

INVESTOR RELATIONS

Q IV.2025



*Firm Steps
Into Future*



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01

HIGHLIGHTS

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F.I.T GROUP SUCCESSFULLY HELD THE OGSM ROLL-OUT CONFERENCE 2026 UNDER THE THEME “CHALLENGING LIMITS.”

On December 26, 2025, F.I.T Group successfully held the Group-wide OGSM Roll-Out Conference 2026 under the theme “Challenging Limits,” continuing its long-standing tradition of annual strategic alignment events across the Group and its member companies.

This conference serves as a key initiative to deploy action plans and communicate strategic messages to all employees ahead of the new year. This year’s event was conducted in a virtual format across five locations, including Hanoi, Khanh Hoa, Ho Chi Minh City, Tay Ninh, and Vinh Long, with the participation of the Chairman of the Board, the Group’s Board of Management, the management teams of member companies, and all employees.

Through a series of presentations and discussions, participants gained a comprehensive understanding of the Group’s strategic roadmap for 2026, while also deepening their grasp of the OGSM framework to effectively apply it in their daily work.



The conference also reviewed the Group’s key achievements in 2025, despite a challenging operating environment. F.I.T Group remained steadfast in pursuing its strategic direction, continuously enhancing product quality, inaugurating new production facilities, and strengthening both governance and manufacturing capabilities—laying a solid foundation for future growth.

In the pharmaceutical and medical device segments, all manufacturing facilities recorded positive growth, while several strategic investment projects are currently underway. Meanwhile, the beverage and personal care businesses continued to reinforce their market positions, expand distribution networks, and move toward more sustainable consumption trends.

Speaking at the event, the CEO of F.I.T Group emphasized that challenges always come with opportunities, and what truly matters is the courage to embrace challenges and push beyond limits to achieve new breakthroughs. All employees across the Group expressed their commitment to working together and effectively implementing initiatives, contributing to the realization of the Group’s 2026 development goals and long-term vision of becoming a prosperous multi-industry corporation delivering differentiated, high-quality products and services.





F.I.T GROUP STANDS WITH KHANH HOA – SHARING CARE, OVERCOMING ADVERSITY TOGETHER

In November 2025, the Central region of Vietnam, particularly Khanh Hoa, suffered severe damage due to prolonged heavy rains and rising floodwaters. Many areas were deeply inundated, transportation was disrupted, and the lives of local residents were significantly affected. In response to the situation, F.I.T Group, together with its member companies, promptly launched a support program for affected communities as well as employees living and working in Khanh Hoa. The initiative mobilized strong participation from the Group's leadership and employees across the system, spreading the spirit of solidarity and compassion—a core cultural value of the Group. Through this program, F.I.T Group aims to provide practical support to help affected families stabilize their lives as soon as possible, while also demonstrating its long-term commitment to caring for employees—key contributors to the Group's sustainable development.



SPREADING LOVE THROUGH THE “WARM SPRING – REUNION TET” JOURNEY

The FIT FUND charity fund under F.I.T Group has carried out the “Warm Spring – Reunion Tet” journey, delivering gifts to employees facing particularly difficult circumstances across its member companies, including DCL, Vikoda, FCO - TCC, and WestFood. The program embodies strong humanitarian values, reflecting F.I.T Group's deep care for both the material and spiritual well-being of its employees. At each location, the Group's volunteer team personally visited and engaged with employees, listening to their heartfelt stories about their circumstances, lives, and work, while presenting Tet gifts and financial support as a source of encouragement to help them stay resilient as the new year approaches. A representative of F.I.T Group shared: “We believe that sustainable development is not only measured by business performance but also by how a company cares for its people. The ‘Warm Spring – Reunion Tet’ journey represents F.I.T Group's long-term commitment to standing alongside our employees—ensuring that no one is left behind, especially during challenging times—thereby helping them stabilize their lives and remain confident in their journey with the company.”





DCL OFFICIALLY OPENED ITS VINH LONG HEADQUARTERS, MARKING A NEW MILESTONE IN ITS SUSTAINABLE GROWTH JOURNEY.



On December 29, 2025, Cuu Long Pharmaceutical Joint Stock Company (DCL) officially held the grand opening ceremony of its new headquarters office in Vinh Long, marking a significant milestone in the company's sustainable development journey. This is not merely a physical expansion, but also a symbol of DCL's strategic vision and its investment in people and a modern working environment to enhance operational efficiency in the years ahead.

The ceremony was held in a formal and celebratory atmosphere, attended by DCL's leadership team, including Ms. Nguyen Thi Thu Huong – Chief Executive Officer, Mr. Subhash Nair – Chief Operating Officer, Mr. Nguyen Trong Duc – Deputy CEO in charge of Manufacturing & Supply Chain, and Ms. Nguyen Lam Minh Thuong – Chief Financial Officer, along with a large number of employees.

Notably, the event was also attended by representatives from Base.vn, DCL's partner in its digital transformation journey and efforts to enhance corporate governance efficiency. Speaking at the ceremony, Ms. Nguyen Thi Thu Huong emphasized that the launch of the new headquarters building represents not only a transformation

in office infrastructure, but also a strategic step forward in DCL's long-term development roadmap. The modern workspace is expected to serve as a hub for connectivity, fostering collaboration, creativity, and improved operational performance as DCL continues to expand and strengthen its competitive position in the market.

The new headquarters has been developed with a modern orientation, featuring an open design that maximizes natural light and integrates various amenities such as multifunctional meeting rooms, collaborative workspaces, and reception areas. This environment is designed to provide comfort while enhancing creativity and productivity for employees. The ribbon-cutting ceremony took place in a joyful and optimistic atmosphere, reflecting strong confidence in the company's next phase of growth.

This event stands as a testament to DCL's commitment to systematic investment in infrastructure, people, and corporate culture. With this solid foundation, DCL continues to reaffirm its determination to accompany F.I.T Group in creating long-term value for shareholders, partners, and the community.



WESTFOOD MAKES ITS MARK AT PLMA 2025 PRIVATE LABEL TRADE SHOW

From November 16–18, 2025, WestFood participated in the PLMA 2025 Private Label Trade Show in Chicago, USA—one of North America’s most prestigious events, featuring over 1,900 exhibitors from 60 countries. WestFood’s booth attracted strong interest from customers, distributors, and international partners. At the exhibition, the company showcased its key product lines, including frozen vegetables, canned and convenient cup-packed products, as well as dried fruits such as Nata de coco—items highly favored in the North American market. The presence of senior management, along with positive feedback from partners, reaffirmed the quality of WestFood’s products and its strategy to elevate Vietnamese agricultural products to international standards. The success at PLMA 2025 marks another important milestone in WestFood’s journey to expand its export markets and strengthen the global presence of Vietnamese agricultural products.



DCL SALES KICK-OFF 2026 – READY TO BREAK THROUGH, UNITED TO ACHIEVE NEW GOALS

From December 18–20, 2025, in Phan Thiet, Cuu Long Pharmaceutical Joint Stock Company (DCL) successfully held its Sales Kick-off 2026, with the participation of the management team and nationwide sales force. The event marked a key starting point for 2026, reflecting the organization’s strong commitment to innovation and breakthrough growth.

During the program, the leadership team reviewed 2025 performance, drew key lessons learned, and outlined strategic directions, targets, and business plans for 2026 across channels and phases. Interactive discussion sessions helped align mindset, goals, and actions across the entire system.

At the conclusion of the event, DCL’s team gained a clear understanding of the new-year strategy and targets, strengthening their commitment and readiness to take action. Sales Kick-off 2026 lays a solid foundation for DCL to confidently enter the new year, aiming for sustainable growth and contributing positively to F.I.T Group.





VIKODA AND DCL ACTIVELY PARTICIPATE IN PRESTIGIOUS SCIENTIFIC CONFERENCES NATIONWIDE

In 2025, particularly in the fourth quarter, F.I.T Group's member companies intensified their participation in specialized scientific conferences to enhance brand credibility and reinforce their positions within their respective industries.

For Khanh Hoa Mineral Water Joint Stock Company (Vikoda), the company actively partnered with a number of major scientific events. At the 2025 National Nutrition Science Conference under the theme "Balanced Nutrition for Metabolic Syndrome Control," Vikoda served as a Diamond Sponsor and comprehensive strategic partner. Experts highlighted the importance of maintaining acid-base balance and a healthy lifestyle in reducing metabolic burden. Continuing its series of professional engagements, on October 25, 2025, Vikoda also partnered with the scientific conference "Updates in Diagnosis and Treatment of Rhinosinusitis 2025." Its product showcase,



featuring the "5 benefits" proposition, attracted significant interest from ENT specialists, aligning with the growing trend of preventive healthcare in modern medicine.

Earlier, on October 24, 2025, Vikoda and Danh Thanh participated in the Trade Union Congress of Tay Nha Trang Ward for the 2025–2030 term, further promoting a brand image closely associated with community responsibility.

Meanwhile, Cuu Long Pharmaceutical Joint Stock Company (DCL) also actively engaged in professional activities within the pharmaceutical and medical device sectors. On November 29, 2025, the company sponsored and co-organized the 2025 Scientific and Technical Conference at An Giang General Hospital, with the participation of more than 500 delegates. DCL's booth, showcasing its key pharmaceutical products, attracted strong interest from healthcare professionals and created opportunities for the company to better understand practical needs from medical institutions.

This presence reaffirmed DCL's commitment to quality and social responsibility as its core foundation, while accompanying the healthcare sector in improving community health in a sustainable manner.



02

MARKET INSIGHTS

Q IV.2025





GLOBAL ECONOMIC OVERVIEW – Q4 2025

In the first nine months of 2025, the global landscape remained complex, with the world economy experiencing a year of significant volatility and uncertainty. Armed conflicts and tensions across multiple hotspots persisted, driven by strategic competition among major powers and rising nationalism, posing ongoing threats to regional and global security and stability.

At the same time, escalating tariff disputes, natural disasters, and climate change continued to cause severe impacts, intensifying challenges to energy security and food security. However, actual tariff policies implemented by the United States were lower than initially announced; inflation continued to ease across many countries; and macroeconomic policies were increasingly geared toward supporting growth. Financial conditions also improved, supported by optimism surrounding the potential impact of new technologies, with strong investment in artificial intelligence (AI) emerging as a key trend and a critical driver of competitiveness and productivity gains. International organizations have offered varying assessments of economic growth across Southeast Asia in 2025, but all agree that Vietnam is expected to lead the region. Accordingly, Vietnam's growth is projected to range from 6.2% to 7.4%; the Philippines from 4.7% to 5.4%; Indonesia from 4.8% to 5.0%; Malaysia from 4.1% to 5.0%; Singapore from 2.2% to 4.1%; and Thailand at around 2.0%.



DOMESTIC ECONOMIC OVERVIEW – H1 2025

Domestically, 2025 is a year of special significance, marking the final year of the 2021–2025 Socio-Economic Development Plan. It is also a pivotal year for institutional reforms, including the restructuring of the Government apparatus, the reorganization of administrative units at all levels, and the establishment of a two-tier local government system. Legislative work achieved notable milestones, with 89 laws and 91 resolutions passed by the National Assembly across three sessions. Several key resolutions have been swiftly implemented in practice, particularly those related to science and technology development, innovation, national digital transformation, international integration, and private sector development. Major national celebrations, including the 80th anniversary of the August Revolution and National Day (September 2), as well as the 50th anniversary of the Liberation of the South and National Reunification, fostered national pride and created strong momentum for people nationwide to strive toward socio-economic development goals. However, 2025 also presented significant challenges for the domestic economy. Severe weather conditions, including storms, flooding, flash floods, and landslides, adversely affected production, business activities, and people's livelihoods. In this context, under the leadership of the Party and the decisive, flexible, and timely direction of the Government and the Prime Minister, ministries, sectors, and local authorities closely monitored both global and domestic developments and implemented coordinated solutions. As a result, the economy achieved comprehensive outcomes across multiple sectors, maintaining macroeconomic stability with inflation kept under control.

GDP Growth

Vietnam's GDP in Q4 2025 is estimated to have increased by 8.46% year-on-year, marking the highest fourth-quarter growth rate during the 2011–2025 period and maintaining an upward trend across quarters (Q1: 7.05%, Q2: 8.16%, Q3: 8.25%). By sector, agriculture, forestry, and fisheries grew by 3.70%, contributing 5.13% to total value-added growth; industry and construction increased by 9.73%, contributing 45.80%;

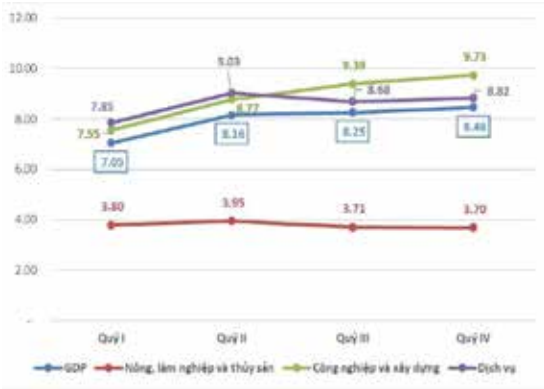


MARKET INSIGHTS

and services rose by 8.82%, contributing 49.07%.

In terms of GDP utilization in Q4 2025, final consumption increased by 7.15% year-on-year; gross capital formation rose by 8.92%; exports of goods and services surged by 19.34%; and imports increased by 19.40%.

For the full year, GDP growth is estimated at 8.02% compared to 2024, the second-highest growth rate during the 2011–2025 period, after 2022. Within the overall value-added growth, agriculture, forestry, and fisheries expanded by 3.78% (contributing 5.30%); industry and construction grew by 8.95% (contributing 43.62%); and services increased by 8.62% (contributing 51.08%).



Quarterly GDP Growth by Economic Sector in 2025 (%)

Business Trends

Regarding business performance in Q4 2025 compared to Q3 2025, 75.8% of enterprises reported improved or stable performance (25.4% improved and 50.4% remained stable), while 24.2% indicated more challenging conditions. Compared to the previous quarter, the proportion of businesses reporting improvement increased by 1.1 percentage points; those reporting stability decreased by 0.2 percentage points; and those experiencing difficulties declined by 0.9 percentage points.

Retail Sales and Consumer Service Revenue

Demand for goods, services, and domestic tourism increased, particularly during major national celebrations. Along with a strong recovery in international tourist arrivals to Vietnam, these factors contributed positively to the growth of the trade and service sectors in 2025.

Total retail sales of goods and consumer service revenue

in Q4 2025 are estimated to have increased by 8.4% year-on-year. For the full year, the figure is estimated to have grown by 9.2% compared to the previous year, including a 14.6% increase in accommodation and food service revenue and a 20.2% rise in travel and tourism services.

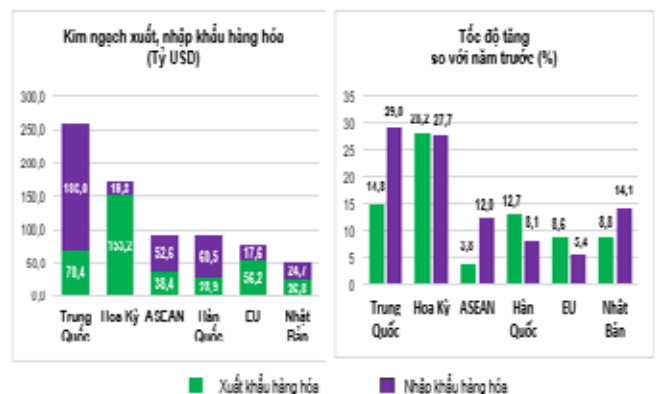
Trade in Goods and Services

In December, total import-export turnover of goods reached USD 88.72 billion, up 15.1% month-on-month and 25.7% year-on-year. For the full year 2025, total trade turnover is estimated at USD 930.05 billion, up 18.2% compared to the previous year, with exports increasing by 17.0% and imports by 19.4%. The trade balance recorded a surplus of USD 20.03 billion.

In Q4 2025, service exports are estimated at USD 8.26 billion, up 17.3% year-on-year and 9.0% quarter-on-quarter, while service imports reached USD 10.55 billion, up 10.8% year-on-year but down 1.1% compared to the previous quarter.

For the full year, service export turnover is estimated at USD 30.31 billion, up 18.9% year-on-year. Of this, tourism services accounted for USD 15.22 billion (50.2% of total), up 24.4%, while transport services reached USD 8.8 billion (29.0%), up 23.6%.

Service import turnover in 2025 is estimated at USD 40.54 billion (including USD 14.43 billion in freight and insurance costs for imported goods), up 14.0% year-on-year. Of this, transport services accounted for USD 17.1 billion (42.1%), up 19.9%, while tourism services reached USD 14.7 billion (36.4%), up 15.6%.



Major Export and Import Markets in 2025



MARKET INSIGHTS

Banking, Insurance, and Stock Market Activities

In 2025, the State Bank of Vietnam (SBV) implemented a proactive and flexible monetary policy to control inflation and support economic growth. The insurance and stock markets recorded stable growth, with stock market capitalization increasing by 39.1% compared to the end of 2024.

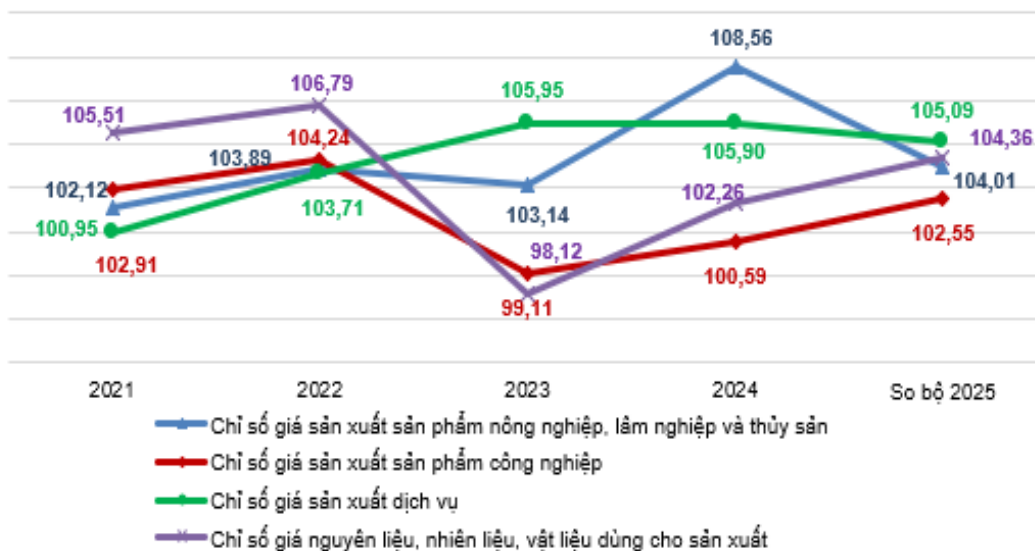
Development Investment

Total realized investment across the economy in 2025, at current prices, is estimated at VND 4,150.5 trillion, up 12.1% compared to 2024, significantly higher than the 7.8% growth recorded in the previous year. Realized foreign direct investment (FDI) in Vietnam is estimated at USD 27.62 billion, up 9.0% year-on-year, marking the highest level in the past five years.

Producer Price Index

In 2025, global commodity markets experienced complex developments, influenced by geopolitical uncertainties and shifts in economic and trade policies among major economies. Fluctuations in raw material and fuel prices, transportation costs, as well as the impacts of natural disasters and extreme weather, disrupted global supply chains and affected global commodity prices.

Domestically, production activities in goods and services continued to grow but faced pressures from volatility in input prices, exchange rates, and increasing competition in international trade. Additionally, storms, floods, and disease risks in certain regions caused localized supply disruptions and increased production costs. As a result, the producer price index (PPI), input material price index, and export-import price indices for both Q4 and full-year 2025 all increased compared to the same period last year



Producer Price Index and Input Material, Fuel and Raw Material Price Indices Compared to the Previous Year, 2021-2025 (%)



VIETNAM ECONOMIC OUTLOOK FOR THE FIRST QUARTER OF 2026

04 Key Growth Drivers

- 1. Industrial production accelerates:** The Index of Industrial Production (IIP) in January 2026 surged by over 21% year-on-year. Notably, the recovery of the manufacturing and processing sector is driving strong labor demand, with an estimated 300,000 new jobs expected to be created in Q1.
- 2. Public investment as a key catalyst:** The Government has set an ambitious target to increase public investment disbursement by 44.6% in 2026 compared to 2025. Major infrastructure projects such as Long Thanh International Airport and the North-South Expressway are generating significant spillover effects across the construction and materials sectors.
- 3. Exports maintain strong momentum:** Export turnover in January 2026 exceeded USD 43 billion, marking an increase of nearly 30% year-on-year. Vietnam continues to effectively leverage free trade agreements (FTAs) to expand its presence in demanding international markets.
- 4. Record-high FDI inflows:** Disbursed foreign direct investment (FDI) in the first month of the year reached its highest level in the past five years, reflecting sustained confidence from international investors in Vietnam's business environment.

04 Key Risks and Challenges:

- 1. Rising global trade protectionism:** The imposition and increase of global tariffs by the United States (expected to reach up to 15%) pose significant pressure on Vietnam's export sector. Uncertainty in international trade policies remains a major risk in 2026.
- 2. Interest rate and exchange rate pressures:** Interest rates are projected to peak in early 2026 due to rising capital demand. Although the Fed shows signs of easing, interest rate differentials and non-performing loan risks within the banking system require cautious policy management.
- 3. Inflation driven by public service costs:** While CPI is expected to remain under control at around 3.8%–4.5%, upward pressure stems from adjustments in public service prices (healthcare, education) and energy costs, directly impacting production and consumption expenses.
- 4. Challenges to the growth model:** International organizations such as ADB and WB have adopted a cautious outlook, projecting Vietnam's GDP growth in 2026 at 6.1%–6.5%, below the Government's 10% target. Vietnam faces an urgent need to transition toward a green economy and enhance technological capacity to avoid the middle-income trap.





VIETNAM ECONOMIC OUTLOOK FOR FULL-YEAR 2026

1. Base case:

Estimated at 6.2%–6.5%. Vietnam is expected to maintain its position as one of the fastest-growing economies in the region, although falling short of double-digit growth.

2. Upside scenario:

- Growth could reach 8.5%–10%, approaching or achieving the ambitious target set by the National Assembly.
- Downside scenario: Growth may slow to 4.5%–5.5% amid external and domestic headwinds.

3. CPI Inflation Outlook:

- Base case: Inflation is projected to be contained at 3.8%–4.2%.
- Upside risk scenario: Inflation may rise above expectations due to stronger demand and cost pressures.
- Downside risk scenario: Inflation could exceed the 5.0% threshold under adverse conditions.



03

BUSINESS OPERATIONS

QIV. 2025



Q4 2025 BUSINESS RESULTS

According to the Q4 2025 Financial Statements released on January 30, 2026

NET REVENUE

2.073

VND BILLION

TOTAL ASSETS

8.021

VND BILLION

PHARMACEUTICALS AND MEDICAL SUPPLIES SEGMENT

In 2025, DCL recorded net revenue of VND 1,322 billion (+1.1% YoY) and total equity exceeding VND 1,521 billion (+1.2%). The company inaugurated its new headquarters in Vinh Long, reinforcing its commitment to sustainable development. DCL continued stable growth across three core segments: empty capsules (capacity of 11.6 billion capsules/year), medical devices (Benovas factory, USD 26 million investment), and pharmaceuticals (capacity of ~1.2 billion units/year). These results highlight DCL's ongoing efforts to strengthen production capabilities and advance its long-term development vision.



BEVERAGE SEGMENT

By end-2025, Vikoda posted net revenue of over VND 249 billion (+16% YoY) and total assets above VND 333 billion (+1.6%). Despite severe Q4 natural disasters, the company quickly recovered, supported communities, and leveraged rising demand for clean water to sustain growth. With 35 years of development, Vikoda maintains its leading position in natural alkaline mineral water in Vietnam. Products meet Ministry of Health and Codex standards, with pH 9.0 and ORP -100mV, supporting health balance. Vikoda has nationwide coverage, exports to China, partners with over 1,000 distributors, and targets daily consumption of 1 million bottles.



FMCG AND COSMETICS SEGMENT

Today Cosmetics operates in cosmetics and household chemical manufacturing, developing products tailored to the Vietnamese market. The company owns a 4,946 m² factory with 5 production lines, covering home care, personal care, insect sprays, air fresheners, and cosmetics. Its R&D Center brings together experienced experts, focusing on product innovation with reduced environmental impact, supporting green consumption and sustainable lifestyles. Products are distributed nationwide through over 50,000 outlets, including supermarkets, convenience stores, and e-commerce platforms such as Shopee, Lazada, and TikTok.



AGRI-FOOD SEGMENT

By end-2025, WestFood Can Tho reported net revenue of over VND 555 billion (+35% YoY) and equity of VND 451 billion (+28%). Meanwhile, newly established WestFood Hau Giang recorded revenue of over VND 113 billion and total assets of VND 709 billion (+70%). With two factories in Can Tho and Hau Giang, WestFood continues investing in modern processing technologies, from frozen to canned products, meeting international standards such as BRC, ISO 22000, and Halal. This enables exports to over 40 countries, including key markets like the US, EU, Japan, and Australia, contributing to enhancing the value of Vietnam's processed agricultural products in the global supply chain.

OBJECTIVES FOR 2026

PHARMACEUTICAL SEGMENT

For 2026–2027, DCL targets upgrading its pharmaceutical and medical device facilities to meet EU-GMP, CE, and FDA standards, with over 50% of in-house products being first-to-market. The company aims for revenue of VND 3,200 billion and pre-tax profit of VND 512 billion by 2027. In 2026, DCL focuses on expanding its pharmaceutical portfolio, targeting 25% revenue growth vs. 2025. In empty capsules, the company aims to strengthen market position, maintain 25% growth, and expand internationally. For medical devices, Benovas targets full capacity utilization, expansion in Ho Chi Minh City and the Mekong Delta, and increased exports, with a vision to become a leading large-scale manufacturer of consumable medical devices in Vietnam by 2030.



BEVERAGE SEGMENT

Entering its 36th year, Vikoda targets revenue of VND 600 billion in 2026, including VND 252 billion from the Vikoda brand, with pre-tax profit of around 11%. The company aims to reach VND 1,000 billion in revenue by 2028 in the natural alkaline mineral water segment. To achieve this, Vikoda implements an integrated strategy: production focuses on natural mineral water products under the “Gem in Stone” philosophy; marketing strengthens brand identity through experiences and professional partnerships; and sales expand nationwide distribution. At the same time, Vikoda continues optimizing plant capacity, meeting export standards, advancing the Suoi Dau plant project, exploring new mineral sources, and fostering a people-centric corporate culture.

OBJECTIVES FOR 2026

FMCG AND COSMETICS SEGMENT

In 2026, Today Cosmetics (TCC) targets gross revenue of VND 140 billion and pre-tax profit of VND 1.3 billion, laying the foundation for its five-year plan to become a Top 5 cosmetics company in Vietnam, with USD 50 million in revenue and USD 2 million in pre-tax profit. TCC continues repositioning its portfolio toward a green ecosystem, developing new products and strengthening R&D capabilities to support OEM clients. Sales channels are structured with clear weightings: GT & MT at 35%, focusing on expanding distributor and retail coverage; OEM, B2B, and e-commerce at 12%, 14%, and 6%, respectively. On the production side, TCC aims to double factory capacity, while optimizing costs and improving operational efficiency across the system.



IN THE AGRICULTURE - FOOD SECTOR

In the coming period, WestFood will focus on leveraging the advantages of the fruit raw materials from the Mekong Delta, combining them with modern processing technology that meets European standards to increase product value. The company is promoting R&D, expanding its market, and receiving active support from local authorities. Besides the Can Tho factory, which spans over 30,000 m² with automated production lines, WestFood is completing a new factory in Hau Giang, covering 7 hectares with an investment of over 666 billion VND, and a designed capacity of 120 tons of finished products per day. It is expected to be operational this year under the supervision of TSC. This project contributes to improving production capacity, diversifying high-quality products, and gradually moving closer to the goal of becoming one of the top 5 fruit and vegetable exporting companies in Vietnam, while affirming its sustainable development orientation linked to farmers, environmental protection, and green consumption.

STOCKS & ASSETS

Information and figures are compiled as of the close of the stock trading session for Q4/2025, dated December 31, 2025 (according to HOSE).

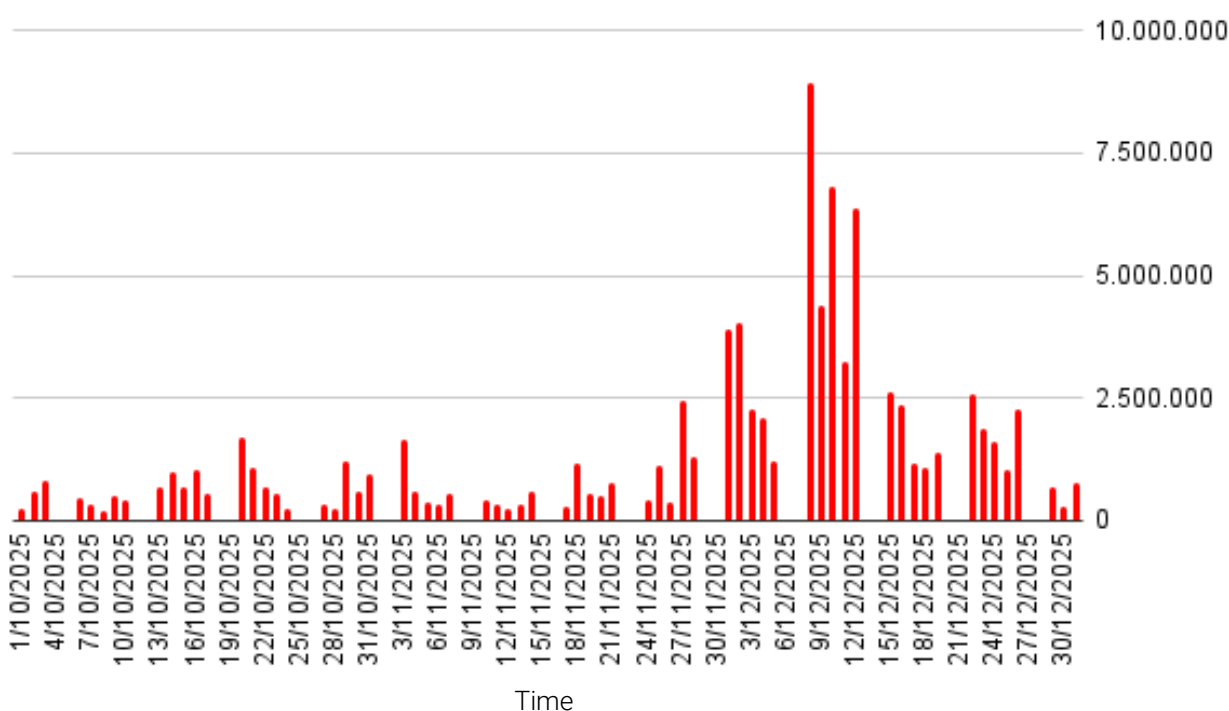
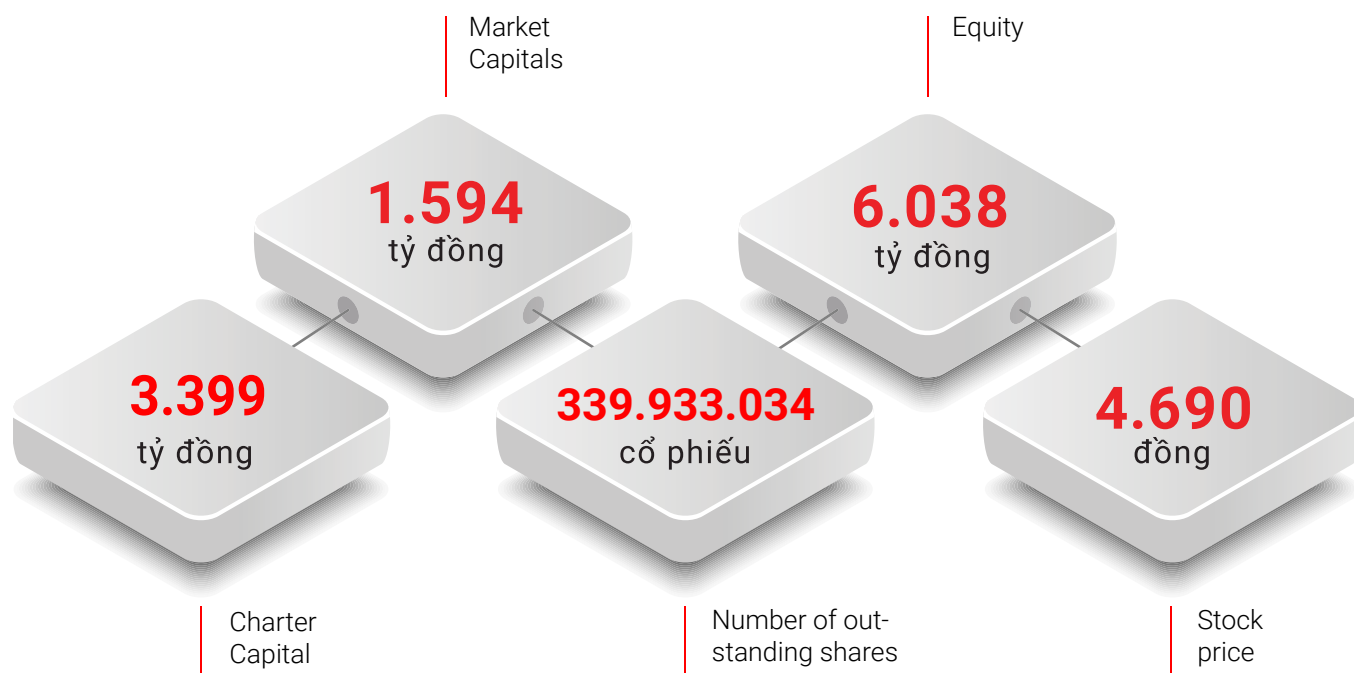


Chart showing the trading volume of FIT shares in Q4/2025 as of December 31, 2025

PERSONNEL STRUCTURE

CORPORATE LEADERSHIP

BOARD OF DIRECTORS



BOARD OF MANAGEMENT



04

KEY ACTIVITIES

Q IV.2025





OGSM F.I.T GROUP CONFERENCE 2026

ACCUMULATE INNER STRENGTH ACHIEVE BREAKTHROUGH SUCCESS



From October 22nd to 30th, 2025, F.I.T Group successfully held the OGSM 2026 Conference, attended by the Chairman of the Board of Directors, the Group's Leadership Team, the General Directors of member companies, and department heads. The conference focused on summarizing the results of the first nine months of 2025, while also developing and agreeing on the OGSM action strategy for 2026, aiming for sustainable development..

At the event, Chairman Nguyen Van Sang continued to analyze and emphasize the core values and strengths of the OGSM model, as well as its effective implementation methods in the Group's strategic planning and business operations. Through the conference, the Board of Directors and the management teams of each unit reviewed and evaluated the performance of each company and department over the past nine months,

thereby making timely and appropriate adjustments for the 2026 plan.

To realize the 5-year Objective (2023–2027) – to become a multi-industry group with a market capitalization of billions of dollars, owning leading brands in the essential goods sector – the conference adopted the 2026 Objective (first draft): "Accumulating internal strength to achieve breakthrough success in 2027".

With the unity and determination of the entire system, 2026 is identified as a period of consolidating the foundation, increasing internal strength, and creating momentum for a strong breakthrough, moving closer to the vision of becoming a prosperous, multi-industry corporation, leading with differentiated, high-class products and services, contributing to improving the quality of life.



KEY ACTIVITIES

TEAM BUILDING AT CU U LONG PHARMACY 2025

HARD WORK - GREAT SUCCESS

Amidst the many challenges at the end of 2025, the DCL staff maintained their unwavering spirit and determination to conquer the OGSM 2025 goals.

Guided by the motto “Work hard – Achieve great success,” the DCL 2025 Teambuilding Program aimed to strengthen team cohesion, create motivation, and foster teamwork. Held at Bai Sau Beach in Vung Tau, the program brought together nearly 470 employees from DCL and its member companies. The series of challenging physical games not only demanded physical strength but also tested coordination, strategy, and

resilience under pressure, creating vibrant, enthusiastic, and bonding moments.

The program concluded with a warm Gala Dinner featuring insights and recognition from leadership representatives, further reinforcing confidence, igniting pride, and strengthening the resolve of all employees on their journey ahead. Teambuilding 2025 is not just an experiential trip, but also a journey of connection, energizing, and strengthening team spirit – the foundation for DCL to continue moving forward and achieving greater success in its sustainable development.





KEY ACTIVITIES



In recent years, WestFood – Western Food Processing and Export Joint Stock Company – has continuously expanded its raw material sourcing area, most notably with the MD2 pineapple cultivation project meeting the international GlobalGAP standard – a strategic move to proactively secure raw materials, stabilize input prices, and enhance competitiveness in the international market. WestFood selected the MD2 pineapple due to its many outstanding advantages such as a distinctive aroma, yellow, crisp, sweet flesh, large size, shallow eyes, and almost no thorns, while also incorporating the best characteristics of the Queen and Cayenne varieties. After a period of research, testing, and widespread implementation in its own raw material area, the quality of MD2 pineapple has not only been highly appreciated by farmers and experts but has also met the stringent standards of the export market.

Currently, WestFood has developed over 150 hectares of MD2 pineapple raw material area and aims to expand to 1,200 hectares by 2030, with approximately 50% of the area meeting GlobalGAP standards. This standard requires strict adherence to more than 250 criteria on food safety and traceability, from land preparation and the use

of safe production materials to harvesting management and post-harvest processing. Investing heavily in certified raw material areas not only helps WestFood improve product quality to meet the requirements of demanding markets such as Europe, the US, Japan, and South Korea, but also contributes to building a sustainable agricultural production chain, ensuring added value for farmers and the local community. This achievement is a testament to WestFood's long-term vision in developing high-quality agriculture and food processing, aiming to become a reputable supplier of agricultural products for export and contributing to enhancing the position of Vietnamese agricultural products on the world map.





VIKODA IS PARTNERING WITH THE VIETNAM NUTRITION ASSOCIATION

A BRILLIANT YEAR

After more than a year as a strategic partner of the Vietnam Nutrition Association, Khanh Hoa Mineral Water Joint Stock Company – Vikoda continues to affirm its reputation in the scientific community and its journey of accompanying and raising awareness of health care for Vietnamese people. This cooperation clearly demonstrates Vikoda’s development orientation: using science as a guiding principle, aiming for sustainable and long-term health values. Not only stopping at sponsorship, Vikoda participates deeply in professional activities as a Diamond Sponsor and Strategic Partner at the National Nutrition Science Conference – a prestigious forum bringing together leading experts, scientists, and medical professionals nationwide. Through this event, Vikoda collaborates with experts in disseminating authoritative scientific knowledge, updating modern nutritional trends, and emphasizing the role of quality drinking water in public health. During the 2024-2025

period, Vikoda participated in 15 national conferences and seminars on nutrition. This series of activities not only contributed to the dissemination of knowledge about proper nutrition but also highlighted the benefits of natural alkaline mineral water in supporting body balance, improving physical condition, and maintaining a healthy lifestyle. Vikoda’s products are highly regarded by experts and recommended for daily use thanks to their “5 Good” characteristics, a distinguishing feature of this mineral water brand from Khanh Hoa. This recognition from the scientific community has further strengthened consumer confidence in Vikoda – a brand synonymous with quality, transparency, and social responsibility. Through its persistent efforts to connect science with products and the community, Vikoda is gradually establishing itself as a trusted partner in Vietnam’s nutrition industry, working alongside the goal of proactively, scientifically, and sustainably improving the quality of life and healthcare for Vietnamese people.



05

PERSPECTIVE

Q IV. 2025

CHAIRMAN OF THE BOARD - F.I.T GROUP

Milestone
2025



On the eve of 2026 – a milestone marking the beginning of a new phase of development – the conversation with the Group Chairman was not only an opportunity to reflect on the journey so far, but also a frank sharing of vision, internal strengths, and strategic choices for the road ahead. In this interview, the Chairman conveyed a message about perseverance, a spirit of innovation, and belief in collective strength – the foundation for the Group’s steady progress in the next growth cycle.

Linh Chi

In 2025, F.I.T Group achieved many remarkable milestones across all business and production sectors. In your opinion, what were the most memorable achievements of the past year?

2025 marks a significant milestone as F.I.T Group celebrates its 18th anniversary, achieving outstanding results in both business and manufacturing investment. We remain committed to a well-structured, long-term development strategy, clearly demonstrated by the continuous commissioning of large-scale, internationally standardized factories. In the first quarter of 2025, Benovas Medical Equipment Joint Stock Company

inaugurated the first phase of its modern medical equipment manufacturing plant with an investment of \$16 million, focusing on high automation and meeting stringent standards for technology, hygiene, and medical safety. Building on this foundation, we are continuing with the second phase, focusing on research and development of high-tech products, expected to be completed in June 2026, serving both domestic and international markets. By mid-year, WestFood Export Food Processing Joint Stock Company (WestFood) also inaugurated the WestFood Hau Giang Agricultural and





PERSPECTIVE

Food Processing Plant, with a capacity of 30,000 tons of finished products per year, and a total investment of over 666 billion VND. This is one of the large-scale agricultural and food processing plants in the Mekong Delta, equipped with modern technology lines according to European standards, contributing to enhancing the value and position of Vietnamese agricultural products in the international market.

In parallel with production investment, products within the F.I.T Group ecosystem, such as Vikoda natural



alkaline mineral water and Today Cosmetics' consumer brands, have gradually established their reputation in the market, are widely distributed, and have been recognized with many prestigious awards.

For us, all investment activities are geared towards a common goal: bringing quality and practical products to the community, contributing to improving the quality of life and demonstrating our responsibility to serve society in a sustainable way.

According to you, what are the core factors that have helped F.I.T Group and its subsidiaries achieve such success?

In my opinion, F.I.T Group's legacy doesn't come from fleeting achievements, but is forged through a long process of building a solid foundation, steadfastly pursuing a sustainable development path, and focusing on contributing to society. First and foremost, the core element lies in our consistent vision and mission. We define F.I.T Group not just as a diversified conglomerate, but as an organization that creates distinctive products

and services with practical value, contributing to improving the quality of life for Vietnamese individuals and families. This orientation helps the Group choose the right investment areas, focusing on essential industries closely linked to the long-term needs of society.

Secondly, the core values are rigorously implemented throughout the entire system, creating synergy and unity across F.I.T Group. Sincerity, a desire for victory, perfect execution, continuous improvement, and compliance are the unchanging, characteristic values that make F.I.T Group operate smoothly, efficiently, transparently, and sustainably, despite the fluctuations of the market. This is also why F.I.T Group is gradually being recognized as a model of a multi-sector Vietnamese economic group with outstanding production and business capabilities.

Thirdly, we focus on areas with practical significance for society. F.I.T Group has chosen to develop four core areas: FMCG (beverages, cosmetics), pharmaceuticals and healthcare, agriculture, and real estate. These are all industries closely linked to people's lives, requiring high responsibility, substantial production and business capabilities, and a sustainable development mindset. We don't chase short-term growth, but invest systematically to create long-term value for the market and the community. For us, growth is not just about numbers, but about contribution; success is not measured solely by scale, but must be linked to serving society and making positive contributions to the overall development of the country.





According to you, in the context of 2025 and the next 5-10 years, will artificial intelligence and digital transformation be able to replace human resources at F.I.T Group?

In my opinion, in the context of 2025 and the next 5-10 years, artificial intelligence and digital transformation will not replace humans at F.I.T Group, but rather play a complementary role and amplify human capabilities. We always consider people to be at the center of all decisions. Technology, including AI and digital transformation solutions, is proactively applied by F.I.T Group to improve management efficiency, optimize production and business processes, and increase adaptability to the rapid changes in the market. Technology helps people work smarter, more accurately, and focus more on creative, strategic, and humanistic values.

The practical development of F.I.T Group shows that the harmonious combination of people and technology is the key to creating sustainable competitiveness. The fact that the Group is recognized as a model Vietnamese multi-sector enterprise with social responsibility and long-term orientation is the result of choosing a development path that is people-centered, technology-based, and community values-oriented.



According to you, what role does the OGSM management language play in F.I.T Group's achievement of its vision to become: "A prosperous, diversified corporation with distinctive, high-class, leading products and services that bring a better quality of life. A place where talent converges and is honored by society" in general, and achieving the goals for 2025 in particular?



OGSM plays a fundamental role in the entire development process of F.I.T Group, from realizing the long-term vision to implementing specific annual goals, including those for 2025. The Group's vision and strategic goals all originate from OGSM.

For us, OGSM is not just a management tool but the "backbone" of our operations, applied since 2010 and becoming the common language throughout the entire system. Crucially, OGSM aligns with the Group's direction and "organizational character." This is a continuous process, disseminated to all levels and individuals, creating unity in thinking and action, enabling the organization to operate like a flywheel for sustainable development, independent of any single individual.

In particular, OGSM is a key tool for F.I.T Group to realize its 2025 goals through a process of building, implementing, and reviewing its strategy annually with the deep involvement of the leadership team and employees. It can be said that, in the future, OGSM will continue to be the foundation that helps the Group develop and enhance sustainable value for society.



We've talked about a broad vision reflected in long-term strategies. So, for the immediate period, 2026-2027, what are the milestones that F.I.T Group hopes to achieve, sir?

Looking ahead to the 2026-2027 period, F.I.T Group identifies this as a crucial phase for building internal strength, aiming to create a solid foundation for a strong breakthrough.

First, a key milestone is enhancing the Group's financial autonomy, ensuring sustainability and efficiency.

Second, we will invest in human resources and organizational capacity. We will continue to invest in our team, building a lean, disciplined, and highly capable organization, ready for a new phase of development with increasingly stringent requirements for efficiency and speed.

Third, and a long-term foundation, we will build a solid digital transformation pillar for the entire Group. During the 2026-2027 period, F.I.T Group will focus on standardizing data, optimizing core processes, and efficiently operating existing systems. We aim to complete a comprehensive software system assessment and develop a digital transformation strategy within three years, thereby gradually building data-driven management and decision-making capabilities.

The period of 2026-2027 is not just a consolidation phase, but a strategic preparation for F.I.T Group to create a real breakthrough, develop more strongly in quality, more sustainably in foundation, and be ready to conquer major goals in the next phase.

Thank you for sharing your thoughts, and we wish you and the IT Group success in achieving your goals.





Thanks for watching

Bản quyền thuộc về Công ty Cổ phần Tập đoàn F.I.T. Tất cả nội dung trong Bản tin chỉ nhằm mục đích cung cấp thông tin cho các Nhà đầu tư/Cổ đông, tổ chức/cá nhân của F.I.T Group. F.I.T Group nỗ lực đảm bảo tính minh bạch, đầy đủ và chính xác về các thông tin được trình bày trong Bản tin. Tuy nhiên, những thông tin này không phải là lời chào mua/chào bán cổ phiếu FIT, do đó, Nhà đầu tư/Cổ đông chỉ nên xem Bản tin này là một nguồn tham khảo và F.I.T Group miễn trừ trách nhiệm trước những trường hợp ngoài ý muốn khi có cá nhân khác sử dụng thông tin trên dưới bất kỳ mục đích nào.

Mời Quý Nhà đầu tư/ Cổ đông tham khảo thêm công bố thông tin của Công ty Cổ phần Tập đoàn F.I.T tại link

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

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