F.I.T GROUP JOINT STOCK COMPANY

5th Floor, Times Tower - HACC 1 Complex Building, 35 Le Van Luong, Thanh Xuan, Hanoi, Vietnam

CONSOLIDATED FINANCIAL STATEMENTS
3RD QUARTER OF 2026

October, 2026

F.I.T GROUP JOINT STOCK COMPANY

CONSOLIDATED FINANCIAL STATEMENTS

3RD QUARTER OF 2026

CÔNG TY CỔ PHẦN TẬP ĐOÀN F.I.T
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GENERAL INFORMATION

THE COMPANY

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.

The 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.

The head office
The address: 5th Floor, Times Tower - HACC 1 Complex Building, 35 Le Van Luong, Thanh Xuan, Hanoi, Vietnam.

Board of Directors, Board of Management and Board of Supervisors

Members of The Board of Directors, The Board of Management and Board of Supervisors during the period and to the reporting date are:

Board of Directors ("BOD")

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 Management ("BOM")

Ms.	Vu Thi Minh Hoai	General Director	
Ms.	Nguyen Hoai Nam	Vice General Director	Appointed on 13 February 2026

Board of Supervisors ("BOS")

Mr.	Vo Dinh Bao	Head of Board of Supervisors
Mr.	Doan Xuan Duy	Member
Ms.	Nguyen Thi Hong Anh	Member

Legal representative

The legal representative of the Company during the period and until the preparation of this Consolidated Financial Statements are Mr. Nguyen Van Sang – Chairman of the Board of Directors and Ms. Vu Thi Minh Hoai – General Director.

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of F.I.T Group Joint Stock Company ("the Company") presents its report and the Company's Consolidated Financial Statements for the period from 01 January 2026 to 30 September 2026, comprising the Financial Statements of the Company and its subsidiaries (hereinafter collectively referred to as "the Group").

STATEMENT OF THE BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE CONSOLIDATED FINANCIAL STATEMENTS

We, The Board of Management is responsible for the Consolidated Financial Statements for the 3rd quarter of 2026 which give a true and fair view of the financial position of the Company, its operating results and its cash flows for the period. In preparing those Consolidated Financial Statements, The Board of Management is required to:

- Establish and maintain an internal control system which is determined necessary by The Board of Directors and Board of Management to ensure the preparation and presentation of Consolidated Financial Statements do not contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Consolidated Financial Statements;
- Prepare the Consolidated Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of Consolidated Financial Statements;
- Prepare the Consolidated Financial Statements on going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that accounting records are kept to reflect the financial position of the Company, with reasonable accuracy at any time and to ensure that the Consolidated Financial Statements for the 3rd quarter of 2026 comply with the registered accounting system. It is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirms that Consolidated Financial Statements for the 3rd quarter of 2026 give a true and fair view of the financial position at 30 September 2026 its operation results and cash flows for the period from 01 January 2026 to 30 September 2026 of the Company in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of the Consolidated Financial Statements.

Other Commitments

We confirm that our Company has fully complied with all disclosure obligations in accordance with the current laws of Vietnam.

On behalf of The Board of Management

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

Vu Thi Minh Hoai
Legal representative
Approved, 30 October 2026

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Code		ASSETS	Note	Ending balance VND	Beginning balance VND
100	**A.**	**CURRENT ASSETS**		**5,386,727,728,710**	**3,065,077,874,688**
110	**I.**	**Cash and cash equivalents**	**5**	**201,875,720,150**	**227,053,302,165**
111	1.	Cash		196,375,720,150	217,053,302,165
112	2.	Cash equivalents		5,500,000,000	10,000,000,000
120	**II.**	**Short-term financial investments**	**6**	**4,205,098,777,998**	**1,831,847,555,212**
121	1.	Trading securities		193,020,000,000	193,020,000,000
122	2.	Allowance for decline in value of trading securities		(5,152,875,000)	(5,038,279,167)
123	3.	Short-term held-to-maturity investments		4,017,231,652,998	1,643,865,834,379
130	**III.**	**Short-term receivables**		**455,600,702,727**	**400,450,617,123**
131	1.	Short-term trade receivables	7	376,259,497,399	374,901,404,874
132	2.	Short-term prepayments to suppliers	8	111,231,779,694	69,790,471,571
135	3.	Other short-term receivables	9	41,588,163,403	28,064,774,395
136	4.	Allowance for short-term doubtful debts		(73,478,737,769)	(72,306,033,717)
140	**IV.**	**Inventories**	**11**	**424,963,036,177**	**460,516,615,594**
141	1.	Inventories		443,551,035,822	471,278,632,766
142	2.	Allowance for devaluation of inventories		(18,587,999,645)	(10,762,017,172)
160	**V.**	**Other short-term assets**		**99,189,491,657**	**145,209,784,594**
161	1.	Short-term deferred expenses	17	7,129,698,036	5,359,749,663
162	2.	Deductible VAT		86,026,582,424	109,742,203,679
163	3.	Taxes and other receivables from State budget	21	6,033,211,197	4,030,831,252
165	4.	Other short-term assets		-	26,077,000,000

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026
(Continued)

Code		ASSETS	Note	Ending balance VND	Beginning balance VND
200	**B.**	**NON-CURRENT ASSETS**		**5,131,020,975,856**	**4,961,626,926,519**
210	**I.**	**Long-term receivables**		**4,082,800,000**	**3,987,800,000**
215	1.	Other long-term receivables	9	4,082,800,000	3,987,800,000
220	**II.**	**Fixed assets**		**1,425,468,553,859**	**1,413,528,490,018**
221	1.	Tangible fixed assets	13	1,161,417,104,137	1,139,128,018,548
222	-	*Historical costs*		2,113,825,523,143	2,027,823,610,327
223	-	*Accumulated depreciation*		(952,408,419,006)	(888,695,591,779)
224	2.	Finance lease fixed assets	14	168,821,026,981	177,029,622,222
225	-	*Historical costs*		188,308,100,558	188,308,100,558
226	-	*Accumulated depreciation*		(19,487,073,577)	(11,278,478,336)
227	3.	Intangible fixed assets	15	95,230,422,741	97,370,849,248
228	-	*Historical costs*		118,930,759,787	118,653,634,787
229	-	*Accumulated amortization*		(23,700,337,046)	(21,282,785,539)
240	**IV.**	**Investment properties**	**16**	**104,910,118,400**	**105,715,223,165**
241	-	Historical costs		122,172,433,422	122,172,433,422
242	-	Accumulated depreciation		(17,262,315,022)	(16,457,210,257)
250	**V.**	**Long-term assets in progress**	**12**	**298,419,699,259**	**280,140,292,379**
251	1.	Long-term work in progress		2,981,960,232	3,511,717,401
252	2.	Construction in progress		295,437,739,027	276,628,574,978
260	**VI.**	**Long-term financial investments**	**6**	**2,946,185,222,063**	**2,751,301,571,704**
262	1.	Investments in joint ventures and associates		1,934,753,952,027	1,715,022,301,668
263	2.	Equity investments in other entities		1,011,431,270,036	1,036,279,270,036
270	**VII.**	**Other long-term assets**		**351,954,582,275**	**406,953,549,253**
271	1.	Long-term deferred expenses	17	52,582,304,103	59,553,766,438
272	2.	Deferred income tax assets		4,401,893,593	5,855,126,991
279	3.	Goodwill	18	294,970,384,579	341,544,655,824
280		**TOTAL ASSETS**		**10,517,748,704,566**	**8,026,704,801,207**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026
(Continued)

Code		CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C.**	**LIABILITIES**		**4,518,158,496,055**	**1,989,196,425,781**
310	**I.**	**Current liabilities**		**3,982,047,775,380**	**1,430,714,824,448**
311	1.	Short-term trade payables	19	108,497,084,951	113,832,757,412
312	2.	Short-term prepayments from customers		4,012,193,657	4,886,283,840
314	3.	Short-term taxes and other payables to State budget	21	16,106,131,061	43,628,356,756
315	4.	Payables to employees		34,265,372,865	36,867,550,631
316	5.	Short-term accrued expenses	22	31,576,441,459	26,488,173,841
319	6.	Short-term unearned revenue		483,566,209	378,144,995
320	7.	Other short-term payables	23	23,222,410,254	15,917,544,862
321	8.	Short-term borrowings and finance lease liabilities	24	3,750,887,104,346	1,176,294,393,385
323	9.	Bonus and welfare fund		12,997,470,578	12,421,618,726
330	**II.**	**Non-current liabilities**		**536,110,720,675**	**558,481,601,333**
338	1.	Other long-term payables	23	9,051,606,401	8,925,174,601
339	2.	Long-term borrowings and finance lease liabilities	24	484,554,470,517	516,512,102,908
342	3.	Deferred income tax liabilities		42,504,643,757	33,044,323,824
400	**D.**	**OWNER'S EQUITY**	**25**	**5,999,590,208,511**	**6,037,508,375,426**
411	1.	Contributed capital		3,399,330,340,000	3,399,330,340,000
411a		*Ordinary shares with voting rights*		3,399,330,340,000	3,399,330,340,000
412	2.	Share Premium		74,895,139,513	74,895,139,513
414	3.	Other capital		80,481,887,391	80,481,887,391
418	4.	Investment and development fund		1,160,957,903	1,160,957,903
420	5.	Retained earnings		303,515,086,967	317,010,777,599
420a		*Retained earnings accumulated to the end of the previous peric*		314,644,181,077	277,026,986,991
420b		*Retained earnings of the current period*		(11,129,094,110)	39,983,790,608
429	6.	Non – controlling interests		2,140,206,796,737	2,164,629,273,020
440		**TOTAL RESOURCES**		**10,517,748,704,566**	**8,026,704,801,207**

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

Approved, 30 October 2026

CONSOLIDATED STATEMENT OF INCOME

For the period from 01 January 2026 to 30 September 2026

Code	ITEM	Note	3rd quarter of 2026		Accumulated from the beginning of the year to the end of the current period	
			Current year VND	Previous year VND	Current year VND	Previous year VND
01	**1. Revenue from sales of goods and provision of services**	27	**582,230,257,222**	**498,639,494,778**	**1,566,970,518,423**	**1,570,765,975,216**
02	2. Revenue deductions	28	10,005,167,190	11,482,106,985	25,338,087,260	29,522,217,416
10	**3. Net revenue from sales of goods and provision of services**		**572,225,090,032**	**487,157,387,793**	**1,541,632,431,163**	**1,541,243,757,800**
11	4. Cost of goods sold and provision of services	29	486,630,327,694	394,958,249,932	1,269,177,499,064	1,223,126,695,272
20	**5. Gross profit from sales of goods and provision of services**		**85,594,762,338**	**92,199,137,861**	**272,454,932,099**	**318,117,062,528**
22	7. Financial income	30	52,708,203,622	54,199,919,867	136,890,953,611	152,652,617,849
23	8. Financial expenses	31	59,794,839,017	26,510,795,067	141,319,063,812	68,414,061,252
24	*In which: Interest expenses*		*44,346,217,667*	*23,181,287,846*	*125,176,175,401*	*64,359,957,366*
25	9. Selling expenses	32	52,407,173,415	35,035,167,387	121,815,796,810	103,906,674,370
26	10. General and administrative expenses	33	49,930,832,800	50,203,108,002	156,550,561,831	161,057,815,830
27	11. Profit/ (loss) in joint ventures, associates		(1,440,601,869)	(558,164,594)	(5,268,349,641)	(3,908,319,926)
30	**12. Net profit from operating activities**		**(25,270,481,141)**	**34,091,822,678**	**(15,607,886,384)**	**133,482,808,999**
31	13. Other income	34	1,132,991,983	1,667,945,121	2,465,414,133	5,724,697,383
32	14. Other expenses	35	852,269,713	981,765,824	1,610,678,556	14,671,904,667
40	**15. Other profit**		**280,722,270**	**686,179,297**	**854,735,577**	**(8,947,207,284)**
50	**16. Total accounting profit before tax**		**(24,989,758,871)**	**34,778,001,975**	**(14,753,150,807)**	**124,535,601,715**
51	17. Current corporate income tax expenses	36	5,127,318,326	9,542,944,540	11,353,213,294	35,696,610,960
52	18. Deferred corporate income tax expenses		575,969,100	(570,979,339)	10,913,553,329	579,789,868
60	**19. Profit after corporate income tax**		**(30,693,046,297)**	**25,806,036,774**	**(37,019,917,430)**	**88,259,200,887**
61	20. Profit after tax attributable to owners of the parent		(12,824,479,342)	16,007,567,525	(11,129,094,110)	45,168,459,217
62	21. Profit after tax attributable to non-controlling interest		(17,868,566,955)	9,798,469,249	(25,890,823,320)	43,090,741,670
70	22. Basic earnings per share	37	(38)	47	(33)	133
71	23. Diluted earnings per share	37	(38)	47	(33)	133

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

Approved, 30 October 2026

CONSOLIDATED STATEMENT OF CASH FLOWS

For the period from 01 January 2026 to 30 September 2026
(Indirect method)

Code	ITEM	Note	Current year VND	Previous year VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	***1. Profit before tax***		***(14,753,150,807)***	***124,535,601,715***
02	- Depreciation and amortization of fixed assets and investment properties		127,490,888,514	112,598,544,398
03	- Allowances and provisions		9,098,393,700	8,410,151,684
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		(44,526,219)	211,923,738
05	- Gains / losses from investment activities and financing activities		(106,148,435,900)	(35,964,126,108)
06	- Borrowing costs		125,176,175,401	64,359,957,366
08	***3. Operating profit before changes in working capital***		***140,819,344,689***	***274,152,052,793***
09	- Increase/decrease in receivables		31,604,396,924	(247,723,392,096)
10	- Increase/decrease in inventories		28,357,490,020	(118,060,184,546)
11	- Increase/decrease in payables (excluding interest payable/ corporate income tax payable)		346,489,294,146	108,449,145,613
12	- Increase/decrease in deferred expenses		5,201,513,961	(8,995,860,086)
14	- Borrowing costs paid		(166,354,057,669)	(60,398,257,565)
15	- Corporate income tax paid		(41,614,314,380)	(77,869,266,163)
17	- Other cash outflows from operating activities		(284,182,866)	(3,159,614,331)
20	***Net cash flows from operating activities***		***344,219,484,825***	***(133,605,376,381)***
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase or construction of fixed assets and other long-term assets		(141,720,849,910)	(219,170,894,730)
22	2. Proceeds from disposals of fixed assets and other long-term assets		-	670,000,000
23	3. Loans and purchase of debt instruments of other entities		(5,449,323,728,421)	(722,909,000,000)
24	4. Collection of loans and resale of debt instrument of other entities		3,057,265,196,280	331,100,000,000
25	5. Payments for investments in other entities		(225,000,000,000)	-
27	6. Interests earned, dividends and profits received		146,480,408,003	27,478,656,792
30	***Net cash flows from investing activities***		***(2,612,298,974,048)***	***(582,831,237,938)***
	III CASH FLOWS FROM FINANCING ACTIVITIES			
31	1. Proceeds from issuance of shares and receipt of contributed capital		300,000,000	-
33	2. Proceeds from borrowings		5,066,934,261,356	3,650,672,149,715
34	3. Repayment for borrowings		(2,806,017,870,056)	(2,947,525,850,968)
35	4. Repayment of financial principal		(18,281,312,730)	(19,925,220,037)
40	***Net cash flows from financing activities***		***2,242,935,078,570***	***683,221,078,710***
50	**Net cash flows in the period**		**(25,144,410,653)**	**(33,215,535,609)**
60	**Cash and cash equivalents at the beginning of the period**		**227,053,302,165**	**101,436,456,286**
61	Effect of exchange rate fluctuations		(33,171,362)	50,886,088
70	**Cash and cash equivalents at the end of the period**	**5**	**201,875,720,150**	**68,271,806,765**

Le Thi Thuong	Le Viet Cuong	Vu Thi Minh Hoai
Preparer	Chief Accountant	Legal representative
		Approved, 30 October 2026

NOTES TO CONSOLIDATED FINANCIAL STATEMENTS

For the period from 01 January 2026 to 30 September 2026

1 . GENERAL INFORMATION

1.1 . Form of Ownership

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

1.2 . Business field

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.

1.3 . 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.

1.4 . Normal business and production cycle

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

1.5 . Group structure

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

Information on the Group's restructuring

Establishment of a subsidiary

During the period, Westfood Exporting and Processing JSC. ("WFC"), a subsidiary, contributed capital to establish Orifood Import-Export Joint Stock Company, holding a 95% stake in the charter capital.

List of consolidated subsidiaries

The Group's subsidiaries consolidated in Consolidated Financial Statements as at 30 September 2026 include:

Subsidiary level 1

Name of company	Address	Ownership interest	Voting rights	Principal activities
Techno - Agricultural Supplying Joint Stock Company ("TSC") (i)	Can Tho City	41.07%	41.07%	Trading agricultural products
Cuu Long Pharmaceutical Joint Stock Company ("DCL")	Vinh Long Province	58.05%	58.05%	Trading pharmaceuticals and medical equipment
F.I.T Viet Nam Trading and Import Export Co., Ltd. ("FXK")	Hanoi City	100.00%	100.00%	Importing and exporting agricultural products
F.I.T. Land Investment Joint Stock Company ("FLD")	Hanoi City	99.90%	99.90%	Trading real estate

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

Subsidiary level 2

Name of company	Address	Ownership interest	Voting rights	Principal activities
Subsidiaries of Techno - Agricultural Supplying Joint Stock Company				
Westfood Exporting and Processing Joint Stock Company ("WFC") (ii)	Can Tho City	18.53%	45.11%	Processing, importing and exporting agricultural products
TSC Seeds Joint Stock Company ("TSS")	Can Tho City	23.67%	57.63%	Trading seeds
FIT Consumer Joint Stock Company ("FC") (iii)	Can Tho City	46.35%	100.00%	Trading consumer goods
Nong Tin Seeds Corporation ("NTC")	Ho Chi Minh City	39.54%	96.28%	Producing, trading seeds
Subsidiaries of Cuu Long Pharmaceutical Joint Stock Company				
Pharmaceutical and Medical Equipment Production Trading and Import-Export Joint Venture Company	Lao	29.61%	51.00%	Introducing medicine
Benovas Capsule Company Limited (iii)	Vinh Long Province	58.05%	100.00%	Trading pharmaceuticals and medical equipment
Benovas Pharmaceutical Joint Stock Company	Ho Chi Minh City	58.04%	99.98%	Trading pharmaceuticals, capsules of all kinds
Benovas Medical Devices Joint Stock Company ("Benovas MD") (iii)	Vinh Long Province	58.05%	100.00%	Producing and trading medical devices and equipment
Benovas Oncology Joint Stock Company ("Benovas Oncology")	Tay Ninh	48.76%	84.00%	Producing medicine, pharmaceutical chemicals and medicinal herbs
Subsidiary of F.I.T. Land Investment Joint Stock Company				
Charlotte Real Estate Investment and Development JSC. ("Charlotte")	Hanoi City	98.61%	98.71%	Trading real estate, land use right held by owner, user or lessee

(ii) Although TSC's proportion of ownership interest and proportion of voting rights at WFC's General Meeting of Shareholders amount to only 45.11%, TSC is still WFC's Parent Company due to having the right to cast a majority of votes at meetings of the BOD or the equivalent management level.
(iii) FIT Consumer Joint Stock Company, Benovas Medical Devices Joint Stock Company, Benovas Capsule Company Limited (formerly VPC - Saigon Pharmaceutical Co., Ltd.): All shareholders of these companies are the entities that belong to the Group. Therefore, the Group holds 100% of the voting rights in these companies.

Subsidiary level 3

Name of company	Address	Ownership interest	Voting rights	Principal activities
Subsidiaries of Westfood Exporting and Processing Joint Stock Company				
Westfood Hau Giang Joint Stock Company ("WFHG")	Can Tho City	18.43%	99.50%	Processing agricultural products
Orifood Import-Export Joint Stock Company ("WFO")	Can Tho City	17.60%	95.00%	Processing and preserving fruit and vegetables
Subsidiary of FIT Consumer Joint Stock Company				
Khanh Hoa Mineral Water Joint Stock Company ("Vikoda")	Khanh Hoa Province	44.27%	95.53%	Producing non-alcoholic beverages and providing services

- **Associates are reflected in the Interim Consolidated Financial Statements using the equity method as at the end of the accounting period:**

Name of company	Address	Ownership interest	Voting rights	Principal activities
FIT Cosmetics Joint Stock Company	Ho Chi Minh City	22.71%	49.00%	Consumer goods distribution
Tay Do Cuu Long Investment Joint Stock Company	Can Tho City	37.00%	49.78%	Financial investment

1.6 . Number of employees

The number of employees of the Parent Company and its subsidiaries as at 30 September 2026 was: 1,820 people (as at 01 January 2026: 1,722 people).

1.7 . Statement on information comparability in the Consolidated Financial Statements

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

1.8 . Other information

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

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

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

2 . ACCOUNTING PERIOD, ACCOUNTING CURRENCY

2.1 . Accounting period

Annual accounting period commences from 1 January and ends as at 31 December.

2.2 . Accounting currency

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

3 . APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

3.1 . Applicable Accounting System

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

Adoption of the New Enterprise Accounting System

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

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

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

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

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

4 . APPLICABLE ACCOUNTING POLICIES

4.1 . Basis of preparation of the Consolidated Financial Statements

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

4.2 . Basis of consolidation

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

Consistent accounting policies are applied in Financial Statements of subsidiaries and the Company. If necessary, adjustments are made to the Financial Statements of subsidiaries to ensure the consistency of application of accounting policies among the Company and its subsidiaries.

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

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

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

Where a subsidiary raises additional capital from its owners, if the proportion of the additional capital contributed by the parties does not correspond to the current ownership ratio, the difference between the additional capital contributed by the Group and the corresponding increase in the subsidiary's net assets is recognized under the heading 'Retained earnings' in the Consolidated Financial Statements.

4.3 . Foreign currency transactions

Foreign currency transactions are translated at the actual exchange rate prevailing on the date the transaction occurred. The ending balances of monetary items in foreign currencies (excluding foreign currency receivables for which an allowance for doubtful debts has been made) are revalued at the average transfer buying and selling rate.

Foreign exchange rate differences incurred during the period from foreign currency transactions are recognized as financial income (if a gain) or financial expenses (if a loss). Exchange differences arising from the revaluation of foreign currency-denominated monetary items at the end of the accounting period are presented as the net amount of total gains and total losses arising from the revaluation of such items and are recognized as financial income (if a gain) or financial expenses (if a loss).

4.4 . Cash and cash equivalents

Cash comprises cash on hand, demand deposits, which are unrestricted on their use.

Cash equivalents are short-term investments with the original maturity of not more than 3 months from the date of investment, that are highly liquid and readily convertible into known amount of cash, that are subject to an insignificant risk of conversion into cash and which are unrestricted on their use.

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

4.5 . Financial investments

Trading securities

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

Trading securities are initially recognized at the fair value of the consideration paid at the transaction date. Costs directly attributable to the purchase of trading securities (if any), such as brokerage fees, transaction fees, information fees, taxes, and bank charges, are recognized as financial expenses during the period.

During the holding period, the Group does not reclassify trading securities as held-to-maturity investments, or vice versa.

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

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

Interests, dividends of the previous periods prior to the acquisition of trading securities are deducted from the cost of such securities. Interests, dividends 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.

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

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

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

Gains or losses on sales of trading securities are recognized in financial income or financial expenses. The cost of trading securities is determined using the weighted average method. A change in the method used to determine the cost of trading securities is treated as a change in accounting policy.

Held-to-maturity investments

Investments are classified as held-to-maturity investments when the Group has the intent and ability to hold them until the maturity date. The Group's held-to-maturity investments include: term deposits, loans held to maturity and fixed-interest business cooperation contracts.

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

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

Investments in associates

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

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

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

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

Investments in equity instruments of other entities

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

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

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

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

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

4.6 . Receivables

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

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

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

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

Trade receivables and other receivables are classified as short-term or long-term in the Consolidated Financial Statements 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 administrative expenses".

4.7 . Inventories

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

Costs of inventories are determined as follows:

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

The cost of inventories is determined using the weighted average method and recorded in accordance with the perpetual inventory system.

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

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

4.8 . Deferred expenses

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

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

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

Tools

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

Expenses for periodic repairs and maintenance of fixed assets

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

Prepaid land rental

Prepaid land rental represents the land rent already paid for the land currently being used by the Group. Prepaid land rental is amortized on a straight-line basis over the lease term (50 years).

Expenses for acquiring exploitation right of mineral water mines

- The expenses for acquiring the exploitation right for the Danh Thanh mineral water mine, valid for 20 years, are divided into 10 instalments payable from the Date of licensing; the prepaid expenses for each instalment are amortized using the straight-line method over a period of 24 months, corresponding to the exploitation term.
- Expenses for acquiring exploitation right of Suoi Dau mineral water mine, valid for 20 years, have not yet been allocated as exploitation has not yet been started.

Other deferred expenses

Other deferred expenses are allocated to expenses during the year using the straight-line method in accordance with the validity period of the relevant cost category.

4.9 . Tangible fixed assets

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

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

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

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

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

Class of fixed assets	Number of years
- Buildings, structures	03 - 50 years
- Machinery, equipment	02 - 25 years
- Vehicles, Transportation equipment	05 - 20 years
- Office equipment and furniture	03 - 12 years
- Other fixed assets	03 - 05 years

4.10 . Finance lease assets

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

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

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

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

4.11 . Intangible fixed assets

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

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

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

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

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

The Group's intangible fixed assets include:

Land use right

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

Computer software

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

Brand identity

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

4.12 . Investment properties

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

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

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

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

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

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.

4.13 . Construction in progress

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

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

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

4.14 . Business combination and goodwill

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

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

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

Goodwill is amortized over 10 years on a straight-line basis. If there are indicators that the goodwill is impaired with the impairment loss exceeds the annually allocated amount, the higher amount will be recorded in the Consolidated Statement of Income.

Non-controlling interests at the date of initial business combination are determined on the basis of the non-controlling shareholders' ownership in the net fair value of assets, liabilities and contingent liabilities recognized.

4.15 . Investment Cooperation Contract

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

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

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

- Where the Group contributes capital to an Investment Cooperation Contract and receives profits at a fixed rate, the capital contribution is recognized in substance as a loan, presented under the item "Held-to-maturity investments" and classified as short-term or long-term depending on the remaining term at the end of the accounting period. Profits distributed from the Investment Cooperation Contracts are recognized as financial income on an accrual basis. Provisions for impairment (if any) are made in accordance with the regulations applicable to held-to-maturity investments.

- Where the Group is a contributor and is entitled to a share of the post-tax profit from the Investment Cooperation Contract, this capital contribution to the Investment Cooperation Contract is recognized as a financial investment and classified as either short-term or long-term depending on the remaining term at the end of the accounting period. Profits distributed from the Investment Cooperation Contract are recognized as financial income when the Group is entitled to receive them. Provisions/Allowances for impairment of investments (if any) are recognized in accordance with the regulations on provisions for impairment of investments.

- Where the Group receives receives capital contributions from the other parties to the investment cooperation contract and is obliged to conduct profit distribution at a fixed rate, the capital received is recognized in substance as a loan. The profit payable to the capital contributor is recognized as a financial expense on an accrual basis.

4.16 . 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, and other payables based on the following principles:

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

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

4.17 . Owner's equity

Owners' contribution capital

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

Share premium

Capital surplus is recognized including:

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

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

4.18 . Recognition of revenue and income

Revenue from sales of merchandise, finished goods

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

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

Revenue from rendering of services

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

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

Financial income

Revenue arising from interest, dividends, distributed profits, investment cooperation activities and other financial gains by the group shall be recognised when the two conditions are satisfied:

- It is probable that the economic benefits associated with the transaction will flow to the Company; and
- The amount of the revenue can be measured reliably.

Dividend income shall be recognised when the Company's right to receive dividend is established.

Bonus shares or stock dividends shall not be recognized as income when the right to receive bonus shares or stock dividend is established. Instead, the number of bonus shares or stock dividends will be presented on the related Notes to the Consolidated Financial Statements.

4.19 . Revenue deductions

Revenue deductions comprise trade discounts, sales allowances and sales returns. These items are accounted for separately and offset against revenue from sales of merchandise and rendering of services in determining net revenue for the reporting period.

When products, merchandise and services were sold in prior periods but trade discounts, sales allowances or sales returns arise in a subsequent period, the Group recognizes the resulting reduction in revenue as follows:

- If the revenue deductions arise before the Consolidated Financial Statements are authorized for issue, they are treated as adjusting events after the reporting date and recognized as a reduction in revenue in the Consolidated Financial Statements for the reporting period.
- If the revenue deductions arise after the Consolidated Financial Statements are authorized for issue, they are recognized as a reduction in revenue during the period in which they arise.

4.20 . Borrowing costs

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

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

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

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

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

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

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

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

4.21 . Financial expenses

Items recorded into financial expenses comprise:

- Expenses or losses relating to financial investment activities;
- Borrowing costs; interest on deferred payment purchases, interest on leased assets;
- Losses from the disposal and transfer of short-term securities, transaction cost of selling securities;
- Allowance for diminution in value of trading securities price; allowance for losses from investment in other entities, losses from sale of foreign currency, exchange loss, etc.
- Payment discount for buyers.

The above items are recorded by the total amount arising in the period without offsetting against financial income.

4.22 . Selling expenses, General and administration expenses

Selling expenses comprise actual costs incurred in connection with the supply of goods and services.
General and administrative expenses comprise actual costs incurred for the general administrative of the Group.

4.23 . Corporate income tax

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

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

Current corporate income tax

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

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

Deferred income tax

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

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

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

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

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

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

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

4.24 . Earnings per share

Basic earnings per share are calculated by dividing net profit or loss after tax for the period attributable to ordinary shareholders of the Company (after adjusting for the bonus and welfare fund and the bonus fund for the Executive Board) by the weighted average number of ordinary shares outstanding during the period.

4.25 . Related Parties

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

- The Parent Company, associates, and other subsidiaries within the same Group.
- 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 Board of Supervisors, the General Director, other management personnel, and their close family members.
- Enterprises in which individuals belonging to the above groups directly or indirectly hold a sufficiently large voting interest to exercise significant influence over those enterprises, including enterprises owned by key management personnel or major shareholders of the Group and enterprises that have key management personnel in common with the Company.

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

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

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

4.26 . Segment reporting

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

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

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

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

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

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

5 . CASH AND CASH EQUIVALENTS

	Ending balance	Beginning balance
	VND	VND
Cash on hand	921,514,012	918,194,854
Demand deposits	195,454,206,138	216,135,107,311
- *Vietnam Bank For Agriculture And Rural Development*	*150,727,607,220*	*133,056,400*
- *Joint Stock Commercial Bank for Investment and Developmer*	*33,707,430,631*	*93,474,417,601*
- *Joint Stock Commercial Bank for Foreign Trade of Vietnam*	*7,075,534,530*	*14,783,319,545*
- *Loc Phat Vietnam Joint Stock Commercial Bank*	-	*100,000,000,000*
- *Other banks and organizations*	*3,943,633,757*	*7,744,313,765*
Cash equivalents	5,500,000,000	10,000,000,000
Total	**201,875,720,150**	**227,053,302,165**

6 . FINANCIAL INVESTMENTS

a) Trading securities

	Ending balance			Beginning balance		
	Original cost	Fair value	Allowance	Original cost	Fair value	Allowance
		VND	VND	VND		VND
Shares	**193,020,000,000**			**193,020,000,000**		
- Shares listed on UPCOM (i)	6,125,000,000	972,125,000	(5,152,875,000)	6,125,000,000	1,086,720,833	(5,038,279,167)
- Unlisted shares (ii)	186,895,000,000	-	-	186,895,000,000	-	-
Total	**193,020,000,000**		**(5,152,875,000)**	**193,020,000,000**		**(5,038,279,167)**

Fair value

(i) The fair value of shares listed on UPCOM as at 30 September 2026 determined at the average reference price in the last consecutive 30 transaction days prior to the end of the accounting period, disclosed by the Hanoi Stock Exchange.

(ii) The Group has not determined fair value of the investments without listed prices because there have not been any specific instructions on determination of fair value of these investments.

Allowance for decline in value of trading securities

The fair value of unlisted shares: The Company has not determined fair value of investments without listed prices as there has not been any detailed guideline on determination of fair value of these investments. Therefore, the Company is presenting these investments in unlisted shares at their original cost in the financial statements.

6 . FINANCIAL INVESTMENTS (CONTINUE)

b) Held to maturity investments

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
b1) Short-term investments	**4,017,231,652,998**	-	**1,643,865,834,379**	-
Term deposits (i)	**1,475,125,186,290**	-	**554,543,243,154**	-
Vietnam Joint Stock Commercial Bank for Industry and Trade	490,000,000,000	-	70,200,000,000	-
Indovina Bank Limited	-	-	250,000,000,000	-
Vietnam Technological and Commercial Joint Stock Bank.	300,000,000,000	-	-	-
Saigon Treasure Commercial Joint Stock Bank	100,000,000,000	-	-	-
Joint Stock Commercial Bank for Investment and Development of Vietnam	388,600,000,000	-	72,000,000,000	-
Other banks	186,493,264,000	-	145,292,000,000	-
Accrued interest income of bank term deposits	10,031,922,290	-	17,051,243,154	-
Loans (ii)	**204,524,522,964**	-	**252,251,767,121**	-
Loans given to related parties	***116,428,796,941***	-	***112,809,000,000***	-
FIT Cosmetics JSC.	70,974,000,000	-	70,974,000,000	-
Today Cosmetics JSC.	45,454,796,941	-	41,835,000,000	-
Principal	*45,418,333,333*	-	*41,835,000,000*	-
Profit	*36,463,608*	-	-	-
Loans given to other organizations	***88,095,726,023***	-	***139,442,767,121***	-
Encapital Financial Technology JSC.	-	-	8,000,000,000	-
Petro Vietnam Commerce Investment JSC.	-	-	40,000,000,000	-
Viet My Phu Yen JSC.	69,700,000,000	-	65,000,000,000	-
Viet Thai International JSC.	15,000,000,000	-	15,000,000,000	-
PetroVietnam Securities JSC.	-	-	10,000,000,000	-
Hau Giang Spring Agricultural JSC.	350,000,000	-	350,000,000	-
Accrued interest income on other loans	3,045,726,023	-	1,092,767,121	-

6 FINANCIAL INVESTMENTS (CONTINUE)

b) Held to maturity investments (continue)

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
Investment Cooperation Contracts with fixed returns (iii)	**2,337,581,943,744**	-	**837,070,824,104**	-
Investment Cooperation Contracts with fixed returns for related parties	***2,216,221,271,539***	-	***724,117,372,141***	-
Tay Do Cuu Long Investment JSC.	2,208,304,268,941	-	613,586,300,546	-
Principal	*2,173,319,027,398*	-	*611,800,000,000*	-
Profit	*34,985,241,543*	-	*1,786,300,546*	-
Mr. Vo Dinh Bao	-	-	102,614,068,997	-
Principal	-	-	*102,537,000,000*	-
Profit	-	-	*77,068,997*	-
FIT Cosmetics JSC – Profit income receivables	1,179,945,205	-	1,179,945,205	-
Today Cosmetics JSC – Profit income receivables	6,737,057,393	-	6,737,057,393	-
Investment Cooperation Contracts with fixed returns for other parties	***121,360,672,205***	-	***112,953,451,963***	-
Principal	112,404,226,627	-	112,404,226,627	-
Profit	8,956,445,578	-	549,225,336	-
Total	**4,017,231,652,998**	-	**1,643,865,834,379**	-

(i) These represent term deposits at commercial banks, with maturities ranging from 6 to 12 months. At the end of the accounting period, their interest rates ranged from 2.9% to 9.3% per annum (at the beginning of the year: 2.9% to 6.0% per annum). Certain deposits with a carrying amount of VND 1,463,093,264,000 at the end of the accounting period were pledged as collateral for bank loans.

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

- Viet My Phu Yen Joint Stock Company has taken out a loan under Agreement dated 17 October 2025, at an interest rate of 20% per annum, for the purpose of paying a deposit to the Dak Lak Province No. 2 Asset Auction Service Centre, with a loan term of 3 months from the date of winning the auction. The loan is guaranteed by A&V Viet My Trading And Service Investment Joint Stock Company.
- Viet Thai International JSC. has taken out an unsecured loan with a term of 12 months from 20 May 2025, at an interest rate of 18% per annum, for the purpose of providing short-term growth capital for the borrower's core consumer business activities, primarily its F&B platform. The loans have been extended until 20 May 2027.

(ii) These represent investment cooperation contracts with maturities ranging from 6 and 12 months, under which the Group receives a minimum profit from 0% to 10% per annum.

Recoverable value

For term deposits, the recoverable value is determined at original costs.
The Group has not yet determined the recoverable value of loans and Business Cooperation Contracts as there are no specific guidelines on how to determine the recoverable value.

6 . FINANCIAL INVESTMENTS (CONTINUE)

b) Held to maturity investments (continue)

c) Equity investments in associates and joint - ventures

	Ending balance				Beginning balance			
	Ownership interest	Voting rights	Original cost	Fair value	Ownership interest	Voting rights	Original cost	Fair value
			VND	VND			VND	VND
Investments in associates			**2,038,137,080,000**	**1,934,753,952,027**			**1,813,137,080,000**	**1,715,022,301,668**
- FIT Cosmetics JSC.	22.71%	49.00%	383,137,080,000	281,821,365,927	22.71%	49.00%	383,137,080,000	285,010,300,980
- Tay Do Cuu Long Investment JSC.	37.00%	49.78%	1,655,000,000,000	1,652,932,586,100	36.55%	48.18%	1,430,000,000,000	1,430,012,000,688
Total			**2,038,137,080,000**	**1,934,753,952,027**			**1,813,137,080,000**	**1,715,022,301,668**

Note:

As current regulations do not provide specific guidance on determining the fair value of financial investments, the figures presented under the fair value item represent investments accounted for using the equity method.

6 . FINANCIAL INVESTMENTS (CONTINUE)

d) Equity investments in other entities

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
Investments in other entities (i)	**69,532,211,250**	-	**69,532,211,250**	-
- Tri Viet Investment JSC.	67,260,031,250	-	67,260,031,250	-
- Vietnam Corn Products Investment & Development JSC.	2,272,180,000	-	2,272,180,000	-
Other investments - Investment Cooperation Contract with Profit Distribution at the End of the Term (ii)	**865,020,565,996**	-	**889,868,565,996**	-
- Tri Viet Investment JSC.	165,000,000,000	-	165,000,000,000	-
- Viet Nam Lotus Investment Trading JSC.	99,000,000,000	-	99,000,000,000	-
- Pho Hien Viet Nam Trading and Investment JSC.	132,500,000,000	-	132,500,000,000	-
- Trong Dong Trading and Investment JSC.	153,500,000,000	-	153,500,000,000	-
- Nguyen Ngoc Bich	111,077,459,944	-	135,925,459,944	-
- Cao Trong Hoan	135,355,234,800	-	135,355,234,800	-
- Le Hong Phuong	68,587,871,252	-	68,587,871,252	-
Entrusted investment (iii)	**76,878,492,790**	-	**76,878,492,790**	-
- Le Hong Phuong	72,573,538,890	-	72,573,538,890	-
- Nguyen Thien An	4,304,953,900	-	4,304,953,900	-
Total	**1,011,431,270,036**	-	**1,036,279,270,036**	-

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

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

(iii) Trust arrangements at Westfood Exporting and Processing JSC. (a subsidiary), including:

- An entrustment to Ms. Le Hong Phuong pursuant to Entrusted Agreement dated 20 July 2022, whereby the trustee acts on behalf of the Company to carry out transactions, manage and coordinate the transfer/assignment of the entrusted shares (namely 665,938 shares in Hau Giang Spring Agricultural JSC.) and any profits arising from these shares in accordance with the Company's instructions. The Company retains full ownership of the entrusted shares and all actual profits arising from them, and is entitled to all rights and obligations arising from the entrusted shares during the term of the agreement. This agreement does not incur any trust fees.
- An entrustment to Mr. Nguyen Thien An pursuant to Entrusted Agreements dated 16 September 2020 and 6 December 2019, whereby the trustee shall undertake the transfer and be registered as the land user on the Land Use Rights Certificates for four plots of land in An Binh Ward, Can Tho City. The trustee is obliged to manage the entrusted assets in accordance with the Company's requirements. The Company shall enjoy all rights and bear all obligations arising from the entrusted assets during the term of the agreement. The trust income shall be determined by mutual agreement on the date of termination of the contract.

Recoverable value

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

7 . TRADE RECEIVABLES

		Ending balance		Beginning balance	
		Book value	Allowance	Book value	Allowance
		VND	VND	VND	VND
a)	**Short-term**				
	Related parties	***950,164,908***	-	***948,256,100***	-
	FIT Cosmetics Joint Stock Company	948,256,100	-	948,256,100	-
	JJK Holdings Investment Joint Stock Company	1,908,808	-	-	-
	Others	***375,309,332,491***	***(57,033,043,124)***	***373,953,148,774***	***(55,860,339,072)***
	VKD Trading and Investment JSC.	22,366,693,784	-	-	-
	Customers - Pharmaceutical business operations	261,196,385,003	(26,445,265,451)	279,746,076,822	(18,862,648,935)
	Other customers	91,746,253,704	(30,587,777,673)	94,207,071,952	(36,997,690,137)
	Total	**376,259,497,399**	**(57,033,043,124)**	**374,901,404,874**	**(55,860,339,072)**

8 . PREPAYMENTS TO SUPPLIERS

		Ending balance		Beginning balance	
		Book value	Allowance	Book value	Allowance
		VND	VND	VND	VND
a)	**Short-term**				
	Viet Nam Lotus Investment Trading JSC.	-	-	16,157,668,352	-
	Trenwell Services LLC	12,066,253,779	-	12,066,253,779	-
	Ban Thach Construction Investment Corporation	6,932,952,000	-	-	-
	Inotek Technologies Private Limited	5,289,391,008	-	3,907,360,961	-
	Nam Tien Phat Automation Joint Stock Company	4,118,412,090	-	3,244,266,746	-
	Tan Thai Phong Agricultural Company Limited	2,640,025,020	(2,640,025,020)	2,640,025,020	(2,640,025,020)
	Dong Nguyen Trading Construction Services Joint Stock Company	3,013,200,000	-	-	-
	Other suppliers	77,171,545,797	(4,312,445,016)	31,774,896,713	(4,312,445,016)
	Total	**111,231,779,694**	**(6,952,470,036)**	**69,790,471,571**	**(6,952,470,036)**

9 . OTHER RECEIVABLES

		Ending balance		Beginning balance	
		Book value	Allowance	Book value	Allowance
		VND	VND	VND	VND
a)	**Short-term**				
	Related parties	**253,400,844**	-	**253,400,844**	-
	FIT Cosmetics Joint Stock Company	253,400,844	-	253,400,844	-
	Other parties	**41,334,762,559**	**(9,493,224,609)**	**27,811,373,551**	**(9,493,224,609)**
	Advances	4,037,643,707	-	3,452,064,824	-
	Deposits	13,469,091,781	-	2,510,648,946	-
	Mr. Do Van Tam	3,500,000,000	(3,500,000,000)	3,500,000,000	(3,500,000,000)
	Receipts and payments on behalf	1,048,730,400	-	-	-
	VAT on Finance lease fixed assets	-	-	7,572,153,242	-
	Other short-term receivables	19,279,296,671	(5,993,224,609)	10,776,506,539	(5,993,224,609)
	Total	**41,588,163,403**	**(9,493,224,609)**	**28,064,774,395**	**(9,493,224,609)**

b) **Long-term**

These represent long-term deposits.

10 . DOUBTFUL DEBTS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Trade receivables	***68,481,930,615***	***11,448,887,491***	***69,267,144,159***	***13,406,805,087***
- Trung Dong Private Enterprise	3,520,000,000	-	3,520,000,000	-
- Maxwill (Asia) Pte Ltd	3,508,884,959	-	3,508,884,959	-
- Other customers	61,453,045,656	11,448,887,491	62,238,259,200	13,406,805,087
Prepayment to suppliers	***6,952,470,036***	-	***6,952,470,036***	-
- Tan Thai Phong Agricultural Company Limited	2,640,025,020	-	2,640,025,020	-
- Other suppliers	4,312,445,016	-	4,312,445,016	-
Other receivables	***9,493,224,609***	-	***9,493,224,609***	-
- Mr. Do Van Tam	3,500,000,000	-	3,500,000,000	-
- Others	5,993,224,609	-	5,993,224,609	-
Total	**84,927,625,260**	**11,448,887,491**	**85,712,838,804**	**13,406,805,087**

11 . INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
Raw materials and supplies	177,867,437,349	(5,363,553,864)	205,748,938,651	(2,695,632,807)
Tools and instruments	14,793,516,032	-	12,561,291,120	-
Work in progress expenses	1,637,070,062	-	1,636,751,461	-
Semi-finished goods	23,615,876,303	(1,568,385,493)	62,953,145,795	(2,168,385,493)
Finished goods	174,071,231,969	(10,242,987,960)	129,702,714,095	(4,585,648,938)
Goods on consignments	38,427,390,559	-	28,244,242,863	-
Goods	12,009,459,745	(1,413,072,328)	30,215,059,347	(1,312,349,934)
Goods in transit for sale	1,129,053,803	-	216,489,434	-
Total	**443,551,035,822**	**(18,587,999,645)**	**471,278,632,766**	**(10,762,017,172)**

12 . LONG-TERM ASSETS IN PROGRESS

		Ending balance	Beginning balance
		VND	VND
a)	**Long-term work in progress**		
	MD2 pineapple shoot nursery project (i)	2,981,960,232	3,511,717,401
	Total	**2,981,960,232**	**3,511,717,401**

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

b) Construction in progress

	Ending balance	Beginning balance
	VND	VND
Acquisition of fixed assets	**9,096,739,077**	**41,010,957,060**
Construction-in-progress	**286,340,999,950**	**232,920,456,524**
Vikimco Factory Project	36,600,800,505	20,582,974,874
Factory Project in Long An	243,985,411,346	199,160,600,827
Other projects	5,754,788,099	13,176,880,823
Major repair of fixed assets	-	**2,697,161,394**
Total	**295,437,739,027**	**276,628,574,978**

13 . TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation equipment	Office equipment and furniture	Other fixed assets	Total
	VND	VND	VND	VND	VND	VND
Historical cost						
Beginning balance	837,030,693,786	1,079,175,081,909	85,960,787,600	25,457,574,495	199,472,537	2,027,823,610,327
- Purchase in the period	7,135,876,307	23,509,379,094	6,319,848,579	249,698,889	-	37,214,802,869
- Completed construction investment	11,494,906,836	45,181,754,175	-	-	-	56,676,661,011
- Liquidation, disposal	(5,526,475,773)	(1,308,642,200)	(573,779,091)	(480,654,000)	-	(7,889,551,064)
Ending balance	**850,135,001,156**	**1,146,557,572,978**	**91,706,857,088**	**25,226,619,384**	**199,472,537**	**2,113,825,523,143**
Accumulated depreciation						
Beginning balance	200,009,010,033	619,327,174,115	53,066,347,543	16,192,460,977	100,599,111	888,695,591,779
- Amortization for the period	27,132,913,184	38,141,779,935	4,822,097,710	1,496,019,067	9,568,395	71,602,378,291
- Liquidation, disposal	(5,526,475,773)	(1,308,642,200)	(573,779,091)	(480,654,000)	-	(7,889,551,064)
Ending balance	**221,615,447,444**	**656,160,311,850**	**57,314,666,162**	**17,207,826,044**	**110,167,506**	**952,408,419,006**
Net carrying amount						
Beginning balance	637,021,683,753	459,847,907,794	32,894,440,057	9,265,113,518	98,873,426	1,139,128,018,548
Ending balance	**628,519,553,712**	**490,397,261,128**	**34,392,190,926**	**8,018,793,340**	**89,305,031**	**1,161,417,104,137**

- Cost of fully depreciated tangible fixed assets but still in use at the end of the period: VND 309,045,576,737.
- The carrying amount of tangible fixed assets pledged as collaterals for borrowings at the end of the period: VND 1,005,540,385,314.

14 . FINANCE LEASE FIXED ASSETS

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

	Historical cost	Accumulated depreciation	Net book value
	VND	VND	VND
Beginning balance	188,308,100,558	11,278,478,336	177,029,622,222
- Amortization for the period	-	8,208,595,241	(8,208,595,241)
Ending balance	**188,308,100,558**	**19,487,073,577**	**168,821,026,981**

15 . INTANGIBLE FIXED ASSETS

	Land use rights	Brand identity	Computer software	Total
	VND	VND	VND	VND
Historical costs				
Beginning balance	107,570,525,064	988,680,000	10,094,429,723	118,653,634,787
- Purchase in the period	-	-	277,125,000	277,125,000
Ending balance	**107,570,525,064**	**988,680,000**	**10,371,554,723**	**118,930,759,787**
Accumulated depreciation				
Beginning balance	16,104,845,818	475,116,210	4,702,823,511	21,282,785,539
- Amortization for the period	1,682,569,287	37,075,500	697,906,720	2,417,551,507
Ending balance	**17,787,415,105**	**512,191,710**	**5,400,730,231**	**23,700,337,046**
Net carrying amount				
Beginning balance	91,465,679,246	513,563,790	5,391,606,212	97,370,849,248
Ending balance	**89,783,109,959**	**476,488,290**	**4,970,824,492**	**95,230,422,741**

In which:

- Cost of fully depreciated intangible fixed assets but still in use at the end of the period: VND 2,271,559,783.
- Carrying amount of intangible fixed assets pledged as collaterals for borrowings at the end of the period: VND 73,364,758,326.

16 . INVESTMENT PROPERTIES

a) Investment properties held for lease

	Land use rights	Buildings and structures	Total
	VND	VND	VND
Historical cost			
Beginning balance	71,280,104,730	50,892,328,692	122,172,433,422
Ending balance	**71,280,104,730**	**50,892,328,692**	**122,172,433,422**
Accumulated depreciation			
Beginning balance	-	16,457,210,257	16,457,210,257
- Depreciation in the period	-	805,104,765	805,104,765
Ending balance	**-**	**17,262,315,022**	**17,262,315,022**
Net carrying amount			
Beginning balance	71,280,104,730	34,435,118,435	105,715,223,165
Ending balance	**71,280,104,730**	**33,630,013,670**	**104,910,118,400**

At the end of the accounting period, the portfolio of investment properties was as follows:

	Historical cost	Accumulated depreciation	Net book value
5th Floor - HACC1 Building	31,826,085,906	7,330,838,485	24,495,247,421
1st Floor - CT1 Me Tri Building	12,878,700,000	3,743,933,751	9,134,766,249
Land for perennial plants in Long Tuyen Ward, Can Tho City	36,919,000,000	-	36,919,000,000
Land for rice cultivation in Long Tuyen Ward, Can Tho City	24,630,000,000	-	24,630,000,000
Other investment properties	15,918,647,516	6,187,542,786	9,731,104,730
Total	**122,172,433,422**	**17,262,315,022**	**104,910,118,400**

According to the Vietnamese Accounting Standard No. 5 "Investment property", it is required to present fair value of investment property as of the balance sheet date. However, the Group has not had the conditions to measure fair value of its investment properties.

17 . DEFERRED EXPENSES

		Ending balance	Beginning balance
		VND	VND
a)	**Short-term**		
	Expenses for tools	2,835,219,174	2,257,039,237
	Insurance expenses	202,492,327	1,311,488,888
	Repair expenses	567,676,374	549,156,347
	Expenses for software	54,913,667	304,734,473
	Other short-term deferred expenses	3,469,396,494	937,330,718
	Total	**7,129,698,036**	**5,359,749,663**
b)	**Long-term**		
	Land rental	2,482,530,642	2,525,332,896
	Expenses for tools	23,003,701,126	25,798,279,077
	Expenses for acquiring exploitation right of Danh Thanh mineral water mine (i)	5,959,766,624	6,544,907,250
	Expenses for acquiring exploitation right of Suoi Dau mineral water mine	5,722,762,000	5,722,762,000
	Advertising expenses	3,500,000,001	5,250,000,001
	Repair expenses	6,203,351,693	7,441,488,514
	Other long-term deferred expenses	5,710,192,017	6,270,996,700
	Total	**52,582,304,103**	**59,553,766,438**

(i) Mineral exploitation right has been pledged as collateral for the Group's bank loans

18 . GOODWILL

	Westfood Exporting and Processing JSC.	Nong Tin Seeds Corporation	Khanh Hoa Mineral Water JSC.	Total
	VND	VND	VND	VND
Cost				
Beginning balance	4,723,270,846	12,864,385,324	620,990,283,326	638,577,939,496
Ending balance	**4,723,270,846**	**12,864,385,324**	**620,990,283,326**	**638,577,939,496**
Accumulated amortization				
Beginning balance	4,723,270,846	12,864,385,324	279,445,627,502	297,033,283,672
Amortization for the period	-	-	46,574,271,245	46,574,271,245
Ending balance	**4,723,270,846**	**12,864,385,324**	**326,019,898,747**	**343,607,554,917**
Carrying amount				
Beginning balance	-	-	341,544,655,824	**341,544,655,824**
Ending balance	-	-	**294,970,384,579**	**294,970,384,579**

19 . TRADE PAYABLES

		Ending balance	Beginning balance
		VND	VND
a)	***Short-term***		
	Related parties	***20,655,246***	***3,284,176***
	FIT Cosmetics Joint Stock Company	20,655,246	3,284,176
	Others	***108,476,429,705***	***113,829,473,236***
	Lao TTL Agriculture and Industrial Development Sole Co., Ltd.	7,371,584,500	7,487,111,450
	Branch Of Ngoc Nghia Industry - Service - Trading Joint Stock Company at Tay Ninh	8,094,265,944	-
	Ngoc Nghia Industry – Services – Trade Joint Stock Company	5,474,418,000	3,269,027,088
	Le Gia Phuc Trading and Construction Co., Ltd.	4,073,115,537	12,073,115,537
	Larissa Pharma Co., Ltd.	-	6,671,818,125
	Pharmascience INC	6,477,519,979	5,982,700,838
	Other suppliers	76,985,525,745	78,345,700,198
	Total	**108,497,084,951**	**113,832,757,412**

20 . PREPAYMENTS FROM CUSTOMERS

		Ending balance	Beginning balance
		VND	VND
a)	**Short-term**		
	Related parties	-	-
	Others	***4,012,193,657***	***4,886,283,840***
	Other customers	4,012,193,657	4,886,283,840
	Total	**4,012,193,657**	**4,886,283,840**

21 . TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Opening receivables	Opening payables	Payables in the period	Actual payment in the period	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
Value added tax	2,326,608,427	2,812,930,333	23,934,844,766	26,506,205,643	4,433,783,733	1,431,519,592
Export, import duties	1,402,739,061	-	1,649,062,712	1,730,648,371	1,484,324,720	-
Corporate income tax	-	39,685,839,849	11,353,213,294	41,614,314,380	29,885,345	10,366,327,048
Personal income tax	67,395,119	872,862,874	7,092,014,001	4,940,732,070	68,623,754	3,030,895,670
Natural resource tax	-	235,078,700	2,281,428,487	2,207,981,287	-	308,525,900
Property tax and land rental	-	-	1,624,755,359	684,305,508	-	940,449,851
Fees and other obligations	234,088,645	21,645,000	1,455,411,688	1,231,148,688	16,593,645	28,413,000
Total	**4,030,831,252**	**43,628,356,756**	**49,390,730,307**	**78,915,335,947**	**6,033,211,197**	**16,106,131,061**

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

Value added tax ("VAT")

The Group has to pay VAT in accordance with the deduction method. The VAT rates applied are as follows:

- Unprocessed agricultural product	Non-taxable
- Export merchandise	0%
- Unprocessed agricultural products sold for personal consumption	5%
- Sales of merchandise, products and rendering of other services	8-10%

Export-import duties

The Group declares and pays these duties in line with the Customs' notices.

Corporate income tax ("CIT")

Westfood Exporting and Processing JSC. is entitled to a preferential tax rate of 15% for its agricultural produce processing activities.

Taxable income from other activities of the companies in the Group is subject to CIT rate of 20%.

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

Other taxes

The Group declares and pays these taxes according to prevailing regulations.

22 . ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term accrued expenses		
Accrued expenses to related parties – Profit from investment cooperation contracts	**3,638,575,342**	-
- Tay Do Cuu Long Investment JSC.	3,638,575,342	-
Accrued expenses to other organizations and individuals	**27,937,866,117**	**26,488,173,841**
- Accrued loan interest expenses	7,579,343,319	1,334,056,816
- Investment cooperation profit payable expenses	1,658,900,004	-
- Sales support expenses	10,526,748,162	12,688,670,513
- Electricity charge	1,028,001,551	664,636,935
- Transportation and dispatch costs for goods	1,038,790,769	563,186,392
- Commission expenses and brokerage fees	892,213,735	-
- Other short-term accrued expenses	5,213,868,577	11,237,623,185
Total	**31,576,441,459**	**26,488,173,841**

23 . OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Social insurance, health insurance, unemployment insurance and trade union fees	4,154,838,190	2,914,470,336
- Assets pending resolution	5,976,486,033	172,739,856
- VKD Investment and Trading Joint Stock Company - Investment cooperation contract - profit payable	-	493,630,137
- TDN Viet Nam Business Trading Co., Ltd. (i)	9,000,000,000	9,000,000,000
- Other short-term payables	4,091,086,031	3,336,704,533
Total	**23,222,410,254**	**15,917,544,862**

b) Long-term

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

As per Investment Cooperation Contract dated 9 May 2018, Khanh Hoa Mineral Water JSC. ("VKD") and TDN Viet Nam Business Trading Co., Ltd. would cooperate to invest in the F.I.T Tower Nha Trang Apartment Project, constructed on the land lot at No. 28 Road 2/4, Vinh Hai Ward, Nha Trang City, Khanh Hoa Province.

24 . BORROWINGS AND FINANCE LEASE LIABILITIES

	Beginning balance	During the period		Ending balance
		Increase	Decrease	
	VND	VND	VND	VND
a) Short-term borrowings				
Short-term loans from related parties – Investment Cooperation (i)	-	**772,000,000,000**	**112,000,000,000**	**660,000,000,000**
- Tay Do Cuu Long Investment JSC.	-	772,000,000,000	112,000,000,000	660,000,000,000
Short-term loans from banks (iv)	**1,028,162,303,113**	**6,345,328,920,084**	**4,695,142,851,658**	**2,678,348,371,539**
- Vietnam Joint Stock Commercial Bank for Industry and Trade	400,808,276,246	2,935,823,398,076	1,548,159,123,015	1,788,472,551,307
- Joint Stock Commercial Bank for Investment and Development of Vietnam	170,912,759,381	2,588,212,067,068	2,331,058,471,600	428,066,354,849
- Joint Stock Commercial Bank for Foreign Trade of Vietnam	233,105,907,956	469,695,887,990	455,311,534,419	247,490,261,527
- Public Bank Vietnam Limited	75,245,807,215	158,355,161,474	112,117,990,356	121,482,978,333
- Military Commercial Joint Stock Bank	93,088,164,733	120,736,639,056	145,606,654,002	68,218,149,787
- Vietnam Bank for Agriculture and Rural Development	29,880,580,935	72,505,766,420	77,768,271,619	24,618,075,736
- Other banks	25,120,806,647	-	25,120,806,647	-
Short-term Borrowings from Other Organizations (ii)	**7,500,000,000**	**18,000,000,000**	**18,000,000,000**	**7,500,000,000**
- Thinh Thinh Vuong Develop Investment Joint Stock Company	7,500,000,000	-	-	7,500,000,000
- Encapital Financial Technology Joint Stock Company	-	18,000,000,000	18,000,000,000	-
Investment cooperation contract (fixed return) (i)	**27,600,000,000**	**550,000,000,000**	**263,250,000,000**	**314,350,000,000**
- VKD Trading And Investment Joint Stock Company	27,600,000,000	250,000,000,000	263,250,000,000	14,350,000,000
- Hung Yen Real Estate Investment and Development Joint Stock Company	-	300,000,000,000	-	300,000,000,000
Current portion of long-term debts (v)	**88,657,006,632**	**54,415,623,855**	**76,758,981,320**	**66,313,649,167**
- Joint Stock Commercial Bank for Investment and Development of Vietnam	30,882,593,312	37,150,798,688	27,484,568,000	40,548,824,000
- Joint Stock Commercial Bank for Foreign Trade of Vietnam	24,700,000,000	8,264,825,167	19,200,000,000	13,764,825,167
- Vietnam Bank for Agriculture and Rural Development	828,000,000	-	828,000,000	-
- Vietnam Joint Stock Commercial Bank for Industry and Trade	32,246,413,320	9,000,000,000	29,246,413,320	12,000,000,000
Current portions of finance leases (iii)	**24,375,083,640**	**18,281,312,730**	**18,281,312,730**	**24,375,083,640**
- Finance Leasing Company Limited - Vietnam Joint Stock Commercial Bank for Industry and Trade	24,375,083,640	18,281,312,730	18,281,312,730	24,375,083,640
Total	**1,176,294,393,385**	**7,758,025,856,669**	**5,183,433,145,708**	**3,750,887,104,346**

b) **Long-term borrowings**

Long-term loans from banks (v)	**443,091,789,020**	**43,934,304,194**	**57,610,623,855**	**429,415,469,359**
- Joint Stock Commercial Bank for Investment and Development of Vietnam	304,226,844,198	35,450,485,578	37,306,798,688	302,370,531,088
- Vietnam Bank for Agriculture and Rural Development	320,302,629	4,796,940,212	672,000,000	4,445,242,841
- Vietnam Joint Stock Commercial Bank for Industry and Trade	127,835,010,284	-	9,000,000,000	118,835,010,284
- Joint Stock Commercial Bank for Foreign Trade of Vietnam	10,709,631,909	3,686,878,404	10,631,825,167	3,764,685,146
Finance leases (iii)	**73,420,313,888**	**-**	**18,281,312,730**	**55,139,001,158**
- Finance Leasing Company Limited - Vietnam Joint Stock Commercial Bank for Indu	73,420,313,888	-	18,281,312,730	55,139,001,158
Total	**516,512,102,908**	**43,934,304,194**	**75,891,936,585**	**484,554,470,517**

(i) For investment cooperation contracts with related parties that have a term of 6 to 12 months, the Group is required to pay a return of 8.3%–8.6% per annum.
For investment cooperation contracts with other parties, which have terms ranging from 5 to 12 months, the Group is required to pay a return of 4.5%–8.6% per annum.

(ii) Short-term loan at Thinh Vuong Business and Investment Development Joint Stock Company with a term of 6 months, interest rate of 17%/year, for the purpose of lending to Viet Thai International Joint Stock Company.

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

24 . BORROWINGS AND FINANCE LEASE LIABILITIES (CONTINUE)

(iv) Detailed information on the short-term borrowings:

	Credit limit	Term	Interest rate per annum	Loan purpose	Collateral
Loans at the Parent Company (F.I.T)					
Joint Stock Commercial Bank for Investment and Development of Vietnam	VND 52.26 billion	Within 12 months	7.72%	Support business operations	Term deposits
Loans at TSC Group					
Vietnam Joint Stock Commercial Bank for Industry and Trade (at TSS)	VND 260 billion	06 months	8.1%	Support business operations	Term deposits
Vietnam Joint Stock Commercial Bank for Industry and Trade (at NTC)	VND 240 billion	06 months	8.1%	Support business operations	Term deposits
Joint Stock Commercial Bank for Investment and Development of Vietnam (at FC)	VND 100 billion	06 months	8%	Support business operations	Term deposits
Joint Stock Commercial Bank for Foreign Trade of Vietnam (at WFC)	VND 50 billion	03-06 months	7.3%	Increase working capital	WFC's Fixed assets
Public Bank Vietnam Limited (at WFC)	VND 60 billion	06 months	7.5%-7.75%	Increase working capital	WFC's Fixed assets
Vietnam Joint Stock Commercial Bank for Industry and Trade (at VKD)	VND 300 billion	06 months	8.1%	Support business operations	Term deposits
Joint Stock Commercial Bank for Foreign Trade of Vietnam (at VKD)	VND 30 billion	Within 05 months	As per each promissory note	Support business operations	VKD's term deposits, inventories, mineral exploitation right and fixed assets
Vietnam Bank for Agriculture and Rural Development (at VKD)	VND 28 billion	Within 05 months	As per each promissory note	Support business operations	VKD's fixed assets
Joint Stock Commercial Bank for Investment and Development of Vietnam (at VKD)	VND 20 billion	Within 04 months	As per each promissory note	Support business operations	Term deposits

24 . BORROWINGS AND FINANCE LEASE LIABILITIES (CONTINUE)

(iv) Detailed information on the short-term borrowings (continue):

Loans at DCL Group					
Joint Stock Commercial Bank for Investment and Development of Vietnam	VND 100 billion	Within 12 months	7.8%-8.1%	Support business operations	Term deposits
Joint Stock Commercial Bank for Foreign Trade of Vietnam	VND 140 billion	Within 12 months	8.0%-8.2%	Support business operations	All assets, including future construction works and machinery and equipment to be acquired from the Capsule 3 Project, future machinery and equipment to be acquired from the Phase 4 expansion project of the Capsule Factory, Inventories in circulation with a value of VND 65 billion, and term deposit contracts
Military Commercial Joint Stock Bank	VND 100 billion	Within 12 months	8.45%-8.5%	Support business operations	Term deposits and inventories
Vietnam Joint Stock Commercial Bank for Industry and Trade	VND 570 billion	Within 12 months	5.9%-10.0%	Support business operations	The Company's term deposits, inventories and tangible fixed assets
Loans at FXK					
Joint Stock Commercial Bank for Investment and Development of Vietnam	VND 20 billion	Within 12 months	5.0%	Support business operations	Term deposits
Public Bank Vietnam Limited	VND 35 billion	Within 05 months	6.75%-7.05%	Support business operations	Parent Company's fixed assets
Loans at FLD					
Vietnam Joint Stock Commercial Bank for Industry and Trade	VND 300 billion	Within 06 months	8.1%	Support business operations	Term deposits
Joint Stock Commercial Bank for Investment and Development of Vietnam	VND 50 billion	Within 06 months	8.0%	Support business operations	Term deposits
Public Bank Vietnam Limited	VND 25 billion	Within 06 months	7.5%-8.1%	Support business operations	Term deposits

24 . BORROWINGS AND FINANCE LEASE LIABILITIES (CONTINUE)

(v) Detailed information on the long-term borrowings:

	Credit limit	Term	Interest rate per annum	Loan purpose	Collateral
Long-term loans at DCL Group					
Vietnam Joint Stock Commercial Bank for Industry and Trade (at DCL)	VND 121.7 billion	Up to 48 months	9.0%	Payment of land rental costs at Huu Thanh Industrial Park, Long An Province	Land use right in the Industrial Parks
Vietnam Joint Stock Commercial Bank for Industry and Trade (at Benovas Medical Equipment)	VND 261 billion	84 months starting from the first disbursement date	7.0–9.2%	Financing legal and valid investment costs for the Benovas Medical Device Production Factory Project	Land use right and assets financed by the loan
Joint Stock Commercial Bank for Investment and Development of Vietnam (at DCL)	VND 59 billion	60 months starting from the first disbursement date	9.0%	Constructing the Pharmaceutical Warehouse and GSP/GLP standard R&D Building	Real estate and assets financed by the loan
Joint Stock Commercial Bank for Foreign Trade of Vietnam (at DCL)	VND 140 billion	Up to 72 months starting from the first disbursement date	8.6%	Investing in Capsule Production Factory - Phase 4	All assets, including future construction works and machinery and equipment to be acquired under the Capsule 3 project

24 . BORROWINGS AND FINANCE LEASE LIABILITIES (CONTINUE)

(v) Detailed information on the long-term borrowings (continue):

Long-term loans at TSC Group

Joint Stock Commercial Bank for Investment and Development of Vietnam – Thanh Xuan Branch (at WFHG)	VND 393.515 billion	108 months, grace period of 24 months (from 28 June 2024)	9.7%	Investing in the Hau Giang Food and Agricultural Product Processing Complex Project	Assets formed by the Project, the Parent Company's term deposits, Ms. Le Hong Phuong's land use right
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Khanh Hoa Branch (at VKD)	VND 15.65 billion	36 months (from 11 September 2024)	7.5%	Purchasing machinery and equipment	VKD's term deposits, inventories, mineral exploitation right and fixed assets
Vietnam Bank for Agriculture and Rural Development – Dien Khanh District Branch (at VKD)	VND 10 billion	60 months	9.5%	Financing Vikoda Workshop floor painting	VKD's fixed assets

The repayment schedule of long-term borrowings is as follows:

	Within 1 year	Over 1 year to 5 years	Over 5 years	Total
Ending balance	VND	VND	VND	VND
Loans from banks	66,313,649,167	326,853,413,422	102,562,055,937	495,729,118,526
Finance leases	24,375,083,640	55,139,001,158	-	79,514,084,798
Total	**90,688,732,807**	**381,992,414,580**	**102,562,055,937**	**575,243,203,324**

	Within 1 year	Over 1 year to 5 years	Over 5 years	Total
Beginning balance	VND	VND	VND	VND
Loans from banks	88,657,006,632	332,881,942,469	110,209,846,551	531,748,795,652
Finance leases	24,375,083,640	73,112,956,138	307,357,750	97,795,397,528
Total	**113,032,090,272**	**405,994,898,607**	**110,517,204,301**	**629,544,193,180**

24 . BORROWINGS AND FINANCE LEASE LIABILITIES (CONTINUE)

The repayment schedule of long-term borrowings (continue)

Finance lease liabilities are payable as follows:

	Within 1 year	Over 1 year to 5 years	Over 5 years	Total
Ending balance	VND	VND	VND	VND
Principal	24,375,083,640	55,139,001,158	-	79,514,084,798
Finance charges	7,855,829,797	8,454,585,565	-	16,310,415,362
Total	**32,230,913,437**	**63,593,586,723**	-	**95,824,500,160**

	Within 1 year	Over 1 year to 5 years	Over 5 years	Total
Beginning balance	VND	VND	VND	VND
Principal	24,375,083,640	73,112,956,138	307,357,750	97,795,397,528
Finance charges	7,967,100,554	11,271,305,215	1,239,536	19,239,645,305
Total	**32,342,184,194**	**84,384,261,353**	**308,597,286**	**117,035,042,833**

25 . OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	Share premium	Development and investment funds	Other funds	Retained earnings	Non controlling interest	Total
	VND	VND	VND	VND	VND	VND	**VND**
Beginning balance of previous year	**3,399,330,340,000**	**74,895,139,513**	**1,160,957,903**	**80,481,887,391**	**278,532,985,676**	**2,106,473,737,921**	**5,940,875,048,404**
Profit/ Loss of the previous year	-	-	-	-	39,983,790,608	17,569,075,074	57,552,865,682
Appropriation to bonus and welfare funds at WFC	-	-	-	-	(347,693,229)	(1,533,610,935)	(1,881,304,164)
Appropriation to bonus and welfare funds at DCL	-	-	-	-	(1,161,062,926)	(838,937,074)	(2,000,000,000)
Share issuance for cash at at WFC	-	-	-	-	-	42,946,770,000	42,946,770,000
Other adjustments at WFHG	-	-	-	-	2,757,470	12,238,034	14,995,504
Ending balance of the previous year	**3,399,330,340,000**	**74,895,139,513**	**1,160,957,903**	**80,481,887,391**	**317,010,777,599**	**2,164,629,273,020**	**6,037,508,375,426**
Beginning balance of the current year	**3,399,330,340,000**	**74,895,139,513**	**1,160,957,903**	**80,481,887,391**	**317,010,777,599**	**2,164,629,273,020**	**6,037,508,375,426**
Profit/ Loss of the current period	-	-	-	-	(11,129,094,109)	(25,890,823,321)	(37,019,917,430)
Capital increase at NTC	-	-	-	-	(1,934,209,147)	1,934,209,147	-
Share issuance for cash at at WFO	-	-	-	-	-	300,000,000	300,000,000
Appropriation to bonus and welfare funds at WFC	-	-	-	-	(174,137,891)	(765,862,109)	(940,000,000)
Other decrease at WFHG	-	-	-	-	(258,249,485)	-	(258,249,485)
Ending balance of the current period	**3,399,330,340,000**	**74,895,139,513**	**1,160,957,903**	**80,481,887,391**	**303,515,086,967**	**2,140,206,796,737**	**5,999,590,208,511**

25 . OWNER'S EQUITY (CONTINUE)

b) Share

	Ending balance	Beginning balance
Number of shares registered for issuance	339,933,034	339,933,034
Number of shares registered for issuance and full capital contribution	339,933,034	339,933,034
- *Common shares*	*339,933,034*	*339,933,034*
Number of shares outstanding	339,933,034	339,933,034
- *Common shares*	*339,933,034*	*339,933,034*
Par value per share (VND)	10,000	10,000

c) Company's reserves

	Ending balance	Beginning balance
	VND	VND
Investment and development fund	1,160,957,903	1,160,957,903
Total	**1,160,957,903**	**1,160,957,903**

26 . OFF STATEMENT OF FINANCIAL POSITION ITEMS

a) Foreign currencies

	Ending balance	Beginning balance
- USD	728,182.31	1,516,182.62
- EUR	19.75	69.02

27 . REVENUE FROM SALES OF GOODS AND PROVISION OF SERVICES

	This period	Previous period
	VND	VND
Revenue from sales of merchandise	629,957,844,515	506,743,866,786
Revenue from sales of finished goods	935,117,516,417	1,061,519,164,181
Revenue from providing services	1,895,157,491	2,502,944,249
Total	**1,566,970,518,423**	**1,570,765,975,216**

28 . REVENUE DEDUCTIONS

	This period	Previous period
	VND	VND
Trade discounts	20,969,769,358	16,177,503,289
Sales returns	4,093,955,402	12,932,693,383
Sales allowances	274,362,500	412,020,744
Total	**25,338,087,260**	**29,522,217,416**

29 . COST OF GOODS SOLD AND PROVISION OF SERVICES

	This period	Previous period
	VND	VND
Costs of merchandise sold	572,549,038,247	458,878,028,971
Costs of finished goods sold	688,347,918,193	757,664,232,648
Cost of property leasing services	454,560,152	1,174,597,440
Allowance for devaluation of inventories	7,825,982,473	5,409,836,213
Total	**1,269,177,499,064**	**1,223,126,695,272**

30 . FINANCIAL INCOME

	This period	Previous period
	VND	VND
Interest income	67,840,233,564	39,457,372,442
Gain on sales of foreign currencies	1,731,988,013	-
Dividends or profits received in cash or non-cash assets	87,500,000	77,020,000
Exchange gain arising from transactions in foreign currencies	1,107,726,273	4,061,423,562
Gain from sale or disposal of financial investments	2,344,144,709	-
Profit from investment cooperation arrangements with fixed returns	63,779,361,052	109,056,801,845
	136,890,953,611	**152,652,617,849**

31 . FINANCIAL EXPENSES

	This period	Previous period
	VND	VND
Interest expenses	125,176,175,401	64,359,957,366
Loss on exchange difference in the period	1,413,619,037	1,073,432,766
Allowance/ Reversal for decline in value of trading securities	114,595,833	(87,616,666)
Financial expenses for investment cooperation contracts	14,577,485,895	3,068,287,786
Other financial expenses	37,187,646	-
Total	**141,319,063,812**	**68,414,061,252**

32 . SELLING EXPENSES

	This period	Previous period
	VND	VND
Labour expenses	37,883,752,133	36,209,855,534
Raw materials	3,621,584,345	2,721,089,588
Expenses for transportation, goods handling	10,702,029,666	13,895,373,074
Depreciation/amortization of fixed assets	2,866,524,728	2,986,701,853
Expenses for external services	47,718,198,722	34,115,349,614
Other expenses	19,023,707,216	13,978,304,707
Total	**121,815,796,810**	**103,906,674,370**

33 . GENERAL AND ADMINISTRATIVE EXPENSES

	This period	Previous period
	VND	VND
Labour expenses	55,007,931,684	48,415,972,588
Office supplies	2,209,580,072	2,412,282,926
Depreciation expenses	7,006,844,343	7,853,594,181
Provision expenses	1,172,704,052	3,087,932,137
Expenses of outsourcing services	23,448,170,475	23,130,865,766
Allocation of goodwill	46,574,271,249	53,339,562,619
Other expenses	21,131,059,956	22,817,605,613
Total	**156,550,561,831**	**161,057,815,830**

34 . OTHER INCOME

	This period	Previous period
	VND	VND
Gain on liquidation, disposal of fixed assets	543,100,000	1,394,520,975
Collected fines	-	2,301,548,171
Other income	1,922,314,133	2,028,628,237
Total	**2,465,414,133**	**5,724,697,383**

35 . OTHER EXPENSES

	This period	Previous period
	VND	VND
Expenses from liquidation, disposal of fixed assets	-	148,494,038
Fines	465,603,586	7,951,259,840
Collected fines	-	5,073,875,400
Other expenses	1,145,074,970	1,498,275,389
Total	**1,610,678,556**	**14,671,904,667**

36 . CURRENT CORPORATE INCOME TAX EXPENSES

	This period	Previous period
	VND	VND
Corporate income tax from main business activities		
- Current corporate income tax expense in parent company	1,798,051,311	6,117,229,522
- Current corporate income tax expense in subsidiaries	9,555,161,983	29,579,381,438
Current corporate income tax expense	**11,353,213,294**	**35,696,610,960**

37 . EARNINGS PER SHARE

Earning per share distributed to common shareholders of the company is calculated as follows :

	This period	Previous period
	VND	VND
Net profit after tax	(11,129,094,110)	45,168,459,217
Profit distributed for common stocks	(11,129,094,110)	45,168,459,217
Average number of outstanding common shares in circulation in the perio	339,933,034	339,933,034
Basic/diluted EPS	**(33)**	**133**

38 . OPERATING COSTS BY FACTORS

	This period	Previous period
	VND	VND
Materials and supplies	492,329,186,453	705,988,310,421
Labour expenses	222,755,883,932	198,898,994,408
Amortization of fixed assets	80,999,682,225	59,361,805,408
Provision/(reversal of provision)	8,998,686,526	4,915,635,072
Expenses of outsourcing services	165,659,323,115	159,381,105,941
Other expenses	62,044,733,775	39,833,472,071
Inventories variances	46,574,271,249	53,339,562,619
Total	**1,079,361,767,275**	**1,221,718,885,940**

39 . ADDITIONAL INFORMATION FOR THE ITEMS OF THE INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

a) Non-cash transactions affecting the statement of cash flow in the future

	This period	Previous period
	VND	VND
Depreciation expenses capitalized	2,117,012,539	752,801,813

40 . TRANSACTION AND BALANCES WITH RELATED PARTIES

a) Related parties

List and relation between related parties and the Company are as follows:

Name	Relation
FIT Cosmetics Joint Stock Company	Associate
Tay Do Cuu Long Investment JSC.	Associate
Today Cosmetics JSC.	Related party of the key management personnel
JJK Holdings Investment JSC.	Major shareholder of the Group/ Related party of key management personnel
HHM Viet Nam JSC.	Related party of the key management personnel
Nhat Thien Tam JSC.	Related party of the key management personnel
Member of the BOM and the BOD	Significant influence

b) Main transactions with related parties

In addition to the information disclosed in the notes above, the Group had the following transactions with related parties during the period:

	This period	Previous period
	VND	VND
FIT Cosmetics Joint Stock Company		
Profit from investment cooperation contract	-	140,547,945
Revenue from sales of merchandise	49,346,241	-
Revenue from rendering of services	-	360,823,000
Cost of goods purchased	8,268,707	36,381,791
Tay Do Cuu Long Investment Joint Stock Company		
Profit from investment cooperation contract	46,383,792,385	-
Investment cooperation contract expenses	3,659,775,342	-

40 . TRANSACTION AND BALANCES WITH RELATED PARTIES (CONTINUE)

b) Main transactions with related parties (continue)

Today Cosmetics JSC.		
Profit from investment cooperation contract	111,424,846	726,762,327
JJK Holdings Investment JSC.		
Revenue from rendering of services	137,174,065	137,217,384
Mr. Vo Dinh Bao		
Profit from investment cooperation contract	-	30,345,041

c) Balance with related parties

	Ending balance	Beginning balance
	VND	VND
FIT Cosmetics Joint Stock Company		
Loans receivable	70,974,000,000	70,974,000,000
Investment cooperation contract - profit receivable	1,179,945,205	1,179,945,205
Short-term trade receivables	948,256,100	948,256,100
Amounts collected and paid on behalf of others	253,400,844	253,400,844
Short-term trade payables	20,655,246	3,284,176
Tay Do Cuu Long Investment Joint Stock Company		
Investment cooperation contract - principal receivable	2,173,319,027,398	611,800,000,000
Investment cooperation contract - profit receivable	34,985,241,543	1,786,300,546
Investment cooperation contract - principal payables	660,000,000,000	-
Investment cooperation contract - profit payables	3,638,575,342	-
Today Cosmetics JSC.		
Loans receivable	45,418,333,333	41,835,000,000
Loan interest receivable	36,463,608	-
Investment cooperation contract - profit receivable	6,737,057,393	6,737,057,393
JJK Holdings Investment JSC.		
Short-term trade receivables	1,908,808	-
Mr. Vo Dinh Bao		
Investment cooperation contract - principal receivable	-	102,537,000,000
Investment cooperation contract - profit receivable	-	77,068,997

40 . TRANSACTION AND BALANCES WITH RELATED PARTIES (CONTINUE)

d) Transactions with other related parties:

	Relation	This period	Previous period
		VND	VND
Compensation of the key management personnel			
Mr. Nguyen Van Sang	BOD Chairman	90,000,000	90,000,000
Ms. Nguyen Thi Minh Nguyet	Vice Chairwoman	72,000,000	72,000,000
Mr. Nguyen Ninh Dung	BOD Member	72,000,000	72,000,000
Ms. Vu Thi Minh Hoai	BOD Member	72,000,000	72,000,000
Mr. Vu Anh Trong	Independent BOD Member (to 21 April 2025)	-	29,600,000
Ms. Nguyen Ngoc Mai	BOD Member	72,000,000	72,000,000
Mr. Dinh Quoc Hung	Independent BOD Member	72,000,000	72,000,000
Mr. Do Van Tho	Independent BOD Member (from 22 April 2025)	72,000,000	42,400,000
Ms. Nguyen Thi Thu Huong	Head of BOS (to 21 April 2025)	-	18,500,000
Mr. Vo Dinh Bao	Head of BOS (from 22 April 2025)	45,000,000	37,600,000
Ms. Nguyen Thi Hong Anh	BOS Member	27,000,000	27,000,000
Mr. Doan Xuan Duy	BOS Member	27,000,000	15,900,000
Ms. Vu Thi Minh Hoai	General Director (from 01 May 2025)	907,893,368	567,193,648
Mr. Nguyen Van Ban	General Director (to 30 April 2025)	-	517,651,460
Ms. Nguyen Hoai Nam	Deputy General Director	973,010,176	-
Total		**2,501,903,544**	**1,705,845,108**

The above compensation is from the Parent Company, excluding any income (if applicable) from the subsidiaries.

41 . SEGMENT REPORTING

Business segments

The Group has the following principal business segments:

- Segment of consultancy and investment
- Segment of producing and trading import-export on agricultural products and agricultural technical materials
- Segment of producing and trading medicines, medical equipment

Below is an analysis of the Group's sales of goods and service provisions according to business segments, not including the origin of goods and services.

	This period	Previous period
	VND	VND
Segment of consultancy and investment	14,992,190,219	15,983,957,633
Segment of producing and trading import-export on agricultural products and agricultural technical materials	615,036,714,580	631,167,637,368
Segment of producing and trading medicines, medical equipment	948,844,952,387	948,995,917,899
Excluded from inter-sales	(37,241,426,023)	(54,903,755,100)
Total	**1,541,632,431,163**	**1,541,243,757,800**

	Net book value of segment assets		Increase in tangible fixed assets, intangible fixed assets and investment property	
	Ending balance	Beginning balance	This period	Previous year
Segment of consultancy and investment	58,937,825,632	61,109,907,057	89,039,630	212,880,808
Segment of producing and trading import-export on agricultural products and agricu	684,670,666,432	658,070,340,698	67,598,690,573	18,520,055,765
Segment of producing and trading medicines, medical equipment	786,770,180,195	800,063,465,428	26,480,858,677	217,707,751,072
Total	**1,530,378,672,259**	**1,519,243,713,183**	**94,168,588,880**	**236,440,687,645**

41 . SEGMENT REPORTING (CONTINUE)

Geographical segments

This period	Northern segment	Southern segment	Eliminations	Total
	VND	VND	VND	VND
Revenue				
Net revenue from sales to external customers	6,918,782,631	1,534,713,648,532	-	1,541,632,431,163
Net revenue from transactions with other segments	36,579,688,523	661,737,500	(37,241,426,023)	-
Total revenue	**43,498,471,154**	**1,535,375,386,032**	**(37,241,426,023)**	**1,541,632,431,163**
Costs	26,796,984,395	1,271,164,255,718	(28,783,741,049)	1,269,177,499,064
Gross profit	**16,701,486,759**	**264,211,130,314**	**(8,457,684,974)**	**272,454,932,099**
Selling expenses and general and administrative expenses	30,738,512,835	252,836,145,066	(5,208,299,260)	278,366,358,641
Gain/ (loss) in joint ventures, associates	-	(5,268,349,641)	-	(5,268,349,641)
Other profit	50,095,740	804,639,837	-	854,735,577
Financial income	98,672,607,177	80,952,125,809	(42,733,779,375)	136,890,953,611
Financial expenses	67,377,218,041	119,759,541,109	(45,817,695,338)	141,319,063,812
Profit before tax	**17,308,458,800**	**(31,896,139,856)**	**(165,469,752)**	**(14,753,150,807)**
Current corporate tax	4,410,688,101	6,942,525,193	-	11,353,213,294
Deferred corporate tax	-	10,963,260,271	(49,706,942)	10,913,553,329
Profit after corporate income tax	**12,897,770,699**	**(49,801,925,320)**	**(115,762,809)**	**(37,019,917,430)**

41 . SEGMENT REPORTING (CONTINUE)

Previous period	Northern segment	Southern segment	Eliminations	Total
Revenue	VND	VND	VND	**VND**
Net revenue from sales to external customers	44,109,480,321	1,497,134,277,479	-	1,541,243,757,800
Net revenue from transactions with other segments	12,776,690,646	42,127,064,454	(54,903,755,100)	-
Total revenue	**56,886,170,967**	**1,539,261,341,933**	**(54,903,755,100)**	**1,541,243,757,800**
Costs	39,788,017,784	1,240,452,387,463	(57,113,709,975)	1,223,126,695,272
Gross profit	**17,098,153,183**	**298,808,954,470**	**2,209,954,875**	**318,117,062,528**
Selling expenses and general and administrative expenses	27,010,210,802	235,479,836,624	2,474,442,774	264,964,490,200
Gain/ (loss) in joint ventures, associates	-	(3,908,319,926)	-	(3,908,319,926)
Other profit	(4,452,837,532)	(4,494,369,752)	-	(8,947,207,284)
Financial income	117,103,388,401	69,107,759,660	(33,558,530,212)	152,652,617,849
Financial expenses	42,789,926,768	48,604,849,843	(22,980,715,359)	68,414,061,252
Profit before tax	**59,948,566,482**	**75,429,337,985**	**(10,842,302,752)**	**124,535,601,715**
Current corporate tax	11,508,108,457	24,188,502,503	-	35,696,610,960
Deferred corporate tax	-	1,540,448,991	(960,659,123)	579,789,868
Profit after corporate income tax	**48,440,458,025**	**49,700,386,491**	**(9,881,643,629)**	**88,259,200,887**

	Northern segment	Southern segment	Eliminations	Total
Ending balance				
Assets	VND	VND	VND	**VND**
Segment assets	7,792,086,927,207	6,971,902,359,780	(4,246,240,582,421)	10,517,748,704,566
Total assets	-	-	-	**10,517,748,704,566**
Liabilities				
Segment liabilities	2,793,049,622,584	3,000,635,950,200	(1,275,527,076,729)	4,518,158,496,055
Total liabilities				**4,518,158,496,055**
Beginning balance				
Assets				
Segment assets	5,898,664,763,141	5,981,199,889,563	(3,853,159,851,497)	8,026,704,801,207
Total assets				**8,026,704,801,207**
Liabilities				
Segment liabilities	987,525,229,217	1,959,611,990,980	(957,940,794,416)	1,989,196,425,781
Total liabilities				**1,989,196,425,781**

42 . COMPARATIVE FIGURES

As disclosed in Note 3.1, the Company applied Circular 99/2025/TT-BTC and Circular 43/2026/TT-BTC on a prospective basis starting from 1 January 2026. Consequently, the presentation of certain items in the financial statements has changed. Certain figures as of 1 January 2026, have been reclassified to align with the financial statement presentation requirements of Circular 99/2025/TT-BTC and Circular 43/2026/TT-BTC.

	Code	Figures in the Consolidated Financial Statements of previous year before adjustment	Adjusted figures	Figures in the Consolidated Financial Statements of previous year after adjustment	Note
		VND	VND	VND	
a) Consolidated Statement of Financial position					
Cash equivalents	112	36,077,000,000	(26,077,000,000)	10,000,000,000	(i)
Short-term held-to-maturity investments	123	537,492,000,000	1,106,373,834,379	1,643,865,834,379	(ii)
Receivables for short-term loans		251,159,000,000	(251,159,000,000)	-	(ii)
Other current receivables	135	1,850,026,667,560	(1,821,961,893,165)	28,064,774,395	(ii)
Other current assets	165	-	26,077,000,000	26,077,000,000	(i)
Investments in other entities	263	69,532,211,250	966,747,058,786	1,036,279,270,036	(ii)
Other short-term payables	320	43,517,544,862	(27,600,000,000)	15,917,544,862	(iii)
Short-term borrowings and finance leases	321	1,148,694,393,385	27,600,000,000	1,176,294,393,385	(iii)

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

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

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

Other matter

The Group's Consolidated Financial Statements for the fiscal year ended 30 September 2026 is prepared in Vietnamese and English. Should there be any conflict between the Vietnamese and English versions, the Vietnamese version shall take precedence.

Le Thi Thuong	**Le Viet Cuong**	**Vu Thi Minh Hoai**
Preparer	Chief Accountant	Legal representative
		Approved, 30 October 2026