

No. 12/2026/CBTT-MGROUP

Ho Chi Minh City, July 20, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

Dear: **Hanoi Stock Exchange**

Complying with the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market, MGROUP Group Corporation discloses financial statement information for the 2nd quarter of 2026 with the Hanoi Stock Exchange as follows:

1. Name of company : **MGROUP GROUP CORPORATION**
 - Stock symbol : MGR
 - Address of headoffice : 19th Floor, Block A, Indochina Park Tower, No. 4
Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City.
 - Phone/Tel : 028.7106.8910 Fax:
 - Email : info@mgroup.vn Website: www.mgroup.vn
2. Content of information disclosure:
 - Separate financial statements for the 2nd quarter of 2026 of MGROUP Group Corporation:

☐ Separate financial statements (Listed organization does not have subsidiaries and superior accounting units have affiliated units);

☐ Consolidated financial statements (Listed organization has subsidiaries);

☐ General financial statements (Listed organization has an accounting unit under the organization of its own accounting apparatus).

+ Cases subject to explanation of causes:

+ The audit organization gives an opinion that is not a fully accepted opinion for the financial statements (for the audited financial statements in 2025):

☐ Yes

☐ No

- Written explanation in case of accumulation:

☐ Yes

☐ No

+ Profit after tax in the reporting period has a difference of 5% or more before and after audit, turning from loss to profit or vice versa (for audited financial statements in 2025):

☐ Yes

☐ No

- Written explanation in case of accumulation:

☐ Yes

☐ No

+ Profit after corporate income in the statement of business results of the reporting period changes by 10% or more compared to the report of the same period of the previous year:

☒ Yes

☐ No

- Written explanation in case of accumulation:

☒ Yes

☐ No

+ Profit after tax in the reporting period suffers a loss, transferred from profit in the same reporting period of the previous year to loss in this period or vice versa:

☐ Yes

☐ No

- Written explanation in case of accumulation:

☐ Yes

☐ No

3. This information is published on the company information disclosure website at info.mgroup.vn on 20/7/2026.

We would like to commit that the information published above is true and fully responsible before the law for the content of the disclosed information.

Attachments:

- Separate financial statements for the 2nd quarter of 2026;
- Explanation of business changes in the quarter 2026.

REPRESENTATIVE OF THE ORGANIZATION

Authorized person to disclose information
(Signed, state full name, position, seal)



MAI NAM CHUONG

MGROUP GROUP CORPORATION
Separate Financial Statements
For the Quarter 2 2026

MGROUP GROUP CORPORATION

19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City

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MGROUP GROUP CORPORATION

19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City

REPORT OF THE BOARD OF DIRECTORS

The Board of Directors of MGROUP Group Corporation (the "Company") hereby presents its Report and the Company's Separate Financial Statements for the accounting period ended June 30, 2026.

OVERVIEW

MGROUP Group Corporation was converted from Mland VIETNAM Joint Stock Company. The first business registration certificate No. 0312267721 dated 08/05/2013, the 14th registration of changes on September 16, 2025 issued by the Ho Chi Minh City Department of Finance.

The Company's main activities are: Data processing, leasing and related activities. Consulting, brokerage, real estate auction, land use right auction. Architectural activities and related technical consultancy. Agents, brokers, auctions. Real estate business, land use rights belonging to owners, users or leased. Other information services.

The Company's head office is located at: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City, Vietnam.

Events after the closing date of the accounting books for the preparation of separate financial statements

No material events occurring after the closing date of the accounting books for the preparation of separate financial statements require adjustment or disclosure on the separate financial statements.

Members of the Board of Directors and the Board of Directors and the Supervisory Board in the period and up to the date of making this report are as follows:

Board of Directors

Mr. Mai Duc Hung,	Chairman
Mr. Mai Duc Hoan	Member
Mr. Mai Nam Chuong	Member
Mr. Nguyen Quoc Hoan	Member
Mr. Le Tu	Member

Board of Directors

Mr. Mai Nam Chuong	Person in charge of Corporate Administration, persons who make information disclosures
Mr. Le Tu	Deputy General Director
Mr. Mai Duc Hoan	General Director
Mrs. Hoang Thi Xuan	Chief Accountant

Supervisory Board

Mr. Cao Viet Cuong,	Leader
Ms. Nguyen Thi Van Anh	Member
Ms. Dao Nhat Anh	Member

REPORT OF THE BOARD OF DIRECTORS (continued)

Disclosure of responsibilities of the Board of Directors for financial statements

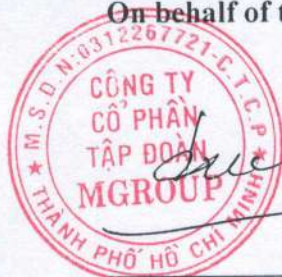
The Board of Directors of the Company is responsible for the preparation of separate financial statements that honestly and reasonably reflect the Company's operation, results of business activities and the Company's own cash flow in the year. In the process of preparing its own financial statements, the Board of Directors of the Company commits to comply with the following requirements:

- Select appropriate accounting policies and apply them consistently;
- Make reasonable and prudent judgments and predictions;
- Prepare and present separate financial statements on the basis of compliance with accounting standards, accounting regimes and relevant current regulations;
- Prepare separate financial statements on the basis of business continuity, except in cases where it cannot be assumed that the Company will continue its business activities.
- Establish and implement an effective internal control system to limit the risk of material errors due to fraud or mistakes in the preparation and presentation of separate financial statements.

The Board of Directors of the Company ensures that the accounting books are kept to reflect the Company's financial situation, with an honest and reasonable level at all times and ensures that the Separate Financial Statements comply with the current regulations of the State. At the same time, it is responsible for ensuring the safety of the Company's assets and taking appropriate measures to prevent and detect fraudulent acts and other acts.

The Board of Directors of the Company has approved the Separate Financial Statements attached from page 04 to page 33 and commits that the Separate Financial Statements have honestly and reasonably reflected the Company's own financial situation As of June 30, 2026, the results of its own business operations and its own cash flow for the next year accounting ended on the same day, in accordance with Vietnamese accounting standards and regimes and in compliance with relevant current regulations.

On behalf of the Board of Directors



Mai Duc Hoan
General Director

Ho Chi Minh City, July 20, 2026

MGROUP GROUP CORPORATION

Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC
FINANCIAL STATEMENTS

SEPARATE FINANCIAL STATEMENT

As of June 30, 2026

Unit: VND

ASSETS	Cod e	Explan ation	End of term	Beginning of the year
A . SHORT-TERM ASSETS	100		9.106.626.129	14.266.938.265
I. Cash and cash equivalents	110	V.01	953.236.142	1.667.091.389
1. Cash	111		953.236.142	1.667.091.389
2. Cash equivalents	112		-	-
II. Short-term financial investment	120	V.02	1.960.000.000	7.615.663.121
1. Trading securities	121		-	-
2. Provision for depreciation of trading securities	122		-	-
3. Investments held to short-term maturity	123		1.960.000.000	7.615.663.121
III. Short-term receivables	130		5.434.676.985	4.217.806.934
1. Short-term receivables of customers	131	V.03	5.251.008.263	4.740.763.747
2. Short-term seller advance	132	V.04	1.085.180.000	1.134.680.000
3. Short-term internal receivables	133		-	-
4. Receivables according to the construction contract s	134		-	-
5. Other short-term receivables	135	V.05	4.059.925.428	3.303.799.893
6. Provision for short-term bad debts	136	V.06	(4.961.436.706)	(4.961.436.706)
IV. Inventory	140		631.280.455	631.280.455
1. Inventory	141	V.07	631.280.455	631.280.455
2. Provision for inventory discounts	142		-	-
V. Short-Term Biological Assets	150		-	-
VI. Other short-term assets	160		127.432.547	135.096.366
1. Short-term allocation pending costs	161	V.08	14.228.301	21.892.120
2. Deductible VAT	162		-	-
3. Taxes and other amounts receivable to the State	163	V.12	113.204.246	113.204.246
4. Repurchase and sale of government bonds	164		-	-
5. Other short-term assets	165		-	-
B. LONG-TERM ASSETS	200		180.016.097.107	176.545.527.706
I. Long-term receivables	210		3.000.050.000	3.700.400.000
1. Long-term receivables of customers	211		-	-
2. Pay long-term sellers advance	212		-	-
3. Business capital in affiliated units	213		-	-
4. Long-term internal receivables	214		-	-
5. Other long-term receivables	215	V.05	4.000.050.000	4.700.400.000
6. Provision for long-term bad debts	216	V.06	(1.000.000.000)	(1.000.000.000)

MGROUP GROUP CORPORATION

Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

FINANCIAL STATEMENTS**SEPARATE FINANCIAL STATEMENT**

Unit: VND

ASSETS	Cod e	Explan ation	End of term	Beginning of the year
II. Fixed assets	220		588.821.739	662.980.011
1. Tangible fixed assets	221	V.09	588.821.739	662.980.011
- Cost	222		741.582.727	741.582.727
- Accumulated depreciation	223		(152.760.988)	(78.602.716)
2. Fixed assets of finance leasing	224		-	-
- Cost	225		-	-
- Accumulated depreciation	226		-	-
3. Intangible fixed assets	227		-	-
- Cost	228		-	-
- Accumulated depreciation	229		-	-
III. Long-term biological assets	230		-	-
IV. Investment properties	240		-	-
- Cost	241		-	-
- Accumulated depreciation	242		-	-
V. Long-term unfinished assets	250		-	-
1. Long-term unfinished production and business expe	251		-	-
2. Unfinished capital construction costs	252		-	-
VI. Long-term financial investments	260	V.02	176.415.808.706	172.132.881.031
1. Invest in subsidiaries	261		171.405.234.000	171.405.234.000
2. Investment in associated companies and joint ventur	262		-	-
3. Investment in capital contribution to other units	263		-	-
4. Provision for long-term investment losses in other u	264		(1.265.088.415)	(1.072.352.969)
5. Investments held to maturity	265		6.275.663.121	1.800.000.000
6. Provision for investment held to long-term maturity	266		-	-
VII. Other long-term assets	270		11.416.662	49.266.664
1. Long-term allocation waiting costs	271	V.08	11.416.662	49.266.664
2. Deferred income tax assets	272		-	-
3. Long-term equipment, supplies, spare parts	273		-	-
4. Other long-term assets	274		-	-
TOTAL ASSETS	280		189.122.723.236	190.812.465.971

MGROUP GROUP CORPORATION

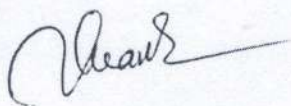
Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

FINANCIAL STATEMENTS**Báo cáo tình hình tài chính riêng (tiếp theo)**

Unit: VND

RESOURCE	Mã số	Thuyết minh	End of term	Beginning of the year
C. LIABILITIES	300		2.490.739.305	3.598.387.215
I. Current liabilities	310		2.490.739.305	3.598.387.215
1. Payable to short-term sellers	311	V.10	1.153.699.715	1.335.843.338
2. Buyer pays in advance for a short term	312	V.11	165.556.092	395.556.092
3. Payable Dividends and profits	313		-	-
4. Taxes and other payables to the State Budget	314	V.12	33.348.997	114.179.101
5. Payables to employees	315		-	-
6. Short-term expenses	316		-	150.000.000
7. Short-term internal payables	317		-	-
8. Payable according to the schedule of short-term con	318		-	-
9. Revenue pending short-term allocation	319		-	-
10. Other short-term payables	320	V.13	1.138.134.501	1.602.808.684
11. Short-term financial loans and leases	321		-	-
12. Provision for short-term payables	322		-	-
13. Welfare Reward Fund	323		-	-
14. Price Stabilization Fund	324		-	-
15. Repurchase and sale of government bonds	325		-	-
II. Long-term debt	330		-	-
D. EQUITY	400	V.14	186.631.983.931	187.214.078.756
1. Owner's contributed capital	411		200.000.000.000	200.000.000.000
- Voting common shares	411a		200.000.000.000	200.000.000.000
- Preferred stock	411b		-	-
2. Capital surplus	412		-	-
3. Bond Conversion Options	413		-	-
4. Other capital of the owner	414		-	-
5. Own redemption shares	415		-	-
6. Asset revaluation difference	416		-	-
7. Exchange Rate Differences	417		-	-
8. Development investment funds	418		-	-
9. Other funds belonging to the owner's equity	419		-	-
10. Undistributed after-tax profit	420		(13.368.016.069)	(12.785.921.244)
- accumulated undistributed profit by the end of the pre	420a		(12.785.921.244)	(7.807.499.630)
- Undistributed profit for this period	420b		(582.094.825)	(4.978.421.614)
TOTAL RESOURCE	440		189.122.723.236	190.812.465.971

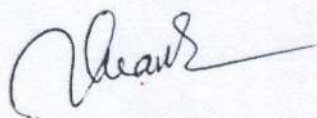
Prepared by



Hoang Thi Xuan

Ho Chi Minh City, July 20, 2026

Chief Accountant



Hoang Thi Xuan

General Director



Mai Duc Hoan

SEPARATE INCOME STATEMENT

For the accounting period from 01/04/2026 to 30/06/2026

Unit: VND

Item	Code	Explan ation	Quarter 1/ 2026		Accumulated from the beginning of the	
			This period	Previous Period	This period	Previous Period
1. Revenue from sale of goods and rendering of services	01	VI.01	2.445.574.684	4.047.224.374	4.619.414.264	4.047.224.374
2. Deductible items	02		-		-	-
3. Net revenue from sale of goods and rendering of services	10	VI.02	2.445.574.684	4.047.224.374	4.619.414.264	4.047.224.374
4. Cost of goods sold	11	VI.03	2.294.516.761	4.029.224.211	4.289.301.074	4.029.224.211
5. Gross profit from sale of goods and rendering of services	20		151.057.923	18.000.163	330.113.190	18.000.163
6. Profit/(loss) of sale and liquidation of investment real estate	21		-			
7. Revenue from financial activities	22	VI.04	114.407.126	12.567.393	221.143.291	12.803.322
8. Financial expenses	23	VI.05	91.128.634	9.659.130.160	192.735.446	9.659.130.160
<i>In which: Interest payable</i>	24		-	-	-	-
9. Selling expenses	25	VI.06	17.948.148	286.125.829	27.054.487	281.681.385
10. Administrative expenses	26	VI.07	397.550.734	638.960.606	906.474.425	970.023.319
11. Net profit from operating activities	30		(241.162.467)	(10.553.649.039)	(575.007.877)	(10.880.031.379)
12. Other income	31	VI.08	23.568.889	3.826.511.092	23.568.889	5.307.890.376
13. Other expense	32	VI.09	30.475.700	1.109.964.159	30.655.837	719.055.068
14. Other profit	40		(6.906.811)	2.716.546.933	(7.086.948)	4.588.835.308
154. Total profit before tax	50		(248.069.278)	(7.837.102.106)	(582.094.825)	(6.291.196.071)
16. Current business income tax expenses	51	VI.10	-	-	-	-
17. Deferred business income tax expenses	52		-	-	-	-
18. Profit after tax	60		(248.069.278)	(7.837.102.106)	(582.094.825)	(6.291.196.071)

Prepared by

Chief Accountant

General Director

Hoang Thi Xuan

Hoang Thi Xuan

Mai Duc Hoan

Ho Chi Minh City, July 20, 2026



SEPARATE CASH FLOW STATEMENT (UNDER INDIRECT METHOD)

For the accounting period ending 30/06/2026

Unit: VND

Item	Cod e	Explana tion	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
I. Cash flows from operating activities				
1. Profit before tax	01		(582.094.825)	(6.291.196.071)
2. Adjustments for				
- Depreciation	02		74.158.272	58.924.730
- Provisions	03		192.735.446	(840.869.840)
- Unrealized exchange rate difference gains and losses	04		-	-
- Gains/losses from investing activities	05		(221.143.291)	286.251.746
- Borrowing costs	06		-	-
- Other adjustments	07		-	-
3. Profit from operating activities before changes in working capital	08		(536.344.398)	(6.786.889.435)
- Increase/Decrease in receivables	09		(516.520.051)	(1.093.015.648)
- Increase/Decrease in inventory	10		-	3.165.927.365
- Increase/Decrease in payables (excluding interest payables, enterprise income tax payables)	11		(1.107.647.910)	(1.606.340.338)
- Increase/Decrease in prepaid expenses	12		45.513.821	(117.164.529)
- Increase, decrease trading securities	13		-	-
- Interest paid	14		-	-
- Enterprise income tax paid	15		-	-
- Other income from operating activities	16		-	-
- Other operating expenses	17		-	-
Net cash flows from operating activities	20		(2.114.998.538)	(6.437.482.585)
II. Cash flow from investing activities				
1. Money spent on purchasing and constructing fixed assets and other long-term assets	21		-	(727.272.727)
2. Proceeds from liquidation, sale of fixed assets and other long-term assets	22		-	390.909.091
3. Cash spent on lending and purchasing debt instruments	23		(1.020.000.000)	-
4. Proceeds from loans and resale of debt instruments of other entities	24		2.200.000.000	(5.685.663.117)
5. Money spent on investment and capital contribution to	25		-	-
6. Investment recovery, capital contribution to other units	26		-	16.000.000.000
7. Interest income, dividends and profits	27		221.143.291	12.803.322
Net cash flows from investing activities	30		1.401.143.291	9.990.776.569

MGROUP GROUP CORPORATION

Address: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Ward Da Kao, District 1, HCMC

FINANCIAL STATEMENTS**Separate Cash Flow Statement (continued)**

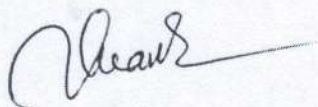
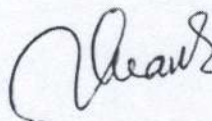
Unit: VND

Item	Mã số	Explanation	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
III. Cash flows from financing activities				
1. Proceeds from issuing shares, receiving capital contributions from owners	31		-	-
2. Cash paid to owners, stock repurchases	32		-	-
3. Proceeds from borrowing	33		-	-
4. Loan principal repayment	34		-	-
5. Lease payment	35		-	-
6. Dividends, profits paid to owners	36		-	-
<i>Net cash flows from financing activities</i>	<i>40</i>		-	-
Net cash flows within the year (20+30+40)	50		(713.855.247)	3.553.293.984
Cash and cash equivalents at the beginning of year	60		1.667.091.389	327.048.646
Impact of foreign exchange fluctuation	61		-	-
Cash and cash equivalents at the end of year (50+60+61)	70		953.236.142	3.880.342.630

Prepared by

Chief Accountant

General Director



Hoang Thi Xuan

Hoang Thi Xuan

Mai Duc Hoan

Ho Chi Minh City, July 20, 2026

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
Quarter 2 2026

I. CHARACTERISTICS OF THE ENTERPRISE'S OPERATION

1. Form of Ownership

MGROUP Group Corporation was converted from Mland VIETNAM Joint Stock Company. The first business registration certificate No. 0312267721 dated 08/05/2013, the 14th change registration on September 16, 2025 issued by the Ho Chi Minh City Department of Finance.

The Company's head office is located at: 19th Floor, Indochina Park Tower, No. 4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City, Vietnam.

The number of employees of the Company on June 30, 2026 is: 08 people (the number at the beginning of the year is 08 people).

2. Business Areas

The Company's business areas are: Service, trade.

3. Business Scope

The Company's main activities are Data Processing, leasing, and related activities. Consulting, brokerage, real estate auction, land use right auction. Architectural activities and related technical consultancy. Agents, brokers, auctions. Real estate business, land use rights belonging to owners, users or leased. Other information services.

4. Normal production and business cycle

The Company's normal production and business cycle is carried out for a period of not more than 12 months.

5. Corporate Structure

- As of June 30, 2026, the Company has its own subsidiaries as follows:

Subsidiary Name	Address	BQ Right Rate	Ownership Rate
Nam Hoa Joint Stock Company	Song Ngu Street, Tay Hoa Block, Nghi Hoa Ward, Cua Lo Town, Nghe An Province	77,22%	77,22%

6. Statement of Comparability of Information on Financial Statements

During the year, the company did not change its accounting policy compared to the previous year, so it did not affect the comparability of the information on the financial statements.

II. ACCOUNTING POLICIES APPLIED AT ENTERPRISES

1. Accounting period

The Company's accounting year starts from 01/01 and ends on 31/12 every year.

2. Monetary units used in accounting

The currency used in accounting records is the Vietnamese dong (VND).

III. APPLICABLE ACCOUNTING STANDARDS AND REGIMES

1. Applicable accounting regime

The Company applies the Corporate Accounting Regime issued under Circular No. 99/2025/TT-BTC ("Circular 99") guiding the accounting regime for enterprises issued by the Ministry of Finance on October 27, 2025

2. Declaration on compliance with accounting standards and accounting regimes

The company has applied Vietnamese accounting standards and guiding documents issued by the State. The financial statements shall be prepared and presented in accordance with all provisions of each standard, circular guiding the implementation of current accounting standards and regimes.

IV. APPLICABLE ACCOUNTING POLICIES

1. Private premises

Subsidiary: A subsidiary is a unit controlled by the parent company. Control exists when the parent company has the power to govern the financial policies and operations of a unit in order to obtain economic benefits from these activities. The financial statements of the subsidiary are set aside in separate financial statements from the date of commencement of control to the date of termination of control.

The separate financial statement includes the Company's expenses and income in the investee which is accounted for by the equity method, after this unit has made adjustments to its accounting policies in accordance with the Company's accounting policies. from the date of commencement of significant influence or co-control of the date of termination of significant influence or co-control. If the company's losses exceed the Company's investment in the investee accounted for by the equity method, the book value of such investment (including all long-term investments) is recorded as reduced to zero and the recording of losses is stopped. unless the Company has an obligation to make or has made payments on behalf of the investee.

Excluded transactions when alone

Internal balances and all unrealized income and expenses arising from internal transactions are excluded when preparing separate financial statements. Unrealized profits arising from transactions with the investee accounted by the equity method shall be deducted from the investment related to the Company's interests in the investee. Unrealized losses arising from internal transactions are excluded unless the cost price cannot be recovered.

2. Types of exchange rates applied in accounting

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)

Economic operations arising in foreign currencies shall be converted into Vietnamese dong at the actual transaction rate at the time the business arises. At the end of the year, monetary items of foreign currency origin classified as assets are foreign currency purchase rates, monetary items of foreign currency origin are classified as liabilities are foreign currency selling rates of commercial banks where enterprises regularly transact at the time of making financial statements.

The actual exchange rate difference incurred in the year and the exchange rate difference due to the revaluation of the balance of monetary items at the end of the year shall be carried forward to the revenue or financial expenses of the year.

3. Principles for recording amounts and cash equivalents

Cash and cash equivalents include: cash at the fund, bank deposits, short-term investments not older than 3 months that are easily convertible into cash and do not have much risk in converting into cash from the date of purchase of such investment at the time of reporting.

4. Commercial receivables and other receivables

Amounts must be presented on financial statements according to the book value of receivables from customers and other receivables after deducting provisions made for bad debts.

Provision for bad debts represents the value of receivables that the Company is expected to be unable to recover at the end of the fiscal year. Increase or decrease the number of contingency accounts to be accounted for in enterprise management expenses in business results statements. Receivables are classified as Short-Term and Long-Term on the Balance Sheet based on the remaining term of the receivables at the date of preparation of the Financial Statements

Customer receivables, merchant prepayments, and other receivables at the time of reporting, if:

- Having a recovery or payment term of less than 01 year (or in a production and business cycle) classified as short-term assets;
- Having a recovery or payment term of more than 01 year (or over a production and business cycle) classified as long-term assets.

5. Principles for recording inventory

Inventory is calculated at the cost price. In case the net realizable value is lower than the original price, it must be calculated according to the net realizable value. The cost of inventory includes purchase costs, processing costs, and other directly related costs incurred to obtain inventory in its current location and state.

The value of inventory is determined according to the weighted average method.

Inventories shall be accounted according to the method of regular declaration.

The method of making provisions for inventory price reduction shall be set aside in accordance with current accounting regulations.

6. Principles of recognition and depreciation of fixed assets

Tangible fixed assets and intangible fixed assets are recorded at the original price. In the course of use, tangible fixed assets and intangible fixed assets are recorded at historical cost, accumulated wear and tear and residual value.

Depreciation is deducted by the straight-line method. The depreciation period is estimated as follows:

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)

Asset Class	Depreciation period (years)	
	This year	Previous year
- Means of transport	05	06

The historical cost of fixed assets and the depreciation period are determined according to the Circular No. 45/2013/TT-BTC dated 25/04/2013 of the Ministry of Finance guiding the regime of management, use and depreciation of fixed assets.

7. Costs of unfinished capital construction

The cost of unfinished capital construction reflects directly related costs (including interest expenses related to the company's accounting policies to assets under construction, machinery and equipment being installed for production purposes, etc. leasing and management as well as costs associated with ongoing fixed asset repairs. These assets are recorded at the original price and are not subject to depreciation.

8. Principles for recording and allocating prepaid expenses

Prepaid expenses only related to production and business expenses in the current fiscal year are recorded as short-term prepaid expenses and are included in production and business expenses in the fiscal year. The calculation and allocation of long-term prepaid expenses to production and business expenses in each accounting period shall be based on the nature and extent of each type of expense in order to select reasonable allocation methods and criteria. Prepaid costs are gradually allocated to production and business expenses according to the straight-line method.

9. Goodwill Advantage

The commercial advantage arises in the case that the business alone does not lead to the parent-subsidiary relationship being allocated to the cost according to the straight-line method.

10. Principles for Recognition of Commercial Payables and Other Payables

Amounts payable by the seller must be paid internally or otherwise at the time of reporting, if: Having a payment term of less than 1 year or in a production and business cycle is classified as short-term debt.

Having a payment term of more than 1 year or on a production and business cycle is classified as long-term debt.

11. Principles of loan recognition

Loans are accounted for in detail and each lender, lender, loan contract and each type of borrowed asset are tracked. In case of borrowing or borrowing debts in foreign currencies, accountants must monitor the details of the original currency and comply with the following principles:

Loans and debts in foreign currencies must be converted into accounting currency units at the actual transaction rate at the time of incurrence;

When repaying debts or borrowing in foreign currencies, they shall be converted according to the exchange rate recorded in the actual accounting books in the name of each subject;

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)

12. Principles of recognition and capitalization of borrowing expenses

Borrowing expenses shall be recorded in production and business expenses in the period when they are incurred, except for borrowing expenses directly related to the construction investment or production of unfinished assets, which are included in the value of such assets (capitalized) when they fully meet the conditions specified in Vietnam Accounting Standard No. 16 "Borrowing expenses".

Borrowing expenses directly related to the investment in the construction or production of unfinished assets are included in the value of such assets (capitalized), including loan interest, allocation of discounts or surcharges when issuing bonds, and ancillary expenses incurred in connection with the loan procedure.

13. Principles for recording expenses payable

Actual expenses that have not yet been incurred but are deducted in advance from production and business expenses in the period to ensure that when actual incurred expenses do not cause a spike in production and business expenses on the basis of ensuring the principle of consistency between revenue and expenses. When such expenses are incurred, if there is a difference with the deducted amount, the accountant shall record additional or reduced expenses corresponding to the difference.

14. Principles for recording unrealized revenue

Unrealized revenue includes revenue received in advance such as: Amount of money paid in advance by customers for one or more accounting periods for asset leasing; Interest received before lending capital or buying debt instruments; And other unrealized revenues such as: The difference between the selling price of deferred payment, installment payment as committed and the selling price paid immediately, the revenue corresponding to the value of goods and services or the amount subject to discount for customers in the traditional customer program.

15. Principles for recognizing equity

The owner's investment capital is recorded according to the owner's actual capital contribution.

Undistributed profit after tax is the amount of profit from the enterprise's activities after deducting (-) adjustments due to retroactive application of changes in accounting policies and retroactive adjustments to material errors of previous years.

16. Principles and methods of revenue recognition

Revenue from service provision

Revenue from the provision of services is recognized when the result of that transaction is reliably determined. In case the provision of services is related to many periods, the turnover shall be recorded in the period according to the results of the completed work on the date of making the balance sheet of that period.

The result of a service provision transaction is determined when the following conditions are satisfied:

Revenue is determined relatively certainly;

Capable of deriving economic benefits from the transaction of providing such services;

Identify the part of the work completed on the date of making the Balance Sheet;

Determine the costs incurred for the transaction and the costs to complete the transaction to provide such services.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)

Revenue from financial activities

Revenue arising from interest, dividends, divided profits and other revenues from financial activities shall be recognized when the following two (2) conditions are satisfied at the same time:

Ability to derive economic benefits from such transaction;

Revenue is determined relatively certainly.

Dividends and profits are recorded when the Company is entitled to receive dividends or is entitled to receive profits from capital contribution.

Turnover deductions

This item is used to reflect the amounts adjusted and deducted from sales and service provision revenues incurred in the period, including: Trade discounts, discounts on sales and returned goods. This account does not reflect taxes that are deducted from turnover such as payable output VAT calculated by the direct method.

The adjustment of revenue reduction shall be carried out as follows:

- Commercial discounts, reductions in the prices of goods sold or returned goods arising in the same period of consumption of products and goods and services shall be adjusted to reduce the turnover of the arising period; - In case the products, goods and services have been consumed from the previous periods and the commercial discounts will arise in the following periods, if the price of goods sold or goods are returned, the enterprise shall be entitled to record a decrease in turnover on the following principles:

+ If products, goods or services that have been consumed from the previous periods to the next period must be reduced in price, subject to commercial discounts, returned but incurred before the time of issuance of financial statements, the accountant must consider this as an event that needs to be adjusted arising after the date of making the balance sheet and recording a decrease in revenue. on the financial statements of the reporting period (previous period).

+ In case products, goods and services have to be reduced in price, subject to commercial discounts, or returned after the time of issuance of financial statements, the enterprise shall record a decrease in revenue of the arising period (next period).

17. Accounting principles for cost of goods sold

Cost of goods sold reflects the cost value of products, goods, services and investment real estate; production costs of construction and installation products (for construction and installation enterprises) sold in the period. In addition, it also reflects expenses related to investment real estate business activities such as: Depreciation expenses; repair costs; professional expenses for leasing investment real estate by the method of leasing operations (cases incurred are not large); the cost of selling and liquidating investment real estate...

18. Principles and methods of recording financial expenses

Expenses recorded in financial expenses include: Expenses or losses related to financial investment activities; Borrowing expenses; Losses due to changes in exchange rates of operations related to foreign currencies; Provision for depreciation of securities investment and long-term financial investments.

The above amounts are recorded according to the total amount incurred in the period, not offset against the revenue from financial activities.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)

19. Principles of accounting for selling expenses and business management expenses

Principles of accounting for selling expenses

Selling expenses reflect actual expenses incurred in the process of selling products, goods or providing services, including expenses for product offering, product introduction, product advertising, sales commissions, product and goods warranty expenses (except for construction and installation activities), storage, packaging and transportation costs,...

Principles of accounting for business management expenses

Enterprise management expenses reflect the general management expenses of the enterprise, including expenses on salaries of employees of the enterprise management department (salaries, wages, allowances,...); social insurance, health insurance, trade union funding, unemployment insurance of enterprise managers; expenses for office materials, labor tools, depreciation of fixed assets used for enterprise management; land rent, license tax; provision for bad debts; outsourced services (electricity, water, telephone, fax, property insurance, fire and explosion...); other monetary expenses (reception, customer conferences, etc.)

20. Current principles and methods of recording corporate income tax expenses

Corporate income tax expenses recorded on the statement of operating results include current corporate income tax expenses and deferred corporate income tax expenses.

Current enterprise income tax expenses are determined on the basis of taxable income and corporate income tax rate in the current year.

21. Earnings per share

Basic profit per share is calculated by dividing the profit after corporate income tax (after setting up the reward and welfare fund) allocated to shareholders owning ordinary shares of the company by the weighted average number of ordinary shares outstanding in the year.

22. Department Reports

Departmental reporting includes a division by business area or a division by geographic region.

Division by line of business: Is a distinguishable division of an enterprise engaged in the production or provision of individual products or services, a group of related products or services to which this division bears different risks and economic benefits than other business divisions.

Geographical division: It is a distinguishable division of an enterprise engaged in the production or provision of products and services within a specific economic environment to which this division is subject to risks and economic benefits that are different from those of business divisions in other economic environments.

23. Financial instruments

Initial Recognition

Financial assets

At the date of initial recognition, financial assets are recorded at the original price plus transaction costs directly related to the procurement of such financial assets.

The Company's financial assets include cash, short-term deposits, short-term receivables, other receivables and investments.

Financial liabilities

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (continued)

At the date of initial recognition, financial liabilities are recorded at the principal price minus transaction expenses directly related to the issuance of such financial liabilities.

The Company's financial liabilities include seller payables, other payables, and loans.

Offsetting Financial Instruments

Financial assets and financial liabilities are offset against each other only and present their net value on the Balance Sheet when and only if the Company:

- Have the legal right to offset the value that has been recorded; and
- Have the intention to make payments on a net basis or record assets and pay liabilities at the same time

24. Related Parties

Parties are considered involved if one party has the ability to control or have significant influence over the other in decision-making of financial and operational policies. Parties are also considered related parties if they share common control or are significantly affected by the same.

In considering the relationship of stakeholders, the nature of the relationship is more focused than the legal form.

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FINANCIAL STATEMENTS
Explanation of separate financial statements (continued)

V. ADDITIONAL INFORMATION FOR THE ITEMS PRESENTED IN THE SEPARATE FINANCIAL POSITION STATEMENT

1. Cash and cash equivalents

	VND	VND
Cash	81.756.443	66.868.599
Demand bank deposits	871.479.699	1.600.222.790
- <i>Vietnam Technological and Commercial Joint Stock Bank</i>	864.317.003	1.594.204.578
- <i>Other banks</i>	7.162.696	6.018.212
Plus	953.236.142	1.667.091.389

Unit: VND

2. Financial Investments

a. Investments held to maturity

	End of term			Beginning of the year		
	Original price	Recoverable Value	Redundancy	Original price	Recoverable Value	Redundancy
a1. Short Term						
Loans	1.960.000.000	1.960.000.000	-	7.615.663.121	7.615.663.121	-
- <i>Nam Hoa Joint Stock Company (*)</i>	1.960.000.000	1.960.000.000	-	7.615.663.121	7.615.663.121	-
Estimated interest on loan contracts						
Plus	1.960.000.000	1.960.000.000	-	7.615.663.121	7.615.663.121	-
a2. Long-term						
Loans	6.275.663.121	6.275.663.121	-	1.800.000.000	1.800.000.000	-
- <i>Nam Hoa Joint Stock Company (*)</i>	6.275.663.121	6.275.663.121	-	1.800.000.000	1.800.000.000	-
Estimated interest on loan contracts						
Plus	6.275.663.121	6.275.663.121	-	1.800.000.000	1.800.000.000	-

(*) Short-term loans include:

- Loan under Contract No. 0212/2025/HDV/MG-NH dated 02/12/2025. The loan term is 10 months. The loan interest rate is 5.5%/year. The loan is secured by a trust. The principal balance is 940,000,000 VND.
- Loan under Contract No. 0601.2026.HDV. MG. Bank on 06/01/2026. The loan term is 10 months. The loan interest rate is 5.5%/year. The loan is secured by a trust. Principal balance: 150,000,000 VND.

- Loan under Contract No. 2004/2026/HDV/MGR-NH dated 20/04/2026. The loan term is 11 months. The loan interest rate is 5.5%/year. The loan is secured by a trust. Principal balance: 870,000,000 VND.

(**) Long-term loans include:

- Loan under Resolution No. 05a/NQ-HDQT dated July 2, 2021, Money Loan Contract No. HDg.03/MG-NH/HDV dated January 12, 2022, Annex to the Money Loan Contract No. 02-02/MG-NH/PLHDV dated July 15, 2023, Annex to the Money Loan Contract No. 03-02/MG-NH/PLHDV dated January 12, 2025. Loan term: 24 months, interest rate: 0%, Loan purpose: Supplement business capital at the subsidiary. The loan is secured by a trust. Principal balance: 100,000,000 VND.
- Loan contract No. 1605/2025/HDV/MG-NH dated 16/06/2025 and PL01 dated 14/04/2026. The principal balance is 6,175,663,121 VND. Loan term: 24 months (from April 16, 2026), interest rate: 5.5%/year, loan purpose: Additional payment of land use levy adjusted according to the planning. The loan is secured by a trust.

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FINANCIAL STATEMENTS

Explanation of separate financial statements (continued)

2. Financial investments (continued)

b. Investment in capital contribution to other units

	End of term			Beginning of the year		
	% Ownership/ p/Voting	Original price (VND)	Recoverable value (VND)	Recoverable value (VND)	Original price (VND)	Recoverable value (VND)
<i>Investing in a subsidiary</i>						
Nam Hoa Joint Stock Compan	77,22%	171.405.234.000	(1.265.088.415)	170.140.145.585	171.405.234.000	(1.072.352.969)
						170.332.881.031
Cộng		171.405.234.000	(1.265.088.415)	170.140.145.585	171.405.234.000	(1.072.352.969)
						170.332.881.031

Note: The voting rights of the company in the subsidiary correspond to the proportion of capital contributed in this company.

Fluctuations in provision for long-term financial investment price reduction

	End of term ending of the year	
	VND	VND
Balance at the beginning of the year	(1.072.352.969)	(1.744.361.711)
Setting aside in the period	(192.735.446)	(181.130.910)
In-term redemption	-	853.139.652
Closing balance	(1.265.088.415)	(1.072.352.969)

Principal transactions arising during the period with Subsidiaries => Details are presented in Footnote VII.2

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FINANCIAL STATEMENTS**Explanation of separate financial statements (continued)****3. Client receivables**

	End of term VND	Beginning of the year VND
a. Short Term		
Golden Hill Investment Joint Stock Company	3.678.882.566	3.678.882.566
Hung Phat Invest Hanoi Co., Ltd.	338.319.647	338.319.647
Dat Xanh Real Estate Service Joint Stock Company	691.085.070	24.000.000
Short-term receivables of other customers	542.720.980	699.561.534
Plus	5.251.008.263	4.740.763.747
b. Long-term	-	-
c. Receivables of customers who are related parties: none		

4. Short-term seller advance

	End of term VND	Beginning of the year VND
a. Short Term		
Kien Gia Construction Consulting Joint Stock Company	802.680.000	802.680.000
Pay upfront to other short-term sellers	282.500.000	332.000.000
Plus	1.085.180.000	1.134.680.000
b. Long-term	-	-

c. Prepayment to sellers who are related parties: Details are presented in Exhibit VII.2**5. Other receivables**

	End of term VND	Beginning of the year VND
a. Short Term		
Advance	976.100.135	4.209.329
Escrow, escrow	1.000.000.000	1.000.000.000
Project deposit	1.970.000.000	2.100.000.000
Other receivables	113.825.293	199.590.564
Plus	4.059.925.428	3.303.799.893
b. Long-term		
Escrow, escrow	4.000.050.000	4.700.400.000
Plus	4.000.050.000	4.700.400.000

c. Other receivables are related parties: Details are presented in Annex VII.2

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FINANCIAL STATEMENTS

Explanation of separate financial statements (continued)

6. Bad debts

	End of Term (VND)		Beginning of the year (VND)	
	Original price	Recoverable Value	Giá gốc	Recoverable Value
Commercial Construction Joint Stock Company	1.000.000.000	500.000.000	1.000.000.000	500.000.000
Golden Hill Investment Joint Stock Company	3.678.882.566	-	3.678.882.566	-
FLC Homes Real Estate Development	1.000.000.000	-	1.000.000.000	-
Investment and Business Joint Stock	782.554.140	-	782.554.140	-
Other Customers	6.461.436.706	500.000.000	6.461.436.706	500.000.000
Plus			6.461.436.706	(5.961.436.706)

Unit: VND

7. Inventory

	End of term		Beginning of the year	
	Original price	Redundancy	Original price	Redundancy
Real Estate Commodities	631.280.455	-	631.280.455	-
Plus	631.280.455	-	631.280.455	-

8. Allocation pending costs

	End of term	Beginning of the year
	VND	VND
a. Short Term		
Residual value Tools and instruments awaiting allocation	5.596.918	21.206.233
Other short-term allocation pending costs	8.631.383	685.887
Plus	14.228.301	21.892.120
b. Long-term		
Residual value Tools and instruments awaiting allocation	11.416.662	49.266.664
Plus	11.416.662	49.266.664

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FINANCIAL STATEMENTS
Explanation of separate financial statements (continued)

		<i>Unit: VND</i>	
9. Increase and decrease of tangible fixed assets			
	Transportation Vehicles	Total	
<i>Historical cost of tangible fixed assets</i>			
Balance at the beginning of the year	741.582.727	741.582.727	
Increase in the year	-	-	
Number of decreases in the year	-	-	
Closing balance	741.582.727	741.582.727	
<i>Cumulative wear value</i>			
Balance at the beginning of the year	78.602.716	78.602.716	
Depreciation in the year	74.158.272	74.158.272	
Number of decreases in the year	-	-	
These include:		-	
- These include:		-	
Year-end balance	152.760.988	152.760.988	
<i>Residual value of tangible fixed assets</i>			
On New Year's Day	662.980.011	662.980.011	
At the end of the year	588.821.739	588.821.739	
10. Payable to short-term sellers			
	End of term ;inning of the year		
	VND	VND	
Vuong Phat Real Estate Joint Stock Company	754.008.708	754.008.708	
Bach Nhu Real Estate Services Co., Ltd.	270.655.717	270.655.717	
Vietnam Space Co., Ltd.	-	217.610.545	
Other Customers	129.035.290	93.568.368	
Plus	1.153.699.715	1.335.843.338	

Payable to short-term sellers who are related parties: None

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FINANCIAL STATEMENTS

Explanation of separate financial statements (continued)

	Cuối kỳ	Beginning of the year
	VND	VND
11. Short-term upfront buyers		
Dong Tay Land Joint Stock Company	94.326.749	94.326.749
Cosy Land Investment Joint Stock Company	71.229.343	71.229.343
Other Customers	-	230.000.000
Plus	165.556.092	395.556.092

Đơn vị tính: VND

Don't miss a thing. Follow us.

12. Taxes and payables to the state	Beginning of the year		Amounts payable in the	Amount paid during the year	End of term	
	Receivables	Must be submitted			Receivables	Must be submitted
Value Added Tax	-	54.003.284	93.963.460	115.727.542	32.239.202	
Corporate Income Tax	113.204.246	-			113.204.246	-
Personal Income Tax		60.175.817	2.642.305	61.708.327		1.109.795
Plus	113.204.246	114.179.101	96.605.765	177.435.869	113.204.246	33.348.997

	End of term	Beginning of the year
	VND	VND
13. Other payables		
a. Short Term		
Deposit for apartments	350.000.000	1.600.000.000
Other payables	788.134.501	2.808.684
Plus	1.138.134.501	1.602.808.684
b. Long Term		
c. Other payables are related parties: None		

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FINANCIAL STATEMENTS**Explanation of separate financial statements (continued)****14. Equity****a. Equity Volatility Comparison Table**

Unit: VND

	Owner's investment capital	Undistributed profit after tax	Total
For accountants from 01/01/2025 to 30/06/2025			
Balance at the beginning of the year	200.000.000.000	(7.807.499.630)	192.192.500.370
- Losses in the previous period		(6.291.196.071)	(6.291.196.071)
Closing balance	200.000.000.000	(14.098.695.701)	185.901.304.299
For accountants from 01/01/2026 to 30/06/2026			
Balance at the beginning of the year	200.000.000.000	(12.785.921.244)	187.214.078.756
- Losses in this period		(582.094.825)	(582.094.825)
Closing balance	200.000.000.000	(13.368.016.069)	186.631.983.931

b. Details of the owner's investment capital

	End of term		Beginning of the year	
	VND	%	VND	%
Mr. Mai Duc Hung	59.400.000.000	29,70%	59.400.000.000	29,70%
Mai Duc Hung Investment Fund Co.,	51.533.000.000	25,77%	51.533.000.000	25,77%
Mr. Mai Duc Tu	40.000.000.000	20,00%	40.000.000.000	20,00%
Other Shareholders	49.067.000.000	24,53%	49.067.000.000	24,53%
Plus	200.000.000.000	100,00%	200.000.000.000	100,00%

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FINANCIAL STATEMENTS**Explanation of separate financial statements (continued)****c. Capital transactions with owners and dividend distribution, profit sharing**

	This period VND	Previous Period VND
- Owner's investment capital		
+ Contributed capital at the beginning of the year	200.000.000.000	200.000.000.000
+ Contributed capital increased in the period	-	-
+ Contributed capital decreased in the period	-	-
+ Contributed capital at the end of the period	200.000.000.000	200.000.000.000

d. Stocks

	This period cổ phiếu	Previous Period cổ phiếu
Number of shares allowed to be issued	20.000.000	20.000.000
Number of shares sold to the public	20.000.000	20.000.000
+ <i>ommon shares</i>	20.000.000	20.000.000
Number of Shares Redeemed	-	-
Number of shares outstanding	20.000.000	20.000.000
+ <i>Common shares</i>	20.000.000	20.000.000

*Par value of outstanding shares: 10,000 VND/share..***VI. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN SEPARATE INCOME STATEMENTS****1. Revenue from sales and provision of services**

	This period VND	Previous Period VND
- Revenue from the sale of investment properties	-	3.133.964.133
- Revenue from providing real estate brokerage services	4.047.224.374	913.260.241
Plus	4.047.224.374	4.047.224.374

2. Net revenue from sales and service provision

	This period VND	Previous Period VND
- Net revenue from the sale of investment properties	-	3.133.964.133
- Net revenue from providing real estate brokerage services	4.047.224.374	913.260.241
Plus	4.047.224.374	4.047.224.374

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FINANCIAL STATEMENTS**Explanation of separate financial statements (continued)**

3. Cost of goods sold	This period VND	Previous Period VND
- Cost of sale of investment real estate	-	3.165.927.365
- Cost of real estate brokerage services	4.289.301.074	863.296.846
Plus	4.289.301.074	4.029.224.211
4. Revenue from financial activities	This period VND	Previous Period VND
- Interest on deposits and loans	221.143.291	12.803.322
Plus	221.143.291	12.803.322
5. Financing Costs	This period VND	Previous Period VND
- Provision/Reimbursement of provision for long-term investment d	192.735.446	(840.869.840)
- Losses due to the liquidation of subsidiaries	-	10.500.000.000
Plus	192.735.446	9.659.130.160
6. Cost of Selling	This period VND	Previous Period VND
- Employee Expenses	27.054.487	247.569.088
- COutsourced service costs	-	5.637.226
- ther monetary expenses	-	28.475.071
Plus	27.054.487	281.681.385
7. Business Management Expenses	This period VND	Previous Period VND
- Management staff expenses	541.509.025	558.873.000
- Cost of office supplies	40.000.321	21.701.835
- Fixed asset depreciation expense	74.158.272	58.924.730
- Taxes, fees and charges	350.000	7.200.000
- Expenses for setting aside provisions	-	-
- Outsourced service costs	155.155.089	178.038.776
- Other monetary expenses	95.301.718	145.284.978
Plus	906.474.425	970.023.319
8. Other income	This period VND	Previous Period VND
-Debt settlement that no one claims	-	3.407.288.375
- Other income	23.568.889	1.900.602.001
Plus	23.568.889	5.307.890.376

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FINANCIAL STATEMENTS**Explanation of separate financial statements (continued)**

9. Other expenses	This period VND	Previous Period VND
- Penalty payments	180.137	-
-Expense from asset liquidation	-	299.055.068
- Non-refundable deposit	-	20.000.000
-Other expenses	30.475.700	400.000.000
Plus	30.655.837	719.055.068

10. Current corporate income tax expenses

The payable corporate income tax is determined at the tax rate of 17% on the taxable income.

The Company's tax finalization will be subject to the inspection of the tax authorities. As the application of tax laws and regulations to various types of transactions can be interpreted in different ways, the amount of tax presented on the Financial Statements may be changed at the discretion of the tax authorities.

The estimated table of the current corporate income tax rate of the enterprise is presented below:

	This period VND	Previous Period VND
Total accounting profit before tax	(7.837.102.106)	(6.291.196.071)
Adjustments to increase or decrease accounting profits to determine profits subject to corporate income tax	7.093.337	(1.500.550.000)
+ Increased adjustments	7.093.337	400.000.000
<i>.Non-deductible expenses</i>	7.093.337	400.000.000
+ Reduced adjustments	-	(1.900.550.000)
<i>. Other Adjustments That Reduce Pre-Tax Profits</i>	-	(1.900.550.000)
Total taxable profit	-	-
Current CIT rates	17%	17%
CIT expenses in the current year	-	-
Current corporate income tax expenses	-	-

11. Production and business expenses by factor

	This period VND	Previous Period VND
- Labor costs	568.563.512	806.442.088
- Fixed asset depreciation expense	74.158.272	58.924.730
- Expenses for setting up provisions and reimbursement of provisio	-	-
- Outsourced service costs	4.444.456.163	1.046.972.848
- Other monetary expenses	135.652.039	202.661.884
Plus	5.222.829.986	2.115.001.550

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FINANCIAL STATEMENTS**Explanation of separate financial statements (continued)****VII. OTHER INFORMATION****1. Post-Year Event Information**

In addition, there are no material events that occur after the closing date of the separate financial statements that require adjustment or disclosure in the separate financial statements.

2. Information about stakeholders**2.1. Stakeholder Directory**

Stakeholders	Relationship
Nam Hoa Joint Stock Company	Subsidiaries
Southern Mland Joint Stock Company	Together with capital contributors
Kien Gia Construction Consulting Joint Stock Company	Kien Gia Construction Consulting Joint Sto

Key management members and related individuals include: Members of the Board of Directors, Board of Directors, Chief Accountant and close family members of these individuals.

2.2. Key management members and related individuals include: Members of the Board of Directors, Board of

During the year, the Company had operations with related parties. The main operations (excluding VAT) are as follows:

Stakeholders	Contents	Transaction value before VAT (VND)	
		This period	Previous Period
Mr. Mai Duc Hung	Advance	117.000.000	15.000.000
	Fulfillment	1.259.148	-
Mr. Mai Duc Hoan	Advance	2.138.000.000	3.910.000.000
	Fulfillment	1.277.974.853	3.606.699.429
Nam Hoa Joint Stock Company	Loans	1.020.000.000	6.175.663.121
	Thu hồi nợ vay	2.200.000.000	490.000.004
	Loan interest	220.472.622	-
Southern Mland Joint Stock Company	Broker commission fees	-	-
	Pay the deposit	-	300.000.000

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FINANCIAL STATEMENTS**Explanation of separate financial statements (continued)**

On the end of the accounting period, the unpaid amounts with related parties are as follows:

Stakeholders	End of term	Beginning of the year
Loans (TM V.2)	8.235.663.121	9.415.663.121
Nam Hoa Joint Stock Company	8.235.663.121	9.415.663.121
Merchant Prepayment (TM V.4)	802.680.000	802.680.000
Kien Gia Construction Consulting Joint Stock Company	802.680.000	802.680.000
Advance (TM V.5)	1.089.591.292	199.320.564
Mr. Mai Duc Hung	115.740.852	-
Mr. Mai Duc Hoan	860.025.147	-
Other receivables (TM V.5)		
Nam Hoa Joint Stock Company	113.825.293	199.320.564

Accountant in the period:

Name	Position	This period VND	Previous Period VND
Income of members of the Board of Directors			
Mr. Mai Duc Hung	Chairman of the Board of Directors	3.780.000	45.060.000
Mr. Mai Nam Chuong	Board Members	3.780.000	25.560.000
Income of members of the Supervisory Board			
Ms. Cao Thi Giang	Head of the Supervisory Board (dismissed on 29/04/2025)		7.245.000
Mr. Cao Viet Cuong	Head of the Supervisory Board (appointed on 05/05/2025)		-
Income of the Board of Directors			
Mr. Mai Duc Hoan	General Director	67.906.818	112.500.000
Income of other key management members			
Nguyen Thi Yen Anh	Chief Accountant (dismissed on 13/05/2025)		79.236.000
Hoàng Thị Xuân	Chief Accountant (bổ nhiệm ngày 13/05/2025)	16.500.000	11.000.000
Plus		91.966.818	280.601.000

3. Parts Information

Departmental information is presented by business sector and geographic area. The main division reports are by business sector based on the organizational structure and internal management and the Company's internal financial reporting system.

Geographic Area

The company only operates in the geographical area of Vietnam.

Business Areas

The Company's main business is real estate brokerage and business, therefore it does not present departmental reports by business sector

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FINANCIAL STATEMENTS
Explanation of separate financial statements (continued)

4. Fair value of assets and financial liabilities

Unit: VND

	Book value		
	End of term		Beginning of the year
	Original price	Redundancy	Original price
Cash and cash equivalents	953.236.142	-	1.667.091.389
Investments held to short-term maturity	8.235.663.121	-	9.415.663.121
Customer receivables	5.251.008.263	(4.461.436.706)	4.740.763.747
Other receivables	8.059.975.428	(1.500.000.000)	8.004.199.893
Plus	22.499.882.954	(5.961.436.706)	23.827.718.150
			(5.961.436.706)

Financial liabilities

	Book value	
	End of term	Beginning of the year
Payable to the seller and other payable Expenses	2.291.834.216	2.938.652.022
	-	150.000.000
Plus	2.291.834.216	3.088.652.022

issued by the Ministry of Finance on 06/11/2009 as well as current regulations, which have not provided specific guidance on the determination of the fair value of financial assets and financial liabilities. Circular No. 210/2009/TT-BTC requires the application of International Financial Reporting Standards on the presentation of financial statements and disclosure of information for financial instruments but does not provide equivalent guidance for the evaluation and recognition of financial instruments, including the application of fair value in order to conform to the National Financial Reporting Standards. sacrifice. guidance on the determination of the fair value of financial assets and financial liabilities. Circular No. 210/2009/TT-BTC requires the application of

5. Collateral

At the end of the fiscal year, the Company has no collateral for other units and the Company does not hold any collateral of other units.

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FINANCIAL STATEMENTS**Explanation of separate financial statements (continued)****6. Credit risk**

Credit risk is the risk that the counterparty will not fulfill its obligations under the provisions of a financial instrument or client contract, resulting in financial losses. The Company carries credit risk from its business activities (primarily for customer receivables) and from its financial activities including bank deposits and other financial instruments

Customer receivables

The Company's management of client credit risk is based on the Company's policies, procedures and control procedures related to the management of client credit risk

Unpaid customer receivables are regularly monitored. Analyses of redundancy are carried out at the date of reporting on a per-client basis for large clients. On this basis, the Company has no concentrated credit risk.

Bank deposits

The majority of the Company's bank deposits are deposited at large, reputable banks in Vietnam. The company finds that the concentration of credit risk for bank deposits is low.

7. Liquidity risk

Liquidity risk is the risk that the Company has difficulty meeting its financial obligations due to a lack of capital. The Company's liquidity risk arises mainly due to the asymmetry in the maturities of financial assets and financial payables.

The Company monitors liquidity risk by maintaining the cash ratio and cash equivalents at a level that the Board of Directors deems sufficient to financially support the Company's business activities and to mitigate the impact of changes in cash flows.

Information on the maturity of the Company's financial liabilities based on the undiscounted payment values under the contract is as follows:

	From 01 year or less	From 01 year up to 05 years	Unit: VND Plus
Year-end issue	2.291.834.216	-	2.291.834.216
Payable to the seller	1.153.699.715	-	1.153.699.715
Other payables	1.138.134.501	-	1.138.134.501
Expenses	-	-	-
Early Year Issue	3.088.652.022	-	3.088.652.022
Payable to the seller	1.335.843.338	-	1.335.843.338
Other payables	1.602.808.684	-	1.602.808.684
Expenses	150.000.000	-	150.000.000

The company believes that the level of risk concentration for debt repayment is low. The company has the ability to pay liabilities due from cash flows from business operations and proceeds from maturing

8. Market risk

Rủi ro thị trường là rủi ro mà giá trị hợp lý hoặc các luồng tiền trong tương lai của công cụ tài chính sẽ biến động theo những thay đổi của giá thị trường. Rủi ro thị trường bao gồm 3 loại : Rủi ro ngoại tệ, rủi ro lãi suất và rủi ro về giá khác.

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FINANCIAL STATEMENTS

Explanation of separate financial statements (continued)**Foreign currency risk**

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate according to changes in the exchange rate.

The Company manages foreign currency risk by considering the prevailing and projected market as the Company plans future transactions in foreign currencies. The Company monitors the risk of assets and financial liabilities in foreign currencies.

Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market interest rates. The risk of changes in the Company's market interest rates is mainly related to money, short-term deposits, loans and loans.

The Company manages interest rate risk by closely monitoring the relevant market situation to determine a reasonable interest rate policy that is beneficial to the Company's risk limit management purposes.

The company does not perform an interest rate sensitivity analysis because the risk from interest rate changes at the date of the report is negligible.

Other Price Risks

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate with changes in market price in addition to changes in interest rates and exchange rates.

The shares held by the company may be affected by risks to the future value of the investment stock. The company manages stock price risk by setting investment limits and diversifying its portfolio

9. Comparison Figures

Comparative data is the data on the audited Separate Financial Statements for the fiscal year ended 31/12/2025 and the Separate Financial Statements for the accounting period from 01/01/2025 to 30/06/2025 that have been reviewed. This data is reclassified according to Circular No. 99/2025/TT-BTC issued by the Ministry of Finance on October 27, 2025 guiding the accounting regime for enterprises as

Indicators on separate financial situation	Code	Beginning of the year issue (re-	Early Year Issue (reported)	Different
A . SHORT-TERM ASSETS	100	14.266.938.265	14.266.938.265	0
II. Short-term financial investment	120	7.615.663.121	-	7.615.663.121
3. Investments held to short-term maturity	123	7.615.663.121	-	7.615.663.121
III. Short-term receivables		4.217.806.934	11.833.470.055	(7.615.663.121)
5. Receivables for short-term loans		-	7.615.663.121	(7.615.663.121)
B. LONG-TERM ASSET	200	176.545.527.706	176.545.527.706	-
I. Long-term receivables	210	3.700.400.000	5.500.400.000	(1.800.000.000)
4. Receivables for long-term loans	215	-	1.800.000.000	(1.800.000.000)
VI. Long-term financial investment	260	172.132.881.031	170.332.881.031	1.800.000.000
5. Investments held to long-term maturity	265	1.800.000.000	-	1.800.000.000

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FINANCIAL STATEMENTS

Explanation of separate financial statements (continued)

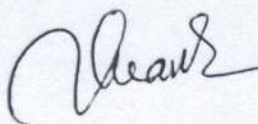
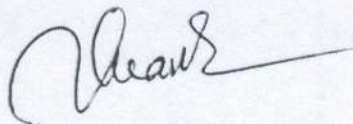
10. Continuous Operation Information

During the year, there were no arising activities or events that had a significant impact on the Company's ability to continue operating. Therefore, the Company's own financial statements are prepared on the basis of the assumption that the Company will operate continuously.

Prepared by

Chief Accountant

General Director



Hoang Thi Xuan

Hoang Thi Xuan

Mai Duc Hoan

Ho Chi Minh City, July 20, 2026