

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 information on the separately audited and consolidated financial statements (FS) in 2025 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 audited financial statements for 2025 of MGROUP Group Corporation:
 - ☐ Separate financial statements (TCNY does not have subsidiaries and superior accounting units have affiliated units);
 - ☒ Consolidated financial statements (TCNY has subsidiaries);
 - ☐ General financial statements (TCNY 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 on the financial statements (for the audited financial statements in 2024):
 - ☐ Yes ☐ No
 - Written explanation in case of accumulation:
 - ☐ Yes ☐ No
 - + Profit after tax in the reporting period has a difference of 5% or more between before and after audit, turning from loss to profit or vice versa (for audited financial statements in 2024):
 - ☐ 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

This information is published on the company information disclosure website at info.mgroup.vn on March 20, 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 audited financial statements for 2025;
- Explanation of business fluctuations in separate and consolidated reports in 2025.

REPRESENTATIVE OF THE ORGANIZATION

Legal Representative/ Authorized person to disclose information

(Signed, state full name, position, seal)



MAI NAM CHUONG

**MGROUP GROUP
CORPORATION**

No: 04/2026/CV-MGROUP

Ref: Explanation of business fluctuations in
the consolidated report in 2025.

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom – Happiness

Ho Chi Minh City, March 20, 2026

Dear: State Securities Commission;

Hanoi Stock Exchange.

MGROUP Group Corporation operates under the Business Registration Certificate No. 0312267721 issued by the Department of Planning and Investment of Ho Chi Minh City.

Pursuant to Circular No. 96/2020/TT-BTC dated November 16th, 2020 guiding information disclosure on the stock market.

We would like to explain the business fluctuations on the consolidated financial statements in 2025 compared to the consolidated financial statements in 2024 (loss):

No.	Target	2025	2024	Difference	Proportion
01	Revenue	9.903.141.434	1.875.818.093	8.027.323.341	81%
02	Gross profit	7.098.662.982	54.545.455	2.749.932.997	98%
03	Financing Costs	9.231.809.742	0	9.231.809.742	100%
04	Business management costs	14.177.569.033	16.780.940.858	-2.603.371.825	-18%
05	Other Profits	4.560.384.978	-909.276.574	5.469.661.552	120%
06	Profit after tax	- 16.446.031.519	-17.631.725.411	1.185.693.892	7%

Profit after tax on the consolidated financial statements in 2025 is a loss (16,446,031,519) of VND, less than a loss of 7% in 2024 due to the growth of revenue in the year compared to 2024 by 81%. Other profits in 2025 will also increase by 120% more than 2024, specifically increasing by VND 5,469,661,552. However, due to the impact of high financial costs in 2025, which increased by 100% over the same period of VND 9,231,809,742, although revenue and other profits increased, the profit after tax of 2025 was still at a loss.

Revenue has grown but financial costs are too high 9,231,809,742 is the cause of business losses in 2025.

Above are the explanations of MGROUP Group Corporation on business fluctuations on the consolidated financial statements in 2025.

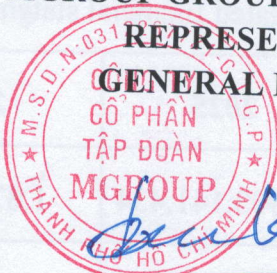
Best regards!

Recipients

- As above;
- Archive office./.

MGROUP GROUP CORPORATION

**REPRESENTATIVE
GENERAL DIRECTOR**



MAI DUC HOAN