

INVESTOR NEWSLETTER

Q4. 2024

**UNLOCKING POTENTIAL,
ADVANCING GROWTH**



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HIGHLIGHTS

Q4/2024

GROUP HIGHLIGHTS

F.I.T GROUP OGSM 2025 CONFERENCE: OPTIMIZING RESOURCES TO DRIVE BUSINESS BREAKTHROUGHS



From October 22 to October 29, 2024, F.I.T Group successfully held the OGSM 2025 Conference with the participation of the Chairman of the BOD, the entire leadership team, the Board of General Directors of subsidiaries, and department directors. The event served as a platform to review the performance of the first nine months of 2024 and outline the OGSM action strategy for 2025, with the goal of propelling the Group to new heights.

At the conference, Chairman Nguyen Van Sang once again analyzed and emphasized the core values and the power of OGSM, as well as the methodology for integrating OGSM into the Group's current business strategies and orientations.

Introduced at F.I.T Group in 2010 and implemented at subsidiaries since 2016, OGSM has become a distinctive feature of the leadership's management philosophy, enabling F.I.T Group to achieve breakthrough development. In both current and future strategic planning, OGSM continues to play a vital role in aligning and guiding F.I.T Group

and its subsidiaries toward ambitious, transformative goals, aiming to elevate the Group to a new level

Through the OGSM Conference, the Group's leadership, together with the Board of General Directors of subsidiaries and department directors, jointly reviewed and assessed the specific performance of each company and department during the first nine months of 2024. This served as a basis for making timely and appropriate adjustments to the 2025 action plan.





GROUP HIGHLIGHTS

" The OGSM Conference allowed us to take a comprehensive look at 2024 — what we have achieved and what we have not — so we can draw lessons and make necessary adjustments for the 2025 plan. It was also an opportunity for us to once again absorb and deepen our understanding of the OGSM language — the distinctive hallmark that has enabled F.I.T Group to grow so remarkably," shared Mr. Le Viet Cuong, Head of Accounting.

Accordingly, to ensure that F.I.T Group adapts to market changes, soars to new heights, and achieves sustainable growth, the Conference approved the 2025 Objective: Optimizing Resources to Drive Business Breakthroughs.

In 2025, the global economy is forecast to see a slight improvement compared to 2024, presenting new opportunities as well as significant challenges. With unity and collective effort across the Group and its subsidiaries, F.I.T Group enters 2025 with a spirit of readiness to navigate challenges and rise higher. This is not only a year of growth but also a pivotal milestone that lays the foundation for sustainable and breakthrough development in the years ahead. Through continuous efforts, F.I.T Group reaffirms its position in the market and moves steadily toward its vision of becoming a prosperous, diversified corporation—one that leads the way in delivering differentiated, high-end products and services that set trends and shape the future.



F.I.T GROUP PROUDLY HONORED WITH "TOP 10 OUTSTANDING VIETNAMESE BRANDS 2024" AWARD



On December 22, 2024, F.I.T Group Joint Stock Company was honored to receive the prestigious award "Top 10 Outstanding Vietnamese Brands 2024." This program is the largest annual event organized by Business & Trade Magazine, initiated and continuously maintained for over a decade.

The program aims to recognize sustainable brands that have made positive contributions to the economy and society, demonstrated effectiveness in improving product quality, and helped strengthen consumer trust while affirming the value of Vietnamese brands nationwide. It also highlights the readiness of Vietnamese brands to integrate into the international market.

As one of Vietnam's leading multi-industry economic groups, F.I.T Group proudly stood out among thousands of nominations, successfully passing a transparent screening and evaluation process by the organizing committee to earn its place on the prestigious "Top 10 Leading Vietnamese Brands 2024" list.

The award adds yet another proud milestone to the accomplishments of F.I.T Group's more than 3,000 employees. It is a well-deserved recognition of the Group's relentless efforts over the past 17 years and serves as a powerful motivation for the Group to confidently reach greater heights,



GROUP HIGHLIGHTS

expand its brand presence, and contribute even more to the country's sustainable development.

Speaking at the event, Ms. Nguyen Le Trang – Director of the Ho Chi Minh City Branch – shared: “The Top 10 Outstanding Vietnamese Brands 2024 award once again affirms the trust of customers, partners, and investors in our company. It reinforces the position and reputation of F.I.T Group in Vietnam. This recognition brings us great pride and joy, while also fueling our determination to continue fulfilling our mission of enhancing quality of life through exceptional products and services.”

With 17 years of growth and development, F.I.T Group is now seen as a model of a prosperous Vietnamese multi-industry corporation, distinguished by its outstanding production and business capabilities. The Group is firmly committed to sustainable development goals and actively contributes to community initiatives.

The Group currently operates primarily in the following sectors: Pharmaceuticals; FMCG (including Mineral Water and Personal Care Products); Real Estate; and Agriculture. F.I.T Group now owns dozens of subsidiaries nationwide, employing more than 3,000 staff. Its products and

services are distributed and well-received by both domestic and international consumers.

Thanks to its consistent efforts and remarkable achievements, F.I.T Group has been continuously honored by prestigious domestic and international organizations across various distinguished categories, including: Top 10 Outstanding Asian Enterprises, Outstanding M&A Strategy Enterprise for the 2009–2023 period, Top 3 Fastest Growing Private Enterprises in Vietnam in 2017, Vietnam Golden Star Award 2015, among other

Beyond these accolades, F.I.T Group has further solidified its position through steady business growth, expansion in scale, and ongoing improvements in product and service quality. The Group remains at the forefront of adopting modern technologies, optimizing operational processes, and building a strong, multi-sector ecosystem. With a long-term vision and a sustainable development strategy, F.I.T Group continues to enhance its brand value, contributing to the elevation of Vietnamese enterprises on the regional and global economic ma.





SUBSIDIARIES HIGHLIGHTS

VIKODA AND SPA SKY SIGN STRATEGIC PARTNERSHIP: A NEW STEP FORWARD IN CARBONATED BEVERAGE TECHNOLOGY

On November 2, 2024, at the headquarters of Khanh Hoa Mineral Water Joint Stock Company (Vikoda), a strategic partnership signing ceremony between Vikoda and Spa Sky took place. The event was attended by senior representatives from both parties, along with industry experts in the beverage sector and special guests. The collaboration between Vikoda and Spa Sky is more than a business agreement—it is a testament to mutual trust and a long-term commitment to sustainable partnership. Both brands are united in their mission to deliver premium, safe, and innovative products to Vietnamese consumers.

The signing ceremony marked a milestone in the transfer of modern technology from Spa Sky to Vikoda for the production of a unique line of carbonated beverages. This partnership enables Vikoda to process and manufacture Spa Sky's carbonated drinks to international quality standards, from technological processes to distinctive flavors—ensuring products that are not only safe and nutritious, but also delight consumers with their refreshing and delicious taste.

With advanced technology and a modern



production line, Vikoda will play a key role in delivering Spa Sky's carbonated beverages—infused with Spa Sky 53 essence and coenzyme Q10—to consumers with the highest quality standards. This partnership marks a new direction and creates opportunities for both brands to tap into and expand the carbonated beverage market in Vietnam, meeting the increasingly diverse demands of consumers. Moreover, the collaboration allows Spa Sky and Vikoda to leverage their brand strengths and develop products aligned with emerging consumer trends—focusing on healthy, high-quality products that promote well-being.

Vikoda extends its sincere thanks to Spa Sky for placing its trust in Vikoda as a strategic partner. A Vikoda representative shared: "Spa Sky's trust is a great motivation for us to continue improving product quality and consumer experience. We are committed to delivering the best possible value, meeting the expectations of our customers and the Vietnamese market."

With a vision to become a leading company in providing superior health care products and services—a place that attracts top talent and earns society's recognition—Vikoda, following this promising initial collaboration with Spa Sky, will continue to process and produce high-quality beverages using modern technology. This effort aims to bring Vietnamese consumers the opportunity to enjoy innovative, health-promoting products that deliver a refreshing and enjoyable experience.



SUBSIDIARIES HIGHLIGHTS

VIKODA & DANH THANH LAUNCH LIVELY TIKTOK LIVESTREAM SERIES FEATURING BEAUTY QUEENS



On October 22, 2024, Vikoda and Danh Thanh kicked off a livestream series on TikTok featuring top beauty queens, starting with a special broadcast titled “Mega Cosmo Live: Duong Deal Vo Cuc,” hosted by Miss Cosmo – Miss Universe Vietnam 2022, Ngoc Chau. The livestream attracted a large audience and high engagement, providing viewers with valuable product information along with exclusive promotions from the two brands under Khanh Hoa Mineral Water Joint Stock Company.

Catering to modern consumer trends, the natural alkaline mineral water brand Vikoda and Danh Thanh carbonated mineral water joined forces with renowned and influential beauty queens. For the launch of this livestream series, Vikoda and Danh Thanh selected Cosmo Live with the theme “Mega Cosmo Live: Duong Deal Vo Cuc,” in collaboration with Miss Universe Vietnam 2022 – Nguyen Thi Ngoc Chau, to introduce their premium product lines with exclusive offers to a wide range of consumer.

The livestream session by Vikoda and Danh Thanh on October 22, 2024, peaked at 2.1K views and garnered over 600K likes from audiences nationwide. With the professional hosting of Miss Cosmo Ngoc Chau, viewers had the opportunity to explore in-depth information about Vikoda and Danh Thanh’s natural alkaline mineral water product lines, while also receiving valuable tips on holistic health care.

Notably, the livestream featured a range of exciting giveaways and unprecedented special deals from Khanh Hoa Mineral Water Joint Stock Company, including free shipping vouchers and discounts of up to 15% on all products. Customers who made purchases during the livestream were rewarded with unique health-themed gifts: buy 1 case of Vikoda 350ml/500ml and receive a limited-edition Tet 2025 lucky money envelope; buy 2 cases and get a diamond glass worth 200,000 VND; buy 5 cases and receive a thermal bottle worth 400,000 VND—along with many other attractive gifts.

With a vision to become a leading company in providing superior health care products and services, and a place that gathers talent and earns societal recognition, Vikoda and Danh Thanh will continue to feature their products in future livestreams alongside beautiful Vietnamese beauty queens. These events will offer even more exciting programs, aiming to bring maximum value to consumers while promoting and inspiring a healthy, science-based lifestyle within the community.





SUBSIDIARIES HIGHLIGHTS

VIKODA CONCLUDES ITS 2024 “NURTURING LIFE SOURCE” JOURNEY IN THAI BINH



On December 25, 2024, Vikoda had the honor of accompanying the Vietnam Nutrition Association and the Vietnam Military-Civilian Medical Association in organizing a nutrition conference themed: “Nutrition and Public Health 2024” at Thai Binh University of Medicine and Pharmacy. Through the event, Vikoda delivered a powerful message about maintaining internal wellness with its 100% natural alkaline mineral water product—Vikoda Original.

Khanh Hoa Mineral Water Joint Stock Company, the producer of Vikoda natural alkaline mineral water, served as the diamond sponsor and strategic partner of the National Scientific Conference on Nutrition—one of the most prestigious events in the field of healthcare and nutrition. After a series of successful health science conferences, Vikoda concluded its 2024 “Nurturing Life Source” journey with this nutrition conference held at Thai Binh University of Medicine and Pharmacy, organized by the Vietnam Nutrition Association and the Vietnam Military-Civilian Medical Association.

The event welcomed over 350 delegates, including leading professors, doctors, medical and nutrition experts from northern provinces of Vietnam such as Thai Binh, Hanoi, and Nam Dinh,...

Speaking at the conference, Prof. Dr. Pham Ngoc

Khai, President of the Vietnam Nutrition Association, emphasized that today, nutritional security goes beyond merely providing the body with balanced and timely nutrients. It also involves supplementing with natural bioactive compounds. Supporting this viewpoint, nutrition experts highlighted that one of the simplest ways to assist the body in absorbing nutrients is to drink plenty of water. Among available options, alkaline mineral water—with its naturally occurring minerals and globally recognized health benefits—is increasingly trusted by consumers.

Notably, Vikoda natural alkaline mineral water has earned the trust of a wide range of customers, celebrities, and high praise from health professionals for its effective health-supporting benefits. With five key health properties verified through strict evaluation, Vikoda proudly affirms its leading position in the “healthy water” category.

According to Ms. Nguyen Thi Nga, General Director of Khanh Hoa Mineral Water Joint Stock Company, natural alkaline mineral water has shown supportive effects for conditions such as gastric acid hypersecretion, gastric ulcers, gastroesophageal reflux disease (GERD), indigestion, and colitis. This type of water is also beneficial for improving sleep, aiding recovery after intense physical activity, enhancing bone density in postmenopausal women with osteoporosis, reducing blood viscosity, and promoting cellular-level detoxification.

Vikoda remains committed to becoming a leading company in providing superior health care products and services—a place that attracts talent and earns widespread social recognition. With broad acknowledgment from trusted sources, Vikoda will continue its journey alongside national scientific nutrition conferences in 2025 as planned, delivering valuable and accurate knowledge about alkaline mineral water, while also promoting healthy hydration habits and encouraging natural self-care within the community.



SUBSIDIARIES HIGHLIGHTS

CỬU LONG PHARMACEUTICAL ACTIVELY PARTICIPATES IN ACTIVITIES OF THE VIETNAM PHARMACEUTICAL ENTERPRISES ASSOCIATION



On December 19, 2024, Cuu Long Pharmaceutical Joint Stock Company (DCL) continued its sponsorship and co-organization of the 2024 Annual Scientific Conference at Vinh Long General Hospital. This event marked a significant milestone in DCL's journey to fulfill its commitment to community-oriented initiatives.

This year's conference attracted 35 scientific reports and research projects across various fields such as cardiology, internal medicine, endocrinology, respiratory medicine, neurosurgery, nursing, and obstetrics.

Among them, key research topics from Vinh Long General Hospital were highly regarded for their relevance and urgency to clinical practice. These included: improving treatment effectiveness for ectopic pregnancies through three successful emergency cases of ruptured abdominal pregnancies—an extremely rare occurrence handled by the hospital's Obstetrics Department; and the application of the Edmonton Frailty Scale to assess frailty in elderly inpatients with chronic

heart failure.

With a mission to connect and improve community life through optimal health solutions, DCL consistently prioritizes and invests in scientific research and applied technologies in public health care. Over the years, DCL has continuously improved product quality and introduced a wide range of health-supporting and protective products to the market, meeting the rigorous demands of both consumers and partners.

At the 2024 Annual Scientific Conference, DCL aimed to showcase its brand and product portfolio, while enhancing brand credibility and visibility among healthcare professionals, partners, and customers. In addition to its signature pharmaceutical products, DCL's booth this year featured a variety of self-manufactured medical devices, such as syringes and IV sets—offered in diverse designs, high quality, and at reasonable prices.

With a vision of sustainable development and a desire to harmonize corporate and social interests, DCL has remained steadfast in its commitment to the community over the past 48 years by actively supporting meaningful social initiatives. The company has taken part in various impactful programs such as donating medications to hospitals for COVID-19 treatment during the pandemic; providing relief packages to flood-affected communities in Central Vietnam; and donating a Real-Time PCR automated testing system to Vinh Long City Medical Center to enhance the city's testing capacity. Looking ahead, DCL plans to continue sponsoring numerous social initiatives, joining hands to improve and elevate the quality of life for the community—realizing its vision of becoming the most highly regarded pharmaceutical company in Vietnam by patients, partners, and employees through innovative, accessible, and high-quality products and services.



SUBSIDIARIES HIGHLIGHTS

WESTFOOD LAUNCHES FRUIT MOJI – A PROCESSED FRUIT & VEGETABLE BRAND BRINGING FRESH FLAVORS FROM NATURE



Leveraging its strengths in abundant raw material sources and modern production technology, Western Food Processing Export Joint Stock Company – Westfood – has officially launched its fresh and processed fruit and vegetable brand, Fruit Moji. The brand stands out for its exceptional quality and eye-catching packaging. Fruit Moji promises to deliver fresh, natural flavors to family meals not only in Vietnam but also around the world.

From the fertile lands of the Mekong Delta, Western Food Processing Export Joint Stock Company – Westfood – has launched the Fruit Moji brand with a mission to bring the natural flavors and signature produce of Vietnam to households around the world. Fruit Moji products are the result of rich soil, abundant sunshine, and the hard work of local farmers. More than just a fresh fruit and vegetable brand, Fruit Moji also offers ready-to-eat products that ensure convenience, high quality, and authentic flavor.

Fruit Moji stands out with several distinctive advantages. Its products are made from 100% fresh fruits and vegetables, harvested from the Mekong Delta—an area renowned for its fertile land and favorable climate. Rich in natural vitamins and minerals, Fruit Moji products are a great source of daily nutrition, helping consumers easily supplement essential nutrients for better health. Proudly meeting international export standards such as FDA, IFS, and BSCI, Fruit Moji ensures quality and food safety, ready to meet the demands of even the most discerning global markets. The brand currently offers two main product lines: Canned Fruits and Vegetables & Frozen Fruits and Vegetables. To preserve freshness and maintain natural flavors, Fruit Moji’s food engineers have invested in advanced processing technology and modern machinery. Its strict, closed-loop production process not only preserves full nutritional value but also supports environmental protection through sustainable manufacturing methods.

Fruit Moji aims to enhance convenience and quality of life for consumers. Its products can be enjoyed directly or easily combined with other ingredients to create a variety of delicious dishes. In particular, they are an ideal choice for busy families, offering nutritious and convenient meals without the need for lengthy preparation.

As a representative of Vietnamese flavors, backed by strong production and export experience, a modern large-scale factory, and abundant raw material sources, the Fruit Moji brand—and Westfood as a whole—not only delivers high-quality fresh and processed fruits and vegetables, but also stands as a symbol of the ambition to reach global markets. With this spirit, Fruit Moji is helping bring Vietnamese agricultural products closer to consumers around the world.



SUBSIDIARIES HIGHLIGHTS

“GOING GREEN” WITH THE TERO BIOLOGICAL PRODUCT LINE FROM FIT COSMETICS

Using eco-friendly and “green” products has become a growing trend among today’s consumers. Embracing this shift, FIT Cosmetics has developed and launched the Tero biological product line, applying advanced enzyme technology.

Cleaning products used in daily life have become indispensable. However, most of these products contain synthetic chemicals that can pollute the environment and pose health risks with long-term use. As a pioneer in the green living movement, FIT Cosmetics introduced the Tero biological line—including floor cleaner, laundry detergent, dishwashing liquid, and household cleaning solutions—using enzyme technology capable of breaking down organic matter. This enables effective removal of dirt, grease, bacteria, and other impurities while minimizing negative impacts on both human health and the environment.

The enzymes used in the Tero biological product line not only effectively eliminate stubborn stains but are also non-irritating to the skin, do not produce harmful residues after use, and do not pollute water sources—thereby helping to minimize environmental impact. Thanks to these outstanding advantages, the Tero biological line has gained the trust of many consumers and has become a preferred choice for families looking to protect the sensitive skin of young children and the elderly.

As a company specializing in well-researched, practical household products, FIT Cosmetics, in collaboration with Today Cosmetics Joint Stock Company, has focused heavily on research and development. The companies have brought to market formulas proven effective through scientific reports and clinical studies, with the aim of delivering truly high-quality personal and household care products—fulfilling their mission of “Enhancing quality of life through superior, safe, and environmentally friendly products and services”.





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MARKET INSIGHTS
Q4/2024

MARKET INSIGHTS

GLOBAL ECONOMIC OVERVIEW

GLOBAL ECONOMIC OVERVIEW – Q4/2024

In 2024, the global situation remained complex and unpredictable, with numerous risks and uncertainties. Military conflicts continued to escalate, strategic competition among major powers intensified, and many countries implemented stronger trade protectionist policies. Public debt and budget deficits increased, several major economies experienced downturns, and localized disruptions in global supply chains impacted peace, stability, and global economic growth. In addition, natural disasters and extreme weather events severely affected the livelihoods of populations and the socio-economic development of many nations. Nevertheless, the global economy began to stabilize as global goods trade showed signs of recovery, inflationary pressures eased, financial market conditions became more accommodative, and labor markets rebounded positively. As of December 2024, most international

organizations maintained or raised their global economic growth forecasts by 0.1 to 0.3 percentage points compared to earlier projections, reaching 2.7% to 3.2%, which is on par with the growth rate of 2023.

Within the region, the Asian Development Bank (ADB) projected 2024 growth rates for several countries as follow: Singapore: 3.5% (up 0.9 percentage points from the September 2024 forecast); Malaysia: 5.0% (up 0.5 percentage points); Thailand: 2.6% (up 0.3 percentage points); Indonesia and the Philippines maintained growth projections at 5.0% and 6.0%, respectively. For Vietnam, ADB forecasted a 2024 growth rate of 6.4%, up 0.4 percentage points; The World Bank (WB) projected GDP growth of 6.1%, up 0.6 percentage points from its April 2024 forecast; The IMF also forecasted 6.1%, an increase of 0.3 percentage points compared to its April 2024 projectio.





DOMESTIC ECONOMIC OVERVIEW

VIETNAM'S ECONOMIC SITUATION – Q4/2024

GDP GROWTH RATE

Under the leadership of the Party; the support of the National Assembly; the proactive, flexible, decisive, and effective direction and management of the Government and the Prime Minister; the close coordination among ministries, sectors, and local authorities; and the solidarity, trust, and support of the people and the business community, Vietnam's socio-economic situation in 2024 continued to show a clear recovery trend. Growth gradually improved month by month and quarter by quarter; inflation remained below target; major economic balances were maintained; and results in many key areas met or exceeded planned targets—making Vietnam a bright spot for economic growth both regionally and globally.



Gross Domestic Product (GDP) in Q4/2024 was estimated to grow by 7.55% compared to the same period last year, marking the third-highest Q4 growth rate for the period 2011–2024, behind only Q4 of 2017 and 2018. The positive trend of each quarter outperforming the previous continued (Q1 grew by 5.98%, Q2 by 7.25%, Q3 by 7.43%). By sector: Agriculture, forestry, and fisheries grew by 2.99%, contributing 4.86% to the overall value-added growth; Industry and construction increased by 8.35%, contributing 44.03%; Services expanded by 8.21%, contributing 51.11%. In terms of GDP use in Q4/2024: Final consumption increased by 7.54% year-on-year; Gross capital formation rose by 7.98%; Exports of goods and services grew by 11.35%; Imports of goods and services increased by 13.49%,

■ MARKET INSIGHTS

BUSINESS TRENDS AMONG ENTERPRISES

Regarding business and production activities in Q4/2024 compared to Q3/2024, 77.3% of enterprises reported their operations were better or remained stable (28.6% reported improvement, and 48.7% reported stability); 22.7% stated business conditions were more difficult. Compared to Q3/2024, the proportion of enterprises assessing better conditions increased by 5.1 percentage points, those reporting stability rose by 0.4 percentage points, and those facing more difficulties decreased by 5.5 percentage points.

Policies aimed at stimulating domestic market

RETAIL SALES OF GOODS AND CONSUMER SERVICES

growth and boosting consumer demand in the final months of the year contributed positively to the growth of the services sector in 2024. Total retail sales of goods and revenue from consumer services in Q4/2024 rose by 9.3% compared to the same period last year. For the full year 2024, total retail sales of goods and consumer services increased by 9.0% year-on-year, meeting the target set in the Government's Resolution No. 01/NQ-CP.



BANKING, INSURANCE, AND STOCK MARKET ACTIVITIES

In 2024, the State Bank of Vietnam (SBV) implemented a proactive, flexible, timely, and effective monetary policy, contributing to the promotion of economic growth. The insurance market gradually recovered and developed in line with established orientations and objectives. The stock market remained stable, with the market capitalization of listed stocks increasing by 20.6% compared to the end of 2023.

DEVELOPMENT INVESTMENT

Total realized investment capital for the entire economy in 2024 at current prices was estimated at VND 3,692.1 trillion, up 7.5% compared to 2023. This increase, higher than the 6.6% growth recorded in the previous year, reflects a positive recovery in business and production activities. Foreign direct investment (FDI) disbursed in Vietnam in 2024 was estimated at USD 25.35 billion, up 9.4% year-on-year, reaching an all-time high.



MARKET INSIGHTS

EXPORT AND IMPORT OF GOODS AND SERVICES

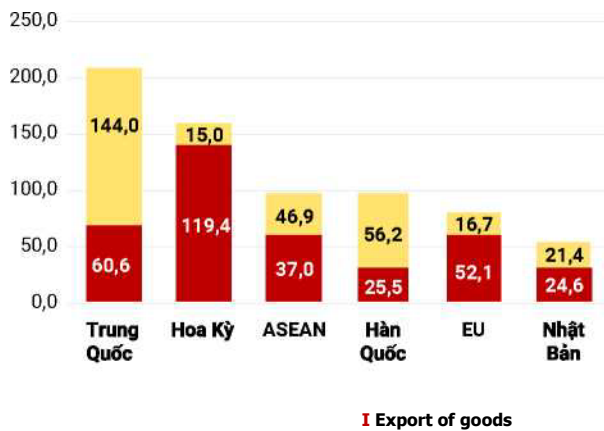
In December, the total import-export turnover of goods reached USD 70.53 billion, up 6.2% compared to the previous month and up 15.9% year-on-year. For the full year 2024, the total import-export turnover reached USD 786.29 billion, an increase of 15.4% over the previous year. Of this, exports rose by 14.3%, and imports increased by 16.7%. The trade balance of goods recorded a surplus of USD 24.77 billion.

In Q4/2024, export turnover reached USD 105.9

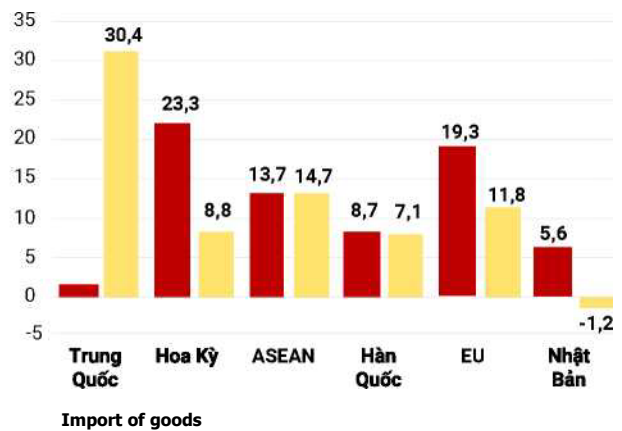
billion, up 11.5% compared to the same period last year but down 2.5% compared to Q3/2024.

For the whole of 2024, export turnover totaled USD 405.53 billion, up 14.3% year-on-year. Of this, the domestic economic sector contributed USD 114.59 billion, up 19.8%, accounting for 28.3% of total exports; and the foreign-invested sector (including crude oil) contributed USD 290.94 billion, up 12.3%, accounting for 71.7%.

Export-Import Turnover of Goods (USD Billion)



Growth Rate Compared to the Same Period Last Year (%)



Key Export and Import Markets in 2024



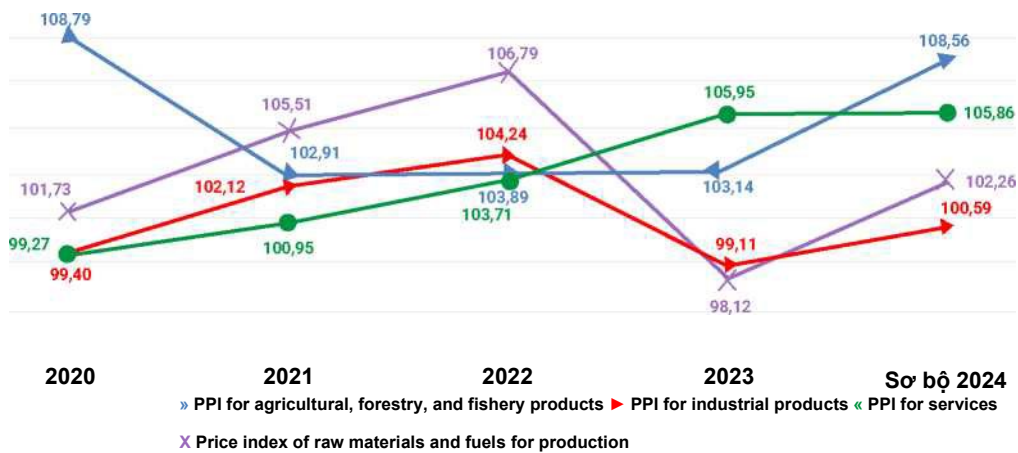


MARKET INSIGHTS

PRODUCER PRICE INDEX

In 2024, global commodity markets were heavily influenced by the complex developments in global political, economic, and social conditions. The escalating conflicts in Russia–Ukraine and the Middle East, intensified strategic competition among major powers, rising trade protectionism, and increasing trade barriers have further exacerbated the fragmentation of the global economy, leading to a mixed picture of global growth. Domestically, the production of goods and services maintained a stable upward trajectory,

ensuring the fulfillment of domestic consumption needs and supporting export activities. The producer price indices for agriculture, forestry and fisheries, industry, services, as well as the price indices of raw materials, fuels used in production, and export goods in Q4 and throughout 2024 all showed an upward trend compared to the same period last year. The only exception was the import price index, which declined in line with global market movement.



PPI and Raw Materials/Fuel Price Index Growth Compared to Previous Years (2020–2024) (%)

VIETNAM'S ECONOMIC OUTLOOK – Q1/2025

• 7 Bright Spots:

1. The Party and State are determined to drive institutional breakthroughs and lead a revolution in organizational and administrative streamlining. The National Assembly and Government are actively promoting institutional reform, making efforts to resolve bottlenecks in the economy, boost growth, and control inflation
2. All 15 out of 15 socio-economic development targets for 2024 were met or exceeded; each quarter saw stronger growth than the previous, and annual GDP growth surpassed both the plan and earlier forecast
3. Macroeconomic conditions remained fundamentally stable, with inflation well under control
4. Basic interest rates remained stable; credit growth was positive; exchange rates and non-performing loans increased within manageable levels

5. State budget revenue grew strongly, in line with the recovery momentum of production, consumption, and import–export activities
6. Business conditions improved across many sectors.
7. Foreign affairs and international integration efforts continued to advance

• 5 Key Risks and Challenges:

1. External risks and challenges remain present.
2. Traditional growth drivers are recovering but unevenly, still below pre-pandemic levels and lacking sustainability.
3. Enterprises continue to face many difficulties, although conditions have slightly eased.
4. The corporate bond market and real estate sector are recovering slowly and remain risk-prone
5. Wastefulness and inefficiency are still slow to be addressed



VIETNAM'S ECONOMIC OUTLOOK – Q1/2025

1. Base Scenario (60% probability):

Driven by the global recovery momentum and the continuation of Vietnam's strong growth in 2024; along with a firm commitment to institutional reform and a revolution in streamlining organizational structures, business and public confidence is expected to strengthen significantly. Both traditional and new growth drivers will be better utilized and more effectively harnessed. Macroeconomic stability will be maintained, major economic balances will be ensured, and Vietnam's economy is forecast to grow by approximately 8% in 2025.

2. Optimistic Scenario (20% probability):

GDP growth could reach 9–9.5% if global economic growth exceeds projections; Vietnam's export-

import commodity structure in Q1/2025 outperforms expectations; growth drivers are even more effectively leveraged; economic restructuring and strategic breakthroughs are accelerated; and competitiveness along with growth quality sees marked improvement.

3. Pessimistic Scenario (20% probability):

If external risks intensify and exert stronger negative impacts, such as slower-than-expected global economic growth, escalating geopolitical tensions, increasingly complex trade and technology wars, and unpredictable climate change developments—Vietnam's exports, investment, and consumption may be adversely affected. Meanwhile, strategic breakthroughs and growth drivers may not deliver the expected effectiveness or may only perform at levels comparable to 2024.



3

BUSINESS OPERATIONS
Q4/2024

BUSINESS PERFORMANCE Q4/2024

According to the Q4/2024 Financial Report published on January 23, 2025

IN THE PHARMACEUTICAL AND MEDICAL SUPPLIES SECTOR:

By the end of 2024, the total capital of Cuu Long Pharmaceutical Joint Stock Company (DCL) had increased by over 6% compared to the beginning of the year, reaching approximately VND 2,424 billion. Net revenue from sales of goods and services in Q4/2024 also showed positive growth, rising over 31% year-on-year and surpassing the VND 510 billion mark. This achievement was driven by the company's factories maintaining high standards in safety, quality, productivity, cost optimization, and strict regulatory compliance. At the same time, a series of measures were implemented to thoroughly address factors affecting product quality, ensuring 100% fulfillment of sales plans in a timely and complete manner. Notably, a key project—the Capsule 5 Factory, with a total investment of VND 232.5 billion—completed final inspection and officially commenced operations in Q4/2024.



NET REVENUE	TOTAL ASSETS
678 Billion VND	7,747 Billion VND



IN THE BEVERAGE BUSINESS SECTOR:

Khanh Hoa Mineral Water Joint Stock Company reported net revenue of over VND 54 billion in Q4/2024, up 22% compared to the same period in 2023. Profit before tax reached VND 1.3 billion, and profit after tax was VND 981 million, representing increases of over 157% and nearly 200%, respectively. Throughout 2024, Vikoda partnered with multiple strategic allies, opening up new growth opportunities. The company served as the diamond sponsor for a series of nutrition seminars organized by the Vietnam Nutrition Association, contributing to raising public awareness about the benefits of natural alkaline mineral water. In addition, the partnership agreement with Spa Sky marked a major step forward in technology transfer for carbonated beverage production and the expansion of the soft drink market in Vietnam. Notably, the collaboration with Nutrin Company (Guangzhou) and participation in the 2024 Khanh Hoa – China Business Networking Conference paved the way for Vikoda to export its high-quality products to the Chinese and international markets.

BUSINESS PERFORMANCE Q4/2024



IN THE PERSONAL CARE & COSMETICS SECTOR:



By the end of 2024, FIT Cosmetics Joint Stock Company recorded net revenue of nearly VND 49 billion, gross profit from sales and services exceeding VND 15 billion, and total assets surpassing VND 85 billion. Throughout the year, the personal care category continued to lead in revenue contribution at 54%, followed by home care (40%) and oral care (8%). In the final quarter of the year, the company's brands achieved positive results in both sales and communications thanks to strong performance on e-commerce platforms (Shopee, TikTok) and through affiliate marketing—particularly via self-produced or influencer-partnered livestreams with prominent KOLs/KOCs. In terms of R&D, the company focused on researching raw materials and packaging to optimize production costs. Several new products are set to launch soon, including Golden Life Care Bio Floor Cleaner and Oclean Lemongrass Floor Cleaner. Meanwhile, familiar products like Dr. Clean Hand Wash and Oclean Drain Cleaner are being enhanced to meet organic standards, ensuring environmental friendliness and consumer safety.

IN THE AGRICULTURE – FOOD SECTOR:

As of December 31, 2024, Western Food Processing Export Joint Stock Company (Westfood) reported remarkable growth in revenue and net profit compared to the previous year. Specifically, net revenue increased by approximately 46%, reaching over VND 412 billion; net profit from business activities hit VND 44 billion, up more than 340% year-on-year. With abundant raw material zones in the Mekong Delta and a modern factory system, Westfood successfully developed various high-quality plant varieties—most notably the King Pineapple. The Fruit Moji brand, developed by Westfood, maintained stable domestic sales while the company expanded exports to promising markets such as Japan and China. A major milestone is the upcoming operation of Westfood's Hau Giang Factory in Q1/2025. With a total investment of VND 666 billion and a capacity of 30,000 tons per year, the new facility is expected to further solidify Westfood's position among the Top 5 leading fruit and vegetable processing and export enterprises in Vietnam.



2025 TARGETS



IN THE PHARMACEUTICAL SECTOR:

DCL enters 2025 with clearly defined goals across each production and business segment. For the capsule segment, the company aims to increase market share by 20%, achieve VND 480 billion in revenue and VND 52 billion in pre-tax profit, while ensuring full operation of four FDA-standard capsule production lines. In the pharmaceutical sector, DCL targets revenue of VND 1,026 billion and pre-tax profit of VND 54.4 billion. For the medical device segment, the company plans to fully utilize factory capacity, regain 100% market share in the ETC channel, with projected sales reaching VND 150 billion and pre-tax profit exceeding VND 7.5 billion. Notably, the Benovas Medical Device Factory is scheduled to begin operations in Q1/2025 and obtain ISO 13485 certification. To achieve these targets, DCL is focused on product diversification, production cost optimization, strict operational oversight, and the development of a highly professional and disciplined working environment.



IN THE BEVERAGE BUSINESS SECTOR:

After 35 years of development, Khanh Hoa Mineral Water Joint Stock Company has made a strong impression with its remarkable anniversary event, attracting the attention of partners, customers, and media alike. Looking ahead to 2025, Vikoda has set ambitious goals. The company will continue its strategic partnership with the Vietnam Nutrition Association to spread health knowledge and raise public awareness about 100% natural alkaline mineral water. Vikoda plans to develop new products from premium mineral water sources, expand its GT, MT, and KA distribution channels, and further strengthen livestreaming and online PR sales efforts. The company aims to achieve VND 568 billion in revenue with a 10% pre-tax profit margin. To meet these goals, Vikoda will optimize factory capacity, ensure export-quality standards, and improve operational efficiency. A detailed KPI system will help the workforce execute targets with strict discipline. Beyond business, Vikoda also prioritizes building a strong corporate culture and a professional working environment, in alignment with its commitment: "A place where talent is gathered and honored by society."

Q4/2024 AND 2025 TARGETS



IN THE PERSONAL CARE & COSMETICS SECTOR

Aiming to become one of the Top 5 Vietnamese cosmetics companies by 2030, with a revenue target of USD 50 million and pre-tax profit of USD 2 million, FIT Cosmetics is committed to achieving VND 124.56 billion in revenue and VND 9.1 billion in pre-tax profit in 2025. To realize this goal, the company will focus on developing its two core brands, Tero and Golden Life, while expanding its product portfolio in line with organic and environmentally friendly trends. FIT Cosmetics will also strengthen its distribution system across GT and MT channels, B2B segments (restaurant chains, schools, industrial zones), and boost livestream sales on TikTok and Shopee to reach potential customers. Alongside market expansion, the company is optimizing raw material costs, improving labor efficiency, and increasing factory productivity to be well-positioned to fulfill large orders in 202.

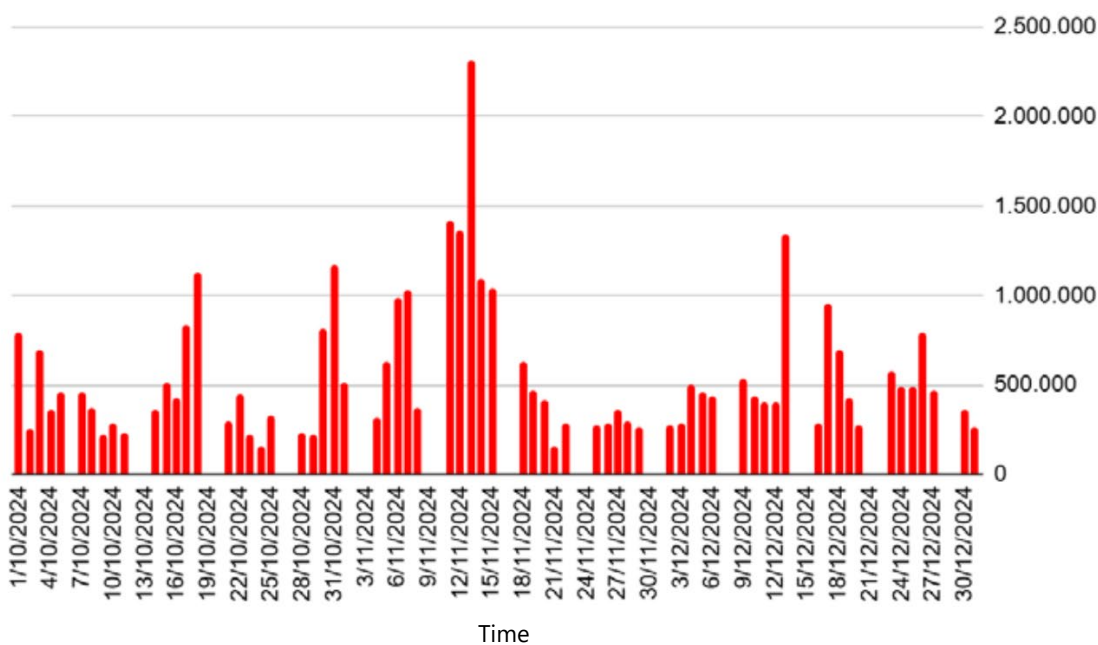


IN THE AGRICULTURE – FOOD SECTOR:

In 2024, Westfood fully leveraged its strategic location at the heart of the Mekong Delta fruit basket, capitalizing on clean raw materials, modern machinery, and processing systems that meet European standards. The company continuously increased investment in R&D and received active support from various government agencies. Notably, the Westfood Hau Giang Factory project is currently under close supervision and coordination by TSC to ensure on-schedule progress. At the same time, Westfood remains firmly committed to environmental and community protection through the strict implementation of labor safety and environmental hygiene standards. With a clear direction, the leadership is determined to drive sustainable growth for the company and elevate the value of Vietnamese agricultural products in the global market in the years to come.

STOCKS & ASSETS

Information and data compiled as of the close of the Q4/2024 trading session on December 31, 2024 (According to HOSE)



FIT Stock Trading Volume Chart – Q4/2024

HUMAN RESOURCE STRUCTURE



BOARD OF DIRECTORS



Mr. Nguyen Van Sang
Chairman of the BOD



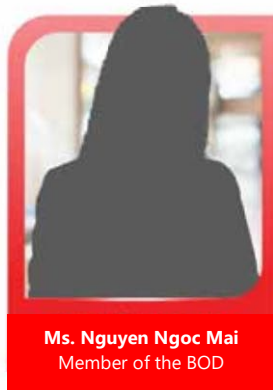
Ms. Nguyen Thi Minh Nguyet
Vice Chairwoman of the BOD



Ms. Vu Thi Minh Hoai
Member of the BOD cum
Standing Deputy General
Director



Mr. Nguyen Ninh Dung
Member of the BOD



Ms. Nguyen Ngoc Mai
Member of the BOD



Mr. Dinh Quoc Hung
Independent Member of
the BOD



Mr. Vu Anh Trong
Independent Member of
the BOD

BOARD OF GENERAL DIRECTORS



Mr. Nguyen Van Ban
General Director



Ms. Vu Thi Minh Hoai
Standing Deputy General
Director

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**INTERNAL ACTIVITIES
Q4/2024**

INTERNAL ACTIVITIES

Q4/2024:

HONORING ACHIEVEMENTS – READY TO BREAK THROUGH

The final months of the year are a time for F.I.T Group and its subsidiaries to reflect on their journey and honor the relentless efforts of all employees. This is not only a moment to recognize outstanding individuals and teams, but also a source of motivation for the entire system to enter the new year with enthusiasm and energy. Exciting contests with attractive prizes for top-performing sales teams, along with practical employee welfare programs such as regular health check-ups and career fairs, reflect F.I.T Group's genuine care for employee well-being.

In addition, community-focused activities—such as tree planting and water resource protection—continue to expand, spreading sustainable values. Each recognition milestone not only celebrates success but also sets the stage for F.I.T Group and its subsidiaries to confidently stride into the new year, ready to conquer all goals ahead.

F.I.T CHAMPION HONORS 8 CHAMPIONS – Q3/2024

On November 16, 2024, F.I.T Group successfully held the F.I.T Champion Q3/2024 event across Hanoi, Khanh Hoa, and Ho Chi Minh City, attracting the attention of hundreds of employees. Remarkably, all 8 champions hailed from Khanh Hoa Mineral Water Joint Stock Company (Vikoda). These outstanding individuals achieved sales surpassing 100%, with Mr. Nguyen Nhu Tang (Trade Representative) leading at 222%, followed by Mr. Le Hoang Minh (Sales Supervisor) at 174%, and Mr. Vo Huy Dinh (Sales Staff) at 121%. The

remaining champions achieved sales between 121% and 135%. Ms. Nguyen Thi Nga – CEO of F.I.T Group – expressed pride in Vikoda's sweep of the awards, affirming that every Vikoda employee fully embraces the OGSM language, laying the foundation for sustainable success. F.I.T Champion not only honors exceptional individuals but also fosters a spirit of competition and contributes to the Group's sustainable development strategy, with the goal of becoming a leading multi-sector enterprise.





INTERNAL ACTIVITIES

F.I.T GROUP SUCCESSFULLY ORGANIZES OGSM 2025 KICK-OFF “UNITING STRENGTH – CONNECTING SUCCESS”



On November 22, 2024, F.I.T Group held the OGSM Rollout 2025 Conference under the theme “Taking on the Tough Work” via six online hubs. Since its adoption in 2010, OGSM has served as a foundational strategy for F.I.T Group’s robust development, sustainable orientation, and enhanced production and business capabilities. In 2024, the Group achieved several key milestones: DCL expanded capsule production, invested in an EU-GMP pharmaceutical plant, and accelerated medical device development. Vikoda repositioned its brand, expanded its export market, and developed new products. The cosmetics and personal care sector continued to pursue eco-friendly and safe product trends. General Director Nguyen Van Ban reported that F.I.T Group achieved 75.36% of its OGSM 2024 goals and set the objective of optimizing resources for breakthroughs in 2025. The conference emphasized the spirit of readiness to face challenges, transform opportunities into success, and strive toward the vision of becoming a leading multi-sector corporation that contributes to improving quality of life.

CUU LONG PHARMACEUTICAL JOINS HANDS FOR EMPLOYEE HEALTH



From November 29 to December 2, 2024, Cuu Long Pharmaceutical organized annual health check-ups for over 800 employees, aiming to protect worker health, detect occupational diseases early, and implement timely interventions. The program featured participation from top medical professionals and institutions, delivering high-quality healthcare services. This year, the company expanded screenings for occupational health issues, including respiratory,



HOẠT ĐỘNG NỘI BỘ

musculoskeletal, visual, and auditory conditions related to the work environment. Cuu Long Pharmaceutical places employee health as a top priority, recognizing it as a vital factor in sustainable development. The initiative not only provides regular health assessments but also fosters a safe workplace and encourages employees to care for their well-being. With the success of this program, the company reaffirms its commitment to enhancing workplace quality and advancing toward its goal of becoming one of Vietnam's leading pharmaceutical enterprises.

VIKODA LAUNCHES TREE PLANTING CAMPAIGN TO PROTECT PRECIOUS WATER SOURCES

Khanh Hoa Mineral Water Joint Stock Company (Vikoda) has launched the campaign "VIKODA 35 YEARS: GREEN EARTH – CLEAN WATER – SUSTAINABLE FUTURE," marking 35 years of development and reaffirming its commitment to environmental protection. Vikoda has always regarded safeguarding water sources as a top responsibility. The natural alkaline mineral source at Danh Thanh, with a pH of 9.0, not only offers

significant health benefits but also symbolizes sustainable life. Rich in trace minerals, Vikoda helps balance electrolytes, support digestion, improve bone density, and promote cardiovascular health. Vikoda's campaign to plant trees in protection of precious water sources has received strong support from employees and partners. Activities such as planting trees around the Danh Thanh mine and environmental education programs are being implemented in unison to green the landscape and sustain the local ecosystem. Vikoda hopes this movement will spread widely, contributing to environmental preservation and reinforcing the company's position as a leading mineral water brand closely associated with consumer health and sustainable development.





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PERSPECTIVES
Q4/2024



Tối ưu
NGUỒN LỰC
ĐÓN ĐẦU TĂNG TRƯỞNG

Khách mời:

Ông NGUYỄN VĂN BẢN

Tổng giám đốc

Công ty CP Tập đoàn F.I.T

In 2024, the Group and its subsidiaries achieved numerous remarkable milestones across business sectors, steadily realizing the vision: To become a prosperous, multi-sector corporation offering differentiated, premium products and services that improve quality of life; and to be a place where talent is gathered and honored by society. Could you share more specifically about the Group’s and its subsidiaries’ notable highlights over the past year?

2024 was a defining year for F.I.T Group and its member companies as we made continuous breakthroughs and steadily realized our vision of becoming a prosperous, pioneering multi-sector corporation. Our achievements are not only reflected in growth metrics but also in the strengthening of F.I.T Group’s market position.

In the pharmaceutical and medical device sector, DCL completed and put into operation its Capsule 5 production line, increasing capacity to 9.6 billion

capsules per year. Simultaneously, the Benovas Factory was completed and is ready for operation, expanding production capabilities and enhancing service quality while diversifying the domestic medical product portfolio. The beverage sector also saw significant progress. Vikoda successfully exported its natural alkaline mineral water to China, signed a technology transfer agreement with Spa Sky, and actively participated in prestigious nutrition conferences—solidifying its path toward becoming the leading alkaline mineral water brand in Vietnam. In the cosmetics and personal care sector, we continued to lead the green consumption trend. FIT Cosmetics expanded e-commerce and B2C channels, while Today Cosmetics focused on developing sustainable and eco-friendly personal and household care products to meet growing consumer demand. In the agriculture – food sector, the Westfood Hau Giang Factory project, with a total investment of VND 666 billion, is scheduled to begin operations in Q1/2025, helping to firmly establish Westfood

PERSPECTIVES

among the Top 5 leading fruit and vegetable processing exporters in Vietnam.

Importantly, 2024 also marked a major leap in our Group-wide digital transformation. This system has optimized workflows, improved efficiency, shortened processing times, and created stronger links between member companies. As a result, F.I.T Group now operates more effectively and has built a unified ecosystem that drives sustainable and breakthrough growth. These accomplishments, together with a series of prestigious awards, stand as a testament to F.I.T Group's relentless efforts on our path of strong development. We believe that, with our solid foundation, F.I.T will continue to rise and generate greater value for customers, partners, and the community.

In your opinion, how have the achievements of 2024 created momentum for the Group to achieve its 2025 objectives: optimizing resources to drive business breakthroughs, and the broader 5-year roadmap (2023–2025) to become a multi-sector corporation with billion-dollar market capitalization and leading brands in essential goods?

The achievements in 2024 have indeed laid a critical foundation for F.I.T Group to move swiftly toward the goal of optimizing resources, creating business breakthroughs, and realizing our vision of becoming a multi-sector group with a billion-dollar market capitalization.

First, the expansion of production scale, investment in technology, and enhanced competitiveness have enabled us to build a solid foundation for sustainable growth. Our modern production systems and strategic projects implemented over the past year will significantly improve operational efficiency and meet increasing market demand.

Second, F.I.T Group has accelerated digital transformation in governance, allowing us to streamline operations, boost productivity, and strengthen connections across member companies. This has been a key factor in optimizing resources, simplifying organizational structures, enhancing management capabilities, and enabling faster, more effective decision-making.

Third, the development of high-quality human resources has continued to be a strategic focus, ensuring that our workforce possesses the capability and innovative mindset required to adapt to changing market dynamics. At the same time, financial resources have been effectively mobilized and allocated to key projects, enhancing competitiveness and enabling operational scale-up.

With these solid foundations in place, F.I.T Group is fully prepared to enter 2025 with the goal of making bold breakthroughs, enhancing brand value, and steadily realizing its vision of becoming a billion-dollar, multi-sector corporation with leading brands in the essential goods industry.

Based on the lessons learned in 2024, what challenges does the Group foresee, and what are the proposed solutions to address them?

Having gone through 2024 and stepping into a new year, F.I.T Group recognizes that the global economic and political landscape still carries many uncertainties, requiring businesses to adopt flexible strategies to adapt. However, with the positive signals from Vietnam's economy—particularly the recovery in trade and strong inflation control—we believe this is also the right time to seize opportunities and create breakthroughs.

One of the greatest foreseeable challenges after 2024 is the rapid advancement of technology and the evolving behavior of consumers. For businesses to maintain their competitive edge, accelerating



PERSPECTIVES

digital transformation is no longer optional—it is essential, not only for optimizing operations but also for delivering new value to customers.

In addition, training employees with a digital mindset and enhancing their technological skills will be critical to fully harnessing the potential of these shifts.

In response to these challenges, F.I.T Group has defined its strategy as “Prepared Resources – Breakthrough Momentum,” built on three core pillars: People, Finance, and Technology. We will continue investing in high-quality human resources and fostering an innovative, professional working environment.

At the same time, we will push forward with technology adoption and digitalization of management processes to increase operational efficiency. Financial resources will be mobilized and allocated effectively, with a focus on strategic projects that expand our market presence and enhance competitiveness.

With a long-term vision, F.I.T Group aims not only for sustainable growth but also to affirm its leadership position in key sectors—delivering exceptional value to customers, partners, and the community.

“Challenges may seem like barriers, but if leveraged properly, they become opportunities for us to make breakthrough strides into the future”

As 2024 drew to a close, what preparations did the Group make to enter 2025 with confidence and readiness to conquer any goals and challenges ahead?

Entering 2025, F.I.T Group has thoroughly prepared in terms of strategy, resources, and spirit—fully equipped to pursue ambitious goals and deliver breakthrough achievements.

We have restructured and optimized our governance system, intensified the application of technology to enhance operational efficiency, and ensured seamless coordination among member companies. Risk management and financial governance have also been a key focus, laying a solid foundation for sustainable growth.

Regarding production and business resources, F.I.T Group has planned for scale expansion and accelerated the progress of key projects such as the Benovas Medical Device Plant and the EU-GMP Pharmaceutical Factory, while also preparing the necessary resources to commercialize oncology treatment products. Subsidiaries have finalized their business plans and are ready to implement breakthrough growth strategies.

In branding and communications, we continue to invest in professional and creative campaigns to strengthen brand visibility and affirm our market position. At the same time, F.I.T Group maintains transparency in reporting and internal communications, fostering alignment and strong engagement among shareholders, partners, and all employees.

Most importantly, we have prepared a robust workforce through in-depth training programs, leadership succession development, and the recruitment of high-caliber talent. Corporate culture continues to be strengthened, creating

PERSPECTIVES

motivation for the entire team to unite toward bold objectives.

With well-planned strategies and thorough preparation, F.I.T Group enters 2025 with confidence, readiness, and determination—poised to make breakthrough strides on the path to becoming a billion-dollar multi-sector corporation with leading brands in essential goods.



In your opinion, what is the core factor that enabled the Group and its subsidiaries to achieve their 2024 goals, and what will continue driving growth and breakthrough results in 2025 and beyond?

Beyond the solid foundations of governance and a comprehensive development strategy, People—the most vital resource in the Group’s strategy—are the core factor that enabled F.I.T Group and its subsidiaries to achieve their 2024 goals and will continue to propel the Group forward into 2025 with even greater momentum.

As we enter 2025, F.I.T Group is placing a strong focus on enhancing the core competencies of its leadership team and building a solid foundation for sustainable development. We are rolling out a Code

of Conduct based on core values, accompanied by a strong internal communication campaign to promote corporate culture. Individuals who excel in embodying and promoting this culture will be honored as Cultural Ambassadors, helping to create a professional, cohesive, and purpose-driven working environment aligned with our shared vision.

At the same time, talent development and training remain a top priority for F.I.T Group. Intensive training programs are being implemented to enhance strategic thinking and leadership skills while equipping our management team with comprehensive knowledge in corporate governance. We are committed to ensuring that 100% of our managers meet over 90% of core competency standards, laying the foundation for a new generation of capable leaders ready to guide the Group into the future.

With a scientifically structured governance system, a strong cultural foundation, and a well-planned human resource development strategy, I firmly believe that F.I.T Group will not only meet its set goals but also exceed expectations—leaving a powerful mark on the path to achieving even greater milestones.



Thanks for watching

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<https://fitgroup.com.vn/quan-he-co-dong/>

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