-Wincommerce General Commercial Services JSC.	*5,519,515,056*	*5,519,515,056*
- An Thinh Services And Investment JSC.	*112,781,952*	*112,781,952*
- Son Duong Medical Equipment Company Limited	*157,680,972*	*157,680,972*
- Givral Bakery JSC.	*1,525,987,097*	*1,525,987,097*
Others	*229,372,500*	*90,489,136*
Long-term	**234,037,471,920**	**239,524,445,724**
Revenue received in advance for long-term leases	234,037,471,920	239,524,445,724
- 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 Company Limited	*4,155,109,588*	*4,273,370,317*
- Givral Bakery JSC.	*47,305,600,030*	*48,450,090,349*
Total	**241,582,809,497**	**246,930,899,937**

16. OTHER PAYABLES

	30/09/2026 VND	01/01/2026 VND
Short-term	**145,647,812,976**	**144,079,484,526**
Trade Union fees	175,276,689	160,808,889
Short-term deposits received	249,302,800	249,302,800
Others	145,223,233,487	143,669,372,837
- 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*
- Viptour - Togi JSC.	*31,612,564,538*	*30,059,053,888*
- Others	*1,005,913,018*	*1,005,563,018*
Long-term	**497,200,677,709**	**498,210,565,960**
- 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
- Others	239,541,435	1,249,649,686
Total	**642,848,490,685**	**642,290,050,486**

17. BORROWINGS AND FINANCE LEASE LIABILITIES

	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	**22,482,733,073**	**22,482,733,073**	**-**	**11,795,000,000**	**34,277,733,073**	**34,277,733,073**
Long-term loan due						-
Viptour - Togi JSC.	22,482,733,073	22,482,733,073	-	11,795,000,000	34,277,733,073	34,277,733,073
Total	**22,482,733,073**	**22,482,733,073**	**-**	**11,795,000,000**	**34,277,733,073**	**34,277,733,073**

18. 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	Total VND
Balance 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/(loss) for the year	-	-	-	-	-	51,358,636,290	51,358,636,290
Balance as at 31/12/2025	**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/(loss) for the period	-	-	-	-	-	82,057,033,089	82,057,033,089
Balance as at 30/09/2026	**3,000,000,000,000**	**1,286,825,482**	**(10,000)**	**99,871,176,744**	**10,830,443,286**	**(2,415,380,109,100)**	**696,608,326,412**

19. 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
Sale of services	3,035,971,495	3,087,259,587
Revenue from real estate	-	447,204,345
Total	**3,035,971,495**	**3,534,463,932**

20. COST OF SALES

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Cost of services rendered	2,194,839,909	2,194,839,909
Total	**2,194,839,909**	**2,194,839,909**

21. FINANCIAL INCOME

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Interest income from deposits	653,370,577	512,042,710
Total	**653,370,577**	**512,042,710**

22. FINANCIAL EXPENSES

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Interest expenses	432,481,550	664,864,884
Allowance for diminution in value of trading securities and investment loss	(63,517,038,994)	(66,604,708,311)
Total	**(63,084,557,444)**	**(65,939,843,427)**

23. GENERAL AND ADMINISTRATIVE EXPENSES

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Employee expenses	661,834,750	656,885,700
Office supplies expenses	75,718	1,760,226
Other cash expenses	785,108,701	846,959,848
Total	**1,447,019,169**	**1,505,605,774**

24. BAD DEBTS HANDLED OFF THE FINANCIAL POSITION

	Handling year	*30/09/2026 VND*	*01/01/2026 VND*
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
317 Truong Chinh project	2021	904,349,500	904,349,500
Lam Hong Investment JSC.	2021	35,515,056,108	35,515,056,108
25 Tran Khanh Du project	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

	Handling year	*30/09/2026 VND*	*01/01/2026 VND*
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
Total		**2,562,742,041,308**	**2,562,742,041,308**

25. 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	7,799,141,175	-	11,016,146,124	-
Trade and other receivables	139,613,169,646	(223,619,146)	143,613,555,964	(223,619,146)
Short - term investments	-	-	6,000,000,000	-
Short-term financial investments	50,558,738,108	(15,211,399,867)	48,508,518,930	(14,362,066,533)
Long-term financial investments	1,219,401,383,735	(148,704,781,387)	1,219,401,383,735	(226,323,621,128)
Total	**1,417,372,432,664**	**(164,139,800,400)**	**1,428,539,604,753**	**(240,909,306,807)**

Financial liabilities

	Carrying amounts	
	30/09/2026 VND	01/01/2026 VND
Borrowings	22,482,733,073	34,277,733,073
Trade and other payables	387,881,378,338	387,761,887,992
Accrued expenses	-	52,255,410
Total	**410,364,111,411**	**422,091,876,475**

The Company has not assessed [has not determined] fair value of its financial assets and liabilities as at the financial position 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 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.

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	7,799,141,175	-	-	7,799,141,175
Trade and other receivables	16,913,827,320	122,475,723,180	-	139,389,550,500
Short - term investments	-	-	-	-
Short-term financial investments	35,347,338,241	-	-	35,347,338,241
Long-term financial investments	-	-	1,070,696,602,348	1,070,696,602,348
Total financial assets	**60,060,306,736**	**122,475,723,180**	**1,070,696,602,348**	**1,253,232,632,264**
Borrowings	22,482,733,073	-	-	22,482,733,073
Trade and other payables	111,180,700,629	276,700,677,709	-	387,881,378,338
Accrued expenses	-	-	-	-
Total financial liabilities	**133,663,433,702**	**276,700,677,709**	**-**	**410,364,111,411**
Net liquidity gap	**(73,603,126,966)**	**(154,224,954,529)**	**1,070,696,602,348**	**842,868,520,853**

	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	11,016,146,124	-	-	11,016,146,124
Trade and other receivables	20,914,213,638	122,475,723,180	-	143,389,936,818
Short - term investments	6,000,000,000	-	-	6,000,000,000
Short-term financial investments	34,146,452,397	-	-	34,146,452,397
Long-term financial investments	104,228,000,000	-	888,849,762,607	993,077,762,607
Total financial assets	**176,304,812,159**	**122,475,723,180**	**888,849,762,607**	**1,187,630,297,946**
Borrowings	4,500,000,000	29,777,733,073	-	34,277,733,073
Trade and other payables	110,051,322,032	277,710,565,960	-	387,761,887,992
Accrued expenses	52,255,410	-	-	52,255,410
Total financial liabilities	**114,603,577,442**	**307,488,299,033**	**-**	**422,091,876,475**
Net liquidity gap	**61,701,234,717**	**(185,012,575,853)**	**888,849,762,607**	**765,538,421,471**

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.

26. RELATED PARTY TRANSACTIONS AND BALANCES

List of related parties:

Related parties	Relations
Ocean Natural Resources Development Joint Stock Company	Subsidiary
Info Commodities Exchange Joint Stock Company	Subsidiary
TKD Real Estate Investment Joint Stock Company	Subsidiary
One Capital Hospitality Joint Stock Company (OCH)	Subsidiary
Tan Viet Corporation	Subsidiary of OCH
Viptour - Togi Joint Stock Company	Subsidiary of OCH
Evening Star Nha Trang Joint Stock Company	Subsidiary of OCH
Leadvisors Special Opportunities Fund	Subsidiary of OCH
One Capital Consumer Joint Stock Company (OCC)	Subsidiary of OCH
JP Good Food Company Limited	Subsidiary of OCC
Trang Tien Icecream Joint Stock Company (KTT)	Subsidiary of OCC
Tin Phat Ice Cream Joint Stock Company	Subsidiary of KTT
Fuji food Company Limited	Subsidiary of KTT
Givral Bakery Joint Stock Company (Givral)	Subsidiary of OCC
Binh Hung Manufacturing Company Limited (Binh Hung)	Subsidiary of Givral
Seikado Company Limited	Subsidiary of OCC
Hai Ha - Kotobuki Company Limited	Subsidiary of Seikado
Ha Noi - Bac Giang BOT Investment Joint Stock Company	Joint venture, 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	From 01/07/2025 to 30/09/2025
Board of Directors, Supervisory Board and General Director	Salary and remuneration	510,000,000	510,000,000

Details are as follows:

Full name	Title	From 01/07/2026 to 30/09/2026	From 01/07/2025 to 30/09/2025
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

(ii) Significant transactions with the Company's related parties

Related parties	Nature of transaction	From 01/04/2026 to 30/06/2026 VND	From 01/04/2025 to 30/06/2025 VND
Sales of goods and services rendered		**381,496,774**	**381,496,774**
Givral Bakery Joint Stock Company	Office for rent	381,496,774	381,496,774
Financial income		**163,625,000**	**76,000,000**
Givral Bakery Joint Stock Company	Interest income	163,625,000	-
Financial expenses		**500,634,107**	**441,331,608**
Viptour - Togi Joint Stock Company	Interest expenses	500,634,107	441,331,608
Dividend received		**6,999,300,000**	**28,350,000,000**
Ha Noi - Bac Giang BOT Investment JSC.	Devidend	6,999,300,000	28,350,000,000

(iii) Significant related party balances as at the financial postion date were as follows:

Related parties	Nature of transaction	30/09/2026 VND	01/01/2026 VND
Short-term trade receivables		**-**	**852,454,004**
Givral Bakery Joint Stock Company	Construction	-	852,454,004
Short-term loan receivables		**-**	**6,260,000,000**
Givral Bakery Joint Stock Company	Principal	-	6,000,000,000
Givral Bakery Joint Stock Company	Interest income	-	260,000,000
Short-term deferred revenues		**1,525,987,097**	**1,525,987,097**
Givral Bakery Joint Stock Company	Office for rent	1,525,987,097	1,525,987,097
Short-term loans and debt		**22,482,733,073**	**34,277,733,073**
Viptour - Togi Joint Stock Company	Loan	22,482,733,073	34,277,733,073
Other short-term payments		**31,612,564,538**	**30,059,053,888**
Viptour - Togi Joint Stock Company	Interest cost	31,612,564,538	30,059,053,888
Long-term deferred revenues		**47,305,600,030**	**48,450,090,349**
Givral Bakery Joint Stock Company	Office for rent	47,305,600,030	48,450,090,349

27. 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 separate financial statement.

28. COMPARATIVE FIGURES

Representing figures on the Financial Position are taken from audited Separate Financial Statements for the fiscal year ended 31 December 2025 by CPA Vietnam Auditing Company Limited. Comparative figures on the Income Statement and Cash Flow Statement are compared with the Separate Financial Statements of the same period in 2025 that have been disclosed.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS **FORM B09a-DN**

These notes are an integral part of and should be read in conjunction with the accompanying financial statements

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

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

Hanoi, October 29, 2026