



PROFILE — 2026



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“IMPROVING THE QUALITY OF LIFE”

01

OVERVIEW

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I INTRODUCTION

F.I.T Group was established on March 8th, 2007. After many years of construction and development, F.I.T Group is considered as a model of a prosperous, multi industry Vietnamese economic corporation with outstanding production and business capacity, pursuing sustainable development goals, and actively contributing to community activities. Currently, F.I.T Group focuses on the following key business lines:

- ▶ Pharmaceutical - medical
- ▶ FMCG
- ▶ Agriculture
- ▶ Real estate




MISSION

Improving the quality of life through outstanding products and services.

We believe that everyone deserves to enjoy their lives and happiness.

With dedication and endeavour every day, we provide products and services of superior value to improve the lives for present and future generations.

8.026⁺ billion dongs of total assets 

6.037⁺ billion dongs of equity 

3.000⁺ staffs 

18 member companies 

According to Consolidated Financial Statements as of September 30, 2025

VISION

A prosperous, multiindustry corporation with differentiated, class-leading, and outstanding products and services, bringing a better quality of life. A place where talents gather and honored by society.

With society and community

With great dedication, we strive to create unique and superior products and services that lead the market trends, offering the community the most satisfying choices and improving the quality of life for present and future generations. We continuously endeavor to build F.I.T Group as a model of a diversified Vietnamese economic group, renowned for its outstanding products.

With partners

We always collaborate with a spirit of respect, ensuring the interests of all parties involved, in order to achieve prosperity and sustainable development together.

With shareholders

We are committed to becoming a diversified corporation that operates efficiently and enhances value for shareholders through sustainable business activities. Our aim is to achieve outstanding growth, surpassing the VNindex benchmark, and at the same time fulfilling our high social responsibilities.

With employees

We aspire to become a corporation with the best working environment, where many want to contribute their talents. We aim to attract and gather a team of dedicated and professional individuals, who take pride and find happiness in their work.

I CORE VALUES



SINCERITY

- ▶ Genuine, goodwill, and respect towards colleagues, partners, and customers.
- ▶ Dedication and responsibility in all activities.
- ▶ Wholeheartedly bringing forth positive values for the community.



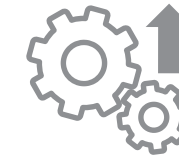
DESIRE FOR VICTORY

- ▶ Always think positively, constantly seek solutions to excel in achieving goals.
- ▶ Always have a burning ambition, ready to face challenges to claim victory.
- ▶ Initiate tasks with a commitment to success.
- ▶ Determination is the best in the most important endeavors.



PERFECTION PERFORMANCE

- ▶ Clearly define, understand the goals and stay focused on them.
- ▶ Unite, be determined, and overcome all obstacles to achieve outstanding goals.
- ▶ Plan meticulously and execute the plan flawlessly.



CONTINUOUS IMPROVEMENT

- ▶ Always challenge the conventions and constantly seek the better solutions.
- ▶ Be open to improvements for the better.
- ▶ Continuously strive for self-improvement in a professional, creative, and effective manner, aiming for better results each day.



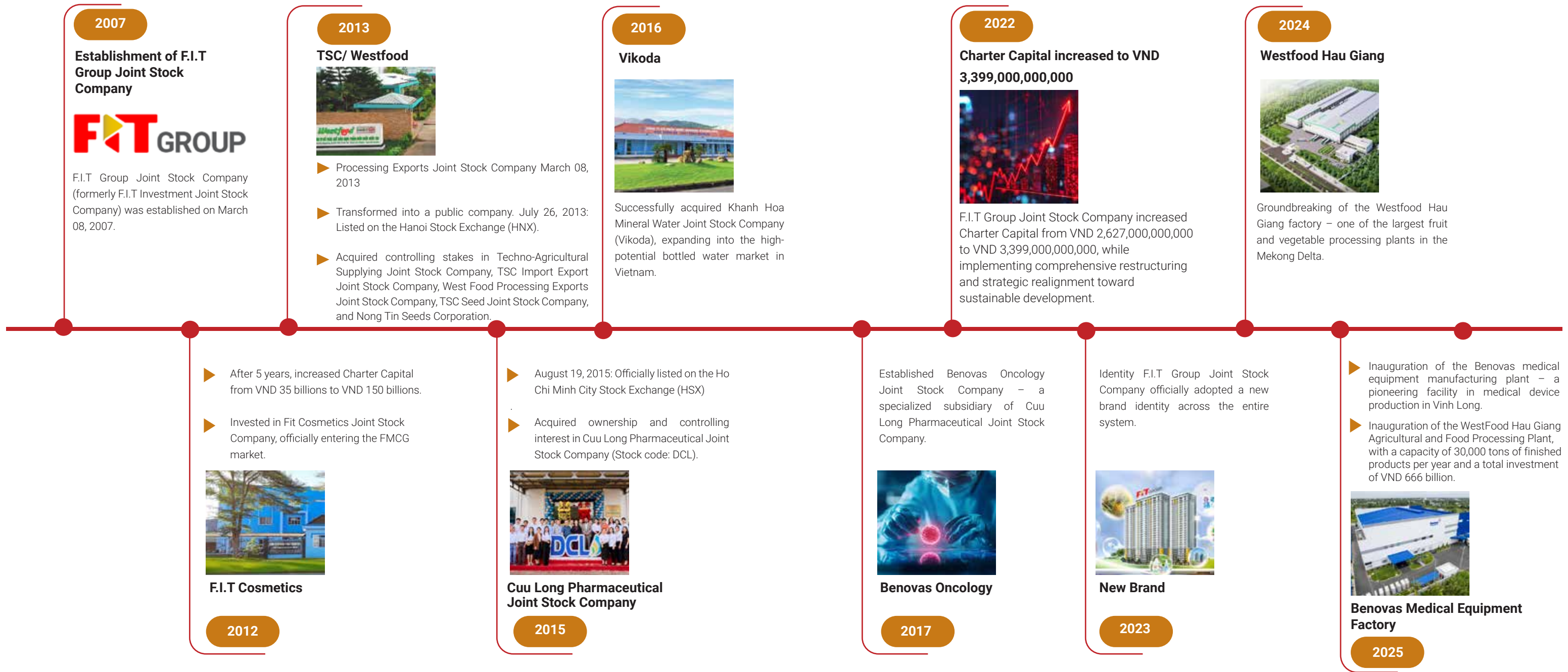
COMPLIANCE

- ▶ Always abide by legal regulations.
- ▶ Always comply with the rules, regulations, and procedures.
- ▶ Take responsibility for preserving and protecting the reputation, brand image, and assets of the Group.
- ▶ Adhere to the leaders (with constructive feedback), prioritize personal accountability, and avoid evasion or shifting of responsibilities.

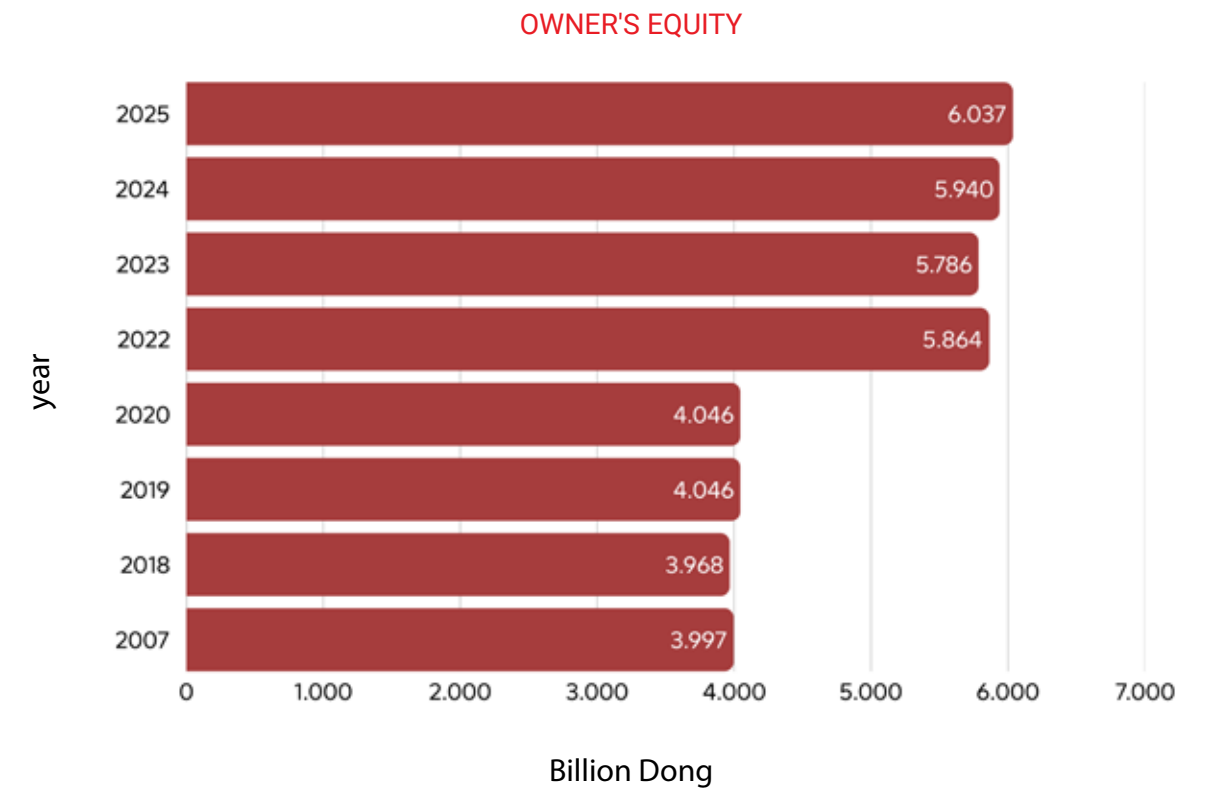
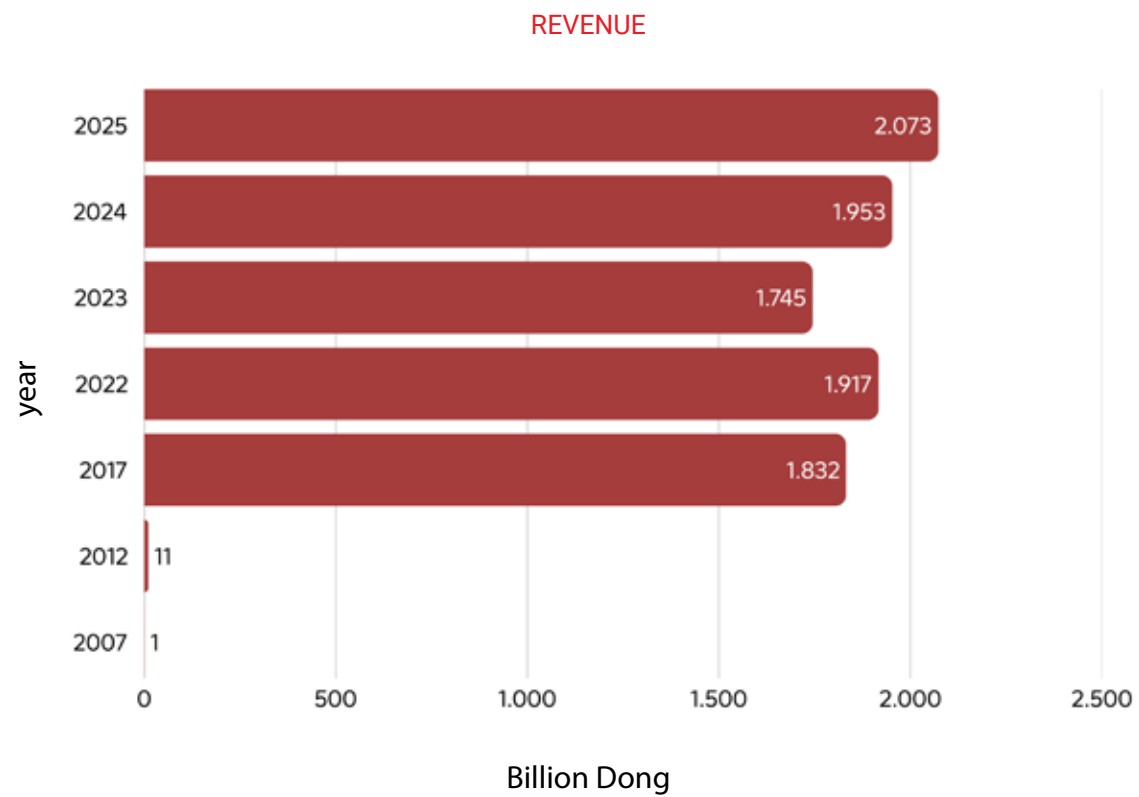
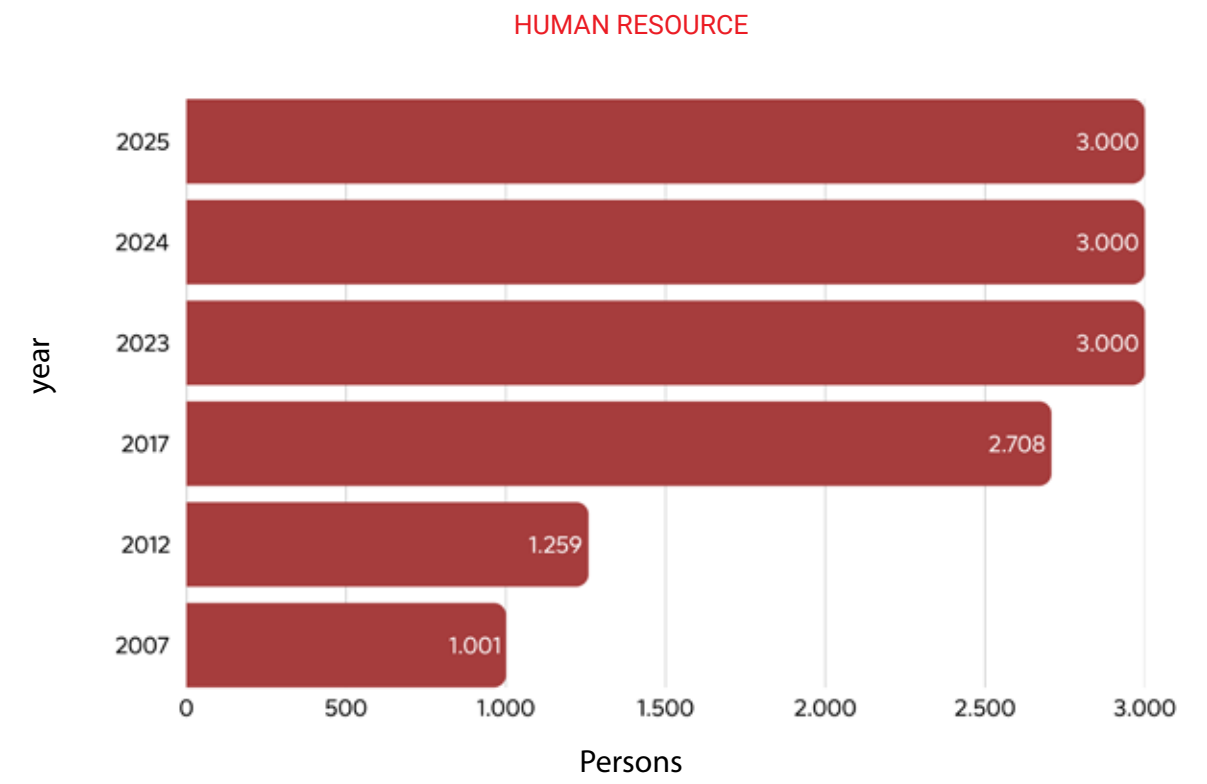
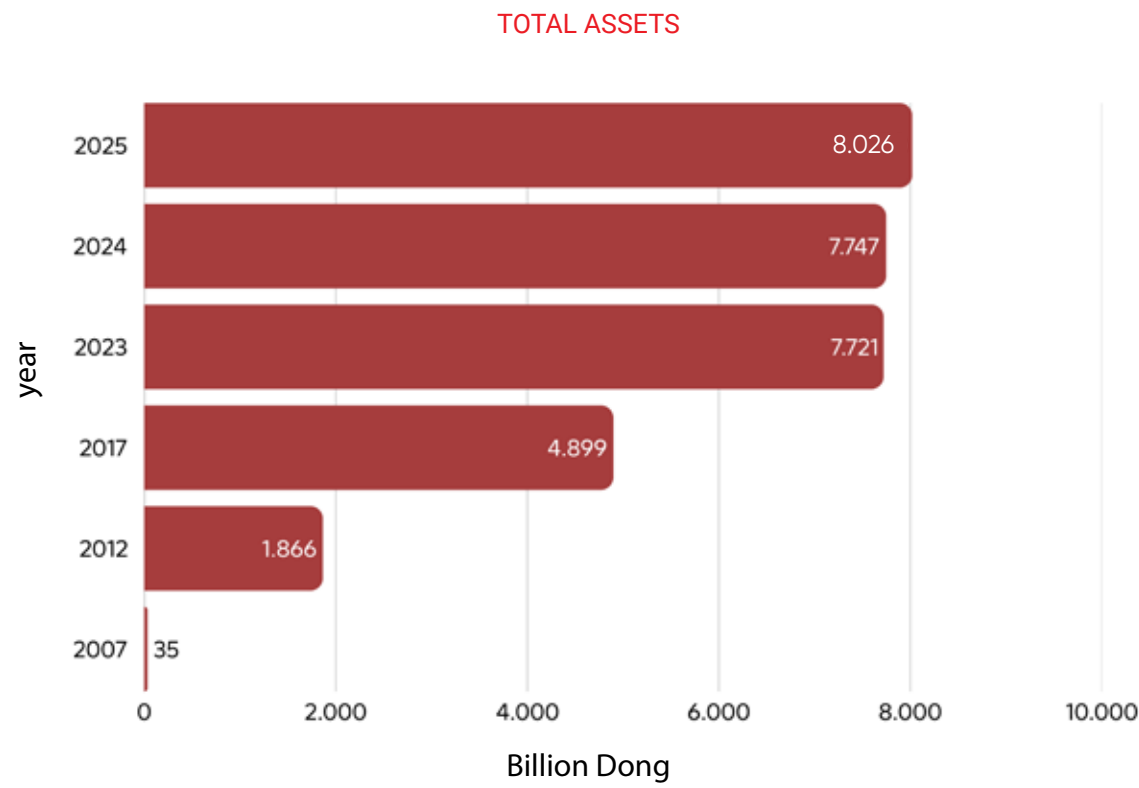
“ F.I.T Group places people at the center, thereby emphasizing 5 core values that serve as the foundation and guiding principles for every action and behavior across the entire Group, aiming for excellent results ”



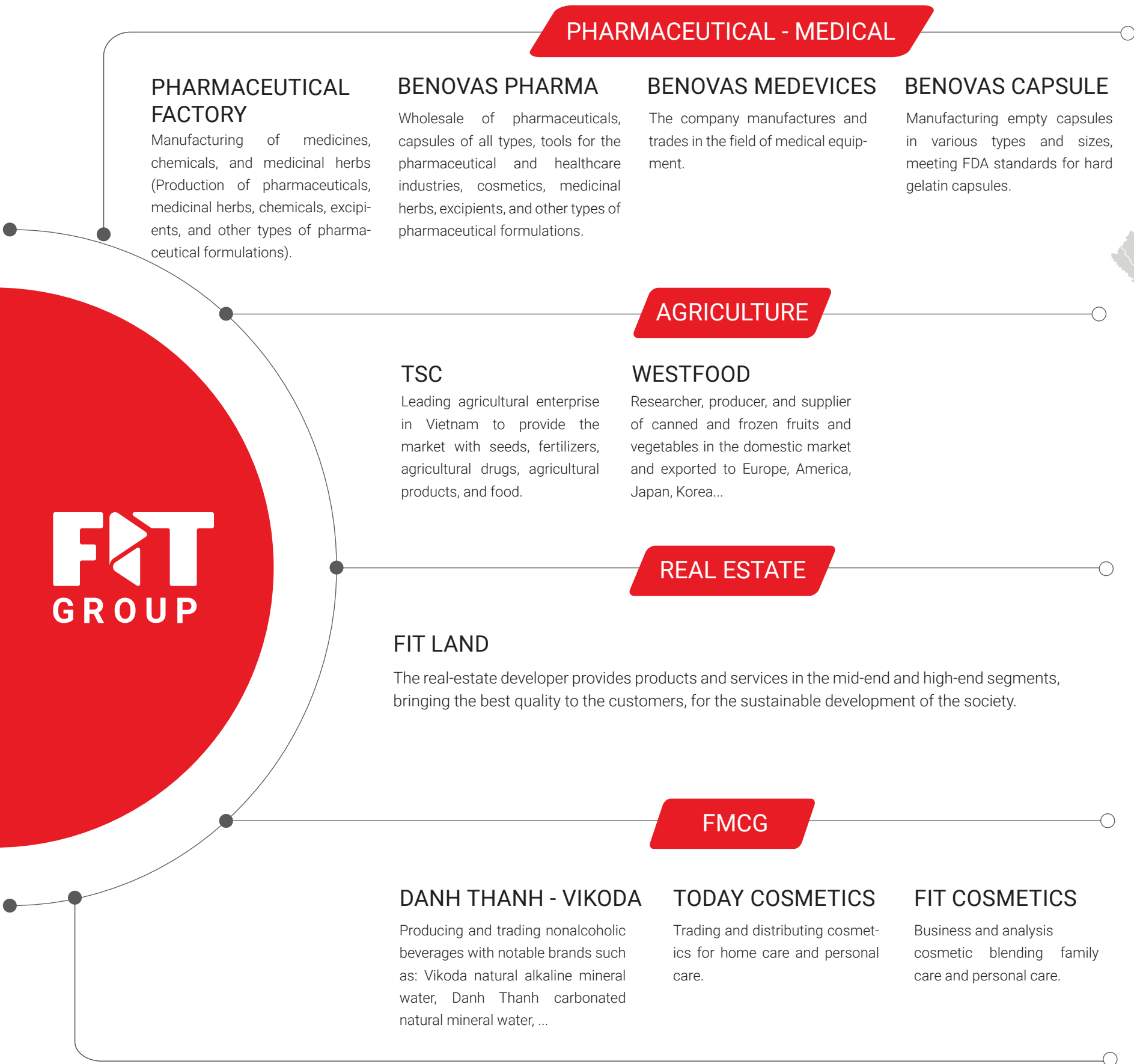
CORPORATE HISTORY



GROWTH CHARTT








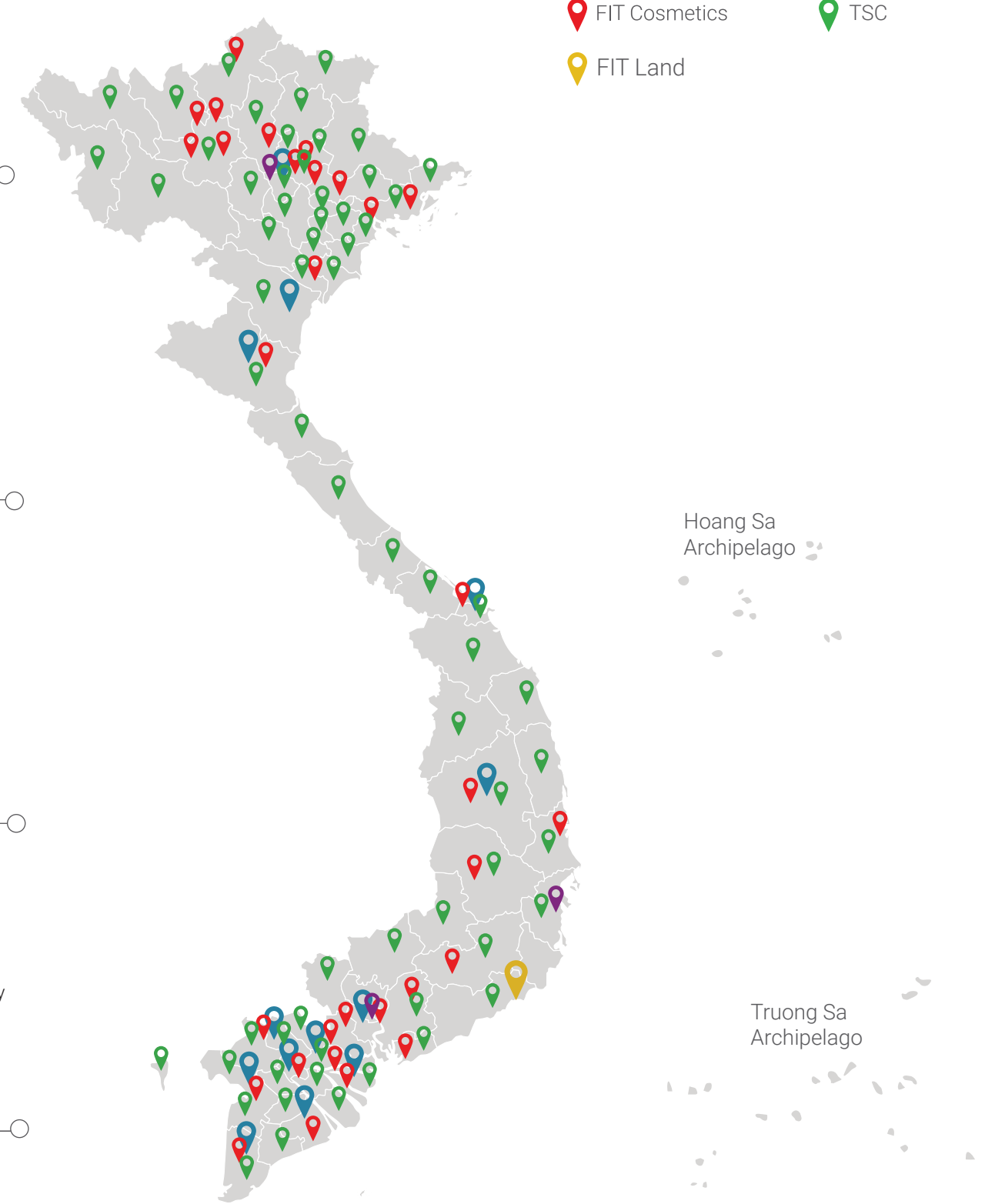
I FIELDS OF OPERATION



BUSINESS LOCATIONS

Products manufactured and sold by F.I.T Group in Vietnam

-  DCL Holdings
-  FIT Cosmetics
-  FIT Land
-  Vikoda
-  TSC



02

BUSINESS LINES

Pharmaceutical - Medical	18
FMCG	30
Real estate	46
Agriculture	48



I PHARMACEUTICAL – MEDICAL

With a vision to become one of the leading multi-industry corporations in Vietnam, F.I.T Group identifies Pharmaceuticals as a strategic sector playing a key role in its mission to improve quality of life.

Through a well-structured investment strategy, a modern manufacturing foundation, and a team of experienced professionals, F.I.T Group is gradually affirming its position in the pharmaceutical industry, contributing to the development of a sustainable healthcare system and improving community health.

Thanks to its outstanding contributions to the pharmaceutical industry, F.I.T Group's member companies have received numerous honors such as the Second-class Labor Medal, Certificate of Merit from the Minister of Public Security, and the "Vietnam Pharmaceutical Star" Award – 1st edition by the Ministry of Health.

Benovas Pharma, Benovas Oncology, Benovas Capsule, and Benovas Medical Devices are prominent members in the Pharmaceuticals – Medical sector in Vietnam, specializing in providing innovative, accessible, and high-quality healthcare products and services.

CUU LONG PHARMACEUTICAL JOINT STOCK COMPANY (DCL HOLDINGS)

Established in 1976, DCL Holdings has, over nearly half a century, become a reputable brand trusted by consumers, pharmacies, and major hospitals across Vietnam, as well as one of the most reliable partners globally.

With over 1,000 employees, DCL Holdings is actively engaged in three core areas: Pharmaceuticals – Empty Capsules – Medical Equipment.

For the OTC Channel:

DCL Holdings operates dozens of branches spanning from North to South Vietnam, with more than 10,000 wholesale and retail customers under its nationwide branch network. It is a key partner of major pharmacy chains such as Pharmacy, Long Chau, and Trung Son, ensuring wide distribution of its products across the Vietnamese market.

For the ETC Channel:


DCL Holdings directly participates in and wins tenders at nearly 1,000 hospitals, general clinics, and health centers nationwide.

For the Authorized Tendering Channel:

DCL Holdings signs contracts with major clients to authorize tender participation in centralized procurement packages, ensuring that DCL Holdings' products are supplied to most hospitals and health centers as per awarded tender quantities. In addition, DCL Holdings is developing strategic partnerships with over 10 of the largest pharmaceutical distribution companies to include its products in their networks, thereby expanding its reach to smaller retail customers.

For the Export Channel:

Currently, DCL Holdings has established a presence in Southeast Asian countries such as Myanmar, Cambodia, and Laos, and is expanding into African markets, while aiming to penetrate key markets in Europe and the United States.

					
Quality Commitment	Modern Machinery	Reasonable Pricing	Over 49 Years of Experience	Extensive Market Coverage	Integrated Production Process



MISSION

To connect and improve community life through optimal healthcare solutions.

VISION

To be the most highly regarded Vietnamese pharmaceutical company by patients, partners, and employees through innovative, accessible, and best-in-class products and services

2,426 billion dong
Total Assets

158
Approved Registration Numbers

05
Factories

1.517 billion dong
Owner's Equity

55+
Distributors and Agents

8
Branches

50+
Years of Experience

1,000+ Hospitals, General Clinics,
and Medical Centers Nationwide Supplied with Pharmaceuticals

AWARDS

	<ul style="list-style-type: none"> Second-Class Labor Medal awarded by the President of the Socialist Republic of Vietnam TOP 10 Vietnam Brand Gold Cup – Application of Science and Technology Award 		<ul style="list-style-type: none"> Top 10 Famous Brands and Labels Certificate of Merit from the Chairman of Vinh Long Provincial People's Committee
	<ul style="list-style-type: none"> Certificate of Merit from the Minister of Public Security 		<ul style="list-style-type: none"> Top 10 Famous Brands and Labels
	<ul style="list-style-type: none"> Certified as "TOP 50 FAMOUS VIETNAMESE BRAND NAMES" Product Certification: Empty hard gelatin capsules ranked in "TOP 20 TRUSTED PRODUCTS AND SERVICES FOR CONSUMERS" Pharmaceutical product certified in "TOP 10 TRUSTED PRODUCTS AND SERVICES FOR CONSUMERS" Certified as High-Quality Vietnamese Product Voted by Consumers 		<ul style="list-style-type: none"> Top 10 Leading Vietnamese Brands
	<ul style="list-style-type: none"> Certified as a Cultural Enterprise with Significant Contributions to Society "VIETNAMESE PHARMACEUTICAL STAR – FIRST EDITION" Award by the Ministry of Health 		<ul style="list-style-type: none"> Top 10 Most Reputable Brands in Asia Top 10 Leading Vietnamese Brands
			<ul style="list-style-type: none"> Top 10 Strongly Developing Enterprises Top 50 Strong ASEAN Brands

CUU LONG PHARMACEUTICAL JOINT STOCK COMPANY (DCL HOLDINGS)



The total factory area reaches 16,502 m², with a capacity of 1.3 billion product units per year, including 03 manufacturing facilities: the Non-betalactam plant, the Cephalosporin workshop, and the Cream-Syrup workshop. The remaining area is dedicated to the finished goods warehouse, specifically:

Non-betalactam Plant:

Covers an area of 2,906 m², equipped with modern technology and production lines for: Tablets, Film-coated tablets, Sugar-coated tablets, Hard capsules, Effervescent tablets, Granule sachets, Effervescent granules,

Cephalosporin Antibiotic Plant:

Occupies 967 m², equipped with production lines for: Film-coated tablets, Hard capsules Granule sachets.

Cream-Syrup Plant:

Spans 924 m², includes production lines for: Syrups, Suspensions, Topical creams

PAIN RELIEF – ANTIPYRETIC GROUP



NERVOUS SYSTEM



VITAMINS & MINERALS



ANTIHISTAMINES



DIGESTIVE HEALTH



RESPIRATORY SYSTEM



BENOVAS MEDICAL DEVICES JOINT STOCK COMPANY

Benovas Medical Devices Joint Stock Company is located in No. 68D, Group 5, Thanh My 1 Hamlet, Thanh Duc Ward, Vinh Long Province, Vietnam. The factory covers an area of 10,846.6 m², with a total investment capital of 26 million USD. It features modern, automated production lines that meet European CE standards and US FDA standards, with a designed capacity of 21.5 million products per month, equivalent to 258 million products per year. This is one of the most advanced medical equipment plants in the industry.

The plant produces a wide variety of models across 5 product groups, including: Various types of syringes, Insulin syringes, IV infusion sets, Premium needles of various types, IV cannulas, butterfly needles, Blood lipid tubes, Dialysis filters, Cardiac stents and arterial stents. DCL Holdings' medical equipment product lines comply with ISO 9001:2015, ISO 13485:2016 and are widely trusted and used in hospitals and clinics nationwide.



21.5 million
Products per month

258 million
Products per year

26,000,000+ USD
Products per year

10,846 m²
Factory area

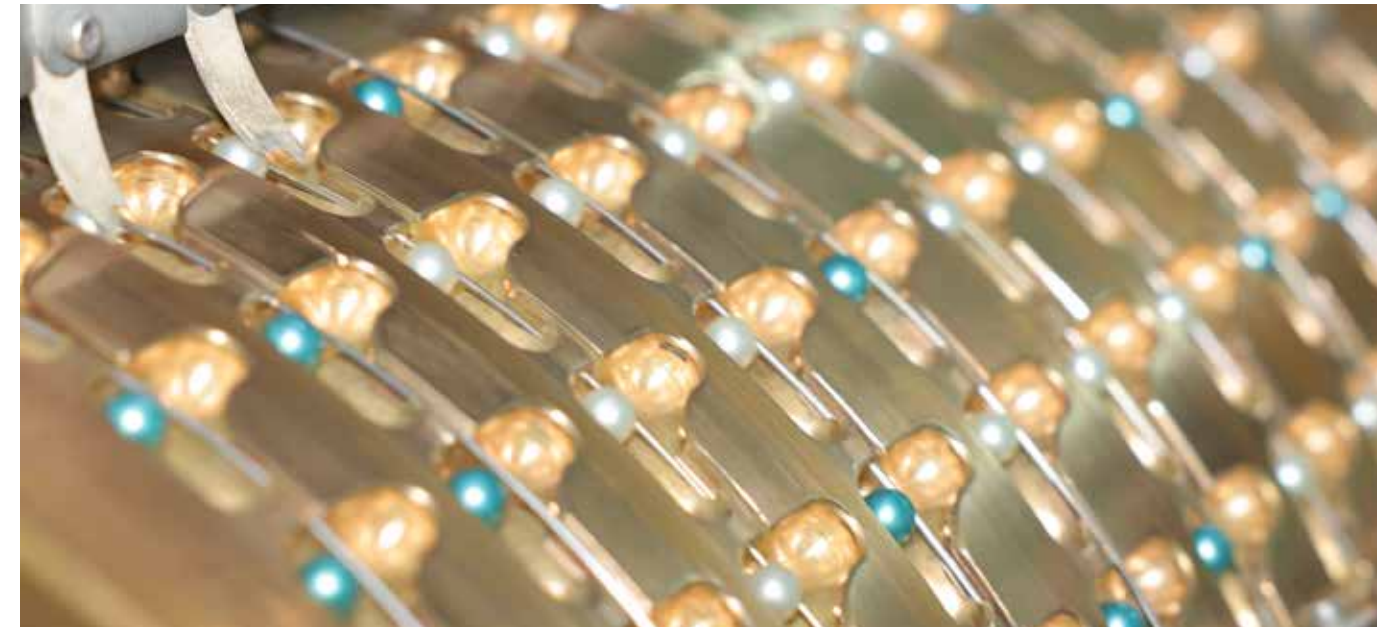
BENOVAS CAPSULE ONE MEMBER LIMITED LIABILITY COMPANY (BENOVAS CAPSULE CO., LTD.)

Benovas Capsule Co., Ltd. own the manufacturing plant covers a total area of 16,132 m², with an initial investment of approximately 800 billion VND. It is equipped with 20 production lines utilizing advanced technology from Technophar (Canada) and has a maximum capacity of 12 billion capsules per year. The plant offers a wide range of empty capsule types and sizes, and meets FDA standards for hard gelatin capsule shells. These are key factors contributing to DCL's position as one of the most reputable and leading brands in the hard capsule sector in the Vietnamese market.

The factory produces a wide variety of capsule types and sizes to meet the demands of both the pharmaceutical and nutraceutical industries. With advanced formu-

lation techniques and a production process that complies with standards from the Vietnam Ministry of Health, DCL Holdings is currently a manufacturing and distribution partner to nearly 300 enterprises in the pharmaceutical and nutraceutical fields. The company's products also meet export standards for demanding markets.

Benovas Capsule is now recognized as one of the most trusted suppliers for major partners such as Stella, Domexco, and Bidiphar, and continues to supply a wide variety of capsule shells in different types and sizes to global clients.



1,000,000,000
Capsules/month/20 lines

Dominant Leading
Domestic market share

12 billion capsules
Capsules/year

20
Capsule production lines

800 billion VND
Investment capital

PHARMACEUTICAL MANUFACTURING COMPLEX BUILT TO EU-GMP STANDARDS INCLUDES

Phase 1: Establishment of a state-of-the-art oncology drug manufacturing facility designed in compliance with EU-GMP standards for both oral solid dosage forms and injectable formulations. Manufacturing operations are expected to commence in January 2028.

Phase 2: Development of a state-of-the-art biopharmaceutical manufacturing plant along with a centralized warehouse facility, expected to become operational in 2030.

Phase 3: Establishment of Plant based empty hard capsule manufacturing facility and an oral solid dosage manufacturing facility, both aligned with EU-GMP standards, with operations expected to commence by 2032.

Total Planned Investment

The total projected investment across all three phases is estimated at USD 150 million.

50,000 m²

Project scale

01/2028

Phase 1 operational

150 million USD

Total investment capital

2030

Phase 2 operational

2032

Phase 3 operational



I FMCG

With a vision for sustainable development and the ability to capture modern consumer trends—prioritizing "green" products and responsible consumption—F.I.T Group has proactively invested in and transitioned its production model toward eco-friendly, clean, and transparent operations.

F.I.T Group's products are consistently trusted and chosen by consumers for their safe, health-friendly ingredients and their contribution to promoting a healthy lifestyle within the community. Our environmentally friendly products deliver innovative experiences and exceptional effectiveness. Additionally, Vikoda, a subsidiary of F.I.T Group, provides 100% natural alkaline

mineral water rich in essential minerals. This product encourages a habit of proactive health care, thereby contributing to improving physical well-being and quality of life for consumers.

At F.I.T Group's manufacturing facilities, sustainability is ensured throughout the production process. The company employs modern waste treatment systems, with 100% of wastewater treated to standard before being discharged into the environment.

F.I.T Group's home care, personal care, and beverage products are widely distributed across Vietnam, present in retail stores,

supermarket chains, and even five-star resorts, meeting the increasingly diverse demands of the market.

Each year, the Group conducts assessments and calculations on the consumption of resources, energy, and emissions per production unit, in order to establish concrete roadmaps for achieving sustainable development goals in manufacturing.



List of Member Companies Operating in the FMCG Sector:

- ▶ Khanh Hoa Mineral Water Joint Stock Company
- ▶ Today Cosmetics Joint Stock Company
- ▶ FIT Cosmetics Joint Stock Company

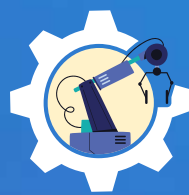
“Danh Thanh - Vikoda and Today Cosmetics are among the leading members in the FMCG sector in Vietnam, specializing in the supply of natural and healthy wellness products, with a strong focus on sustainable development.”

KHANH HOA MINERAL WATER JOINT STOCK COMPANY

Khanh Hoa Mineral Water Joint Stock Company, a member of F.I.T Group Joint Stock Company, is a leading non-alcoholic beverage manufacturer specializing in products sourced from the Danh Thanh natural alkaline mineral water reserve. Established on January 19, 1990, the company has built a strong legacy in Vietnam's beverage industry. Its headquarters and production facilities are located in Cay Sung Hamlet, Dien Tan Commune, Dien Khanh District, Khanh Hoa Province, Vietnam.



With more than 35 years of establishment and growth, Khanh Hoa Mineral Water Joint Stock Company has remained dedicated to researching and developing health-oriented beverage products derived from the valuable Danh Thanh natural alkaline mineral water source.



The company has invested in advanced drilling technologies and modern production systems, enabling mineral water to be extracted from a depth of 220 meters and bottled directly at the source under stringent standards in accordance with Ministry of Health regulations. This process preserves the water's natural purity and authentic taste in every product delivered to consumers. Guided by a commitment to protecting the environment and honoring nature's values, the company actively prevents pollution, develops green protective zones around the water source, and promotes long-term sustainability.

	4	Branches in: Ha Noi, Nha Trang, Da Nang, Ho Chi Minh City
	1	Factory
	500+	Employees
	1,000+	Customers and Partners
	35+	Years of experience
	+300 billion VND	Total assets
	+120 billion VND	Charter capital

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THE ESSENCE OF Vikoda BRAND

ORIGINAL AS THE GEM IN STONE

Born from the Danh Thanh mineral source, every drop of water is a natural gem born from seasonal rains on the Truong Son mountain range, then honed through many layers of Danh Thanh mineral rock to carry only alkalinity, perfect pH 9.0, rare in nature and full of precious minerals from heaven and earth. Without trying to filter out what is inherent, nor need to change the already wonderful nature, Vikoda as well as yourself, an Original as the Gem in Stone.

PRODUCT INFORMATION

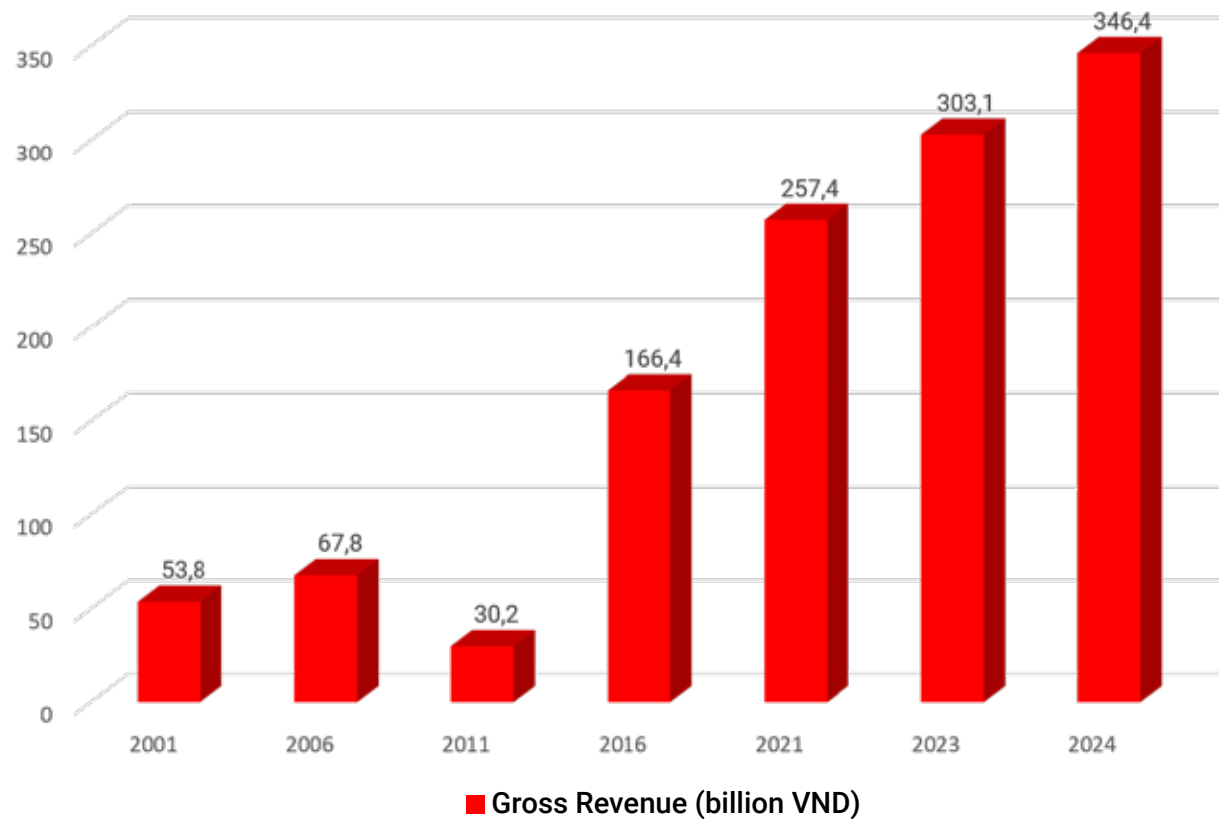
VIKODA NATURAL ALKALINE MINERAL WATER pH 9.0: FROM THE RARE DANH THANH ALKALINE MINERAL SOURCE, IS THE NOURISHING SOURCE OF LIFE FOR COMPLETE HEALTH, WITH 5 KEY FACTORS TO ASSERT ITS POSITION AS "GOOD WATER."

- **1. Clean mineral water form the source:** Vikoda is produced and bottled directly at the Danh Thanh natural alkaline mineral water source, ensuring cleanliness and authenticity.
- **2. Natural alkaline, pH 9.0**
 - Body Balance: With its naturally perfect alkalinity, it helps neutralize excess stomach acid, supporting those with gastric hypersecretion, gastric ulcers, acid reflux, and intestinal inflammation.
 - Acts as an antioxidant, normalizing the gut microbiota.
 - Improves bone density in postmenopausal women with osteoporosis.
 - Reduces blood viscosity, aids in cellular detoxification, enhances cell hydration, and relieves pressure on the cardiovascular system.
 - Improves sleep quality, aids in recovery after sleep as well as after intense physical exercise, and benefits skin health.
- **3. Retain all valuable trace mineral, with a total dissolved solids (TDS) content of 100-400 mg/L, which is beneficial for health:**
 - H₂SiO₃: Helps brighten and rejuvenate the skin and promotes flexible joints.
 - HCO₃⁻: Supports a healthy digestive system.
 - Na⁺: Balances electrolytes and prevents dehydration.
 - K⁺: Maintains proper nerve function and stabilizes blood pressure.
 - Ca²⁺: Strengthens bones and supports healthy muscles.
 - Mg²⁺: Reduces stress and improves sleep quality.
- **4. Antioxidant capability with a high oxidation-reduction potential**

ORP (Oxidation-Reduction Potential) = -100mV, helps neutralize free radicals, reduce oxidative stress in the body, support detoxification, slow down aging, and promote overall well-being.
- **5. Nutrient transport capability:** Vikoda's small water molecules easily penetrate cell membranes and body tissues, facilitating the transport of nutrients and the elimination of waste.

KHANH HOA MINERAL WATER JOINT STOCK COMPANY

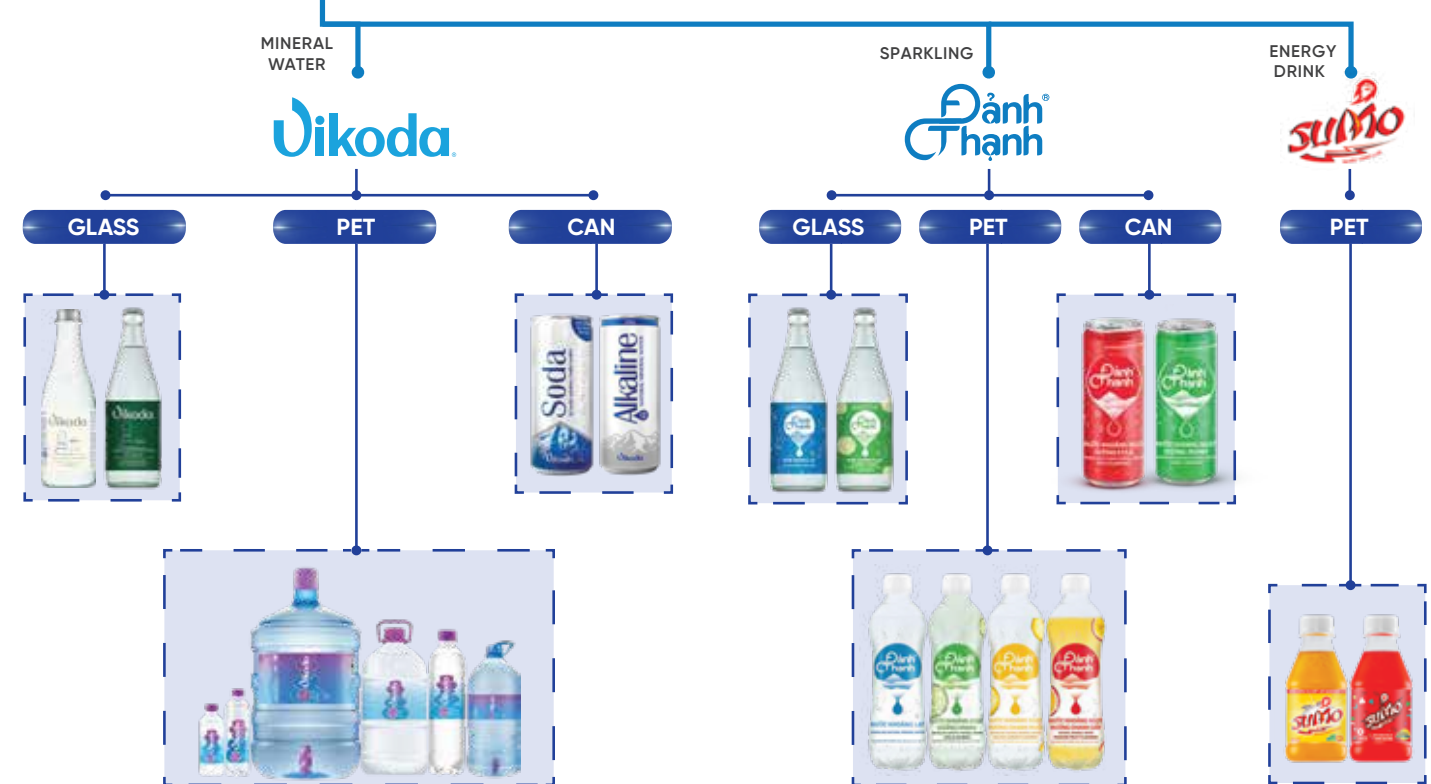
REVENUE GROWTH RATE



ON-SITE PRODUCTION PROCESS

- Step 1 Extraction**
 Mineral water is extracted from a 220-meter-deep borehole. It is transported directly from the source to the production plant through a fully sealed stainless steel pipeline, preserving the original and pure essence of natural mineral water.
- Step 2 Treatment**
 The natural mineral water is processed according to QCVN 6-1:2000/BYT and Codex 108 standards, using physical treatment methods such as odor removal – filtration – UV sterilization – cooling and chilling.
- Step 3 Bottling**
 Treated mineral water that meets quality standards is sent to the bottling area.
- Step 4 Labeling & Packaging**
 Bottles are labeled and boxed, creating refined products that represent our respect for the natural gifts delivered to consumers.

PRODUCT STRUCTURE



PRODUCTION CAPACITY

Starting with just 30 employees, operating in a modest 500m² facility with manual extraction and transportation processes, the company initially served the local market with an annual output of no more than 300,000 liters.

After 34 years of development, the company has made significant investments to establish 06 modern product lines on a 5ha premises. These lines, sourced from countries such as Germany, Italy, Taiwan, and China, boast a capacity of 400m³ per day and are advancing towards 500m³ per day.

<p>RGB1 SPARKLING, SWEET SPARKLING</p> <p>Type of packaging: Glass: 430ml Description: Crown Cap Productivity (bottle per hour): 11.000 Origin: Italya</p>	<p>CSD VIKODA 350, 500, 1,5L SPARKLING, SWEET SPARKLING, SALTED LIME</p> <p>Type of packaging: PET: 350ml - 1,5l Productivity (bottle per hour): 12.000 Origin: Germany</p>
<p>RGB2 VIKODA RGB</p> <p>Type of packaging: Glass: 500ml Description: Aluminum screw cap Productivity (bottle per hour): 4.000 Origin: China</p>	<p>CAN ALKALINE, SODA, LIME FLAVOR</p> <p>Type of packaging: Aluminum Can: 330ml Productivity (bottle per hour): 12.000 Origin: China</p>
<p>PET SUMO, PASSION FRUIT</p> <p>Type of packaging: PET: 200ml - 430ml Productivity (bottle per hour): 9.000 Origin: Taiwan</p>	<p>5G VIKODA 5L, 7L, 18,9 L</p> <p>Type of packaging: PET: 5L, 7L, 18,9 L Productivity (bottle per hour): 600 Origin: Taiwan</p>

KHANH HOA MINERAL WATER JOINT STOCK COMPANY

HORECA'S CUSTOMER



MT-CVS'S CUSTOMER



E-COMMERCE'S CUSTOMERS



STRATEGIC PARTNERS

Spa Sky
Technology transfer partnership for the OEM production of carbonated carbonated beverages under the Spa Sky brand



Guangzhou Nutrin
Vikoda has officially exported products to the Chinese market.



Vietnam Nutrition Association
Vikoda is a strategic partner of the Vietnam Nutrition Association, co-organizing nationwide scientific conferences on nutrition from North to South.

TODAY COSMETICS JOINT STOCK COMPANY

Founded in 2009, Today Cosmetics has established itself as a reputable brand and a trusted partner in the cosmetics and personal care manufacturing industry in Vietnam.

After officially joining F.I.T Group in 2012, Today Cosmetics quickly rose to new heights thanks to a focused investment strategy. The company has become a hub for leading industry experts, owning numerous valuable proprietary formulations and demonstrating strong capability for flexible collaboration with prestigious strategic partners.

At the same time, Today Cosmetics also develops its own brands, combining production capabilities with strategic domestic brand-building efforts.

A STRONG COMMITMENT TO SUPERIOR PRODUCT QUALITY



Outstanding Quality



Environmentally Friendly



Health and Safety Focused



MISSION

Enhancing quality of life through superior, safe-to-use, and environmentally friendly products and services.

VISION

Aiming to become a world-class Vietnamese FMCG company, a national pride with cutting-edge R&D, and a place where younger generations aspire to contribute.

DIVERSE PRODUCT PORTFOLIO

PERSONAL CARE

DR.CLEAN



A product line designed to clean, eliminate odors, and balance skin pH, helping protect against harmful environmental agents. Available in a variety of fragrances.

NUWHITE



The body-wash line, made from goat milk essence and natural fresh fruit extracts, brings a smooth, radiant complexion.

HOME CARE

GOLDEN LIFE



The bio-based product line in the home-care category applies enzyme technology to deliver effective cleaning while remaining safe for health and environmentally friendly.

TERO BIO



The product line applying European biotechnology offers an exceptional experience in home care.

ORAL CARE

DR.KOOL



An oral care product line with a diverse range of models and types, designed for both children and adults.

INSECT SPRAY

ROCKET



An insect spray line effective against six types of insects: mosquitoes, cockroaches, ants, flies, spiders, and fleas. The product contains no harmful ingredients, ensuring family safety.

AIR FRESHENER

ROSY



ROSY is a line of room sprays with antibacterial properties that help eliminate unpleasant odors, bringing a fresh and clean living space. Produced with modern technology and safe ingredients, it ensures user health and wellbeing.

COSMETICS

SUNSCREEN



The SPF 50+, PA++++ sunscreen provides comprehensive protection against UV rays, while herbal extracts help repair, soothe, prevent aging, and nourish a healthy, resilient complexion.

TODAY COSMETICS JOINT STOCK COMPANY

TODAY COSMETICS PRODUCT DISTRIBUTION MAP

“The nationwide distribution network of branches and retail agents forms the core of Today Cosmetics’ execution strategy”



Presence in all provinces and cities

A comprehensive distribution system covers every region of the country.

50.000+ retail stores

Nationwide distribution coverage.

16+ years

In the field of cosmetics and personal care manufacturing & OEM production.

4.946 m2

Total factory area.

2.580 m2

Workshop area.

30.000.000+

products/year
Annual production capacity.

Malaysia

Joint venture partner

08 well-known brands

Manufactured using imported technology from Europe.

5

Production lines

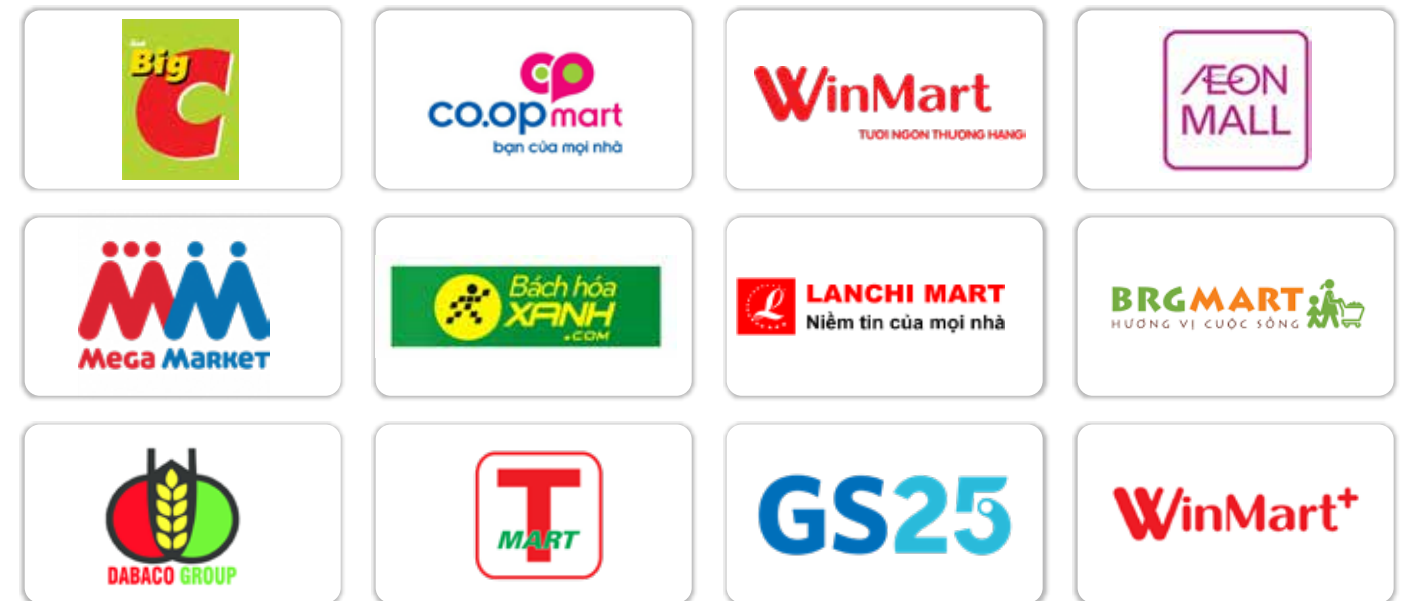
100+ products

Including personal care, home care, and more.

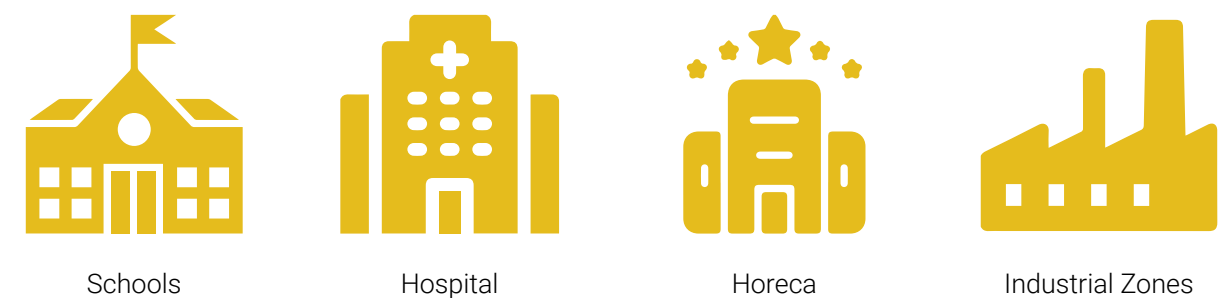
100% of products

Are sustainable, eco-friendly, and safe for consumer health.

MT & CVS CHANNEL PARTNERS



B2B PARTNERS



E-COMMERCE PARTNERS

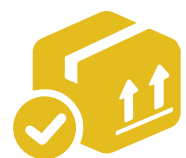


TODAY COSMETICS JOINT STOCK COMPANY

EXPERIENCED HUMAN RESOURCES TEAM

R&D Team	Our experienced engineers and experts continuously keep up with the latest trends and leading ingredients in the cosmetic and chemical industry.
Production Team	Highly qualified personnel with extensive experience in professional cosmetics manufacturing, carefully selected based on strict criteria. They ensure accuracy and microbiological safety throughout the entire process—from raw material preparation to final product manufacturing.
QA/QC Management	All production stages are strictly monitored by the QA/QC team to ensure compliance with the standards set by the Ministry of Health.
Customer Care Team	A team of experienced, friendly, and professional consultants who thoroughly understand the market and legal documentation—enabling efficient cooperation and saving time for all parties involved.
Packaging Design Team	Skilled specialists in logo and packaging design who focus on creating aesthetically appealing, transparent, and legally compliant packaging. We believe packaging plays a critical role in influencing purchasing decisions.

QUALITY ASSURANCE SYSTEM



Product Development



Formula Transfer



Access to Emerging Product Trends



Product diversification



Product registration

GMP
ISO 9001:2015

Standards and certifications

MODERN FACTORY

01

The R&D Laboratory is equipped with state-of-the-art machinery and research instruments, imported from the world's leading brands, enabling advanced product analysis and innovation.

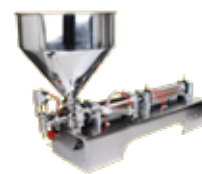
02

The Filling and Packaging Room is designed to ensure complete hygiene during operations, preventing dust contamination and microbial infection. All machinery and equipment are strategically arranged to maximize productivity, ensuring timely completion and delivery of customer orders.

03

The Production Area is designed in compliance with strict hygiene and safety standards as required by the Ministry of Health. Production machinery and equipment are fully imported, meeting the demands of the most advanced manufacturing technologies.

FILLING SYSTEM



Single-nozzle filling machine



6-nozzle filling machine



Large 4-nozzle filling machine



12-nozzle filling machine

MIXING SYSTEM

1-ton mixing system

2-ton mixing system

5-ton mixing system

10-ton mixing system

Cream tank mixing system

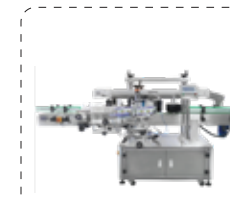
AUXILIARY MACHINERY SYSTEM



Automatic aerosol filling machine



Automatic aerosol filling machine



Double-sided labeling machine



Bag sealing machine

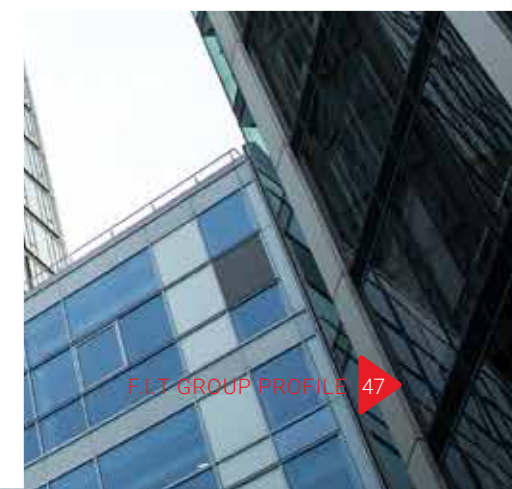
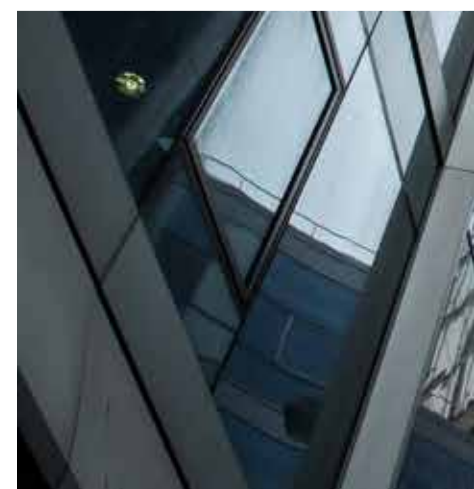
Air compressor

Gas filter column

I REAL ESTATE

Targeting the mid- to high-end segment, the Group views real estate not merely as a line of business but as a mission to create lasting value for society and the community. Guided by the philosophy of prioritizing quality over speed or scale, each project is implemented with rigor and professionalism. On this journey, F.I.T Land Investment Joint Stock Company, established on July 11, 2016, has been actively contributing to the Group's overall development.

With a team of highly experienced experts, the company provides a wide range of real estate services, including: Real estate and land use rights trading; real estate consulting, brokerage, and auction services; other related real estate activities. Each project is not only an investment but also a commitment to quality and sustainable value.



I AGRICULTURE

Committed to sustainable agricultural development and prioritizing consumer health and safety, F.I.T Group has developed clean raw material zones, invested in modern equipment, and maintained meticulous control over every stage of the process—from product formulation and seed sourcing to harvesting, processing supervision, and product packaging and design—to ensure maximum safety for end users.

Thanks to a strategic, long-term investment vision, the Group's agricultural products are now present in all provinces across Vietnam and exported to demanding markets such as Europe, the United States, Japan, and South Korea, among others.

F.I.T Group's goal is to continuously improve quality and diversify its product offerings to meet the increasingly high demands of consumers.



Development of proprietary raw material zones



Research on new crop varieties



Modern equipment and technology



Years of experience in export operations



TECHNO-AGRICULTURAL SUPPLYING JOINT STOCK COMPANY (TSC)

Currently, with thousands of agents and customers both domestically and internationally, Techno-Agricultural Supplying Joint Stock Company (TSC) is recognized as one of the most reputable and highly regarded agricultural enterprises in Vietnam.

Supplying the market with a full range of products—from seeds, fertilizers, and agrochemicals to agricultural produce and food products—TSC has set its vision to become Vietnam’s leading agricultural investment company. The company is committed to contributing to the development of Vietnam’s agriculture, sharing benefits with the community, creating value for society, and increasing returns for shareholders

MISSION
To provide comprehensive solutions for the development of high-tech, sustainable agriculture.

VISION
To become a leading agricultural enterprise in Vietnam.



1992

Established

2007

TSC shares listed on Ho Chi Minh City Stock Exchange

2.494+ Billion VND

Charter capital

4/7

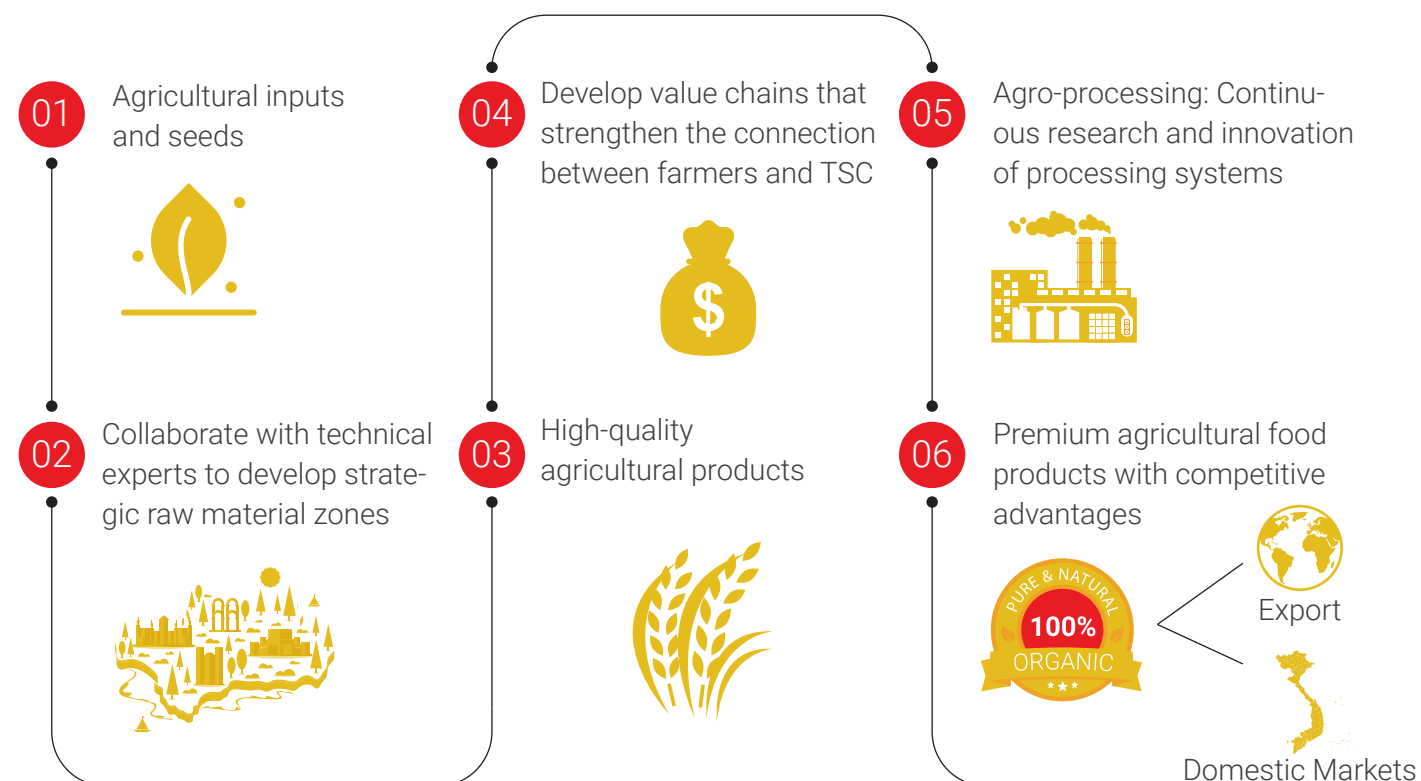
Subsidiaries operating in the agricultural sector

33 years of experience

In agricultural production and trading



INTEGRATED SMART AGRICULTURE VALUE CHAIN



TECHNO-AGRICULTURAL SUPPLYING JOINT STOCK COMPANY (TSC)

Since officially becoming a subsidiary of F.I.T Group, TSC has received strong support in terms of capital, corporate governance, operations, and business strategy.

With the backing of its parent company, TSC has been actively streamlining its operational model, building long-term business strategies, and expanding into high-potential sectors such as fruit processing for export and FMCG

TSC's products have been exported to multiple countries, including China, Japan, the United Arab Emirates, Russia, Belarus, Bangladesh, and Malaysia, among others.

With high quality and competitive pricing, TSC's products and services meet all requirements and satisfy even the most demanding customers.



04 AGRICULTURAL SUBSIDIARIES OF TSC

No.	COMPANY NAME	CORE BUSINESS ACTIVITIES	OWNERSHIP PERCENTAGE
01	West Food Processing Exports Joint Stock Company	Processing and preservation of fruits and vegetables	45%
02	TSC Seeds Joint Stock Company	Import-export and trading of crop seeds; propagation and care of seedlings	57,63%
03	Nong Tin Seeds Corporation	Seed processing and propagation; cultivation and care of agricultural crops	77,67%
04	Westfood Hau Giang Joint Stock Company	Processing and preservation of fruits and vegetables	44,76%

TSC EXPORT MARKETS



WEST FOOD PROCESSING EXPORTS JOINT STOCK COMPANY

Established in 1992, Westfood is a prominent member of the TSC Group in the agriculture and food processing sector. The company specializes in producing frozen (IQF) products, canned products, and other agricultural goods made from mango, pineapple, papaya, dragon fruit, and lotus seeds. These are processed using advanced technology and highly automated production lines to ensure freshness and nutritional value.

To date, Westfood products have been exported and well-received in many countries and regions including the United States, France, Japan, Australia, Canada, the Netherlands, Ireland, and South Korea. Westfood primarily serves large corporations and industrial food processors.

Located in the heart of the Mekong Delta—the most fertile region in Vietnam—Westfood operates two major factories in the area.

Westfood Can Tho Factory

Located in Cai Son – Hang Bang Industrial Park, Ninh Kieu District, Can Tho City, the factory spans over 30,000 m² and is equipped with highly automated production lines and advanced technology. Key specifications:

- 3 IQF machines with a total capacity of 2.2 tons/hour (investment period: 2008–2015). Modern frequency IQF system with a capacity of 2 tons/hour.
- 4 can cutting lines, with a total output of approximately 600 containers/year
- Plastic cup production line with a capacity of 5,500 cups/hour

Westfood Hau Giang Factory

The Westfood Hau Giang Factory covers an area of approximately 7 hectares with a total investment of over 666 billion VND. The factory has a daily processing capacity of 120 tons of finished products and is scheduled to begin operations in Q2/2025. As one of the largest agricultural processing plants in Southern Vietnam, the factory will produce a wide range of new, high-quality products in addition to Westfood's current product lines. With an annual capacity of 30,000 tons, the facility serves as a strategic foundation to position Westfood among the Top 5 leading fruit and vegetable exporters in Vietnam.

33 years

of experience in food production and export

07 ha

Total factory area

1.400

Employees

2.800 MTS

Cubic meters of cold storage capacity

666 billions dongs

Westfood Hau Giang Factory

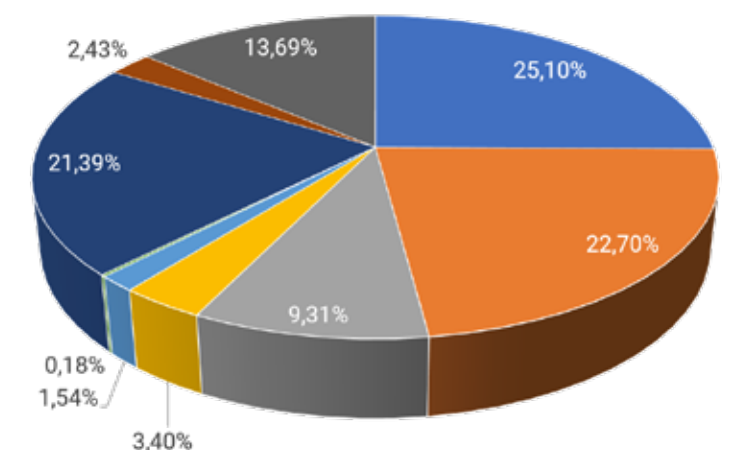
1000ha
Pineapple MD2

hectares of MD2 pineapple,
with planned expansion by 2030



WESTFOOD'S GLOBAL MARKET SHARE IN 2024

- ▶ Europe
- ▶ Japan
- ▶ Korea
- ▶ South America
- ▶ Asia
- ▶ Russia and Eastern Europe
- ▶ Viet Nam
- ▶ United States
- ▶ Australia - New Zealand
- ▶ Other regions



WEST FOOD PROCESSING EXPORTS JOINT STOCK COMPANY



01 CANNED PRODUCT LINE

10 PRODUCT LINES: Lotus seeds, mixed fruits, mango, pineapple, aloe vera, cucumber, nata de coco, baby corn, cut baby corn, papaya

OPERATING CAPACITY: Production line: 320 – 360 FCL/year
Can sizes: A10, 300Z, 200Z, 150Z

02 FROZEN PRODUCT LINE

PRODUCT RANGE: Mango, dragon fruit, passion fruit, fresh lime, grated coconut, etc. Preserving the fresh and natural flavor of fruits using state-of-the-art freezing technology.

OPERATING CAPACITY: Production line: 30 MT/day
Packaging sizes: 50g, 150g, 350g, 500g, 1000g, 2,500g bulk, 10kg or customized upon request



03 PLASTIC CUP PRODUCT LINE

PRODUCT RANGE: Mango, nata de coco, pineapple, aloe vera, cut baby corn, etc. Compact, convenient, and easy to carry anywhere, anytime.

OPERATING CAPACITY: Production line: 5,400 cups/hour
260 FCL/year
Cutting sizes: 6.5 mm, 10 mm, 15 mm
Cup sizes: 4 oz and 7 oz



04 POUCH PRODUCT LINE

POUCH PRODUCT LINE: Mango, coconut, etc. Preserving the fresh and natural flavor of fruits with state-of-the-art freezing technology.

OPERATING CAPACITY: Production line: 60–80 FCL/year
Pouch sizes: 500g, 3kg, 5kg, 10kg or customized upon request

CERTIFICATIONS



PARTNERS

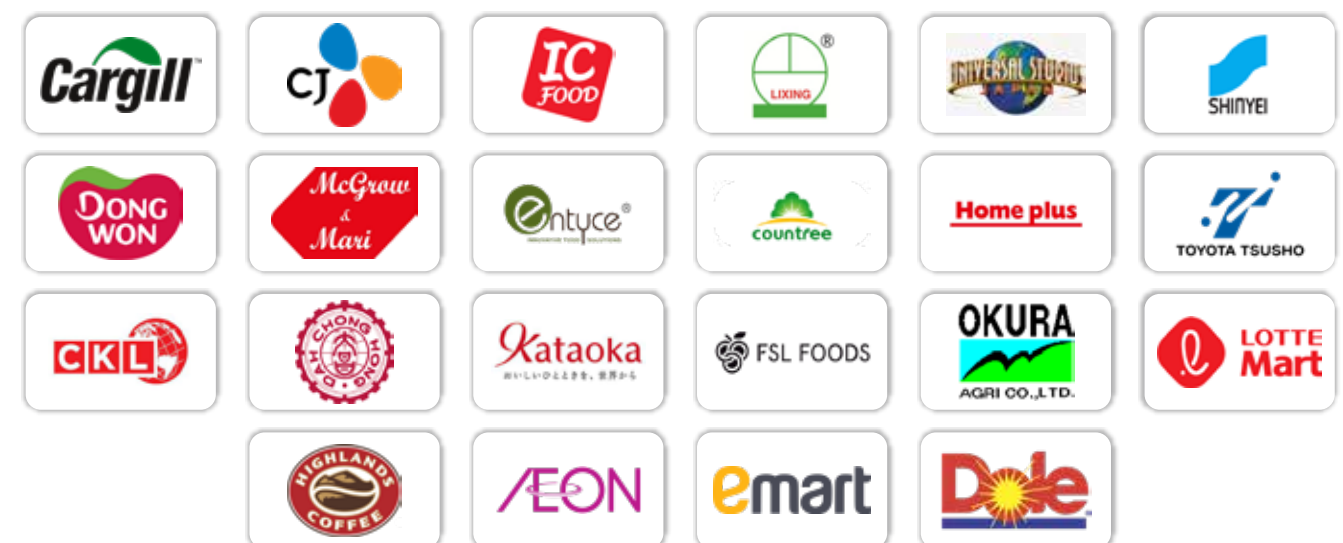
UNITED STATES & CANADA



EUROPE



ASIA AND OTHER REGIONS



03

ORGANIZATION CHART

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Leadership personnel	62
Awards	64
Member company system	66

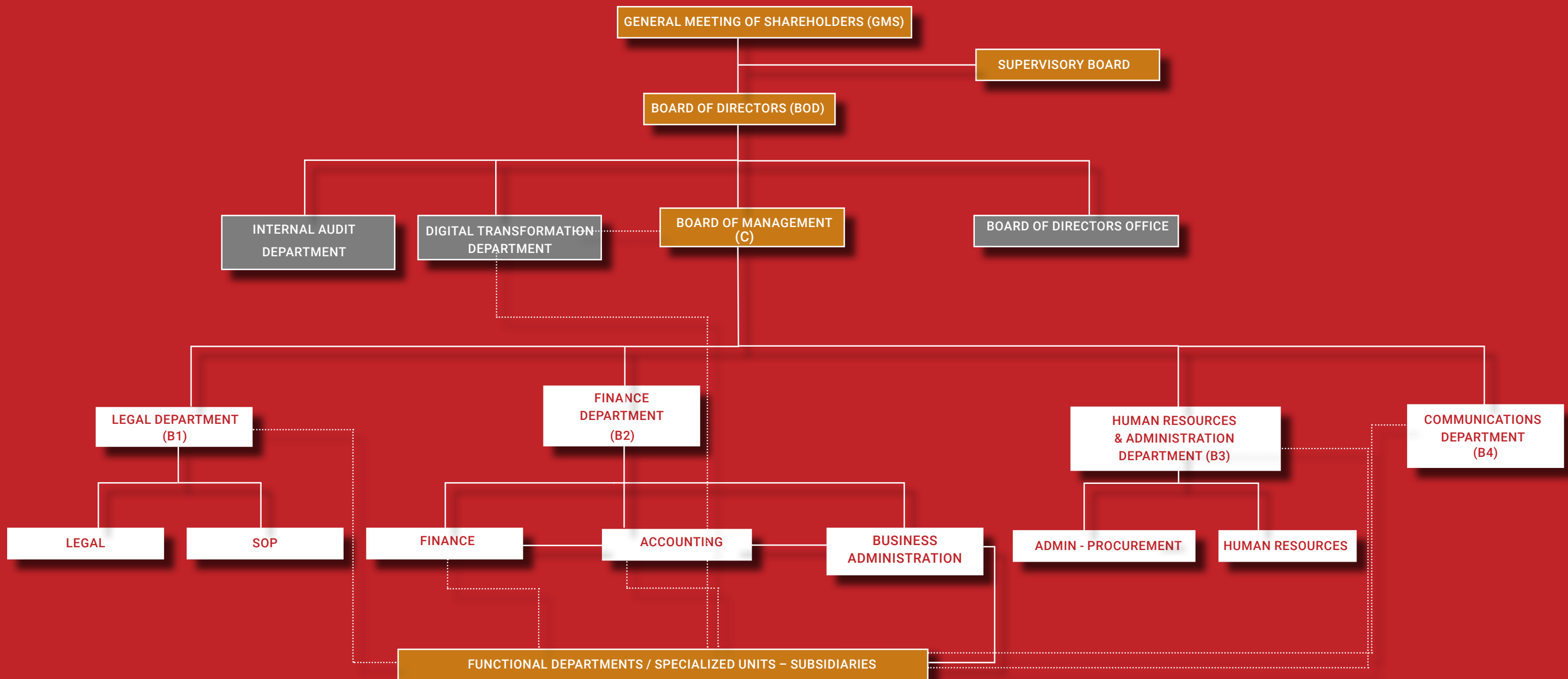


ORGANIZATION CHART

F.I.T Group operates based on close coordination and unity between the Board of Directors, functional departments at the Group's headquarters, and each member company. Member companies have the ability to manage independently, taking responsibility for their own business operations and financial planning. The functional departments at the Group's headquarters are responsible for providing support and oversight in their areas of expertise.

1	—————	Direct Management
2	Indirect Management
3	Coordination for Implementation
4	Board of Directors	BOD

1	C	Board of Management (CEO, CEO-1)
2	B	Group-level Departments



LEADERSHIP PERSONNEL



Mr. Nguyen Van Sang
Chairman of the Board

Mr. Nguyen Van Sang is a founding member of F.I.T Group from its early days. As Chairman of the Board of Directors of F.I.T Group, Mr. Sang is responsible for overseeing and managing all activities of the Group's headquarters. Additionally, Mr. Sang plays a key role in developing and guiding the strategic direction for the short-term, medium-term, and long-term growth of F.I.T Group.

Mr. Sang graduated from University and holds a Master's degree in Finance from the National Economics University in Hanoi. Prior to founding F.I.T Group, Mr. Sang gained many years of experience in business, sales, management, and finance at Procter & Gamble Vietnam (P&G Vietnam) and Shell Gas Haiphong Ltd.

HỘI ĐỒNG QUẢN TRỊ



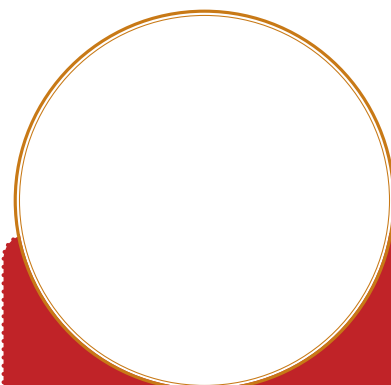
Ms. Nguyen Thi Minh Nguyet
Vice Chairwoman of the Board



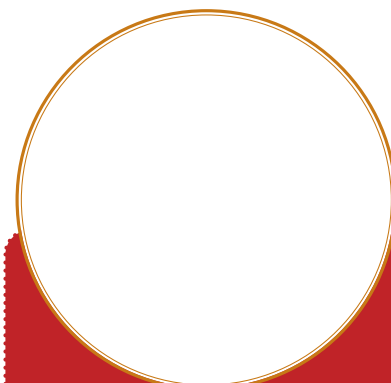
Mr. Dinh Quoc Hung
Board Member



Ms. Vu Thi Minh Hoai
Board Member



Ms. Nguyen Ngoc Mai
Board Member



Mr. Nguyen Ninh Dung
Board Member



Mr. ĐO VAN THO
Board Member

BAN TỔNG GIÁM ĐỐC



Ms. VU THI MINH HOAI
General director



Ms. NGUYEN HOAI NAM
PHÓ TỔNG GIÁM ĐỐC

BAN KIỂM SOÁT



Mr. VO DINH BAO
Supervisory board member



Mr. DOAN XUAN DUY
Supervisory board member



Ms. NGUYEN THI HONG ANH
Supervisory board member

AWARDS

VIETNAM GOLD STAR AWARD



An award honoring outstanding Vietnamese brands and products with international integration, organized by the Central Committee of the Vietnam Youth Federation in coordination with the Central Committee of the Vietnam Young Entrepreneurs Association.

RANKINGS BY VIETNAM REPORT



- Top 500 Largest Private Enterprises in Vietnam in 2016
- Top 3 Fastest Growing Private Enterprises in Vietnam in 2017
- Top 500 Largest Enterprises in Vietnam in 2023

RANKINGS BY INVESTMENT & FINANCE NEWSPAPER AND VIET RESEARCH



- Top 500 Best Employers in Vietnam (VBE 500) in 2022
- Top 500 Best Employers in Vietnam in 2023
- Top 10 Outstanding Enterprises in Asia – Enterprises with exemplary M&A strategies for the period 2009–2023

VIETNAM ENTERPRISE MEMBERS COUNCIL



Sustainable Vietnamese Enterprise 2014, awarded by the Vietnam Enterprise Members Council in Ho Chi Minh City.

ASIA-PACIFIC OUTSTANDING LEADERSHIP AWARD



Asia-Pacific Outstanding Leadership Award 2014 presented to the Group's leadership by Asia-Pacific Economic Magazine, the external publication Asia-Pacific Economic Review.

OTHER RANKINGS



- Top 10 Outstanding Vietnamese Brands 2024, awarded by Business & Trade Magazine.
- Top 10 National Renowned Brands 2025, awarded by the Vietnam Invention Association and the Institute for Innovation and Technology Development.
- Top 10 Pioneer Enterprises in Industry System Development, awarded in 2017 by the Center for Enterprise Credibility Assessment under the Vietnam Union of Science and Technology Associations.



SYSTEM OF SUBSIDIARIES AND AFFILIATES

SUBSIDIARIES

01	TECHNO-AGRICULTURAL SUPPLYING JOINT STOCK COMPANY (*)		
<ul style="list-style-type: none"> No. 1D Pham Ngu Lao Street, Ninh Kieu Ward, Can Tho City, Vietnam Other specialized wholesale not elsewhere classified Details: Wholesale of fertilizers, plant protection products, and other chemicals used in agriculture 	<ul style="list-style-type: none"> Charter Capital (VND) 1,968,589,250,000 As of December 31, 2024 FIT's Ownership Ratio 41,07% FIT's Voting Rights Ratio 41,07% 		
02	CUU LONG PHARMACEUTICAL JOINT STOCK COMPANY		
<ul style="list-style-type: none"> No. 150 September 14 Street, Thanh Duc Ward, Vinh Long Province, Vietnam Manufacturing of pharmaceuticals, medicinal chemicals and botanical products (Manufacturing of pharmaceuticals, medicinal herbs, chemicals, excipients, and other processed pharmaceutical products) 	<ul style="list-style-type: none"> Charter Capital (VND) 730,410,300,000 As of December 31, 2024 FIT's Ownership Ratio 58,05% FIT's Voting Rights Ratio 58,05% 		
03	F.I.T VIET NAM TRADING AND IMPORT EXPORT COMPANY LIMITED		
<ul style="list-style-type: none"> 5th Floor - Times Tower, 35 Le Van Luong Street, Thanh Xuan Ward, Hanoi City, Vietnam Organization of trade promotion and introduction activities (Excluding press-related activities) General wholesale (excluding pharmaceuticals and goods banned by the State) 	<ul style="list-style-type: none"> Charter Capital (VND) 100,000,000,000 As of December 31, 2024 FIT's Ownership Ratio 100% FIT's Voting Rights Ratio 100% 		
04	F.I.T LAND INVESTMENT JOINT STOCK COMPANY		
<ul style="list-style-type: none"> 5th Floor - Times Tower, 35 Le Van Luong Street, Thanh Xuan Ward, Hanoi City, Vietnam Real estate business, land use rights under ownership, usage rights, or lease rights Details: Real estate trading – including trading of future-formed realstate 	<ul style="list-style-type: none"> Charter Capital (VND) 965,904,990,000 As of December 31, 2024 FIT's Ownership Ratio 99,90% FIT's Voting Rights Ratio 99,90% 		
05	WEST FOOD PROCESSING EXPORTS JOINT STOCK COMPANY (**)		
<ul style="list-style-type: none"> Cai Son Hang Bang Industrial Park, Hoang Quoc Viet Street, Area 4, An Binh Ward, Can Tho City, Vietnam Processing and preserving vegetables and fruits; purchasing and processing agricultural products and food for export... 	<ul style="list-style-type: none"> Charter Capital (VND) 302,467,400,000 As of December 31, 2024 FIT's Ownership Ratio 18,48%(1) FIT's Voting Rights Ratio 45,00% 		

06	TSC SEEDS JOINT STOCK COMPANY		
<ul style="list-style-type: none"> No. 1D Pham Ngu Lao Street, Ninh Kieu Ward, Can Tho City, Vietnam Wholesale of agricultural and forestry raw materials (excluding wood, bamboo, and rattan) and live animals. Details: Trading and import-export of all kinds of crop seeds 	<ul style="list-style-type: none"> Charter Capital (VND) 190,000,000,000 As of December 31, 2024 FIT's Ownership Ratio 23,67%(1) FIT's Voting Rights Ratio 57,63% 		
07	FIT CONSUMER JOINT STOCK COMPANY		
<ul style="list-style-type: none"> No. 1D Pham Ngu Lao Street, Ninh Kieu Ward, Can Tho City, Vietnam Retail sale of food, foodstuffs, beverages, tobacco, and cigars accounting for a major proportion in general-purpose retail stores 	<ul style="list-style-type: none"> Charter Capital (VND) 1,460,037,500,000 As of December 31, 2024 FIT's Ownership Ratio 46,35%(1) FIT's Voting Rights Ratio 100,00% 		
08	NONG TIN SEEDS CORPORATION		
<ul style="list-style-type: none"> 1st Floor, HSC Building, No. 162B Dien Bien Phu, Xuan Hoa Ward, Ho Chi Minh City, Vietnam Seed processing for propagation 	<ul style="list-style-type: none"> Charter Capital (VND) 30,000,000,000 As of December 31, 2024 FIT's Ownership Ratio 31,90%(1) FIT's Voting Rights Ratio 77,67% 		
09	WESTFOOD HAU GIANG JOINT STOCK COMPANY		
<ul style="list-style-type: none"> Song Hau Industrial Park - Phase 1, Chau Thanh Commune, Hau Giang Province, Vietnam Processing and preserving vegetables and fruits Details: Processing and canning of vegetables and fruits; processing and preserving other vegetables and fruits 	<ul style="list-style-type: none"> Charter Capital (VND) 262,345,000,000 As of December 31, 2024 FIT's Ownership Ratio 18,38% (2) FIT's Voting Rights Ratio 99,47% 		
10	KHANH HOA MINERAL WATER JOINT STOCK COMPANY		
<ul style="list-style-type: none"> Cay Sung Village, Dien Tho Commune, Khanh Hoa Province, Vietnam Manufacturing of non-alcoholic beverages and mineral water Details: Manufacturing of non-alcoholic beverages; bottled natural mineral water production 	<ul style="list-style-type: none"> Charter Capital (VND) 124,999,880,000 As of December 31, 2024 FIT's Ownership Ratio 44,27% (3) FIT's Voting Rights Ratio 95,53% 		

11 BENOVAS ONCOLOGY JOINT STOCK COMPANY

5th Floor - HACCC1 Complex Building at Lot 2.6, No Le Van Luong Street, Thanh Xuan Ward, Hanoi City, Vietnam	Charter Capital (VND)	100,000,000,000
Manufacturing of pharmaceuticals, medicinal chemicals and botanical products	As of December 31, 2024 FIT's Ownership Ratio FIT's Voting Rights Ratio	48,76%(4) 84,00%

12 VPC - SAI GON PHARMACEUTICAL COMPANY LIMITED

No. 150, September 14 Street, Thanh Duc Ward, Vinh Long Province, Vietnam	Charter Capital (VND)	163,000,000,000
Other specialized wholesale not elsewhere classified Details: Wholesale of chemicals; Wholesale of other household products; Wholesale of medical instruments	As of December 31, 2024 FIT's Ownership Ratio FIT's Voting Rights Ratio	58,05% (4) 100,00%

13 BENOVAS PHARMACEUTICAL JOINT STOCK COMPANY

No. 276 Nguyen Dinh Chieu, Xuan Hoa Ward, Ho Chi Minh City, Vietnam	Charter Capital (VND)	80,000,000,000
Wholesale of other household products Details: Wholesale of pharmaceuticals, various types of capsules, pharmaceutical and medical instruments, cosmetics, medicinal herbs, excipients, and other processed pharmaceutical products	As of December 31, 2024 FIT's Ownership Ratio FIT's Voting Rights Ratio	58,04%(4) 99,98%

14 BENOVAS MEDICAL DEVICES JOINT STOCK COMPANY

No. 68D Group 05, Thanh My 1 Hamlet, Thanh Duc Ward, Vinh Long Province, Vietnam	Charter Capital (VND)	12,000,000,000
Manufacturing of medical, dental, orthopedic, and rehabilitation equipment and instruments. Details: Manufacturing of medical instruments and equipment for the pharmaceutical and healthcare industries	As of December 31, 2024 FIT's Ownership Ratio FIT's Voting Rights Ratio	58,05%(4) 100,00%

15 JOINT VENTURE COMPANY FOR MANUFACTURING, TRADING, IMPORT AND EXPORT OF PHARMACEUTICALS AND MEDICAL EQUIPMENT (A JOINT VENTURE BETWEEN CUU LONG PHARMACEUTICAL JOINT STOCK COMPANY AND LAO MEDICAL SERVICES CO., LTD)

Lao People's Democratic Republic	Charter Capital (VND)	1,625,410,779
Pharmaceutical promotion	As of December 31, 2024 FIT's Ownership Ratio FIT's Voting Rights Ratio	29,61%(4) 51,00%

16 CHARLOTTE REAL ESTATE INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY

5th Floor - Times Tower, 35 Le Van Luong Street, Thanh Xuan Ward, Hanoi City, Vietnam	Charter Capital (VND)	233,000,000,000
Real estate business, land use rights under ownership, usage, or lease Details: Real estate trading	As of December 31, 2024 FIT's Ownership Ratio FIT's Voting Rights Ratio	98,61%(5) 98,71%

ASSOCIATED COMPANIES**01 FIT COSMETICS JOINT STOCK COMPANY**

2nd Floor, No. 81 Cach Mang Thang Tam, Ben Thanh Ward, Ho Chi Minh City, Vietnam	Charter Capital (VND)	195,900,000,000
Distribution of cosmetics and personal care products; Other specialized wholesale not elsewhere classified Details: Trading of chemicals (excluding banned substances); Wholesale of fertilizers and agrochemicals; Wholesale of virgin plastic resins; Wholesale of rubber; Wholesale of textile fibers; Wholesale of pulp	As of December 31, 2024 FIT's Ownership Ratio FIT's Voting Rights Ratio	22,71%(1) 49,00%

04

SUSTAINABLE DEVELOPMENT

Sustainable vision	72
Social responsibility	74
Sustainable human resource development	82
Environmental protection	84



I SUSTAINABLE VISION

F.I.T Group is committed to sustainable development by maintaining a balanced alignment between the interests of the business, society, employees, shareholders, partners, and the environment. The Group continuously strives to create enduring value for the community and contribute to the nation's broader development goals. Guided by a sustainability-driven vision, F.I.T Group seeks to harmonize economic growth with environmental responsibility, building a strong foundation for long-term and sustainable prosperity.

FOR THE ENVIRONMENT

F.I.T Group identifies environmental protection as a key element in its long-term development strategy. The Group proactively invests in environmentally friendly production technologies, reduces emissions, increases the use of recycled materials, and optimizes the efficiency of natural resource exploitation and utilization. Beyond its production activities, F.I.T Group also implements various community-oriented initiatives such as tree planting, water resource protection, and raising social awareness of ecosystem conservation.

With this sustainable development orientation, the Group aims to harmonize economic growth with environmental responsibility, laying the groundwork for a long-term and sustainable future.

FOR SOCIETY

As a conglomerate operating in pharmaceuticals, fast-moving consumer goods, food, agriculture, and real estate, F.I.T Group is oriented toward delivering high-quality products and services to best meet the needs and interests of Vietnamese consumers.

In parallel with its business operations, the Group places strong emphasis on fulfilling its corporate social responsibility (CSR), aiming to improve the quality of life for the community. The enterprise actively invests in healthcare programs, promotes green consumption, and implements projects that support sustainable development, particularly in areas affected by natural disasters or facing socio-economic challenges, thereby contributing to the spread of humanistic values across society.

FOR PARTNERS & SHAREHOLDERS

F.I.T Group is committed to delivering optimal benefits and long-term value to its shareholders and partners. The Group ensures transparency in management and financial reporting, guarantees information disclosure in compliance with legal regulations and in the best interests of shareholders, and maintains stable growth in its business operations.

F.I.T Group builds its partnerships on the principles of respect, fairness, and mutual development. The Group continuously expands its collaboration network, working alongside strategic partners to create shared value, while adhering to standards of business ethics and sustainable development.

FOR EMPLOYEES

At F.I.T Group, people are the foundation of success. The Group fosters a professional and safe working environment, invests in modern facilities, and provides well-equipped living spaces to enhance both work efficiency and the well-being of employees. The Company implements competitive welfare policies, including supplementary health insurance, 24/7 accident insurance, recognition and appreciation programs, and internal engagement activities.

At the same time, employees are regularly provided with professional training to develop their capabilities and long-term career paths. With a spirit of integrity, compliance, and a strong aspiration to achieve goals, each individual contributes to collective strength, driving the Group's sustainable development and making positive contributions to society.



I SOCIAL RESPONSIBILITY



CUU LONG PHARMACEUTICAL ORGANIZES PERIODIC HEALTH CHECK-UPS, PROACTIVELY SAFEGUARDING EMPLOYEE HEALTH

From November 25 to November 27, 2025, Cuu Long Pharmaceutical Joint Stock Company successfully organized its annual periodic health check-up program for more than 800 employees. This initiative aims to safeguard employee health, enabling early detection of occupational diseases and facilitating timely intervention measures. The health check-up program was conducted in full compliance with legal regulations on occupational safety and hygiene, as well as employee healthcare. It included general health examinations, biochemical tests, complete blood counts, ultrasound, X-ray imaging, and specialized medical assessments to provide a comprehensive evaluation of individual health conditions. This program helps identify early signs of potential health issues, enabling employees to proactively monitor their health and adjust their lifestyles to ensure long-term well-being. Through this initiative, Cuu Long Pharmaceutical Joint Stock Company aims to provide each employee with the opportunity to better track their health, adopt healthier habits, engage in regular physical activities, and maintain a positive mindset at work.

CUU LONG PHARMACEUTICAL ORGANIZES PERIODIC HEALTH CHECK-UPS, PROACTIVELY SAFEGUARDING EMPLOYEE HEALTH

After more than one year as a strategic partner of the Vietnam Nutrition Association, Khanh Hoa Mineral Water Joint Stock Company – Vikoda brand has established a strong presence within the scientific community and among professionals, contributing to raising awareness of health care among Vietnamese people. Vikoda has been honored to serve as Diamond Sponsor and Strategic Partner at the National Nutrition Science Conference, while also accompanying 15 nutrition-related conferences and scientific seminars nationwide during the 2024–2025 period. Through these activities, the brand has contributed to disseminating scientific knowledge on healthy lifestyles and the important role of drinking water in human health.



SPREADING LOVE JOURNEY “WARM SPRING – REUNION TET” WITH FIT FUND

In December 2025, amid the vibrant atmosphere of preparing for the Lunar New Year, FIT FUND – the charitable fund of F.I.T Group – launched the “Warm Spring – Reunion Tet” initiative, delivering gifts to employees facing particularly difficult circumstances across its member companies. The program embodies strong humanistic values, reflecting F.I.T Group’s deep care for both the material and spiritual well-being of its employees. According to the organizing committee, the 2025 “Warm Spring – Reunion Tet” charity journey provided support to 25 employees in especially challenging situations across member companies. In addition to financial assistance, FIT FUND continues its long-term support through initiatives such as job assistance and educational opportunities for employees’ children, thereby helping employees stabilize their lives and remain committed to the Group.



TAKING ON CHALLENGES, ACHIEVING GREAT SUCCESS TEAMBUILDING TO STRENGTHEN DCL EMPLOYEE ENGAGEMENT

At the end of September 2025, Bai Sau Beach – Vung Tau was filled with vibrant energy with the participation of nearly 470 employees of DCL and its member companies. Under the bright sunshine, on the soft white sand and in the fresh sea breeze, a series of highly challenging team-building games took place, requiring skillful coordination, strong endurance, and close collaboration among team members. After a day full of excitement and competitive spirit, the Gala Dinner brought a warm and reflective atmosphere. Under sparkling lights and lively music, all DCL employees came together to look back on their journey – a path marked by effort, transformation, and steady progress forward. More than just a leisure trip, the 2025 teambuilding program became a meaningful journey of connection, spreading team spirit across DCL. It provided an opportunity for each member to listen, share, and collaborate more effectively, all moving toward common goals. What remains after the trip is not only cherished memories, but also strengthened unity, pride, and renewed energy to continue achieving the OGSM 2025 objectives.





FIRE PREVENTION AND FIREFIGHTING TRAINING AT CUU LONG PHARMACEUTICAL



At the end of August 2025, Cuu Long Pharmaceutical Joint Stock Company, in coordination with the Fire Prevention, Firefighting and Rescue Police Department, organized a fire safety drill at its headquarters and Capsule manufacturing plant. The program aimed to enhance awareness and emergency response capabilities among all employees, while strengthening occupational safety practices within the enterprise. According to the assessment by representatives of the Fire Prevention and Firefighting Police, the drill was well-organized, practical, and closely aligned with real-life scenarios, demonstrating Cuu Long Pharmaceutical's thorough preparation and strong commitment. Participants followed proper procedures and demonstrated proactiveness and composure in handling simulated emergency situations—key factors in real fire incidents. Through this exercise, Cuu Long Pharmaceutical not only reaffirmed its commitment to maintaining a safe working environment but also demonstrated a long-term vision in risk management. Strict compliance with fire prevention, firefighting, and rescue regulations is not only a legal obligation but also a core value embedded in the Company's corporate culture. Moreover, close coordination with relevant authorities reflects a proactive approach and readiness to respond to all situations, contributing to the protection of people and assets, and ensuring the sustainable stability of production and business operations. Maintaining regular drills, communication, and internal training will continue to be a long-term orientation of Cuu Long Pharmaceutical, reflecting the Company's responsibility in the context of integration and sustainable development.



VIKODA ACCOMPANIES THE 2025 CHILDREN'S BOOK STORYTELLING CONTEST

By accompanying the 2025 Children's Book Storytelling Contest under the theme "Pride of the Great Spring Victory," Khanh Hoa Mineral Water Joint Stock Company (Vikoda) aims to encourage reading habits, enhance knowledge, and promote a healthy lifestyle among children. With the mission of inspiring people to enjoy life through superior health care products and services, Vikoda consistently focuses on delivering high-quality natural alkaline mineral water products that support proactive and sustainable health care. Its participation in programs for children forms part of the Company's corporate social responsibility strategy, which emphasizes health education and the development of healthy living habits for the younger generation. Through sponsorship and presence at community events such as the storytelling contest, Vikoda seeks to collaborate with organizers in building a comprehensive development environment for children—where they are not only educated and equipped with essential skills, but also cared for in both physical and mental well-being.

DCL ACCOMPANIES THE 2025 SCIENTIFIC AND TECHNICAL CONFERENCE

On November 29, 2025, Cuu Long Pharmaceutical Joint Stock Company participated as a sponsor and exhibited its products at the 2025 Scientific and Technical Conference. The conference, organized by An Giang General Hospital, was attended by more than 500 delegates, including healthcare leaders, doctors, experts, and representatives from various medical institutions both within and outside the province. This is an important annual scientific event aimed at updating and sharing medical advancements, while promoting research activities and the application of new techniques in medical examination and treatment at the local level. DCL's participation clearly demonstrates the Company's commitment to supporting professional activities and contributing to the enhancement of healthcare quality in the community.





SALES KICK-OFF 2026 – DCL: READY TO BREAK THROUGH, UNITED IN ACHIEVING NEW GOALS

From December 18 to December 20, 2025, in Phan Thiet, DCL successfully organized the Sales Kick-off 2026 program with the participation of approximately 80 delegates, including the Management Team, nationwide sales force, and representatives from various sales channels. The event marked an important milestone, signaling a strong start to the 2026 business year, while reaffirming the determination for innovation, unity, and breakthrough across the entire DCL system. Sales Kick-off 2026 was held in the context of a year 2025 marked by numerous market fluctuations and challenges. During the program, DCL's leadership presented the 2025 business performance review, providing a comprehensive evaluation of achieved results, while candidly acknowledging existing limitations and lessons learned. More than just concluding with figures, plans, and specific targets, Sales Kick-off 2026 opened a new journey driven by confidence, determination, and a strong readiness to break through across the entire DCL team. With strategies clearly defined, goals aligned, and people united in vision, DCL enters 2026 with a proactive, resilient, and ambitious mindset. With strong alignment from leadership to the nationwide sales team, DCL is confident in achieving breakthrough progress, contributing to the sustainable development of F.I.T Group and reinforcing its solid position in both domestic and international markets.



DCL INAUGURATES VINH LONG HEAD OFFICE, MARKING A NEW MILESTONE IN ITS SUSTAINABLE DEVELOPMENT JOURNEY

On December 29, 2025, Cuu Long Pharmaceutical Joint Stock Company officially held the inauguration ceremony of its Vinh Long Head Office, marking the commencement of operations of its new executive building. The event represents not only an important infrastructure milestone but also reflects the Company's strategic vision in investing in people and a modern working environment. Speaking at the ceremony, Ms. Nguyen Thi Thu Huong emphasized that the inauguration of the new head office is not merely a change in workspace, but a significant step forward in DCL's long-term development strategy. According to her, the new executive building is expected to serve as a hub that connects people, fosters collaboration and innovation, and enhances operational efficiency as the Company continues to expand its scale and strengthen its competitive capabilities. The DCL head office building in Vinh Long is designed with a modern orientation, comprising three floors with a total floor area of over 1,200 m². Specifically, the ground floor covers 429 m², while the first and second floors each have an area of 402 m². The design emphasizes an open and airy workspace, maximizing natural light, and integrating various supporting facilities such as multifunctional meeting rooms, reception areas, and collaborative workspaces. The new working environment is aimed at enhancing comfort, inspiring creativity, and improving the overall employee experience.





INAUGURATION OF WESTFOOD HAU GIANG FACTORY – CELEBRATING THE CAN THO PARTY CONGRESS

On September 26, at Song Hau Industrial Park, Can Tho City, West Food Processing Exports Joint Stock Company (WestFood) inaugurated the WestFood HAU GIANG agricultural and food processing factory. The commissioning of the factory contributes to enhancing the value and strengthening the brand of Vietnamese agricultural products in international markets. Recognized as one of the largest agricultural and food processing facilities in the Mekong Delta, the WestFood HAU GIANG factory is built on an area of 7 hectares, with a total investment of more than VND 666 billion and a designed capacity of 30,000 tons of finished products per year. The factory is equipped with state-of-the-art production lines meeting European standards, including IQF rapid freezing

systems, automated three-tier conveyor systems, and automatic fruit peeling and cutting machines. It also features automated canned and cup-pack fruit production lines, as well as cold storage and cool storage facilities with a capacity of up to 3,000 MT (equivalent to 3,000 tons). Currently, WestFood provides employment for more than 700 employees, contributing to the socio-economic development of the local area. The inauguration of the WestFood HAU GIANG factory marks a significant milestone, affirming the Company's efforts to enhance the value of Vietnamese agricultural products, while demonstrating its ongoing commitment to delivering effective solutions and providing consumers with the freshest and highest-quality fruit and vegetable products.



VIKODA & DANH THANH PROUDLY ACCOMPANY THE 1ST KHANH HOA PROVINCIAL PARTY CONGRESS, TERM 2025-2030

From September 21 to September 23, 2025, the 1st Congress of Delegates of the Khanh Hoa Provincial Party Committee for the 2025-2030 term was held and concluded at the Khanh Hoa Provincial Children's Cultural Center in a solemn and formal atmosphere. In alignment with the spirit of this important political event, Khanh Hoa Mineral Water Joint Stock Company (Vikoda) was honored to participate in the "Khanh Hoa OCOP Product Exhibition Space," introducing high-quality products serving community health to delegates and visitors. Vikoda's presence at the Congress not only reflects the pride of a company closely connected to the local community, but also reaffirms its responsibility and commitment to accompanying the sustainable development of Khanh Hoa Province. With more than 35 years of establishment and development, Vikoda has remained steadfast in its mission of promoting community health through products sourced from valuable natural mineral resources. The philosophy "Flavor from the essence within stone" represents the guiding spirit throughout Vikoda's journey, honoring the purity and intrinsic value of Vietnam's mineral resources, while delivering high-quality, safe, and health-beneficial products to consumers.



I SUSTAINABLE HUMAN RESOURCE DEVELOPMENT

ENSURING EMPLOYEE RIGHTS AND BENEFITS

Transparent Labor Regulations

F.I.T Group is committed to developing its internal labor regulations in full compliance with legal requirements.

In terms of salary, insurance, and benefits, F.I.T Group maintains a competitive compensation level for its employees compared to the general market in the same industry in Vietnam. Additionally, the Group offers highly competitive salary, bonus, and incentive policies for skilled and experienced professionals in relevant fields—not only to retain current employees but also to attract talent from diverse sources to contribute to and grow with the Group.

Regarding contributions to Social Insurance, Health Insurance, and Unemployment Insurance, the Group strictly adheres to all legal regulations. Furthermore, in collaboration with Bao Viet Insurance Corporation, F.I.T Group has developed and implemented premium health insurance programs exclusively for its employees.

The Group regularly reviews and adjusts its benefits policies to provide more practical and meaningful incentives for all staff members.

Comprehensive Working Conditions

F.I.T Group operates on a schedule of 8 hours per day, 5 days per week. Employees are entitled to public holidays, annual leave, and personal leave with full pay in accordance with the provisions of the Labor Law.

Ideal Working Environment

Committed to building a professional workplace, F.I.T Group provides employees with spacious, well-equipped offices. Staff are supplied with modern work equipment and receive regular health check-ups. The company also supports employees with mobile phone allowances and provides lunch at the company cafeteria.

KEY WELFARE POLICIES OF THE GROUP

Employee health is one of the top priorities of the Group's leadership. In addition to standard health insurance, F.I.T Group provides employees with an extra health insurance package from Bao Viet Insurance, offering extensive benefits and accepted at a wide range of medical facilities and major hospitals.

Annual health check-ups are organized for all employees at reputable hospitals known for high-quality services, such as Thu Cuc Hospital, Hong Ngoc Hospital, and others.

Employees receive thoughtful gifts for important personal milestones such as birthdays, weddings, childbirth, illness, and on festive occasions.

The Group also organizes festivals, team-building activities, and trips for employees and their families, as well as rewards for employees' children who achieve outstanding results in academics, sports, or the arts.

Modern, fully equipped gym and 3D golf rooms are available for employees to promote a healthy lifestyle.



BUILDING CORPORATE CULTURE

Corporate Cultural Activities

F.I.T Group places special emphasis on employee engagement activities, ensuring both the rights and emotional well-being of all staff members. The Trade Union's initiatives are actively maintained to foster a connected environment, encouraging employees to maximize their potential, strengthen team unity, and build a vibrant corporate culture through:

- F.I.T Club, which hosts a wide range of activities such as book sharing, knowledge-sharing sessions, and soft skills training workshops.
- Sports and wellness activities including gym, yoga, golf, and football clubs to promote physical health.
- Annual team-building events, designed to be both intellectually stimulating and team-oriented.
- Annual Gala Dinner, held at both the company and Group levels, celebrating milestones and achievements.
- 2–3 bonding trips each year during events like spring excursions, summer holidays, and company anniversaries.
- Quarterly birthday celebrations for employees.
- A library corner stocked with a variety of books to support employees' reading and learning interests.
- Diverse cultural activities organized throughout the year.

Employee Training Activities

To ensure sustainable organizational growth, every individual at F.I.T Group is encouraged to engage in continuous learning. A professionally designed E-Learning system has been thoughtfully developed to support employees in enhancing both their professional expertise and soft skills. In addition, regular offline training programs are also organized to further support employee development.



Honoring Success

F.I.T Group always respects and values human potential, especially individuals who are a strong cultural fit and make outstanding contributions. Honoring achievements is not only a principle but also a guiding compass in the Group's corporate culture.

Respecting people, recognizing the right individuals, and celebrating success are core values that F.I.T Group consistently upholds. Titles such as Employee of the Month/Quarter, Employee of the Year, and Top Sales Performer are prestigious honors that every staff member strives to earn. Alongside these recognitions, well-deserved rewards worth thousands of USD are presented to acknowledge and encourage excellence.



I ENVIRONMENTAL PROTECTION

ENVIRONMENTAL IMPACT

During its operation, F.I.T Group has always placed a high priority on raising awareness among employees about the importance of environmental protection and climate change response. Internal training programs and communication campaigns have been implemented to help staff better understand both individual and organizational responsibilities in minimizing negative environmental impacts.

At the same time, the Group has developed and implemented strict procedures to control the waste treatment systems at its factories and production

facilities, contributing positively to the society's overall effort to protect the environment.

In the past year, the Group did not record any cases of administrative fines from state management agencies related to violations of environmental protection regulations.

This not only reflects strict compliance with legal regulations but also affirms the Group's strong commitment to sustainable and environmentally friendly development.



RAW MATERIAL MANAGEMENT

Over the years, F.I.T Group has continuously invested in upgrading and constructing new production facilities, applying the most advanced and modern technologies. Optimizing the production line is always a top priority to conserve resources, reduce energy consumption, and minimize environmental impact. In parallel, continuous improvements in the production process are carried out to enhance efficiency, improve product quality, and reduce raw material waste, promoting sustainable production.

To improve the efficiency of raw material usage, the Group prioritizes the installation of highly automated lines, optimizing the production process to minimize waste and unnecessary intermediate stages that may generate waste.

Recycling solutions for materials are thoroughly applied, along with limiting the use of disposable packaging at factories, contributing to reducing plastic waste and protecting the environment.

In addition, the Group always focuses on training and raising awareness among employees about the importance of managing and efficiently using raw materials.

Through training programs, F.I.T has built a positive corporate culture where every employee is conscious of and committed to actions that help preserve natural resources.

DCL HOLDINGS JOINS HANDS TO PROTECT THE ENVIRONMENT

On the afternoon of September 21, 2024, the Youth Union of Cuu Long Pharmaceutical collaborated with the police force and the People's Committee of Ward 5, Vinh Long City to organize the annual event "Green Sunday 2024" in response to the environmental protection movement and urban landscape preservation campaign.

This meaningful activity, initiated by the local authorities, contributes to raising individual awareness and responsibility in maintaining a green, clean, and beautiful living environment.

As part of the program, the Youth Union of Cuu Long Pharmaceutical, along with other departments and

mass organizations, carried out the removal of illegal advertising boards and cleaned up improperly placed garbage collection points that affected urban aesthetics. These actions not only helped restore tidiness and cleanliness in public areas but also contributed to communication efforts to raise community awareness of the importance of complying with environmental protection regulations.

The program concluded successfully with enthusiastic participation from youth union members and local authorities, showcasing the power of unity and collective effort toward common goals, making practical contributions to the sustainable and prosperous development of Vinh Long province.



VIKODA LAUNCHES TREE PLANTING CAMPAIGN TO PROTECT PRECIOUS WATER SOURCES

The campaign "VIKODA 35 YEARS – GREEN LAND, CLEAN WATER, SUSTAINABLE FUTURE" has sparked a spirit of love for nature and spread the message of environmental protection to all employees, partners, and the community. Activities such as

tree planting ceremonies, educational programs on water source conservation, and tree planting at the Dinh Thanh water extraction site have been systematically implemented.

As a result, hundreds of trees have been planted by the Vikoda team, creating a diverse green coverage that not only helps preserve the environment but also beautifies the landscape. Vikoda hopes this movement will ignite a strong wave of action—not only within the company but also throughout the broader community—contributing to the construction of a sustainable future for generations to come.

Through this effort, the Vikoda mineral water brand continues to affirm its leading position, aligned with the mission of safeguarding consumers' health and promoting sustainable environmental development.



F.I.T GROUP JOINT STOCK COMPANY

STOCK CODE **FIT**


TOTAL ASSETS **8.026+** BILLION DONG


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