INTERIM CONSOLIDATED FINANCIAL STATEMENTS

FOR THE ACCOUNTING PERIOD FROM 1 JANUARY 2026 TO 30 JUNE 2026

F.I.T GROUP JOINT STOCK COMPANY

CÔNG TY CỔ PHẦN TẬP ĐOÀN F.I.T

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GENERAL INFORMATION

Corporate information

F.I.T Group Joint Stock Company (hereinafter referred to as the "Company") is a joint stock company operating under Enterprise Registration Certificate No. 0103016102, initially registered on 8 March 2007 and amended for the 38th time on 25 May 2026, issued by the Hanoi Department of Finance.

Principal business activities of the Company include:

- Trading real estate;
- Leasing offices;
- Services of: Investment consultancy, M&A consultancy, equitization consultancy, corporate governance consultancy, market development consultancy (not including legal and financial consultancy); Investment consultancy, business financial management consultancy, human resource development consultancy (not including legal and financial consultancy); Real estate brokerage; Parking areas and public facilities.

Head office

- Address	:	5th Floor, Times Tower – HACC 1 Complex Building, No. 35 Le Van Luong, Thanh Xuan Ward, Hanoi City, Vietnam
- Tel.	:	024.7309 4688
- Fax	:	024.7309 4686

Board of Directors

The members of the Board of Directors during the period and up to the date of this statement include:

Full name	Position
Mr. Nguyen Van Sang	Chairman
Ms. Nguyen Thi Minh Nguyet	Vice Chairwoman
Mr. Nguyen Ninh Dung	Member
Ms. Vu Thi Minh Hoai	Member
Ms. Nguyen Ngoc Mai	Member
Mr. Dinh Quoc Hung	Independent Member
Mr. Do Van Tho	Independent Member

Board of Supervisors ("BOS")

The members of the Board of Supervisors during the period and up to the date of this statement include:

Full name	Position
Mr. Vo Dinh Bao	Head of BOS
Mr. Doan Xuan Duy	Member
Ms. Nguyen Thi Hong Anh	Member

Executive Officers

The members of the Executive Officers during the period and up to the date of this statement include:

Full name	Position	
Ms. Vu Thi Minh Hoai	General Director	
Ms. Nguyen Hoai Nam	Deputy General Director	Appointed on 13 February 2026
Mr. Le Viet Cuong	Chief Accountant	

Legal representative

The legal representatives of the Company during the period and up to the date of this statement are Mr. Nguyen Van Sang – BOD Chairman and Ms. Vu Thi Minh Hoai – General Director.

Auditor

A&C Auditing and Consulting Co., Ltd. has been appointed as the Company's independent auditor.

F.I.T GROUP JOINT STOCK COMPANY

STATEMENT OF THE LEGAL REPRESENTATIVE

The legal representative of F.I.T Group Joint Stock Company (hereinafter referred to as "the Company") presents this statement together with the Interim Consolidated Financial Statements for the accounting period from 1 January 2026 to 30 June 2026, comprising the Interim Financial Statements of the Company and its subsidiaries (hereinafter collectively referred to as "the Group").

Responsibilities of the Executive Officers

The Executive Officers are responsible for the preparation of the Interim Consolidated Financial Statements that give a true and fair view of the consolidated financial position, the consolidated financial performance and the consolidated cash flows of the Group during the period. In order to prepare these Interim Consolidated Financial Statements, the Executive Officers must:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates reasonably and prudently;
- State whether applicable accounting standards have been followed or not, and all the differences subject to any materials departures are disclosed and explained in the Interim Consolidated Financial Statements;
- Prepare the Interim Consolidated Financial Statements of the Group on a going-concern basis unless it is inappropriate to presume that the Group will continue in business; and
- Design and implement effectively the internal control system to minimize the risks of material misstatements due to fraud or error in the preparation and presentation of the Interim Consolidated Financial Statements.

The Executive Officers hereby ensure that all the proper accounting books of the Group have been fully recorded that disclose with reasonable accuracy at any time the financial position of the Group, and that all the accounting books have been prepared in accordance with the applicable Accounting System. The Executive Officers are also responsible for safeguarding the Group's assets and consequently have taken appropriate measures to prevent and detect frauds and other irregularities.

The Executive Officers hereby confirm that the Group has complied with the aforementioned requirements in preparation of the Interim Consolidated Financial Statements.

Statement of the legal representative

In the opinion of the legal representative, the Interim Consolidated Financial Statements give a true and fair view of the consolidated financial position of the Group as at 30 June 2026 and of its consolidated financial performance and consolidated cash flows for the accounting period from 1 January 2026 to 30 June 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of Interim Consolidated Financial Statements.

Legal representative

Vu Thi Minh Hoai

27 August 2026

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No. 2.0594/26/TC-AC

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE EXECUTIVE OFFICERS
F.I.T GROUP JOINT STOCK COMPANY

We have reviewed the accompanying Interim Consolidated Financial Statements of F.I.T Group Joint Stock Company and its subsidiaries (hereinafter collectively referred to as "the Group"), which were prepared on 27 August 2026, from page 5 to page 58, comprising the Interim Consolidated Statement of Financial Position as at 30 June 2026, the Interim Consolidated Statement of Income, the Interim Consolidated Statement of Cash Flows for the accounting period from 1 January 2026 to 30 June 2026 and the Notes to the Interim Consolidated Financial Statements.

Responsibility of the Executive Officers

The Company's Executive Officers are responsible for the preparation, true and fair presentation of the Group's Interim Consolidated Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of Interim Consolidated Financial Statements; and responsible for such internal control as the Executive Officers determine necessary to enable the preparation and presentation of the Interim Consolidated Financial Statements to be free from material misstatement due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on the Interim Consolidated Financial Statements based on our review. We conducted our review in accordance with the Vietnamese Standard on Review Engagements No. 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

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

Conclusion of Auditors

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Consolidated Financial Statements do not give a true and fair view, in all material respects, of the consolidated financial position of F.I.T Group Joint Stock Company and its subsidiaries as at 30 June 2026 and of their consolidated financial performance and consolidated cash flows for the accounting period from 1 January 2026 to 30 June 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of Interim Consolidated Financial Statements.

Other matter

The Report on review of the Group's Interim Consolidated Financial Statements for the accounting period from 1 January 2026 to 30 June 2026 has been prepared in both Vietnamese and English. In the event of any discrepancy between the two versions, the Vietnamese version shall prevail.

For and on behalf of
A&C Auditing and Consulting Co., Ltd.
Hanoi Branch

CÔNG TY TNHH KIỂM TOÁN VÀ TƯ VẤN A&C CHI NHÁNH HÀ NỘI

Vu Minh Khoi – Partner
Audit Practice Registration Certificate: No. 2897-2025-008-1
Authorized Signatory
Hanoi, 27 August 2026

A&C Auditing and Consulting Co., Ltd. trading as **Baker Tilly A&C** is a member of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

(Full form)

As at 30 June 2026

Unit: VND

	ITEMS	Code	Note	Ending balance	Beginning balance
A -	**CURRENT ASSETS**	**100**		**3,717,571,659,413**	**3,065,077,874,688**
I.	**Cash and cash equivalents**	**110**	**V.1**	**80,219,825,487**	**227,053,302,165**
1.	Cash	111		80,219,825,487	217,053,302,165
2.	Cash equivalents	112		-	10,000,000,000
II.	**Short-term financial investments**	**120**		**2,622,908,782,074**	**1,831,847,555,212**
1.	Trading securities	121	V.2a	243,121,126,905	193,020,000,000
2.	Provisions for diminution in value of trading securities	122	V.2a	(5,019,029,167)	(5,038,279,167)
3.	Short-term held-to-maturity investments	123	V.2b	2,384,806,684,336	1,643,865,834,379
4.	Provisions for impairment of short-term held-to-maturity investments	124		-	-
5.	Other short-term investments	125		-	-
6.	Provisions for impairment of other short-term investments	126		-	-
III.	**Short-term receivables**	**130**		**431,349,152,919**	**400,450,617,123**
1.	Short-term trade receivables	131	V.3	381,795,570,552	374,901,404,874
2.	Short-term prepayments to suppliers	132	V.4	84,601,771,492	69,790,471,571
3.	Receivables based on the progress of construction contracts	134		-	-
4.	Other short-term receivables	135	V.5a	39,384,313,345	28,064,774,395
5.	Allowance for short-term doubtful debts	136	V.6	(74,432,502,470)	(72,306,033,717)
6.	Shortage of assets awaiting resolution	137		-	-
IV.	**Inventories**	**140**	**V.7**	**457,403,465,783**	**460,516,615,594**
1.	Inventories	141		471,540,505,656	471,278,632,766
2.	Allowance for devaluation of inventories	142		(14,137,039,873)	(10,762,017,172)
V.	**Short-term biological assets**	**150**		-	-
1.	Short-term consumable livestock	151		-	-
2.	Short-term consumable crops/plants	152		-	-
3.	Provisions for impairment of short-term biological assets	153		-	-
VI.	**Other current assets**	**160**		**125,690,433,150**	**145,209,784,594**
1.	Short-term deferred expenses	161	V.8a	6,130,501,331	5,359,749,663
2.	Deductible VAT	162		115,187,512,761	109,742,203,679
3.	Taxes and other receivables from the State	163	V.17a	4,372,419,058	4,030,831,252
4.	Trading Government bonds	164		-	-
5.	Other current assets	165		-	26,077,000,000

Interim Consolidated Statement of Financial Position (cont.)

	ITEMS	Code	Note	Ending balance	Beginning balance
B -	**NON-CURRENT ASSETS**	**200**		**5,164,605,335,136**	**4,961,626,926,519**
I.	**Long-term receivables**	**210**		**4,082,800,000**	**3,987,800,000**
1.	Long-term trade receivables	211		-	-
2.	Long-term prepayments to suppliers	212		-	-
3.	Other long-term receivables	215	V.5b	4,082,800,000	3,987,800,000
4.	Allowance for long-term doubtful debts	216		-	-
II.	**Fixed assets**	**220**		**1,419,691,462,216**	**1,413,528,490,018**
1.	Tangible fixed assets	221	V.10	1,152,097,963,578	1,139,128,018,548
-	*Historical costs*	*222*		*2,080,909,762,738*	*2,027,823,610,327*
-	*Accumulated depreciation*	*223*		*(928,811,799,160)*	*(888,695,591,779)*
2.	Finance lease assets	224	V.9	171,557,225,394	177,029,622,222
-	*Historical costs*	*225*		*188,308,100,558*	*188,308,100,558*
-	*Accumulated depreciation*	*226*		*(16,750,875,164)*	*(11,278,478,336)*
3.	Intangible fixed assets	227	V.11	96,036,273,244	97,370,849,248
-	*Historical costs*	*228*		*118,930,759,787*	*118,653,634,787*
-	*Accumulated amortization*	*229*		*(22,894,486,543)*	*(21,282,785,539)*
III.	**Long-term biological assets**	**230**		-	-
1.	Bearer livestock	231		-	-
a)	Immature bearer livestock	232		-	-
b)	Mature bearer livestock	233		-	-
-	*Historical costs*	*234*		-	-
-	*Accumulated depreciation*	*235*		-	-
2.	Long-term consumable livestock	236		-	-
3.	Long-term consumable crops/plants	237		-	-
4.	Provisions for impairment of long-term biological assets	238		-	-
IV.	**Investment properties**	**240**	**V.12**	**105,178,486,655**	**105,715,223,165**
-	Historical costs	241		122,172,433,422	122,172,433,422
-	Accumulated depreciation	242		(16,993,946,767)	(16,457,210,257)
V.	**Long-term assets in progress**	**250**		**297,055,742,458**	**280,140,292,379**
1.	Long-term work in progress	251	V.13	4,559,156,830	3,511,717,401
2.	Construction-in-progress	252	V.14	292,496,585,628	276,628,574,978
VI.	**Long-term financial investments**	**260**		**2,972,625,823,932**	**2,751,301,571,704**
1.	Investments in subsidiaries	261		-	-
2.	Investments in joint ventures and associates	262	V.2c	1,936,194,553,896	1,715,022,301,668
3.	Investments in other entities	263	V.2d	1,036,431,270,036	1,036,279,270,036
4.	Provisions for impairment of long-term investments in other entities	264		-	-
5	Long-term held-to-maturity investments	265		-	-
6.	Provisions for impairment of long-term held-to-maturity investments	266		-	-
VII.	**Other non-current assets**	**270**		**365,971,019,875**	**406,953,549,253**
1.	Long-term deferred expenses	271	V.8b	53,506,012,647	59,553,766,438
2.	Deferred income tax assets	272		1,969,865,562	5,855,126,991
3.	Long-term components and spare parts	273		-	-
4.	Other non-current assets	274		-	-
5	Goodwill	279	V.15	310,495,141,666	341,544,655,824
	TOTAL ASSETS	**280**		**8,882,176,994,549**	**8,026,704,801,207**

	ITEMS	Code	Note	Ending balance	Beginning balance
C -	**LIABILITIES**	**300**		**2,851,635,490,256**	**1,989,196,425,781**
I.	**Current liabilities**	**310**		**2,307,580,571,625**	**1,430,714,824,448**
1.	Short-term trade payables	311	V.16	101,750,576,676	113,832,757,412
2.	Short-term advances from customers	312		6,212,948,584	4,886,283,840
3.	Payables for dividends and profit distributions	313		-	-
4.	Short-term taxes and other obligations to the State Budget	314	V.17b	10,162,716,113	43,628,356,756
5.	Payables to employees	315		31,608,513,440	36,867,550,631
6.	Short-term accrued expenses	316	V.18	14,365,236,442	26,488,173,841
7.	Payables based on the progress of construction contracts	318		-	-
8.	Short-term unearned revenue	319		389,937,226	378,144,995
9.	Other short-term payables	320	V.19a	23,886,875,396	15,917,544,862
10.	Short-term borrowings and finance leases	321	V.20a	2,106,135,796,022	1,176,294,393,385
11.	Short-term provisions	322		-	-
12.	Bonus and welfare funds	323	V.21	13,067,971,726	12,421,618,726
13.	Price stabilization fund	324		-	-
14.	Trading Government bonds	325		-	-
II.	**Non-current liabilities**	**330**		**544,054,918,631**	**558,481,601,333**
1.	Long-term trade payables	331		-	-
2.	Long-term advances from customers	332		-	-
3.	Long-term taxes and other obligations to the State Budget	333		-	-
4.	Long-term accrued expenses	334		-	-
5.	Long-term unearned revenue	337		-	-
6.	Other long-term payables	338	V.19b	9,051,606,401	8,925,174,601
7.	Long-term borrowings and finance leases	339	V.20b	495,506,665,604	516,512,102,908
8.	Convertible bonds	340		-	-
9.	Preferred shares	341		-	-
10.	Deferred income tax liabilities	342		39,496,646,626	33,044,323,824
11.	Long-term provisions	343		-	-
12.	Science and technology development fund	344		-	-

	ITEMS	Code	Note	Ending balance	Beginning balance
D -	**OWNERS' EQUITY**	**400**		**6,030,541,504,293**	**6,037,508,375,426**
1.	Owners' contribution capital	411	V.22	3,399,330,340,000	3,399,330,340,000
-	*Ordinary shares carrying voting rights*	*411a*		*3,399,330,340,000*	*3,399,330,340,000*
-	*Preferred shares*	*411b*		-	-
2.	Share premiums	412		74,895,139,513	74,895,139,513
3.	Bond conversion options	413		-	-
4.	Other sources of capital	414		80,481,887,391	80,481,887,391
5.	Treasury shares	415		-	-
6.	Differences on asset revaluation	416		-	-
7.	Foreign exchange differences	417		-	-
8.	Investment and development fund	418		1,160,957,903	1,160,957,903
9.	Other funds	419		-	-
10.	Retained earnings	420		316,597,626,406	317,010,777,599
-	*Retained earnings accumulated to the end of the previous period*	*420a*		*314,902,241,174*	*277,026,986,991*
-	*Retained earnings of the current period*	*420b*		*1,695,385,232*	*39,983,790,608*
11.	Non-controlling interests	429		2,158,075,553,080	2,164,629,273,020
	TOTAL RESOURCES	**440**		**8,882,176,994,549**	**8,026,704,801,207**

Approved on 27 August 2026

Prepared by	Chief Accountant	Legal representative
Le Thi Thuong	Le Viet Cuong	Vu Thi Minh Hoai

CÔNG TY CỔ PHẦN TẬP ĐOÀN F.I.T GROUP MSDN: 010218

INTERIM CONSOLIDATED STATEMENT OF INCOME

(Full form)

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

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the current period	
			Current year	Previous year
1. Revenue from sales of merchandise and rendering of services	01	VI.1	984,740,261,201	1,072,126,480,438
2. Revenue deductions	02	VI.2	15,332,920,070	18,040,110,431
3. Net revenue from sales of merchandise and rendering of services	10		969,407,341,131	1,054,086,370,007
4. Cost of sales	11	VI.3	782,547,171,370	828,168,445,340
5. Gross profit/ (loss) from sales of merchandise and rendering of services	20		186,860,169,761	225,917,924,667
6. Gain/(loss) on disposal, liquidation of investment properties	21		-	-
7. Financial income	22	VI.4	84,182,749,989	98,452,697,982
8. Financial expenses	23	VI.5	81,524,224,795	41,903,266,185
In which: Borrowing costs	24		80,829,957,734	41,178,669,520
9. Selling expenses	25	VI.6	69,408,623,395	68,871,506,983
10. General and administration expenses	26	VI.7	106,619,729,031	110,854,707,828
11. Profit/ (loss) in joint ventures, associates	27		(3,827,747,772)	(3,350,155,332)
12. Net operating profit/ (loss)	30		9,662,594,757	99,390,986,321
13. Other income	31	VI.8	1,332,422,150	4,056,752,262
14. Other expenses	32	VI.9	758,408,843	13,690,138,843
15. Other profit/ (loss)	40		574,013,307	(9,633,386,581)
16. Total accounting profit/ (loss) before tax	50		10,236,608,064	89,757,599,740
17. Current income tax	51	V.18	6,225,894,968	26,153,666,420
18. Deferred income tax	52		10,337,584,229	1,150,769,207
19. Profit/ (loss) after tax	60		(6,326,871,133)	62,453,164,113
20. Profit/ (loss) after tax attributable to the Parent Company	61		1,695,385,232	29,160,891,692
21. Profit/ (loss) after tax attributable to non-controlling shareholders	62		(8,022,256,365)	33,292,272,421
22. Basic earnings per share	70	VI.10	5	86
23. Diluted earnings per share	71	VI.10	5	86

Approved on 27 August 2026

Prepared by	Chief Accountant	Legal representative
Le Thi Thuong	Le Viet Cuong	Vu Thi Minh Hoai

CÔNG TY CỔ PHẦN TẬP ĐOÀN F.I.T GROUP MSDN: 0102182140

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

(Full form)
(Indirect method)
For the accounting period from 1 January 2026 to 30 June 2026

Unit: VND

	ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the current period	
				Current year	Previous year
I.	**Cash flows from operating activities**				
1.	***Profit/ (loss) before tax***	***01***		***10,236,608,064***	***89,757,599,740***
2.	***Adjustments:***				
-	Depreciation and amortization of fixed assets and investment properties	02		85,701,799,514	76,345,276,006
-	Provisions and allowances	03		5,482,241,454	3,928,417,278
-	Exchange (gain)/ loss due to revaluation of monetary items in foreign currencies	04		144,371,679	246,436,961
-	(Gain)/ loss from investing and financing activities	05		(75,246,583,279)	(105,798,819,004)
-	Borrowing costs	06	VI.5	80,829,957,734	41,178,669,520
-	Others	07		-	-
3.	***Operating profit/ (loss) before changes in working capital***	***08***		***107,148,395,166***	***105,657,580,501***
-	(Increase)/ decrease in receivables	09		(133,003,084,317)	108,883,505,460
-	(Increase)/ decrease in inventories	10		(1,309,312,319)	(158,487,433,935)
-	Increase/ (decrease) in payables	11		41,426,797,445	33,177,947,212
-	Increase/ (decrease) in deferred expenses	12		5,248,467,287	(8,497,826,127)
-	(Increase)/ decrease in trading securities	13		(50,101,126,905)	-
-	Borrowing costs paid	14		(104,118,588,100)	(65,726,462,855)
-	Corporate income tax paid	15	V.17b	(41,561,614,380)	(77,218,362,163)
-	Other cash inflows from operating activities	16		-	-
-	Other cash outflows from operating activities	17		(293,647,000)	(2,949,920,105)
	Net cash flows from operating activities	***20***		***(176,563,713,123)***	***(65,160,972,012)***
II.	**Cash flows from investing activities**				
1.	Purchases and construction of fixed assets and other non-current assets	21		(92,393,839,611)	(145,077,570,203)
2.	Proceeds from disposals of fixed assets and other non-current assets	22		172,000,000	601,481,482
3.	Cash outflows for lending, buying debt instruments of other entities	23		(2,800,529,278,538)	(2,061,544,945,205)
4.	Cash recovered from lending, selling debt instruments of other entities	24		2,207,634,428,178	1,714,176,888,898
5.	Investments in other entities	25		(225,152,000,000)	-
6.	Proceeds from divestment of investments in other entities	26			
7.	Interests earned, dividends and profits received	27		30,861,417,482	78,137,360,793
	Net cash flows from investing activities	***30***		***(879,407,272,489)***	***(413,706,784,235)***

Interim Consolidated Statement of Cash Flows (cont.)

ITEMS		Code	Note	Accumulated from the beginning of the year to the end of the current period	
				Current year	Previous year
III.	**Cash flows from financing activities**				
1.	Proceeds from share issuance and capital contributions from owners	31		300,000,000	-
2.	Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3.	Proceeds from borrowings	33	V.21	1,786,581,104,446	2,621,140,522,611
4.	Repayment for borrowings	34	V.21	(865,557,597,293)	(2,206,684,795,228)
5.	Repayments for finance lease principal	35	V.21	(12,187,541,820)	(13,831,449,127)
6.	Dividends and profits paid to the owners	36		-	-
	Net cash flows from financing activitites	***40***		***909,135,965,333***	***400,624,278,256***
	Net cash flows during the period	**50**		**(146,835,020,279)**	**(78,243,477,991)**
	Beginning cash and cash equivalents	**60**	**V.1**	**227,053,302,165**	**101,436,456,286**
	Effects of fluctuations in foreign exchange rates	61		1,543,601	4,326,088
	Ending cash and cash equivalents	**70**	**V.1**	**80,219,825,487**	**23,197,304,383**

Approved on 27 August 2026

Prepared by	**Chief Accountant**	**Legal representative**
Le Thi Thuong	**Le Viet Cuong**	**Vu Thi Minh Hoai**

CÔNG TY CỔ PHẦN TẬP ĐOÀN F.I.T GROUP MSDN: 0102182...

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

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

I. GENERAL INFORMATION

1. Form of ownership

F.I.T Group Joint Stock Company (hereinafter referred to as "the Company" or "the Parent Company") is a joint stock Company.

2. Operating fields

The Parent Company operates in the fields of trading real estate, investment capital management and the rendering of administrative and general operational support services to its affiliates.

3. Business activities

The principal business activities of the Parent Company include:

- Trading real estate;
- Leasing offices;
- Services of: Investment consultancy, M&A consultancy, equitization consultancy, business administration consultancy, market development consultancy (not including legal and financial consultancy); Investment consultancy, business financial management consultancy, human resource development consultancy (not including legal and financial consultancy); Real estate brokerage; Parking areas and public facilities.

4. Normal operating cycle

The normal operating cycle of the Group is within 12 months.

5. Structure of the Group

The Group includes the Parent Company and 17 subsidiaries under the control of the Parent Company. All subsidiaries are consolidated in these Interim Consolidated Financial Statements.

5a. List of consolidated subsidiaries

Subsidiaries level 1

Name	Headquarters' address	Principal business activities	Proportion of beneficial interest		Proportion of voting rights	
			Ending balance	Beginning balance	Ending balance	Beginning balance
Techno - Agricultural Supplying Joint Stock Company ("TSC") (i)	No. 1D Pham Ngu Lao, Ninh Kieu Ward, Can Tho City, Vietnam	Trading agricultural products	41.07%	41.07%	41.07%	41.07%
Cuu Long Pharmaceutical Joint Stock Company ("DCL")	No. 150, Road 14/9, Thanh Duc Ward, Vinh Long Province, Vietnam	Trading pharmaceuticals and medical equipment	58.05%	58.05%	58.05%	58.05%
F.I.T Viet Nam Trading and Import Export Co., Ltd. ("FXK")	5th Floor, Times Tower, No. 35 Le Van Luong, Thanh Xuan Ward, Hanoi City, Vietnam	Importing and exporting agricultural products	100%	100%	100%	100%
F.I.T. Land Investment Joint Stock Company ("FLD")	5th Floor, Times Tower, No. 35 Le Van Luong, Thanh Xuan Ward, Hanoi City, Vietnam	Trading real estate	99.90%	99.90%	99.90%	99.90%

(i) Although the Company's proportion of ownership interest and proportion of voting rights at TSC's General Meeting of Shareholders amount to only 41.07%, the Company is still TSC's Parent Company due to having the right to cast a majority of votes at meetings of the BOD or the equivalent management level.

Subsidiaries level 2

Name	Headquarters' address	Principal business activities	Proportion of beneficial interest		Proportion of voting rights	
			Ending balance	Beginning balance	Ending balance	Beginning balance
Subsidiaries of Techno - Agricultural Supplying Joint Stock Company						
Westfood Exporting and Processing Joint Stock Company ("WFC") (ii)	Cai Son Hang Bang Industrial Zone, Hoang Quoc Viet Road, Zone 4, An Binh Ward, Can Tho City, Vietnam	Processing, importing and exporting agricultural products	18.53%	18.53%	45.11%	45.11%
TSC Seeds Joint Stock Company ("TSS")	No. 1D Pham Ngu Lao, Ninh Kieu Ward, Can Tho City, Vietnam	Trading seeds	23.67%	23.67%	57.63%	57.63%
FIT Consumer Joint Stock Company ("FC") (iii)	No. 1D Pham Ngu Lao, Ninh Kieu Ward, Can Tho City, Vietnam	Trading consumer goods	46.35%	46.35%	100.00%	100.00%
Nong Tin Seeds Corporation ("Nong Tin")	1st Floor, HSC Building, 162b Dien Bien Phu, Xuan Hoa Ward, Ho Chi Minh City, Vietnam	Producing, trading plant varieties	39.54%	31.90%	96.28%	77.67%
Subsidiaries of Cuu Long Pharmaceutical Joint Stock Company						
Pharmaceutical and Medical Equipment Production Trading and Import-Export Joint Venture Company	No. 11, Lanexang Road, Hatsady Village, Chanthabory District, Laos	Introducing medicine	29.61%	29.61%	51.00%	51.00%
Benovas Capsule Company Limited (iii)	No. 150, Road 14/9, Thanh Duc Ward, Vinh Long Province, Vietnam	Trading pharmaceuticals and medical equipment	58.05%	58.05%	100.00%	100.00%
Benovas Pharmaceutical Joint Stock Company	No. 276 Nguyen Dinh Chieu, Xuan Hoa Ward, Ho Chi Minh City	Trading pharmaceuticals, capsules of all kinds	58.04%	58.04%	99.98%	99.98%
Benovas Medical Devices Joint Stock Company ("Benovas MD") (iii)	No. 68D, Group 05, Thanh My 1 Hamlet, Thanh Duc Ward, Vinh Long Province, Vietnam	Producing and trading medical devices and equipment	58.05%	58.05%	100.00%	100.00%
Benovas Oncology Joint Stock Company ("Benovas Oncology")	Lot 26, Road No. 9, Tan Duc Industrial Park, Duc Hoa Commune, Tay Ninh Province, Vietnam	Producing medicine, pharmaceutical chemicals and medicinal herbs	48.76%	48.76%	84.00%	84.00%
Subsidiary of F.I.T. Land Investment Joint Stock Company.						
Charlotte Real Estate Investment and Development JSC. ("Charlotte")	5th Floor, HACC1 Complex Building at Lot 2.6, Le Van Luong Road, Thanh Xuan Ward, Hanoi City	Trading real estate, land use right held by owner, user or lessee	98.61%	98.61%	98.71%	98.71%

(ii) Although TSC's proportion of ownership interest and proportion of voting rights at WFC's General Meeting of Shareholders amount to only 45.11%, TSC is still WFC's Parent Company due to having the right to cast a majority of votes at meetings of the BOD or the equivalent management level.

(iii) FIT Consumer Joint Stock Company, Benovas Medical Devices Joint Stock Company, Benovas Capsule Company Limited (formerly VPC - Saigon Pharmaceutical Co., Ltd.): All shareholders of these companies are the entities that belong to the Group. Therefore, the Group holds 100% of the voting rights in these companies.

Subsidiaries level 3

Name	Headquarters' address	Principal business activities	Proportion of beneficial interest		Proportion of voting rights	
			Ending balance	Beginning balance	Ending balance	Beginning balance
Subsidiaries of Westfood Exporting and Processing Joint Stock Company						
Westfood Hau Giang Joint Stock Company	Song Hau Industrial Zone – Phase 1, Chau Thanh Commune, Can Tho City, Vietnam	Processing agricultural products	18.44%	18.44%	99.50%	99.50%
Orifood Import-Export Joint Stock Company	Cai Son Hang Bang Industrial Zone, Hoang Quoc Viet Road, Zone 4, An Binh Ward, Can Tho City	Processing and preservation of fruit and vegetables	17.60%	-	95.00%	-
Subsidiary of FIT Consumer Joint Stock Company						
Khanh Hoa Mineral Water Joint Stock Company ("Vikoda")	Cay Sung Hamlet, Dien Tho Commune, Khanh Hoa Province, Vietnam	Producing mineral water and products from mineral water, providing services	44.27%	44.27%	95.53%	95.53%

Operation of subsidiaries during the period

- Pharmaceutical and Medical Equipment Production Trading and Import-Export Joint Venture Company has temporarily stopped its operation since 2013.
- The principal activity of the subsidiaries, including Benovas Capsule Company Limited, Benovas Oncology, TSC, FLD, Charlotte, TSS, FC, and Nong Tin, during the period was financial investment, including investments in shares of unlisted companies, capital contributions and investment cooperation contracts.
- Other subsidiaries are in their normal business operation and have not experienced any significant change as compared to that of the previous period.

5b. List of associates accounted for in the Interim Consolidated Financial Statements by using the equity method

Name	Headquarters' address	Principal business activities	Proportion of ownership interest		Proportion of voting rights	
			Ending balance	Beginning balance	Ending balance	Beginning balance
FIT Cosmetics Joint Stock Company	2nd Floor, No. 81 Cach Mang Thang Tam, Ben Thanh Ward, Ho Chi Minh City	Distribution of consumer goods	22.71%	22.71%	49.00%	49.00%
Tay Do Cuu Long Investment Joint Stock Company	Cai Son Hang Bang Industrial Zone, Hoang Quoc Viet Road, Zone 4, An Binh Ward, Can Tho City	financial investment	37.00%	36.55%	49.78%	48.18%

6. Number of employees

As at 30 June 2026, the Group had 1,765 employees (As at 1 January 2026: 1,722 employees).

7. Statement on information comparability in the Interim Consolidated Financial Statements

The corresponding figures of the previous period are comparable to those of the current period. During the period, the Group applied for the first time for Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance ("Circular 99"), which replaces Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200") on guidelines for the Vietnamese Enterprise Accounting System, and Circular No. 43/2026/TT-BTC dated 20 April 2026 issued by the Ministry of Finance ("Circular 43") amending and supplementing Circular No. 202/2014/TT-BTC dated 22 December 2014 ("Circular 202") giving guidance on the preparation and presentation of Consolidated Financial Statements. Accordingly, certain items in the Interim Consolidated Financial Statements have been reclassified and renamed in accordance with the new regulations. The figures in the "Beginning balance" and "Previous period" columns of the Interim Consolidated Financial Statements have been restated in accordance with the new classifications and terminology set out in Circular 99 and Circular 43 to ensure comparability. These changes do not affect the Group's total assets, total liabilities, owners' equity or profit after tax.

8. Other information

The Parent Company's shares have been listed on the Hanoi Stock Exchange (HNX) under the stock code "FIT" pursuant to Decision No. 298/QD-SGDHN dated 28 June 2013 issued by the Stock Exchange. The first date of transaction was 26 July 2013.

On 7 August 2015, FIT shares were officially listed on the Ho Chi Minh City Stock Exchange (HOSE) pursuant to Decision No. 334/QD-SGDHCM dated 7 August 2015 issued by the Ho Chi Minh City Stock Exchange. The first date of transaction was 19 August 2015.

The number of listed shares at the end of the accounting period was 339,933,034 shares, with a face value of VND 10,000 per share.

II. ACCOUNTING PERIOD, ACCOUNTING CURRENCY

1. Accounting period

The Group's accounting period begins on 01 January and ends on 31 December annually.

2. Accounting currency

The accounting currency is the Vietnamese Dong (VND), as transactions are primarily conducted in VND.

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

1. Applicable Accounting System

The Group applies Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System issued pursuant to Circular No. 99/2025/TT-BTC dated 27 October 2025 ("Circular 99"), The methods for the preparation and presentation of Consolidated Financial Statements are issued under Circular No. 202/2014/TT-BTC dated 22 December 2014 ("Circular 202") and amended and supplemented by Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance ("Circular 43"), as well as the Ministry of Finance's guiding circulars giving guidance on the preparation and presentation of Interim Consolidated Financial Statements.

Adoption of the New Enterprise Accounting System

The fiscal year ended 31 December 2026 is the first year in which the Group adopts the Enterprise Accounting System under Circular 99, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014.

The transition to Circular 99 is carried out using the following methods:

- For changes in accounting policies for which Circular 99 provides specific transition guidance, the Group follows that guidance.
- For changes in accounting policies for which Circular 99 does not require retrospective or simplified retrospective adjustment, the Group applies the non-retrospective method.

2. Statement on the compliance with the Accounting Standards and System

The Executive Officers ensure the compliance with all the requirements of Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System issued under Circular 99, the methods for the preparation and presentation of Consolidated Financial Statements are issued under Circular 202 and amended and supplemented by Circular 43, as well as the Ministry of Finance's circulars giving guidance on the preparation and presentation of Interim Consolidated Financial Statements.

IV. APPLICABLE ACCOUNTING POLICIES, ACCOUNTING ESTIMATES, AND RELEVANT LEGAL PROVISIONS

1. Basis of preparation of the Consolidated Financial Statements

The Consolidated Financial Statements are prepared on the accrual basis accounting (except for information related to cash flows), in accordance with the historical cost convention and on the going-concern basis.

The Interim Consolidated Financial Statements have been prepared in both Vietnamese and English, in which the Interim Consolidated Financial Statements in Vietnamese are the official statutory financial statements of the Group. The Interim Consolidated Financial Statements in English have been translated from the Vietnamese version. In the event of any discrepancy between the two versions, the Vietnamese version shall prevail.

2. Basis of consolidation

The Interim Consolidated Financial Statements include the Interim Financial Statements of the Parent Company and its subsidiaries. Subsidiaries are a business that is controlled by the Parent Company. The control exists when the Parent Company has the power to directly or indirectly govern the financial and operating policies of the subsidiaries to obtain economic benefits from its activities. In determining the control power, the potential voting right arising from share call options, debt or equity instruments that are convertible into ordinary shares at the end of the accounting period shall be taken into consideration.

The business performance results of the subsidiaries that are acquired or disposed of during the period are included in the Interim Consolidated Statement of Income from the date of acquisition or until the date of disposal of those subsidiaries.

The Interim Financial Statements of the Parent Company and its subsidiaries used for consolidation are prepared for the same accounting period and apply consistent accounting policies for similar transactions and events in similar circumstances. In case the subsidiaries' accounting policies are different from those that are applied consistently within the Group, the appropriate adjustments should be made to the subsidiaries' Financial Statements before they are used to prepare the Interim Consolidated Financial Statements.

Intra-group balances in the Statement of Financial Position and intra-group transactions and unrealized intra-group gains resulting from these transactions are eliminated when preparing the Interim Consolidated Financial Statements. Unrealized losses resulting from intra-group transactions are also eliminated unless costs that cause those losses cannot be recovered.

Non-controlling interests ("NCI") include the gains or losses of the subsidiaries' operating results and net assets that are not held by the Group and are presented in a specific item in the Interim Consolidated Statement of Income and the Interim Consolidated Statement of Financial Position (as a part of the owner's equity). NCI include the value of NCI at the date of initial business combination and those in the changes of owner's equity commencing from that date. Losses arising in the subsidiaries are allocated to NCI based on the non-controlling shareholders' ownership rate in the subsidiaries, even if those losses excess the non-controlling shareholders' ownership in the net assets of the subsidiaries.

3. Cash

Cash includes cash on hand and demand deposits. Cash and cash equivalents subject to restrictions on use are not presented under this line item but are presented under "Other Current Assets" or "Other Non-Current Assets", depending on the duration of the restriction.

4. Financial investments

Trading securities

An investment is classified as a trading security when it is held for trading purposes to earn a profit from price differences.

Trading securities are initially recognized at the fair value of the consideration paid at the transaction date. Costs directly attributable to the purchase of trading securities (if any), such as brokerage fees, transaction fees, information fees, taxes, and bank charges, are recognized as financial expenses during the period. During the holding period, the Group does not reclassify trading securities as held-to-maturity investments, or vice versa.

The time of recognizing trading securities is when the Group acquires the ownership, as follows

- For listed securities: recognized at the time of order-matching (T+0).
- For unlisted securities: recognized at the time of acquiring official ownership as stipulated by law.

Interests, dividends, and profit distributions of the previous periods prior to the acquisition of trading securities are deducted from the cost of such securities. Interests, dividends, and profit distributions of the periods after the acquisition of such securities are recognized as financial income. In particular, stock dividends received are tracked only in terms of the additional number of shares received, and the value of such shares is not recognized as income.

Provisions for diminution in value of trading securities are made for each particular type of securities on the market of which the fair value is lower than its original costs. The fair value of trading securities is determined as follows:

- For shares traded on unlisted public Group market (UPCOM), their fair value is the average reference price in the last 30 consecutive transaction days prior to the balance sheet date, as disclosed by the Stock Exchange.
- For unlisted shares, provisions are made based on the losses suffered by investees, with the provision amount determined by the difference between owners' actual contributed capital and total owners' equity as of the balance sheet date multiplied (x) by the Group's rate of charter capital owning in these investees.
- For corporate bonds: the bond price for listed or registered corporate bonds is the most recent trading price on the Stock Exchange within 10 days prior to the balance sheet date. If there are no transactions within 10 days prior to the end of the balance sheet date, no additional provision is recognized for this investment.

Increases or decreases in provisions for diminution in value of trading securities at the end of the accounting period are recognized in "Financial expenses".

Gain or loss on transfer of trading securities is recognized into financial income or financial expenses. Cost of trading securities transferred is determined by using the mobile weighted average method. A change in the method used to determine the cost of trading securities is treated as a change in accounting policy.

Held-to-maturity investments

Investments are classified as held-to-maturity investments when the Group has the intent and ability to hold them until the maturity date. The Group's held-to-maturity investments include: term deposits, loans held to maturity and fixed-return Business Cooperation Contracts.

Held-to-maturity investments are initially recognized at cost, comprising the purchase price and directly attributable transaction costs, such as transaction fees and brokerage commissions. Any accrued interest relating to periods before the acquisition date is deducted from the cost of the investment upon initial recognition. Subsequently, held-to-maturity investments are carried at cost. Interest income arising after the acquisition date is recognized in financial income on an accrual basis.

A provision for impairment of held-to-maturity investments is recognized when there is evidence that part or all of the investment may not be recoverable and the amount of the loss can be reliably measured. Increases or decreases in provisions for impairment of held-to-maturity investments at the end of the accounting period are recognized in "Financial expenses".

Investments in associates

An associate is an entity which the Group has significant influence but does not have the right to control its financial and operating policies. Significant influence is the right to participate in making decisions on the associate's financial and operating policies but does not control those policies.

Investments in associates are recognized using the equity method. Accordingly, the investments in associates are presented in the Interim Consolidated Financial Statements at their initial costs and adjusted for changes in the associates' net assets after the investment date. If the Group's share of losses in an associate exceeds or equals the carrying amount of the investment, the carrying value of the investment presented in the Interim Consolidated Financial Statements will be reduced to zero, unless the Group has an obligation to make payments on behalf of the associate.

The Financial Statements of associates are prepared for the same accounting period of the Group. In case the accounting policies of an associate are different from those that are applied consistently within the Group, the Financial Statements of that associate will be suitably adjusted before being used to prepare the Interim Consolidated Financial Statements.

Unrealized gains and losses arising from transactions with associates are eliminated by the proportion belong to the Group when preparing the Interim Consolidated Financial Statements.

Investments in equity instruments of other entities

Investments in equity instruments of other entities include such investments in equity instruments that do not enable the Group to have the control, joint control or significant influence on these entities.

Investments in equity instruments of other entities are initially recognized at cost, including the cost of purchase or capital contributions plus other directly attributable costs (transaction costs, brokerage fees, consulting fees, audit fees, duties, taxes, and bank charges, etc.). Specifically, when the Group borrows funds to invest in the equity instruments of other entities, interest expenses are recognized as financial expenses and are not capitalized. Where an investment is made using non-monetary assets, the cost of the investment is measured at the fair value of the non-monetary assets at the transaction date. Subsequent to initial recognition, these investments are carried at cost.

Dividends of the previous periods prior to the acquisition of the investment are deducted from the cost of the investment. Dividends of the periods after the acquisition date are recognized as financial income. Stock dividends received are tracked only in terms of the additional number of shares received, and the value of such shares is not recognized as income.

Provisions for impairment of investments in equity instruments of other entities are made as follows:

- For investments where fair value cannot be determined at the reporting date, provisions are established based on the losses incurred by the investees, with the amount calculated as the Group's ownership interest in each investee's actual contributed charter capital at the end of the accounting period, multiplied by the difference between the investee's actual contributed charter capital and its owners' equity at the same date.

Increases or decreases in provisions for impairment of investments in equity instruments of other entities at the end of the accounting period are recognized in "Financial expenses".

5. Receivables

Receivables are presented at their carrying amount less allowance for doubtful debts.

Receivables are classified as trade receivables or other receivables based on the following principles:

- Trade receivables represent amounts of a commercial nature arising from purchase and sale transactions between the Group and customers that are independent of the Group.
- Other receivables represent amounts of a non-commercial nature that do not arise from purchase and sale transactions.

Receivables are tracked in detail by debtor, maturity, and original currency.

Trade receivables and other receivables are classified as short-term or long-term in the Consolidated Statement of Financial Position based on their remaining maturity at the end of the accounting period. An allowance for doubtful debts is made for each doubtful receivable after offsetting against the corresponding payable, if any. The amount of the allowance is determined based on the ageing of overdue receivables or the estimated loss that may be incurred, as follows:

- For overdue receivables:
  - 30% of the receivable amount overdue from 6 months to less than 1 year;
  - 50% of the receivable amount overdue from 1 year to less than 2 years;
  - 70% of the receivable amount overdue from 2 years to less than 3 years; and
  - 100% of the receivable amount overdue from 3 years or more.
- For receivables that are not yet overdue but are considered unlikely to be recovered, the allowance is made based on the estimated loss.

Increases or decreases in allowance for doubtful debts at the end of the accounting period are recognized in "General and administration expenses".

6. Inventories

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

Costs of inventories are determined as follows:

- Raw materials and merchandise: Costs comprise costs of purchases and other directly attributable costs incurred in bringing the inventories to their present location and condition.
- Work in progress: Costs comprise main materials, labour and other directly attributable costs.
- Finished goods: Costs comprise costs of materials and supplies, direct labor and directly attributable general manufacturing expenses allocated on the basis of normal operation.

The cost of inventories is determined using the first-in first-out (FIFO) method and recorded in accordance with the perpetual inventory system.

Net realizable value is the estimated selling prices of inventories in an ordinary course of business less the estimated expenses on product completion and other necessary expenses to make the sale.

An allowance for devaluation of inventories is made for each inventory item or work-in-progress service whose original costs exceed its net realizable value. Increases or decreases in the allowance at the end of the accounting period are recognized in "Costs of sales".

7. Deferred expenses

Deferred expenses represent actual expenses incurred, including both prepaid and non-prepaid expenses, that relate to the results of production and business activities over multiple accounting periods and are allocated to the production and business expenses of the relevant accounting periods.

Deferred expenses are classified in the Consolidated Statement of Financial Position as short-term when the allocation period does not exceed 12 months or falls within one normal operating cycle, and as long-term when the allocation period exceeds 12 months or is longer than one normal operating cycle. Long-term deferred expenses are not reclassified as short-term deferred expenses when preparing the Consolidated Financial Statements.

Allocation for deferred expenses to production and business expenses is performed for each period based on the nature and extent of each type of expense to select the appropriate allocation method and criteria. The timing and methods for allocating the Group's deferred expenses are as follows:

Tools

The tools issued for use in connection with business operations over multiple accounting periods are recognized as deferred expenses and are allocated into operation costs on a straight-line basis over their estimated useful lives (not exceeding 36 months).

Expenses for periodic repairs and maintenance of fixed assets

For fixed assets that must undergo periodic repairs and maintenance in accordance with technical requirements, the resulting expenses are recognized as deferred expenses and amortized to production and operating expenses on a straight-line basis, starting from the period in which the repairs and maintenance are completed and the assets resume operations until the next scheduled repair or maintenance (typically 36 months).

Prepaid land rental

Prepaid land rental represents the land rent already paid for the land currently being used by the Group. Prepaid land rental is allocated to production and operating expenses on a straight-line basis over the prepaid lease term (50 years).

Expenses for acquiring water exploitation right

- Expenses for acquiring exploitation right of Danh Thanh mineral water mine for a period of 20 years are paid in 10 installments starting from the date of licensing. Prepaid expenses in each payment are amortized in accordance with the straight-line method in 24 months over the exploitation term.
- Expenses for acquiring exploitation right of Suoi Dau mineral water mine have not been amortized, as the exploitation has not yet started.

Other deferred expenses

Other expenses that have been incurred and relate to multiple accounting periods are recognized as deferred expenses and amortized to production and operating expenses according to criteria appropriate to the characteristics and nature of each expense item.

8. Tangible fixed assets

Tangible fixed assets are stated at historical costs less accumulated depreciation.

The historical costs of a tangible fixed asset include all costs incurred by the Group to acquire the asset up to the date it is ready for use.

Subsequent expenditures are capitalized as part of the cost of fixed assets only when it can be clearly demonstrated that the expenditures will result in future economic benefits expected to flow to the entity from the use of such assets. Those that do not meet these criteria are recognized as operating expenses during the period in which they are incurred. For fixed assets that require periodic repairs and maintenance in accordance with technical requirements, significant periodic repair and maintenance costs are recognized as deferred expenses and amortized to production and operating expenses until the next scheduled repair and maintenance.

When a tangible fixed asset is sold or disposed of, its historical costs and accumulated depreciation are written off, and any gain or loss arising from disposal is recognized in profit or loss during the period.

Tangible fixed assets are depreciated on a straight-line basis over their estimated useful lives. The useful lives and depreciation methods are reviewed at least at the end of each fiscal year and adjusted if necessary. The number of years for various classes of tangible fixed assets are as follows:

Class of fixed assets	Number of years
Buildings and structures	03 – 50
Means of transportation	05 – 20
Machinery and equipment	02 – 25
Office equipment	02 – 12
Other fixed assets	05

9. Finance lease assets

A lease is classified as a finance lease if substantially all the risks and rewards associated with the ownership of the asset are transferred to the lessee.

Finance lease assets are stated at historical costs less accumulated depreciation.

The historical cost of a finance lease asset is the lower of the fair value of the leased asset at the inception of the lease and the present value of the minimum lease payments. The discount rate used to calculate the present value of the minimum lease payments is the interest rate implicit in the lease. If the interest rate implicit in the lease cannot be determined, the rate specified in the lease agreement or the Group's incremental borrowing rate at the inception of the lease is used.

Finance lease assets are depreciated on a straight-line basis over their estimated useful lives. When there is no reasonable certainty that the Group will obtain ownership of the asset by the end of the lease term, the asset is depreciated over the shorter of the lease term and its estimated useful life. The useful lives and depreciation methods are reviewed at least at the end of each fiscal year and adjusted if necessary. Finance lease assets comprise machinery and equipment with depreciation periods ranging from 5 to 25 years.

10. Intangible fixed assets

Intangible fixed assets are stated at historical costs less accumulated amortization.

The historical costs of an intangible fixed asset include all costs incurred by the Group to acquire the asset up to the date it is ready for use.

Expenses relating to intangible fixed assets incurred subsequent to initial recognition are recognized as production and operating expenses during the period, unless such expenses are directly attributable to a specific intangible fixed asset and increase the future economic benefits generated by that asset.

When an intangible fixed asset is sold or disposed of, its historical costs and accumulated amortization are written off, and any gain or loss arising from disposal is recognized in profit or loss during the period.

The useful life and amortization period are reviewed at least at the end of each fiscal year and adjusted if necessary.

The Group's intangible fixed assets include:

Land use right

Land use right includes all the actual expenses incurred by the Group directly attributable to the land being used such as expenses to obtain the land use right, expenses for site clearance compensation and ground leveling, registration fees, etc... Land use rights are amortized on a straight-line basis over the land grant term. Indefinite land use rights are not amortized.

Computer software
Costs related to computer software that is not an integral part of the related hardware are capitalized. The historical costs of computer software are the total of all costs that the Group has incurred up to the date the software is put in use. Computer software is amortized on a straight-line basis over a period of 3 to 10 years.

Brand identity
Brand identity is depreciated on a straight-line basis over 20 years.

11. Investment properties
Investment properties consist of land use rights, buildings, parts of buildings, or infrastructure owned by the Group or acquired through finance leases, which are held for the purpose of earning rentals.

Investment properties held to earn rentals are stated at their historical costs less accumulated depreciation.

The historical costs of investment properties include all the expenses incurred by the Group or the fair value of the consideration transferred to acquire the investment properties up to the date of acquisition or completion of construction.

Subsequent expenditure on an investment property is added to its carrying amount when it is probable that the expenditure will enable the investment property to generate future economic benefits in excess of the originally assessed level of performance. All other subsequent expenditure is expensed during the period in which it is incurred.

When investment properties are sold or disposed, their historical costs and accumulated depreciation are written off, and the resulting gain or loss is presented on a net basis under the line item "Gain/Loss on the Sale or Liquidation of Investment Properties" in the Statement of Income.

Investment property held to earn rentals is depreciated using the straight-line method based on its estimated useful life. Investment properties, which are buildings and structures, are amortized in the period from 25 to 47 years.

A transfer from owner-occupied property to investment property is made only when the owner ceases to occupy the property and commences leasing it to another party under an operating lease. A transfer from inventories to investment property is made only when the owner commences leasing the property to another party under an operating lease. Property under construction is transferred to investment property upon completion of construction and handover, when it is put in use for rental purposes or held for capital appreciation.

A transfer from investment property to owner-occupied property is made only when the owner commences occupying the property. A transfer from investment property to inventories is made only when the owner decides to repair, renovate or upgrade the property for sale. When an investment property is sold without undergoing repair, renovation or upgrading, it continues to be recognized as investment property until disposal and is not transferred to inventories.

A transfer between investment property, owner-occupied property and inventories does not change the carrying amount of the property transferred or its cost for measurement or consolidated financial reporting purposes.

12. Construction-in-progress
Construction-in-progress represents costs directly attributable to assets under construction and machinery and equipment under installation, including borrowing costs capitalized in accordance with Vietnamese Accounting Standard No. 16 - Borrowing Costs ("VAS 16"). Assets in the progress of construction and installation are stated at cost and are not depreciated until construction or installation is completed and the assets are handed over and put in use. Upon completion, all costs are transferred to the appropriate asset category based on their actual intended use, including tangible fixed assets, intangible fixed assets, investment properties or inventories, and depreciation or amortization commences when the assets are put in use.

Expenses for upgrades and renovations of fixed assets currently in progress are accounted for separately and, upon completion, are added to the historical costs of the corresponding fixed assets.

Routine repair and maintenance costs incurred periodically to maintain fixed assets in normal operating condition are recognized as production and operating expenses during the period in which they are incurred. For fixed assets that require periodic repairs and maintenance in accordance with technical requirements, the related costs are accumulated separately. Upon completion, such costs are transferred to deferred expenses and amortized to production and operating expenses until the next scheduled maintenance.

13. Business cooperation contract

A business cooperation contract ("Investment Cooperation Contract") is a contractual arrangement between two or more parties to jointly undertake an economic activity without establishing a separate legal entity. The accounting method applied is determined based on the substance of each contract, particularly whether joint control exists. Joint control exists when decisions about the relevant activities of the Investment Cooperation Contract require the unanimous consent of all parties sharing control, regardless of their capital contribution ratios or the legal form of the contract.

In all cases, when the Group is the party receiving cash or other assets contributed by the other parties to the Investment Cooperation Contract, the amounts received are recognized as liabilities and are not recognized as equity.

The Group's business cooperation contracts comprise only Investment Cooperation Contracts without joint control. The Group accounts for each contract in accordance with its economic substance, specifically:

- Where the Group contributes capital to an Investment Cooperation Contract and receives profits at a fixed rate, the capital contribution is recognized in substance as a loan, presented under the item "Held-to-maturity investments" and classified as short-term or long-term depending on the remaining term at the end of the accounting period. Profits distributed from the Investment Cooperation Contracts are recognized as financial income on an accrual basis. Provisions for impairment (if any) are made in accordance with the regulations applicable to held-to-maturity investments (Note IV.2b).
- Where the Group is a contributor and is entitled to a share of the post-tax profit from the Investment Cooperation Contract, this capital contribution to the Investment Cooperation Contract is recognized as a financial investment and classified as either short-term or long-term depending on the remaining term at the end of the accounting period. Profits distributed from the Investment Cooperation Contract are recognized as financial income when the Group is entitled to receive them. Provisions/Allowances for impairment of investments (if any) are recognized in accordance with the regulations on provisions for impairment of investments in other entities (Note IV.2d).
- Where the Group receives contribution capital from the joint venture participants and is obliged to conduct profit distribution at a fixed rate, the capital received is recognized in substance as a loan. The profit payable to the capital contributor is recognized as a financial expense on an accrual basis.

14. Business combinations and goodwill

The business combination is accounted for using the purchase method. Costs of business combination include the fair value at the date of exchange, of assets given, liabilities incurred or assumed, and equity instruments issued by the Group in exchange for control of the acquiree plus any costs directly attributable to the business combination. The assets acquired, identifiable liabilities and contingent liabilities in a business combination are recognized at fair value as of the date of obtaining control.

For a business combination achieved in stages, the costs of the business combination include the consideration transferred at the date of obtaining control of the subsidiary and the previous consideration transferred which have been revaluated at fair value on the above-mentioned date. The difference between the investment's revaluated cost and its historical cost is recognized as the profit or loss if before the date of obtaining control, the Group does not have a significant influence on the investee, and the investment is accounted for using the cost method. If before the date of obtaining control, the Group has a significant influence on the investee, and the investment is accounted for using the equity method, the difference between the investment's revaluated cost and its value under the equity method is recognized into the profit or loss, and the difference between its value under the equity method and its historical cost is recognized directly into "Retained earnings" in the Interim Consolidated Statement of Financial Position.

The excess of the business combination cost over the Group's interest in the net fair value of the identifiable assets, liabilities, and contingent liabilities at the date of obtaining control of the subsidiary is recorded as goodwill. If the Group's interest in the net fair value of the identifiable assets, liabilities, and contingent liabilities at the date of obtaining control of the subsidiary exceeds the cost of the business combination, the difference is recorded in the Consolidated Statement of Income.

Goodwill is amortized over 10 years using the straight-line method. If there are indicators that the goodwill is impaired with the impairment loss exceeds the annually allocated amount, the amortization charge for the year is adjusted to reflect the impairment loss incurred.

Non-controlling interests at the date of the initial business combination are initially measured based on the proportionate interest of non-controlling shareholders in the fair value of the recognized assets, liabilities and contingent liabilities.

15. Payables and accrued expenses

Payables and accrued expenses are recognized for amounts to be paid in the future in respect of goods and services received. Accrued expenses are recognized based on reasonable estimates of the amounts payable.

Payables are classified as trade payables, accrued expenses or other payables based on the following principles:

- Trade payables represent payables of a commercial nature arising from purchases of merchandise, services and assets from suppliers that are independent of the Group.
- Accrued expenses represent amounts payable for goods and services received from suppliers or provided to customers during the period but not yet paid because the supporting accounting documents and records are not yet complete; amounts payable to employees for vacation pay; and other operating expenses to be accrued, such as expenses incurred during seasonal production shutdowns and accrued interest expenses).
- Other payables represent payables of a non-commercial nature that do not arise from purchases, sales or the provision of merchandise and services.

Payables and accrued expenses are classified as current and non-current in the Consolidated Statement of Financial Position based on their remaining settlement periods at the end of the accounting period.

16. Owners' equity

Owners' contribution capital

Owners' contribution capital is recognized at the actual amount of capital contributed by the shareholders.

Capital surplus

Capital surplus is recognized including:

- The difference between the issuance price and the par value of shares upon an initial public offering or an additional issue.
- The difference between the repurchase price and the re-issuance price of the Group's treasury shares.

Direct costs attributable to a successful share issuance are deducted from capital surplus. Costs of an unsuccessful share issuance are recognized as financial expenses during the period.

17. Profit distribution

Profit after tax is distributed to the shareholders after appropriation to funds under the Charter of the Company as well as legal regulations and approved by the General Meeting of Shareholders.

The profit distribution to the shareholders takes into account non-monetary items included in retained earnings after tax that may affect cash flows and the ability to pay dividends, such as: gains from revaluation of assets invested in other entities, gains from revaluation of monetary items, financial instruments and other non-monetary items.

18. Recognition of revenue and income

Revenue from sales of merchandise, finished goods

Revenue from sales of merchandise, finished goods shall be recognized when the Group satisfies its performance obligation under the contract by transferring control of the merchandise, finished goods to the customer and all of the following conditions are satisfied:

- The Group has transferred substantially all the risks and rewards incidental to ownership of the merchandise and finished goods to the customer;
- The Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the merchandise and finished goods sold.
- The amount of revenue can be measured reliably. When the contract stipulates that the buyer has right to return merchandise, products purchased under specific conditions, revenue is recognized only when those specific conditions no longer exist and the buyer retains no right to return merchandise, products (except for the case that the customer has the right to return the merchandise or products in exchange for other merchandise or services).
- It is probable that the economic benefits associated with the sale transaction will flow to the Group; and
- The costs incurred or to be incurred in respect of the sale transaction can be measured reliably.

Revenue from rendering of services

Revenue from rendering of services shall be recognized when the Group satisfies its performance obligation under the contract and all of the following conditions are satisfied:

- Revenue can be measured reliably. When the contract stipulates that the buyer is entitled to return the services rendered under specific conditions, revenue is recognized only when those specific conditions no longer exist and the buyer is not entitled to return the services rendered;
- It is probable that the economic benefits associated with the rendering of services will flow to the Group;
- The stage of completion of the transaction at the end of reporting period can be measured reliably; and
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

In the case that the services are rendered in several accounting periods, revenue is recognized on the basis of the stage of completion at the end of the accounting period.

Revenue from operating leases

Revenue from operating leases is recognized on a straight-line basis over the lease term. Rentals received in advance for several periods are allocated to revenue in consistence with the lease term.

Interest income

Interest income is recognized on a time-proportion basis using the effective interest rate for each period.

Dividends and distributed profits

Dividends and distributed profits are recognized when the Group has the right to receive dividends or profits from its investments. For investments in entities whose securities are registered and centrally deposited with the Vietnam Securities Depository and Clearing Corporation, dividend income is recognized on the record date. For investments in other entities, the recognition date is determined in accordance with the Law on Enterprises and the charter of the investee. Only the portion of dividends or profits attributable to the period after the investment date is recognized as financial income. The portion attributable to the period before the investment date is deducted from the cost of the investment. For stock dividends received, only the additional number of shares is tracked. The value of such shares is neither recognized as financial income nor included in the carrying amount of the investment.

19. Revenue deductions

Revenue deductions include trade discounts, sales allowances, sales returns incurred in the same period of providing products, merchandise which are recorded as a deduction of revenue in such period.

In case of products, merchandise, services provided in the previous year but trade discounts, sales allowances, sales returns incurred in the current year, revenue deductions shall be recorded as follows:

- If trade discounts, sales allowances, sales returns incur prior to the release of the Interim Consolidated Financial Statements, such revenue deductions are recognized in the Interim Consolidated Financial Statements of the current year.
- If trade discounts, sales allowances, sales returns incur after the release of the Interim Consolidated Financial Statements, such revenue deductions are recognized in the Interim Consolidated Financial Statements of the following year.

20. Borrowing costs

Borrowing costs include interest expenses and other expenses incurred directly in connection with the borrowings.

Borrowing costs are recognized as expenses when incurred, unless they qualify for capitalization.

Borrowing costs directly related to the construction or production of qualifying assets that take a substantial period of time (more than 12 months) to be ready for their intended use or for sale are capitalized as part of the asset's cost when the entity is certain to derive future economic benefits from the asset and the borrowing costs can be reliably measured.

The capitalization of borrowing costs begins when all three of the following conditions are met simultaneously:

- Costs related to the construction or production of the asset have been incurred;
- Borrowing costs have been incurred; and
- The activities necessary to prepare the assets for its intended use or sale are in progress.

Capitalization is suspended during periods when the construction or production process is abnormally interrupted. Capitalization ceases when the major activities necessary to prepare the asset for use or sale have been completed.

For borrowings made specifically for the construction or production of a qualifying asset, the amount of borrowing costs eligible for capitalization is the actual borrowing costs incurred, less any investment income earned on the temporary investment of such borrowings.

For general borrowings used for the construction or production of a qualifying asset, the amount of borrowing costs eligible for capitalization is determined by applying a capitalization rate to the weighted average of expenditures incurred on that asset. The capitalization rate is the weighted-average borrowing cost applicable to the outstanding general borrowings during the period, excluding borrowings made specifically for the purpose of obtaining a qualifying asset.

21. Expenses

Expenses are decreases in economic benefits and are recognized when transactions occur or when it is probable that they will arise in the future, regardless of whether payment has been made. Expenses are recognized even when they are not yet due for payment, provided that it is probable that they will be incurred, in order to comply with the principles of prudence and capital maintenance.

When the Group recognizes revenue, it also recognizes the corresponding expenses incurred in generating that revenue. Such expenses include expenses incurred during the period in which the revenue is generated, expenses incurred in prior periods, and accrued expenses attributable to the revenue of that period. When the matching principle conflicts with the principle of prudence, expenses are recognized based on the substance of the transaction and the Vietnamese Accounting Standards to ensure that the transaction is presented faithfully and fairly.

22. Corporate income tax

The Group's corporate income tax accounting policy is applied in accordance with Corporate Income Tax Law No. 67/2025/QH15 dated 14 June 2025, Decree No. 320/2025/ND-CP dated 15 December 2025 issued by the Government, providing detailed guidance on the implementation of certain articles of the Corporate Income Tax Law, relevant guidance issued by the Ministry of Finance, and other applicable laws and regulations.

Corporate income tax includes current corporate income tax and deferred income tax.

Current corporate income tax

Current income tax expense is the amount of corporate income tax payable calculated based on taxable income for the year and the current corporate income tax rate. The difference between taxable income and accounting profit results from adjustments for temporary differences between tax and accounting treatments, non-deductible expenses, non-taxable income, and tax losses carried forward.

Each quarter, the Group determines and records the estimated corporate income tax payable based on its provisional corporate income tax return. As of the balance sheet date, the Group determines the actual corporate income tax payable based on its annual corporate income tax finalization return and adjusts for any differences from the amounts provisionally recorded during the year.

Deferred income tax

Deferred income tax represents corporate income tax payable or recoverable in future periods as a result of temporary differences between the carrying amounts of assets and liabilities for consolidated financial reporting purposes and their respective tax bases.

Deferred income tax liabilities are recognized for all taxable temporary differences, except those arising from the initial recognition of an asset or a liability in a transaction that, at the time of the transaction, affects neither accounting profit nor taxable income.

Deferred income tax assets are recognized for all deductible temporary differences to the extent that it is probable that sufficient future taxable profits will be available against which such temporary differences can be utilized. Deferred tax assets are also recognized for unused tax losses and unused tax credits to the extent that sufficient future taxable profits will be available against which they can be utilized. Deferred tax assets and deferred tax liabilities arising from transactions recognized directly in equity are not recognized in deferred corporate income tax expense.

The carrying amount of deferred tax assets is reviewed at the end of each accounting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the deferred tax assets to be recovered.

Deferred tax assets and deferred tax liabilities are measured at the tax rates expected to apply in the financial year in which the assets are recovered or the liabilities are settled, based on the tax rates and tax laws enacted at the end of the accounting period.

When preparing the Consolidated Statements of Financial Position, deferred income tax assets and deferred income tax liabilities shall be offset when:

- The Group has the legal right to offset current income tax assets against current income tax liabilities; and
- The deferred tax assets and deferred tax liabilities relate to corporate income taxes levied by the same taxation authority:
  - For the same taxable entity; or
  - The Group intends to settle current income tax liabilities and current income tax assets on a net basis, or to recover the tax assets and settle the tax liabilities simultaneously, in each future period in which significant amounts of deferred income tax liabilities or deferred income tax assets are settled or recovered.

23. Related parties

Parties are considered to be related when one party has the ability to control or exercise significant influence over the other party in making financial and operating policy decisions. Parties are also considered to be related when they are subject to common control.

Related parties of the Group include:

- Associates.
- Individuals with direct or indirect voting rights that result in significant influence over the Group, including the members of Board of Directors and their close family members.
- Key management personnel with the authority and responsibility to plan, direct, and control the Group's operations, including the Executive Officers, the Board of Supervisors, other management personnel, and their close family members.
- Enterprises in which individuals belonging to the above groups directly or indirectly hold a sufficiently large voting interest to exercise significant influence over those enterprises, including enterprises owned by key management personnel or major shareholders of the Group and enterprises that have key management personnel in common with the Group.

Close family members of an individual are those who can influence or be influenced by that individual when transacting with the Group, including their parents, spouse, children, and siblings.

Transactions between related parties are transfers of resources or obligations between such parties, regardless of whether they involve consideration.

In considering related party relationships, the substance of the relationship is given greater consideration than its legal form.

24. Segment reporting

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

A geographical segment is a distinguishable component of the Group that is engaged in producing or providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of business segments operating in other economic environments.

The nature of risks and returns is the primary basis for determining whether the primary segment reporting format is based on business segments or geographical segments. If risks and rates of return are affected mainly by differences in products and services, the primary segment reporting format is based on business segments and the secondary segment reporting format is based on geographical segments. Conversely, if risks and rates of return are affected mainly by differences in geographical areas, the primary segment reporting format is based on geographical segments and the secondary segment reporting format is based on business segments. The Group's organizational and management structure and internal financial reporting system are the principal basis for determining the primary and secondary segment reporting formats.

A segment is required to be reported if the majority of its revenue is derived from sales of merchandise and rendering of services to external customers and it meets at least one of the following thresholds:

- The segment's revenue accounts for 10% or more of the total revenue of all segments; or
- The segment result accounts for 10% or more of the combined results of all profitable segments or the combined losses of all loss-making segments, whichever is greater in absolute amount; or
- The segment's total assets account for 10% or more of the total assets of all segments.

The segment information is prepared and presented in conformity with the accounting policies applied for the preparation and presentation of the Group's Consolidated Financial Statements.

V. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM CONSOLIDATED STATEMENT OF THE FINANCIAL POSITION

1. Cash and cash equivalents

Cash and cash equivalents held by the Company that are not restricted on their use, including:

	Ending balance	Beginning balance
Cash on hand	461,494,571	918,194,854
Demand deposits	79,758,330,916	216,135,107,311
- Joint Stock Commercial Bank for Investment and Development of Vietnam	*64,586,160,345*	*93,474,417,601*
- Joint Stock Commercial Bank for Foreign Trade of Vietnam	*9,282,096,332*	*14,783,319,545*
- Loc Phat Vietnam Joint Stock Commercial Bank	-	*100,000,000,000*
- Other banks and organizations	*5,890,074,239*	*7,877,370,165*
Cash equivalents	-	10,000,000,000
- Joint Stock Commercial Bank for Investment and Development of Vietnam	-	*10,000,000,000*
Total	**80,219,825,487**	**227,053,302,165**

2. Financial investments

2a. *Trading securities*

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
Listed shares	***6,125,000,000***	***(5,019,029,167)***	***6,125,000,000***	***(5,038,279,167)***
Unlisted shares	***186,895,000,000***	-	***186,895,000,000***	-
Trong Dong Trading and Investment JSC.	34,770,000,000	-	34,770,000,000	-
Pho Hien Viet Nam Trading and Investment JSC.	38,000,000,000	-	38,000,000,000	-
Viet Nam Lotus Investment Trading JSC.	69,100,000,000	-	69,100,000,000	-
Tri Viet Investment JSC.	34,525,000,000	-	34,525,000,000	-
Others	10,500,000,000	-	10,500,000,000	-
Bonds	***50,101,126,905***	-	-	-
Becamex bonds(i)	50,101,126,905	-	-	-
Total	**243,121,126,905**	**(5,019,029,167)**	**193,020,000,000**	**(5,038,279,167)**

(i) On 13 February 2026, The Group purchased 491 bonds with the code BCM12504, issued by Becamex Investment and Industrial Development Group, from LPBank Securities Joint Stock Company, with a total consideration of VND 50,101,126,905 and a total face value of VND 49,100,000,000. The bonds were issued on 8 December 2025, with a maturity date of 8 December 2028 and an interest rate of 10.3% per annum.

Recoverable value

The listed shares had a fair value of VND 1,105,970,833 as at 30 June 2026 (beginning balance: VND 1,086,720,833), determined based on the average reference price in the last 30 consecutive transaction days preceding the end of the accounting period, as published by the Hanoi Stock Exchange.

The Group has not determined the recoverable value of unlisted trading securities as there are no specific guidelines on determining the recoverable value of these investments.

Provisions for diminution in value of trading securities

Issuers of unlisted shares have not prepared or published Financial Statements for the accounting period from 1 January 2026 to 30 June 2026. Consequently, the assessment of the provision is based on the 2025 Financial Statements of these issuers.

Fluctuations in provisions for diminution in value of trading securities are as follows:

	Current period	Previous period
Beginning balance	5,038,279,167	5,020,458,333
Reversal of provision	(19,250,000)	(129,791,666)
Ending balance	**5,019,029,167**	**4,890,666,667**

2b. *Short-term held-to-maturity investments*

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
Term deposits [(i)]	***1,327,135,764,000***	-	***537,492,000,000***	-
Vietnam Joint Stock Commercial Bank for Industry and Trade	120,200,000,000	-	70,200,000,000	-
Indovina Limited Bank	250,000,000,000	-	250,000,000,000	-
Loc Phat Vietnam Joint Stock Commercial Bank	200,000,000,000	-	-	-
Saigon Thuong Tin Joint Stock Commercial Bank	140,000,000,000	-	-	-
Joint Stock Commercial Bank for Investment and Development of Vietnam	231,600,000,000	-	72,000,000,000	-
Other banks	385,335,764,000	-	145,292,000,000	-
Receivables for investment cooperation principal [(ii)]	***875,796,559,960***	-	***939,550,226,627***	-
Related parties (Note VII.1)	513,392,333,333	-	827,146,000,000	-
Other organizations and individuals	362,404,226,627	-	112,404,226,627	-
Receivables for loans [(iii)]	***115,050,000,000***	-	***138,350,000,000***	-
Encapital Financial Technology JSC.	25,000,000,000	-	8,000,000,000	-
Petro Vietnam Commerce Investment JSC.	-	-	40,000,000,000	-
Viet My Phu Yen JSC.	74,700,000,000	-	65,000,000,000	-
Viet Thai International JSC.	15,000,000,000	-	15,000,000,000	-
Petrovietnam Securities JSC.	-	-	10,000,000,000	-
Hau Giang Spring Agricultural JSC.	350,000,000	-	350,000,000	-
Accrued interest income on term deposits	***33,836,544,721***	-	***17,051,243,154***	-
Accrued interest income on loans	***370,573,195***	-	***1,092,767,121***	-
Related parties (See Note VII.1)	36,463,608	-	-	-
Other organizations and individuals	334,109,587	-	1,092,767,121	-
Receivables for investment cooperation profit	***32,617,242,460***	-	***10,329,597,477***	-
Related parties (See Note VII.1)	19,507,040,403	-	9,780,372,141	-
Other organizations and individuals	13,110,202,057	-	549,225,336	-
Total	**2,384,806,684,336**	-	**1,643,865,834,379**	-

(i) These represent term deposits at commercial banks, with maturities ranging from 6 to 12 months. At the end of the accounting period, their interest rates ranged from 2.9% to 8.0% per annum (at the beginning of the year: 2.9% to 6.0% per annum).

(ii) These represent investment cooperation contracts with maturities ranging from 6 and 12 months, for investment in real estate projects, under which the Group receives a minimum profit from 0% to 9.2% per annum (previous period: 5.0% – 9.2% per annum).

(iii) Additional information on receivables for loans at the end of the accounting period:

- Encapital Financial Technology Joint Stock Company has taken out a loan under Agreement dated 1 July 2025, with a limit of VND 50,000,000,000, an interest rate of 7.5–8% per annum, and a term of 12 months. Collateral consists of 5,000,000 DSE shares (with face value of VND 10,000 per share) held in a securities custody account at DNSE Securities Joint Stock Company.
- Viet My Phu Yen Joint Stock Company has taken out a loan under Agreement dated 17 October 2025, at an interest rate of 20% per annum, for the purpose of paying a deposit to the Dak Lak Province No. 2 Asset Auction Service Centre, with a loan term of 3 months from the date of winning the auction. The loan is guaranteed by A&V Viet My Trading And Service Investment Joint Stock Company.
- Viet Thai International JSC. has taken out an unsecured loan with a term of 12 months from 20 May 2025, at an interest rate of 18% per annum, for the purpose of providing short-term growth capital for the borrower's core consumer business activities, primarily its F&B platform. The loans have been extended until 20 May 2027.

Recoverable value

For term deposits, the recoverable value is determined at original costs.

The Group has not yet determined the recoverable value of held-to-maturity investments, as there are no specific guidelines on how to determine the recoverable value.

Held-to-maturity investments used as collateral

Certain held-to-maturity investments with a carrying amount of VND 1,165,935,764,000 at the end of the accounting period were pledged as collateral for bank loans (see Note V.23c).

2c. *Investments in associates*

	FIT Cosmetics JSC.	Tay Do Cuu Long Investment JSC. (*)	Total
Ending balance			
Original costs	383,137,080,000	1,655,000,000,000	2,038,137,080,000
Profit after investment date	(101,315,714,073)	(626,812,031)	(101,942,526,104)
Total	**281,821,365,927**	**1,654,373,187,969**	**1,936,194,553,896**
Beginning balance			
Original costs	383,137,080,000	1,430,000,000,000	1,813,137,080,000
Profit after investment date	(98,126,779,020)	12,000,688	(98,114,778,332)
Total	**285,010,300,980**	**1,430,012,000,688**	**1,715,022,301,668**

(*) During the period, the Group made an additional capital contribution of VND 225 billion, corresponding to 15,000,000 shares, to Tay Do Cuu Long Investment Joint Stock Company. At the end of the accounting period, the Group held 158,000,000 shares, equivalent to 49.78% of the charter capital of Tay Do Cuu Long Investment Joint Stock Company (beginning balance: 143,000,000 shares, equivalent to 48.18% of the charter capital).

The value of the Group's ownership in the associate is as follows:

	FIT Cosmetics JSC.	Tay Do Cuu Long Investment JSC.	Total
Beginning balance	285,010,300,980	1,430,012,000,688	1,715,022,301,668
Value of additional investment during the period	-	225,000,000,000	225,000,000,000
Profit or loss during the period	(3,188,935,053)	(638,812,719)	(3,827,747,772)
Ending balance	**281,821,365,927**	**1,654,373,187,969**	**1,936,194,553,896**

Operation of associate

FIT Cosmetics JSC. operates primarily in the trading of consumer goods; its financial performance continues to show a loss.

Tay Do Cuu Long Investment JSC. is primarily active in the financial investment sector; its financial performance shows a loss.

Transactions with associate
Note VII.1.

2d. Long-term financial investments

	Ending balance		Beginning balance	
	Original cost	**Provision**	**Original cost**	**Provision**
Investments in other entities (i)	***69,532,211,250***	-	***69,532,211,250***	-
Tri Viet Investment JSC.	67,260,031,250	-	67,260,031,250	-
Vietnam Corn Products Investment & Development JSC.	2,272,180,000	-	2,272,180,000	-
Entrusted investment (ii)	***76,878,492,790***	-	***76,878,492,790***	-
Le Hong Phuong	72,573,538,890	-	72,573,538,890	-
Nguyen Thien An	4,304,953,900	-	4,304,953,900	-
Other investments – Business Cooperation Contracts without joint control (iii)	***890,020,565,996***	-	***889,868,565,996***	-
Tri Viet Investment JSC.	165,000,000,000	-	165,000,000,000	-
Viet Nam Lotus Investment Trading JSC.	99,000,000,000	-	99,000,000,000	-
Pho Hien Viet Nam Trading and Investment JSC.	132,500,000,000	-	132,500,000,000	-
Trong Dong Trading and Investment JSC.	153,500,000,000	-	153,500,000,000	-
Nguyen Ngoc Bich	136,077,459,944	-	135,925,459,944	-
Cao Trong Hoan	135,355,234,800	-	135,355,234,800	-
Le Hong Phuong	68,587,871,252	-	68,587,871,252	-
Total	**1,036,431,270,036**	-	**1,036,279,270,036**	-

(i) The TSC Group has invested in Tri Viet Investment JSC. with 3,065,000 shares, equivalent to 7.13% of the charter capital (beginning balance: 3,065,000 shares, equivalent to 10.22% of the charter capital), and in Vietnam Corn Products Investment & Development JSC with 220,600 shares, equivalent to 4.42% of the charter capital (unchanged from the beginning of the year).

(ii) Trust arrangements at Westfood Exporting and Processing JSC. ("WFC"/Subsidiary), including:

- A trust arrangement with Ms. Phuong under Agreement dated 20 July 2022, whereby the trustee acts on behalf of the Company to execute transactions, manage and coordinate the transfer/assignment of the trust shares (namely 665,938 shares in Hau Giang Spring Agriculture Joint Stock Company) and any profits arising from these shares in accordance with the Company's requirements. The Company retains full ownership of the entrusted shares and all actual profits arising from them, and is entitled to all rights and obligations arising from the entrusted shares during the term of the contract. This contract does not incur any trust fees.
- A trust arrangement with Mr. An pursuant to Entrustment Agreements dated 16 September 2020 and 6 December 2019, so that the Trustee may carry out the transfer and be registered as the land user on the Land Use Right Certificates for four plots of land in An Binh Ward, Can Tho City. The Trustee is obliged to manage the entrusted assets in accordance with the Company's requirements. The Company shall enjoy all rights and assume all obligations arising from the entrusted assets for the implementation of Agreement. The trust income shall be determined by mutual agreement on the date of termination of the contract.

(iii) The Group enters into investment cooperation arrangements with other organizations and individuals under agreements for the purpose of investing in real estate. The cooperation period extends from the date of signing the agreement until the parties reach an agreement and successfully sell all assets subject to the cooperation arrangement. Profits are distributed among the parties based on their respective capital contribution ratios. Under the agreements, the partners are responsible for managing and using the contributed capital to carry out the investment activities.

As at 30 June 2026, details of the Group's cooperative assets are as follows:

Business Cooperation Contract Partner	Area	Location
Tri Viet Investment JSC.	1,075.1 m²	Long Phuoc Ward, Ho Chi Minh City
Viet Nam Lotus Investment Trading JSC.	280 m²	Long Phuoc Ward, Ho Chi Minh City
	7,084.3 m²	Long Phuoc Ward, Ho Chi Minh City
Trong Dong Trading and Investment JSC.	13,385.8 m²	Nha Be Commune, Ho Chi Minh City
	1,659.7 m²	Hoa Binh Ward, Phu Tho Province
Pho Hien Viet Nam Trading and Investment JSC.	11,170.7 m²	Nha Be Commune, Ho Chi Minh City
Nguyen Ngọc Bich	4,219.9 m²	Xuan Thoi Son Commune, Ho Chi Minh City
	3,476.6 m²	Phu Thuan Ward, Ho Chi Minh City
Cao Trong Hoan	2,369 m²	Phu Thuan Ward, Ho Chi Minh City
Le Hong Phuong	16,058 m²	Tan Nhut Commune, Ho Chi Minh City

Recoverable amount

The Group has not yet determined the recoverable amount of its unquoted investments and business cooperation contracts without joint control, as there are no specific guidelines on determining the recoverable amount.

3. Short-term trade receivables

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
Receivables from related parties (Note VII.1)	***949,229,154***	-	***948,256,100***	-
Receivables from other customers	***380,846,341,398***	***(57,986,807,825)***	***373,953,148,774***	***(55,860,339,072)***
VKD Trading and Investment JSC.	14,277,668,953	-	-	-
Customers – Pharmaceutical business operations	281,108,435,431	-	279,746,076,822	-
Other customers	85,460,237,014	(57,986,807,825)	94,207,071,952	(55,860,339,072)
Total	**381,795,570,552**	**(57,986,807,825)**	**374,901,404,874**	**(55,860,339,072)**

4. Short-term prepayments to suppliers

	Ending balance		Beginning balance	
	Book value	**Allowance**	**Book value**	**Allowance**
Viet Nam Lotus Investment Trading JSC.	-	-	16,157,668,352	-
Trenwell Services LLC (*)	12,066,253,779	-	12,066,253,779	-
Nam Tien Phat Automation JSC.	4,118,412,090	-	3,244,266,746	-
Other suppliers	68,417,105,623	(6,952,470,036)	38,322,282,694	(6,952,470,036)
Total	**84,601,771,492**	**(6,952,470,036)**	**69,790,471,571**	**(6,952,470,036)**
In which:				
Prepayments for the acquisition of fixed assets and investment properties	30,063,185,325		15,415,040,079	

(*) This represents an advance payment for project consultancy and design services for the Factory Project in Long An (Note V.14), which is currently awaiting final acceptance.

5. Other short-term receivables

	Ending balance		Beginning balance	
	Book value	**Allowance**	**Book value**	**Allowance**
Receivables from related parties (Note VII.1)	***253,400,844***	-	***253,400,844***	-
Receivables from other organizations and individuals	***39,130,912,501***	***(9,493,224,609)***	***27,811,373,551***	***(9,493,224,609)***
Advances to employees	4,619,336,539	-	3,452,064,824	-
Deposits	13,403,130,622	-	2,510,648,946	-
Advance for Binh Dinh Cassava Factory Project	3,500,000,000	(3,500,000,000)	3,500,000,000	(3,500,000,000)
VAT on finance lease assets	6,635,721,818	-	7,572,153,242	-
Other short-term receivables	10,972,723,522	(5,993,224,609)	10,770,906,539	(5,993,224,609)
Total	**39,384,313,345**	**(9,493,224,609)**	**28,064,774,395**	**(9,493,224,609)**

6. Doubtful debts

	Ending balance			Beginning balance		
	Overdue period	**Original cost**	**Allowance**	**Overdue period**	**Original cost**	**Allowance**
Trade receivables		***74,670,007,039***	***(57,986,807,825)***		***69,267,144,159***	***(55,860,339,072)***
Trung Dong Private Enterprise	Over 3 years	3,520,000,000	(3,520,000,000)	Over 3 years	3,520,000,000	(3,520,000,000)
Maxwill (Asia) Pte Ltd	Over 3 years	3,508,884,959	(3,508,884,959)	Over 3 years	3,508,884,959	(3,508,884,959)
Other customers	2–3 years	67,641,122,080	(50,957,922,866)	2–3 years	62,238,259,200	(48,831,454,113)
Other receivables		***9,493,224,609***	***(9,493,224,609)***		***9,493,224,609***	***(9,493,224,609)***
Mr. Do Van Tam	Over 3 years	3,500,000,000	(3,500,000,000)	Over 3 years	3,500,000,000	(3,500,000,000)
Receivables for payments on behalf	Over 3 years	3,659,656,462	(3,659,656,462)	Over 3 years	3,659,656,462	(3,659,656,462)
Receivables from other organizations and individuals	Over 3 years	2,333,568,147	(2,333,568,147)	Over 3 years	2,333,568,147	(2,333,568,147)
Prepayments to suppliers		***6,952,470,036***	***(6,952,470,036)***		***6,952,470,036***	***(6,952,470,036)***
Tan Thai Phong Agricultural Products Limited Company	Over 3 years	2,640,025,020	(2,640,025,020)	Over 3 years	2,640,025,020	(2,640,025,020)
Other suppliers	Over 3 years	4,312,445,016	(4,312,445,016)	Over 3 years	4,312,445,016	(4,312,445,016)
Total		**91,115,701,684**	**(74,432,502,470)**		**85,712,838,804**	**(72,306,033,717)**

Fluctuations in the allowance for doubtful debts are as follows:

	Current period	Previous period
Beginning balance	72,306,033,717	68,095,397,419
Additional allowance	5,110,819,900	1,134,949,923
Reversal of allowance	(2,984,351,147)	-
Ending balance	**74,432,502,470**	**69,230,347,342**

7. Inventories

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
Goods in transit	41,140,209,051	-	28,244,242,863	-
Materials and supplies	166,870,353,251	(2,899,728,433)	205,748,938,651	(2,695,632,807)
Tools	12,007,236,138	-	12,561,291,120	-
Work in progress	10,395,531,383	-	1,636,751,461	-
Semi-finished goods	48,637,032,124	(2,168,385,493)	62,953,145,795	(2,168,385,493)
Finished goods	175,547,272,616	(7,729,069,223)	129,702,714,095	(4,585,648,938)
Merchandise	15,586,587,600	(1,339,856,724)	30,215,059,347	(1,312,349,934)
Goods on consignment	1,356,283,493	-	216,489,434	-
Total	**471,540,505,656**	**(14,137,039,873)**	**471,278,632,766**	**(10,762,017,172)**

Inventories comprise raw materials, materials and supplies, finished goods and merchandise, with a value of VND 321,135,960,791, which have been pledged as collateral for bank loans (Note V.23c).

Fluctuations in allowance for inventories are as follows:

	Current period	Previous period
Beginning balance	10,762,017,172	11,220,878,841
Additional allowance	3,375,022,701	2,923,259,021
Ending balance	**14,137,039,873**	**14,144,137,862**

8. Deferred expenses

8a. Short-term deferred expenses

	Ending balance	Beginning balance
Expenses for tools	2,664,665,325	2,257,039,237
Insurance premiums	432,061,035	1,311,488,888
Repair expenses	596,198,006	549,156,347
Expenses for software	755,407,745	304,734,473
Other expenses	1,682,169,220	937,330,718
Total	**6,130,501,331**	**5,359,749,663**

8b. Long-term deferred expenses

	Ending balance	Beginning balance
Expenses for tools	23,463,793,773	25,798,279,077
Land rental (i)	2,496,798,060	2,525,332,896
Expenses for Vikoda trademark development	25,000,000	175,000,000
Expenses for acquiring exploitation right of Danh Thanh mineral water mine (ii)	6,154,813,500	5,722,762,000
Expenses for acquiring exploitation right of Suoi Dau mineral water mine	5,722,762,000	6,544,907,250
Advertising expenses	4,083,333,334	5,250,000,001
Expenses for software	105,568,744	-
Repair expenses	7,078,131,629	7,441,488,514
Other long-term deferred expenses	4,375,811,607	6,095,996,700
Total	**53,506,012,647**	**59,553,766,438**

(i) Land rental for 48,456.2 m² of land in Khanh A Hoi Hamlet, Dong Phuoc Commune, Can Tho City. The lease term runs from 13 April 2020 to 13 April 2070.

(ii) Mineral exploitation rights have been pledged as collateral for bank loans (Note V.23c).

9. Finance lease assets

These consist of machinery and equipment. Details are as follows:

	Historical cost	Accumulated depreciation	Net book value
Beginning balance	188,308,100,558	(11,278,478,336)	177,029,622,222
Depreciation during the period	-	(5,472,396,828)	(5,472,396,828)
Ending balance	**188,308,100,558**	**(16,750,875,164)**	**171,557,225,394**

At the end of the accounting period, the list of finance lease assets was as follows:

	Historical cost	Accumulated depreciation	Net book value
Main production line (Capsule Plant 5)	140,826,601,703	(8,449,596,108)	132,377,005,595
HVAC system (Capsule Plant 5)	35,623,807,636	(2,137,428,450)	33,486,379,186
Other finance lease assets	11,857,691,219	(6,163,850,606)	5,693,840,613
Total	**188,308,100,558**	**(16,750,875,164)**	**171,557,225,394**

10. Tangible fixed assets

	Buildings and structures	Machinery and equipment	Means of transportation	Office equipment	Other fixed assets	Total
Historical costs						
Beginning balance	837,030,693,786	1,079,175,081,909	85,960,787,600	25,457,574,495	199,472,537	2,027,823,610,327
New acquisition	3,164,108,950	14,325,775,860	4,964,937,198	118,597,037	-	22,573,419,045
Completed construction	13,465,375,339	23,984,857,800	-	-	-	37,450,233,139
Disposal and liquidation	(5,526,475,773)	(125,370,000)	(805,000,000)	(480,654,000)	-	(6,937,499,773)
Ending balance	**848,133,702,302**	**1,117,360,345,569**	**90,120,724,798**	**25,095,517,532**	**199,472,537**	**2,080,909,762,738**
In which:						
Assets fully depreciated but still in use	92,854,514,618	318,294,146,253	31,177,490,306	9,947,221,081	97,409,646	452,370,781,904
Assets waiting for liquidation	-	13,077,109,819	-	90,000,000	-	13,167,109,819
Accumulated depreciation						
Beginning balance	200,009,010,013	619,272,471,972	53,066,347,482	16,247,163,201	100,599,111	888,695,591,779
Depreciation during the period	18,091,293,631	24,831,705,199	3,131,684,104	992,645,290	6,378,930	47,053,707,154
Liquidation and disposal	(5,526,475,773)	(125,370,000)	(805,000,000)	(480,654,000)	-	(6,937,499,773)
Ending balance	**212,573,827,871**	**643,978,807,171**	**55,393,031,586**	**16,759,154,491**	**106,978,041**	**928,811,799,160**
Net book value						
Beginning balance	637,021,683,773	459,902,609,937	32,894,440,118	9,210,411,294	98,873,426	1,139,128,018,548
Ending balance	**635,559,874,431**	**473,381,538,398**	**34,727,693,212**	**8,336,363,041**	**92,494,496**	**1,152,097,963,578**
In which:						
Assets temporarily not in use						
Assets waiting for liquidation						

Certain tangible fixed assets with a net book value of VND 1,013,984,507,183 have been pledged as collateral for the Group's bank loans (Note V.23c).

At the end of the accounting period, the list of tangible fixed assets was as follows:

	Historical cost	Accumulated depreciation	Net book value
Buildings, ancillary facilities and water supply and drainage systems at Benovas Medical Devices JSC.	106,379,046,165	(5,616,644,038)	100,762,402,127
Hard capsule production line	128,995,624,155	(25,799,124,840)	103,196,499,315
Factory – Mezzanine Floor: Production Management	62,034,963,187	(2,584,790,130)	59,450,173,057
PX4 Production Line	23,876,379,665	(21,638,462,995)	2,237,916,670
Other fixed assets	1,759,623,749,566	(873,172,777,157)	886,450,972,409
Total	**2,080,909,762,738**	**(928,811,799,160)**	**1,152,097,963,578**

11. Intangible fixed assets

	Land use right	Brand identity (*)	Computer software	Total
Historical costs				
Beginning balance	107,570,525,064	988,680,000	10,094,429,723	118,653,634,787
New acquisition	-	-	277,125,000	277,125,000
Ending balance	**107,570,525,064**	**988,680,000**	**10,371,554,723**	**118,930,759,787**
In which:				
Assets fully amortized but still in use	-	-	569,916,700	569,916,700
Accumulated amortization				
Beginning balance	16,104,845,818	475,116,210	4,702,823,511	21,282,785,539
Amortization during the period	1,121,712,858	24,717,000	465,271,146	1,611,701,004
Ending balance	**17,226,558,676**	**499,833,210**	**5,168,094,657**	**22,894,486,543**
Net book value				
Beginning balance	91,465,679,246	513,563,790	5,391,606,212	97,370,849,248
Ending balance	**90,343,966,388**	**488,846,790**	**5,203,460,066**	**96,036,273,244**

(*) This represents the brand identity of Cuu Long Pharmaceutical formed from 10 January 2016, with the amortization duration of 20 years.

Intangible fixed assets used as collateral

Certain intangible fixed assets with a net book value of VND 73,928,935,550 have been pledged as collateral for the Group's bank loans (Note V.23c).

At the end of the accounting period, the list of intangible fixed assets was as follows:

	Historical cost	Accumulated amortization	Net book value
Land at the Westfood Hau Giang factory	63,385,018,700	(15,183,483,586)	48,201,535,114
7,195.4 m² of land in Thanh My 1 Hamlet, Thanh Duc Ward, Vinh Long Province	12,891,988,881	(557,491,408)	12,334,497,473
Land use right on the 5th floor of Times Tower	9,412,672,825	-	9,412,672,825
Other intangible fixed assets	33,241,079,381	(7,153,511,549)	26,087,567,832
Total	**118,930,759,787**	**(22,894,486,543)**	**96,036,273,244**

12. Investment properties

	Land use right	Buildings and structures	Total
Historical costs			
Beginning balance	71,280,104,730	50,892,328,692	122,172,433,422
Ending balance	**71,280,104,730**	**50,892,328,692**	**122,172,433,422**
In which:			
Assets fully depreciated but still in use	-	6,187,542,786	6,187,542,786
Depreciation			
Beginning balance	-	16,457,210,257	16,457,210,257
Depreciation during the period	-	536,736,510	536,736,510
Ending balance	**-**	**16,993,946,767**	**16,993,946,767**
Net book value			
Beginning balance	71,280,104,730	34,435,118,435	105,715,223,165
Ending balance	**71,280,104,730**	**33,898,381,925**	**105,178,486,655**

According to the Vietnamese Accounting Standard No. 5 "Investment property", it is required to present fair value of investment property as of the balance sheet date. However, the Group has not measure fair value of its investment properties as there was no information on market price for measurement of fair value as at 30 June 2026.

List of investment properties at the end of the accounting period was as follows:

	Historical cost	Accumulated depreciation	Net book value
5th Floor - HACC1 Building	31,826,085,906	(7,131,959,617)	24,694,126,289
1st Floor - CT1 Me Tri Building	12,878,700,000	(3,674,444,364)	9,204,255,636
Land for perennial plants in Long Tuyen Ward, Can Tho City	36,919,000,000	-	36,919,000,000
Land for rice cultivation in Long Tuyen Ward, Can Tho City	24,630,000,000	-	24,630,000,000
Other investment properties	15,918,647,516	(6,187,542,786)	9,731,104,730
Total	**122,172,433,422**	**(16,993,946,767)**	**105,178,486,655**

Investment properties held to earn rentals used as collateral
Certain investment properties with a net book value of VND 24,694,126,289 have been pledged as collateral for the loans taken out by F.I.T Vietnam Trading and Import Export Co., Ltd. at Public Bank Vietnam Limited (Note V.23c).

13. Long-term work in progress

MD2 pineapple shoot nursery project aims to develop the MD2 pineapple raw material area, with the investment value to be recovered based on the value of pineapples sold to farmers from this project.

14. Construction-in-progress

	Beginning balance	Increase during the period	Transferred to fixed assets during the period	Ending balance
Acquisition of fixed assets	***41,010,957,060***	***21,219,390,991***	***(41,721,033,012)***	***20,509,315,039***
Construction-in-progress	***232,920,456,524***	***50,046,940,917***	***(10,980,126,852)***	***271,987,270,589***
Vikimco Factory Project (i)	20,582,974,874	17,568,175,706	(699,750,000)	37,451,400,580
Factory Project in Long An (ii)	199,160,600,827	29,277,271,256	-	228,437,872,083
Other projects	13,176,880,823	3,201,493,955	(10,280,376,852)	6,097,997,926
Repairs and routine maintenance of fixed assets	***2,697,161,394***	***487,837,093***	***(3,184,998,487)***	-
Total	**276,628,574,978**	**71,754,169,001**	**(55,886,158,351)**	**292,496,585,628**

(i) This represents the Vikimco Factory Project implemented in accordance with Investment Certificate No. 2651067820 dated 12 August 2020 granted by the Department of Planning and Investment of Vinh Long Province, to produce medical equipment and devices, with the total investment capital of VND 373.9 billion. The project has been put into operation since March 2025. At the time of preparing the Interim Consolidated Financial Statements, certain items of the factory had not yet been accepted.

(ii) This represents the Factory Project in Long An implemented in accordance with Investment Certificate No. 6037037488 dated 30 June 2022 granted by the Management Board of Long An Economic Zone, to produce drugs, pharmaceuticals and medical supplies, with the total investment capital of VND 1,396 billion.

In which, the land use right at Huu Thanh Industrial Park, Long An Province, with the value of VND 161.7 billion, has been used as collateral for the loan at Vietnam Joint Stock Commercial Bank for Industry and Trade (Vietinbank) (Note V.23c).

Total borrowing costs are capitalized in construction-in-progress during the period and amounted to VND 648,430,197 (previous period: VND 4,062,174,187)

15. Goodwill

This represents the unallocated goodwill of Khanh Hoa Mineral Water JSC. Details are as follows:

Goodwill arising from business combinations:	620,990,283,326
Net book value	
Beginning balance	341,544,655,824
Allocation during the period	(31,049,514,158)
Ending balance	**310,495,141,666**

16. Short-term trade payables

	Ending balance	Beginning balance
Payables to related parties (Notes VII.1)	***5,121,345***	***3,284,176***
Payables to other suppliers	***101,745,455,331***	***113,829,473,236***
Lao TTL Agriculture and Industrial Development Sole Co., Ltd.	7,461,281,100	7,487,111,450
Le Gia Phuc Trading and Construction Co., Ltd.	4,073,115,537	12,073,115,537
Pharmascience INC	7,241,367,818	5,982,700,838
Larissa Pharma Co., Ltd.	7,797,956,250	6,671,818,125
Other suppliers	89,654,470,262	93,580,128,962
Total	**101,750,576,676**	**113,832,757,412**
In which:		
Trade payables for the acquisition of fixed assets and construction of investment properties	1,316,004,178	478,902,197

17. Taxes and other obligations to the State Budget

17a. Receivables

	Beginning balance	Amount incurred during the period	Amount offset during the period	Ending balance
VAT on local sales and imports	2,326,608,427	3,960,872,131	(2,971,425,237)	3,316,055,321
Export-import duties	1,402,739,061	526,613,135	(985,453,477)	943,898,719
Corporate income tax	-	-	29,885,345	29,885,345
Personal income tax	67,395,119	4,245,455	(5,654,546)	65,986,028
Fees, legal fees and other duties	234,088,645	63,515,000	(281,010,000)	16,593,645
Total	**4,030,831,252**	**4,555,245,721**	**(4,243,543,260)**	**4,372,419,058**

17b. Payables

	Beginning balance	Amount payable during the period	Amount already paid during the period	Ending balance
VAT on local sales and imports	1,895,705,163	13,009,663,021	(12,302,060,851)	2,603,307,333
Export-import duties	-	409,942,801	(409,942,801)	-
Corporate income tax	40,597,542,789	6,225,894,968	(41,531,729,035)	5,291,708,722
Personal income tax	878,385,104	4,032,007,622	(3,477,905,965)	1,432,486,761
Natural resource tax	235,078,700	1,376,659,187	(1,334,096,787)	277,641,100
Property tax, land rental	-	1,181,701,250	(684,305,508)	497,395,742
Fees, legal fees and other duties	21,645,000	423,597,676	(385,066,221)	60,176,455
Total	**43,628,356,756**	**26,659,466,525**	**(60,125,107,168)**	**10,162,716,113**

Value added tax ("VAT")

The Group has to pay VAT in accordance with the deduction method. VAT rates applied to merchandise, finished goods, services provided by the Group are in compliance with the prevailing Law on value added tax.

The Parent Company and its subsidiaries are required to pay value added tax under the deduction method. The VAT rates are as follows:

- VAT on pharmaceutical products, medical equipment 5%
- VAT on other goods 8–10%

Corporate income tax ("CIT")

Westfood Exporting and Processing JSC. is required to pay CIT for the activity of processing agricultural products at the rate of 15%.

Taxable income of the Parent Company and other subsidiaries in the Group is subject to CIT rate of 20%.

The CIT liabilities of the Parent Company and its subsidiaries are determined based on the prevailing regulations on taxes. However, these regulations may change from time to time and regulations applicable to variety of transactions can be interpreted differently. Therefore, the tax amount presented in the Financial Statements could change when being inspected by the Tax Authorities.

Other taxes

The Group declares and pays these taxes in line with the prevailing regulations.

18. Short-term accrued expenses

	Ending balance	Beginning balance
Interest expenses	1,968,664,859	1,334,056,816
Expenses for sale support, promotion, discount, store rentals	2,126,047,124	12,688,670,513
Expenses for transportation	1,815,202,142	563,186,392
Labor costs	1,672,918,729	-
Other expenses	6,782,403,588	11,902,260,120
Total	**14,365,236,442**	**26,488,173,841**

19. Other payables

19a. Other short-term payables

	Ending balance	Beginning balance
Surplus of assets awaiting resolution	172,739,856	172,739,856
Trade Union's expenditure, social insurance, health insurance and unemployment insurance premiums	3,879,104,837	2,914,470,336
Short-term deposits received	124,057,936	270,489,736
TDN Viet Nam Business Trading Co., Ltd (Note VII.5)	9,000,000,000	9,000,000,000
VKD Trading and Investment JSC. – Payable interest from investment cooperation contracts	7,918,341,097	493,630,137
Other short-term payables	2,792,631,664	3,066,214,797
Total	**23,886,875,390**	**15,917,544,862**

19b. Other long-term payables

	Ending balance	Beginning balance
Deposits received	8,905,174,601	8,925,174,601
Other long-term payables	146,431,800	-
Total	**9,051,606,401**	**8,925,174,601**

20. Borrowings and finance leases

20a. Short-term borrowings and finance leases

	Ending balance	Beginning balance
Short-term loans from banks (Note V.20c)	***1,715,227,149,897***	***1,028,162,303,113***
Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV")	303,544,501,915	170,912,759,381
Vietnam Joint Stock Commercial Bank for Industry and Trade ("Vietinbank")	992,889,135,551	400,808,276,246
Public Bank Vietnam Limited ("PBVN")	66,695,216,741	75,245,807,215
Military Commercial Joint Stock Bank ("MBBank")	99,547,318,803	93,088,164,733
Kasikornbank Public Co., Ltd. ("KBank")	-	25,120,806,647
Joint Stock Commercial Bank for Foreign Trade of Vietnam ("Vietcombank")	223,434,029,139	233,105,907,956
Vietnam Bank for Agriculture and Rural Development ("Agribank")	29,116,947,748	29,880,580,935
Current portions of long-term loans (Note V.20c)	***89,933,562,485***	***88,657,006,632***
Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV")	50,782,824,000	30,882,593,312
Vietnam Joint Stock Commercial Bank for Industry and Trade ("Vietinbank")	17,033,913,318	32,246,413,320
Public Bank Vietnam Limited ("PBVN")	-	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam ("Vietcombank")	21,736,825,167	24,700,000,000
Vietnam Bank for Agriculture and Rural Development ("Agribank")	380,000,000	828,000,000
Current portions of finance leases – Finance Leasing Company Limited - Vietnam Joint Stock Commercial Bank for Industry and Trade (i)	***24,375,083,640***	***24,375,083,640***
Short-term loans from other organizations	***7,500,000,000***	***7,500,000,000***
Thinh Vuong Investment and Development JSC. (ii)	7,500,000,000	7,500,000,000
Investment Cooperation Contracts (fixed returns)	***269,100,000,000***	***27,600,000,000***
VKD Trading and Investment JSC (iii)	269,100,000,000	27,600,000,000
Total	**2,106,135,796,022**	**1,176,294,393,385**

(i) The finance lease liabilities payable to VietinBank Leasing Company Limited under the agreements entered into in 2022 and 2023 relate to the lease of machinery and equipment, a capsule production line, refrigerated trucks and an HVAC system for the Capsule Factory – Phase 5. The lease terms range from 5 to 7 years, with interest rates ranging from 11.5% per annum.

(ii) An unsecured loan from Thinh Vuong Business and Investment Development Joint Stock Company under Loan Agreement dated 31 December 2025, to be loaned to Viet Thai International JSC; interest rate 14% per annum, loan term from 31 December 2025 to 20 May 2026. An addendum to the Agreement dated 20 May 2026 amended the interest rate to 17% per annum and extended the loan term until 20 May 2027.

(iii) The investment cooperation arrangement with VKD Trading and Investment JSC under the investment cooperation contracts. The Group receives a fixed interest rate ranging from 4.5% to 6.7% per annum, with a term of 12 months.

Details of short-term borrowings and finance leases are as follows:

	Short-term loans from banks	Short-term loans from other organizations	Investment cooperation contracts (fixed returns)	Current portions of long-term loans	Current portions of finance leases	Total
Beginning balance	1,028,162,303,113	7,500,000,000	27,600,000,000	88,657,006,632	24,375,083,640	1,176,294,393,385
Amount of loans incurred during the period (*)	2,657,513,905,727	18,000,000,000	250,000,000,000	-	-	2,925,513,905,727
Transfer from long-term borrowings and finance leases	2,026,000,000	-	-	38,336,417,855	12,187,541,820	52,549,959,675
Amount of loans repaid during the period	(1,972,475,058,943)	(18,000,000,000)	(8,500,000,000)	(37,059,862,002)	(12,187,541,820)	(2,048,222,462,765)
Ending balance	**1,715,227,149,897**	**7,500,000,000**	**269,100,000,000**	**89,933,562,485**	**24,375,083,640**	**2,106,135,796,022**

(*) Of this amount, borrowing and loan repayment transactions with a repayment term not exceeding three months, amounting to VND 1,170,477,323,652 and VND 1,170,477,323,652, respectively, have been presented on a net basis in the Interim Consolidated Statement of Cash Flows. Accordingly, the amounts presented under the items "Proceeds from borrowings" and "Repayment of loan principal" in the Interim Consolidated Statement of Cash Flows are VND 1,786,581,104,446 and VND 865,557,597,293, respectively.

20b. Long-term borrowings and finance leases

	Ending balance	Beginning balance
***Long-term loans from banks** (Note V.20c)*	*434,273,893,536*	*443,091,789,020*
Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV")	310,036,895,477	304,226,844,198
Joint Stock Commercial Bank for Foreign Trade of Vietnam ("Vietcombank")	2,081,685,146	10,709,631,909
Vietnam Joint Stock Commercial Bank for Industry and Trade ("Vietinbank")	121,835,010,284	127,835,010,284
Vietnam Bank for Agriculture and Rural Development ("Agribank")	320,302,629	320,302,629
Finance leases – Finance Leasing Company Limited - Vietnam Joint Stock Commercial Bank for Industry and Trade *(Note V.20a)*	*61,232,772,068*	*73,420,313,888*
Total	**495,506,665,604**	**516,512,102,908**

Repayment schedule of long-term borrowings and finance leases is as follows:

	Within 1 year	Over 1 year to 5 years	Over 5 years	Total
Ending balance				
Loans from banks	89,933,562,485	324,604,679,210	109,669,214,326	524,207,456,021
Finance leases	24,375,083,640	61,232,772,068	-	85,607,855,708
Total	**114,308,646,125**	**385,837,451,278**	**109,669,214,326**	**609,815,311,729**
Beginning balance				
Loans from banks	88,657,006,632	332,881,942,469	110,209,846,551	531,748,795,652
Finance leases	24,375,083,640	73,112,956,138	307,357,750	97,795,397,528
Total	**113,032,090,272**	**405,994,898,607**	**110,517,204,301**	**629,544,193,180**

Total finance leases payable is as follows:

	Within 1 year	Over 1 year to 5 years	Over 5 years	Total
Ending balance				
Principal	24,375,083,640	61,232,772,068	-	85,607,855,708
Interest	8,562,373,315	10,169,978,539	-	18,732,351,854
Total	**32,937,456,955**	**71,402,750,607**	**-**	**104,340,207,562**
Beginning balance				
Principal	24,375,083,640	73,112,956,138	307,357,750	97,795,397,528
Interest	7,967,100,554	11,271,305,215	1,239,536	19,239,645,305
Total	**32,342,184,194**	**84,384,261,353**	**308,597,286**	**117,035,042,833**

Details of increases/ (decreases) in long-term borrowings and finance leases are as follows:

	Long-term loans from banks	Finance leases	Total
Beginning balance	443,091,789,020	73,420,313,888	516,512,102,908
Amount of loans incurred	31,544,522,371	-	31,544,522,371
Transfer to short-term borrowings and finance leases	(40,362,417,855	(12,187,541,820)	(52,549,959,675)
Ending balance	**434,273,893,536**	**61,232,772,068**	**495,506,665,604**

20c. Information on the Group's borrowings and finance leases

(i) These are the short-term bank loans to supplement working capital for the Group's business activities, including:

Bank	*Limit*	*Term*	*Interest rate per annum*	*Collateral*
Loans at the Parent Company (F.I.T)				
Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV")	VND 49.78 billion	Within 12 months	5.2%	Term deposits with a total value of VND 52.6 billion at the end of the accounting period.
Vietnam Joint Stock Commercial Bank for Industry and Trade ("Vietinbank")	VND 300 billion	Within 6 months	6.3%	Term deposits with a total value of VND 302 billion at the end of the accounting period.
Loans at TSC Group				
Vietnam Joint Stock Commercial Bank for Industry and Trade (at TSC)	VND 250 billion	6 months	6.3%–8%	Term deposits
Vietnam Joint Stock Commercial Bank for Industry and Trade (at FC)	VND 250 billion	6 months	6.3%	Term deposits
Joint Stock Commercial Bank for Investment and Development of Vietnam (at FC)	VND 100 billion	6 months	8% per annum	Term deposits
Joint Stock Commercial Bank for Foreign Trade of Vietnam (at WFC)	VND 50 billion	3–6 months	7.3%	WFC's fixed assets
Joint Stock Commercial Bank for Foreign Trade of Vietnam (at VKD)	VND 30 billion	Within 5 months	As per each promissory note	Term deposits, inventories, mineral exploitation rights, and fixed assets of VKD
Vietnam Bank for Agriculture and Rural Development (at VKD)	VND 28 billion	Within 5 months	As per each promissory note	VKD's fixed assets
Joint Stock Commercial Bank for Investment and Development of Vietnam	VND 20 billion	Within 04 months	As per each promissory note	Term deposits
Loans at DCL Group				
Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV")	VND 100 billion	Within 12 months	7.5%–7.8%	Term deposits (Note V.2b)
Joint Stock Commercial Bank for Foreign Trade of Vietnam ("Vietcombank")	VND 250 billion	Within 12 months	6.6%–8.2%	All assets, including future construction works and machinery and equipment to be acquired from the Capsule 3 Project, future machinery and equipment to be acquired from the Phase 4 expansion project of the Capsule Factory, Inventories in circulation with a value of VND 65 billion, and term deposit contracts
Military Commercial Joint Stock Bank ("MBBank")	VND 100 billion	Within 12 months	8.18%–8.5%	Term deposits and inventories
Vietnam Joint Stock Commercial Bank for Industry and Trade ("Vietinbank")	VND 300 billion	Within 12 months	7.0%–7.9%	The Company's term deposits, inventories and tangible fixed assets

Bank	*Limit*	*Term*	*Interest rate per annum*	*Collateral*
Loans at FXK				
Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV")	VND 20 billion	Within 12 months	5%	Term deposits at the same banks
Public Bank Vietnam Limited ("PBVN")	VND 35 billion	Within 5 months	6.75–7.05%	Parent Company's fixed assets
Loans at FLD				
Public Bank Vietnam Limited ("PBVN")	VND 25 billion	Within 6 months	5.5%	Term deposits at the same banks

These are the long-term bank loans at the end of the accounting period, including:

Bank	*Purpose*	*Limit*	*Term*	*Interest rate per annum*	*Collateral*
Long-term loans at DCL Group					
Vietnam Joint Stock Commercial Bank for Industry and Trade (at DCL)	Payment of land rental costs at Huu Thanh Industrial Park, Long An Province	VND 121.7 billion	Up to 48 months	9.0%	Land use right in the Industrial Parks
Vietnam Joint Stock Commercial Bank for Industry and Trade (at Benovas Medical Equipment)	Financing legal and valid investment costs for the Benovas Medical Device Production Factory Project	VND 261 billion	84 months starting from the first disbursement date	7–9.2%	Land use right and assets financed by the loan
Joint Stock Commercial Bank for Investment and Development of Vietnam (at DCL)	Constructing the Pharmaceutical Warehouse and GSP/GLP standard R&D Building	VND 59 billion	60 months starting from the first disbursement date	9.0%	Real estate and assets financed by the loan
Joint Stock Commercial Bank for Foreign Trade of Vietnam (at DCL)	Investing in Capsule Production Factory - Phase 4	VND 140 billion	Up to 72 months starting from the first disbursement date	8.6%	All assets, including future construction works and machinery and equipment to be acquired under the Capsule 3 project
Long-term loans at TSC Group					
Joint Stock Commercial Bank for Investment and Development of Vietnam (at WHG)	Investing in the Hau Giang Food and Agricultural Product Processing Complex Project	VND 393.515 billion	108 months, with a 24-month grace period (from 28 June 2024)	9.0%	Assets generated by the Project, term deposits held by TSC, and the land use right of Ms. Le Hong Phuong
Joint Stock Commercial Bank for Foreign Trade of Vietnam (at VKD)	Purchasing machinery and equipment	VND 15.65 billion	36 months (from 11 September 2024)	7.5%	Term deposits, inventories, mineral exploitation rights and VKD's fixed assets
Vietnam Bank for Agriculture and Rural Development (at VKD)	Financing Vikoda Workshop floor painting	VND 10 billion	60 months	9.5%	VKD's fixed assets

21. Bonus and welfare funds

	Current period	Previous period
Beginning balance	12,421,618,726	11,959,794,893
Increase due to appropriation from profit	940,000,000	3,881,304,164
Disbursement	(293,647,000)	(2,949,920,105)
Ending balance	**13,067,971,726**	**12,891,178,952**

22. Owners' equity

22a. Statement of changes in owners' equity

	Owners' contribution capital	Capital surplus	Other sources of capital	Investment and development fund	Retained earnings	Non-controlling interests ("NCI")	Total
Balance as at 1 January 2025	3,399,330,340,000	74,895,139,513	80,481,887,391	1,160,957,903	278,532,985,676	2,106,473,737,921	5,940,875,048,404
Profit for the previous period	-	-	-	-	29,160,891,692	33,292,272,421	62,453,164,113
Appropriation to funds in the subsidiaries	-	-	-	-	(1,508,756,155)	(2,372,548,007)	(3,881,304,162)
Balance as at 30 June 2025	**3,399,330,340,000**	**74,895,139,513**	**80,481,887,391**	**1,160,957,903**	**306,185,121,213**	**2,137,393,462,335**	**5,999,446,908,355**
Balance as at 1 January 2026	3,399,330,340,000	74,895,139,513	80,481,887,391	1,160,957,903	317,010,777,599	2,164,629,273,020	6,037,508,375,426
Non-controlling shareholders contributed capital in the subsidiary	-	-	-	-	-	300,000,000	300,000,000
Profit of the current period	-	-	-	-	1,695,385,232	(8,022,256,365)	(6,326,871,133)
Change in beneficial interest due to additional capital contribution to Nong Tin	-	-	-	-	(1,934,382,891)	1,934,382,891	-
Appropriation to funds in the subsidiaries	-	-	-	-	(174,153,534)	(765,846,466)	(940,000,000)
Balance as at 30 June 2026	**3,399,330,340,000**	**74,895,139,513**	**80,481,887,391**	**1,160,957,903**	**316,597,626,406**	**2,158,075,553,080**	**6,030,541,504,293**

22b. Shares

	Ending balance	Beginning balance
Number of shares registered to be issued	339,933,034	339,933,034
Number of ordinary shares already issued	339,933,034	339,933,034
Number of outstanding ordinary shares	339,933,034	339,933,034

Face value per outstanding share: VND 10,000.

23. Off-Interim Consolidated Statement of Financial Position items

23a. Foreign currencies

	Ending balance	Beginning balance
USD	220,169.33	1,516,182.62
EUR	36.3	69.02

23b. Leased assets

Total future minimum land rental payments under non-cancellable land lease contracts by term as follows:

	Ending balance	Beginning balance
Within 1 year	1,949,177,250	1,949,177,250
Over 1 year to 5 years	9,745,886,250	10,720,474,875
Over 5 years	41,722,665,075	42,697,253,700
Total	**53,417,728,575**	**55,366,905,825**

These are land rental payments for plots of land currently in use (Note V.17b) with terms expiring in 2051 and 2058.

23c. Pledged and mortgaged assets

	Carrying amount		
	Ending balance	**Beginning balance**	**Pledgee or mortgagee**
Short-term held-to-maturity investments (Note V.2b)	832,000,000,000	340,000,000,000	Vietnam Joint Stock Commercial Bank for Industry and Trade
	226,835,764,000	74,192,000,000	Joint Stock Commercial Bank for Investment and Development of Vietnam
	25,000,000,000	25,000,000,000	Public Bank Vietnam Limited
	62,100,000,000	52,100,000,000	Joint Stock Commercial Bank for Foreign Trade of Vietnam
	20,000,000,000	20,000,000,000	Military Commercial Joint Stock Bank
Inventories (Note V.7)	85,783,479,818	76,189,880,244	Joint Stock Commercial Bank for Foreign Trade of Vietnam
	75,352,480,973	74,470,531,786	Military Commercial Joint Stock Bank
	160,000,000,000	160,000,000,000	Vietnam Joint Stock Commercial Bank for Industry and Trade
Long-term deferred expenses (Note V.8b)	6,154,813,500	6,544,907,250	Joint Stock Commercial Bank for Foreign Trade of Vietnam
Tangible fixed assets (Note V.10)	544,271,133,893	523,613,467,951	Joint Stock Commercial Bank for Investment and Development of Vietnam
	256,133,570,027	265,953,508,007	Joint Stock Commercial Bank for Foreign Trade of Vietnam
	12,035,092,154	12,228,945,986	Public Bank Vietnam Limited
	12,979,222,197	13,761,237,082	Vietnam Bank for Agriculture and Rural Development
	188,444,798,250	192,828,985,006	Vietnam Joint Stock Commercial Bank for Industry and Trade
	120,690,662	225,058,661	Military Commercial Joint Stock Bank
Investment properties (Note V.12)	24,694,126,289	25,091,884,025	Public Bank Vietnam Limited
Intangible fixed assets (Note V.11)	1,934,654,796	1,964,727,150	Joint Stock Commercial Bank for Foreign Trade of Vietnam
	5,136,280,710	5,220,024,420	Public Bank Vietnam Limited
	48,201,535,114	48,924,558,142	Joint Stock Commercial Bank for Investment and Development of Vietnam
	18,656,464,930	18,947,980,282	Vietnam Joint Stock Commercial Bank for Industry and Trade
Construction-in-progress (Note V.14)	198,984,244,241	182,115,818,535	Vietnam Joint Stock Commercial Bank for Industry and Trade
Total	**2,804,818,351,554**	**2,119,373,514,527**	

The mortgage over the assets remains effective until the secured obligations have been fully discharged and the parties have completed the procedures for releasing the mortgage and deregistering the security interest.

VI. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM CONSOLIDATED INCOME STATEMENT

1. Revenue from sales of merchandise and rendering of services

1a. Gross revenue

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Revenue from sales of merchandise	391,804,542,154	349,781,596,938
Revenue from sales of finished goods	571,074,904,982	720,606,503,648
Revenue from leasing real estate	874,096,574	1,738,379,852
Revenue from rendering of services	20,986,717,491	-
Total	**984,740,261,201**	**1,072,126,480,438**

1b. Revenue from sales of merchandise and rendering of services to related parties

Transactions relating to the sales of merchandise and rendering of services to related parties are set out in Note VII.1c.

2. Revenue deductions

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Trade discounts	11,777,006,314	12,147,428,784
Sales returns	3,542,931,256	5,892,064,503
Sales allowances	12,982,500	617,144
Total	**15,332,920,070**	**18,040,110,431**

3. Costs of sales

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Costs of merchandise sold	370,831,447,698	314,651,885,780
Costs of finished goods sold	391,771,519,445	509,672,413,202
Costs of leasing property	569,508,182	920,887,337
Costs of services rendered	15,999,673,344	-
Allowance for inventories	3,375,022,701	2,923,259,021
Total	**782,547,171,370**	**828,168,445,340**

4. Financial income

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Interests from bank deposits and loans	32,943,026,207	24,114,308,158
Gain on liquidation of investments	3,131,427,366	-
Exchange gain	1,189,521,114	2,892,570,358
Profit from investment cooperation arrangements with fixed returns	45,974,979,387	71,445,799,466
Gain on sales of foreign currencies	943,759,450	-
Other financial income	36,465	20,000
Total	**84,182,749,989**	**98,452,697,982**

5. Financial expenses

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Borrowing costs	77,296,725,820	38,835,413,597
Exchange loss	690,802,300	854,388,331
Expenses for investment cooperation contracts	3,533,231,914	2,343,255,923
Reversal of provision for diminution in value of trading securities and impairment of investments	(19,250,000)	(129,791,666
Other financial expenses	22,714,761	-
Total	**81,524,224,795**	**41,903,266,185**

6. Selling expenses

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Labor costs	24,561,780,864	24,524,676,838
Materials, packaging, office supplies	2,576,639,038	2,038,883,841
Expenses for transportation, goods handling	6,735,030,182	13,675,754,574
Depreciation/amortization of fixed assets	2,080,246,308	2,032,702,074
Expenses for external services	21,760,144,024	17,008,047,636
Other expenses	11,694,782,979	9,591,442,020
Total	**69,408,623,395**	**68,871,506,983**

7. General and administration expenses

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Labor costs	35,320,101,040	32,122,637,382
Office supplies	1,349,338,386	1,702,608,376
Depreciation/amortization of fixed assets	4,502,910,210	5,555,182,778
Allowance for doubtful debts	2,126,468,754	1,134,949,923
Allocation of goodwill	31,049,514,167	37,814,805,536
Expenses for external services	19,108,055,113	15,522,241,556
Other expenses	13,163,341,361	17,002,282,277
Total	**106,619,729,031**	**110,854,707,828**

8. Other income

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Compensation receivable as per court judgment in the case involving Confitech Cuu Long	-	2,301,548,171
Other income	1,332,422,150	1,755,204,091
Total	**1,332,422,150**	**4,056,752,262**

9. Other expenses

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Tax/Insurance fines and tax collected in arrears	196,611,113	7,951,259,840
Compensation receivable as per court judgment in the case involving Confitech Cuu Long	-	5,073,875,400
Other expenses	561,797,730	665,003,603
Total	**758,408,843**	**13,690,138,843**

10. Earnings per share ("EPS")

10a. Basic EPS

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Accounting profit after corporate income tax of the Parent Company's shareholders	1,695,385,232	29,160,891,692
Profit used to calculate basic EPS	1,695,385,232	29,160,891,692
Weighted average number of ordinary shares outstanding during the period	339,933,034	339,933,034
Basic EPS	**5**	**86**

The Group does not estimate the amount appropriated to bonus and welfare funds at the subsidiaries due to its immaterial nature.

10b. Other information

There have not been any transactions of ordinary shares or potential transactions of ordinary shares from the end of the accounting period to the disclosure date of these Interim Consolidated Financial Statements.

11. Operating costs by factors

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Purchase cost of goods sold	381,538,656,877	307,311,085,800
Materials and supplies	304,340,335,686	352,742,492,652
Labor costs	152,570,087,128	139,543,112,219
Depreciation/amortization of fixed assets	54,623,750,512	38,490,278,678
Expenses for external services	99,258,287,622	101,600,863,698
Allowance expenses	5,501,491,455	4,058,208,944
Other expenses in cash	46,460,903,402	31,914,785,782
Goodwill	31,049,514,166	31,692,733,435
Increase/decrease in inventories (work in progress and finished goods)	(116,767,503,052)	541,098,943
Total	**958,575,523,796**	**1,007,894,660,151**

VII. OTHER DISCLOSURES

1. Transactions and balances with the related parties

The related parties of the Group include the key management personnel, their related individuals and other related parties.

1a. Transactions and balances with the key management personnel and their related individuals

The key management personnel include the members of the Board of Directors ("BOD"), the Board of Supervisors ("BOS") and the Executive Officers (the Board of Management ("BOM") and the Chief Accountant). The key management personnel's related individuals are their close family members.

During the period, in addition to the transactions and outstanding balances presented in Note VII.1c, the Group has no transactions or balances with the key management personnel or their related individuals.

1b. Compensation of the key management personnel

	Current period	Previous period
Allowance for BOD, BOS	414,000,000	414,000,000
Compensation of BOM and Chief Accountant	1,658,740,904	1,176,184,121
Total	**2,072,740,904**	**1,590,184,121**

Full name	Position	Current period	Previous period
Nguyen Van Sang	Chairman	60,000,000	60,000,000
Nguyen Thi Minh Nguyet	Vice Chairwoman	48,000,000	48,000,000
Nguyen Ninh Dung	BOD Member	48,000,000	48,000,000
Vu Thi Minh Hoai	BOD Member General Director (from 1 May 2025)	637,188,547	377,665,631
Vu Anh Trong	Independent BOD Member (to 21 April 2025)	-	29,600,000
Nguyen Ngoc Mai	BOD Member	48,000,000	48,000,000
Dinh Quoc Hung	Independent BOD Member	48,000,000	48,000,000
Do Van Tho	Independent BOD Member (from 22 April 2025)	48,000,000	18,400,000
Nguyen Thi Thu Huong	Head of BOS (to 21 April 2025)	-	18,500,000
Vo Dinh Bao	Head of BOS (from 22 April 2025)	30,000,000	22,600,000
Nguyen Thi Hong Anh	BOS Member	18,000,000	18,000,000
Doan Xuan Duy	BOS Member (from 22 April 2025)	18,000,000	6,900,000
Nguyen Van Ban	General Director (to 30 April 2025)	-	517,651,460
Nguyen Hoai Nam	Deputy General Director (from 13 February 2026)	607,881,360	-
Le Viet Cuong	Chief Accountant	461,670,997	328,867,030
	Total	**2,072,740,904**	**1,590,184,121**

1c. Transactions and balances with other related parties

Other related parties of the Group include:

Name	Relationship
FIT Cosmetics JSC.	Associate
Tay Do Cuu Long Investment JSC.	Associate
Today Cosmetics JSC.	Related party of the key management personnel
JJK Holdings Investment JSC.	Major shareholders of the Group/ related party of the key management personnel
HHM Vietnam., JSC	Related party of the key management personnel
Nhat Thien Tam JSC.	Related party of the key management personnel

Transactions with other related parties

	Current period	Previous period
Revenue from rendering of services of consultancy and office leasing to related parties:		
FIT Cosmetics JSC.	1,388,889	309,210,000
JJK Holdings Investment JSC.	91,441,214	91,369,898

	Current period	Previous period
Purchase of merchandise and services from related parties:		
FIT Cosmetics JSC.	33,184,110	27,807,457
Profit from investment cooperation arrangements with fixed returns with related parties:		
Tay Do Cuu Long Investment JSC.	10,864,035,615	-
FIT Cosmetics JSC.	68,533,426	140,547,945
Today Cosmetics JSC.	-	148,836,166

Outstanding balances with other related parties:

	Ending balance	Beginning balance
Receivables for investment cooperation contracts (Note V.2b)	***513,392,333,333***	***827,146,000,000***
FIT Cosmetics JSC.	70,974,000,000	70,974,000,000
Today Cosmetics JSC.	45,418,333,333	41,835,000,000
Tay Do Cuu Long Investment JSC.	397,000,000,000	611,800,000,000
Mr. Vo Dinh Bao	-	102,537,000,000
Receivables from profit from investment cooperation contract (Note V.2b)	***19,507,040,403***	***9,780,372,141***
FIT Cosmetics JSC.	1,179,945,205	1,179,945,205
Today Cosmetics JSC.	6,737,057,393	6,737,057,393
Tay Do Cuu Long Investment JSC.	11,590,037,805	1,786,300,546
Mr. Vo Dinh Bao	-	77,068,997
Accrued interest income on loans (Note V.2b)	***36,463,608***	-
Today Cosmetics JSC.	36,463,608	-
Trade receivables (Note V.3)	***949,229,154***	***948,256,100***
FIT Cosmetics JSC.	948,256,100	948,256,100
JJK Holdings Investment JSC.	973,054	-
Receivables for payments and receipts on behalf (Note V.5)	***253,400,844***	***253,400,844***
FIT Cosmetics JSC.	253,400,844	253,400,844
Trade payables (Note V.16)	***5,121,345***	***3,284,176***
FIT Cosmetics JSC.	5,121,345	3,284,176

Receivables from the related parties are unsecured and will be paid in cash. No allowance has been made for the receivables from the related parties.

2. Segment information

Segment reporting by business segment and geographical segment. The primary segment reporting is by geographical segment, based on the Group's internal organizational and management structure and its internal financial reporting system.

2a. Geographical segments

The Group's operations are primarily concentrated in the North and South regions.

The Group's geographical segment results, based on the location of the Group's assets, are as follows:

	Northern segment	Southern segment	Deductions	Total
Current period				
Net external revenue	17,554,668,010	951,852,673,121	-	969,407,341,131
Net inter-segment revenue	9,296,862,334	11,579,907,176	(20,876,769,510)	-
Gross revenue	**26,851,530,344**	**963,432,580,297**	**(20,876,769,510)**	**969,407,341,131**
Costs of sales	16,569,181,526	786,854,759,354	(20,876,769,510)	782,547,171,370
Gross profit	**10,282,348,818**	**176,577,820,942**	-	**186,860,169,761**
Profit/ (loss) in joint ventures, associates	-	(3,827,747,772)	-	(3,827,747,772)
Selling expenses and general administration expenses	19,590,277,115	156,438,075,311	-	176,028,352,426
Other profit	26,226,551	547,786,756	-	574,013,307
Financial income	62,549,389,338	49,570,075,826	(27,936,715,175)	84,182,749,989
Financial expenses	40,620,209,071	70,719,098,320	(29,815,082,596)	81,524,224,795
Total accounting profit before tax	12,647,478,521	(3,994,442,961)	1,583,572,504	10,236,608,064
Current income tax	3,082,755,213	3,143,139,755	-	6,225,894,968
Deferred income tax	-	9,961,910,745	375,673,484	10,337,584,229
Profit/(loss) after tax	**9,564,723,308**	**(17,099,493,461)**	**1,207,899,020**	**(6,326,871,133)**
Previous period				
Net external revenue	26,916,511,258	1,027,169,858,749	-	1,054,086,370,007
Net inter-segment revenue	8,894,580,012	25,673,310,114	(34,567,890,126)	-
Gross revenue	**35,811,091,270**	**1,052,843,168,863**	**(34,567,890,126)**	**1,054,086,370,007**
Costs of sales	24,908,988,845	838,552,440,598	(35,292,984,103)	828,168,445,340
Gross profit	**10,902,102,425**	**214,290,728,265**	**725,093,977**	**225,917,924,667**
Profit/ (loss) in joint ventures, associates	-	(3,350,155,332)	-	(3,350,155,332)
Selling expenses and general administration expenses	18,850,314,818	157,291,741,508	3,584,158,485	179,726,214,811
Other loss	(4,466,867,526)	(5,166,519,055)	-	(9,633,386,581)
Financial income	73,937,981,116	45,285,701,679	(20,770,984,813)	98,452,697,982
Financial expenses	25,717,439,383	30,232,512,773	(14,046,685,971)	41,903,266,185
Total accounting profit/(loss) before tax	35,805,461,814	63,535,501,276	(9,583,363,350)	89,757,599,740
Current income tax	7,289,768,453	18,863,897,967	-	26,153,666,420
Deferred income tax	-	1,854,102,784	(703,333,577)	1,150,769,207
Profit after tax	**28,515,693,361**	**42,817,500,525**	**(8,880,029,773)**	**62,453,164,113**

The Group's segment assets and liabilities by geographical segment, based on the location of the Group's assets, are as follows:

	Northern segment	Southern segment	Deductions	Total
Ending balance				
Segment assets	6,316,719,095,103	6,339,846,258,510	(3,774,388,359,064)	8,882,176,994,549
Total assets				**8,882,176,994,549**
Segment liabilities	1,321,014,837,871	2,336,018,020,238	(805,397,367,853)	2,851,635,490,256
Total liabilities				**2,851,635,490,256**
Beginning balance				
Segment assets	5,898,664,763,141	5,981,199,889,563	(3,853,159,851,497)	8,026,704,801,207
Total assets				**8,026,704,801,207**
Segment liabilities	987,525,229,217	1,959,632,157,830	(957,960,961,266)	1,989,196,425,781
Total liabilities				**1,989,196,425,781**

2b. Business segments

For the management purposes, the Group's organizational structure is divided into 3 operating segments, including:

- Segment of consultancy and investment;
- Segment of producing and trading import-export of agricultural products and agricultural technical supplies ("Agricultural Segment");
- Segment of producing and trading medicines, medical equipment ("Pharmaceuticals and Medical Equipment Segment").

The Group has prepared the segment reporting according to these 3 business segments.

Below is an analysis of the Group's revenue from sales of merchandise and rendering of services by business segments, regardless of the origin of merchandise and services:

	Current period	Previous period
Segment of consultancy and investment	10,170,958,910	11,133,573,196
Segment of producing and trading import-export of agricultural products and agricultural technical supplies	353,967,673,779	414,265,787,832
Segment of producing and trading medicines, medical equipment	626,145,477,952	663,254,899,105
Excluded from inter-segment revenue	(20,876,769,510)	(34,567,890,126)
	969,407,341,131	**1,054,086,370,007**

Below is an analysis of the net book value of segment assets, increase in tangible fixed assets and intangible fixed assets by business segments:

	Net book value of segment assets		Increase in tangible fixed assets, intangible fixed assets and investment properties	
	Ending balance	Beginning balance	Current period	Previous period
Segment of consultancy and investment	59,607,990,903	61,109,907,057	212,880,808	66,145,455
Segment of agricultural products	672,705,598,799	658,070,340,698	37,060,995,442	8,983,555,625
Segment of medicines, medical equipment	792,556,359,169	800,063,465,428	14,088,288,777	207,775,517,609
Total	**1,524,869,948,871**	**1,519,243,713,183**	**51,362,165,027**	**216,825,218,689**

3. **Comparative figures**

Application of the New Accounting System

As presented in Note III.1, the Company has applied the Circular 99 from 1 January 2026. Certain comparative figures have been restated to comply with the requirements of the Circular 99 regarding the presentation of Consolidated Financial Statements, as follows:

	Code	Figures before adjustment	Adjustments	Adjusted figures	Note
Interim Consolidated Statement of Financial Position					
Cash equivalents	112	36,077,000,000	(26,077,000,000)	10,000,000,000	(i)
Short-term held-to-maturity investments	123	537,492,000,000	1,106,373,834,379	1,643,865,834,379	(ii)
Receivables for short-term loans		251,159,000,000	(251,159,000,000)	-	(ii)
Other short-term receivables	135	1,850,026,667,560	(1,821,961,893,165)	28,064,774,395	(ii)
Other current assets	165	-	26,077,000,000	26,077,000,000	(i)
Investments in other entities	263	69,532,211,250	966,747,058,786	1,036,279,270,036	(ii)
Other short-term payables	320	43,517,544,862	(27,600,000,000)	15,917,544,862	(iii)
Short-term borrowings and finance leases	321	1,148,694,393,385	27,600,000,000	1,176,294,393,385	(iii)
Interim Consolidated Statement of Income					
Borrowing costs	24	38,835,413,597	2,343,255,923	41,178,669,520	(iv)
Interim Consolidated Statement of Cash Flows					
Depreciation and amortization of fixed assets and investment properties	02	76,316,741,170	28,534,836	76,345,276,006	
(Gain)/ loss from investing and financing activities	05	(21,745,654,308)	(84,053,164,696)	(105,798,819,004)	
Borrowing costs	06	38,835,413,597	2,343,255,923	41,178,669,520	
(Increase)/ decrease in receivables	09	(212,699,654,790)	321,583,160,250	108,883,505,460	
Increase/ (decrease) in payables	11	171,195,484,367	(138,017,537,155)	33,177,947,212	
Increase/ (decrease) in deferred expenses	12	(8,469,291,291)	(28,534,836)	(8,497,826,127)	
Borrowing costs paid	14	(38,538,266,282)	(27,188,196,573)	(65,726,462,855)	(v)
Cash outflows for lending, buying debt instruments of other entities	23	(241,644,945,205)	(1,819,900,000,000)	(2,061,544,945,205)	
Cash recovered from lending, selling debt instruments of other entities	24	113,445,945,205	1,600,730,943,693	1,714,176,888,898	
Interests earned, dividends and profits received	27	12,635,822,235	65,501,538,558	78,137,360,793	
Proceeds from borrowings	33	1,516,589,059,418	1,104,551,463,193	2,621,140,522,611	
Repayment for borrowings	34	(1,181,133,332,035)	(1,025,551,463,193)	(2,206,684,795,228)	

(i) Reclassifying deposits with a maturity of less than 3 months pledged as collateral from the item 'Cash equivalents' to the item 'Other current assets'.

(ii) Reclassifying accrued interest income of term deposits, fixed-income investment partnerships and investment partnership interest from the "Other short-term receivables" line item to the "Short-term held-to-maturity investments" line item; reclassifying receivables for loans from the "Receivables for loans" to the item "Short-term held-to-maturity investments", and reclassifying investment trust funds and the principal amounts of investment cooperation contracts without joint control, where profit distribution is based on operating results, from the item "Other short-term receivables" to the item "Investments in other entities".

(iii) Reclassifying the principal amounts of fixed-interest business cooperation contracts from the item "Other short-term payables" to "Short-term loans and finance lease agreements".

(iv) Reclassifying expenses for investment cooperation contracts under "Borrowing costs".

(v) Reclassifying the item "(Increase)/ decrease in receivables" to "(Gain)/ loss from investing and financing activities" for the profit from investment cooperation contracts received as a fixed benefit in the previous period; the item "Cash recovered from lending, selling debt instruments of other entities" with the principal amounts from investment cooperation received in the previous period; the item "Increase/ (decrease) in payables" to "Borrowing costs" and "Borrowing costs paid"; "Proceeds from borrowings" and "Repayments for borrowings".

4. **Significant assumptions and estimates**

The preparation of the Interim Consolidated Financial Statements in compliance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of Interim Financial Statements requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosure of contingent liabilities and contingent assets at the end of the accounting period, as well as the reported amounts of revenue and expenses during the period. Actual results may differ from these estimates and assumptions.

The estimates and assumptions that have a material effect on the Interim Consolidated Financial Statements include:

- Allowance for doubtful debts (Notes IV.5, V.3, V.4 and V.5);
- Allowance for inventories (Notes IV.6 and V.7);
- Provision for held-to-maturity investments; provisions for diminution in value of trading securities and provisions for impairment of investments (Notes IV.4 and V.2).

The above estimates and assumptions are made by the Executive Officers based on the best information and experience currently available and are reviewed and reassessed at each reporting date. At the end of the accounting period, based on its assessment of the uncertainties associated with these estimates and assumptions, the Executive Officers has determined that there are no material matters requiring additional disclosure regarding the potential effects, the likelihood of different outcomes, or the measures expected to be taken in the subsequent accounting period.

There have been no material changes in the bases and methods used in determining accounting estimates compared with those applied in the preparation of the most recent annual Financial Statements or the Interim Financial Statements for the corresponding period of the previous year.

5. **Contingent liabilities**

Khanh Hoa Mineral Water JSC. ("VKD") and TDN Vietnam Business Trading Co., Ltd. signed Business Cooperation Contract No. 01/HTDT/2018 dated 9 May 2018 to implement the F.I.T Tower Nha Trang Apartment Project on the land lot at No. 28 2/4 Road, Bac Nha Trang Ward, Khanh Hoa Province. The value of trademark right received by VKD for undertaking the project, amounting to VND 9,000,000,000, is currently recognized as a payable (Note V.20a), whilst expenses incurred for the project are recognized under work in progress amounting to VND 1,636,363,636 and construction-in-progress amounting to VND 61,609,091. The project cannot be carried out as the plot of land in question has been expropriated pursuant to Decision No. 1081/QD-UBND dated 16 May 2023 issued by the People's Committee of Khanh Hoa Province.

At the reporting date, the aforementioned Business Cooperation Contract had not been liquidated, therefore, the Group is unable to determine whether there are any expenses to be covered by the Group due to the failure to implement the Project.

5. Subsequent events

From the end of the accounting period to the date of approval on the Financial Statements, there have been no material events arising, which need to make adjustments on the figures or to be disclosed in the Interim Consolidated Financial Statements.

Approved on 27 August 2026

Prepared by	Chief Accountant	Legal representative
Le Thi Thuong	Le Viet Cuong	Vu Thi Minh Hoai

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