FINANCIAL STATEMENT

Quarter III 2026

BEN THANH TRADING & SERVICE JOINT-STOCK COMPANY

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STATEMENT OF FINANCIAL POSITION

As at September 30, 2026 *Unit: VND*

ASSETS	Code	Note	September 30, 2026	January 01, 2026 Reclassified under Circular 99/2025
A. CURRENT ASSETS	**100**		**300.091.709.172**	**172.398.899.720**
I. Cash and cash equivalents	**110**	**V.1**	**14.589.697.337**	**32.204.556.553**
1. Cash	111		14.567.739.827	16.553.321.806
2. Cash equivalents	112		21.957.510	15.651.234.747
II. Short-term financial investments	**120**		**267.211.984.659**	**118.423.735.427**
1. Trading securities	121		-	-
2. Allowance for diminution in the value of trading securities	122		-	-
3. Short-term held-to-maturity investments	123	V.3a	268.443.984.659	126.611.765.427
4. Allowance for short-term held-to-maturity investments	124		(1.232.000.000)	(8.188.030.000)
5. Other short-term investments	125		-	-
6. Allowance for impairment of other short-term investments	126		-	-
III. Short-term Accounts receivable	**130**		**2.701.961.982**	**2.993.631.776**
1. Trade accounts receivable	131	V.4	1.340.950.439	1.962.499.084
2. Prepayments to suppliers	132	V.5	718.600.000	967.856.000
3. Intercompany receivables	133		-	-
4. Construction contract-in-progress receivables	134		-	-
5. Other receivables	135	V.6a	1.374.756.298	577.389.595
6. Allowance for doubtful debts	136	V.4,6	(732.344.755)	(514.112.903)
7. Shortage of assets awaiting resolution	137		-	-
IV. Inventories	**140**	**V.7**	**13.915.602.170**	**17.075.930.181**
1. Inventories	141		13.915.602.170	17.075.930.181
2. Allowance for inventories	142		-	-
V. Short-term biological assets	**150**		**-**	-
1. Short-term livestock yielding one-off products	151		-	-
2. Short-term seasonal crops or crops yielding one-off products	152		-	-
3. Allowance for impairment of short-term biological assets	153		-	-
VI. Other current assets	**160**		**1.672.463.024**	**1.701.045.783**
1. Short-term prepaid expenses	161	V.12a	1.572.463.024	1.701.045.783
2. Deductible value added tax	162		-	-
3. Taxes and other receivables from State Treasury	163		-	-
4. Repurchase and sale of Government's bonds	164		-	-
5. Other current assets	165	V.2	100.000.000	-

STATEMENT OF FINANCIAL POSITION

As at September 30, 2026 *Unit: VND*

ASSETS	Code	Note	September 30, 2026	January 01, 2026 Reclassified under Circular 99/2025
B. LONG-TERM ASSETS	**200**		**287.543.122.577**	**320.648.463.082**
I. Long-term receivables	**210**		**10.000.000**	**110.000.000**
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212		-	-
3. Working capital from sub-units	213		-	-
4. Long-term intercompany receivables	214		-	-
5. Other long-term receivables	215	V.6b	10.000.000	110.000.000
6. Allowance for doubtful long-term receivables	216		-	-
II. Fixed assets	**220**		**4.037.776.009**	**3.812.642.583**
1. Tangible fixed assets	221	V.9	3.486.170.450	3.812.642.583
- Costs	*222*		34.437.519.980	*34.860.642.160*
- Accumulated depreciation	*223*		(30.951.349.530)	*(31.047.999.577)*
2. Finance lease assets	224		-	-
- Costs	*225*		-	-
- Accumulated depreciation	*226*		-	-
3. Intangible fixed assets	227	V.10	551.605.559	-
- Costs	*228*		1.099.162.500	*469.962.500*
- Accumulated amortization	*229*		(547.556.941)	*(469.962.500)*
III. Long-term biological assets	**230**		-	-
1. Livestock yielding recurring products	231		-	-
2. Long-term livestock yielding one-off products	236		-	-
3. Long-term seasonal crops or crops yielding one-off products	237		-	-
4. Allowance for impairment of long-term biological assets	238		-	-
IV. Investment properties	**240**	**V.11**	**222.218.226.561**	**226.666.062.993**
- Costs	241		311.730.037.636	311.730.037.636
- Accumulated depreciation	242		(89.511.811.075)	(85.063.974.643)
V. Long-term work in progress	**250**	**V.8**	**730.531.819**	**1.170.771.819**
1. Long-term work in progress	251		-	-
2. Construction in progress	252		730.531.819	1.170.771.819
VI. Long-term financial investments	**260**	**V.3b**	**58.024.828.659**	**84.719.308.448**
1. Investments in subsidiaries	261		24.400.000.000	24.400.000.000
2. Investments in associates and joint-ventures	262		61.000.000.000	61.000.000.000

STATEMENT OF FINANCIAL POSITION

As at September 30, 2026 *Unit: VND*

ASSETS	Code	Note	September 30, 2026	January 01, 2026 Reclassified under Circular 99/2025
3. Investments in equity of other entities	263		22.970.400.000	74.597.900.000
4. Allowance for diminution in the value of long-term financial investments	264		(50.345.571.341)	(75.278.591.552)
5. Long-term held-to-maturity investments	265		-	-
6. Allowance for long-term held-to-maturity investments	266		-	-
VII. Other long-term assets	**270**		**2.521.759.529**	**4.169.677.239**
1. Long-term prepaid expenses	271	V.12b	2.521.759.529	4.169.677.239
2. Deferred tax assets	272		-	-
3. Equipment, materials, spare parts	273		-	-
4. Other long-term assets	274		-	-
TOTAL ASSETS	**280**		**587.634.831.749**	**493.047.362.802**

RESOURCES	Code	Note	September 30, 2026	January 01, 2026 Reclassified under Circular 99/2025
C. LIABILITIES	**300**		**110.563.917.086**	**104.879.646.212**
I. Current liabilities	**310**		**49.842.581.930**	**37.899.023.160**
1. Short-term trade payable	311	V.13	17.219.655.801	19.348.790.932
2. Advances from customers	312		-	-
3. Dividends and profits payables	313		517.272.270	435.890.520
4. Short-term taxes and other payables to State Treasury	314	V.14	22.231.735.562	8.527.398.163
5. Payables to employees	315		2.545.775.105	8.100.928.483
6. Short-term accrued expenses	316	V.15	897.051.341	855.460.246
7. Short-term intracompany payables	317		-	-
8. Construction contract-in-progress payables	318		-	-
9. Short-term unearned revenues	319	V.16	2.304.798.087	-
10 Other short-term payables	320	V.17a	4.118.551.468	212.812.520
11 Short-term borrowings and financial lease liabilities	321		-	-
12. Allowance for short-term payables	322		-	-
13. Bonus and welfare funds	323		7.742.296	417.742.296
14. Price stabilization fund	324		-	-
15. Repurchase and sale of Gowernment's bond	325		-	-
II. Long-term liabilities	**330**		**60.721.335.156**	**66.980.623.052**
1. Long-term trade payable	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term taxes and other payables to State Treasury	333		-	-

STATEMENT OF FINANCIAL POSITION

As at September 30, 2026 *Unit: VND*

RESOURCES	Code	Note	September 30, 2026	January 01, 2026 Reclassified under Circular 99/2025
4. Long-term accrued expenses	334		-	-
5. Inter-company payables for operating capital received	335		-	-
6. Long-term intercompany payables	336		-	-
7. Long-term unearned revenues	337		-	-
8. Other long-term payables	338	V.17b	60.721.335.156	66.980.623.052
9. Long-term borrowings and financial lease liabilities	339		-	-
10. Convertible bonds	340		-	-
11. Preferred shares	341		-	-
12. Deferred tax liabilities	342		-	-
13. Allowance for long-term payables	343		-	-
14. Fund for science and technology development	344		-	-
D. OWNERS' EQUITY	**400**	**V.18**	**477.070.914.663**	**388.167.716.590**
1. Share captital	411		135.000.000.000	135.000.000.000
- Ordinary shares with voting rights	*411a*		135.000.000.000	*135.000.000.000*
- Preferred shares	*411b*		-	-
2. Share premium	412		86.632.090.000	86.632.090.000
3. Bond conversion option	413		-	-
4. Other owners' capital	414		-	-
5. Treasury shares	415		-	-
6. Difference upon assets revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development funds	418		62.134.819.149	62.134.819.149
9. Other funds	419		-	-
10. Retained earnings	420		193.304.005.514	104.400.807.441
Retained earnings accumulated to the end of prior period	*420a*		63.900.807.441	*39.304.823.807*
- *Retained earnings of the current period*	*420b*		129.403.198.073	*65.095.983.634*
TOTAL RESOURCES	**440**		**587.634.831.749**	**493.047.362.802**

Ho Chi Minh City, October 27, 2026

PREPARED BY	CHIEF ACCOUNTANT	LEGAL REPRESENTATIVE GENERAL DIRECTOR
Pham Thi Kim Khoa	Nguyen Thanh Nhut	Nguyen Ngoc Hanh

STATEMENT OF INCOME

Quarter III 2026 *Unit: VND*

ITEMS	Code	Note	Quarter III		From the beginning of the year to the end of this quarter	
			Current year	Previous year	Current year	Previous year
1. Sales	01	VI.1	49.225.553.473	47.376.369.133	158.197.938.257	154.167.140.749
2. Less sales deductions	02		92.258.634	-	254.801.037	1.982.407
3. Net sales	10	VI.2	49.133.294.839	47.376.369.133	157.943.137.220	154.165.158.342
4. Cost of sales	11	VI.3	16.768.601.062	15.805.515.789	57.722.001.700	59.655.265.077
5. Gross profit (20 = 10 -11)	**20**		**32.364.693.777**	**31.570.853.344**	**100.221.135.520**	**94.509.893.265**
6. Gain/loss from sale and disposal of investment property	21		-	-	-	-
7. Financial income	22	VI.4	12.162.161.624	1.925.667.593	88.029.733.604	11.403.197.783
8. Financial expenses	23	VI.5	312.373.690	(75.694.917)	(5.802.889.988)	1.553.722.151
Including: Borrowing costs	*24*		-	-	-	-
9. Selling expenses	25	VI.6a	1.688.108.208	12.425.625.214	21.858.155.414	37.748.532.217
10. General and administration expenses	26	VI.6b	3.143.415.589	4.554.103.005	12.243.429.063	12.722.666.088
11. Net operating profit (30 = 20 + 21 + 22 - (23 + 25 + 26))	**30**		**39.382.957.914**	**16.592.487.635**	**159.952.174.605**	**53.888.170.592**
12. Other income	31	VI.7	81.935.148	20.946.694	339.507.147	303.253.067
13. Other expenses	32		-	-	556.266	-
14. Other profit (40 = 31 - 32)	**40**		**81.935.148**	**20.946.694**	**338.950.881**	**303.253.067**
15. Net accounting profit before tax (50 = 30 + 40)	**50**		**39.464.893.062**	**16.613.434.329**	**160.291.125.486**	**54.191.423.659**

STATEMENT OF INCOME

Quarter III 2026

Unit: VND

ITEMS	Code	Note	Quarter III		From the beginning of the year to the end of this quarter	
			Current year	Previous year	Current year	Previous year
16. Corporate income tax - current	51	VI.9	6.634.270.658	3.376.900.360	30.887.927.413	9.654.977.933
17. Corporate income tax - deferred	52		-	-	-	-
18. Net profit after tax	**60**		**32.830.622.404**	**13.236.533.969**	**129.403.198.073**	**44.536.445.726**
(60 = 50 - 51 -52)						

Ho Chi Minh City, October 27, 2026

PREPARED BY	CHIEF ACCOUNTANT	LEGAL REPRESENTATIVE GENERAL DIRECTOR
Pham Thi Kim Khoa	Nguyen Thanh Nhut	Nguyen Ngoc Hanh

STATEMENT OF CASH FLOWS

(Indirect method)

For the accounting period ended September 30, 2026 *Unit: VND*

ITEMS	Code	Note	From the beginning of the year to the Current year	From the beginning of the year to the Previous year
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Profit before tax	01		**160.291.125.486**	**54.191.423.659**
2. Adjustments for:				
- Depreciation of fixed assets and investment properties	02	V.9,10,11	4.954.257.551	4.981.930.229
- Allowances and Provisions	03	VI.5,6	(5.870.757.102)	894.439.069
- Foreign exchange gains/ losses arisen from revaluation of monetary accounts denominated in foreign currencies	04	VI.4,5	225.529	(3.492.210)
- Gains/losses from investing activities	05		(88.089.006.331)	(11.406.049.925)
- Borrowing costs	06		-	-
- Other adjustments	07		-	-
3. Operating profit before changes in working capital	**08**		**71.285.845.133**	**48.658.250.822**
- Increase (+), decrease (-) in receivables	09		3.782.622.192	(813.722.535)
- Increase (+), decrease (-) in inventories	10		3.160.328.011	517.913.839
- Increase (+)/ decrease (-) in payables (Other than payables, income tax)	11		(2.279.632.198)	17.269.069.517
- Increase (+), decrease (-) in prepaid expenses	12		1.776.500.469	786.768.011
- Increase (+), decrease (-) in trading securities	13		-	-
- Borrowing costs paid	14		-	-
- Corporate income tax paid	15	V.14	(22.595.406.091)	(6.384.414.612)
- Other receipts from operating activities	16		-	-
- Other payments on operating activities	17		(410.000.000)	-
Net cash flows from operating activities	**20**		**54.720.257.516**	**60.033.865.042**
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Purchases of fixed assets and other long-term assets	21		(291.314.545)	(226.066.835)
2. Proceeds from disposals of fixed assets and other long-term assets	22		59.272.727	6.363.637
3. Loans granted, purchases of debt instruments of other entities	23		(385.628.197.312)	(130.350.000.000)
4. Collection of loans, proceeds from sales of debt instruments of other entities	24		243.795.978.080	88.082.100.000
5. Investments in other entities	25		-	-
6. Proceeds from divestment in other entities	26		93.204.000.000	-
7. Dividends and interest received	27		16.943.988.097	10.830.420.051
Net cash flows from investing activities	**30**		**(31.916.272.953)**	**(31.657.183.147)**

STATEMENT OF CASH FLOWS

(Indirect method)

For the accounting period ended September 30, 2026 *Unit: VND*

ITEMS	Code	Note	From the beginning of the year to the Current year	Previous year
III. CASH FLOWS FROM FINANCING ACTIVITIES				
1. Proceeds from issue of shares and capital contribution	31		-	-
2. Payments for shares returns and repurchases	32		-	-
3. Proceeds from borrowings	33		-	-
4. Repayments of borrowings	34		-	-
5. Payments for finance lease liabilities	35		-	-
6. Dividends paid	36		(40.418.618.250)	(30.690.236.700)
Net cash flows from financing activities	**40**		**(40.418.618.250)**	**(30.690.236.700)**
Net cash flows during the period (50 = 20+ 30 + 40)	**50**		**(17.614.633.687)**	**(2.313.554.805)**
Cash and cash equivalents at the beginning of the ye	**60**		**32.204.556.553**	**68.697.906.842**
Effect of exchange rate fluctuation	61		(225.529)	3.492.210
Cash and cash equivalents at the end of the year (70 = 50+60+61)	**70**	**V.1**	**14.589.697.337**	**66.387.844.247**

Ho Chi Minh City, October 27, 2026

PREPARED BY	CHIEF ACCOUNTANT	LEGAL REPRESENTATIVE GENERAL DIRECTOR
Pham Thi Kim Khoa	Nguyen Thanh Nhut	Nguyen Ngoc Hanh

I. GENERALA INFORMATION

1. Company's information

Establishment

Ben Thanh Trading and Service Joint Stock Company (hereinafter referred to as the Company) was transformed from a State enterprise formerly known as Ben Thanh General Trading Company under Decision No. 5435/QDUB dated 16/12/2003 of the People's Committee of Ho Chi Minh City. On 21/04/2004, the Department of Planning and Investment of Ho Chi Minh City issued the Business Registration Certificate of Joint Stock Company No. 4103002274 to Ben Thanh Trading and Service Joint Stock Company. Through the changes to the business registration certificate, the Company is currently operating under the Joint Stock Company Business Registration Certificate No. 0301164065 amended for the 27th time on April 02, 2026 on the change of legal representative.

Structure of ownership: Joint Stock company.

English name: BEN THANH TRADING & SERVICE JOINT STOCK COMPANY.

Short name: BEN THANH TSC.

Security code: BTT - Listed and traded on HOSE, Ho Chi Minh City Stock Exchange.

Head office: 2-4 Luu Van Lang, Ben Thanh Ward, District 1, HCM City.

2. Business Sectors:

The company's business sector is Trade - Services.

3. Business lines

Trading in souvenirs, lacquer paintings, bamboo and rattan products, embroidery, watches, eye wear, photographic supplies, protective equipment, handicrafts; Retail in food and chemicals for aquaculture (excluding highly toxic chemicals), wheat flour, cassava flour, blood meal, fish meal, shrimp meal, squid meal, soybean meal, coconut residue (excluding activities at the registered headquarters); Retail in production materials; Retail in fire protection, telecommunications, and mechanical equipment for production, scratch cards; Retail in metalware, household electrical appliances, spare parts, consumer goods, and fuels (excluding gasoline, oil, and liquefied petroleum gas); Retail in textiles and fibers; Short-term accommodation services (must meet star-rated standards and not operate at the registered headquarters); Tourism accommodation business: hotels (not operating at the registered headquarters), resorts (not conducting business in Ho Chi Minh City); Trading in vehicles and spare parts; Trading in refrigeration and household electrical appliances; Trading in household goods, handheld electrical tools, various locks, raw materials, finished and semi-finished metals for construction and household use; Trading in beverages; Trading in alcohol; Trading in garments, leather, and imitation leather products; Trading in small hardware items; Trading in construction materials; Selling CDs and tapes (with permitted content for circulation), blank tapes, and blank CDs/VCDs; Real estate business; leasing houses, offices, apartments, and warehouses; Customs brokerage services; parking services (excluding car parking lot business); airline ticket agency; Vehicle leasing; Construction of civil and industrial works; House repair; Commercial brokerage activities; Restaurant business (not operating at the registered headquarters); Food and beverage services: restaurants (not operating at the registered headquarters); Real estate services; Trading in trailers, semi-trailers, cranes, forklifts; Trading in landline phones, mobile phones, and phone components; Investment consulting, bidding consulting (excluding financial, accounting, and legal consulting); Preparing construction projects and cost estimates; Trading in spare parts and equipment for industrial-agricultural-aquatic machinery; Trading in office equipment; Domestic and international travel services; Trading in finished and semi-finished metals for construction and production; Laundry services (not operating at the registered headquarters).

4. Normal operating cycle

The Company's production and business cycle is generally within 12 months according to the ordinary fiscal year starting from January 1st to December 31st.

5. Enterprise Structure

5.1. List of subsidiaries

As at September 30. 2026, the Company has one (01) directly owned subsidiary as follows:

Subsidiary Name and Head Office Address	*Main. business*	*Captital contribution*	*Equity share*	*Vote rights*
Ben Thanh - Sun Ny Company Limited *Address: 2-4 Luu Van Lang, Ben Thanh Ward, Ho Chi Minh City.*	- Real estate business - Sale of spare parts and accessories for automobiles and other motor vehicles	100%	100%	100%

As at September 30, 2026, the Company has one (01) indirectly owned subsidiary as follows:

Subsidiary Name and Head Office Address	*Main. business*	*Captital contribution*	*Equity share*	*Vote rights*
Ben Thanh - Hieu Uyen Company Limited *Address: 2-4 Luu Van Lang, Ben Thanh Ward, Ho Chi Minh City.*	Machining; metal treatment and coating	75%	75%	75%

5.2. List of joint ventures and associates

As at September 30, 2026, the Company has one (01) associated company as follows:

Associated company name and head office address	*Main. business*	*Captital contribution*	*Equity share*	*Vote rights*
Thinh Vuong Investment Consulant Company Limited *Address: No. 9 Le Loi, Vung Tau Ward, HCM City*	Real estate leasing, retail	46,2%	46,2%	46,2%

6. Disclosure on comparability of information in the Financial Statements

The selection of figures and information presented in the financial statements is carried out on the principle of being comparable between the respective accounting periods.

II. ACCOUNTING PERIOD AND REPORTING CURRENCY

1. Fiscal year

The Company's accounting year begins on January 1 and ends on December 31 of each year.

2. Reporting currency

The Vietnamese dong (VND) is used as the currency for bookkeeping.

III. APPLIED ACCOUNTING STANDARDS AND SYSTEMS

1. Applicable Accounting System

The Company applies accounting standards, the accounting systems for Vietnamese enterprises promulgated under Circular No. 99/2025/TT-BTC dated October 27, 2025, and circulars guiding the implementation of accounting standards of the Ministry of Finance in the formulation and presentation Financial statements.

2. Disclosure of compliance with Vietnamese Accounting Standards and the Vietnamese Accounting System

Vietnamese accounting standards, Vietnamese corporate accounting system and relevant legal regulations. The financial statements have been presented honestly, reasonably the financial situation, Income Statement and cash flows of the Company.

The selection of data and information presented in the Notes To Financial Statement shall be carried out in accordance with the principles specified in Vietnam Accounting Standard No. 21 "Presentation of Financial Statements".

IV. APPLICABLE ACCOUNTING POLICIES

1. Basis of Financial Statements Consolidation

The financial statements are prepared on an accrual basis (excluding cash flow information).

2. Transactions in Foreign Currencies

Foreign currency transactions are converted using the exchange rate on the transaction date. Monetary items denominated in foreign currencies at the end of the accounting period are translated at the exchange rates as of that date.

Principles for determining the actual exchange rate for foreign currency transactions during the period

The actual exchange rate for foreign currency buying and selling transactions (spot, forward contracts, futures, options, and swaps): Is the rate agreed upon in the contract of foreign currency buying and selling between the enterprise and the commercial bank.

Principles for determining the actual exchange rate at the time of preparing the financial statements

The actual exchange rate used to revalue monetary items classified as assets: the average foreign exchange rate for buying and selling via bank which the business frequently transacts at the time of preparing the Financial Statements. For foreign currency balances held in bank accounts, the revaluation rate is the average foreign exchange rate for buying and selling via bank where the business maintains its Foreign currency account. The exchange rates for September 30, 2026, were 25.960 VND/USD at Vietnam Export-Import Commercial Joint Stock Bank, 25.970 VND/USD at Bank for Foreign Trade of Vietnam, and 25.865 VND/USD at Vietnam Joint Stock Commercial Bank for Industry and Trade - Branch 1.

Exchange rate differences arising during the period from foreign currency transactions are recognized in finance income or finance expenses. Foreign exchange differences arising from the revaluation of monetary items denominated in foreign currencies at the end of the accounting period, after offsetting increases and decreases, are recognized in finance income or finance expenses.

Principles for determining recorded exchange rate

For recovering receivables, deposits and guarantees or and settling liabilities in foreign currency, the Company applies the specific actual recorded exchange rate.

For foreign currency payments, the Company uses the weighted average moving exchange rate.

3. Principles for determining the effective interest rate for discounting cash flows

The effective interest rate used for discounting cash flows related to accrued expenses and other payables recognized at present value is the commonly applied interest rate of commercial banks at the time of the transaction.

4. Principles for recognizing cash and cash equivalents

Cash includes cash on hand, demand deposits in banks and cash in transit

Cash in transit: funds that the enterprise has deposited into the bank or transferred to a recipient, but for which—by the end of the accounting period—no credit advice has been received from the bank, or the recipient's account has not yet confirmed receipt of the funds

Cash equivalents include term deposits and short-term investments with original maturities of no more than three months from the investment date, are highly liquid and easily convertible into known amounts of cash with an insignificant risk of value changes.

5. Accounting principles for financial investments

Accounting principles for held-to-maturity Investments

Investments are classified as held-to-maturity if the Company has the intention and ability to hold them until maturity. Held-to-maturity investments include: fixed-term bank deposits and other Held-to-maturity investments.

Held-to-maturity investments are initially recognized at cost, including purchase price and any transaction costs incurred in connection with the acquisition of the investments. After initial recognition, unless allowance for doubtful accounts are required by law, these investments are measured at recoverable value. If there is evidence that part or all of an investment may not be recoverable, the loss is recognized in finance expenses for the year, reducing the investment value.

When there is conclusive evidence that part or all of an investment is unlikely to be recovered and the loss can be reliably determined, the loss is recognized in financial expenses during the period and directly reduces the investment value.

Accounting principles for loans

Loans are recognized at cost, less provisions for doubtful debts. Allowance for doubtful accounts are based on estimated potential losses.

Accounting principles for investments in subsidiary and associated companies

A subsidiary is an enterprise under the control of the Company. The control is achieved when the Company has the ability to control the financial policies and operations of the investee business in order to obtain economic benefits from the business of that enterprise.

Investments in associates is recognized when the Company holds 20% to less than 50% of the voting rights of the invested companies, which has a significant influence on financial policy decisions and operations at these companies.

Investments are recognized at cost, including purchase price and directly related transaction costs. For investments made with non-monetary assets, the cost is recognized at the fair value of the non-monetary assets at the time of occurrence.

Dividends and profits from periods prior to the acquisition of an investment are accounted for as a reduction in the value of the investment itself. Dividends and profits from subsequent periods are recognized as income. Dividends received in the form of shares are recognized only as an increase in the number of shares, without recognizing the value of the shares received/recorded at par value.

Provisions for investment devaluation are recognized when the investee incurs losses that leads to a potential loss of capital, except when there is evidence that the investment's value has not declined. Provisions for investment devaluation are reversed when the investee subsequently generates profits to offset prior losses for which provisions had been made. Provisions are reversed only to the extent that the book value of investments does not exceed their book value assuming no provision was previously recognized.

Accounting principles for equity investments in other entities

Equity investments in other entities refer to the Company investment in equity instruments of entities over which the Company does not have control, joint control, or significant influence.

Investments are recognized at cost, including purchase price and directly related transaction costs. For investments made with non-monetary assets, the cost is recognized at the fair value of the non-monetary assets at the time of occurrence. Dividends and profits from periods prior to the acquisition of an investment are accounted for as a reduction in the value of the investment itself. Dividends and profits from subsequent periods are recognized as income. Dividends received in the form of shares are recognized only as an increase in the number of shares, without recognizing the value of the shares received/recorded at par value.

Provisions for investment devaluation are recognized when the investee incurs losses that leads to a potential loss of capital, except when there is evidence that the investment's value has not declined. Provisions for investment devaluation are reversed when the investee subsequently generates profits to offset prior losses for which provisions had been made. Provisions are reversed only to the extent that the book value of investments does not exceed their book value assuming no provision was previously recognized.

6. Principles for recognizing trade receivables and other receivables:

Receivables are presented at book value less allowance for doubtful accounts

Receivables are classified according to the following principles:
- **Accounts receivables** reflect receivables of a commercial nature arising from transactions of a buy-sell nature between the Company and the buyer who is an independent unit from the Company, including receivables from the sale of export goods entrusted to other units.

- **Internal receivables** reflect receivables from dependent units without independent legal entities that are accounted for under the parent entity.

- **Other receivables** reflect non-commercial receivables not related to buying or selling transactions.

Allowance for doubtful accounts are made for each doubtful debt based on overdue periods or expected potential losses, as follows:
- For overdue receivables: The Company estimates the loss and makes provisions following current regulations.
- For receivables not yet overdue but likely to be uncollectible: Provisions are made based on estimated losses.

Increases or decreases in the balance of provisions for doubtful debts at the end of the fiscal year are recorded as general and administrative expenses

7. Principles for recognizing inventory:

Inventories are recorded at the lower of cost or net realizable value.

Inventory costs are determined as follows:

- Raw materials, supplies, and goods: Include purchase price, transportation costs, and other directly attributable expenses incurred to bring the inventory to its current location and condition.

Inventory valuation method: Weighted average calculated for each period.

Inventory record: Perpetual method.

Methods of setting up allowance for inventory obsolescence: Allowance for inventory obsolescence are made for each inventory item where the cost exceeds the net realizable value. Net realizable value is the estimated selling price of inventory during normal production and business operations, less the estimated costs of completion and the estimated costs necessary to make the sale.

Changes in the balance of allowance for inventory obsolescence at the end of the fiscal year are recognized as cost of goods sold.

8. Principles for recognizing and depreciating fixed assets:

8.1 Principles for recognizing tangible fixed assets:

Tangible fixed assets are recognized at cost less (-) accumulated depreciation. Cost includes all expenditures incurred by the business to acquire a fixed asset up to the point where the asset is ready for its intended use. Subsequent expenditures are added to the cost of the fixed asset only if they are certain to increase future economic benefits from using the asset. Expenditures not meeting the above conditions are recognized as expenses in the period.

When a fixed asset is sold or liquidated, its cost and accumulated depreciation are removed from the books, and any resulting gain or loss is recognized as income or expense for the period.

Determining the cost in specific cases

Purchased tangible fixed assets

The cost of fixed assets includes the purchase price (minus (-) any trade discounts or reductions), taxes (excluding refundable taxes), and directly attributable expenses to prepare the asset for use, such as installation, trial operation, consultancy fees, and other directly attributable expenses.

For fixed assets of buildings and structures attached to land use rights, the value of land use rights is separately determined and recognized as intangible fixed assets.

8.2 Principles for recording intangible fixed assets:

Intangible fixed assets are recognized at cost less (-) accumulated depreciation. The cost of intangible fixed assets includes all expenses spent by the business to acquire the intangible fixed asset up to the date the asset is expected to be put to use.

Determining the cost in specific cases

Separate purchase of intangible fixed assets

The cost of a separately acquired intangible fixed asset includes the purchase price (minus (-) trade discounts or reductions), taxes (excluding refundable taxes), and directly attributable costs to prepare the asset for use. When land-use rights are purchased with buildings or structures on the land, the value of land-use rights is separately identified and recognized as an intangible fixed asset.

Intangible fixed assets formed from exchanges settled using instruments related to the entity's equity ownership are initially recognized at the fair value of the issued instruments related to the equity ownership.

Land-use rights as intangible fixed assets

Land-use right includes all actual expenses incurred by the Company directly related to the use of land, including acquisition costs, compensation, site clearance, leveling, registration fees, etc. If land-use rights are purchased with buildings or structures, their value is separately determined and recognized as intangible fixed assets.

Software programs

Costs related to standalone software programs not integrated with associated hardware are capitalized. The cost of software programs includes all expenses spent by the Company up to the point of software utilization.

8.3 Depreciation methods for fixed assets

Fixed assets are depreciated using the straight-line method over their estimated useful lives. The estimated useful life is the period during which the asset is useful for production and business.

Estimated useful lives of fixed assets are as follows:

Buildings and structure	*06–50 years*
Machinery and equipment	*03–08 years*
Motor vehicle	*07 years*
Office equipment	*03–05 years*
Accounting software	*03 years*

9. Principles for investment properties for lease

Cost

Investment properties include rental properties and properties held for appreciation.

Investment properties are presented at their cost less accumulated depreciation.

The cost of an investment property is the total cost in cash or cash equivalents that a business incurs, or the fair value of any amounts offered in exchange for acquiring the investment property, up to the time of purchase or completion of construction.

Costs related to investment properties incurred after initial recognition are recognized as production and business expenses in the period, unless these costs are likely to cause the investment property to generate more future economic benefits than initially assessed, in which case they are added to the original cost of the investment property.

Depreciation

Investment properties for lease are depreciated using a depreciation policy consistent with that of similar assets owned by the Company. The depreciation period is as follows:

Type of investment properties	**Years**
Land use rights (without time limit)	*no depreciation*
Buildings, structures	*06 - 30 years*
Other assets	*03 - 10 years*

10. Principles for recognizing construction in progress:

Construction in progress reflects directly attributable costs (including interest expense) following the Company's accounting policies for assets under construction, machinery and equipment being installed for leasing and management purposes as well as costs related to repairs of fixed assets in progress. These assets are recognized at cost and not depreciated.

These costs are capitalized to increase the value of the asset when the project is completed, overall acceptance is finalized, and the asset is handed over and ready for use.

11. Principles for recognizing prepaid expenses

Prepaid expenses at the Company include actual expenses that have been incurred but are related to the business performance of many accounting periods. Prepaid expenses of the Company include the followings: Costs for tools, repairs of fixed assets, rental expenses, etc.

Method of allocating prepaid expenses: Prepaid expenses are calculated and allocated to operating costs of each period on a straight-line basis. Allocation periods depend on the nature and scale of each expense: Short-term prepaid expenses are allocated within 12 months; Long-term prepaid expenses are allocated over 12-36 months.

12. Principles for recognizing liabilities

Liabilities are recognized as amounts to be paid in the future for goods and services already received. Liabilities are recognized based on reasonable estimates of the amounts due.

Classification of payables as trade payables, internal payables and other payables is carried out according to the following principles:

- Trade payables reflects commercial payables involving goods, services, and assets from independent suppliers.
- Internal payables reflects payables between the parent entity and its dependent units without independent legal entities.
- Other payables reflects non-commercial payables unrelated to transactions of buying, selling, and providing goods and

13. Employee benefits

Employee benefits comprise salaries, wages, bonuses, compulsory insurance contributions, and other benefits that the Company is obligated to pay to employees in accordance with the law, employment contracts, collective labor agreements, or Company policies in exchange for services rendered by the employees. Employee benefits are recognized as expenses in the period during which the employees provide services that give rise to the Company's present obligation. Amounts outstanding at the end of the accounting period are recognized as employee payables or other relevant payables in accordance with regulations.

Wages, salaries, and wage-related payments due to employees are recognized as expenses for the period based on the time worked or the volume of work completed, in accordance with employment contracts and the Company's relevant regulations.

Mandatory insurance contributions including social insurance, health insurance, unemployment insurance, and other legally required payments are recognized as expenses for the period in accordance with the law and recorded as payables until payment is made to the competent authority.

Deductions from employees' wages, whether mandated by law or agreed upon, are recorded as amounts payable or due to the relevant parties until settlement.

Bonuses and other benefits (if any) are recognized when the Company has a present obligation arising from past events, an outflow of resources is probable, and the value of the obligation can be reliably measured.

14. Accounting principles for dividends and profits payable

Dividends and profits payable represent the amounts that a company is obligated to pay to shareholders or capital-contributing members whether in cash or other assets in accordance with resolutions or decisions on profit distribution and applicable laws. This liability is recognized when the company incurs a payment obligation and no longer has the right to refuse payment to the shareholders or capital-contributing members.

15. Principles for recognizing accrued expenses

Accrued expenses reflect payables for goods and services already received from the seller but not yet paid due to lack of invoices or insufficient accounting records and documents, and payables to employees for paid leave, as well as anticipated production or business expenses. Such expenses are recognized based on reasonable estimates of payables under specific contracts or agreements. Accrued expenses of the Company include infrastructure usage costs, electricity costs at centers, and other accrued expenses.

16. Principles for recognizing unearned revenue

Unearned revenue is the revenue that will be recognized corresponding to the obligations the Company must fulfill in one or more subsequent accounting periods.

Unearned revenue includes amounts customers have prepaid for one or more accounting periods for asset leases.

The allocation of unearned revenue is based on the principle of aligning with the obligations the Company will have to perform in one or more subsequent accounting periods.

17. Principles for recognizing owners' equity

Principles for recording owner's paid-in capital

The paid-in capital is the amount that is contributed by members and supplemented from the profit after tax. Owner's contributed capital is recorded based on the actual capital contributed either in cash or in assets valued at the par value of the shares issued when the company was newly established, or additional funds raised to expand the company's operations.

Share premium: Reflects the excess between the issuance price of shares and their par value during initial or additional issuance as well as differences between proceeds from reissuing treasury shares and their repurchase price. In cases where shares are repurchased for immediate cancellation on the purchase date, the value of the shares is deducted from equity capital at the actual repurchase cost on that date. Additionally, equity capital is reduced in detail by the par value and the share premium of the repurchased shares.

Principles for recognising undistributed profit:

Profits after corporate income tax are distributed to shareholders after allocating funds per the Company's charter and legal requirements, as approved by the Share holder meeting

Distribution of profits to shareholders considers non-monetary items in after-tax undistributed profits that may impact cash flow and dividend payout capability, such as revaluation gains from contributed assets, interest on revaluation of monetary items, financial instruments, and other non-monetary items.

Profit distribution follows the Company's charter and is approved annually by the Share holder meeting.

18. Principles and methods for recognizing Revenue and other income

Principles and methods for recognizing revenue from sale of goods

Revenue from sale of goods is recognized when all five (5) conditions are met: 1. The business has transferred the significant risks and rewards of ownership of the product or goods to the buyer; 2. The business no longer retains management over the goods as the owner of the goods or the right to control the goods; 3. Revenue can be measured quite reliably. When the contract stipulates that the buyer has the right to return the purchased products or goods under specific conditions, revenue is recognized only after specific return conditions no longer exist and the buyer are not allowed to return products and goods (except in cases where the customer has the right to return the goods in exchange for other goods or services); 4. The business has obtained or will obtain economic benefits from the sale transaction; 5. Costs related to the sale transaction can be estimated.

Principles for recognizing revenue from rendering of services

Revenue from a services transaction is recognized when the outcome of the transaction can be measured reliably. For services are performed over several periods, revenue is recognized in a period based on the results of the work completed at the end of the accounting period.

The outcome of the service rendering transaction is identified when all four (4) conditions are met: 1. Revenue can be measured quite reliably. If a contract allows buyers to return purchased services under specific conditions, revenue can only be recognized once those specific conditions no longer exist and the buyer no longer has the right to return the provided services; 2. The business has received or will receive economic benefits from the service transaction; 3. The portion of work completed as of the Balance Sheet date can be determined; 4. Costs incurred for the transaction and the costs of completing the transaction to provide that service can be measured.

If the result of the contract cannot be reliably determined, revenue is recognized only to the extent of recoverable recognized expenses.

Principles for recognizing operating lease revenue

Operating lease revenue is recognized on a straight-line basis over the lease term. Prepaid multi-period lease amounts are allocated to revenue over the lease duration.

Principles and methods for recognizing finance income

Finance income is recognized when both conditions are met: 1. The economic benefits are probable from that transaction; 2. Revenue can be measured quite reliably.

Finance income reflects income from interest, dividends, distributed profits and other finance income of the business (other capital investments); exchange rate gains.

Interest is recognized on an accrual basis using the effective interest rate for each period.

Dividends and profit sharing are recognized when the Company gains entitlement to these distributions from capital contribution. Dividends received in the form of shares are recognized only as an increase in the number of shares, without recognizing the value of the shares received/recorded at par value.

If a previously recognized revenue amount is deemed uncollectible or uncertain, that uncollectible or doubtful amount must be recorded as an expense in the period rather than reducing revenue.

19. Principles and methods for recognizing the cost of sales

Cost of goods sold reflects the cost of goods, products, or services incurred during the period, along with other costs recognized or adjusted during the reporting period. Cost of goods sold is recognized at the time the transaction occurs or when it is reasonably certain to occur in the future, regardless of whether payment has been made. Cost of goods sold and revenue are recognized simultaneously, adhering to the matching principle.

20. Principles and methods for recognizing finance expenses

Finance expenses include: Expenses or losses related to financial investment activities; Provisions for financial investment devaluation, losses incurred when selling foreign currency, foreign exchange losses, and other finance expenses.

Finance expenses are detailed for each type of cost when they are actually incurred during the period and can be reliably determined with sufficient evidence.

21. Principles and methods for recognizing corporate income tax expenses

Corporate income tax expenses include current corporate income tax expenses and deferred corporate income tax expenses incurred during the year, which serve as the basis for determining the Company's after-tax business performance for the current fiscal year.

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

Corporate income tax - deferred is the corporate income tax that will be paid or refunded due to temporary differences between the book value of assets and liabilities for Financial Statement preparation and income tax basis. Deferred income tax payables are recognized for all taxable temporary differences. Deferred income tax assets are recognized only when it is certain that there will be taxable profits in the future to utilize the deductible temporary differences.

The book value of deferred corporate income tax assets is reviewed at the end of the fiscal year and adjusted to ensure that sufficient taxable profits are available to utilize the benefits of the deferred corporate income tax assets fully or partially. Previously unrecognized deferred corporate income tax assets are reviewed at the end of the fiscal year and recognized if it is certain that sufficient taxable profits are available to utilize these assets.

Deferred Tax Assets and Deferred Tax Liabilities are determined based on the rates expected to apply to the year when the asset is realized or the liability is settled, in accordance with the tax rates effective as of the fiscal year-end. Deferred income tax is recognized in the Income Statement and directly in equity only if the tax relates to items recognized directly in equity.

The Company offsets deferred corporate income tax assets and liabilities only when the Company has a legal right to offset current tax assets against current tax liabilities; and the deferred corporate income tax assets and liabilities are related to income taxes levied by the same tax authority for: the same taxable entity; or entities intending to settle current tax liabilities and assets on a net basis or to realize the asset and settle the liability simultaneously in each future period when significant deferred corporate income tax liabilities or assets are settled or recovered.

Taxes payable to the state budget are finalized specifically with the tax authorities. Differences between the tax payable per records and finalization audits are adjusted upon the official settlement with the tax authorities.

The Company applies a current corporate income tax rate of 20%.

The company has completed tax finalization until 2019.

22. Related Parties

Information about related parties in the Company is as follows:

(i) Enterprises that control, controlled by, or are under common control with the Company, either directly or indirectly through one or more intermediaries, including management companies, subsidiary companies, other companies in the Group

(ii) Associates;

(iii) Individuals who hold direct or indirect voting rights in the Company, resulting in significant influence over the Company, including close family members of such individuals. Close family members are individuals who can influence or be influenced by the person in transactions with the Company, such as: Parents, spouse, children, siblings;

(iv) Key management personnel who have the authority and responsibility for planning, managing, and controlling the activities of the Company, including executives, managers, and their close family members;

(v) Enterprises in which individuals mentioned in (iii) or (iv) directly or indirectly hold a significant voting interest or have significant influence over the Company through such interests. This includes enterprises owned by executives or principal shareholders of the reporting entity and enterprises with shared key management personnel with the Company.

V. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents	September 30, 2026	January 01, 2026
Cash	**14.567.739.827**	**16.553.321.806**
Cash	436.693.000	446.115.000
Non - term bank deposits	14.131.046.827	16.005.740.663
+ VND	14.025.442.639	15.899.651.533
+ Foreign currencies	105.604.188	106.089.130
Cash in transit	-	101.466.143
Cash equivalents	**21.957.510**	**15.651.234.747**
Term deposits with a tenor of no more than 3 months	21.957.510	15.522.138.857
Accrued interest on term deposits with a maturity of no more than 3 months	-	129.095.890
Total	**14.589.697.337**	**32.204.556.553**

2. Other assets	September 30, 2026	January 01, 2026
Other short-term assets	**100.000.000**	-
Cash and cash equivalents with restricted use (*)	100.000.000	-
Total	**100.000.000**	-

(*) A sum of VND 100 million in a demand deposit account at the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Ho Chi Minh City Branch has been frozen, pursuant to the Decision on the Imposition of Security Measures No. 16/2019/QĐ-BPBĐ dated April 1, 2019.

3. Financial investments (pages 33 - 34).

4. Trade accounts receivable	**September 30, 2026**		**January 01, 2026**	
	Amount	**Provision (*)**	**Amount**	**Provision**
Domestic customers	1.340.950.439	(719.758.064)	1.962.499.084	(514.112.903)
- *Nhat Minh Production Import and Export Co., Ltd*	*1.028.225.806*	*(719.758.064)*	*1.028.225.806*	*(514.112.903)*
- *Thang Long Central Investment Co., Ltd.*	-	-	*620.461.789*	-
- *Other Domestic Customers*	*312.724.633*	-	*313.811.489*	-
Total	**1.340.950.439**	**(719.758.064)**	**1.962.499.084**	**(514.112.903)**

5. Prepayments to suppliers	**September 30, 2026**		**January 01, 2026**	
	Amount	**Provision**	**Amount**	**Provision**
Domestic Supplier	718.600.000	-	967.856.000	-
- *Hoa Sen Law Firm LLC*	*150.000.000*	-	*150.000.000*	-
- *ICP International Construction Project managerment and Consultancy JSC*	*126.600.000*	-	*126.600.000*	-
- *VTT Project Management Company Limited*	*432.000.000*	-	*432.000.000*	-
- *Other suppliers*	*10.000.000*	-	*259.256.000*	-
Total	**718.600.000**	-	**967.856.000**	-

6. Other receivables	**September 30, 2026**		**January 01, 2026**	
	Amount	**Provision (**)**	**Amount**	**Provision**
a. Short term	**1.374.756.298**	**(12.586.691)**	**577.389.595**	-
- Payment on the behalf	636.965.614	(12.586.691)	334.194.316	-
- Other receivables	217.790.684	-	75.195.279	-
- Advance payment	512.000.000	-	160.000.000	-
- Deposits	8.000.000	-	8.000.000	-
Total	**1.374.756.298**	**(12.586.691)**	**577.389.595**	-
b. Long term	**10.000.000**	-	**110.000.000**	-
- Deposits	10.000.000	-	110.000.000	-
Total	**10.000.000**	-	**110.000.000**	-

Total provision for doubtful short-term receivables (*) + (**) (732.344.755) VND

7. Inventories

	September 30, 2026		January 01, 2026	
	Cost	Provision	Cost	Provision
Merchandise inventory	13.915.602.170	-	17.075.930.181	-
Total	**13.915.602.170**	-	**17.075.930.181**	-

- Value of inactive, deteriorated inventories which are not possibly consumed at the period end: Not applicable

- The carrying amount of inventories pledged as security for liabilities: Not applicable.

8. Long-term work in progress

	September 30, 2026		January 01, 2026	
	Cost	Provision	Cost	Provision
- Purchase of fixed assets	-	-	569.240.000	-
Computer software	-	-	569.240.000	-
- Works in progress	730.531.819	-	601.531.819	-
Project at 220-226 Le Thanh Ton	*601.531.819*	-	601.531.819	-
Repairing business premises at Ben Thanh Market.	*129.000.000*	-	-	-
Total	**730.531.819**	-	**1.170.771.819**	-

9. Tangible fixed assets (page 35).

10. Intangible fixed assets

Items	Land use rights	Computer softwares	Total
Original cost			
Opening balance	-	469.962.500	**469.962.500**
New purchases		*629.200.000*	***629.200.000***
Closing balance	-	1.099.162.500	**1.099.162.500**
Accumulated amortization			
Opening balance	-	469.962.500	**469.962.500**
Depreciation during the period	-	*77.594.441*	***77.594.441***
Closing balance	-	547.556.941	**547.556.941**
Net book value			
Opening balance	-	-	-
Closing balance	-	551.605.559	**551.605.559**

* The remaining value of the Intangible fixed assets used as mortgage and pledge to secure loans: Not applicable.

* Cost of depreciated intangible fix assets still in use by the end of the period: 469.962.500 VND.

* Commitments on purchasing and selling intangible fixed assets of big value in the future: Not applicable.

* Value of land use rights includes long-term land use rights at locations in Ben Thanh ward, Cau Ong Lanh ward (District 1 prior to the merger) and Binh Thanh ward (Binh Thanh District prior to the merger), Ho Chi Minh City.

* Other changes in intangible fixed assets: Reclassify the intangible asset, which is the land use right, to investment property, encompassing assets currently being leased out.

11. Investment properties: (page 36)

12. Prepaid expenses	**September 30, 2026**	**January 01, 2026**
a. Short-term prepaid expenses	**1.572.463.024**	**1.701.045.783**
Tools and supplies awaiting allocation	10.960.238	57.747.757
Cost of repairing fixed assets	176.796.584	370.506.340
Rental cost	1.331.578.947	968.421.055
Other expenses	53.127.255	304.370.631
b. Long-term prepaid expenses	**2.521.759.529**	**4.169.677.239**
Tools and supplies awaiting allocation	262.094.955	415.773.655
Cost of repairing fixed assets	1.812.304.228	3.307.315.545
Other expenses	447.360.346	446.588.039
Total	**4.094.222.553**	**5.870.723.022**

13. Short-term trade payable	**September 30, 2026**		**January 01, 2026**	
	Amount	**Debt Service Coverage**	**Amount**	**Debt Service Coverage**
Domestic supppliers	17.219.655.801	17.219.655.801	19.348.790.932	19.348.790.932
Nhan Tam Fashion business household	*792.625.311*	*792.625.311*	*1.946.572.376*	*1.946.572.376*
- *Song Huy business household*	*908.559.905*	*908.559.905*	*2.302.390.857*	*2.302.390.857*
- *Other domestic suppliers*	*15.518.470.585*	*15.518.470.585*	*15.099.827.699*	*15.099.827.699*
Total	**17.219.655.801**	**17.219.655.801**	**19.348.790.932**	**19.348.790.932**

14. Taxes and other payables to State Treasury

Payable	**January 01, 2026**	**Payable amount**	**Paid amount**	**September 30, 2026**
Value Added Tax	1.309.154.085	12.222.264.806	8.850.309.107	4.681.109.784
Corporate Income Tax	7.166.973.215	30.965.746.613	22.595.406.091	15.537.313.737
Personal Income Tax	51.270.863	2.408.611.715	1.695.225.950	764.656.628
Property tax and land rent	-	4.119.954.610	2.871.299.197	1.248.655.413
Total	**8.527.398.163**	**49.716.577.744**	**36.012.240.345**	**22.231.735.562**

15. Short-term accrued expenses	**September 30, 2026**	**January 01, 2026**
Accrued cost of electricity	206.436.636	207.484.752
Accrued expenses for 2025 financial statement audit fee	52.500.000	80.000.000
Other expenses	638.114.705	567.975.494
Total	**897.051.341**	**855.460.246**

16. Short-term unearned revenues	**September 30, 2026**	**January 01, 2026**
Advance revenue from store leasing	2.304.798.087	-
Total	**2.304.798.087**	-

17. Other payables	**September 30, 2026**	**January 01, 2026**
a. Short term		
Union fee	19.396.000	-
Social, health, unemployment insurance	306.587.500	-
Short-term security deposits received	3.504.653.000	-
Other charges and payables	287.914.968	212.812.520
Total	**4.118.551.468**	**212.812.520**
b. Long term		
Long term deposits	60.721.335.156	66.980.623.052
Specifically:		
- Assets leasing deposit of The Nhu Co., Ltd.	*27.233.040.000*	*30.288.596.000*
- Assets leasing deposit of Vision Hotel Management - Investment Joint Stock Company	*4.500.000.000*	*4.500.000.000*
- Assets leasing deposit of Thang Long Central Investment Co., Ltd	*4.500.000.000*	*4.500.000.000*
- Assets leasing deposit of Ben Thanh Sun Ny Company Limited - Related party	*5.234.835.156*	*5.630.439.552*
- Assets leasing deposit from other customers	*19.253.460.000*	*22.061.587.500*
Total	**60.721.335.156**	**66.980.623.052**

18. Owner's equity

a. Comparison schedule for changes in Owner's Equity (see page 37).

b. Details of owners' shareholding	**% of shareholding**	**September 30, 2026**	**January 01, 2026**
Paid-in capital of a State-owned enterprise	41,39%	55.881.570.000	55.881.570.000
Paid-in capital of other shareholders	58,61%	79.118.430.000	79.118.430.000
Total	**100%**	**135.000.000.000**	**135.000.000.000**

c. Capital transactions with owners and distribution of dividends, profits	**The year 2026**	**The year 2025**
Owner's equity	**135.000.000.000**	**135.000.000.000**
At the beginning of the year	*135.000.000.000*	*135.000.000.000*
At the end of the year	*135.000.000.000*	*135.000.000.000*
Dividends	Not yet declared	30%

According to Resolution No. 01/NQ-2026 dated March 31, 2026, the Company's 2026 Annual General Meeting of Shareholders approved the distribution of profits for 2025 with a dividend payout ratio of 30% for shareholders.

According to Decision No. 19/QĐ-HĐQT dated June 25, 2026, regarding dividends for the year 2025, the Company paid out the 2025 dividends in two installments: the first installment on July 24, 2026, at a rate of 10%, and the second installment on September 18, 2026, at a rate of 20%.

18. Owner's equity (continued)

d. Shares	**September 30, 2026**	**January 01, 2026**
Number of shares registered to be issued	13.500.000	13.500.000
Number of shares sold out to the public	13.500.000	13.500.000
Common shares	*13.500.000*	*13.500.000*
Number of shares in circulation	13.500.000	13.500.000
Common shares	*13.500.000*	*13.500.000*
Par value per share in circulation: Vietnamese Dong/share.	*10.000*	*10.000*

e. Funds	**September 30, 2026**	**January 01, 2026**
Development Investment Fund	62.134.819.149	62.134.819.149
Total	**62.134.819.149**	**62.134.819.149**

Investment and development fund is established from the profit after tax of the enterprise and used for expanding the operating scale or investing further in the enterprise.

19. Off balance sheet items

Foreign currencies	**September 30, 2026**		**January 01, 2026**	
	Amount (USD)	**Amount (VND)**	**Amount (USD)**	**Amount (VND)**
USD	$ 4.078,75	105.604.188	$ 4.088,65	106.089.130
Total	**$ 4.078,75**	**105.604.188**	**$ 4.088,65**	**106.089.130**

NOTES TO THE FINANCIAL STATEMENTS

For the accounting period ended September 30, 2026

Unit: VND

VI. ADDITIONAL INFORMATION FOR ITEMS IN THE INCOME STATEMENT

	Quarter III		Accumulated from the beginning of the year to the end of this quarter	
1. Sales	**Current year**	**Previous year**	**Current year**	**Previous year**
Revenue from sales of goods	21.515.307.426	22.215.302.351	76.363.569.951	80.384.490.406
Revenue from rendering of services	27.710.246.047	25.161.066.782	81.834.368.276	73.782.650.343
Total	**49.225.553.473**	**47.376.369.133**	**158.197.938.257**	**154.167.140.749**
2. Net sales				
Net revenue from sales of goods	21.423.048.792	22.215.302.351	76.108.768.944	80.382.507.999
Net revenue from rendering of services	27.710.246.047	25.161.066.782	81.834.368.276	73.782.650.343
Total	**49.133.294.839**	**47.376.369.133**	**157.943.137.220**	**154.165.158.342**
3. Cost of sales				
Costs of goods sold	12.855.448.707	13.727.470.705	46.075.741.411	50.854.766.821
Costs of services rendered	3.913.152.355	2.078.045.084	11.646.260.289	8.800.498.256
Total	**16.768.601.062**	**15.805.515.789**	**57.722.001.700**	**59.655.265.077**

NOTES TO THE FINANCIAL STATEMENTS

For the accounting period ended September 30, 2026

Unit: VND

	Quarter III		Accumulated from the beginning of the year to the end of this quarter	
4. Financial income	**Current year**	**Previous year**	**Current year**	**Previous year**
Interest income from deposits, loans	5.662.161.586	1.924.422.091	14.152.017.051	4.899.686.288
Gains of Exchange Rate Differences	38	455	486	2.359
Dividends, profit paid	6.500.000.000	-	6.500.000.000	6.500.000.000
Profits from selling securities	-	-	67.376.561.257	-
Other income from financing activities	-	5.704	1.891	16.926
Foreign exchange gain due to revaluation	-	1.239.343	1.152.919	3.492.210
Total	**12.162.161.624**	**1.925.667.593**	**88.029.733.604**	**11.403.197.783**
5. Financial expenses				
Realised foreign exchange losses	518	3.146	518	3.642
Exchange rate losses due to revaluation	1.378.448	-	1.378.448	-
Provisions for diminution in investments	389.940.724	(75.770.063)	867.041.046	1.553.376.166
Provisions for loans/capital support	(79.000.000)	-	(6.956.030.000)	-
Other financial expenses	54.000	72.000	284.720.000	342.343
Total	**312.373.690**	**(75.694.917)**	**(5.802.889.988)**	**1.553.722.151**

NOTES TO THE FINANCIAL STATEMENTS

For the accounting period ended September 30, 2026

Unit: VND

	Quarter III		Accumulated from the beginning of the year to the end of this quarter	
6. Selling expenses and administration expenses	**Current year**	**Previous year**	**Current year**	**Previous year**
a. Selling expenses				
Labour cost	596.234.042	10.813.331.901	17.843.105.274	32.910.511.720
Tool and equipment costs	113.062.093	32.133.715	372.268.819	156.377.312
Outsourced service costs	725.367.745	1.422.542.178	2.407.332.744	3.705.452.054
Other cash costs	253.444.328	157.617.420	1.235.448.607	976.191.131
Total	**1.688.108.208**	**12.425.625.214**	**21.858.155.444**	**37.748.532.217**
b. General and administration expenses				
Labour cost	370.499.096	2.126.527.541	3.915.518.196	6.496.148.804
Office supplies costs	38.091.827	52.555.549	169.071.263	210.542.403
Fixed asset depreciation costs	124.413.468	150.505.111	439.669.568	449.761.039
Taxes, fees, charges	11.239.140	(1.954.634)	33.717.416	20.591.692
Allowance for doubtful accounts	12.586.691	(235.000.000)	218.231.852	(658.937.097)
Outsourced service costs	1.036.090.856	1.137.452.481	3.243.039.002	3.596.569.178
Other cash costs	1.550.494.511	1.324.006.957	4.224.181.766	2.607.990.069
Total	**3.143.415.589**	**4.554.103.005**	**12.243.429.063**	**12.722.666.088**

NOTES TO THE FINANCIAL STATEMENTS

For the accounting period ended September 30, 2026

Unit: VND

	Quarter III		Accumulated from the beginning of the year to the end of this quarter	
7. Other income	**Current year**	**Previous year**	**Current year**	**Previous year**
Proceeds from liquidation, disposal of fixed assets	7.000.000	-	59.272.727	-
Fines, compensation received	74.929.584	19.123.136	280.216.331	268.864.662
Others	5.564	1.823.558	18.089	34.388.405
Total	**81.935.148**	**20.946.694**	**339.507.147**	**303.253.067**
8. Operating expenses by element				
Labour costs	966.733.138	12.939.869.442	21.758.623.470	39.406.660.524
Fixed asset depreciation costs	1.629.276.129	1.660.502.651	4.954.257.551	4.981.930.229
Outsourced service costs	3.956.852.329	3.060.931.876	11.149.635.172	9.090.598.695
Other cash costs	2.179.227.865	1.631.469.334	7.667.096.751	6.451.444.210
Total	**8.732.089.461**	**19.292.773.303**	**45.529.612.944**	**59.930.633.658**
9. Corporate income tax - current				
1. Corporate income tax expense calculated on taxable income for the current year	6.634.270.658	3.376.900.360	30.887.927.413	9.654.977.933
Total corporate income tax expenses for the current year	**6.634.270.658**	**3.376.900.360**	**30.887.927.413**	**9.654.977.933**

10. Financial risk management objective and policies

The Company is exposed to financial risks arising from its business and investment activities, including market risk, credit risk, and liquidity risk. The Board of General Directors regularly monitors these risks and implements appropriate management measures to mitigate their adverse impacts.

10.1 Market risks

Market risk is the risk that the fair value of the future cash flows of a financial instrument will fluctuate in response to changes in market prices.

Interest rate risk.

Interest rate risk arises primarily from the Company's interest-bearing loans, borrowings, cash, and deposits. The Company manages this risk by monitoring market interest rate trends, balancing its capital structure, and maintaining an appropriate level of liquidity.

Foreign currency risk

Foreign currency risk arises from the Company's transactions and balances denominated in foreign currencies. Fluctuations in exchange rates may affect the value of monetary items and the Company's operating results.

The Company manages foreign currency risk by monitoring exchange rate movements, balancing foreign currency inflows and outflows, and controlling items denominated in foreign currencies, with the aim of limiting the impact of exchange rate fluctuations on its business operations.

As of the end of the accounting period, the Company does not use derivative financial instruments to hedge against exchange rate risk.

10.2 Credit risks

Credit risk arises from the possibility that customers, partners, or financial institutions may fail to fully meet their payment obligations as agreed. The Company manages this risk by assessing the financial capacity of its customers, regularly monitoring outstanding receivables, and maintaining deposits with reputable financial institutions.

10.3 Liquidity risk

Liquidity risk arises when a Company lacks sufficient financial resources to meet its payment obligations as they fall due. This risk primarily relates to a timing mismatch between cash inflows from financial assets and cash outflows required to settle liabilities.

The Company manages liquidity risk by maintaining an appropriate level of cash and cash equivalents, while regularly monitoring cash flows and capital expenditure plans to ensure it can meet its financial obligations as they fall due.

The Board of Management assesses that the Company has sufficient access to capital sources and is able to maintain existing credit facilities to meet its working capital requirements and future payment obligations.

10.4 Legal and compliance risks

The Company manages legal and compliance risks by regularly updating its knowledge of legal regulations, reviewing compliance status, and implementing appropriate control measures to mitigate potential risks.

VII. ADDITIONAL INFORMATION FOR ITEMS PRESENTED IN THE CASH FLOW STATEMENT: None

VIII. OTHER INFORMATION

1. Contingent Liabilities, commitments, and other financial information

The Company is currently leasing 31 premises from the State, located in Sai Gon ward, Ben Thanh ward, Cau Ong Lanh ward, Ho Chi Minh City (District 1 before the merger). Land rental payments are made annually at rates prescribed by regulations.

Other than that, there are no potential liabilities, commitments and other financial information that requires adjustments or clarifications in the financial statements.

2. Subsequent events occurring after the end of the fiscal year

No significant events have occurred since the end of the accounting period that would require adjustments or disclosures in the financial statements.

3. Transactions and balances with related parties

Related parties with the Company include: key management members, individuals related to key management members and other related parties.

Material transactions and balances with related parties accrued up to the end of this period are as follows:

Related party	Relatioship	Transaction type	Increase/ (decrease) in the period	Receivable (payable ending balance
Ben Thanh - Sun Ny Company Limited.	Subsidiary	Sales of goods and rendering of services	1.434.173.661	-
		Paying deposits	395.604.396	(5.234.835.156)
Thinh Vuong Investment Joint Stock Company	Affiliates	Receivables for capital support	(542.000.000)	1.232.000.000
		Interest receivable for capital support	63.976.436	6.075.616
Café Katinat Joint Stock Company	Related Companies	Revenue from Leasing Services	245.454.543	-
		Deposit of assets rental	-	(90.000.000)
Phe La Joint Stock Company	Related Companies	Revenue from Leasing Services	4.770.000.000	-
		Deposit of assets rental	-	(2.400.000.000)
Ben Thanh Group	Related Companies	Revenue from Goods Sales	-	-
		Paying dividends	16.764.471.000	-

4. Comparative information:

Some comparative indicators on the Balance Sheet for the accounting period of December 31, 2025 are presented again in the Statement of Financial Position for the accounting period of March 31, 2026, using opening balance data as of January 1, 2026, to conform with the guidance of the Enterprise Accounting System under Circular 99/2025/TT-BTC dated October 27, 2025.

Items	Presented December 31, 2025		Reclassified January 01, 2026		Difference
	Code	Amount	Code	Amount	
Cash equivalents	112	15.522.138.857	112	15.651.234.747	129.095.890
Short-term held-to-maturity investments	123	113.700.000.000	123	126.611.765.427	12.911.765.427
Allowance for short-term held-to-maturity investments		-	124	(8.188.030.000)	(8.188.030.000)
Receivables from short-term loans	135	10.936.900.000		-	(10.936.900.000)
Other receivables	136	2.681.350.912	135	577.389.595	(2.103.961.317)
Allowance for doubtful debts	137	(8.702.142.903)	136	(514.112.903)	8.188.030.000
Fixed assets	220	230.478.705.576	220	3.812.642.583	(226.666.062.993)
Tangible fixed assets	221	122.187.362.088	221	3.812.642.583	(118.374.719.505)
- Costs	*222*	*238.299.336.308*	*222*	*34.860.642.160*	(203.438.694.148)
- Accumulated depreciation	*223*	*(116.111.974.220)*	*223*	*(31.047.999.577)*	85.063.974.643
Intangible fixed assets	227	108.291.343.488	227	-	(108.291.343.488)
- Costs	*228*	*108.761.305.988*	*228*	*469.962.500*	(108.291.343.488)
- Accumulated depreciation	*229*	*(469.962.500)*	*229*	*(469.962.500)*	-

Items	Presented December 31, 2025		Reclassified January 01, 2026		Difference
	Code	Amount	Code	Amount	
Investment properties	230	-	240	226.666.062.993	226.666.062.993
- Costs		-	*241*	*311.730.037.636*	*311.730.037.636*
- Accumulated depreciation		-	*242*	*(85.063.974.643)*	*(85.063.974.643)*
Dividends and profits payables		-	313	435.890.520	435.890.520
Other short-term payables	319	648.703.040	320	212.812.520	(435.890.520)

5. **Information on going-concern operation:** The Company will continue its operation in the future.

Ho Chi Minh City, October 27, 2026

PREPARED BY	CHIEF ACCOUNTANT	LEGAL REPRESENTATIVE GENERAL DIRECTOR
Pham Thi Kim Khoa	Nguyen Thanh Nhut	Nguyen Ngoc Hanh

NOTES TO THE FINANCIAL STATEMENTS

For the accounting period ended September 30, 2026

Unit: VND

V.3 Financial investments

a. Short-term financial investments	September 30, 2026			January 01, 2026		
	Cost	Carrying amount	Allowance	Cost	Carrying amount	Allowance
Held-to-maturity investments						
- Term deposits over 3 months to 12 months	261.400.000.000	261.400.000.000	-	113.700.000.000	113.700.000.000	-
- Accrued interest on time deposits up to 12 months	5.805.909.043	5.805.909.043	-	1.191.039.998	1.191.039.998	-
- Short-term loans	1.232.000.000	1.232.000.000	(1.232.000.000)	10.936.900.000	10.936.900.000	(8.188.030.000)
- Interest receivable on short-term loans	6.075.616	6.075.616	-	783.825.429	783.825.429	-
Total	**268.443.984.659**	**268.443.984.659**	**(1.232.000.000)**	**126.611.765.427**	**126.611.765.427**	**(8.188.030.000)**

b. Long-term financial investments	September 30, 2026			January 01, 2026		
	% of owners' equity / % of voting rights	Cost	Allowance	% of owners' equity / % of voting rights	Cost	Allowance
Investments in subsidiaries		**24.400.000.000**	-		**24.400.000.000**	-
- Ben Thanh Sun Ny Company Limited	*100%*	*24.400.000.000*	-	*100%*	*24.400.000.000*	-
Investments in associates and joint-ventures		**61.000.000.000**	**(44.621.027.685)**		**61.000.000.000**	**(43.326.125.668)**
- Thinh Vuong Investment Joint Stock Company	*46,2%*	*61.000.000.000*	*(44.621.027.685)*	*46,2%*	*61.000.000.000*	*(43.326.125.668)*
Investments in other entities		**22.970.400.000**	**(5.724.543.656)**		**74.597.900.000**	**(31.952.465.884)**
- Ben Thanh - Nam Nuoc Resort Corporation (*)	*17,3%*	-	-	*17,3%*	*51.627.500.000*	*(25.800.061.257)*
- Ben Thanh - Mui Ne Corporation	*10,5%*	*19.570.400.000*	*(4.554.852.480)*	*10,5%*	*19.570.400.000*	*(5.100.223.564)*
- Vinh Loc - Ben Thanh Services Joint Stock Company	*4,4%*	*3.400.000.000*	*(1.169.691.176)*	*4,4%*	*3.400.000.000*	*(1.052.181.063)*
Total		**108.370.400.000**	**(50.345.571.341)**		**159.997.900.000**	**(75.278.591.552)**

(*) In Q1/2026, the Company successfully conducted a competitive bidding process for shares of Ben Thanh Trading and Service Joint Stock Company in Ben Thanh - Non Nuoc Tourism Joint Stock Company (the competitive bidding organization was Bao Viet Securities Joint Stock Company - Ho Chi Minh City Branch).

Notes for long-term financial investments

- Summary of the operations of subsidiaries, associates, and other long-term investment entities during the year:

+ Ben Thanh - Sun Ny Company Limited: Established under Business Registration Certificate No. 4102027460 dated January 13, 2005 issued by the Department of Planning and Investment of Ho Chi Minh City. As of September 30, 2026, Ben Thanh Trading and Service Joint Stock Company is the owner of this company. Net revenue from providing services in the first nine months of 2026 is VND 6,78 billion, profit after tax is VND 2,79 billion, decreased compared to the same period last year. The main transaction of the Company during the period with Ben Thanh Sunny Company Limited was revenue from leasing assets attached to land.

+ Thinh Vuong Investment Joint Stock Company: Established under Business Registration Certificate No. 3500813640 dated August 23, 2007 issued by the Department of Planning and Investment of Ba Ria - Vung Tau Province. As of September 30, 2026, the Company owns 6.100.000 common shares of this company, accounting for 46,2% of ownership and voting rights. In the first nine months of 2026, net revenue from providing services is VND 7,34 billion, loss after tax is VND 2,80 billion, decreased in loss compared to the same period last year. The main transactions of the Company during the period with this company were the recovery of a portion of the principal and the arising of interest receivable on short-term capital support.

+ Ben Thanh - Non Nuoc Resort Corporation: Established under Business Registration Certificate No. 0400403042 dated September 10, 2007 issued by the Department of Planning and Investment of Da Nang City. As of December 31, 2025, the Company owns 3.882.750 common shares of this company, accounting for 17,3% of ownership and voting rights. In January 2026, the Company successfully completed a competitive bidding process for all of its shares in Ben Thanh - Non Nuoc, finalized the share transfer procedures to the winning bidder, and also recovered all principal and interest related to the financial support provided to Ben Thanh - Non Nuoc.

+ Ben Thanh - Mui Ne Corporation: Established under Business Registration Certificate No. 3400383497 dated April 21, 2008 issued by the Department of Planning and Investment of Binh Thuan Province. As of September 30, 2026, the Company owns 1.490.000 common shares of this company, accounting for 10,5% of ownership and voting rights. In the first nine months of 2026, this company has normal operating revenue and is profitable.

+ Vinh Loc - Ben Thanh Service Joint Stock Company: Established under Business Registration Certificate No. 0315958861 dated October 14, 2019 issued by the Department of Planning and Investment of Ho Chi Minh City. As of September 30, 2026, the Company owns 340.000 common shares of this company, accounting for 4,4% of ownership and voting rights. No related transactions occurred during the period.

- Principle of recognizing fair value of long-term financial investments.

At the time of preparing these financial statements, the Group has not determined the fair value of these investments for disclosure in the financial statements because there are no quoted prices on the market, and the Vietnamese Accounting Standards and the Vietnamese Accounting System currently do not provide guidance on how to calculate fair value using valuation techniques.

NOTES TO THE FINANCIAL STATEMENTS

For the accounting period ended September 30, 2026

Unit: VND

V.9 Tangible fixed assets

Items	Buildings, structures	Machinery and equipment	Means of transportation	Management equipment	Total
Original cost					
Opening balance	5.298.008.579	25.651.230.044	2.440.830.819	1.470.572.718	**34.860.642.160**
New purchases		*35.454.545*	-	*66.900.000*	*102.354.545*
Disposal, sale	-	*(525.476.725)*	-	-	*(525.476.725)*
Closing balance	5.298.008.579	25.161.207.864	2.440.830.819	1.537.472.718	**34.437.519.980**
Accumulated depreciation					
Opening balance	2.624.476.396	24.954.990.391	2.333.724.750	1.134.808.040	**31.047.999.577**
Depreciation during the period	*100.257.453*	*91.731.772*	*107.106.069*	*129.731.384*	*428.826.678*
Disposal, sale	-	*(525.476.725)*	-	-	**(525.476.725)**
Closing balance	2.724.733.849	24.521.245.438	2.440.830.819	1.264.539.424	**30.951.349.530**
Net book value					
Opening balance	2.673.532.183	696.239.653	107.106.069	335.764.678	**3.812.642.583**
Closing balance	2.573.274.730	639.962.426	-	272.933.294	**3.486.170.450**

* Remaining value of tangible fixed assets used as collateral for loans: Not applicable.
* Original cost of tangible fixed assets fully depreciated but still in use at the end of the period: VND 27.984.224.508
* Original cost of tangible fixed assets held for disposal at the end of the period: Not applicable.
* Commitments to purchase and sell significant tangible fixed assets in the future: Not applicable.
* Other changes in tangible fixed assets: Reclassify assets currently being leased from tangible fixed assets to investment properties.

NOTES TO THE FINANCIAL STATEMENTS

For the accounting period ended September 30, 2026

Unit: VND

V.11 Investment properties

Items	Land use rights	Buildings, structures	Other assets	Total
Original cost				
Opening balance	108.291.343.488	203.438.694.148	-	**311.730.037.636**
New purchases		-	-	-
Disposal, sale	-	-	-	-
Closing balance	108.291.343.488	203.438.694.148	-	**311.730.037.636**
Accumulated depreciation				
Opening balance	-	85.063.974.643	-	**85.063.974.643**
Depreciation during the period	-	4.447.836.432	-	*4.447.836.432*
Disposal, sale	-	-	-	-
Closing balance	-	89.511.811.075	-	**89.511.811.075**
Net book value				
Opening balance	108.291.343.488	118.374.719.505	-	**226.666.062.993**
Closing balance	108.291.343.488	113.926.883.073	-	**222.218.226.561**

* Remaining value of investment properties used as collateral for loans: Not applicable.
* Original cost of investment properties fully depreciated but still in use at the end of the period: VND 5.522.183.236
* Original cost of investment properties held for disposal at the end of the period: Not applicable.
* Commitments to purchase and sell significant investment properties in the future: Not applicable.
* Other changes in investment properties: Reclassify assets currently being leased from tangible fixed assets to investment properties.
* Value of land use rights includes long-term land use rights at locations in Ben Thanh ward, Cau Ong Lanh ward (District 1 prior to the merger) and Binh Thanh ward (Binh Thanh District prior to the merger), Ho Chi Minh City.

According to Vietnamese Accounting Standard No. 05 - Investment Properties, the fair value of investment properties at the date of the financial statements must be presented. However, the Company has not yet determined this fair value, therefore the fair value of investment properties as of March 31, 2026 has not been presented in the Notes to the Financial Statements.

NOTES TO THE FINANCIAL STATEMENTS

For the accounting period ended September 30, 2026

Unit: VND

V.18 .Owners' equity

a. Comparison schedule for changes in Owner's Equity

Items	Paid-in capital	Share premium	Exchange rate difference	Investment and development fund	Retained earnings	Total
As at January 01, 2025	**135.000.000.000**	**86.632.090.000**	**-**	**62.134.819.149**	**79.804.823.807**	**363.571.732.956**
Profit	-	-	-	-	44.536.445.726	44.536.445.726
Other increase	-	-	3.492.210	-	-	3.492.210
Dividend 2024	-	-	-	-	(40.500.000.000)	(40.500.000.000)
Other decrease	-	-	(3.492.210)	-	-	(3.492.210)
As at September 30, 2025	**135.000.000.000**	**86.632.090.000**	**-**	**62.134.819.149**	**83.841.269.533**	**367.608.178.682**
Profit	-	-	-	-	20.559.537.908	20.559.537.908
Other increase	-	-	(651.961)	-	-	(651.961)
Dividend 2024	-	-	-	-	-	-
Other decrease	-	-	651.961	-	-	651.961
As at December 31, 2025	**135.000.000.000**	**86.632.090.000**	**-**	**62.134.819.149**	**104.400.807.441**	**388.167.716.590**
As at January 01, 2026	**135.000.000.000**	**86.632.090.000**	**-**	**62.134.819.149**	**104.400.807.441**	**388.167.716.590**
Profit	-	-	-	-	129.403.198.073	129.403.198.073
Other increase	-	-	(225.529)	-	-	(225.529)
Dividend 2025	-	-	-	-	(40.500.000.000)	(40.500.000.000)
Other decrease	-	-	225.529	-	-	225.529
As at September 30, 2026	**135.000.000.000**	**86.632.090.000**	**-**	**62.134.819.149**	**193.304.005.514**	**477.070.914.663**