F.I.T GROUP JOINT STOCK COMPANY

Floor 5, Times Tower - HACC1, No. 35 Le Van Luong, Thanh Xuan Ward, Ha Noi City

SEPARATE FINANCIAL STATEMENTS
3rd quarter of 2026

Ha Noi, October 2026

CÔNG TY CỔ PHẦN TẬP ĐOÀN F.I.T
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REPORT OF THE BOARD OF DIRECTORS

The Board of Directors of F.I.T Group Joint Stock Company (hereinafter called "the Company") presents this statement together with the separate financial statements for the period from 1 January 2026 to 30 September 2026.

Company Overview

The Company is a joint stock company operating in accordance with the 1st Business Registration Certificate No. 0103016102 dated 8 March 2007 granted by Hanoi Department for Planning and Investment. During the operation course, the Company has additionally 38 times granted with the amended Business Registration Certificates regarding the changes in business activities, charter capital, legal representative and etc., in which the 38th amended Business Registration Certificate No.0102182140 dated 25 May 2026.

Head office

- Address: Floor 5, Times Tower - HACC1, No. 35 Le Van Luong, Thanh Xuan Ward, Hanoi City

Principal activities

- Trading real estate;
- Services of leasing offices;
- Services of: investment consultancy, enterprise purchase consultancy (M&A consultancy), equitization consultancy, corporate governance consultancy, market development consultancy (not including financial legal consultancy); Investment consultancy, business financial management consultancy, human resource development consultancy (not including legal and financial consultancy); Services of real estate brokerage; parking and public facilities.

Board of Management and Executive Officers

The members of the Board of Management, the Board of Supervisors , and the Board of Directors of the Company during the period and as of the date of this statement include:

Board of Management

Full names	Position	Appointing date/Re-appointing date/Resigning date
Mr. Nguyen Van Sang	Chairman	
Ms. Nguyen Thi Minh Nguyet	Vice Chairwoman	
Ms. Vu Thi Minh Hoai	Member	
Mr. Nguyen Ninh Dung	Member	
Ms. Nguyen Ngoc Mai	Member	
Mr. Do Van Tho	Independent member	
Mr. Dinh Quoc Hung	Independent member	

Board of Directors and Chief Accountant

Full names	Position	Appointing date/Re-appointing date/Resigning date
Ms. Vu Thi Minh Hoai	General Director	
Ms. Nguyen Hoai Nam	Deputy General Director	Appointed on 13 February 2026
Mr. Le Viet Cuong	Chief Accountant	

Board of Supervisors

Full names	Position	Appointing date/Re-appointing date/Resigning date
Mr. Vo Dinh Bao	Head of BOS	
Ms. Nguyen Thi Hong Anh	BOS Member	
Mr. Doan Xuan Duy	BOS Member	

Legal representatives

Full names	Position	Undertaking duration
Mr. Nguyen Van Sang	BOM Chairman	From 8 November 2021
Ms. Vu Thi Minh Hoai	General Director	From 09 May 2025

Responsibilities of the Board of Directors

The Board of Directors is responsible for the preparation of the Separate Financial Statements for the period to give a true and fair view on the financial position, the business results and the cash flows of the Company during the period. In order to prepare these Separate Financial Statements, the Board of Directors is required to:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates reasonably and prudently;
- Point out whether the accounting standards applied to the Company have been complied or not and all material errors in comparison with these standards have been presented and explained in the Separate Financial Statements;
- Prepare the Separate Financial Statements of the Company on the basis of the going-concern assumption, except for the cases that the going-concern assumption is considered inappropriate;
- Design and implement an effective internal control system for the purpose of properly preparing and presenting Separate Financial Statements to minimize errors and frauds;

The Board of Directors is responsible for ensuring that all the accounting books records are kept to can fairly reflect the financial position of the Company at any time, and that all the accounting books have been prepared in compliance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to preparation and presentation of Separate Financial Statements.

The Board of Directors confirms that it has complied with the above requirements in preparing the Separate Financial Statements are prepared.

For and on behalf of the Board of Directors,

CÔNG TY CỔ PHẦN TẬP ĐOÀN F.I.T
FPT GROUP
MSDN: 0102182148

Vu Thi Minh Hoai

General Director

Ha Noi, 30 October 2026

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Unit: VND

ASSETS	Code	Note	Ending balance	Beginning balance
A - SHORT-TERM ASSETS	**100**		**595,592,653,681**	**613,458,389,531**
I. Cash and cash equivalents	**110**	5	**1,036,959,851**	**2,944,034,828**
1. Cash	111		1,036,959,851	2,944,034,828
II. Short-term financial investments	**120**	6	**587,631,692,985**	**598,330,783,274**
1. Trading securities	121		7,500,000,000	7,500,000,000
2. Short-term held-to-maturity investments	123		580,131,692,985	590,830,783,274
III. Short-term receivables	**130**		**6,667,266,638**	**11,796,975,365**
1. Short-term trade receivables	131	7	5,501,747,084	10,689,815,776
2. Short-term prepayments to suppliers	132	8	495,610,791	519,925,205
3. Other short-term receivables	135	9	669,908,763	587,234,384
IV. Inventories	**140**		**13,833,000**	-
1. Inventories	141		13,833,000	-
VI. Other current assets	**160**		**242,901,207**	**386,596,064**
1. Short-term deferred expenses	161		226,307,562	370,002,419
2. Taxes and other receivables from the State	163	13	16,593,645	16,593,645
B - NON-CURRENT ASSETS	**200**		**3,170,781,662,488**	**3,101,243,239,179**
I. Long-term receivables	**210**		**4,500,000**	**4,500,000**
1. Other long-term receivables	215	9	4,500,000	4,500,000
II. Fixed assets	**220**		**25,307,811,962**	**26,674,788,622**
1. Tangible fixed assets	221	10	13,415,039,401	14,413,101,102
- Historical costs	222		32,412,991,615	32,323,951,985
- Accumulated depreciation	223		(18,997,952,214)	(17,910,850,883)
2. Intangible fixed assets	227	11	11,892,772,561	12,261,687,520
- Historical costs	228		13,276,838,825	13,276,838,825
- Accumulated depreciation	229		(1,384,066,264)	(1,015,151,305)
IV. Investment property	**240**	12	**33,630,013,670**	**34,435,118,435**
- Historical costs	*241*		44,704,785,906	44,704,785,906
- Accumulated depreciation	*242*		(11,074,772,236)	(10,269,667,471)
V. Long-term assets in progress	**250**		**329,395,537**	**329,395,537**
1. Construction-in-progress	252		329,395,537	329,395,537
VI. Long-term financial investments	**260**	6	**3,111,269,685,243**	**3,039,346,453,346**
1. Investments in subsidiaries	261		2,814,234,557,861	2,739,234,557,861
2. Investments in other entities	263		400,000,000,000	400,000,000,000
3. Provisions for devaluation of long-term financial investments in other entities	264		(102,964,872,618)	(99,888,104,515)
VII. Other non-current assets	**270**		**240,256,076**	**452,983,239**
1. Long-term deferred expenses	271		240,256,076	452,983,239
TOTAL ASSETS (280 = 100 + 200)	**280**		**3,766,374,316,169**	**3,714,701,628,710**

SEPARATE STATEMENT OF FINANCIAL POSITION (cont.)

As at 30 September 2026

Unit: VND

LIABILITIES AND OWNER'S EQUITY	Code	Note	Ending balance	Beginning balance
C - LIABILITIES	**300**		**118,310,174,429**	**72,388,982,993**
I. Current liabilities	**310**		**118,163,742,629**	**72,388,982,993**
1. Short-term trade payables	311		217,462,721	25,500,000
2. Short-term taxes and other obligations to the State Budget	314	13	2,795,722,630	8,059,023,101
3. Payables to employees	315		2,908,477,487	805,916,942
4. Short-term accrued expenses	316	14	638,349,807	830,627,977
5. Short-term deferred revenue	319		483,566,209	373,144,995
6. Other short-term payables	320	15	500,508,452	598,547,477
7. Short-term borrowings and financial leases	321	16	105,936,571,331	57,013,138,509
8. Bonus and welfare funds	323		4,683,083,992	4,683,083,992
II. Long-term liabilities	**330**		**146,431,800**	-
1. Other long-term payables	338	-	146,431,800	-
D - OWNER'S EQUITY	**400**	17	**3,648,064,141,740**	**3,642,312,645,717**
1. Capital	411		3,399,330,340,000	3,399,330,340,000
- Ordinary shares carrying voting rights	411a		3,399,330,340,000	3,399,330,340,000
2. Share premiums	412		69,680,117,158	69,680,117,158
3. Investment and development funds	418		886,852,413	886,852,413
4. Retained earnings	420		178,166,832,169	172,415,336,146
- Retained earnings accumulated to the end of the previous period	420a		172,415,336,146	139,120,253,670
- Retained earnings of the current period	420b		5,751,496,023	33,295,082,476
TOTAL LIABILITIES AND OWNER'S EQUITY (440 = 300 + 400)	**440**		**3,766,374,316,169**	**3,714,701,628,710**

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

Vu Thi Minh Hoai	**Le Viet Cuong**	**Ninh Thi Phuong**
General Director	***Chief Accountant***	***Prepared by***

Ha Noi, 30 October 2026

SEPARATE STATEMENT OF INCOME

For the period from 1 January 2026 to 30 September 2026

Unit: VND

ITEMS	Code	Note	Quarter III		Accumulated from the beginning of the year to the end of this quarter	
			Current year	Previous year	Current year	Previous year
1. **Sales**	**1**	18	**4,821,231,309**	**4,850,384,437**	**14,992,190,219**	**15,983,957,633**
2. Sales deductions	2		-	-		-
3. **Net sales (10= 01-02)**	**10**		**4,821,231,309**	**4,850,384,437**	**14,992,190,219**	**15,983,957,633**
4. Cost of sales	11	19	2,974,025,598	3,479,083,831	8,835,997,945	11,685,394,508
5. **Gross profit/ (loss) (20=10 - 11)**	**20**		**1,847,205,711**	**1,371,300,606**	**6,156,192,274**	**4,298,563,125**
6. Financial income	22	20	10,011,014,077	20,805,899,041	39,027,829,414	59,749,535,959
7. Financial expenses	23	21	3,086,546,741	1,137,398,358	15,402,529,282	2,562,942,832
- In which: Loan interest expenses	24		1,842,316,619	5,006,130,084	12,325,761,179	13,192,352,052
8. General and administration expenses	26	22	7,706,700,826	6,497,227,683	22,268,615,058	23,449,899,917
9. **Net operating profit/ (loss) {30 = 20 + (22 - 23) - 26}**	**30**		**1,064,972,221**	**14,542,573,606**	**7,512,877,348**	**38,035,256,335**
10. Other income	31		64,974,487	71,383,208	180,261,689	199,341,952
11. Other expenses	32		55,082,809	57,353,218	143,591,703	3,871,374,007
12. **Other profit/ (loss) (40 = 31- 32)**	**40**		**9,891,678**	**14,029,990**	**36,669,986**	**(3,672,032,055)**
13. **Total accounting profit/ (loss) before tax (50 = 30 + 40)**	**50**		**1,074,863,899**	**14,556,603,596**	**7,549,547,334**	**34,363,224,280**
14. Current income tax	51	23	337,266,283	2,297,936,954	1,798,051,311	6,117,229,522
15. **Profit/ (loss) after tax (60 = 50 - 51)**	**60**		**737,597,616**	**12,258,666,642**	**5,751,496,023**	**28,245,994,758**

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

Vu Thi Minh Hoai
General Director
Ha Noi, 30 October 2026

Le Viet Cuong
Chief Accountant

Ninh Thi Phuong
Prepared by

SEPARATE STATEMENT OF CASHFLOWS

(Indirect method)

For the period from 1 January 2026 to 30 September 2026

Unit: VND

ITEMS	Code	Accumulated from the beginning of the year to the end of this quarter	
		Current year	Previous year
I. Cash flows from operating activities			
1. Profit/ (loss) before tax	***1***	***7,549,547,334***	**34,363,224,280**
2. Adjustments			
- Depreciation of fixed assets and investment properties	2	2,261,121,055	2,429,777,092
- Provisions and allowances	3	3,076,768,103	(10,629,409,220)
- Gain/ loss from investing and financial activities	5	(36,683,684,705)	(15,962,210,637)
- Interest expenses	6	12,325,761,179	13,192,352,052
3. Operating profit/ (loss) before changes of working capital	***8***	***(11,470,487,034)***	***23,393,733,567***
- Increase/ (decrease) of receivables	9	5,129,708,727	(54,142,329,213)
- Increase/ (decrease) of inventories	10	(13,833,000)	-
– Increase/ (decrease) of payables (excluding interest payable and corporate income tax payable)	11	2,471,920,630	109,351,514,230
- Increase/ (decrease) of prepaid expenses	12	356,422,020	(142,368,955)
- Interests paid	14	(12,088,413,723)	(13,132,026,913)
- Corporate income tax paid	15	(7,509,560,783)	(21,453,064,425)
- Other cash outflows	17	-	(45,000,000)
Net cash flows from operating activities	***20***	***(23,124,243,163)***	***43,830,458,291***
II. Cash flows from investing activities			
1. Purchases and construction of fixed assets and other non-current assets	21	(89,039,630)	(212,880,808)
2. Cash outflow for lending, buying debt instruments of other entities	23	(2,714,640,000,000)	(65,100,000,000)
3. Cash recovered from lending, selling debt instruments of other entities	24	2,715,740,000,000	100,000,000
4. Investments into other entities	25	(75,000,000,000)	-
5. Interest earned, dividends and profits received	27	46,282,774,994	9,026,560,612
Net cash flows from investing activities	***30***	***(27,706,264,636)***	***(56,186,320,196)***
III. Cash flows from financing activities			
1. Proceeds from borrowings	33	422,936,516,331	297,000,000,000
2. Repayment for loan principal	34	(374,013,083,509)	(300,000,011,783)
Net cash flows from financing activities	***40***	***48,923,432,822***	***(3,000,011,783)***
Net cash flows during the period (50 = 20+30+40)	***50***	***(1,907,074,977)***	**(15,355,873,688)**
Beginning cash and cash equivalents	***60***	2,944,034,828	16,842,086,167
Ending cash and cash equivalents (70 = 50+60)	***70***	**1,036,959,851**	**1,486,212,479**

Vu Thi Minh Hoai	**Le Viet Cuong**	**Ninh Thi Phuong**
General Director	***Chief Accountant***	***Prepared by***

Ha Noi, 30 October 2026

NOTES TO SEPARATE FINANCIAL STATEMENTS

These notes form an integral part of and should be read in conjunction with the separate financial statements.

1. GENERAL INFORMATION

1.1 Ownership Form

F.I.T Group Joint Stock Company (hereinafter called "the Company") is a joint stock company.

1.2 OPERATING FIELDS AND PRINCIPAL ACTIVITIES

Operating fields

The operating fields of the Company include financial investment, financial consultancy and services of leasing real estate.

Principal activities

- Trading real estate;
- Services of leasing offices;
- Services of: investment consultancy, enterprise purchase consultancy (M&A consultancy), equitization consultancy, corporate governance consultancy, market development consultancy (not including financial legal consultancy); Investment consultancy, business financial management consultancy, human resource development consultancy (not including legal and financial consultancy); Services of real estate brokerage; parking and public facilities./.

1.3 Normal operating cycle

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

1.4 Structure of the Company

Subsidiaries, Associate companies:

No.	Company name	Address of head office	Benefit rate	Voting rate	Principal activity
			%	%	
	Subsidiaries level 1				
1.	F.I.T Viet Nam Trading and Import Export Co., Ltd.	Ha Noi	100%	100%	- Importing and exporting agricultural products
2.	F.I.T. Land Investment Joint Stock Company	Ha Noi	99.90%	99.90%	- Trading real estate
3.	Cuu Long Pharmaceutical Joint Stock Company	Vinh Long	58.05%	58.05%	- Trading pharmaceuticals and medical equipment
4.	Techno - Agricultural Supplying Joint Stock Company (i)	Can Tho	41.07%	41.07%	- Trading agricultural products

(i) Although the ownership rate and the voting rate at the Company's General Meeting of Shareholders in the subsidiary are only 41.07%, the Company is still the Holding Company due to having the right to vote a majority of votes at the meetings of the Board of Management or the equivalent management level.

NOTES TO SEPARATE FINANCIAL STATEMENTS

These notes form an integral part of and should be read in conjunction with the separate financial statements.

Subsidiaries level 2

No.	Company name	Address of head office	Benefit rate	Voting rate	Principal activity
			%	%	
1.	Charlotte Real Estate Investment and Development JSC.	Ha Noi	98.61%	98.71%	- Trading real estate, land use right belonging to owners, users or renters
2.	FIT Consumer Joint Stock Company	HCM	46.35%	100%	- Trading consumer goods
3.	Khanh Hoa Mineral Water Joint Stock Company	Khanh Hoa	44.28%	95.53%	- Producing mineral water and mineral water products
4.	TSC Seeds Joint Stock Company	Can Tho	23.67%	57.63%	- Trading seeds
5.	Nong Tin Seeds Corporation	HCM	39.54%	96.28%	- Producing, trading seeds
6.	Westfood Exporting and Processing Joint Stock Company (ii)	Can Tho	18.53%	45.11%	- Processing and exporting agricultural products
7.	Westfood Hau Giang Joint Stock Company	Hau Giang	18.44%	99.50%	- Processing agricultural products
8.	Benovas Capsule Co.,Ltd.	Vinh Long	58.05%	100%	- Trading pharmaceuticals and medical equipment
9.	Benovas Medical Devices JSC.	Vinh Long	58.05%	100%	- Producing and trading medical devices, equipment
10.	Benovas Pharmaceutical JSC.	HCM	58.04%	99.98%	- Trading pharmaceuticals, trading medical equipment
11.	Benovas Oncology JSC.	Tay Ninh	48.76%	84.00%	- Producing medicine, pharmaceutical chemicals and medicinal herbs
12.	Pharmaceuticals and Medical Equipment Production Trading, Import Export Joint Venture Company	Lao	29.61%	51.00%	- Introducing medicine
13.	Orifood Import-Export Joint Stock Company	Can Tho	17.60%	95.00%	Processing and preservation of vegetables and fruits
	Associates				
1.	FIT Cosmetics Joint Stock Company	HCM	22.71%	49.00%	- Distributing cosmetics industry
2.	Tay Do Cuu Long Investment JSC.	Can Tho	12.60%	49.78%	- Financial activities

(ii) Although the ownership rate and the voting rate at the General Meeting of Shareholders of the subsidiary level 1 in the subsidiary level 2 are only 45.11%, the Company is still the Holding Company due to having the right to vote a majority of votes at the meetings of the Board of Management or the equivalent management level.

Branch that does accounting works dependently

The Company has 1 dependently-accounting branch which is F.I.T Group Joint Stock Company – Ho Chi Minh City Branch, located at No. 276 Nguyen Dinh Chieu, Xuan Hoa Ward, Ho Chi Minh City, Vietnam.

1.5 Number of employees

As of the balance sheet date, there were 48 employees working for the Company (at the beginning of the year 48 employees).

1.6 Statement on the Comparability of Information Presented in the Financial Statements

The corresponding figures of the previous period are comparable with those of the current period. During the period, the Company adopted the accounting regime promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance ("Circular 99"), replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200"). Accordingly, certain items in the Financial Statements have been reclassified and renamed to conform to the new presentation requirements. Comparative figures in the Financial Statements for the current period have been re-presented in accordance with the classification and terminology prescribed by Circular 99 to ensure comparability. These changes have no impact on the Company's total assets, total liabilities, equity or profit after tax.

2. FISCAL YEAR, ACCOUNTING CURRENCY UNIT

2.1 FISCAL YEAR

The fiscal year of the Company is from 1 January to 31 December annually.

2.2 ACCOUNTING CURRENCY UNIT

The accounting currency unit is Vietnam Dong (VND) because most transactions are primarily made in VND.

3. ACCOUNTING STANDARDS AND SYSTEM

3.1 ACCOUNTING SYSTEM

The Company has applied the Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprises issued together with the Circular No. 99/2025/TT-BTC dated 27 October 2025 and other Circulars guiding the implementation of Accounting Standards of the Ministry of Finance in the preparation and presentation of the Financial Statements.

3.2 STATEMENT ON THE COMPLIANCE WITH THE ACCOUNTING STANDARDS AND SYSTEM

The Board of Directors ensures to follow all the requirements of the Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprises, which were issued together with the Circular No. 99/2025/TT-BTC dated 27 October 2025 as well as other Circulars guiding the implementation of Vietnamese Accounting Standards of the Ministry of Finance in the preparation and presentation of the Financial Statements.

NOTES TO SEPARATE FINANCIAL STATEMENTS

These notes form an integral part of and should be read in conjunction with the separate financial statements.

The accompanying financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. ACCOUNTING POLICIES

The following are the main accounting policies applied by the Company in preparing the Financial Statements:

4.1 ACCOUNTING CONVENTION

All the Financial Statements are prepared on the accrual basis (except for the information related to cash flows).

The accompanying financial statements are presented in Vietnamese Dong (VND) and are in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting Regime and legal regulations related to the preparation and presentation of financial statements.

4.2 CASH AND CASH EQUIVALENTS

Cash and cash equivalents include cash on hand, demand deposits in banks, cash in transit, short-term or highly liquid investments. Highly liquid investments are those with original maturities of no more than 03 months, which are readily convertible to known amounts of cash and are subject to an insignificant risk of changes in value.

4.3 FINANCIAL INVESTMENTS

Trading securities

Investments classified as trading securities are those held by the Company for the trading purpose with the aim of making profit.

Trading securities are recognized at original costs which include fair value of the payments made at the time of the transaction plus other costs attributable transaction costs.

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

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

Interest, dividends, and profit of the periods prior to the acquisition of trading securities are recorded as a decrease in the value of such securities. Interest, dividends and profit of the periods after the acquisition of such securities are recorded in the Company's revenues. Particularly, the dividends paid in form of shares are not recorded as an increase in values, but the increasing quantity is followed up.

Provision for devaluation of trading securities is made for each particular type of securities in the market of which the fair value is lower than original costs. The fair value of trading securities is determined as follows:

- For shares registered for transactions on the transaction market of the unlisted public companies (UPCom): the average reference price in the last 30 consecutive transaction days before the balance sheet date disclosed by the Stock Exchange.
- For unlisted shares, the company does not assess fair value due to insufficient information.

Increases/ (decreases) in the provision for devaluation of trading securities are recorded into "Financial expenses" during the period.

Gain on or loss from transfer of trading securities is recognized into financial income or financial expenses. Original costs are determined in accordance with the moving weighted average method.

Held-to-maturity investments

Investments are classified as held-to-maturity investments that the Company intends and is able to hold to maturity. Held-to-maturity investments of the Company only include term deposits, loans. Interest from term deposits, loans is recognized in the profit or loss on the basis of the interest income to be received.

Investments in subsidiaries

Subsidiary
Subsidiary is an entity that is controlled by the Company. Control is the Company's power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.

Initial recognition
Investments in subsidiaries are initially recognized at costs, including the cost of purchase or capital contributions plus other directly attributable transaction cost. In case of investment in non-monetary assets, the costs of the investment are recognized at the fair value of non-monetary assets at the arising time.
Dividends and profits of the periods prior to the purchase of investments are recorded as a decrease in value of such investments. Dividends and profit of the periods after the purchase of investments are recorded into the Company's revenues. Particularly, the dividends paid in form of shares are not recorded as an increase in values, but the increasing quantity is followed up.

Provision for impairment of investments in subsidiaries
Provision for impairment of investments in subsidiaries is made when the subsidiaries suffer losses at the rate equal to the difference between the actual capital invested by investors in subsidiaries and the actual owner's equity multiplying (x) by the Company's rate of capital contribution over the total actual capital invested by investors in subsidiaries. If the subsidiaries are consolidated in the Consolidated Financial Statements, the basis for impairment provision is the Consolidated Financial Statements.

Increases/ (decreases) in the provision for impairment of investments in subsidiaries are recorded into "Financial expenses" during the period.

Investment in equity instruments of other entities

Investments in equity instruments of other entities include investments in equity instruments but the Company does not have control, joint control or significant influence over the investee.

Investments in equity instruments of other entities are initially recorded at cost, including the purchase price or capital contribution plus costs directly related to the investment. Dividends and profits from periods before the investment is purchased are recorded as a reduction in the value of that investment. Dividends and profits from periods after the investment is purchased are recorded as revenue.

Provision for losses on investments in equity instruments of other entities is made as follows:

• For investments in listed shares or for which the fair value of the investment is reliably determined, the provision is based on the market value of the shares.

• For investments whose fair value cannot be determined at the reporting date, the provision is made based on the loss of the investee with the provision equal to the difference between the actual capital contribution of the parties at other entities and the actual equity multiplied by the Company's capital contribution ratio compared to the total actual capital contribution of the parties at other entities.

Increases and decreases in the provision for investment losses in equity instruments of other entities are recorded into "Financial expenses" during the period.

4.4 RECEIVABLES AND ALLOWANCE FOR DOUBTFUL DEBTS

Receivables include: customer receivables, prepayments to vendors and other receivables at the reporting date.

The classification of receivables as trade receivables and other receivables is made according the following principles:

- Trade receivables reflect receivables concerning the commercial nature arising from purchase and sale transactions between the Company and customers who are independent to the Company;

- Other receivables reflect receivables not concerning the commercial nature and irrelevant to purchase and sale transactions.

4.5 TANGIBLE FIXED ASSETS

Tangible fixed assets are determined by their historical costs less accumulated depreciation.

Historical costs of tangible fixed assets include all the expenses paid by the Company to bring the asset to its working condition for its intended use. Other expenses arising subsequent to initial recognition are included into historical costs of fixed assets only if it can be clearly demonstrated that the expenditure has resulted in future economic benefits expected to be obtained from the use of these assets. Those which do not meet the above conditions will be recorded into operation costs during the period.

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

Tangible fixed assets are depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation years applied are as follows:

Fixed assets	Years
Buildings and structures	25-50
Vehicles	06
Office equipment	02-03

4.6 INTANGIBLE FIXED ASSETS

Intangible fixed assets are determined by their initial costs less accumulated amortization.

Initial costs of intangible fixed assets include all the costs paid by the Company to bring the asset to its working condition for its intended use. Other costs relevant to intangible fixed assets arising subsequent to initial recognition are included into operation costs during the period only if these costs are associated with a specific intangible fixed asset and result in future economic benefits expected to be obtained from the use of these assets.

When an intangible fixed asset is sold or disposed, its initial costs and accumulated amortization are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

The Company's intangible fixed asset includes:

Land use right

Land use right includes all the actual expenses paid by the Company directly related to the land being used such as expenses to obtain the land use right, registration fees, etc. if the land use right is permanent, it is not amortized.

Computer software

Purchase price of computer software, which is not a part associated with the relevant hardware, will be capitalized. Costs of computer software include all the expenses paid by the Company until the date the software is put into use. Computer software is amortized in accordance with the straight-line method in 3 years.

4.7 INVESTMENT PROPERTY

Investment property is property which is land use right, a building or part of a building, infrastructure owned by the Company and held to earn rentals. Investment properties for lease are measured at their historical costs less accumulated depreciation. Historical costs of investment property include all the expenses paid by the Company or the fair value of other considerations given to acquire the assets up to the date of its acquisition or construction.

Expenses related to investment property arising subsequent to initial recognition should be added to the historical cost of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Company.

When the investment property is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposals is included in the income or the expenses during the period.

The transfer from owner-occupied property or inventories into investment property shall be made when, and only when, there is a change in use evidenced by the end of owner-occupation and the commencement of an operating lease to another party or the end of construction. The transfer from investment property to owner-occupied property or inventories shall be made when, and only when, there is a change in use evidenced by the commencement of owner-occupation or the commencement of development with a view to sale. The transfer from investment property to owner-occupied property or inventories does not change the historical cost or net book value of investment property at the date of transfer.

Investment properties are depreciated in accordance with the straight-line method over their estimated useful lives. Investment properties which are buildings, structures are depreciated in 25 - 47 years.

4.8 DEFERRED EXPENSES

Deferred expenses comprise actual expenses arising and relevant to financial performance in several accounting periods. Deferred expenses of the Company mainly include expenses of tools. Expenses of tools being put into use are allocated into expenses in accordance with the straight-line method for the maximum period of 36 months.

4.9 PAYABLES AND ACCRUED EXPENSES

Payables and accrued expenses are recorded based on the amounts payable for goods and services already used. Accrued expenses are recorded based on reasonable estimates for the amounts payable.

The classification of payables as trade payables, accrued expenses and other payables is made on the basis of following principles:

- Trade payables reflect payables of commercial nature arising from the purchase of goods, services, or assets and the seller is an independent entity with the Company.

- Accrued expenses reflect expenses for goods, services received from suppliers or supplied to customers but have not been paid, invoiced or lack of accounting records and supporting documents; pay on leave payable to employees; and accrual of operation expenses.

- Other payables reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

Payables and accrued expenses are classified into short-term and long-term ones in the Balance Sheet based on the remaining terms as of the balance sheet date.

4.10 OWNER'S EQUITY

Capital: Capital is recorded according to the actual amounts invested by the shareholders.

Share premiums: Share premiums are recorded in accordance with the difference between the issuance price and face value upon the IPO, additional issue or the difference between the re-issuance price and carrying value of treasury shares and the equity component of convertible bonds upon maturity date. Expenses directly related to the additional issue of shares and the re-issuance of treasury shares are recorded as a decrease in share premiums.

4.11 PROFIT DISTRIBUTION

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

The distribution of profits to the shareholders is made with consideration toward non-cash items in the retained earnings that may affect cash flows and payment of dividends such as profit due to revaluation of assets contributed as investment capital, profit due to revaluation of monetary items, financial instruments and other non-cash items.

Dividends are recorded as payables upon approval of the General Meeting of Shareholders.

4.12 RECOGNITION OF SALES AND INCOME

Sales of providing services

Sales of providing services shall be recognized when all of the following conditions are satisfied:

- The amount of sales can be measured reliably. When the contracts stipulate that the buyers are entitled to return the services purchased under specific conditions, sales are recognized only when those specific conditions no longer exist and buyers are not entitled to return the services provided.
- The Company received or shall probably receive the economic benefits associated with the provision of services.
- 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.

Financial income

Dividends, profits shared from units in which the Company contributes capital and interest on bank deposits.

Dividends and profits distributed are recognized when the Company is entitled to receive dividends or profits from capital contributions. Dividends received in shares after the time of announcing the enterprise value, the Company records an increase in State capital and an increase in the value of the investment at par value.

Interest is recognized on an accrual basis, determined based on the deposit account balance and the actual interest rate for each period.

4.13 BORROWING COSTS

Borrowing costs are interests and other costs that the Company directly incurs in connection with the borrowings. During the period, all interest expenses incurred are recorded in financial expenses of the period.

4.14 CORPORATE INCOME TAX

Corporate income tax only includes current income tax which is the tax amount computed based on the taxable income. Taxable income is different from accounting profit due to the adjustments of temporary differences between tax and accounting figures, non-deductible expenses as well as those of non-taxable income and losses brought forward.

4.15 RELATED PARTIES

A party is considered a related party of the company in case that party is able to control the Company or to cause material effects on the financial decisions as well as the operations of the Company. A party is also considered a related party of the Company in case that party is under the same control or is subject to the same material effects.

Considering the relationship of related parties, the nature of relationship is focused more than its legal form.

5. CASH AND CASH EQUIVALENTS

	30 September 2026	1 January 2026
	VND	VND
Cash on hand	186,043,836	128,581,247
Demand deposit	850,916,015	2,815,453,581
Total	**1,036,959,851**	**2,944,034,828**

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

6. FINANCIAL INVESTMENTS

	30 September 2026			1 January 2026		
	Original costs	Fair value	Provision (*)	Original costs	Fair value	Provision (*)
	VND	VND	VND	VND	VND	VND
a) Trading securities	**7,500,000,000**		**-**	**7,500,000,000**		**-**
Total stock value	**7,500,000,000**		**-**	**7,500,000,000**		**-**
- Unlisted shares value	7,500,000,000		-	7,500,000,000		-

Note:

(*) Provisions are made based on actual prices according to the provisions of Circular 48/2019/TT-BTC guiding on provisioning:

- For securities not registered for trading on the market, the Company does not assess fair value and make provisions due to insufficient information.

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

6. FINANCIAL INVESTMENTS (Cont.)

	30 September 2026		1 January 2026	
	Original costs	Book value	Original costs	Book value
	VND	VND	VND	VND
b) Held-to-maturity investments	**580,131,692,985**	**580,131,692,985**	**590,830,783,274**	**590,830,783,274**
Short term	**580,131,692,985**	**580,131,692,985**	**590,830,783,274**	**590,830,783,274**
- Term deposits (*)	52,600,000,000	52,600,000,000	50,100,000,000	50,100,000,000
- Short-term loans (**)	15,000,000,000	15,000,000,000	15,000,000,000	15,000,000,000
- Principal amount of investment cooperation contracts (see Note 24.2)	503,800,000,000	503,800,000,000	507,400,000,000	507,400,000,000
- Accrued profit from investment cooperation contracts	8,399,990,413	8,399,990,413	16,080,399,442	16,080,399,442
- Accrued interest on term deposits	331,702,572	331,702,572	2,250,383,832	2,250,383,832

Note:

(*) Short-term deposits are deposits at Commercial Banks, with remaining deposit term of less than 12 months, interest rates from 3.4%/year to 7.8%/year.

(**) This represents an unsecured loan granted to Viet Thai International Joint Stock Company (the "Borrower") with a term of 12 months commencing from 21 May 2026, bearing interest at 18% per annum. The purpose of the loan is to provide additional short-term working capital to support the Borrower's core consumer goods business operations.

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

6. FINANCIAL INVESTMENTS (Cont.)

c) Long-term financial investments

	30 September 2026		1 January 2026	
	Original costs	Provision	Original costs	Provision
	VND	VND	VND	VND
	3,214,234,557,861	**(102,964,872,618)**	**3,139,234,557,861**	**(99,888,104,515)**
- Investments in subsidiaries	**2,814,234,557,861**	**(102,964,872,618)**	**2,739,234,557,861**	**(99,888,104,515)**
+ F.I.T Land Investment JSC.	*964,904,990,000*	*(96,363,952,303)*	*964,904,990,000*	*(93,221,031,947)*
+ Techno - Agricultural Supplying JSC.	*840,152,620,901*	-	*840,152,620,901*	-
+ Cuu Long Pharmaceutical JSC.	*656,566,946,960*	-	*656,566,946,960*	-
+ FIT Consumer JSC.	*177,610,000,000*	*(6,600,920,315)*	*177,610,000,000*	*(6,667,072,568)*
+ F.I.T Viet Nam Trading and Import Export Co., Ltd.	*175,000,000,000*	-	*100,000,000,000*	-
- Investments in other entities	**400,000,000,000**	**-**	**400,000,000,000**	**-**
+ Tay Do Cuu Long Investment JSC.	*400,000,000,000*	-	*400,000,000,000*	-

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

6. FINANCIAL INVESTMENTS (Cont.)

Details of investments in subsidiaries and associates:

Company Name	30 September 2026		1 January 2026	
	Number of shares/capital contribution	Direct ownership rate	Number of shares/capital contribution	Direct ownership rate
	VND	%	VND	%
+ F.I.T. Land Investment JSC.	964,904,990,000	99.90%	964,904,990,000	99.90%
+ Techno - Agricultural Supplying JSC. (*)	840,152,620,901	41.07%	840,152,620,901	41.07%
+ Cuu Long Pharmaceutical JSC.	656,566,946,960	58.05%	656,566,946,960	58.05%
+ FIT Consumer JSC.	177,610,000,000	12.16%	177,610,000,000	12.16%
+ F.I.T Viet Nam Trading and Import Export Co., Ltd.	175,000,000,000	100%	100,000,000,000	100%
+ Tay Do Cuu Long Investment JSC.	400,000,000,000	12.60%	400,000,000,000	13.48%

Note:

(*) The voting rate at the Company's general meeting of shareholders in Techno - Agricultural Supplying Joint Stock Company (TSC) only reached 41.07%, however, the Company is still the holding company of TSC because the Company has the right to cast the majority of votes at meetings of the Board of Management or equivalent management level.

Associate companies:

7. TRADE RECEIVABLES

	30 September 2026		1 January 2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Short term	**5,501,747,084**	**-**	**10,689,815,776**	**-**
- Cuu Long Pharmaceutical JSC.	2,780,778,847	-	6,641,487,402	-
- Khanh Hoa Mineral Water JSC.	1,603,701,811	-	1,549,824,840	-
- FIT Cosmetics JSC.	948,256,100	-	948,256,100	-
- Other related parties	156,926,361	-	1,550,247,434	-
- Others	12,083,965	-	-	-
In which, trade receivables from related parties	5,489,663,119	-	10,689,815,776	-

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

8. PREPAYMENTS TO SUPPLIERS

	30 September 2026	1 January 2026
	VND	VND
Short term	**495,610,791**	**519,925,205**
- PHU MY HUNG DEVELOPMENT., LTD.	273,000,000	273,000,000
- BITECCO.,JSC.	81,000,000	81,000,000
- VASE CO.,LTD.	78,204,000	78,204,000
- Other suppliers	63,406,791	87,721,205

9. OTHER RECEIVABLES

	30 September 2026		1 January 2026	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
a) Short term	**669,908,763**	**-**	**587,234,384**	**-**
- Advances	92,879,692	-	63,233,540	-
- Mortgages and deposits	274,000,000	-	268,600,000	-
- Other short-term receivables	303,029,071	-	255,400,844	-
b) Long term	**4,500,000**	**-**	**4,500,000**	**-**
- Mortgages and deposits	4,500,000	-	4,500,000	-
Total	**674,408,763**	**-**	**591,734,384**	**-**

10. TANGIBLE FIXED ASSETS

	Buildings, structures	Vehicles	Office equipment	Total
	VND	VND	VND	VND
HISTORICAL COSTS				
Beginning balance	**15,503,404,026**	**7,765,022,181**	**9,055,525,778**	**32,323,951,985**
- Acquisition during the period	-	-	89,039,630	89,039,630
Ending balance	**15,503,404,026**	**7,765,022,181**	**9,144,565,408**	**32,412,991,615**
DEPRECIATION				
Beginning balance	**3,274,458,040**	**6,391,593,142**	**8,244,799,701**	**17,910,850,883**
- Depreciation during the period	290,582,475	444,724,971	351,793,885	1,087,101,331
Ending balance	**3,565,040,515**	**6,836,318,113**	**8,596,593,586**	**18,997,952,214**
NET BOOK VALUE				
Beginning balance	**12,228,945,986**	**1,373,429,039**	**810,726,077**	**14,413,101,102**
Ending balance	**11,938,363,511**	**928,704,068**	**547,971,822**	**13,415,039,401**

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

11. INTANGIBLE FIXED ASSETS

	Land use right	Other intangible fixed assets	Total
	VND	VND	VND
HISTORICAL COSTS			
Beginning balance	**9,412,672,825**	**3,864,166,000**	**13,276,838,825**
Ending balance	**9,412,672,825**	**3,864,166,000**	**13,276,838,825**
DEPRECIATION			
Beginning balance	**-**	**1,015,151,305**	**1,015,151,305**
- Depreciation during the period	-	368,914,959	368,914,959
Ending balance	**-**	**1,384,066,264**	**1,384,066,264**
NET BOOK VALUE			
Beginning balance	**9,412,672,825**	**2,849,014,695**	**12,261,687,520**
Ending balance	**9,412,672,825**	**2,480,099,736**	**11,892,772,561**

12. INVESTMENT PROPERTY

	30 September 2026	Increase during the period	Decrease during the period	1 January 2026
	VND	VND	VND	VND
HISTORICAL COSTS	**44,704,785,906**	**-**	**-**	**44,704,785,906**
1. 5th floor - HACC1 - Rental area	31,826,085,906	-	-	31,826,085,906
2. 1st floor, CT1 building - Me Tri	12,878,700,000	-	-	12,878,700,000
ACCUMULATED DEPRECIATION	**11,074,772,236**	**805,104,765**	**-**	**10,269,667,471**
1. 5th floor - HACC1 - Rental area	7,330,838,485	596,636,604	-	6,734,201,881
2. 1st floor, CT1 building - Me Tri	3,743,933,751	208,468,161	-	3,535,465,590
NET BOOK VALUE	**33,630,013,670**	**-**	**805,104,765**	**34,435,118,435**
1. 5th floor - HACC1 - Rental area	24,495,247,421	-	596,636,604	25,091,884,025
2. 1st floor, CT1 building - Me Tri	9,134,766,249	-	208,468,161	9,343,234,410

According to the provisions of Vietnamese Accounting Standard No. 05 - Investment property, the fair value of investment property as at 30 September 2026 should be presented.

However, the Company has not yet determined the fair value because it has not collected enough information on market prices to serve the purpose of determining the fair value as at 30 September 2026.

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

13. TAXES AND OTHER OBLIGATIONS TO THE STATE BUDGET

Obligations	30 September 2026	Amount payable during the period	Amount already paid during the period	1 January 2026
	VND	VND	VND	VND
- VAT	429,655,204	893,626,228	827,646,326	363,675,302
- Corporate income tax	1,798,051,311	1,798,051,311	7,509,560,783	7,509,560,783
- Personal income tax	568,016,115	1,647,272,611	1,265,043,512	185,787,016
Total	**2,795,722,630**	**4,338,950,150**	**9,602,250,621**	**8,059,023,101**

Receivables	30 September 2026	Amount receivable during the period	Amount actually received/ offset during the period	1 January 2026
	VND	VND	VND	VND
- Fees, legal fees, and receivables	16,593,645	-	-	16,593,645
Total	**16,593,645**	**-**	**-**	**16,593,645**

14. ACCRUED EXPENSES

	30 September 2026	1 January 2026
	VND	VND
Short term	**638,349,807**	**830,627,977**
- Construction investment costs	177,736,553	177,736,553
- Loan interest expenses	211,987,452	50,355,064
- Accrued investment cooperation profit	75,715,068	-
- Other short-term accrued expenses	172,910,734	602,536,360

15. OTHER PAYABLES

	30 September 2026	1 January 2026
	VND	VND
Short term	**500,508,452**	**598,547,477**
- Trade Union's expenditure	359,359,709	312,206,569
- Health insurances, social insurances, unemployment insurance premiums	-	1,854,405
- Receipt of short-term deposits, mortgages	124,057,936	270,489,736
- Other payables	17,090,807	13,996,767

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

16. BORROWINGS AND FINANCIAL LEASE

	30 September 2026		During the period		1 January 2026	
	Value	Amount capable of repaying debt	Decrease	Increase	Value	Amount capable of repaying debt
	VND	VND	VND	VND	VND	VND
a) Short-term borrowings and finance lease	**105,936,571,331**	**105,936,571,331**	**639,007,446,431**	**687,930,879,253**	**57,013,138,509**	**57,013,138,509**
Short-term borrowings	***58,936,571,331***	***58,936,571,331***	***639,007,446,431***	***640,930,879,253***	***57,013,138,509***	***57,013,138,509***
- BIDV (*)	51,436,571,331	51,436,571,331	339,007,446,431	340,930,879,253	49,513,138,509	49,513,138,509
- Thinh Vuong Investment and Development. JSC (**)	7,500,000,000	7,500,000,000	-	-	7,500,000,000	7,500,000,000
-Vietinbank	-	-	300,000,000,000	300,000,000,000	-	-
Investment Cooperation	**47,000,000,000**	**47,000,000,000**	**-**	**47,000,000,000**	**-**	**-**
- Tay Do Cuu Long Investment JSC. (***)	47,000,000,000	47,000,000,000	-	47,000,000,000	-	-

Note:

(*) Overdraft limit contract and accompanying amendments and supplements signed with BIDV. Interest rate within term 7.72%/year.

The purpose of overdraft is to supplement working capital for production and business activities.

The mortgaged asset includes the Deposit Contract with an amount of VND 52.6 billion.

(**) The loan from Thinh Vuong Investment and Development.JSC has a term of 6 months, an interest rate of 17% per year, and is intended for lending to Viet Thai International. JSC.

(***) Investment cooperation with Tay Do Cuu Long Investment JSC with a 12-month term and an interest rate of 8.4% p.a.

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

17. OWNER'S EQUITY

17.1 Statement on fluctuations in owner's equity

	Capital	Share premiums	Investment and development fund	Retained earnings and funds	Total
	VND	VND	VND	VND	VND
Balance as at 1 January 2025	**3,399,330,340,000**	**69,680,117,158**	**886,852,413**	**139,120,253,670**	**3,609,017,563,241**
- Profit for the period	-	-	-	33,295,082,476	33,295,082,476
Balance as at 1 January 2026	**3,399,330,340,000**	**69,680,117,158**	**886,852,413**	**172,415,336,146**	**3,642,312,645,717**
- Profit for the period	-	-	-	5,751,496,023	5,751,496,023
Balance as at 30 September 2026	**3,399,330,340,000**	**69,680,117,158**	**886,852,413**	**178,166,832,169**	**3,648,064,141,740**

17.2 Details of owner's investment capital

	30 September 2026		1 January 2026	
	Value	Rate	Value	Rate
	VND	%	VND	%
- JJK Holdings Investment JSC.	1,033,994,790,000	30.42%	1,033,994,790,000	30.42%
- Other shareholders	2,365,335,550,000	69.58%	2,365,335,550,000	69.58%
Total	**3,399,330,340,000**	**100%**	**3,399,330,340,000**	**100%**

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

17. OWNER'S EQUITY (Cont.)

17.3. Capital transactions with owners and dividend and profit distribution

	30 September 2026	1 January 2026
	VND	VND
Owner's equity	**3,399,330,340,000**	**3,399,330,340,000**
- Beginning capital	3,399,330,340,000	3,399,330,340,000
- Ending capital	3,399,330,340,000	3,399,330,340,000
Dividends distributed	-	-

17.4. Shares

	30 September 2026	1 January 2026
	Shares	Shares
Number of shares registered to be issued	339,933,034	339,933,034
Number of shares already sold to the public	339,933,034	339,933,034
- Ordinary shares	*339,933,034*	*339,933,034*
Number of outstanding shares	339,933,034	339,933,034
- Ordinary shares	*339,933,034*	*339,933,034*
Face value per outstanding share (VND)	10,000	10,000

18. SALES

	Accumulated from the beginning of the year to the end of this quarter (Current year)	Accumulated from the beginning of the year to the end of this quarter (Previous year)
	VND	VND
- Sales of service provisions	12,488,575,519	11,271,453,388
- Sales of real estate leases	2,503,614,700	4,712,504,245
Total	**14,992,190,219**	**15,983,957,633**

19. COSTS OF SALES

	Accumulated from the beginning of the year to the end of this quarter (Current year)	Accumulated from the beginning of the year to the end of this quarter (Previous year)
	VND	VND
- Costs of services provided	7,968,816,254	8,299,171,078
- Costs of real estate leases	867,181,691	3,386,223,430
Total	**8,835,997,945**	**11,685,394,508**

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

20. FINANCIAL INCOME

	Accumulated from the beginning of the year to the end of this quarter (Current year)	Accumulated from the beginning of the year to the end of this quarter (Previous year)
	VND	VND
- Deposit and loan interests	15,728,578,074	15,962,190,637
- Profit from sale of investments	2,344,144,709	-
- Dividends and profit received	-	20,000
- Investment co-operation profit	20,955,106,631	43,787,325,322
Total	**39,027,829,414**	**59,749,535,959**

21. FINANCIAL EXPENSES

	Accumulated from the beginning of the year to the end of this quarter (Current year)	Accumulated from the beginning of the year to the end of this quarter (Previous year)
	VND	VND
- Loan interest expenses	12,325,761,179	13,192,352,052
- Provision for/(Reversal) of provision for devaluation of trading securities and investment loss	3,076,768,103	(10,629,409,220)
Total	**15,402,529,282**	**2,562,942,832**

22. GENERAL AND ADMINISTRATION EXPENSES

	Accumulated from the beginning of the year to the end of this quarter (Current year)	Accumulated from the beginning of the year to the end of this quarter (Previous year)
	VND	VND
- Labor	9,590,940,160	8,369,387,084
- Office supplies expenses	138,057,413	211,209,182
- Depreciation/ (amortization) of fixed assets	1,456,016,290	1,624,672,327
- External services hired	6,982,615,105	7,975,403,826
- Other expenses	4,100,986,090	5,269,227,498
Total	**22,268,615,058**	**23,449,899,917**

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

23. CURRENT CORPORATE INCOME TAX EXPENSES

	Accumulated from the beginning of the year to the end of this quarter (Current year)	Accumulated from the beginning of the year to the end of this quarter (Previous year)
	VND	VND
Accounting profit/ (loss) before tax	**7,549,547,334**	**34,363,224,280**
Adjustment for taxable income	**1,440,709,223**	**(3,777,056,667)**
- Increase adjustments	1,440,709,223	6,221,269,866
- Decrease adjustments	-	(9,998,326,533)
Taxable income	**8,990,256,557**	**30,586,167,613**
Tax-free income	-	(20,000)
Assessable income	**8,990,256,557**	**30,586,147,613**
Tax rate	20%	20%
Corporate income tax payable	**1,798,051,311**	**6,117,229,522**
Total Corporate Income Tax payable	***1,798,051,311***	***6,117,229,522***

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

24. MAIN TRANSACTIONS AND BALANCES WITH RELATED PARTIES

24.1 The list of related parties of the Company has been disclosed in detail as follows:

	Company name	Relationship
1.	F.I.T Viet Nam Trading and Import Export Co., Ltd.	Subsidiaries level 1
2.	Techno - Agricultural Supplying JSC. (*)	Subsidiaries level 1
3.	Cuu Long Pharmaceutical JSC.	Subsidiaries level 1
4.	F.I.T. Land Investment JSC.	Subsidiaries level 1
5.	Charlotte Real Estate Investment and Development JSC.	Subsidiaries level 2
6.	Westfood Exporting and Processing Joint Stock Company (**)	Subsidiaries level 2
7.	TSC Seeds JSC.	Subsidiaries level 2
8.	FIT Consumer JSC.	Subsidiaries level 2
9.	Nong Tin Seeds Corporation	Subsidiaries level 2
10.	Pharmaceuticals and Medical Equipment Production Trading, Import Export Joint Venture Company	Subsidiaries level 2
11.	Benovas Capsule Co.,Ltd.	Subsidiaries level 2
12.	Benovas Pharmaceutical JSC.	Subsidiaries level 2
13.	Benovas Medical Devices JSC.	Subsidiaries level 2
14.	Benovas Oncology JSC.	Subsidiaries level 2
15.	Westfood Hau Giang JSC.	Subsidiaries level 2
16.	Khanh Hoa Mineral Water JSC.	Subsidiaries level 2
17.	ORIFOOD Food Import-Export JSC.	Subsidiaries level 2
18.	FIT Cosmetics JSC.	Associate Company
19.	Tay Do Cuu Long Investment JSC.	Associate Company
20.	Today Cosmetics JSC.	Company related to BOS Member
21.	JJK Holdings Investment JSC.	Company related to Board Member
22.	HHM Vietnam JSC.	Company related to Board Member
23.	Nhat Thien Tam JSC.	Company related to Board Member
24.	Member of the Board of Management and the Board of Directors	Significant influence

Note:

(*) The voting rate at the Company's General Meeting of Shareholders in Techno - Agricultural Supplying JSC. are only 41.07%, the Company is still the Holding Company of TSC due to having the right to vote a majority of votes at the meetings of the Board of Management or the equivalent management level.

(**) The voting rate at the Company's General Meeting of Shareholders of Techno - Agricultural Supplying JSC. (TSC) in Westfood Exporting and Processing JSC. (WESTFOOD) are only 45.11%, TSC is still the Holding Company of WESTFOOD due to having the right to vote a majority of votes at the meetings of the Board of Management or the equivalent management level.

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

24. MAIN TRANSACTIONS AND BALANCES WITH RELATED PARTIES (Cont.)

24.2 As at 30 September 2026, The Company has balances with related parties as follows

	30 September 2026	1 January 2026
	VND	VND
Cuu Long Pharmaceutical JSC.		
Trade receivables	2,780,778,847	6,641,487,402
Benovas Pharmaceutical JSC.		
Trade receivables	-	1,549,824,840
Khanh Hoa Mineral Water JSC.		
Trade receivables	1,603,701,811	1,549,824,840
Prepayments to suppliers	155,786	-
FIT Cosmetics JSC.		
Trade receivables	948,256,100	948,256,100
Other receivables	253,400,844	253,400,844
Benovas Oncology JSC.		
Trade receivables	384,836	422,594
JJK Holdings Investment JSC.		
Trade receivables	1,908,808	-
F.I.T Viet Nam Trading and Import Export Co., Ltd.		
Receivables for investment cooperation principal	303,600,000,000	121,000,000,000
Receivable investment cooperation profit	4,685,727,125	66,816,438
F.I.T. Land Investment JSC.		
Receivables for investment cooperation principal	200,200,000,000	233,000,000,000
Trade receivables	154,632,717	-
Receivable investment cooperation profit	3,714,263,288	15,340,660,265
		-
Techno - Agricultural Supplying JSC.		
Receivables for investment cooperation principal	-	153,400,000,000
Receivable investment cooperation profit	-	672,922,739
Tay Do Cuu Long Investment JSC.		
Payables for investment cooperation principal	47,000,000,000	-
Payables for investment cooperation profit	75,715,068	-

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

24. MAIN TRANSACTIONS AND BALANCES WITH RELATED PARTIES (Cont.)

24.3 During the period, the company had major transactions with the following related parties:

	From 1 January 2026 to 30 September 2026	From 1 January 2025 to 30 September 2025
	VND	VND
Cuu Long Pharmaceutical JSC.		
Sales of service provisions	7,655,757,290	7,098,534,466
Benovas Pharmaceutical JSC.		
Sales of service provisions	530,900,996	1,408,931,675
Khanh Hoa Mineral Water JSC.		
Sales of service provisions	4,373,732,209	4,505,394,255
Purchase of goods and services	3,551,376	-
FIT Cosmetics JSC.		
Sales of service provisions	-	360,823,000
Purchase of goods and services	8,268,707	8,231,996
Westfood Exporting and Processing Joint Stock Company		
Sales of service provisions	-	79,126,300
Purchase of goods and services	10,444,444	-
Benovas Oncology JSC.		
Sales of service provisions	61,360,588	108,850,179
JJK Holdings Investment JSC.		
Sales of service provisions	137,174,065	137,217,384
F.I.T Viet Nam Trading and Import Export Co., Ltd.		
Sales of service provisions	421,725,591	421,725,591
Profit from investment cooperation	13,457,569,730	13,531,305,234
Purchase of goods and services	2,564,768	-
Capital contribution to a subsidiary	75,000,000,000	-
F.I.T. Land Investment JSC.		
Sales of service provisions	421,725,591	421,725,591
Profit from investment cooperation	5,291,855,680	8,540,316,435
Techno - Agricultural Supplying JSC.		
Sales of service provisions	241,418,632	241,654,686
Profit from investment cooperation	2,056,434,098	-
Tay Do Cuu Long Investment JSC.		
Profit from investment cooperation	21,027,945	-
Loan interest expenses	75,715,068	-

NOTES TO SEPARATE FINANCIAL STATEMENTS (Cont.)

These notes form an integral part of and should be read in conjunction with the separate financial statements.

25. INCOME OF THE BOM, BOS AND BOD

	From 1 January 2026 to 30 September 2026	From 1 January 2025 to 30 September 2025
	VND	VND
Income of the BOM and BOS	621,000,000	621,000,000
Income of the BOD	1,880,903,544	1,084,845,108
	2,501,903,544	**1,705,845,108**

Detail from 1 January 2026 to 30 September 2026 as follows:

Ordinal number	Full names	Position	Income
1	Nguyen Van Sang	BOM Chairman	90,000,000
2	Nguyen Thi Minh Nguyet	Vice BOM Chairwoman	72,000,000
3	Vu Thi Minh Hoai	BOM Member	72,000,000
4	Nguyen Ngoc Mai	BOM Member	72,000,000
5	Nguyen Ninh Dung	BOM Member	72,000,000
6	Do Van Tho	Independent BOM Member	72,000,000
7	Dinh Quoc Hung	Independent BOM Member	72,000,000
8	Vo Dinh Bao	Head of BOS	45,000,000
9	Nguyen Thi Hong Anh	BOS Member	27,000,000
10	Doan Xuan Duy	BOS Member	27,000,000
11	Vu Thi Minh Hoai	General Director	907,893,368
12	Nguyen Hoai Nam	Deputy General Director	973,010,176
Total income			**2,501,903,544**

26. COMPARATIVE FIGURES

Comparative figures on the Statement of Financial position are figures on the audited Separate Statement of Financial position as of 31 December 2025.

Comparative figures of the Statement of Income and Cash Flows are figures on the financial statements prepared for the same period last year.

Other matter

The Company's Separate Financial Statements for the period from 1 January 2026 to 30 September 2026 are prepared in both Vietnamese and English. Should there be any conflict between the Vietnamese and English versions, the Vietnamese version shall prevail.

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

Vu Thi Minh Hoai
General Director
Ha Noi, 30 October 2026

Le Viet Cuong
Chief Accountant

Ninh Thi Phuong
Prepared by