INTERIM FINANCIAL STATEMENTS

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

F.I.T GROUP
JOINT STOCK COMPANY

CONTENTS

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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.

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 Financial Statements for the accounting period from 1 January 2026 to 30 June 2026.

Responsibilities of the Executive Officers

The Executive Officers are responsible for the preparation of the Interim Financial Statements that give a true and fair view of the financial position, the financial performance and the cash flows of the Company during the period. In order to prepare these Interim 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 Financial Statements;
- Prepare the Interim Financial Statements of the Company on a going-concern basis unless it is inappropriate to presume that the Company 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 Financial Statements.

The Executive Officers hereby ensure that all the proper accounting books of the Company have been fully recorded that disclose with reasonable accuracy at any time the financial position of the Company, 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 Company's assets and consequently have taken appropriate measures to prevent and detect frauds and other irregularities.

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

Statement of the legal representative

In the opinion of the legal representative, the Interim Financial Statements give a true and fair view of the financial position of the Company as at 30 June 2026 and of its financial performance and 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 Financial Statements.

Legal representative

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

Vu Thi Minh Hoai
27 August 2026

A&C AUDITING AND CONSULTING CO., LTD.

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No. 2.0593/26/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 audited the accompanying Interim Financial Statements of F.I.T Group Joint Stock Company (hereinafter referred to as "the Company"), which were prepared on 27 August 2026, from page 05 to page 39, comprising the Interim Statement of Financial Position as at 30 June 2026, the Interim Statement of Income, the Interim Statement of Cash Flows for the accounting period from 1 January 2026 to 30 June 2026 and the Notes to the Interim Financial Statements.

Responsibility of the Executive Officers

The Company's Executive Officers are responsible for the preparation, true and fair presentation of the Company's Interim 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 Financial Statements; and responsible for such internal control as the Executive Officers determine is necessary to enable the preparation and presentation of the Interim 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 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 Financial Statements do not give a true and fair view, in all material respects, of the financial position of F.I.T Group Joint Stock Company as at 30 June 2026 and of its financial performance and 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 Financial Statements.

Other matter

The Report on review of the Company's Interim 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

INTERIM STATEMENT OF FINANCIAL POSITION

(Full form)

As at 30 June 2026

Unit: VND

	ITEMS	Code	Note	Ending balance	Beginning balance
A -	**CURRENT ASSETS**	**100**		**837,979,210,334**	**613,458,389,531**
I.	**Cash and cash equivalents**	**110**	**V.1**	**2,145,602,627**	**2,944,034,828**
1.	Cash	111		2,145,602,627	2,944,034,828
2.	Cash equivalents	112		-	-
II.	**Short-term financial investments**	**120**		**814,569,338,079**	**598,330,783,274**
1.	Trading securities	121	V.2a	57,601,126,905	7,500,000,000
2.	Provisions for diminution in value of trading securities	122		-	-
3.	Short-term held-to-maturity investments	123	V.2b	756,968,211,174	590,830,783,274
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**		**21,058,267,858**	**11,796,975,365**
1.	Short-term trade receivables	131	V.3	19,911,981,956	10,689,815,776
2.	Short-term prepayments to suppliers	132	V.4	524,383,741	519,925,205
3.	Short-term inter-company receivables	133		-	-
4.	Receivables based on the progress of construction contracts	134		-	-
5.	Other short-term receivables	135	V.5	621,902,161	587,234,384
6.	Allowance for short-term doubtful debts	136		-	-
7.	Shortage of assets awaiting resolution	137		-	-
IV.	**Inventories**	**140**		**18,270,000**	-
1.	Inventories	141		18,270,000	-
2.	Allowance for devaluation of inventories	142		-	-
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**		**187,731,770**	**386,596,064**
1.	Short-term deferred expenses	161		171,138,125	370,002,419
2.	Deductible VAT	162		-	-
3.	Taxes and other receivables from the State	163		16,593,645	16,593,645
4.	Trading Government bonds	164		-	-
5.	Other current assets	165		-	-

Interim Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
B - NON-CURRENT ASSETS	**200**		**3,172,766,867,318**	**3,101,243,239,179**
I. Long-term receivables	**210**		**4,500,000**	**4,500,000**
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212		-	-
3. Working capital in affiliates	213		-	-
4. Long-term inter-company receivables	214		-	-
5. Other long-term receivables	215		4,500,000	4,500,000
6. Allowance for long-term doubtful debts	216		-	-
II. Fixed assets	**220**		**25,709,608,978**	**26,674,788,622**
1. Tangible fixed assets	221	V.6	13,693,864,764	14,413,101,102
- *Historical costs*	*222*		*32,354,111,985*	*32,323,951,985*
- *Accumulated depreciation*	*223*		*(18,660,247,221)*	*(17,910,850,883)*
2. Finance lease assets	224		-	-
- *Historical costs*	*225*		-	-
- *Accumulated depreciation*	*226*		-	-
3. Intangible fixed assets	227	V.7	12,015,744,214	12,261,687,520
- *Historical costs*	*228*		*13,276,838,825*	*13,276,838,825*
- *Accumulated amortization*	*229*		*(1,261,094,611)*	*(1,015,151,305)*
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.8**	**33,898,381,925**	**34,435,118,435**
- Historical costs	241		44,704,785,906	44,704,785,906
- Accumulated depreciation	242		(10,806,403,981)	(10,269,667,471)
V. Long-term assets in progress	**250**		**329,395,537**	**329,395,537**
1. Long-term work in progress	251		-	-
2. Construction-in-progress	252		329,395,537	329,395,537
VI. Long-term financial investments	**260**		**3,112,513,915,365**	**3,039,346,453,346**
1. Investments in subsidiaries	261	V.2c	2,814,234,557,861	2,739,234,557,861
2. Investments in joint ventures and associates	262		-	-
3. Investments in other entities	263	V.2c	400,000,000,000	400,000,000,000
4. Provisions for impairment of long-term investments in other entities	264	V.2c	(101,720,642,496)	(99,888,104,515)
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**		**311,065,513**	**452,983,239**
1. Long-term deferred expenses	271		311,065,513	452,983,239
2. Deferred income tax assets	272		-	-
3. Long-term components and spare parts	273		-	-
4. Other non-current assets	274		-	-
TOTAL ASSETS	**280**		**4,010,746,077,652**	**3,714,701,628,710**

ITEMS	Code	Note	Ending balance	Beginning balance
C - LIABILITIES	**300**		**363,419,533,528**	**72,388,982,993**
I. Current liabilities	**310**		**363,273,101,728**	**72,388,982,993**
1. Short-term trade payables	311		25,500,000	25,500,000
2. Short-term advances from customers	312		257,544,981	-
3. Payables for dividends and profit distributions	313		-	-
4. Short-term taxes and other obligations to the State Budget	314	V.9	2,078,699,179	8,059,023,101
5. Payables to employees	315		2,519,405,435	805,916,942
6. Short-term accrued expenses	316		957,818,356	830,627,977
7. Short-term inter-company payables	317		-	-
8. Payables based on the progress of construction contracts	318		-	-
9. Short-term deferred revenue	319		389,937,226	373,144,995
10. Other short-term payables	320		483,974,992	598,547,477
11. Short-term borrowings and finance leases	321	V.10	351,877,137,567	57,013,138,509
12. Short-term provisions	322		-	-
13. Bonus and welfare funds	323		4,683,083,992	4,683,083,992
14. Price stabilization fund	324		-	-
15. Trading Government bonds	325		-	-
II. Non-current liabilities	**330**		**146,431,800**	-
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. Inter-company payables for working capital	335		-	-
6. Long-term inter-company payables	336		-	-
7. Long-term deferred revenue	337		-	-
8. Other long-term payables	338		146,431,800	-
9. Long-term borrowings and finance leases	339		-	-
10. Convertible bonds	340		-	-
11. Preferred shares	341		-	-
12. Deferred income tax liabilities	342		-	-
13. Long-term provisions	343		-	-
14. Science and technology development fund	344		-	-

	ITEMS	Code	Note	Ending balance	Beginning balance
D -	**OWNERS' EQUITY**	**400**		**3,647,326,544,124**	**3,642,312,645,717**
1.	Owners' contribution capital	411	V.11	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	V.11	69,680,117,158	69,680,117,158
3.	Bond conversion options	413		-	-
4.	Other sources of capital	414		-	-
5.	Treasury shares	415		-	-
6.	Differences on asset revaluation	416		-	-
7.	Foreign exchange differences	417		-	-
8.	Investment and development fund	418	V.11	886,852,413	886,852,413
9.	Other funds	419		-	-
10.	Retained earnings	420	V.11	177,429,234,553	172,415,336,146
-	*Retained earnings accumulated to the end of the previous period*	*420a*		*172,415,336,146*	*139,120,253,670*
-	*Retained earnings of the current period*	*420b*		*5,013,898,407*	*33,295,082,476*
	TOTAL RESOURCES	**440**		**4,010,746,077,652**	**3,714,701,628,710**

Approved on 27 August 2026

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

This statement should be read in conjunction with the Notes to the Interim Financial Statements

INTERIM 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	10,170,958,910	11,133,573,196
2. **Revenue deductions**	02		-	-
3. **Net revenue from sales of merchandise and rendering of services**	10		10,170,958,910	11,133,573,196
4. **Cost of sales**	11	VI.2	5,861,972,347	8,206,310,677
5. **Gross profit/ (loss) from sales of merchandise and rendering of services**	20		4,308,986,563	2,927,262,519
6. **Gain/(loss) on disposal, liquidation of investment properties**	21		-	-
7. **Financial income**	22	VI.3	29,016,815,337	38,943,636,918
8. **Financial expenses**	23	VI.4	12,315,982,541	1,425,544,474
In which: Borrowing costs	24		10,483,444,560	8,186,221,968
9. **Selling expenses**	25		-	-
10. **General and administration expenses**	26	VI.5	14,561,914,232	16,952,672,233
11. **Net operating profit/ (loss)**	30		6,447,905,127	23,492,682,730
12. **Other income**	31		115,287,202	127,958,744
13. **Other expenses**	32		88,508,894	3,814,020,789
14. **Other profit/ (loss)**	40		26,778,308	(3,686,062,045)
15. **Total accounting profit/ (loss) before tax**	50		6,474,683,435	19,806,620,685
16. **Current income tax**	51	V.9	1,460,785,028	3,819,292,568
17. **Deferred income tax**	52		-	-
18. **Profit/ (loss) after tax**	60		5,013,898,407	15,987,328,117
19. **Basic earnings per share**	70	VI.7	-	-
20. **Diluted earnings per share**	71	VI.7	-	-

Approved on 27 August 2026

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

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

This statement should be read in conjunction with the Notes to the Interim Financial Statements

INTERIM 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***		***6,474,683,435***	***19,806,620,685***
2.	***Adjustments:***				
-	Depreciation and amortization of fixed assets and investment properties	02	VI.8	1,532,076,154	1,615,250,703
-	Provisions and allowances	03		1,832,537,981	(6,760,677,494)
-	Exchange (gain)/ loss due to revaluation of monetary items in foreign currencies	04		-	-
-	(Gain)/ loss from investing and financing activities	05	VI.3	(25,885,387,971)	(38,964,614,287)
-	Borrowing costs	06	VI.4	10,483,444,560	8,186,221,968
-	Others	07		-	-
3.	***Operating profit/ (loss) before changes in working capital***	***08***		***(5,562,645,841)***	***(16,117,198,425)***
-	(Increase)/ decrease in receivables	09		(9,261,292,493)	46,575,218,035
-	(Increase)/ decrease in inventories	10		(18,270,000)	-
-	Increase/ (decrease) in payables	11		1,755,461,776	102,186,453,314
-	Increase/ (decrease) in deferred expenses	12		340,782,020	225,389,306
-	(Increase)/ decrease in trading securities	13		(50,101,126,905)	-
-	Borrowing costs paid	14		(10,023,579,104)	(8,190,297,835)
-	Corporate income tax paid	15	V.9	(7,509,560,783)	(21,453,064,425)
-	Other cash inflows from operating activities	16		-	-
-	Other cash outflows from operating activities	17		-	(45,000,000)
	Net cash flows from operating activities	***20***		***(80,380,231,330)***	***103,181,499,970***
II.	**Cash flows from investing activities**				
1.	Purchases and construction of fixed assets and other non-current assets	21		(30,160,000)	(66,145,455)
2.	Proceeds from disposals of fixed assets and other non-current assets	22		-	-
3.	Cash outflows for lending, buying debt instruments of other entities	23		(1,243,890,000,000)	(666,600,000,000)
4.	Cash recovered from lending, selling debt instruments of other entities	24		1,084,610,000,000	507,622,901,096
5.	Investments in other entities	25		(75,000,000,000)	-
6.	Proceeds from divestment of investments in other entities	26		-	-
7.	Interests earned, dividends and profits received	27		19,027,960,071	33,086,892,868
	Net cash flows from investing activities	***30***		***(215,282,199,929)***	***(125,956,351,491)***

This statement should be read in conjunction with the Notes to the Interim Financial Statements

Interim 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		-	-
2.	Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3.	Proceeds from borrowings	33	V.10	368,877,082,567	307,500,000,000
4.	Repayment for borrowings	34	V.10	(74,013,083,509)	(300,000,000,000)
5.	Repayments for finance lease principal	35		-	-
6.	Dividends and profits paid to the owners	36		-	-
	Net cash flows from financing activitites	***40***		***294,863,999,058***	***7,500,000,000***
	Net cash flows during the period	**50**		**(798,432,201)**	**(15,274,851,521)**
	Beginning cash and cash equivalents	**60**	**V.1**	**2,944,034,828**	**16,842,086,167**
	Effects of fluctuations in foreign exchange rates	61		-	-
	Ending cash and cash equivalents	**70**	**V.1**	**2,145,602,627**	**1,567,234,646**

Approved on 27 August 2026

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

CÔNG TY CỔ PHẦN TẬP ĐOÀN F.I.T GROUP MSDN: 010218214

NOTES TO THE INTERIM 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") is a joint stock company.

2. Operating fields
The 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 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 Company is within 12 months.

5. Structure of the Company
Subsidiary level 1

Name	Headquarters' address	Principal business activities	Proportion of capital contribution	Proportion of beneficial interest	Proportion of voting rights
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%
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%
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%
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%

(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 cash a majority of votes at meetings of the BOD or the equivalent management level.

Subsidiary level 2

Name	Headquarters' address	Principal business activities	Proportion of beneficial interest	Proportion of voting rights
Subsidiaries of Techno - Agricultural Supplying Joint Stock Company				
Westfood Exporting and Processing Joint Stock Company ("WFC") (*)	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%	45.11%
TSC Seeds Joint Stock Company	No. 1D Pham Ngu Lao, Ninh Kieu Ward, Can Tho City, Vietnam	Trading seeds	23.67%	57.63%
FIT Consumer Joint Stock Company ("FC") (**)	No. 1D Pham Ngu Lao, Ninh Kieu Ward, Can Tho City, Vietnam	Trading consumer goods	46.35%	100.00%
Nong Tin Seeds Corporation	1st Floor, HSC Building, 162b Dien Bien Phu, Xuan Hoa Ward, Ho Chi Minh City, Vietnam	Producing, trading plant varieties	39.54%	96.28%
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%	51.00%
Benovas Capsule Company Limited (**)	No. 150, Road 14/9, Thanh Duc Ward, Vinh Long Province, Vietnam	Trading pharmaceuticals and medical equipment	58.05%	100.00%
Benovas Pharmaceutical Joint Stock Company	No. 276 Nguyen Dinh Chieu, Xuan Hoa Ward, Ho Chi Minh City, Vietnam	Trading pharmaceuticals, capsules of all kinds	58.04%	99.98%
Benovas Medical Devices Joint Stock Company ("Benovas MD") (**)	No. 68D, Group 05, Thanh My 1 Hamlet, Thanh Duc Ward, Vinh Long Province, Vietnam	Producing and trading medical devices and equipment	58.05%	100.00%
Benovas Oncology Joint Stock Company	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%	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, Vietnam	Trading real estate, land use right held by owner, user or lessee	98.61%	98.71%

(*) 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.

(**) FIT Consumer Joint Stock Company, Benovas Medical Devices Joint Stock Company, Benovas Capsule Company Limited: 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.

Subsidiary level 3

Name	Headquarters' address	Principal business activities	Proportion of beneficial interest	Proportion of voting rights
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%	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, Vietnam	Processing and preservation of fruit and vegetables; Wholesaling food	17.60%	95%
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%	95.53%

Indirectly associates

The Group has only one associate which is the associate of FIT Consumer Joint Stock Company (subsidiary level 2).

Name	Headquarters' address	Principal business activities	Proportion of voting rights through the subsidiary
FIT Cosmetics Joint Stock Company	No. 276 Nguyen Dinh Chieu, Xuan Hoa Ward, Ho Chi Minh City, Vietnam	Distributing cosmetics	49.00%

6. Number of employees

As at 30 June 2026, the Company had 47 employees (As at 01 January 2026: 48 employees).

7. Statement on information comparability in the Financial Statements

The corresponding figures of the previous period are comparable to those of the current period. During the period, the Company first adopted the Vietnamese Enterprise Accounting System issued pursuant to Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance ("Circular 99") in place of Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200"). Accordingly, certain line items in the Financial Statements have been reclassified and renamed in accordance with the new regulations. The figures in the "Beginning balance" and "Previous period" columns in the Interim Financial Statements have been restated in accordance with the new classifications and terminology of Circular 99 to ensure comparability. These changes do not affect the Company's total assets, total liabilities, owners' equity, or profit after tax.

8. Other information

The 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 Company'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 Company 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"), as well as the Ministry of Finance's guiding circulars on the implementation of accounting standards in the preparation and presentation of Financial Statements.

Adoption of the New Enterprise Accounting System

The fiscal year ended 31 December 2026 is the first year in which the Company 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 Company follows that guidance.
- For changes in accounting policies for which Circular 99 does not require retrospective or simplified retrospective adjustment, the Company 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, as well as the Ministry of Finance's circulars guiding the implementation of accounting standards in the preparation and presentation of Financial Statements.

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

1. Basis of preparation of the Financial Statements

The 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 Financial Statements have been prepared in both Vietnamese and English, in which the Interim Financial Statements in Vietnamese are the official statutory financial statements of the Company. The Interim 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. 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.

3. 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 Company does not reclassify trading securities as held-to-maturity investments, or vice versa.

The time of recognizing trading securities is when the Company 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 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 at the end of the accounting period multiplied (x) by the Company'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 end of the accounting period. If there are no transactions within 10 days prior to the end of the accounting period, 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 Company has the intent and ability to hold them until the maturity date. The Company'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 subsidiaries
A subsidiary is an entity that is controlled by the Company. Control is obtained when the Company achieves the ability to govern the financial and operating policies of the investee so as to obtain economic benefits from its activities.

Initial recognition
Investments in subsidiaries 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 Company borrows funds to invest in subsidiaries, 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 and profit distributions of the previous periods prior to the acquisition of the investment are deducted from the cost of the investment. Dividends and profit distributions 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 subsidiaries
Provisions for impairment of investments in subsidiaries are recognized when the subsidiaries incur losses or when the investments are impaired such that the Company may lose part or all of its invested capital. The provision is calculated as the Company'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. Where the subsidiaries are required to prepare Consolidated Financial Statements, the provision for impairment is determined based on their Consolidated Financial Statements.

Increases or decreases in provisions for impairment of investments in subsidiaries at the end of the accounting period are recognized in "Financial expenses"

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 Company 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 Company 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 and profit distributions of the previous periods prior to the acquisition of the investment are deducted from the cost of the investment. Dividends and profit distributions 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 Company'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"

4. 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 Company and customers that are independent of the Company.
- 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 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".

5. 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 Company 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	25–50
Means of transportation	06
Office equipment	02–03

6. 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 Company 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 Company's intangible fixed assets include:

Land use right

Land use rights includes all the actual expenses incurred by the Company 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, and other directly attributable costs. Indefinite land use rights are not amortized.

Computer software

Costs to obtain computer software, which is not a part associated with the relevant hardware, will be capitalized. Costs of computer software include all the expenses paid by the Company until the date the software is put into use. Computer software is amortized on a straight-line basis over 3 years.

7. Investment properties

Investment properties consist of land use rights, buildings, parts of buildings, or infrastructure owned by the Company 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 Company 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 properties held to earn rentals are depreciated on a straight-line basis over their estimated useful life. Investment properties, which are buildings and structures, are depreciated over a period of 25–47 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 financial reporting purposes.

8. Business cooperation contract ("BCC")

A business cooperation contract ("BCC") 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 BCC 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 Company is the party receiving cash or other assets contributed by the other parties to the BCC, the amounts received are recognized as liabilities and are not recognized as equity.

The investment partnership agreements entered into by the Company during the period comprise only those agreements in which the Company is a capital contributor and receives a fixed return, irrespective of the financial performance of the investment partnership. Based on the economic substance of these agreements, the Company accounts for the capital contributions in accordance with the nature of a loan. Specifically:

- Capital contributions for business cooperation are presented under the heading "Held-to-maturity investments", under the sub-heading "Receivables for loans".
- The benefits/interest received from the business cooperation contracts are presented under the heading "Financial income" on an accrual basis.

9. 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 Company, including payables for imports made through entrusted import agents.
- 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 Statement of Financial Position based on their remaining settlement periods at the end of the accounting period.

10. 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 Company'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.

11. Recognition of revenue and income

Revenue from rendering of services

Revenue from rendering of services shall be recognized when the Company 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 Company;
- 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 Company 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.

12. 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.

The Company did not incur any capitalized borrowing costs during the period.

13. 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 Company 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.

14. Corporate income tax
The Company'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.

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 Company determines and records the estimated corporate income tax payable based on its provisional corporate income tax return. As of the balance sheet date, the Company 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.

15. 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 Company include:

- The direct subsidiaries, indirect subsidiaries and associates.
- Individuals with direct or indirect voting rights that result in significant influence over the Company, 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 Company'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 Company and enterprises that have key management personnel in common with the Company.

Close family members of an individual are those who can influence or be influenced by that individual when transacting with the Company, 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.

16. Segment reporting

A business segment is a distinguishable component of the Company 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 Company 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 Company'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 Company's Financial Statements.

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

1. Cash and cash equivalents

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

	Ending balance	Beginning balance
Cash on hand	108,634,031	128,581,247
Demand deposits	2,036,968,596	2,815,453,581
- Joint Stock Commercial Bank for Investment and Development of Vietnam	*1,669,888,175*	*2,474,338,160*
- Other banks and organizations	*367,080,421*	*341,115,421*
Total	**2,145,602,627**	**2,944,034,828**

2. Financial investments

2a. Trading securities

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
Shares	***7,500,000,000***	-	***7,500,000,000***	-
Tri Viet Investment JSC.	7,500,000,000	-	7,500,000,000	-
Bonds	***50,101,126,905***	-	-	-
Becamex Bonds [(i)]	50,101,126,905	-	-	-
Total	**57,601,126,905**	-	**7,500,000,000**	-

(i) On 13 February 2026, the Company purchased 491 bonds from the seller, LPBank Securities Joint Stock Company, for a total consideration of VND 50,101,126,905, with a face value of VND 49,100,000,000. Details are as follows:
Bond code: BCM12504
Issuer: Becamex Investment and Industrial Development Group
Issue date: 8 December 2025
Maturity date: 8 December 2028
Interest rate: 10.3% per annum

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

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

	Ending balance		Beginning balance	
	Original cost	Provision	Original cost	Provision
Term deposits (i)	***365,098,025,862***	-	***52,091,479,724***	-
Joint Stock Commercial Bank for Investment and Development of Vietnam	52,600,000,000	-	50,000,000,000	-
Vietnam Joint Stock Commercial Bank for Industry and Trade	50,100,000,000	-	100,000,000	-
Loc Phat Vietnam Joint Stock Commercial Bank	140,000,000,000	-	-	-
Tien Phong Commercial Joint Stock Bank	112,000,000,000	-	-	-
Accrued interest income of bank term deposits	10,398,025,862	-	1,991,479,724	-
Loan given	***391,870,185,312***	-	***538,739,303,550***	-
Viet Thai International JSC. (ii)	15,000,000,000	-	15,000,000,000	-
Accrued interest income on loans	309,452,052	-	258,904,108	-
Related parties – Business Cooperation Contracts with fixed returns (see Note VII.1b)	364,680,000,000	-	507,400,000,000	-
Accrued interest income from fixed-return Business Cooperation Contracts (see Note VII.1b)	11,880,733,260	-	16,080,399,442	-
Total	**756,968,211,174**	-	**590,830,783,274**	-

(i) These represent term deposits at commercial banks, maturities ranging from 6 to 12 months, with the carrying value equal to their original costs. At the end of the accounting period, their interest rates ranged from 3.4% to 7.8% per annum (at the beginning of the year: from 2.9% to 5.2% per annum).

(ii) This represents an unsecured loan to Viet Thai International JSC. ("the borrower") with a term of 12 months (from 20 May 2025); an amendment to the loan agreement dated 12 May 2026 extended the loan term to 20 May 2027, at an interest rate of 18% per annum, for the purpose of providing short-term growth capital for the borrower's core consumer business operations, primarily its F&B platform.

Held-to-maturity investments used as collateral
Certain held-to-maturity investments with a carrying amount of VND 354,600,000,000 at the end of the accounting period were pledged as collateral for the Company's bank loans (Note V.10).

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

The Company 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.

2c. *Investments in other entities*

	Ending balance		Beginning balance	
	Original cost	**Provision**	**Original cost**	**Provision**
Investments in subsidiaries	***2,814,234,557,861***	***(101,720,642,496)***	***2,739,234,557,861***	***(99,888,104,515)***
Techno - Agricultural Supplying JSC.	840,152,620,901	-	840,152,620,901	-
Cuu Long Pharmaceutical JSC.	656,566,946,960	-	656,566,946,960	-
F.I.T Viet Nam Trading and Import Export Co., Ltd.	175,000,000,000	-	100,000,000,000	-
F.I.T. Land Investment JSC.	964,904,990,000	(95,109,148,022)	964,904,990,000	(93,221,031,947)
FIT Consumer JSC.	177,610,000,000	(6,611,494,474)	177,610,000,000	(6,667,072,568)
Investments in other entities	***400,000,000,000***	-	***400,000,000,000***	-
Tay Do Cuu Long Investment Joint Stock Company	400,000,000,000	-	400,000,000,000	-
Total	**3,214,234,557,861**	**(101,720,642,496)**	**3,139,234,557,861**	**(99,888,104,515)**

The number of shares or amount of contribution capital held and the Company's ownership rate in the entities are as follows:

	Ending balance		Beginning balance	
Name	**Number of shares/ Amount of capital contribution**	**Proportion of ownership interest**	**Number of shares/amount of capital contribution**	**Proportion of ownership interest**
Techno - Agricultural Supplying JSC.	80,857,223 shares	41.07%	80,857,223 shares	41.07%
Cuu Long Pharmaceutical JSC.	42,402,616 shares	58.05%	42,402,616 shares	58.05%
F.I.T Viet Nam Trading and Import Export Co., Ltd. (*)	VND 175 billion	100.00%	VND 100 billion	100.00%
F.I.T. Land Investment JSC.	96,490,499 shares	99.90%	96,490,499 shares	99.90%
FIT Consumer JSC.	17,761,000 shares	12.16%	17,761,000 shares	12.16%
Tay Do Cuu Long Investment Joint Stock Company	40,000,000 shares	12.60%	40,000,000 shares	13.48%

(*) According to amended Business Registration Certificate No. 0106567335 dated 2 June 2026 issued by the Hanoi City Department of Finance, the Company invested VND 175 billion in F.I.T Vietnam Trading and Import Export Co., Ltd., equivalent to 100% of the charter capital. During the period, the Company made an additional investment of VND 75 billion. At the end of the accounting period, the Company had invested VND 175 billion, equivalent to 100% of the charter capital (beginning balance: VND 100 billion, equivalent to 100% of the charter capital).

Recoverable value

For investments with a quoted price, the recoverable value is determined based on the quoted price at the end of the accounting period.

Investments in listed subsidiaries have the following recoverable amount:

Name	Ending balance	Beginning balance
Techno - Agricultural Supplying JSC. (Stock symbol: TSC)	184,354,468,440	247,423,102,380
Cuu Long Pharmaceutical JSC. (Stock symbol: DCL)	1,604,939,015,600	1,823,312,488,000

The Company has not determined fair value of the investments without listed prices because there have not been any specific instructions on determination of the recoverable value.

Operation of investees

F.I.T Land Investment JSC. continued to make a loss during the period and incurred an accumulated loss at the end of the accounting period.

FIT Consumer JSC. began to make a profit during the period; however, it still incurred an accumulated loss at the end of the accounting period.

Tay Do Cuu Long Investment Joint Stock Company, which operates primarily in the financial investment sector, reported a loss in its financial performance.

Other entities are operating normally, with no significant changes compared to the previous period.

Provisions for investments in subsidiaries

Fluctuations in provisions for investments in subsidiaries are as follows:

	Current period	Previous period
Beginning balance	99,888,104,515	111,748,791,203
Additional provision/ (Reversal of provision)	1,832,537,981	(6,760,677,494)
Ending balance	**101,720,642,496**	**104,988,113,709**

Transactions with subsidiaries during the period:
Note VII.1c.

3. Short-term trade receivables

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
Receivables from related parties (Note VII.1b)	19,906,806,340	-	10,689,815,776	-
Receivables from other customers	5,175,616	-	-	-
Total	**19,911,981,956**	**-**	**10,689,815,776**	**-**

4. Short-term prepayments to suppliers

	Ending balance	Beginning balance
Prepayments to related parties (Note VII.1b)	155,786	-
Prepayments to other organizations and individuals	524,227,955	519,925,205
Total	**524,383,741**	**519,925,205**

5. Other short-term receivables

	Ending balance		Beginning balance	
	Value	Allowance	Value	Allowance
Receivables from related parties (Note VII.1b)	***253,400,844***	-	***253,400,844***	-
Receivables for payments on behalf	253,400,844	-	253,400,844	-
Receivables from other organizations and individuals	***368,501,317***	-	***333,833,540***	-
Advances to employees	95,403,999	-	63,233,540	-
Deposits	268,600,000	-	268,600,000	-
Other short-term receivables	4,497,318	-	2,000,000	-
Total	**621,902,161**	-	**587,234,384**	-

6. Tangible fixed assets

	Buildings and structures	Means of transportation	Office equipment	Total
Historical cost				
Beginning balance	15,503,404,026	7,765,022,181	9,055,525,778	32,323,951,985
New acquisition	-	-	30,160,000	30,160,000
Ending balance	**15,503,404,026**	**7,765,022,181**	**9,085,685,778**	**32,354,111,985**
In which:				
Assets fully depreciated but still in use	-	4,810,684,000	6,678,683,061	11,489,367,061
Accumulated depreciation				
Beginning balance	3,274,458,040	6,391,593,142	8,244,799,701	17,910,850,883
Depreciation during the period	193,853,832	321,627,546	233,914,960	749,396,338
Ending balance	**3,468,311,872**	**6,713,220,688**	**8,478,714,661**	**18,660,247,221**
Net book value				
Beginning balance	12,228,945,986	1,373,429,039	810,726,077	14,413,101,102
Ending balance	**12,035,092,154**	**1,051,801,493**	**606,971,117**	**13,693,864,764**

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

	Historical cost	Accumulated depreciation	Net book value
5th-floor office building, HACC1 - The area used by the Company	15,411,989,026	(3,447,838,714)	11,964,150,312
Mercedes-Benz car	3,737,600,000	(3,737,600,000)	-
Other tangible fixed assets	13,204,522,959	(11,474,808,507)	1,729,714,452
Total	**32,354,111,985**	**(18,660,247,221)**	**13,693,864,764**

Tangible fixed assets pledged as collateral

Certain tangible fixed assets with a net book value of VND 12,035,092,154 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.

7. Intangible fixed assets

	Land use right	Computer software	Total
Historical costs			
Beginning balance	9,412,672,825	3,864,166,000	13,276,838,825
Ending balance	**9,412,672,825**	**3,864,166,000**	**13,276,838,825**
In which:			
Assets fully amortized but still in use	-	120,000,000	120,000,000
Accumulated amortization			
Beginning balance	-	1,015,151,305	1,015,151,305
Amortization during the period	-	245,943,306	245,943,306
Ending balance	**-**	**1,261,094,611**	**1,261,094,611**
Net book value			
Beginning balance	9,412,672,825	2,849,014,695	12,261,687,520
Ending balance	**9,412,672,825**	**2,603,071,389**	**12,015,744,214**
In which:			
Assets temporarily not in use	-	-	-
Assets waiting for liquidation	-	-	-

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

	Historical cost	Accumulated amortization	Net book value
Land use right (*)	9,412,672,825	-	9,412,672,825
FIT Business Smart Management Reporting Software	2,569,466,000	(645,129,377)	1,924,336,623
Other intangible fixed assets	1,294,700,000	(615,965,234)	678,734,766
Total	**13,276,838,825**	**(1,261,094,611)**	**12,015,744,214**

(*) This represent the land use right on the 5th floor of Times Tower – HACC 1 Complex Building, No. 35 Le Van Luong, Thanh Xuan Ward, Hanoi, for an area of 2,173 m².

8. Investment properties

Refers to buildings and structures let out.

	Historical cost	Accumulated depreciation	Net book value
Beginning balance	44,704,785,906	(10,269,667,471)	34,435,118,435
Depreciation during the period	-	(536,736,510)	(536,736,510)
Ending balance	**44,704,785,906**	**(10,806,403,981)**	**33,898,381,925**

Pursuant 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 had the conditions to measure fair value of its investment properties.

At the end of the accounting period, the list of investment properties held to earn rentals was as follows:

	Historical cost	Accumulated depreciation	Net book value
Ending balance			
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
Total	**44,704,785,906**	**(10,806,403,981)**	**33,898,381,925**
Beginning balance			
5th Floor - HACC1 Building	31,826,085,906	(6,734,201,881)	25,091,884,025
1st Floor - CT1 Me Tri Building	12,878,700,000	(3,535,465,590)	9,343,234,410
Total	**44,704,785,906**	**(10,269,667,471)**	**34,435,118,435**

Investment properties pledged 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.

9. Short-term taxes and other obligations to the State Budget

Payable

	Beginning balance	Amount payable during the period	Amount already paid during the period	Ending balance
VAT on local sales	363,675,302	767,071,857	(827,646,326)	303,100,833
Corporate income tax	7,509,560,783	1,460,785,028	(7,509,560,783)	1,460,785,028
Personal income tax	185,787,016	1,074,733,279	(945,706,977)	314,813,318
Total	**8,059,023,101**	**3,302,590,164**	**(9,282,914,086)**	**2,078,699,179**

All taxes and other obligations to the State Budget are settled in the short-term.

Value added tax ("VAT")
The Company is subject to VAT in accordance with the deduction method at the rates of 8% and 10%.

Corporate income tax
The Company has to pay CIT for taxable income at the rate of 20% (In the corresponding period of the previous year: 20%).

Estimated CIT payable is as follows:

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Total accounting profit before tax	6,474,683,435	19,806,620,685
Increases/(decreases) of accounting profit to determine income subject to tax:	829,241,701	(710,137,837)
Penalties and tax collected in arrears	*415,629*	*3,713,435,424*
Non-deductible expenses	*828,826,072*	*1,771,355,556*
Reversal of provisions)	-	*(6,194,928,817)*

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Income subject to tax	7,303,925,136	19,096,482,848
Income exempted from tax	-	(20,000)
Taxable income	7,303,925,136	19,096,462,848
CIT rate	20%	20%
CIT payable	**1,460,785,028**	***3,819,292,568***

The CIT liability of the Company is 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 Interim Financial Statements could change when being inspected by the Tax Authorities.

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

10. Short-term borrowings

	Ending balance	**Beginning balance**
Short-term loans from banks	***344,377,137,567***	***49,513,138,509***
Joint Stock Commercial Bank for Investment and Development of Vietnam ("BIDV") (i)	44,377,137,567	49,513,138,509
Vietnam Joint Stock Commercial Bank for Industry and Trade ("Vietinbank") (ii)	300,000,000,000	-
Short-term loans from other organizations	***7,500,000,000***	***7,500,000,000***
Thinh Vuong Investment Business and Development Joint Stock Company (iii)	7,500,000,000	7,500,000,000
Total	**351,877,137,567**	**57,013,138,509**

The Company has solvency to repay short-term borrowings.

(i) These represent loans from the Joint Stock Commercial Bank for Investment and Development of Vietnam under loan agreement dated 30 March 2026 to supplement capital for production and business operations, and to settle business cooperation capital payments, with a credit limit of VND 52,260,000,000, with the limit valid until 29 March 2027, borrowings that are within 12 months in duration, and a fixed interest rate of 7.72% per annum throughout the duration of the limit. This loan is secured by the pledge of the Company's term deposits held with the Joint Stock Commercial Bank for Investment and Development of Vietnam, with a value of VND 52.6 billion at the end of the accounting period (Note V.2b).

(ii) These represent loans from the Vietnam Joint Stock Commercial Bank for Industry and Trade under individual loan agreements to make payments under Investment Cooperation Contract and to supplement capital for business operations, with a total credit limit of VND 300,000,000,000, with the interest rate specified in each promissory note (the interest rate applicable during the period was 6.3% per annum, adjusted once a month), and the maximum term for each loan not exceeding six months. This loan is secured by a pledge of term deposits held at banks, with a total pledged value of VND 302 billion (Note V.2b).

(iii) This represents an unsecured loan from Thinh Vuong Business and Investment Development Joint Stock Company under loan agreement No. 311225/HDVV/TV-FIT dated 31 December 2025, for the purpose of giving a loan to Viet Thai International JSC. at an interest rate of 14% per annum, from 31 December 2025 to 20 May 2026. Capital Agreement Addendum No. PL01/311225/HDVV/TV-FIT, dated 20 May 2026 amended the interest rate to 17% per annum and extended the loan term until 20 May 2027 (Note V.2b).

Details of increases/ (decreases) in short-term borrowings during the period are as follows:

	Beginning balance	Amount of loans incurred during the period (*)	Amount of loans repaid during the period	Ending balance
Short-term loans from banks	49,513,138,509	555,390,774,256	(260,526,775,198)	344,377,137,567
Short-term loans from other organizations	7,500,000,000	-	-	7,500,000,000
Total	**57,013,138,509**	**555,390,774,256**	**(260,526,775,198)**	**351,877,137,567**

(*) In which, borrowing and repayment transactions with a repayment term not exceeding three months, amounting to VND 186,513,691,689 and VND 186,513,691,689 respectively, have been presented on a net basis in the Interim Statement of Cash Flows (in comparable period of the previous year period: VND 97,929,809,681 and VND 97,929,809,681). Accordingly, the amounts presented under the items 'Proceeds from borrowings' and 'Repayment of loan principal' in the Interim Statement of Cash Flows are VND 368,877,082,567 and VND 74,013,083,509, respectively (in comparable period of the previous year period: VND 307,500,000,000 and VND 300,000,000,000).

11. Owners' equity

11a. Statement of changes in owners' equity

	Owners' contribution capital	Capital surplus	Investment and development fund	Retained earnings	Total
Balance as at 1 January 2025	3,399,330,340,000	69,680,117,158	886,852,413	139,120,253,670	3,609,017,563,241
Profit of the period	-	-	-	15,987,328,117	15,987,328,117
Balance as at 30 June 2025	**3,399,330,340,000**	**69,680,117,158**	**886,852,413**	**155,107,581,787**	**3,625,004,891,358**
Balance as at 1 January 2026	3,399,330,340,000	69,680,117,158	886,852,413	172,415,336,146	3,642,312,645,717
Profit of the period	-	-	-	5,013,898,407	5,013,898,407
Balance as at 30 June 2026	**3,399,330,340,000**	**69,680,117,158**	**886,852,413**	**177,429,234,553**	**3,647,326,544,124**

11b. 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.

12. Off-Interim Statement of Financial Position items

Pledged and mortgaged assets

	Book value			
	Ending balance	Beginning balance	Term of pledge or mortgage	Pledgee or mortgagee
Short-term held-to-maturity investments (Note V.2b)	52,600,000,000	50,000,000,000	Until 29 March 2027	Joint Stock Commercial Bank for Investment and Development of Vietnam and Vietnam Joint Stock Commercial Bank for Industry and Trade
	302,000,000,000	-	6 months, as per loan agreement	
Tangible fixed assets (Note V.6)	12,035,092,154	12,228,945,986	12 months, as per loan agreement	Public Bank Vietnam Limited

	Book value			
	Ending balance	**Beginning balance**	**Term of pledge or mortgage**	**Pledgee or mortgagee**
Investment properties (Note V.8)	24,694,126,289	25,091,884,025	12 months, as per loan agreement	Public Bank Vietnam Limited
Total	**391,329,218,443**	**87,320,830,011**		

VI. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM 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 consulting services	8,502,684,014	7,514,302,258
Revenue from property leasing	1,668,274,896	3,619,270,938
Total	**10,170,958,910**	**11,133,573,196**

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

See Note VII.1b.

2. Costs of sales

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Costs of services rendered	5,292,464,165	5,449,747,381
Costs of property leasing	569,508,182	2,756,563,296
Total	**5,861,972,347**	**8,206,310,677**

3. Financial income

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Interests from bank demand deposits	2,909,563	4,793,801
Interests from bank deposits and loans	13,198,216,931	10,170,100,559
Gain on sale of trading securities	3,131,427,366	-
Dividends and profit received	-	20,000
Profit from investment cooperation arrangements with fixed returns	12,684,261,477	28,768,722,558
Total	**29,016,815,337**	**38,943,636,918**

4. Financial expenses

	Accumulated from the beginning of the year to the end of the current period	
	Current year	**Previous year**
Borrowing costs	10,483,444,560	8,186,221,968
Reversal of provision for impairment of investments	1,832,537,981	(6,760,677,494)
Total	**12,315,982,541**	**1,425,544,474**

5. General and administration expenses

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Labor costs	6,288,737,197	5,916,534,203
Office supplies	95,202,468	147,304,985
Depreciation/amortization of fixed assets	995,339,644	1,078,514,193
Expenses for external services	4,726,329,240	5,571,218,630
Other expenses	2,456,305,683	4,239,100,222
Total	**14,561,914,232**	**16,952,672,233**

6. Earnings per share ("EPS")

Information on EPS is presented in the Interim Consolidated Financial Statements.

7. Operating costs by factors

	Accumulated from the beginning of the year to the end of the current period	
	Current year	Previous year
Labor costs	11,581,201,362	11,366,281,584
Depreciation/amortization of fixed assets	1,532,076,154	1,615,250,703
Expenses for external services	4,854,752,004	7,938,350,401
Other expenses	2,456,305,683	4,239,100,222
Total	**20,424,335,203**	**25,158,982,910**

VII. OTHER DISCLOSURES

1. Transactions and balances with the related parties

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

The Company has no transactions or outstanding balances with the key management personnel or their related individuals.

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

Full name	Position	Current period	Previous period
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**

1a. Transactions and balances with other related parties

Other related parties of the Company include:

Name	Relationship
F.I.T Viet Nam Trading and Import Export Co., Ltd.	Subsidiary level 1
Techno - Agricultural Supplying JSC.	Subsidiary level 1
Cuu Long Pharmaceutical JSC.	Subsidiary level 1
F.I.T Land Investment JSC.	Subsidiary level 1
Charlotte Real Estate Investment and Development JSC.	Subsidiary level 2
Westfood Exporting and Processing JSC.	Subsidiary level 2
TSC Seeds JSC.	Subsidiary level 2
FIT Consumer JSC.	Subsidiary level 2
Nong Tin Seeds Corporation	Subsidiary level 2
Pharmaceutical and Medical Equipment Production Trading and Import-Export Joint Venture Company	Subsidiary level 2
Benovas Capsule Company Limited	Subsidiary level 2
Benovas Pharmaceutical JSC.	Subsidiary level 2
Benovas Medical Devices JSC.	Subsidiary level 2
Benovas Oncology JSC.	Subsidiary level 2
Westfood Hau Giang JSC.	Subsidiary level 3
Khanh Hoa Mineral Water JSC.	Subsidiary level 3
Orifood Import-Export JSC.	Subsidiary level 3
FIT Cosmetics JSC.	Associate of subsidiary level 2
JJK Holdings Investment JSC.	Major shareholders of the Group /a related party of the management personnel
HHM Vietnam., JSC	Related party of the key management personnel
Nhat Thien Tam JSC.	Related party of the key management personnel
Tay Do Cuu Long Investment JSC.	Associate of the TSC Group

Transactions with other related parties:

	Current period	Previous period
Revenue from rendering of services to related parties:		
Cuu Long Pharmaceutical JSC.	5,104,292,739	4,998,960,884
Khanh Hoa Mineral Water JSC.	2,915,821,474	3,096,462,582
FIT Cosmetics JSC.	-	309,210,000
Westfood Exporting and Processing JSC.	-	61,551,096
F.I.T Vietnam Trading and Import Export Co., Ltd.	281,150,394	281,150,394
Benovas Oncology JSC.	40,903,794	88,347,530
F.I.T Land Investment JSC.	281,150,394	281,150,394
Techno - Agricultural Supplying JSC.	160,935,534	161,028,067
Benovas Pharmaceutical JSC.	530,900,996	939,287,783
JJK Holdings Investment JSC.	91,441,214	91,369,898
Total	**9,406,596,539**	**10,308,518,628**
Purchase of merchandise and services from related parties:		
Khanh Hoa Mineral Water JSC.	3,551,376	-
FIT Cosmetics JSC.	8,085,434	5,979,274
Westfood Exporting and Processing JSC.	10,444,444	-
F.I.T Vietnam Trading and Import Export Co., Ltd.	939,768	-
Total	**23,469,646**	**5,979,274**
Investment cooperation profit bearing fixed interest with related parties:		
F.I.T Vietnam Trading and Import Export Co., Ltd.	8,087,459,591	8,657,008,742
F.I.T Land Investment JSC.	2,766,632,721	5,672,563,013
Techno - Agricultural Supplying JSC.	1,809,141,220	-
Tay Do Cuu Long Investment Joint Stock Company	21,027,945	-
Total	**12,684,261,477**	**14,329,571,755**
Capital contributed to related parties:		
F.I.T Vietnam Trading and Import Export Co., Ltd.	75,000,000,000	-

Outstanding balances with other related parties:

	Ending balance	Beginning balance
Trade receivables (Note V.3)	***19,906,806,340***	***10,689,815,776***
Cuu Long Pharmaceutical JSC.	12,064,951,351	6,641,487,402
FIT Cosmetics JSC.	948,256,100	948,256,100
Benovas Pharmaceutical JSC.	2,133,815,938	1,549,824,840
Techno - Agricultural Supplying JSC.	1,210,214	-
Khanh Hoa Mineral Water JSC.	4,757,228,462	1,549,824,840
Benovas Oncology JSC.	371,221	-
JJK Holdings Investment JSC.	973,054	422,594
Prepayments to suppliers (Note V.4)	***155,786***	-
Khanh Hoa Mineral Water JSC.	155,786	-
Receivables for investment cooperation contracts [(i)](Note V.2b)	***364,680,000,000***	***507,400,000,000***

	Ending balance	Beginning balance
F.I.T Land Investment JSC.	78,980,000,000	233,000,000,000
F.I.T Vietnam Trading and Import Export Co., Ltd.	232,900,000,000	121,000,000,000
Techno - Agricultural Supplying JSC.	52,800,000,000	153,400,000,000
Receivables from profit from investment cooperation contract* (i) *(Note V.2b)	***11,880,733,260***	***16,080,399,442***
F.I.T Land Investment JSC.	3,215,916,274	15,340,660,265
F.I.T Import-Export and Trading Limited Company Vietnam	7,664,173,151	66,816,438
Techno - Agricultural Supplying JSC.	1,000,643,835	672,922,739
Receivables for payments on behalf (Note V.5a)	***253,400,844***	***253,400,844***
FIT Cosmetics JSC.	253,400,844	253,400,844

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.

(i) Investment cooperation contracts with terms ranging from 6 to 12 months entitle the Company to a minimum profit at the end of the fiscal year of between 5.1% and 7.8% per annum (at the beginning of the year, this ranged from 5.2% to 9.5% per annum). These contracts are automatically renewed upon maturity date if the Company has no need to withdraw its capital. The profit receivable is settled when the parties conduct liquidation of the contract; furthermore, the profit receivable upon maturity date is not added to the principal to calculate profit for the subsequent period.

2. Segment information

The Company's principal business activity during the period is financial investment which is conducted within the territory of Vietnam. As such, the risks and returns associated with the Company are not significantly impacted by differences on merchandise or services provided by the Company or its geographical locations. The Executive Officers have determined that the Company operates in a single business segment and a single geographical segment. Therefore, the Company does not present segment reporting by business segments or geographical segments.

3. Comparative figures

3a. 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 Financial Statements, as follows:

	Code	Figures before adjustment	Adjustments	Adjusted figures	Notes
Interim Statement of Financial Position					
Short-term held-to-maturity investments	123	65,100,000,000	525,730,783,274	590,830,783,274	(i)
Other short-term receivables	135	526,318,017,658	(525,730,783,274)	587,234,384	
Interim Statement of Cash Flows					
(Gain)/ loss from investing and financing activities	05	(10,174,914,360)	(28,789,699,927)	(38,964,614,287)	(ii)
(Increases)/ decreases in receivables	09	(51,562,217,467)	98,137,435,502	46,575,218,035	

	Code	Figures before adjustment	Adjustments	Adjusted figures	Notes
Cash flows for lending, buying debt instruments of other entities	23	(65,100,000,000)	(601,500,000,000)	(666,600,000,000)	
Cash recovered from lending, selling debt instruments of other entities	24	100,000,000	507,522,901,096	507,622,901,096	
Interests earned, dividends and profits received	27	8,457,529,539	24,629,363,329	33,086,892,868	

(i) Restating accrued interest income of term deposits, fixed-income investment partnerships and profit from investment cooperation contracts from the item 'Other short-term receivables' to the item 'Short-term held-to-maturity investments'.

(ii) Restating profits from fixed-interest investment partnerships from the item "(Increases)/ decreases in receivables" to "(Gain)/ loss from investing and financing activities", and the principal amounts of fixed-interest investment partnerships from the item "Cash flows for lending, buying debt instruments of other entities" to the items "Cash recovered from lending, selling debt instruments of other entities" and "Interests earned, dividends and profits received".

4. Significant assumptions and estimates

The preparation of the Interim 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 Financial Statements include:

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

Approved on 27 August 2026

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