

No. 15/2026/CBTT-MGROUP

Ho Chi Minh City, August 13, 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 securities market, MGROUP Group Corporation discloses separate financial statement information (FS) and consolidates the semi-annual review 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 and consolidated financial statements for semi-annual review 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 August 13, 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 and consolidated financial statements reviewed semi-annually in 2026;
- Explanation of business fluctuations, separate report and consolidated semi-annual review in 2026.

REPRESENTATIVE OF THE ORGANIZATION

Persons Authorized To Disclose Information

(Signed, state full name, position, seal)



MAI NAM CHUONG

MGROUP GROUP CORPORATION
Reviewed Consolidated Financial Statements
For the accounting period from January 1, 2026 to June 30, 2026



TABLE OF CONTENTS

DESCRIPTION

	Pages
REPORT OF THE BOARD OF MANAGEMENT	02 - 03
REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION	04
REVIEWED CONSOLIDATED FINANCIAL STATEMENTS	
Consolidated Statement of Financial Position	05 - 07
Consolidated Income Statement	08
Consolidated Cash Flow Statement	09 - 10
Notes to the Consolidated Financial Statements	11 - 30

MGROUP GROUP CORPORATION

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

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management MGROUP GROUP CORPORATION (the “company”) presents its report and the Company’s consolidated financial statements for the period from January 1, 2026 to June 30, 2026.

THE COMPANY

MGROUP Corporation Joint Stock Company was converted from Mland VIETNAM Joint Stock Company. First business registration certificate No. 0312267721 dated May 8, 2013, 14th change registration dated September 16, 2025, issued by the Ho Chi Minh City Department of Finance.

The main activities of the Company are: Data processing, leasing and related activities. Consulting, brokerage, real estate auction, land use rights auction. Architectural activities and related technical consulting. Agency, brokerage, auction. Real estate business, land use rights owned, used or leased. Other information services.

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

Events after the reporting date of the consolidated financial statements

There have been no significant events occurring after the balance sheet date, which would require adjustment or disclosures to be made in the consolidated financial statements.

The members of the Board of Directors, the Board of Management and the Board of Supervisors during the period and up to the date of these financial statements were as follows:

The 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

The Board of Management

Mr Mai Duc Hoan	General Director
Mr Le Tu	Deputy General Director

The Board of Supervisors

Mr Cao Viet Cuong	Head
Ms Nguyen Thi Van Anh	Member
Ms Dao Nhat Anh	Member

The legal representative

The legal representative of the Company for the period and at the date of these financial statements:

Mr Mai Duc Hoan

MGROUP GROUP CORPORATION

Address: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City
Report of The Board of Management (cont.)

Auditors

NVA Auditing Company Limited has reviewed the Company's consolidated financial statements for the accounting period from January 1, 2026 to June 30, 2026.

Statement of the Board of Management's responsibility in respect of the Consolidated Financial Statements

The Board of Management is responsible for the consolidated financial statements of each financial year which give a true and fair view of the state of affairs of the Company and of its operation results and cash flows for the year. In preparing those consolidated financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- Prepare the consolidated financial statements on the basis of compliance with accounting standards and system and other related regulations;
- Prepare the consolidated financial statements on going concern basis unless it is inappropriate to presume that the Company will continue in business.
- Establish and implement an internal control system effectively to limit the risk of material misstatement due to fraud or error in preparing and presenting the Consolidated Financial Statements.

The Board of Management is responsible for ensuring that proper accounting records are kept which disclosed, with reasonable accuracy at any time, the financial position of Company and to ensure that the accounting records comply with the registered accounting system. It is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

We, the Board of Management of the Company, have approved the accompanying consolidated financial statements set out on pages 05 to 30 and confirm that these consolidated financial statements give a true and fair view of the financial position of the Company as at June 30, 2026, and of its consolidated results of operations and consolidated cash flows for the accounting period from January 1, 2026 to June 30, 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System and relevant prevailing regulations.



On behalf of the Board of Management

Mai Duc Hoan
General Director

Ho Chi Minh City, August 12th, 2026

No.: 27.05.1.2/26/BCTC/NVA

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

**To: The Shareholders, the Board of Directors and the Board of Management
MGROUP GROUP CORPORATION**

We have reviewed the accompanying interim Consolidated Financial Statements of MGROUP GROUP CORPORATION prepared on August 12th, 2026, as set out on pages from 05 to 30, which comprises the Consolidated Statement of Financial Position as at June 30, 2026, the Consolidated Income Statement, the Consolidated Cash Flow Statement for the accounting period from January 1, 2026 to June 30, 2026 and Notes to the Consolidated Financial Statements.

The Board of Management's responsibilities

The Board of Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Vietnamese accounting standards and system, and for such internal control as the Board of Management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibilities

Our responsibility is to express a conclusion on the interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying consolidated interim financial statements do not present fairly, in all material respects, the financial position of MGROUP GROUP CORPORATION as at June 30, 2026, and its consolidated results of operations and consolidated cash flows for the accounting period from January 1, 2026 to June 30, 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of consolidated interim financial statements.

Ho Chi Minh City, August 12th, 2026

NVA Auditing Company Limited

Deputy General Director



Giao Thị Hồng Nga

Certificate Number of Registered Auditor:

0613-2023-152-1

MGROUP GROUP CORPORATION

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

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Unit: VND

ASSETS	Code	Note	Ending balance	Beginning balance
A. CURRENT ASSETS	100		39.776.273.791	42.559.265.281
I. Cash and cash equivalents	110	V.01	1.014.976.526	1.695.151.186
1. Cash	111		1.014.976.526	1.695.151.186
2. Cash equivalents	112		-	-
II. Short-term financial investments	120		-	-
1. Trading Securities	121		-	-
2. Provision for devaluation of held for trading securities	122		-	-
3. Short-term investments held to maturity	123		-	-
III. Short-term receivables	130		36.177.896.692	38.286.736.370
1. Short-term trade receivables	131	V.02	5.251.008.263	4.740.763.747
2. Short-term prepayments to suppliers	132	V.03	31.942.225.000	35.402.930.000
3. Short-term intercompany receivables	133		-	-
4. Construction contract progress-in-progress	134		-	-
5. Other short-term receivables	135	V.04	3.946.100.135	3.104.479.329
6. Provision for doubtful debts – short-term	136	V.05	(4.961.436.706)	(4.961.436.706)
7. Assets pending resolution	137		-	-
IV. Inventory	140	V.06	631.280.455	631.280.455
1. Inventory	141		631.280.455	631.280.455
2. Provision for devaluation of inventory	142		-	-
V. Short-term biological assets	150		-	-
VI. Other current assets	160		1.952.120.118	1.946.097.270
1. Short-term deferred expenses	161	V.07	14.228.301	21.892.120
2. Deductible VAT	162		1.824.687.571	1.811.000.904
3. Taxes and other receivables from the State	163	V.12	113.204.246	113.204.246
4. Government bond repurchase transactions	164		-	-
5. Other current assets	165		-	-
B. NON-CURRENT ASSETS	200		109.519.804.124	115.841.535.765
I. Long-term receivables	210		3.000.050.000	3.700.400.000
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212		-	-
3. Other long-term receivables	215	V.04	4.000.050.000	4.700.400.000
4. Provision for doubtful debts – long-term	216	V.05	(1.000.000.000)	(1.000.000.000)

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Consolidated Statement of Financial Position (cont.)**

Unit: VND

ASSETS	Code	Note	Ending balance	Beginning balance
II. Fixed assets	220		588.821.739	662.980.011
1. Tangible fixed assets	221	V.08	588.821.739	662.980.011
- Cost	222		741.582.727	741.582.727
- Accumulated depreciation	223		(152.760.988)	(78.602.716)
2. Finance lease fixed assets	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 assets in progress	250		56.907.724.323	56.761.890.990
1. Long-term work in progress	251	V.09	56.907.724.323	56.761.890.990
2. Construction in progress	252		-	-
VI. Long-term investments	260		-	-
1. Investments in subsidiaries	261		-	-
2. Investments in associates and joint ventures	262		-	-
3. Investments in other entities	263		-	-
4. Provision for devaluation of long-term financial investments	264		-	-
5. Long-term investments held to maturity	265		-	-
6. Provision for long-term held-to-maturity investments	266		-	-
VII. Other long-term assets	270		49.023.208.062	54.716.264.764
1. Long-term deferred expenses	271	V.07	11.416.662	49.266.664
2. Deferred income tax assets	272		-	-
3. Long-term equipment, materials and spare parts	273		-	-
4. Other long-term assets	274		-	-
5. Goodwill	279		49.011.791.400	54.666.998.100
TOTAL ASSETS	280		149.296.077.915	158.400.801.046

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Consolidated Statement of Financial Position (cont.)**

Unit: VND

RESOURCES	Code	Note	Ending balance	Beginning balance
C. LIABILITIES	300		9.930.739.305	12.741.303.705
I. Short-term liabilities	310		2.490.739.305	5.301.303.705
1. Short-term trade accounts payable	311	V.10	1.153.699.715	2.199.804.828
2. Short-term advances from customers	312	V.11	165.556.092	395.556.092
3. Dividends and profits payable	313		-	-
4. Tax and other payables to the State	314	V.12	33.348.997	114.179.101
5. Payables to employees	315		-	-
6. Short-term accrued expenses	316		-	150.000.000
7. Short-term intercompany payables	317		-	-
8. Construction contract-in-progress payables	318		-	-
9. Short-term unearned revenue	319		-	-
10. Other short-term payables	320	V.13	1.138.134.501	2.441.763.684
II. Long-term liabilities	330		7.440.000.000	7.440.000.000
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term other payables	338	V.13	7.440.000.000	7.440.000.000
D. OWNERS' EQUITY	400	V.14	139.365.338.610	145.659.497.341
1. Owners' capital	411		200.000.000.000	200.000.000.000
- Ordinary shares with voting rights	411a		200.000.000.000	200.000.000.000
- Preference shares	411b		-	-
2. Share premium	412		-	-
3. Bond conversion option	413		-	-
4. Other owner's equity	414		-	-
5. Treasury shares	415		-	-
6. Asset revaluation surplus	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development funds	418		-	-
9. Other equity funds	419		-	-
10. Undistributed earnings	420		(77.460.358.669)	(71.223.057.144)
- Accumulated retained earnings at the end of the previous period	420a		(71.223.057.144)	(55.798.049.991)
- Retained earnings for the current period	420b		(6.237.301.525)	(15.425.007.153)
11. Non-controlling interests	429		16.825.697.279	16.882.554.485
TOTAL RESOURCE	440		149.296.077.915	158.400.801.046

Preparer

Chief Accountant

General Director






Hoang Thi Xuan

Hoang Thi Xuan

Mai Duc Hoan

Ho Chi Minh City, August 12th, 2026

MGROUP GROUP CORPORATION

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

CONSOLIDATED INCOME STATEMENT

For the accounting period from January 1, 2026 to June 30, 2026

Unit: VND

Item	Code	Note	Current period	Previous period
1. Revenue from sales of goods and rendering of services	01	VI.01	4.619.414.264	4.047.224.374
2. Sales deductions	02		-	-
3. Net revenue from sales of goods and rendering of services	10	VI.02	4.619.414.264	4.047.224.374
4. Cost of goods sold	11	VI.03	4.289.301.074	4.029.224.211
5. Gross profit from sales of goods and rendering of services	20		330.113.190	18.000.163
6. Gain/(loss) on disposal of investment property	21			
7. Financial income	22	VI.04	750.639	1.827.751
8. Financial expenses	23	VI.05	-	9.231.809.743
<i>In which: Interest expenses</i>	24		-	-
9. Selling expenses	25	VI.06	27.054.487	281.681.385
10. Administrative expenses	26	VI.07	6.590.881.125	7.146.662.878
11. Share of profit or loss of associates and joint ventures	27		-	-
12. Net operating profit	30		(6.287.071.783)	(16.640.326.092)
13. Other income	31	VI.08	23.568.889	5.307.890.376
14. Other expense	32	VI.09	30.655.837	721.349.318
15. Other profit	40		(7.086.948)	4.586.541.058
16. Total profit before tax	50		(6.294.158.731)	(12.053.785.034)
17. Current corporate income tax expense	51		-	-
18. Deferred corporate income tax expense	52		-	-
19. Net profit after tax	60		(6.294.158.731)	(12.053.785.034)
19.1 Profit after tax of parent company	61		(6.237.301.525)	(11.575.540.785)
19.2 Profit after tax of non-controlling shareholders	62		(56.857.206)	(478.244.249)
20. Earnings per share	70	VI.10	(312)	(579)
21. Diminished earnings per share	71	VI.10	(312)	(579)

Preparer



Hoang Thi Xuan

Ho Chi Minh City, August 12th, 2026

Chief Accountant



Hoang Thi Xuan

General Director



Ma Duc Hoan

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****CONSOLIDATED CASH FLOWS STATEMENT**

(Under indirect method)

For the accounting period from January 1, 2026 to June 30, 2026

Unit: VND

Item	Code	Note	Current period	Previous period
I. Cash flows from operating activities				
1. Profit before tax	01		(6.294.158.731)	(12.053.785.034)
2. Adjustments for				
- Depreciation of fixed assets and investment property	02		5.729.364.972	5.718.515.489
- Provisions	03		-	-
- Foreign exchange gains/losses arising from the retranslation of foreign currency monetary items	04		-	-
- Gains/losses from investing activities	05		-	9.529.037.060
- Borrowing costs	06		-	-
- Other adjustments	07		-	-
3. Profit (loss) from operating activities before changes in working capital	08		(564.793.759)	3.193.767.515
- Increase/Decrease in receivables	09		2.795.503.011	(1.313.411.979)
- Increase/Decrease in inventory	10		(145.833.333)	(3.009.735.756)
- Increase/Decrease in payables (excluding interest payables, enterprise income tax payables)	11		(2.810.564.400)	(1.610.356.128)
- Increase/Decrease in deferred charges	12		45.513.821	(125.346.340)
- Increase/Decrease in trading securities	13		-	-
- Interest paid	14		-	-
- Corporate income tax paid	15		-	-
- Other cash receipts from operating activities	16		-	-
- Other cash payments for operating activities	17		-	-
Net cash flows from operating activities	20		(680.174.660)	(2.865.082.688)
II. Cash flow from investing activities				
1. Cash payments for the acquisition and construction of fixed assets and other long-term assets	21		-	(727.272.727)
2. Cash proceeds from the disposal of fixed assets and other long-term assets	22		-	390.909.091
3. Cash payments for loans granted and purchases of debt instruments of other entities	23		-	-
4. Cash receipts from the collection of loans granted and disposal of debt instruments of other entities	24		-	-
5. Cash payments for investments in other entities	25		-	-
6. Cash proceeds from disposal of investments in other entities	26		-	4.275.558.618
7. Cash receipts from interest, dividends and profits received	27		-	1.827.751
Net cash flows from investing activities	30		-	3.941.022.733

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Consolidated Cash Flows Statement (cont.)**

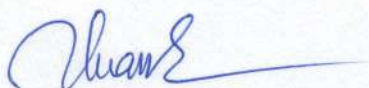
Unit: VND

Item	Code	Note	Current period	Previous period
III. Cash flows from financing activities				
1. Cash proceeds from issuance of shares and capital contributions from owners	31		-	-
2. Cash payments for return of capital contributions to owners and repurchase of issued shares	32		-	-
3. Proceeds from short-term and long-term borrowings	33		-	-
4. Cash repayments of borrowings	34		-	-
5. Cash repayments of finance lease liabilities	35		-	-
6. Dividends and profits paid to owners	36		-	-
<i>Net cash flows from financing activities</i>	40		-	-
Net cash flow during the period	50		(680.174.660)	1.075.940.045
Cash and cash equivalents at the beginning of the period	60		1.695.151.186	2.875.238.795
Cash and cash equivalents at the end of the period	61		-	-
Cash and cash equivalents at the end of the period	70		1.014.976.526	3.951.178.840

Preparer

Chief Accountant

General Director





Hoang Thi Xuan

Hoang Thi Xuan

Mai Duc Hoan

Ho Chi Minh City, August 12th, 2026

MGROUP GROUP CORPORATION

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

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period from January 1, 2026 to June 30, 2026

I. BACKGROUND**1. Form of Ownership**

MGROUP Corporation Joint Stock Company was converted from Mland VIETNAM Joint Stock Company. First business registration certificate No. 0312267721 dated May 8, 2013, 14th change registration dated September 16, 2025, issued by the Ho Chi Minh City Department of Finance.

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

2. Operating field

Operating field of the Company are service and trading.

3. Business activities

Main business field of the company: The Company's main activities are data processing, leasing and related activities. Consulting, brokerage, real estate auction, land use rights auction. Architectural activities and related technical consulting. Agents, brokers, auctions. Real estate business, land use rights belonging to the owner, user or tenant. Other information services.

4. Operating period

The Company's normal operating cycle is within a period of not more than 12 months.

5. Enterprise structure

As at June 30, 2026, the Company had the following subsidiaries, which were consolidated in the consolidated financial statements:

Name of subsidiary	Address	Ownership interest	Voting rights
Nam Hoa Joint Stock Company		77,22%	77,22%

6. Number of Employees

The number of the Company's employees as at June 30, 2026 was 08 employees (as at December 31, 2025: 08 employees)

7. Declaration on the information comparative ability in the Consolidated Financial Statement

During the period, the Company did not make any changes to its accounting policies compared with the previous period. Accordingly, there was no impact on the comparability of the information presented in the consolidated financial statements.

II. FISCAL YEAR AND ACCOUNTING CURRENCY**1. Accounting Period**

The Company's fiscal year begins on January 1 and ends on December 31 each year.

2. Accounting Currency

The currency used for accounting records is the Vietnamese Dong (VND).

MGROUP GROUP CORPORATION

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

FINANCIAL STATEMENTS

Notes to the Consolidated Financial Statements (cont.)

III. APPLICABLE ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM

1. Applicable Accounting System

The Company applies the Corporate Accounting System promulgated under Circular No. 99/2025/TT-BTC ("Circular 99") dated October 27, 2025, issued by the Ministry of Finance, providing guidance on the accounting regime for enterprises, Circular No. 202/2014/TT-BTC dated December 22, 2014, and Circular No. 43/2026/TT-BTC dated April 20, 2026 amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC, issued by the Ministry of Finance.

2. Statement of Compliance with Accounting Standards and Accounting System

The Company has adopted Vietnamese Accounting Standards and the guidance documents issued by the State for their implementation. The consolidated financial statements have been prepared and presented in accordance with all applicable requirements of the Vietnamese Accounting Standards, the circulars providing guidance on their implementation, and the prevailing accounting system.

IV. ACCOUNTING POLICIES

1. Basis of preparation of the consolidated financial statements

The consolidated financial statements have been prepared on the accrual basis of accounting, except for information relating to cash flows).

The consolidated financial statements comprise the financial statements of the Parent Company and its subsidiaries. A subsidiary is an entity controlled by the Parent Company. Control exists when the Parent Company has the power to govern the financial and operating policies of an entity so as to obtain economic benefits from its activities. In assessing control, potential voting rights that are currently exercisable or convertible are taken into account. The results of operations of subsidiaries acquired or disposed of during the year are included in the consolidated income statement from the date of acquisition or up to the date of disposal of the investment in such subsidiaries.

Where the accounting policies of a subsidiary differ from those adopted by the Parent Company, appropriate adjustments are made to the subsidiary's financial statements before they are used for the preparation of the consolidated financial statements.

Balances of accounts in the interim statements of financial position between entities within the Group, intra-group transactions and unrealized profits arising from such transactions are eliminated in preparing the consolidated interim financial statements. Unrealized losses arising from intra-group transactions are also eliminated unless the costs giving rise to such losses cannot be recovered.

Non-controlling interests represent the portion of the profit or loss and net assets of a subsidiary that is not attributable, directly or indirectly, to the shareholders of the Parent Company and are presented separately in the consolidated interim income statement and the consolidated interim statement of financial position. Non-controlling interests comprise the amount of those interests at the date of the original business combination and their share of changes in equity since the date of the business combination. Losses attributable to non-controlling interests in excess of their interests in the equity of a subsidiary are allocated against the Group's interests, except to the extent that the non-controlling interests have a binding obligation and are able to make good such losses.

2. Principles for recording cash and cash equivalents

Cash includes cash at the fund, demand deposits in bank, monetary gold used with value storage functions, excluding gold classified as inventory used for the purpose of raw materials to manufacture products or goods for sale.

MGROUP GROUP CORPORATION

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

Notes to the Consolidated Financial Statements (cont.)

Cash equivalents are short-term investments with a maturity of no more than 3 months from the date of purchase, easily convertible into a specified amount of money and without much risk in conversion into money.

3. Principles of accounting receivables and other receivables

Receivables are presented at their carrying value minus provisions for doubtful debts.

The classification of receivables as trade receivables and other receivables is done according to the following principles:

- Trade receivables reflect receivables of a commercial nature arising from transactions, including receivables from consignment export sales to other entities.
- Other receivables reflect non-commercial receivables unrelated to buying and selling transactions.

Provision for doubtful debts represents the value of receivables that the Company expects to incur or be unable to recover at the end of the accounting period. Increase or decrease in provision account balance is accounted for in corporate management expenses on the income statement.

Receivables are presented as short-term and long-term based on the remaining term of the receivables.

4. Principle of evaluating inventories

Inventories are recognized at the lower of cost and net realizable value.

The cost of inventories is determined as follows:

- Raw materials and merchandise: Includes purchase costs and other direct costs incurred to bring the inventories to their current location and condition.
- Products: Includes the main raw material costs, direct labor costs, and related general manufacturing costs allocated based on normal operating levels.
- Work in progress: Includes main raw material costs, direct labor costs, and general manufacturing costs.

Net realizable value is the estimated selling price of inventories at the end of the period minus the estimated costs to complete and sell them.

The cost of inventories is calculated using the weighted average method and is accounted for on a perpetual basis.

An provision is made for devaluation of inventories for each inventory item whose historical cost is greater than its net realizable value. Increase or decrease in balance of the provision for devaluation of inventories that need to be appropriated at the balance sheet date is recognized at cost of goods sold.

5. Principles for recognition and depreciation of tangible fixed assets

Fixed assets are presented at historical cost less accumulated depreciation. The historical cost of fixed assets includes all costs incurred by the enterprise to acquire the fixed assets until they are in a condition ready for use. Subsequent expenditures are only added to the historical cost of fixed assets if these expenditures certainly increase the future economic benefits from using the asset. Expenditures that do not meet this condition are recognized as production and business expenses in the period.

When fixed assets are sold or disposed of, the historical cost and accumulated depreciation are written off, and any gains or losses arising from the disposal are recognized in income or expenses for the year.

Depreciation is provided on a straight-line basis. Annual rates calculated to write off the cost of each asset evenly over its expected useful life as follows:

MGROUP GROUP CORPORATION

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

Notes to the Consolidated Financial Statements (cont.)

Asset	Depreciation period (year)	
	Current period	Previous period
- Transportation facilities	06	06

Cost of fixed assets and depreciation time are determined by Circular No.45/2013/TT/BTC dated 25/04/2013 issued by the Ministry of Finance on guidance on management, use and depreciation of fixed assets and other regulations.

6. Recognition and amortization of deferred expenses

Deferred expenses only related to present fiscal year are recognised as short-term prepaid expenses and are recorded into operating costs. The calculation and allocation of long-term deferred expenses to profit and loss account in the period should be based on nature of those expenses to choose reasonable method and allocated factors. Deferred expenses are allocated partly into operating expenses on a straight-line basis.

7. Goodwill

Goodwill arising from a business combination that does not result in a parent–subsidiary relationship is amortized using the straight-line method.

8. Principles for recognizing liabilities and accrued expenses

Liabilities and accrued expenses are recognized for amounts payable in the future related to goods and services received. Accrued expenses are recognized based on reasonable estimates of the amount payable.

The classification of liabilities into trade payables and other payables is performed according to the following principles:

- Trade payables reflect the amounts payable of a commercial nature arising from transactions of purchasing goods, services, assets, and the seller is an independent entity from the Company, including amounts payable upon import through a trustee.
- Accrued expenses reflect the amounts payable for goods and services received from the seller or provided to the buyer but not yet paid due to the absence of invoices or incomplete accounting documents, and amounts payable to employees for vacation wages, production, and business expenses to be accrued.
- Other payables reflect the amounts payable that are not of a commercial nature, not related to the transactions of buying, selling, or providing goods and services.

9. Recognition of dividend and profit payables

Dividend and profit payables are recognized for amounts payable in the future in respect of dividends and profit distributions (whether in cash or non-cash assets), and the settlement of cash dividend and profit payables to the Company's shareholders and capital contributors.

The Company recognizes a liability for dividends and profit distributions when it no longer has the discretion to avoid the obligation to pay dividends and profit distributions to its shareholders and capital contributors in accordance with the relevant laws and regulations. The determination of the recognition date and the payment of dividends and profit distributions are as follows:

- For entities subject to the securities laws and regulations, the date on which the investee no longer has the discretion to avoid the payment of dividends shall be determined in accordance with the applicable securities laws and regulations.
- For all other entities, the date on which the investee no longer has the discretion to avoid the payment of dividends shall be determined in accordance with the Law on Enterprises and the entity's Charter.

MGROUP GROUP CORPORATION

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

FINANCIAL STATEMENTS

Notes to the Consolidated Financial Statements (cont.)

10. Principle of equity recognition

Owner's investment capital

Owner's investment capital is recognized according to the amount actually invested by the shareholders.

Profit distribution

Profit after corporate income tax is distributed to the shareholders after appropriations to the funds in accordance with the Company's Articles of Association and applicable laws and regulations, and upon approval by the General Meeting of Shareholders.

11. Principles of recognition revenue and income

Revenue is recognized when it is probable that the company will receive economic benefits that can be reliably determined. Revenue is determined at the fair value of amounts received or to be received after deducting trade discounts, sales rebates and sales returns. The following specific conditions must also be met before revenue is recognized as follows:

Revenue from the sale of goods and products

Revenue from the sale of goods and products is recognized when all of the following conditions are satisfied:

- Significant risks and rewards of ownership of the goods have been transferred to the buyer;
- The Company no longer retains control over the goods as an owner or control over the goods;
- Revenue is recognized with reasonable certainty. When the contract stipulates that the buyer has the right to return purchased goods under specific conditions, revenue is recognized only when those specific conditions no longer exist, and the buyer is not entitled to return the goods (except in cases where the customer has the right to return goods in exchange for other goods or services);
- The Company has received or will receive the economic benefits from the sale transaction;
- Costs associated with the sale transaction can be identified.

Revenue from service provision

Revenue from service provision is recognized when the outcome of the transaction can be reliably measured. If the service provision spans multiple periods, revenue is recognized in the period based on the results of the work completed by the end of the accounting period. The outcome of the service provision transaction is determined when the following conditions are met:

Revenue can be reliably measured;

Economic benefits associated with the service transaction are probable;

The stage of completion of the transaction at the end of the financial year can be measured;

The costs incurred for the transaction and the costs to complete the transaction can be measured.

Interest

Interest is recognized on an accrual basis, determined by the balance of the deposit accounts and the actual interest rates per period.

12. Principle of cost recognition

Cost of goods sold in the year was recorded in accordance with the revenue generated in the period and ensured compliance with the prudent principle.

For the cost of direct materials consumed in excess of the normal rate, labor costs, and fixed production overheads that are not allocated to the value of warehoused products, the accountant must immediately calculate them into the cost of goods sold (after deducting compensation, if any) even if the product or goods have not been identified as being sold.

MGROUP GROUP CORPORATION

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

FINANCIAL STATEMENTS

Notes to the Consolidated Financial Statements (cont.)

The provision for inventory devaluation is included in cost of goods sold, based on the quantity of inventory and the difference between the net realizable value and the original cost of the inventory when the net realizable value is lower. When determining the quantity of inventory subject to a devaluation provision, the accountant must exclude the quantity of inventory for which sales contracts have been signed (with a net realizable value not lower than the carrying amount) but not yet delivered to customers, provided that there is conclusive evidence that the customers will not withdraw from performing the contracts.

13. Principles of financial expense recognition

Reflects financial operating expenses including expenses or losses related to financial investment activities, costs of lending and borrowing capital, costs of contributing capital to joint ventures and associations, losses on transferring short-term securities, costs of selling securities; Provision for devaluation of trading securities, provision for losses on investments in other entities, losses arising from selling foreign currencies, exchange rate losses.

14. Principles of recording selling expenses, administrative expenses

Selling expenses is used to record expenses actually incurred in process of selling products, goods, providing services, including publicity expenses, demonstration expenses, advertising expenses, sale commission, warranty charges of goods and products (excluding construction activity), maintenance charges, cost of packing, transportation,...

Administrative expenses is used to record overhead costs of business including salary expenses of business' administrative staffs (salary, wages, subsidies,...); social insurance, medical insurance, labor union expenses, unemployment insurance of administrative staff, expenses of office materials, labor instruments, depreciation of fixed assets used for administration, lease rent, licence tax, provision for bad debts, outsourced services (electricity, water, telephone, fax, assets warranty, fire and explosive accidents,...) other cash expenses (expenses of entertainment, customer conference...)

15. Principles of recording corporate income tax expenses

Corporate income tax expenses recognized in the income statement include current corporate income tax expenses and deferred corporate income tax expenses.

Current corporate income tax expenses are determined based on taxable income and the corporate income tax rate in the current period.

16. Earnings per share

Basic earnings per share are calculated by dividing the profit after corporate income tax (after appropriations to the bonus and welfare fund) attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share are calculated by dividing the profit or loss after tax attributable to ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the year, adjusted for the weighted average number of ordinary shares that would be issued on the conversion of all dilutive potential ordinary shares into ordinary shares.

17. Segment reporting

Segment reporting includes a business segment or a geographical segment.

Business segment: A distinguishable component of an entity that is engaged in providing an individual product or service or a group of related products or services and that is subject to risks and returns that are different from those of other business segments.

MGROUP GROUP CORPORATION

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

FINANCIAL STATEMENTS**Notes to the Consolidated Financial Statements (cont.)**

Geographical segment: A distinguishable component of an entity 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.

18. Financial instruments**Initial recognition***Financial assets*

At the date of initial recognition, financial assets are recognized at cost plus that are directly attributable to the acquisition of the financial assets.

Financial assets of the Company comprise cash and cash equivalents, short-term trade and other receivables, and investments held to maturity.

Financial liabilities

At the date of initial recognition, financial liabilities are recognized at cost minus transaction costs that are directly attributable to the issue of the financial liabilities.

Financial liabilities of the Company comprise payable to suppliers, other payables, accrued expenses and borrowings.

Offsetting of Financial Instruments

Financial assets and financial liabilities are offset and the net amount is presented in the statement of financial position if, and only if, the Company:

- currently has a legally enforceable right to set off the recognized amounts; and
- intends either to settle on a net basis, or to realize the asset and settle the liability simultaneously

19. Related parties

Parties are considered related if one party has the ability to control or significantly influence the other party in making financial and operating policy decisions. Parties are also considered related if they are under common control or common significant influence.

In considering related party relationships, the substance of the relationship is more important than its legal form.

Transactions with related parties are presented in Note VII.2

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Notes to the consolidated financial statements (cont.)****V. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

1. Cash		Ending balance	Beginning balance
		VND	VND
Cash on hand		81.756.443	66.868.599
Cash at banks		933.220.083	1.628.282.587
- Vietnam Technological and Commercial Joint Stock Bank		864.317.003	1.594.204.578
- Other banks		68.903.080	34.078.009
Total		1.014.976.526	1.695.151.186

2. Trade receivables		Unit: VND		
	Ending balance		Beginning balance	
	Book value	Provision amount	Book value	Provision amount
a. Short-term				
Golden Hill Investment Corporation	3.678.882.566	(3.678.882.566)	3.678.882.566	(3.678.882.566)
Hung Phat Invest Ha Noi Company Limited	338.319.647	(338.319.647)	338.319.647	(338.319.647)
Dat Xanh Real Estate Services Joint Stock Company	691.085.070	-	24.000.000	-
Others	542.720.980	(444.234.493)	699.561.534	(444.234.493)
Total	5.251.008.263	(4.461.436.706)	4.740.763.747	(4.461.436.706)
b. Long-term		-		-
c. Trade receivables from related parties: none				

3. Prepayments to suppliers		Ending balance	Beginning balance
		VND	VND
a. Short-term			
Kien Gia Construction Consultant Corporation		30.857.045.000	34.260.000.000
Others		1.085.180.000	1.142.930.000
Total		31.942.225.000	35.402.930.000
b. Long-term		-	-
c. Prepayments to related parties: Details are presented in Note VII.2			

4. Other receivables		Unit: VND		
	Ending balance		Beginning balance	
	Book value	Provision amount	Book value	Provision amount
a. Short-term				
Advance	976.100.135	-	4.209.329	-
Deposits, mortgages	1.000.000.000	(500.000.000)	1.000.000.000	(500.000.000)
Project deposit	1.970.000.000	-	2.100.000.000	-
Others	-	-	270.000	270.000
Total	3.946.100.135	(500.000.000)	3.104.479.329	(499.730.000)
b. Long-term				
Deposits, mortgages	4.000.050.000	(1.000.000.000)	4.700.400.000	(1.000.000.000)
Total	4.000.050.000	(1.000.000.000)	4.700.400.000	(1.000.000.000)
c. Other receivables from related parties: Details are presented in Note VII.2				

MGROUP GROUP CORPORATION

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

FINANCIAL STATEMENTS

Notes to the consolidated financial statements (cont.)

5. Bad debts

	Ending balance (VND)		Beginning balance (VND)	
	Cost	Recoverable amount	Cost	Recoverable amount
Architects & Construction Service Corporation	1.000.000.000	500.000.000	1.000.000.000	500.000.000
Golden Hill Investment Corporation	3.678.882.566	-	3.678.882.566	-
Flchomes Real Estate Development And	1.000.000.000	-	1.000.000.000	-
Investment Joint Stock Company	-	-	-	-
MARINA HOTEL J.S.C	782.554.140	-	782.554.140	-
Others	-	-	-	-
Total	6.461.436.706	500.000.000	6.461.436.706	500.000.000
				(5.961.436.706)

6. Inventory

	Ending balance (VND)		Beginning balance (VND)	
	Cost	Provision	Cost	Provision
Investment real estate goods	631.280.455	-	631.280.455	-
Total	631.280.455	-	631.280.455	-

7. Deferred expenses

	Ending balance		Beginning balance	
	VND	VND	VND	VND
a. Short-term				
Carrying amount of tools and supplies pending allocation	5.596.918		21.206.233	
Other short-term deferred expenses	8.631.383		685.887	
Total	14.228.301		21.892.120	
b. Long-term				
Carrying amount of tools and supplies pending allocation	11.416.662		49.266.664	
Total	11.416.662		49.266.664	

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Notes to the consolidated financial statements (cont.)****8. Increase, decrease in tangible fixed assets**

	<i>Unit: VND</i>	
	Transportation facilities	Total
<i>Cost of tangible fixed assets</i>		
Beginning balance	741.582.727	741.582.727
Increase	-	-
Decrease	-	-
Closing balance	741.582.727	741.582.727
<i>Accumulated depreciation</i>		
Beginning balance	78.602.716	78.602.716
Increase	74.158.272	74.158.272
- Depreciation within year	74.158.272	74.158.272
Decrease	-	-
Closing balance	152.760.988	152.760.988
<i>Net book value</i>		
Opening balance	662.980.011	662.980.011
Closing balance	588.821.739	588.821.739

9. Unfinished long-term assets

	Ending balance VND	Beginning balance VND
Long-term work in progress (*)	56.907.724.323	56.761.890.990
Total	56.907.724.323	56.761.890.990

(*) Nam Hoa villa housing project in Cua Lo ward according to Decision No. 2345/QĐ-UBND dated July 16, 2020 of Nghe An province on approval:

- Investment project name: Nam Hoa villa housing area in Cua Lo ward;
- Construction permit No. 78GP/SXD dated October 21, 2020
- Construction location: Cua Lo ward, Nghe An province;
- Total area: 29.922,0 m²
- Objective: A low-rise housing area invested in synchronous construction, ensuring the best living and working conditions for residents living in the project.

10. Trade accounts payable

	<i>Unit: VND</i>	
	Ending balance VND	Beginning balance VND
a. Short-term		
Vuong Phat Real Estate Joint Stock Company	754.008.708	754.008.708
Bach Nhu Properties Services Company Limited	270.655.717	270.655.717
Kien Gia Construction Consultant Corporation	-	863.961.490
Others	129.035.290	311.178.913
Total	1.153.699.715	2.199.804.828
b. Long-term		

c. Trade payables to related parties: Details are presented in Note VII.2

MGROUP GROUP CORPORATION

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

FINANCIAL STATEMENTS

Notes to the consolidated financial statements (cont.)

11. Short-term advance from customers

	Ending balance VND	Beginning balance VND
Dong Tay Land Corporation	94.326.749	94.326.749
Cosy Land Investment Corporation	71.229.343	71.229.343
Others	-	230.000.000
Total	165.556.092	395.556.092

Unit: VND

12. Tax and statutory obligations

	Ending balance Receivable tax	Compulsory tax	Payable during the period	Paid during the period	Ending balance Receivable tax	Compulsory tax
Value added tax		54.003.284	93.963.460	115.727.542		32.239.202
Business income tax	113.204.246	-	-	-	113.204.246	-
Personal income tax		60.175.817	2.642.305	61.708.327		1.109.795
Total	113.204.246	114.179.101	96.605.765	177.435.869	113.204.246	33.348.997

13. Other payables

	Ending balance VND	Beginning balance VND
a. Short-term		
Deposits, mortgages	-	-
Deposit for apartments	350.000.000	1.600.000.000
Others	788.134.501	841.763.684
Total	1.138.134.501	2.441.763.684
b. Long-term		
Deposits, mortgages	7.440.000.000	7.440.000.000
Total	7.440.000.000	7.440.000.000

c. Other payables to related parties: Details are presented in Note VII.2

3122
CÔNG
CÔ P
TẬP I
MGF
PHÔ
21
213
ÔNG
TNH
M T
V
H

MGROUP GROUP CORPORATION

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

FINANCIAL STATEMENTS

Notes to the consolidated financial statements (cont.)

					Unit: VND
14. Owner's Equity					
<i>a. Statement of changes in equity</i>					
	Owner's capital contribution	Undistributed after-tax profits	Non-controlling interests	Total	
For the accounting period from January 1, 2025 to June 30, 2025					
Beginning balance	200.000.000.000	(55.798.049.991)	21.586.531.288	165.788.481.297	
- Decrease			(4.161.196.685)	(4.161.196.685)	
- Loss for the previous period		(11.575.540.785)		(11.575.540.785)	
Ending balance	200.000.000.000	(67.373.590.776)	16.882.554.485	150.051.743.827	
For the accounting period from January 1, 2026 to June 30, 2026					
Beginning balance	200.000.000.000	(71.223.057.144)	16.882.554.485	145.659.497.341	
- Decrease			(56.857.206)	(56.857.206)	
- Loss for the current period		(6.237.301.525)		(6.237.301.525)	
Ending balance	200.000.000.000	(77.460.358.669)	16.825.697.279	139.365.338.610	
<i>b. Details of owners' capital contributions</i>					
	Ending balance VND	%	Beginning balance VND	%	
Mai Duc Hung Fund Investment Company Limited	51.533.000.000	25,77%	51.533.000.000	25,77%	
Mr Mai Duc Hung	59.400.000.000	29,70%	59.400.000.000	29,70%	
Mr Mai Duc Tu	40.000.000.000	20,00%	40.000.000.000	20,00%	
Others	49.067.000.000	24,53%	49.067.000.000	24,53%	
Total	200.000.000.000	100,00%	200.000.000.000	100,00%	

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Notes to the consolidated financial statements (cont.)***c. Capital transactions with owners and distribution of dividends and profits*

	Current period VND	Previous period VND
- Owners' capital contributions		
+ At the beginning of year	200.000.000.000	200.000.000.000
+ Increase during the period	-	-
+ Decrease during the period	-	-
+ At the end of the period	200.000.000.000	200.000.000.000

d. Shares

	Ending balance Shares	Beginning balance Shares
Number of authorized shares	20.000.000	20.000.000
Number of shares issued to the public	20.000.000	20.000.000
+ <i>Ordinary shares</i>	20.000.000	20.000.000
+ <i>Preference shares</i>	-	-
Number of shares repurchased	-	-
+ <i>Ordinary shares</i>	-	-
+ <i>Preference shares</i>	-	-
Number of shares outstanding	20.000.000	20.000.000
+ <i>Ordinary shares</i>	20.000.000	20.000.000
+ <i>Preference shares</i>	-	-

Par value of outstanding shares: VND 10.000 per share.

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Notes to the consolidated financial statements (cont.)****VI. ADDITIONAL INFORMATION OF ITEMS PRESENTED IN THE CONSOLIDATED INCOME STATEMENT**

1. Revenue from sales of goods and rendering of services	Current period VND	Previous period VND
- Revenue from sale of investment properties	-	3.133.964.133
- Revenue from real estate brokerage services	4.619.414.264	913.260.241
Total	4.619.414.264	4.047.224.374
2. Net revenue from sale of goods and rendering of services	Current period VND	Previous period VND
- Net revenue from sale of investment properties	-	3.133.964.133
- Net revenue from real estate brokerage services	4.619.414.264	913.260.241
Total	4.619.414.264	4.047.224.374
3. Costs of goods sold	Current period VND	Previous period VND
- Cost of investment properties sold	-	3.165.927.365
- Cost of real estate brokerage services	4.289.301.074	863.296.846
Total	4.289.301.074	4.029.224.211
4. Financial income	Current period VND	Previous period VND
- Interest on deposits	750.639	1.827.751
Total	750.639	1.827.751
5. Financial expenses	Current period VND	Previous period VND
- Loss from disposal of a subsidiary	-	9.231.809.743
Total	-	9.231.809.743
6. Selling expenses	Current period VND	Previous period VND
- Employee expenses	27.054.487	247.569.088
- Outsourced service expenses	-	5.637.226
- Other expenses	-	28.475.071
Total	27.054.487	281.681.385

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Notes to the consolidated financial statements (cont.)**

7. Administrative expenses	Current period VND	Previous period VND
- Employee expenses	541.509.025	757.075.780
- Tools and supplies expenses	40.000.321	21.701.835
- Depreciation expenses	74.158.272	63.308.789
- Taxes, fees and charges expenses	350.000	10.200.000
- Outsourced service expenses	180.155.089	227.452.711
- Other expenses (*)	5.754.708.418	6.066.923.763
Total	6.590.881.125	7.146.662.878
(*) Of which, goodwill amounted to:	5.655.206.700	11.310.413.400
8. Other income	Current period VND	Previous period VND
- Write-back of unclaimed liabilities	-	3.407.288.375
- Other income	23.568.889	1.900.602.001
Total	23.568.889	5.307.890.376
9. Other expenses	Current period VND	Previous period VND
- Penalty expenses	180.137	2.294.250
- Expenses from disposal of assets	-	299.055.068
- Non-refundable deposit	-	20.000.000
- Other	30.475.700	400.000.000
Total	30.655.837	721.349.318
10. Basic and diluted earnings per share	Current period VND	Previous period VND
- Accounting profit after corporate income tax	(6.237.301.525)	(11.575.540.785)
- Adjustments to accounting profit to determine the profit or loss attributable to ordinary shareholders	-	-
- Profit attributable to ordinary shareholders	(6.237.301.525)	(11.575.540.785)
- Weighted average number of ordinary shares outstanding during the year	20.000.000	20.000.000
- Basic earnings (loss) per share	(312)	(579)
- Diluted earnings (loss) per share	(312)	(579)

There were no potentially dilutive ordinary shares during the period and up to the date of these financial statements

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Notes to the consolidated financial statements (cont.)**

11. Productions and operation costs by items	Current period VND	Previous period VND
- Employee expenses	568.563.512	1.004.644.868
- Depreciation expenses	74.158.272	63.308.789
- Outsourced service expenses	4.469.456.163	1.096.386.783
- Other expenses	5.940.892.072	12.302.963.790
Total	11.053.070.019	14.467.304.230

VII. OTHERS INFORMATION**1. Events after the reporting period**

There were no material events occurring after the reporting date that require adjustment to or disclosure in the Consolidated Financial Statements.

2. Information about related parties**2.1. List of related parties**

Related parties	Relation
Mland Mien Nam Corporation	Under common capital ownership
Kien Gia Construction Consultant Corporation	Under common key management

Key management personnel and their close family members include the members of the Board of Directors, the Board of Management, the Chief Accountant, and the close family members of these individuals.

2.2. Related Party Transactions

During the period, the Company entered into transactions with related parties. The principal transactions were as follows:

Related parties	Transaction	Transaction value excluding VAT (VND)	
		Current period	Previous period
Mr Mai Duc Hung	Advance	117.000.000	15.000.000
	Advance settlement	1.259.148	-
	Repayment of borrowings	704.955.000	-
Mr Mai Duc Hoan	Advance	2.138.000.000	3.910.000.000
	Advance settlement	1.277.974.853	3.606.699.429
	Repayment of borrowings	134.000.000	-
Mland Mien Nam Corporation	Deposit payment	-	300.000.000

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Notes to the consolidated financial statements (cont.)**

As at the end of the accounting period, outstanding balances with related parties are as follows:

Related parties	Ending balance	Beginning balance
Prepayments to suppliers (Note V.3)	30.857.045.000	34.718.637.500
Kien Gia Construction Consultant Corporation	30.857.045.000	34.718.637.500
Advance (Note V.4)	975.765.999	44.513.988
Mr Mai Duc Hung	115.740.852	-
Mr Mai Duc Hoan	860.025.147	44.513.988
Trade accounts payable (Note V.10)	-	863.961.490
Kien Gia Construction Consultant Corporation	-	863.961.490
Other receivables (Note V.13)	-	838.955.000
Mr Mai Duc Hung	-	704.955.000
Mr Mai Duc Hoan	-	134.000.000

Remuneration of the Board of Directors, the Board of Management, the Board of Supervisors and the Chief Accountant during the period:

		Current period VND	Previous period VND
Remuneration of members of the Board of Directors			
Mr Mai Duc Hung	Chairman	7.560.000	45.060.000
Mr Mai Nam Chuong	Member	7.560.000	25.560.000
Remuneration of members of the Board of Supervisors			
Ms Cao Thi Giang	Head of the Board of Supervisors (Resigned on 29/04/2025)		7.245.000
Mr Cao Viet Cuong	Head of the Board of Supervisors (Appointed on 05/05/2025)		-
Remuneration of the Board of Management			
Mr Mai Duc Hoan	General Director	92.072.222	112.500.000
Remuneration of other key management personnel			
Nguyen Thi Yen Anh	Chief Accountant (Resigned on 13/05/2025)		79.236.000
Hoang Thi Xuan	Chief Accountant (Appointed on 13/05/2025)	33.000.000	11.000.000
Total		140.192.222	280.601.000

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Notes to the consolidated financial statements (cont.)****3. Segment reporting**

Segment information is presented by business segment and geographical area. The primary segment reporting is by business segment based on the Company's internal organizational and management structure and internal financial reporting system.

Geographical area

The company only operates within the geographical area of Vietnam.

Business lines

The Company's principal business activities are real estate brokerage and real estate trading. Accordingly, no segment information by business line is presented.

4. Fair Value of Financial Assets and Liabilities

Fair Value of Financial Assets and Liabilities	Giá trị số sách				Unit: VND
	Ending balance		Beginning balance		
	Cost	Provision	Cost	Provision	
Financial Assets					
Cash and cash equivalents	1.014.976.526	-	1.695.151.186	-	
Trade receivables	5.251.008.263	(4.461.436.706)	4.740.763.747	(4.461.436.706)	
Other receivables	7.946.150.135	(1.500.000.000)	7.804.879.329	(1.500.000.000)	
Total	14.212.134.924	(5.961.436.706)	14.240.794.262	(5.961.436.706)	
Financial Liabilities					
Trade and other payables					
Accrued expenses					
Total					

Company has not determined the fair value of financial assets and financial liabilities as at the end of the financial year due No. 210/2009/TT-BTC circular issued by the Ministry of Finance dated 06 November 2009 as well as the current regulations do not provide specific guidance on determining the fair value of financial assets and financial liabilities. Circular No. 210/2009/TT-BTC requirements applicable Financial Reporting Standards International presentation of financial statements and disclosures for financial instruments but not provide guidance for the equivalent assessment and recognition of financial instruments, including the application of fair value in line with the international financial reporting standards.

MGROUP GROUP CORPORATIONAddress: 19th Floor, Indochina Park Tower, No.4 Nguyen Dinh Chieu, Tan Dinh Ward, Ho Chi Minh City**FINANCIAL STATEMENTS****Notes to the consolidated financial statements (cont.)****5. Collaterals**

At the end of the year, the Company had no collateral pledged to other entities and the Company also did not hold any collateral of other entities.

6. Credit risk

Credit risk is the risk that a counterparty will not meet its obligations under a financial instrument or customer contract, 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 deposits with banks and other financial instruments.

Trade receivables

The Company's management of customer credit risk is based on its policies, procedures and controls relating to customer credit risk management. Outstanding trade receivables are monitored on an ongoing basis. An assessment of the need for impairment is performed at the reporting date on an individual customer basis for significant customers. Based on this assessment, the Company is not exposed to any significant concentration of credit risk.

Bank deposits

The majority of the Company's bank deposits are held at large, reputable banks in Vietnam. The Company considers the concentration of credit risk in bank deposits to be low.

7. Liquidity risk

Liquidity risk is the risk that the company will have difficulties in paying its financial liabilities. The company's liquidity risks mainly arise from the differences in maturity dates of financial assets and financial liabilities.

The company manages the liquidity risks by maintaining an appropriate amount of cash and cash equivalent that the sufficient as judged by the Directors to meet the company's operation demands in order to minimize the effects of the changes in cash flows to the company.

The terms of payment of financial liabilities are based on the payments supposed to make according to the contracts. Details are as follows:

	Under 1 year	From 01 year to 05 year	Total
Ending balance	2.291.834.216	7.440.000.000	9.731.834.216
Trade payables	1.153.699.715	-	1.153.699.715
Other payables	1.138.134.501	7.440.000.000	8.578.134.501
Accrued expenses	-	-	-
Beginning balance	4.791.568.512	7.440.000.000	12.231.568.512
Trade payables	2.199.804.828	-	2.199.804.828
Other payables	2.441.763.684	7.440.000.000	9.881.763.684
Accrued expenses	150.000.000	-	150.000.000

The Company believes that the concentration of risk with respect to debt repayment is low. The Company is able to repay its debts when they fall due from cash flows from operations and proceeds from maturing financial assets.

8. Market risks

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk includes three types: foreign currency risk, interest rate risk and other price risk.

MGROUP GROUP CORPORATION

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

FINANCIAL STATEMENTS

Notes to the consolidated financial statements (cont.)

Foreign currency risk:

Currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates.

The Company manages foreign currency risk by considering current and expected markets when planning for future transactions in foreign currencies. The Company monitors risks to its financial assets and 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 Company's exposure to market interest rate risks relates primarily to short-term deposits and loans.

The Company manages interest rate risk by closely monitoring relevant market conditions to determine appropriate interest rate policies that are conducive to the Company's risk management purposes.

The Company does not perform a sensitivity analysis for interest rates because the risk of changes in interest rates at the reporting date is insignificant or the financial liabilities have fixed interest rates.

Other price risks

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices other than changes in interest rates and foreign exchange rates.

The shares held by the Company may be affected by risks regarding the future value of the investment shares. The Company manages share price risk by setting investment limits and diversifying its investment portfolio.

9. Comparative figures

The comparative figures are based on the audited consolidated financial statements for the financial year ended 31 December 2025 and the reviewed consolidated financial statements for the accounting period from 1 January 2025 to 30 June 2025.

10. Information on continuous operation

During the year, no activities or events have arisen that have a significant impact on the Company's ability to continue as a going concern. Therefore, the Company's separate financial statements are prepared on the assumption that the Company will continue to operate.

Preparer



Hoang Thi Xuan

Ho Chi Minh City, August 12th, 2026

Chief Accountant



Hoang Thi Xuan

General Director



Mai Duc Hoan