CÔNG TY CỔ PHẦN TẬP ĐOÀN MBG

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CONSOLIDATE INTERIM FINANCIAL STATEMENTS

FOR THE THIRD-QUARTER OF THE FISCAL YEAR ENDED 31 DECEMBER 2026

MBG GROUP JOINT STOCK COMPANY

TABLE OF CONTENTS

		Page
1.	Contents	1
2.	Separate interim statement of financial position as at 30 September 2026	2 - 5
3.	Separate interim statement of income The third-quarter of 2026	6 - 7
4.	Separate interim statement of cash flows The third-quarter of 2026	8 - 9
5.	Notes to the separate interim financial statements The third-quarter of 2026	10- 39

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SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Unit: VND

	Items	Code	Note	30/09/2026 VND	01/01/2026 VND
	ASSETS				
A -	**Curent assets**	**100**		**771,478,276,315**	**906,814,958,787**
I.	**Cash and cash equivalents**	**110**	**V.1**	**8,541,417,355**	**34,357,310,170**
1.	Cash	111		8,541,417,355	34,357,310,170
2.	Cash equivalents	112		-	-
II.	**Short-term financial investments**	**120**		-	-
1.	Trading Securities	121		-	-
2.	Provision for impairment of trading securities	122		-	-
3.	Investments held to maturity	123		-	-
4.	Provision for short-term investments held to matu	124		-	-
5.	Other short-term investments	125		-	-
6.	Provision for losses on other short-term investme	126		-	-
III.	**Accounts receivable - short-term**	**130**		**366,554,210,911**	**517,757,945,131**
1.	Accounts receivable from customers	131	V.3	357,182,857,641	449,566,841,417
2.	Prepayment to suppliers	132	V.4	21,831,869,410	80,627,447,602
3.	Intra-compnay receivables	133		-	-
4.	Receivables under schedule of construction contr	134		-	-
5.	Other short-term receivables	135	V.5	3,011,031	684,283
6.	Allowance for doubtful bebts	136	V.3	(12,463,527,171)	(12,437,028,171)
7.	Shortage of assets awaiting resolution	137		-	-
IV.	**Inventories**	**140**	**V.6**	**393,491,752,374**	**352,573,253,391**
1.	Inventories	141		393,491,752,374	352,573,253,391
2.	Allawance for inventories	142		-	-
V.	**Short-term biological assets**	**150**		-	
1.	Livestock raised for short-term, one-time product	151		-	
2.	Seasonal or short-term, one-time crop production	152		-	
3.	Short-term biological asset loss prevention	153		-	
VI.	**Other current assets**	**160**		**2,890,895,675**	**2,126,450,095**
1.	Short-term prepaid expenses	161	V.7a	23,188,346	357,806,908
2.	Deductible value added tax	162		2,262,690,588	1,163,626,446
3.	Taxes receivable from State Treasury	163	V.13	605,016,741	605,016,741
4.	Government bonds purchased for resale	164		-	-
5.	Other current assets	165		-	-

Separate Interim Statement of financial position (continue)

	Items	Code	Note	30/09/2026 VND	01/01/2026 VND
B-	**LONG - TERM ASSETS**	**200**		**651,426,546,156**	**516,329,375,672**
I.	**Accounts receivable - long-term**	**210**		-	-
1.	Accounts receivable from customers	211		-	-
2.	Long-term repayments to suppliers	212		-	-
3.	Working capital provided to sub-units	213		-	-
4.	Long-term intra-company receivables	214		-	-
5.	Other long-term receivables	215		-	-
6.	Long-term allowances for doubtful debts	216		-	-
II.	**Fixed assets**	**220**		**10,403,629,972**	**18,018,573,075**
1.	Tangible fixxed asets	221	V.8	10,095,829,972	17,991,286,623
-	*Cost*	*222*		*92,590,615,631*	*92,382,282,298*
-	*Accumulated depreciation*	*223*		*(82,494,785,659)*	*(74,390,995,675)*
2.	Finance lease fixed assets	224		-	-
-	*Costs*	*225*		-	-
-	*Accumulated depreciation*	*226*		-	-
3.	Intangible fixed assets	227	V.9	307,800,000	27,286,452
-	*Costs*	*228*		*540,540,000*	*200,340,000*
-	*Accumulated amortisation*	*229*		*(232,740,000)*	*(173,053,548)*
III.	**Long-term biological assets**	**230**			-
1.	Livestock for periodic production	231		-	-
a.	Livestock for periodic production not yet mature	232		-	-
b.	Livestock for periodic production reaching maturity	233		-	-
-	*Costs*	*234*		-	-
-	*Accumulated depreciation*	*235*		-	-
2.	Livestock for one-time long-term production	236		-	-
3.	Seasonal or one-time long-term crops	237		-	-
4.	Provision for long-term biological asset losses	238		-	-
IV.	**Investment property**	**240**	**V.10**	**43,889,543,592**	**45,120,403,788**
-	Cost	241		49,217,297,239	49,217,297,239
-	Accumulated depreciation	242		(5,327,753,647)	(4,096,893,451)
V.	**Long-term assets in progress**	**250**		**1,928,385,779**	**1,928,385,779**
1.	Long-term work in progress	251		-	-
2.	Construction in progress	252	V.11	1,928,385,779	1,928,385,779
VI.	**Long-term financial investments**	**260**	**V.2**	**595,174,152,102**	**451,208,229,714**
1.	Investments in subsidiaries	261		242,405,721,285	97,825,721,285
2.	Investments in joint-ventures, associates	262		360,000,000,000	360,000,000,000
3.	Equity investments in other entities	263		-	-
4.	Allowances for long-term investments	264		(7,231,569,183)	(6,617,491,571)
5.	Held-to-maturity investments	265		-	-

Separate Interim Statement of financial position (continue)

Items	Code	Note	30/09/2026 VND	01/01/2026 VND
VII Other long-term assets	**270**		**30,834,711**	**53,783,316**
1. Long-term prepaid expenses	271	V.7b	30,834,711	53,783,316
2. Deferred tax assets	272		-	-
3. Long-term reserved spare parts	273		-	-
4. Other long-term assets	274		-	-
TOTAL ASSETS	**280**		**1,422,904,822,471**	**1,423,144,334,459**
C - LIABILITIES	**300**		**108,599,399,649**	**114,399,116,165**
I. Short-term liabilities	**310**		**108,199,399,649**	**113,999,116,165**
1. Short-term trade payables	311	V.12	4,085,384,578	12,048,406,063
2. Short-term advances from customers	312		-	-
3. Dividends and profits must be paid.	313		-	-
4. Short-term taxes and amounts payable to the State budget	314	V.14	1,382,015,367	33,547,226
5. Payables to employees	315		213,075,537	168,749,422
6. Short-term accrued expenses	316	V.15	-	443,579,535
7. Short-term internal payables	317		-	-
8. Payables relating to construction contracts under	318		-	-
9. Short-term unearned revenue	319		300,000,000	300,000,000
10. Other short-term payables	320	V.16a	611,004,701	499,214,453
11. Short-term borrowings and finance lease liabilitie	321	V.17	99,200,000,000	98,091,000,000
12. Short-term provisions	322		-	-
13. Bonus and welfare fund	323	V.18	2,407,919,466	2,414,619,466
14. Price stabilization fund	324		-	-
15. Government bond sale and repurchase transactio	325		-	-
II. Long-term liabilities	**330**		**400,000,000**	**400,000,000**
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term taxes and amounts payable to the State budget	333		-	-
4. Long-term accrued expenses	334		-	-
5. Internal payables regarding operating capital	335		-	-
6. Long-term internal payables	336		-	-
7. Long-term unearned revenue	337		-	-
8. Other long-term payables	338	V.16b	400,000,000	400,000,000
9. Long-term borrowings and finance lease liabilitie	339		-	-
10. Convertible bonds	340		-	-
11. Preference shares	341		-	-
12. Deferred tax liabilities	342		-	-
13. Long-term provisions	343		-	-
14. Scientific and technological development fund	344		-	-

Separate Interim Statement of financial position (continue)

	Items	Code	Note	30/09/2026 VND	01/01/2026 VND
D -	**EQUITY**	**400**	**V.19**	**1,314,305,422,822**	**1,308,745,218,294**
1.	Owner's contributed capital	411		1,202,185,400,000	1,202,185,400,000
2.	Share premium	412		(238,202,140)	(238,202,140)
3.	Convertible options	413		-	-
4.	Other owner's capital	414		-	-
6.	Assets revaluation reserve	415		-	-
7.	Foreign exchange reserve	416		-	-
8.	Investment and development fund	417		-	-
9.	Enterprise reorganisation support fund	418		8,423,689,821	8,423,689,821
10.	Other equity funds	419		-	-
11.	Retained earnings	420		103,934,535,141	98,374,330,613
-	*- Retained earnings/(losses) accumulated to the prior year end*	*420a*		*98,374,330,613*	*76,075,612,836*
-	*Retained earnings/(losses) of the current year*	*420b*		*5,560,204,528*	*22,298,717,777*
	TOTAL RESOURCES	**440**		**1,422,904,822,471**	**1,423,144,334,459**

Hanoi, 29/10/2026

Nguyen Thi Quyen	Nguyen Thi Tuyet	Pham Huy Thanh
Preparer	**Chief accoutant**	**Chairman of the Board of Director**

SEPARATE INTERIM STATEMENT INCOME

For the third quarter of the fiscal year ended 31 December 2026

	Items	Code	Note	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND	From 01/01/2026 to 30/09/2026 VND	From 01/01/2025 to 30/09/2025 VND
1.	**Gross revenue from goods sold and services rendered**	01	VI.1	57,873,520,555	166,610,024,146	282,043,408,555	337,732,317,243
2.	**Deductions**	02		-	-	-	-
3.	**Net revenue from goods sold and services rendered**	10		57,873,520,555	166,610,024,146	282,043,408,555	337,732,317,243
4.	**Cost of goods sold and services rendered**	11	VI.2	51,136,269,428	161,243,802,237	264,905,552,343	319,486,280,160
5.	**Gross profit/ (losses) from goods sold and services rendered**	20		6,737,251,127	5,366,221,909	17,137,856,212	18,246,037,083
6.	**Profit/loss from the sale and liquidation of investment properties.**	21		-	-	-	-
7.	**Financial income**	22	VI.3	2,422,386	644,018,726	696,060,990	866,465,062
8.	**Financial expenses**	23	VI.4	1,971,229,578	1,249,839,371	6,483,236,682	3,181,026,545
	In which: Interest expense	24		*2,127,990,080*	*1,249,839,371*	*5,869,159,070*	-
9.	**Selling expenses**	25	VI.5	38,410,000	853,000	196,000,629	853,000
10.	**General and administration expenses**	26	VI.6	1,324,061,796	1,742,795,387	3,898,328,862	2,789,280,641
11.	**Net operating profit**	30		3,405,972,139	3,016,752,877	7,256,351,029	13,141,341,959
12.	**Other income**	31	VI.7	4,556,183	113,577,149	8,305,022	593,702,649
13.	**Other expenses**	32	VI.8	-	1,423	2,000,003	6,500,635
14.	**Other profit**	40		4,556,183	113,575,726	6,305,019	587,202,014
15.	**Accounting profit/ (losses) before tax**	50		3,410,528,322	3,130,328,603	7,262,656,048	13,728,543,973
16.	**Current corporate income tax expense**	51	VI.9	803,890,093	-	1,702,451,520	-
17.	**Deferred corporate tax expense**	52		-	-	-	-
18.	**Net profit/ (losses) after corporate income tax**	60		2,606,638,229	3,130,328,603	5,560,204,528	13,728,543,973

The accompanying notes are an integal part of these financial statement

SEPARATE INTERIM STATEMENT INCOME

For the third quarter of the fiscal year ended 31 December 2026

Items	Code	Note	From 01/07/2026 to 30/09/2026	From 01/07/2025 to 30/09/2025	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
19. Basic earnings per share	70	VI.10	-	-	-	-
20. Diluted earnings per share	71		-	-	-	-

Hanoi, 29/10/2026

Nguyen Thi Quyen	Nguyen Thi Tuyet	Pham Huy Thanh
Preparer	Chief accoutant	Chairman of the Board of Director

SEPARATE INTERIM STATEMENT OF CASH FLOWS

(Direct method)

For the third quarter of the fiscal year ended 31 December 2026

ITEMS	Code	Note	From 01/01/2026 to 30/09/2026 VND	From 01/01/2025 to 30/09/2025 VND
1. Proceeds from goods sold, services rendered and other	01		396,953,875,865	238,071,457,192
2. Expenditures paid to suppliers	02		(270,978,826,653)	(301,446,542,013)
3. Expenditures paid to employees	03		(1,822,980,560)	(1,903,012,477)
4. Corporate income tax paid	04		(5,992,738,605)	(3,518,505,141)
5. Other cash inflows from operating activities	05	V.14	(358,473,942)	(142,062,410)
6. Other cash outflows on operating activities	06		688,778,872	593,672,578
7. Other expenditures on operating activities	07		(381,276,577)	(581,330,307)
Net cash flows from operating activities	***20***		***118,108,358,400***	***(68,926,322,578)***
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1.Acquisition and construction of fixed assets and other long-term assets	21		(548,533,333)	2,462,933,026
2. Proceeds from sale, disposal of fixed assets and other long-term assets	22		-	-
3.Cash outflow for lending, buying debt instruments of other entities	23		-	-
4. Cash recovered from lending, selling debt instruments of other entities	24		-	65,100,000,000
5. Equity investments in other entities	25	V.2b	(144,580,000,000)	(72,000,000,000)
6. Cash recovered from equity investment in other entities	26		-	29,049,587
7. Interest earned, dividends and profits received	27		95,282,118	952,443,057
Net cash flows from investing activities	***30***		***(145,033,251,215)***	***(3,455,574,330)***
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1.Proceeds from share issue and owners' contributed capital	31		-	-
2. Capital withdrawals, buy-back of issued shares	32		-	-
3. Proceeds from borrowings	33	V.17	199,101,000,000	165,209,994,300
4. Repayment of borrowings	34	V.17	(197,992,000,000)	(152,127,720,720)
5.Repayment of obligations under finance leases	35		-	-
6. Dividends and profits paid	36		-	-
Net cash flows from financing activities	***40***		***1,109,000,000***	***13,082,273,580***
Net increase/(decrease) in cash for the year(50=20+30+40)	**50**		**(25,815,892,815)**	**(59,299,623,328)**

Cash and cash equivalents at the beginning of the year	**60**	**34,357,310,170**	**89,989,430,618**
Effects of changes in foreign exchange rates	**61**	-	-
Cash and cash equivalents at the end of the year(70=50+60+	**70**	**8,541,417,355**	**30,689,807,290**

Hanoi, 29/10/2026

Nguyen Thi Quyen	**Nguyen Thi Tuyet**	**Pham Huy Thanh**
Preparer	**Chief accoutant**	**Chairman of the Board of Director**

NOTES TO THE SEPARATE INTERIM FINANCIAL STATEMENTS

For the third quarter of the fiscal year ended 31 December 2026

I. CORPORATE INFORMATION

1. Owership structure

MBG Group Joint Stock Company ("the Company") was establishment in accordance with the Business Registration Certificate No, 0102382580 issued by the Hanoi Department of Planning and Investment for the first time on 04th October 2007 and changed for the 23th on 11th June 2025.

Transaction office: No,9, Alley 61/4 Lac Trung Street, Vinh Tuy Ward, Ha Noi City, Vietnam.

Factory of Company: Ao Kenh Hamlet, Lien Son commune, Luong Son district, Phu Tho province.

Charter capital in Business Registration Certificate of VND 1,202,218,400,000 and issue 120,218,540 shares with par value of VND 10,000/share on 30 September 2026.

The Company's shares are allowed to be listed at the Hanoi Stock Exchange with an amount of 120,218,540 listed shares corresponding to 1,202,185,400,000 VND with the stock code MBG.

2. Business sector

The principal activities of the Company are:

- Construction of all types of houses;
- Manufacture of lighting equipment, decorative lights; manufacture of household electrical appliance;
- Manufacturing of various types of paint;
- Paint production;
- Trade in construction material, other installation equipment in house;
- Trade in real estate,

3. Business activities

- Consulting, brokerage, auction of real estate, auction of land use rights, Details: real estate management services, Real estate consulting services,

- Manufaction of lighting equipment, Detail: Manufacture of discharge, incandescent, fluorescent, ultraviolet, infra-red lamps, lamps, lamps and bulbs; manufacture of table lamps (lighting fixtures),

- Contruction of all types of houses;

- Installation of water supply, drainage, heating and air conditioning systems, Details: Installation of heating and air conditioning systems,

- Construction of other civil construction industry, Details: the contruction of a civil construction industry, industrial, waterway traffic and the construction of unber about B,C; Contruction of waterway traffic, construction unber an industry,

- Wholesale of material, other installation equipment, Details: Wholesale of bamboo, wood and processed wood; wholesale of cement; wholesale of construction bricks, tiles, stones, sand, gravel; wholesale of construction glass; wholesale of tiles and sanitary equipment; wholesale of hardware; wholesale of other construction materials and installation equipment,

- Wholesale of the machinery, equipment and spare parts, Details: Wholesale of machinery, equipment and spare parts for mining and construction; wholesale of machinery, electric materials, electrical materials (generators, electric motors, wires and other equipment used in electronic circuits); wholesale of machinery, equipment and spare parts for office machines (except computers and peripheral equipment); computers and peripheral equipment); wholesale of machinery, equipment, tools and medical supplies (For conditional business lines, enterprises only conduct business when they meet the conditions prescribed by law).

4. Normal operating cycle

The company's operating cycle usually does not exceed 12 months.

5. Company structure

	Proportion of ownership interest	Proportion of voting power held	Principal activity
Investments in subsidiaries			
- MBG – Confitech investment company limited	80,00%	80,00%	Real estate investment and business;
- Home Eco Group Joint Stock Company	98,00%	98,00%	Manufacturing of prefabricated houses, steel structures, and commercial activities;
- MBG Northeast Joint Stock Company	80,00%	80,00%	Real estate investment and business;
Investments in joint ventures and associates			
- Vcado Global Joint stock Company	40,00%	40,00%	Real estate exchange; Commercial business;
- Lac Sanh Phu Yen Joint stock Company	48,00%	48,00%	Tourism, resorts, commercial services, and construction;
- Mien Trung Industrial Joint stock Company	41,67%	41,67%	Manufacturing of electrical equipment, manufacturing of mechanical products and steel structures;
- Pjaca Phu Yen Joint stock Company	48,00%	48,00%	Manufacturing of plastic products, manufacturing of bottled water;
- Quoc Bao Van Ninh Joint stock Company	32,00%	32,00%	Activities of sports clubs, house construction, and commercial activities;
-Viet Nam Green Industry Development Investment Joint Stock Company	36,00%	36,00%	Real estate investment and business;

6. Disclosure of information comparability in the separate interim financial statements

The corresponding figures from the prior period are comparable with the figures for the current period.

7. Employees

As at September 30, 2026, total employees of the Company were 25 people (17 people as at December 31, 2025),

II. ACCOUNTING YEAR, ACCOUNTING CURRENCY

1. Annual accounting period:

The Company's financial year begins on 01 January and ends on 31 December,

2. Accounting currency

The accounting currency is Vietnam dong ("VND"),

III. APPLIED ACCOUNTING SYSTEM AND ACCOUNTING STANDARDS

1. Applied accounting system

The Company applies Vietnamese Accounting System for Enterprises issued in conjunction with Circular No, 99/2025/TT-BTC dated October 27, 2025 and the Ministry of Finance's circulars guiding the implementation of accounting standards in the preparation and presentation of interim financial statements,

2. Declaration on compliance with Accounting Standards and Accounting System

The Board of Directors ensures that it has complied with the requirements of Vietnamese Accounting Standards, Vietnamese Accounting System for Enterprises which issued under Circular No, 99/2025/TT-BTC dated October 27, 2025 as well as circulars guiding the implementation of accounting standards of the Ministry of Finance in preparing and presenting the Separate Interim Financial Statements,

IV. SIGNIFICANT ACCOUNTING POLICIES

1. Basis for preparation of financial statements

The accompanying financial statements are presented in Vietnam Dong (VND), under the historical cost convention and in accordance with prevailing accounting standards of Vietnam, accounting system for enterprises of Vietnam and other legal regulations related to preparation and presentation of the Financial Statements,

2. Financial instruments

Circular No, 210/2009/TT-BTC dated November 6, 2009 of the Ministry of Finance guiding the application of International Accounting Standards on presentation of financial statements and disclosure of information for financial instruments has not been applied by the Company in presenting this Interim Financial Statement,

3. Accounting estimate

The preparation of Financial Statements complies fully with Accounting Standards of Vietnam require management to make use of estimates and assumptions that may affect the reported amounts liabilities, asset and presentation of liabilities and contingent asset at the date of the financial statements as well as the figure for the reported amount of revenues and expenses, Actual results of operations may differ from estimates and assumptions,

4. Cash and cash equivalents

Cash is a synthetic indicator reflecting the total amount of money available to the enterprise at the reporting time, including cash in the enterprise's fund, non-term bank deposits, monetary gold and money in transit, recorded and reported in Vietnamese Dong (VND), in accordance with the provisions of the Accounting Law No, 88/2015/QH13 dated November 20, 2015, effective from January 1, 2017,

Cash equivalents is the short-term investments, term deposits with recover term or maturity not exceeding 3 months from the date of investment, deposits can be easily converted into a specified amount of money and risk-free in conversion to cash at the time of reporting which is in accordance with Vietnamese Accounting Standard No, 24 "Cash Flow Statement",

5. Financial investments

Held to maturity investments

Held to maturity investments are those that the Company's management has intention and ability to hold until maturity, Held to maturity investments comprise term deposits (including treasury bills, promissory notes), bonds, preference shares which the issuer is required to re-buy them in a certain time in the future and held to maturity loans to earn profits periodically and other held to maturity investments,

Investments held to maturity are recorded from the date of acquisition and initially measured at cost, including the purchase price and any costs incurred in connection with the purchase of the investments, Interest income from investments held to maturity after the date of acquisition is recognised in the Income Statement on an accrual basis, Interest earned before the Company holds them is deducted from the cost at the date of acquisition,

Investments held to maturity are measured at cost less allowance for doubtful debts,

When there is strong evidence that part or all of the investment may not be recovered and the amount of the loss can be reliably determined, the loss is recognized as financial expenses in the period and directly reduces the value of the investment,

Investments in subsidiaries

The Investments are presented as investments in Subsidiaries when the Company has control over the investee, Control is the power to govern the financial and operating policies of an enterprise so as to obtain benefits from its activities,

An investment is considered to be controlled by the investee when the Company holds more than 50% of the ownership of that entity, unless such ownership does not confer control,

Below are the conditions where control also exists even when the parent owns less than one half of the voting power of an enterprise:

(i) Power over more than one half of the voting rights by virtue of an agreement with other investors;

(ii) Power to govern the financial and operating policies of the enterprise under a statute or an agreement;

(iii) Power to appoint or remove the majority of the members of the Board of Management or equivalent governing body;

(iv) Power to cast the majority of votes at meetings of the Board of Management or equivalent governing body,

The initial recognition date of an investment in a subsidiary acquired during the period is the date on which the Company obtains effective control over the investee, In the Company's separate financial statements, investments in subsidiaries are presented at cost (purchase price and directly attributable costs) less provision for investment losses, The provision for investment losses is based on the accumulated loss value on the financial statements of the subsidiary and can be reversed when profits are made, Any increase or decrease in the provision for financial investment value impairment is recorded in financial expenses during the period,

Equity Joint Venture

A joint venture is a contractual arrangement whereby two or more parties undertake an economic activity which is subject to joint control, Joint control is understood as the making of strategic decisions related to the operating and financial policies of the joint venture unit must have the consensus of the parties having joint control,

In the case where a member company directly carries out its business activities under joint venture arrangements, its share of the jointly controlled assets and any liabilities incurred jointly with other venturers arising from the joint venture operations are recognised in the financial statements of the respective company and classified according to the nature of the economic transactions arising, Liabilities and expenses incurred that are directly attributable to the share of the jointly controlled assets are accounted for on an accrual basis, Income from the sale or use of its share of the output of a joint venture and its share of the expenses incurred are recognised when it is probable that the economic benefits arising from these transactions will flow to or from the Company and the economic benefits can be measured reliably,

Joint venture arrangements that involve the establishment of a separate entity in which the venturers have an equity interest are called jointly controlled entities,

Investment in associate

An associate is an enterprise in which the investor has significant influence and which is neither a subsidiary nor a joint venture of the investor, Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control over those policies,

Investment in subsidiary, joint ventures and associates are intitial recorded at cost, included the purchase price or capital contribution plus costs directly to the investment, In case of investment in non-monetary assets, the cost of the investment in recorded at the fair value of the non-monetary at the time of acquisition,

Dividends and profits from periods prior to the purchase of the investment are recorded as a reduction in the value of the investment itself, Dividends and profits from periods subsequent to the purchase of the investment are recorded as revenue, Dividends received in the form of shares are only recorded as the number of shares increased, not as the value of shares received at par value,

Provision for losses on investments in subsidiaries, joint ventures and associates is made at the time of preparing the financial statements, When investments in subsidiaries, joint ventures and associates have decreased compared to the original price, the Company makes provisions as follows:

- For investments in subsidiaries, joint ventures and associates with listed shares on the market or the fair value of the investment is reliably determined, the provision is based on the market value of the shares,

- For investments whose fair value cannot be determined at the reporting date, the provision is set up at the rate equal to the difference between the actual capital contribution of the parties in the subsidiary, joint venture or associate and the actual equity multiplied by the Company's capital contribution ratio compared to the total actual capital contribution of the parties in the subsidiary, joint venture or associate,

If the subsidiary, joint venture or associate is the subject of the Consolidated Financial Statement, the basis for determining the provision for losses is the Consolidated Financial Statement,

Increases or decreases in the provision for losses on investments in subsidiaries, joint ventures or associates that need to be set up at the closing date of the financial statement are recorded in financial expenses

6. Receivables

The receivables are presented at net book value less provision for doubtful debts,

The classification of receivables is made according to the following principles:

- Receivables from customers reflect receivables of a commercial nature arising from purchase-sale transactions between the Company and buyers who are independent entities of the Company, including receivables for export sales entrusted to other entities,

- Internal receivables reflect receivables from affiliated units without legal status that are dependent on accounting,

- Other receivables reflect receivables of a non-commercial nature, not related to purchase-sale transactions,

The Company sets aside provisions for bad debts for receivables that are overdue as stated in economic contracts, contract commitments or debt commitments, which the enterprise has requested many times but has not yet recovered, The determination of the overdue period of the receivable is based on the principal repayment period according to the original purchase and sale contract, not taking into account the debt extension between the parties; or for receivables that have not yet reached the payment deadline but the debtor has gone bankrupt or is in the process of dissolution, missing, absconding and will be refunded when the debt is recovered,

The increase or decrease in the provision for bad debts at the closing date of the interim financial report is accounted for in the enterprise management expenses,

7. Inventories

Inventories are determined on base to stated at the lower of cost and net realisable value,

The cost of inventories includes the costs incurred to bring the inventories to their present location and condition, including: Purchase price, non-refundable taxes, transportation, handling, storage costs during the purchase process, standard losses, and other costs directly attributable to the purchase of inventories,

Net realizable value means the estimated selling price of inventories in a normal production and business period minus (-) the estimated cost for completing the products and the estimated cost needed for their consumption,

The Company applies the perpetual inventory method to account for inventories, The selling price of inventories is calculated by the weighted average method after each import, The selling price of raw materials and the selling price of goods are calculated by the weighted average method,

8. Prepaid expenses

Prepaid expenses is used to record expenses actually incurred but they are related to operation output of many accounting period, Prepaid expenses includes tools and supplies issued for use awaiting allocation, fixed asset repair costs, prepaid land rental, business advantages, goodwill, establishment costs and other prepaid expenses,

9. Tangible fixed assets

Tangible fixed assets are initial recognition about at original cost reflected on the Financial Position according to the indicators of original cost, accumulated depreciation and carrying amount,

The recording of tangible fixed assets and depreciation of fixed assets are implemented in accordance with Vietnamese Accounting Standard No, 03 - Tangible fixed assets, Circular No, 99/2025/TT-BTC dated October 27, 2025 of the Ministry of Finance guiding the enterprise accounting regime, Circular No, 45/2013/TT-BTC dated April 25, 2013 guiding the regime of management, use and depreciation of fixed assets and Circular No, 147/2016/TT-BTC dated October 13, 2016 on amending and supplementing a number of articles of Circular No, 45/2013/TT-BTC and Circular No, 28/2017/TT-BTC dated April 12, 2017 on amending and supplementing a number of articles of Circular No, 45/2013/TT-BTC and Circular No, 147/2016/TT-BTC of the Ministry of Finance,

The historical cost includes the purchase price (less the trade discount or discount), leases and any directly attributable costs to bring the tangible fixed assets into work condition for its intended use,

For fixed assets that have been put into use but have not yet been officially settled, the original cost of the fixed assets will be temporarily recorded as an increase and depreciation will be deducted, When the official settlement is made, the original cost and depreciation will be adjusted accordingly,

Expenses arising after the initial recognition of tangible fixed assets are recorded as an increase in the original cost of the asset when these expenses certainly increase economic benefits in the future, Expenses arising that do not satisfy the above conditions are recorded by the Company as production and business expenses in the period,

Tangible fixed assets are depreciated using the straight-line method based on the estimated useful life, Accounting for tangible fixed assets is classified according to groups of assets with the same nature and purpose of use in the production and business activities of the Company, The specific depreciation time is as follows:

Assets	*Year*
Building and structure	05 - 10
Machinery and equipment	05 - 08
Means and transportation and transmission	05 - 07
Management instrument and tools	03

10. Intangible fixed assets

Intangible fixed assets are measured at historical cost less accumulated amortization,

The cost of intangible fixed assets includes all costs incurred by the Company to acquire the fixed assets up to the date when the asset is ready for use, Expenses related to intangible fixed assets incurred after initial recognition are recognized as production and business expenses in the period unless these costs are directly attributable to a specific intangible fixed asset and increase the economic benefits from these assets,

When intangible fixed assets are sold or liquidated, the cost and accumulated depreciation are written off and the gain or loss arising from the liquidation is recognized as income or expense in the year,

The Company's intangible fixed assets are Management Software Programs, Expenses related to computer software programs that are not part of the related hardware are capitalized, The cost of computer software is all costs incurred by the Company up to the date when the software is put into use, Computer software is amortized using the straight-line method,

11. Investment Property

Investment property is an office building owned by a company for the purpose of earning rental income, Investment property for lease is stated at cost less accumulated depreciation, The cost of an investment property is the total cost incurred by the company or the fair value of the consideration given to acquire the investment property up to the date of its acquisition or completion of construction,

Expenditures relating to investment property incurred after initial recognition are recognized as expenses, unless these expenses are likely to cause the investment property to generate future economic benefits in excess of the originally assessed level of performance, in which case they are recorded as an increase in cost,

Investment property is no longer presented in the consolidated balance sheet after it has been sold or after the investment property is no longer used and it is considered that no future economic benefits will be obtained from the disposal of that investment property, The difference between the net proceeds from

disposal and the carrying amount of the investment property is recognised in the consolidated statement of income in the year of disposal,

A transfer from owner-occupied property or inventories to investment property occurs only when the owner ceases to use the property and commences an operating lease or at the end of the construction phase, A transfer from investment property to owner-occupied property or inventories occurs only when the owner begins to use the property or to develop it for sale, A transfer from investment property to owner-occupied property or inventories does not change the cost or the carrying amount of the property at the date of transfer,

Investment property used for rental purposes is depreciated using the straight-line method over its estimated useful life, The depreciation period for the office building is 30 years,

12. Construction in progress

Construction in progress of Company is project implementation expense project,

13. Liabilities and Accrued expenses

Liabilities and accruals are recognized for amounts to be paid in the future for goods and services received, Accruals are recognized based on reasonable estimates of the amounts to be paid,

The classification of payables as trade payables, accrued expenses, and other payables is made according to the following principles:

• Trade payables reflect commercial payables arising from transactions of purchasing goods, services, assets and the seller is an independent entity from the Company, including payables when importing through a consignee,

• Accrued expenses reflect payables for goods and services received from the seller or provided to the buyer but not yet paid due to lack of invoices or insufficient accounting records and documents, and payables to employees for vacation wages, production and business expenses that must be accrued in advance,

• Other payables reflect non-commercial payables that are not related to transactions of purchasing, selling, or providing goods and services,

Liabilities and accrued expenses are classified as short-term and long-term in the interim balance sheet based on their remaining term at the end of the accounting period,

14. Unearned revenue

Unearned revenue includes revenue received in advance such as amounts paid by customers in advance for one or more periods for office rentals,

Unearned revenue is transferred to proceeds from sales and services rendered at the amount determined in accordance with each accounting period,

15. Owners' equity

The contributed capital reflects the actual amount of investment by owners,

Capital surplus is the additional paid-in capital in excess of par value that an investor pays when buying shares from an issuing entity

Share capital surplus is recorded as the difference between the issue price and the par value of shares when first issued, additional issuance, the difference between the reissue price and the book value of treasury

shares and the capital component of convertible bonds at maturity, Direct costs related to the additional issuance of shares and reissuance of treasury shares are recorded as a decrease in share capital surplus,

Other capital of the owner is formed by supplementing from the results of business operations, revaluation of assets and the remaining value between the fair value of donated, donated, and sponsored assets after deducting taxes payable (if any) related to these assets,

Treasury shares are shares in which the Company buys back shares issued by the Company itself, the payment including costs related to the transaction is recorded as treasury shares and is reflected as a deduction in equity, When reissued, the difference between the reissue price and the book value of treasury shares is recorded in the item "Surplus equity",

Undistributed profit after tax is the profit (profit or loss) from the enterprise's operations after deducting the current year's corporate income tax expense and adjustments due to retroactive application due to changes in accounting policies and retroactive adjustments due to material errors in previous years,

Profit after corporate income tax is distributed to owners/shareholders/members after setting aside funds according to the Company's Charter as well as the provisions of law and approved by the General Meeting of Shareholders,

The distribution of profit to shareholders takes into account non-monetary items in undistributed profit after tax that may affect cash flow and the ability to pay dividends such as interest from revaluation of assets contributed as capital, interest from revaluation of monetary items, financial instruments and other non-monetary items,

16. Dividend distribution

The Company's net profit after tax is available for appropriation to shareholders as dividends after approval by shareholders at the Company's Annual General Meeting after making appropriation to reserve funds in accordance with the Company's Charter,

The distribution of profits to shareholders takes into account non-monetary items in undistributed profits after tax that may affect cash flow and the ability to pay dividends such as interest on revaluation of contributed assets, interest on revaluation of monetary items, financial instruments and other non-monetary items,

17. Recognition of revenues and income

Revenues of Company included revenues from sales and services (details group of goods and products actually sold by the Company), construction, providing consulting and design services,,,

Revenues from sales of products, goods

Sale turnover shall be recognized if it simultaneously meets the following five (5) conditions:

- The enterprise has transferred the majority of risks and benefits associated with the right to own the products or goods to the buyer;

- The enterprise no longer holds the right to manage the goods as the goods owner, or the right to control the goods;

- Turnover has been determined with relative certainty, When the contract stipulates that the buyer has the right to return the purchased products or goods under specific conditions, revenue is only recognized when those specific conditions no longer exist and the buyer is not entitled to return the products or goods (except in cases where the customer has the right to return the goods in exchange for other goods or services);

- The enterprise has gained or will gain economic benefits from the good sale transaction;

- It is possible to determine the costs related to the goods sale transaction,

Turnover from service provision

Turnover from service provision shall be determined only when it satisfies all the four (4) conditions below:

Turnover is determined with relative certainty, When a contract provides that the buyer has the right to return the purchased services under specific conditions, revenue is recognized only when those specific conditions no longer exist and the buyer has no right to return the services provided,

• It is possible to obtain economic benefits from the service provision transaction

• The work volume finished on the date of making the accounting balance sheet can be determined,

• The costs incurred from the service provision transaction and the costs of its completion can be determined,

Turnover from construction contracts

When the outcome of a contract can be estimated reliably :

• For construction contracts that stipulate that contractors are paid according to the planned progress, revenue and expenses related to the contract are recorded corresponding to the completed work portion determined by the Company on the closing date of the financial statements,

• For construction contracts that stipulate that contractors are paid according to the value of the performed volume, revenue and expenses related to the contract are recorded corresponding to the completed work portion confirmed by the customer and reflected on the issued invoice,

Increases and decreases in construction and installation volume, compensation and other revenues are only recorded as revenue when agreed with the customer,

When the results of construction contract performance cannot be estimated reliably, then:

• Revenue is only recorded equivalent to the contract costs incurred for which reimbursement is relatively certain,

• Contract costs are only recorded as expenses when incurred,

• The difference between the total cumulative revenue of the construction contract recorded and the cumulative amount recorded on the contract's progress payment invoices is recorded as a receivable or a payable according to the progress payment schedule of the construction contracts,

Operating lease revenue

Operating lease revenue is recognised on a straight-line method over the lease term, Rental payments received in advance for multiple periods are allocated to revenue in accordance with the lease term,

In the event that the lease term is over 90% of the useful life of the asset, revenue is recognised once for the entire amount of rental payments received in advance if all of the following conditions are met:

• The lessee has no right to cancel the lease contract and the Company has no obligation to return the amount received in advance in any case and in any form;

• The amount received in advance from the lease is not less than 90% of the total expected rental payments under the contract during the lease term and the lessee must pay the entire rental within 12 months from the commencement date of the lease;

• Almost all risks and rewards associated with ownership of the leased asset have been transferred to the lessee;

• The cost of leasing activities is estimated relatively fully,

Financial income

Interest from long-term investments is estimated and the right to receive interest from the investee companies is recognized,

Interest from bank deposits is recorded based on the bank's periodic announcement, loan interest is recorded based on the actual time and interest rate of each period,

18. Borrowing cost

Borrowing costs including borrowing interests and costs directly related to the loan,

Borrowing costs should be recognized into production or business costs in the period in which they are incurred, unless they are capitalized according to provisions of Vietnamese Accounting Standard No, 16 "Borrowing costs", Accordingly, borrowing costs directly attributable to the acquisition, construction or production of assets that take a substantial period of time to complete and put into use or sale are added to the cost of the asset until such time as the asset is put into use or sale, Income from temporary investment in loans is recorded as a reduction in the cost of the relevant asset, For loans specifically for the construction of fixed assets or investment real estate, interest is capitalized even if the construction period is less than 12 months,

In case of joint capital borrowings, which are used for the purpose of investment in construction or production of an uncompleted asset, the borrowing costs eligible for capitalization in each accounting period shall be determined according to the capitalization rate for weighted average accumulated costs incurred to the investment in construction or production of such asset, The capitalization rate shall be calculated according to the weighted average interest rate applicable to the enterprise's borrowings unrepaid in the period, except for particular borrowings for purpose of obtaining an uncompleted asset,

19. Expenses

Costs are amounts reducing economic benefits, recorded at the time the transaction arises or shall be likely to arise in the future regardless of spending money or not,

Costs and revenues set up by it must be recorded simultaneously on the principle of matching concept, However, in some cases, the principle of matching concept may conflict with the prudence concept in accounting, accountants must be based on the nature and the accounting Standards to record transactions true and fair,

20. Taxs and tax payable

Value added tax (VAT)

Enterprises apply the declaration and calculation of VAT according to the guidance of current tax law at 10% ;

Corporate income tax

Corporate income tax (if only) is total value tax in current year and deferred tax liabilities,

The tax currently payable is based on taxable profit for the year, Taxable profit differs from net profit as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years (including losses carried forward, if any) and it further excludes items that are not taxable or deductible,

The current taxed income shall be determined on basis of taxable income and the corporate income tax rate is 20%,

The determination of the Group's income tax is based on current tax regulations, However, these regulations are subject to change from time to time and the final determination of corporate income tax depends on the results of the examination by the competent tax authority,

Other taxes

Other taxes and fees are declared and paid by the enterprise to the local tax authority in accordance with current tax laws in Vietnam,

21. Related parties

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions, Parties included:

• Enterprises that directly or indirectly through one or more intermediaries control, or are controlled by, or are under common control with, the Group, including the parent company, subsidiaries of the Group, joint ventures, jointly controlled entities, and associates,

• Individuals who have direct or indirect voting power in the Reporting enterprises that gives them significant influence over the enterprise, key management personnel having authority and responsibility for planning, directing and controlling the activities of the Group, including close family members of any such individual,

• Enterprises in which the voting power is directly or indirectly held by any of the individuals listed above or in which such person is able to exercise significant influence,

In considering each possible related party relationship, attention is paid to the substance of the relationship, not merely the legal form,

22. Segment reporting

A reportable segment is a distinguishable component of the Company that is engaged in providing an individual product or service or a group of related products or services (business segment), or that is engaged in providing products or services within a particular economic environment (geographical segment) and that is subject to risks and returns that are different from those of other business segments,

The Company's primary segment reporting is geographical segment reporting, Segment results include items directly attributable to a segment as well as items that can be allocated to segments on a reasonable basis, Unallocated items include assets and liabilities, financial income and expenses, selling and general and administrative expenses, other profit and loss, and income taxes,

V. SUPPLEMENTTARY INFORMATION TO ITEMS DISCLOSED IN THE SEPARETE STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	30/09/2026	01/01/2026
	VND	VND
Cash on hand	1,861,275,525	1,697,566,236
Cash at banks of demand deposit	6,680,141,830	32,659,743,934
Total	**8,541,417,355**	**34,357,310,170**

2. Financial investment

	30/09/2026			01/01/2026		
	Cost	Provision	Fair value	Cost	Provision	Fair value
	VND	VND	VND	VND	VND	VND
Investments in subsidiaries	***242,405,721,285***	-		***97,825,721,285***	-	
MBG - CONFITECH Investment company limited	9,225,721,285	-	(*)	8,645,721,285	-	(*)
Home Eco Joint Stock Company	89,180,000,000	-	(*)	89,180,000,000	-	(*)
MBG Northeast Joint Stock Company	144,000,000,000	-	(*)	-	-	
Investment in joint ventures and associates	***360,000,000,000***	***(7,231,569,183)***		***360,000,000,000***	***(6,617,491,571)***	
-VCADO GLOBAL Joint Stock company	48,000,000,000	(1,379,650,383)	(*)	48,000,000,000	(2,028,487,838)	(*)
- MBG Lac Sanh Phu Yen Joint Stock company	48,000,000,000	(993,898,772)	(*)	48,000,000,000	(196,075,606)	(*)
- Mien Trung Industrial joint stock company	50,000,000,000	-	(*)	50,000,000,000	-	(*)
- PJACA Phu Yen Joint Stock company	48,000,000,000	-	(*)	48,000,000,000	-	(*)
- Quoc Bao Van Ninh Joint Stock company	94,000,000,000	(4,832,990,407)	(*)	94,000,000,000	(4,367,719,691)	(*)
- Viet Nam green industry development investment joint stock company	72,000,000,000	(25,029,621)	(*)	72,000,000,000	(25,208,436)	(*)
Total	**602,405,721,285**	**(7,231,569,183)**		**457,825,721,285**	**(6,617,491,571)**	

(*) At the reporting date, the Company has not determined fair values of these financial instruments for disclosure in the separate financial statements because information about their market prices is not available and there is currently no guidance no determination of fair value using valuation techniques under the Vietnamese Accounting Standards or the Vietnamese Accounting System for enterprises, The fair values of these financial instruments may differ from their carrying amounts,

Detailed information of the Subsidiaries, Joint Ventures and Associates, including business lines, voting rights ratios, and interest ratios are presented in Part I, Item 5 of the Notes to these interim separate financial statements,

Transactions between Subsidiaries, Joint Ventures and Associates are presented in Part VII, Item 2 of the Notes to these interim separate financial statements,

3. Accounts receivable from customers - short-term

	30/09/2026		01/01/2026	
	Cost VND	Provision VND	Cost VND	Provision VND
Receivables of related parties	***14,746,283,999***	-	***19,428,790,131***	-
PJACA Phu Yen joint stock company	-	-	11,900,613,569	-
Lac Sanh Phu Yen joint stock company	14,746,283,999	-	7,528,176,562	-
Other Accounts receivables	***342,436,573,642***	***(12,463,527,171)***	***430,138,051,288***	***(12,437,028,171)***
CH consulting and trading company limited	114,054,157,150	-	67,606,207,834	-
KS Coins Contruction JSC,,	46,734,961,600	-	26,715,172,880	-
Nam Thang Long consultancy and trading company limited	89,142,708,955	-	111,852,561,755	-
Dong Do construction and architecture consultant joint stock company	61,498,791,303	(6,843,557,429)	159,732,112,273	(6,843,557,429)
Kosy joint stock company	17,282,441,558	-	48,170,914,038	-
Other	13,723,513,076	(5,619,969,742)	16,061,082,506	(5,593,470,742)
Total	**357,182,857,641**	**(12,463,527,171)**	**449,566,841,417**	**(12,437,028,171)**

4. Prepayment to suppliers

	30/09/2026		01/01/2026	
	Cost VND	Provision VND	Cost VND	Provision VND
Zone Viet Joint stock company	-	-	9,830,745,320	-
Van Phong Holding company limited	-	-	36,119,488,054	-
Van Phong Toan Cau Joint stock company	13,642,359,960	-	34,446,541,280	-
Pjaca Group Joint Stock Company	7,630,595,280			
Other	558,914,170	-	230,672,948	-
Total	**21,831,869,410**	**-**	**80,627,447,602**	**-**

5. Other short-term receivables

	30/09/2026		01/01/2026	
	Cost VND	Provision VND	Cost VND	Provision VND
Anticipated Interest	-	-	-	-
Other	3,011,031	-	684,283	-
Total	**3,011,031**	**-**	**684,283**	**-**

6. Inventories

	30/09/2026		01/01/2026	
	Cost VND	Provision VND	Cost VND	Provision VND
Raw materials	8,512,450,303	-	10,871,399,373	-
Work in progress	15,362,696,677	-	15,276,066,588	-
Finished goods	115,682,959,035	-	115,415,411,311	-
Goods	253,933,646,359	-	211,010,376,119	-
Total	**393,491,752,374**	**-**	**352,573,253,391**	**-**

7. Prepaid expenses

7a. Short-term prepaid expenses

	30/09/2026 VND	01/01/2026 VND
Exporting instruments and tools	3,288,327	20,280,207
Others	19,900,019	337,526,701
Total	**23,188,346**	**357,806,908**

7b. Long-term prepaid expenses

	30/09/2026 VND	01/01/2026 VND
Exporting instruments and tools	30,834,711	53,783,316
Total	**30,834,711**	**53,783,316**

8. Increases, decreases in tangible fixed assets

	Buildings and structures VND	Machinery and Equipment VND	Motor Vehicles VND	Office Equipment VND	Total VND
Cost					
01/01/2026	**26,141,443,571**	**59,665,470,000**	**6,506,968,727**	**68,400,000**	**92,382,282,298**
Purchase in the year	-	208,333,333	-	-	208,333,333
Construction in progress	-	-	-	-	-
30/09/2026	**26,141,443,571**	**59,873,803,333**	**6,506,968,727**	**68,400,000**	**92,590,615,631**
In which:		-	-	-	
The intangible assets were fully depreciated but are still in use	3,713,644,407	6,165,300,000	1,909,368,727	35,000,000	11,823,313,134
Waiting for liquidation	-	-	-	-	-
Accumulated depreciation					
01/01/2026	**22,365,109,050**	**46,843,901,249**	**5,138,635,374**	**43,350,002**	**74,390,995,675**
Depreciation charged	1,867,367,282	5,731,297,702	492,599,997	12,525,003	8,103,789,984
30/09/2026	**24,232,476,332**	**52,575,198,951**	**5,631,235,371**	**55,875,005**	**82,494,785,659**
Carrying amount					
01/01/2026	3,776,334,521	12,821,568,751	1,368,333,353	25,049,998	17,991,286,623
30/09/2026	**1,908,967,239**	**7,298,604,382**	**875,733,356**	**12,524,995**	**10,095,829,972**
In which:					
Temporarily Unused	-	-	-	-	-
Pending Liquidation	-	-	-	-	-

9. Increases, decreases in tangible fixed assets

	Computer Software VND	Total VND
Cost		
01/01/2026	**200,340,000**	**200,340,000**
Purchase in the year	340,200,000	340,200,000
30/09/2026	**540,540,000**	**540,540,000**
In which:		
The intangible assets were fully depreciated but are still in use	200,340,000	200,340,000
Accumulated depreciation	**200,340,000**	**200,340,000**
01/01/2026	**173,053,548**	**173,053,548**
Depreciation charged	59,686,452	59,686,452
30/09/2026	**232,740,000**	**232,740,000**
Carrying amount		
01/01/2026	27,286,452	27,286,452
30/09/2026	**307,800,000**	**307,800,000**

10. Increases, decreases in investment properties

	House and land use rights VND	Total VND
Cost		
01/01/2026	**49,217,297,239**	**49,217,297,239**
30/09/2026	**49,217,297,239**	**49,217,297,239**
Accumulated depreciation		
01/01/2026	**4,096,893,451**	**4,096,893,451**
Depreciation charged	1,230,860,196	1,230,860,196
30/09/2026	**5,327,753,647**	**5,327,753,647**
Giá trị còn lại		
01/01/2026	**45,120,403,788**	**45,120,403,788**
30/09/2026	**43,889,543,592**	**43,889,543,592**

11. Construction in progress

	30/09/2026 VND	01/01/2026 VND
Long-term Construction in progress	***1,928,385,779***	***1,928,385,779***
- Green Island Eco-Resort Project	43,241,234	43,241,234
- Do Son Eco-tourism, Experience and Aquaculture Resort Project	1,885,144,545	1,885,144,545
Total	**1,928,385,779**	**1,928,385,779**

12. Short-term trade payables

	30/09/2026		01/01/2026	
	Value VND	Amount able to be paid off VND	Value VND	Amount able to be paid off VND
Payables to related parties	-	-	**2,479,330,545**	**2,479,330,545**
Home Eco Joint Stock Company	-	-	2,479,330,545	2,479,330,545
Payables to other supplies	***4,085,384,578***	***4,085,384,578***	***9,569,075,518***	***9,569,075,518***
Zone Viet Joint Stock Company	959,147,880	959,147,880	-	-
Van Phong Holding JSC,,	3,124,467,280	3,124,467,280	-	-
Vgo Group Joint Stock Company	-	-	8,176,898,964	8,176,898,964
Other	1,769,418	1,769,418	1,392,176,554	1,392,176,554
Total	**4,085,384,578**	**4,085,384,578**	**12,048,406,063**	**12,048,406,063**

13. Taxes and amounts payables to the State budget

	01/01/2026	Amount payable	Paid	30/09/2026
	VND	VND	VND	VND
Corporate income tax	31,754,075	1,702,451,520	358,473,942	1,375,731,653
Personal income tax	1,793,151	14,778,822	10,288,259	6,283,714
Total	**33,547,226**	**1,717,230,342**	**368,762,201**	**1,382,015,367**

14. Taxes and amounts receivables to the State budget

	01/01/2026	Amount payable	Paid	30/09/2026
	VND	VND	VND	VND
Value added tax	605,016,741	-	-	605,016,741
Total	**605,016,741**	**-**	**-**	**605,016,741**

15. Short-term accrued expenses

	30/09/2026	01/01/2026
	VND	VND
Interest expense payable	-	123,579,535
Others	-	320,000,000
Total	**-**	**443,579,535**

16. Other payables

16a, Short-term other payables

	30/09/2026		01/01/2026	
	Value	Amount able to be paid off	Value	Amount able to be paid off
	VND	VND	VND	VND
- Trade union fee	196,272,901	196,272,901	84,482,653	84,482,653
- Constrexim Joint Stock Company No, 1 - Capital contribution for business cooperation(*)	414,731,800	414,731,800	414,731,800	414,731,800
Total	**611,004,701**	**611,004,701**	**499,214,453**	**499,214,453**

(*) It is the Company received as joint venture capital from Constrexim Joint Stock Company No, 1 to implement the Do Son Rural Residential Area Project combining ecological resort and aquaculture, Lien Minh Commune, Phu Tho province,

16b, Long-term other payables

	30/09/2026		01/01/2026	
	Value	Amount able to be paid off	Value	Amount able to be paid off
	VND	VND	VND	VND
Long term collateral & deposit	400,000,000	400,000,000	400,000,000	400,000,000
Total	**400,000,000**	**400,000,000**	**400,000,000**	**400,000,000**

17. Short-term borrowings and finance lease liabilities

	30/09/2026		01/01/2026	
	Amount	Amount able to be paid off	Amount	Amount able to be paid off
	VND	VND	VND	VND
Short-term borrowings				
Military Commercial Joint Stock Bank – Dien Bien Phu Branch (1)	35,000,000,000	35,000,000,000	35,000,000,000	35,000,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam (2)	44,500,000,000	44,500,000,000	43,391,000,000	43,391,000,000
Saigon Thuong Tin Commercial Joint Stock Bank (3)	19,700,000,000	19,700,000,000	19,700,000,000	19,700,000,000
Total	**99,200,000,000**	**99,200,000,000**	**98,091,000,000**	**98,091,000,000**

(1) Credit contract No, 432183,26,051,1970764,TD dated 22/07/2026 with Military Commercial Joint Stock Bank - Dien Bien Phu Branch, Credit limit: 35,000,000,000 VND, Interest rate: According to each disbursement, Purpose: Providing credit for production and business activities and installation of electrical equipment,

Collateral:

Real estate according to the certificate of land use rights, house ownership rights and other assets attached to land No, DN 093278, certificate issuance number: CT22369, Issuing agency: Land registration office of Hung Yen province; issued on June 14, 2024,

Real estate according to the certificate of land use rights, house ownership rights and other assets attached to land No, DN 093270, number of the certificate issued: CT22370, Issuing authority: Hung Yen Provincial Land Registration Office; issued on June 14, 2024,

Real estate according to the certificate of land use rights, house ownership rights and other assets attached to land No, DN 093268, number of the certificate issued: CT22372, Issuing authority: Hung Yen Provincial Land Registration Office; issued on June 14, 2024,

Real estate according to the certificate of land use rights, house ownership rights and other assets attached to land No, DN 150337, number of the certificate issued: CT22189, Issuing authority: Hung Yen Provincial Land Registration Office; issued on June 14, 2024

(2) Credit limit contract 01/2026/5263251/HĐTD dated July 02, 2026 with Vietnam Joint Stock Commercial Bank for Investment and Development, Credit limit: VND 44,500,000,000 and is also the combined loan, guarantee and L/C issuance limit, without distinguishing the loan limit, guarantee limit and separate L/C issuance limit, Credit limit maintenance period: 12 months from the date of signing the Contract, Interest rate: according to each disbursement, Purpose: Supplementing working capital, guarantee, issuing L/C to serve the production and business activities of customers,
Collateral:
Real estate as per the Certificate of Land Use Rights, Ownership of Residential Housing, and Other Assets Attached to Land, parcel number 3167, map sheet number 09, certificate registration number: CT22368, located at ĐĐD-244, Dai Duong Road, Dream City Ecological Urban Area, Long Hung Commune, Van Giang District, Hung Yen Province,
Real estate as per the Certificate of Land Use Rights, Ownership of Residential Housing, and Other Assets Attached to Land, parcel number 3165, map sheet number 09, certificate registration number: CT22369, located at ĐĐD-246, Dai Duong Road, Dream City Ecological Urban Area, Long Hung Commune, Van Giang District, Hung Yen Province,
Real estate as per the Certificate of Land Use Rights, Ownership of Residential Housing, and Other Assets Attached to Land, parcel number 65, map sheet number 19, certificate registration number: CH00310, located at No, 9, Alley 61/4, Lac Trung Street, Vinh Tuy Ward, Hanoi City, owned by Mr, Pham Huy Thanh and Ms, Dang Thi Tuyet Lan,

(3) Credit limit contract No, 20252829014 TD dated August 29, 2025 with Saigon Thuong Tin Commercial Joint Stock Bank - Thanh Tri Branch, Credit limit: 19,700,000,000 VND, of which the loan limit is: 19,700,000,000 VND and the guarantee limit in the form of guarantee and the limit of LC issuance is: 19,700,000,000 VND; The credit limit maintenance period is 12 months from the date of signing the Credit limit contract, Interest rate: According to each disbursement,
Collateral:
Real estate located at plot of land No, 2415, map sheet No, 6, Nghia Tru commune, Van Giang district, Hung Yen province,
Real estate located at plot of land No, 2412, map sheet No, 6, Nghia Tru commune, Van Giang district, Hung Yen province,
The property is located on plot number 2419, map sheet number 6, Nghia Tru commune, Van Giang district, Hung Yen province,

Details of short-term loans incurred during the period are as follows:

01/01/2026	**98,091,000,000**
Loan Amount Incurred	199,101,000,000
Carryover from Long-Term Loan	-
Loan Amount Repaid	197,992,000,000
30/09/2026	**99,200,000,000**

18. Bonus and welfare fund

	01/01/2026	Increase due to provision from profit	Fund disbursement during the period	30/09/2026
	VND	VND	VND	VND
Bonus funds	1,253,717,831	-	6,700,000	1,247,017,831
Welfare funds	1,160,901,635	-	-	1,160,901,635
Total	**2,414,619,466**	**-**	**6,700,000**	**2,407,919,466**

19. Owner's equity

19a, Reconciliation table of equity

	Owner's contributed capital	Capital surplus	Investment and development fund	Retained earnings	Total
	VND	VND	VND	VND	VND
01/01/2025	1,202,185,400,000	(238,202,140)	8,423,689,821	76,075,612,836	1,286,446,500,517
Net profit for the year	-	-	-	22,298,717,777	22,298,717,777
31/12/2025	**1,202,185,400,000**	**(238,202,140)**	**8,423,689,821**	**98,374,330,613**	**1,308,745,218,294**
01/01/2026	**1,202,185,400,000**	**(238,202,140)**	**8,423,689,821**	**98,374,330,613**	**1,308,745,218,294**
Net profit for the period	-	-	-	5,560,204,528	5,560,204,528
30/09/2026	**1,202,185,400,000**	**(238,202,140)**	**8,423,689,821**	**103,934,535,141**	**1,314,305,422,822**

19b, Shares

	30/09/2026 Share	01/01/2026 Share
Number of shares registered for issuance	120,218,540	120,218,540
Number of shares issued to the public	120,218,540	120,218,540
- *Ordinary shares*	*120,218,540*	*120,218,540*
- *Preference shares*	-	-
Number of shares repurchased	-	-
- *Ordinary shares*	-	-
- *Preference shares*	-	-
Number of outstanding shares in circulation	120,218,540	120,218,540
- *Ordinary shares*	*120,218,540*	*120,218,540*
- *Preference shares*	-	-

An ordinary share has par value of 10,000 VND/share,

IV. SUPPLEMTARY INFORMATION TO ITEMS DISCLOSED IN THE SEPARATE STATEMENT OF INCOME

1. 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 sale of goods	43,619,553,889	166,010,024,146
Revenue from construction	13,653,966,666	-
Revenue from rental assets	600,000,000	600,000,000
Total	**57,873,520,555**	**166,610,024,146**

2. Cost of goods sold and services rendered

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Cost of finished goods sold	40,281,970,250	160,833,515,505
Cost of construction	10,444,012,446	-
Cost of rental assets	410,286,732	410,286,732
Total	**51,136,269,428**	**161,243,802,237**

3. Financial income

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Bank deposit interest	2,422,386	25,415,601
Other income	-	618,603,125
Total	**2,422,386**	**644,018,726**

4. Financial expenses

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Interest expense	2,127,990,080	1,249,839,371
Reversal of provision for investment losses	(156,760,502)	-
Total	**1,971,229,578**	**1,249,839,371**

5. Selling expenses

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Staff costs	-	-
Others	38,410,000	853,000
Total	**38,410,000**	**853,000**

6. General and administration expenses

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Staff costs	579,198,544	567,951,199
Expenses of office requisites	13,115,545	12,682,493
Depreciation expenses of fixed assets	283,904,502	514,018,860
Taxes, fees, and charges	-	1,188,000
Outside service expenses	405,843,205	604,954,835
Others	42,000,000	42,000,000
Total	**1,324,061,796**	**1,742,795,387**

7. Other income

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Vinhomes Housing Support	-	113,548,388
Others	4,556,183	28,761
Total	**4,556,183**	**113,577,149**

8. Other expenses

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Others	-	1,423
Total	**-**	**1,423**

9. Current corporate income tax expense

	Từ 01/07/2026 đến 30/09/2026 VND	Từ 01/07/2025 đến 30/09/2025 VND
Total accounting profit before tax	**3,410,528,322**	**3,130,328,603**
Adjustments for taxable income	608,922,142	125,057,142
+ Depreciation of fixed assets not deductible	*107,057,142*	*107,057,142*
+ Remuneration of non-executive Board of Directors	*18,000,000*	*18,000,000*
+ Other items	*483,865,000*	-
Taxable income	4,019,450,464	3,255,385,745
Loss carryforward	-	(3,255,385,745)
Taxable income	4,019,450,464	-
Corporate income tax rate	20%	20%
Current corporate income tax expense	**803,890,093**	**-**

10. Earning per share

Information on earnings per share is presented in the Interim Consolidated Financial Statements,

11. Production cost by nature

	From 01/07/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND
Raw materials and consumables	383,969,348	2,761,979,345
Labour	732,355,446	711,255,399
Depreciation and amortisation	3,094,150,644	3,309,656,667
Provision for expenses/Reversal of provisions	-	-
Outside service expenses	616,018,628	631,011,003
Other expenses	61,155,545	65,467,076
Total	**4,887,649,611**	**7,479,369,490**

VII. OTHER INFORMATION

1. Significant transactions with related parties

Related parties	Relationship
- Vcado Global joint stock company	Associate
- MBG Lac Sanh Phu Yen joint stock company	Associate/ legal representative is Mr Pham Huy Thanh
- PJACA Phu Yen joint stock company	Associate/ legal representative is member of the Board of Directors which is wife of Mr Pham Huy Thanh legal representative of MBG
- Mien Trung Industry joint stock company	Associate/ legal representative is Mr Pham Huy Thanh
- Quoc Bao Van Ninh joint stock company	Associate/ legal representative is Mr Pham Huy Thanh
- Greenscape Dong Hoa joint stock company	The legal representative is Ms Dang Thi Tuyen Lan – wife of Mr Pham Huy Thanh - legal representative of MBG
- Mr Pham Huy Thanh	Chairman of the Board of Directors - legal representative of the Company
- Ms Dang Thi Tien	Mother-in-law of Mr Pham Huy Thanh - Chairman of the Board of Directors - legal representative of the Company
- Ms Dang Thi Tuyet Lan	Wife of Mr Pham Huy Thanh – Member of Chairman of the Board of Directors – Vice of General

Closing balance with related parties

Related parties	Close balance	30/09/2026 VND	01/01/2026 VND
PJACA Phu Yen joint stock company	Receivables of customer	-	11,900,613,569
MBG Lac Sanh Phu Yen joint stock company	Short-term of other Receivables	14,746,283,999	7,528,176,560
MBG Lac Sanh Phu Yen joint stock company	Trade payables	-	2,479,330,545

Transactions with related parties

Related parties	Nature of transaction	From 01/07/2026 to 30/09/2026 VND	From 01/01/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND	From 01/01/2025 to 30/09/2025 VND
Mr Pham Huy Thanh	Lease of the offices	60,000,000	180,000,000	60,000,000	180,000,000
Ms Dang Thi Tien	Lease of the offices	-	-	-	40,000,000
Vcado Global joint stock company	Lease of the offices	600,000,000	3,284,462,000	600,000,000	1,800,000,000
Vcado Global joint stock company	Construction contract	9,840,665,000	9,840,665,000	-	-
MBG Lac Sanh Phu Yen joint stock company	Purchase goods	13,653,966,666	13,653,966,666	79,667,000	79,667,000

Income of the Board of Directors, Board of Management and Board of Supervisors

	From 01/07/2026 to 30/09/2026 VND	From 01/01/2026 to 30/09/2026 VND	From 01/07/2025 to 30/09/2025 VND	From 01/01/2025 to 30/09/2025 VND
Income of the Board of Directors	**30,000,000**	**90,000,000**	**30,000,000**	**82,000,000**
Pham Huy Thanh	12,000,000	36,000,000	12,000,000	36,000,000
Dang Thi Tuyet Lan	6,000,000	18,000,000	6,000,000	18,000,000
Hoang Thi Ba	6,000,000	18,000,000	6,000,000	10,000,000
Duong Quang Dong	6,000,000	18,000,000	6,000,000	18,000,000
Income of the Board of Supervisors				
Pham Tuyet Nhung	**12,000,000**	**36,000,000**	**12,000,000**	**32,000,000**
Nguyen Thi Hanh	6,000,000	18,000,000	6,000,000	18,000,000
Pham Thi Nga	3,000,000	9,000,000	3,000,000	9,000,000
Income of the Board of Management	3,000,000	9,000,000	3,000,000	5,000,000
Dang Thi Tuyet Lan	**82,140,000**	**248,480,077**	**81,895,700**	**208,745,930**
Duong Quang Dong	54,000,000	168,075,693	53,761,500	136,227,961
Total	28,140,000	80,404,384	28,134,200	72,517,969

2. Segment information

According to the Accounting Standard No, 28 and the Circular guiding this Standard, the Company needs to prepare segment reports, Accordingly, a segment is a distinguishable component of an enterprise that is engaged in providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments

The 2026 accounting period is a domestic operating unit, Therefore, the Company does not present segment reports by geographical area,

Business Segment Reporting

Items	Sale of goods	Constructions	Asset leases	Other	Reported segments	Exclusions	Total
	VND	VND	VND	VND	VND	VND	VND
BUSINESS RESULT							
Revenue from sale of goods	43,619,553,889	13,653,966,666	600,000,000	-	57,873,520,555	-	**57,873,520,555**
Revenue from sale of goods to segement	-	-	-	-	-	-	-
Depreciated and amortisation expenses	41,052,456,124	12,850,403,489	564,688,803	-	54,467,548,416		**54,467,548,416**
Profits from from operating activities	**2,567,097,765**	803,563,177	**35,311,197**	-	**3,405,972,139**	-	**3,405,972,139**
ASSETS							
Asset of segement	617,426,923,824	193,269,437,327	8,492,891,863	-	819,189,253,014	-	**819,189,253,014**
Asset do not depreciated and amortisation					603,715,569,457	-	**603,715,569,457**
Total assets					1,422,904,822,471	-	**1,422,904,822,471**
LIABILITIES							
Liabilities of segement	80,037,035,037	25,053,511,809	1,100,933,337	-	106,191,480,183	-	**106,191,480,183**
Asset do not depreciated and amortisation					2,407,919,466	-	**2,407,919,466**
Total Liabilities					108,599,399,649	-	**108,599,399,649**

3. Financial instruments

On November 6, 2009, the Ministry of Finance issued Circular No, 210/2009/TT-BTC guiding the application of International Accounting Standards on the presentation of financial statements and disclosures for financial instruments ("Circular 210"), effective for financial statements from 2011 onwards, However, Circular 210 does not provide equivalent guidance for the evaluation and recognition of financial instruments including the application of fair value in accordance with International Accounting Standards and International Financial Reporting Standards, The Company's assets and liabilities are still recorded and accounted for in accordance with the current provisions of Vietnamese Accounting Standards and the Vietnamese Accounting System,

Financial Risk Management

The Company's financial liabilities mainly consist of loans, trade payables and other short-term payables, The main purpose of these financial liabilities is to mobilize financial resources to serve the Company's operations, The Company also has financial assets such as cash and cash equivalents, trade receivables and other receivables arising directly from the Company's operations,The Company does not hold or issue derivative financial instruments,

The material risks arising from the Company's financial instruments are market risk, credit risk and liquidity risk,

Risk management is an indispensable function for the entire business operations of the Company, The Company has established a control system to ensure a reasonable balance between the cost of risks incurred and the cost of risk management, The Board of Management continuously monitors the Company's risk management process to ensure a reasonable balance between risks and controls, risks, The Board of Management reviews and agrees to apply management policies for the above risks as follows:

Market Risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices, Market prices have four types of risks: interest rate risk, currency risk, commodity price risk and other price risk, Financial instruments affected by market risk include cash, trade receivables, trade payables and other payables,

Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates, The Company's market risk from changes in interest rates relates primarily to the Company's long-term debt obligations with floating interest rates,

The Company has no interest rate risk during the year because the Company's borrowings have fixed interest rates,

Commodity price risk

The Company does not have significant commodity price risk, The Company manages commodity price risk by closely monitoring relevant information and situations of the commodity market and through suppliers to manage the timing of purchases, production plans and inventory levels appropriately

The Company has not used derivative financial instruments to hedge commodity price risks,

Credit risk

Credit risk is the risk that a party to a financial instrument or customer contract will not meet its obligations, leading to a financial loss, The Company is exposed to credit risk from its operating activities (primarily trade receivables) and from its financing activities, including bank deposits,

Trade and other receivables

The Company manages credit risk by regularly monitoring outstanding receivables and seeking to maintain close control over outstanding receivables at the reporting date,

Bank deposits

The Company mainly maintains deposit balances with well-known banks in Vietnam, Credit risk for deposit balances with banks is managed by the Company's treasury department in accordance with the Company's policy, The Company's maximum credit risk for items in the balance sheet at each financial reporting period is the carrying amount as presented in Note 3, The Company considers that the concentration of credit risk for bank deposits is low,

Liquidity risk

Liquidity risk is the risk that the Company will have difficulty in fulfilling its financial obligations due to lack of capital, The Company's liquidity risk arises mainly from the fact that financial assets and financial liabilities have different maturities,

The Company manages liquidity risk by maintaining a level of cash and cash equivalents and bank loans at a level that the Board of Directors considers adequate to meet the Company's operations and to minimize the impact of fluctuations in cash flows,

The table below summarizes the maturity of the Company's financial liabilities based on expected contractual payments on a discounted basis as follows:

30/09/2026	Under 1 year	From 1 to 5 year	Over 5 years	Total
Short – term borrowing	99,200,000,000	-	-	99,200,000,000
Long-term borrowing	-	-	-	-
Short-term trade payables	4,085,384,578	-	-	4,085,384,578
Other short-term payables	611,004,701	-	-	611,004,701
Total	**103,896,389,279**	**-**	**-**	**103,896,389,279**

01/01/2026	Under 1 year	From 1 to 5 year	Over 5 years	Total
Short – term borrowing	98,091,000,000	-	-	98,091,000,000
Long-term borrowing	-	-	-	-
Short-term trade payables	12,048,406,063	-	-	12,048,406,063
Other short-term payables	499,214,453	-	-	499,214,453
Total	**110,638,620,516**	**-**	**-**	**110,638,620,516**

2.1. Financial assets and financial liabilities

The table below presents the carrying value and fair value of the financial instruments presented in the Company's financial statements as follows:

Financial assets	30/09/2026 Cost VND	Provision VND	01/01/2026 Cost VND	Provision VND
Cash and cash equivalents	8,541,417,355		34,357,310,170	-
Accounts receivable from customers	357,182,857,641	(12,463,527,171)	449,566,841,417	(12,437,028,171)
Other receivables	3,011,031		684,283	-
Total	**365,727,286,027**	**(12,463,527,171)**	**483,924,835,870**	**(12,437,028,171)**

Financial liabilities	30/09/2026 VND	01/01/2026 VND
Trade payables	4,085,384,578	12,048,406,063
Loans and other liabilities	99,811,004,701	98,590,214,453
Total	**103,896,389,279**	**110,638,620,516**

The fair value of asset and fianacial liabilities is reflected at the amount at which the financial instrument could be converted in a current transaction between the parties, except in the event of a forced sale or liquidation,

The Company uses the following methods and assumptions to estimate fair value:

1. The fair value of cash and cash equivalents, trade receivables, trade payables and other short-term liabilities is equivalent to the carrying value of these items as a result of these instruments short term.
2. The fair value of listed securities and financial debt instruments is determined according to the market price at the reporting date.
3. Fair value of securities and financial investments whose fair value cannot be determined with certainty because there is no highly liquid market for securities and investments, This financial statement is presented at book value.
4. Bank loans and financial liabilities whose fair value cannot be determined with certainty because there is no liquid market for loans and financial liabilities This is presented at book value.

Hanoi, 29/10/2026

Nguyen Thi Quyen	**Nguyen Thi Tuyet**	**Pham Huy Thanh**
Pare	**Chief Accountant**	**Chair main of Board of Director**