

No: 02 /BC-FiCO

HCMC, 21/01/2026

REPORT ON CORPORATE GOVERNANCE**(2025)**

To:

- The State Securities Commission;
- The Stock Exchange Ha Noi City;

- Name of company: FiCO Corporation - JSC

- Address of head office: 15th Floor, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City.

- Tel: 028 38 212 960 Fax: 028 38213233 Email: info@fico.com.vn

- Charter capital: 1.270.000.000.000 VND.

- Stock symbol: FIC

- Governance model: General meeting of shareholders, Board of Directors, Board of Supervisors and General Director.

- The implementation of internal audit: Implemented

I. Activities of the General Meeting of Shareholders:

Information on meetings, resolutions and decisions of the General Meeting of Shareholders (including the resolutions of the General Meeting of Shareholders approved in the form of written comments):

No.	Resolution/Decision No.	Date	Content
1	01/NQ-DHĐCĐ	29/04/2025	Resolution of the 2025 Annual General Meeting of Shareholders

II. Board of Directors (annual report):

1. Information about the members of the Board of Directors:

No.	Board of Directors' members	Position (<i>Independent members of the Board of Directors, Non-executive members of the Board of Directors</i>)	The date becoming/ceasing to be the member of the Board of Directors	
			Date of appointment	Date of dismissal
1	Ms. Do Thi Hieu	Chairman of the BOD /Non-executive members of the Board of Directors	22/04/2021	
2	Mr. Cao Truong Thu	Members of the BOD	22/04/2021	
3	Mr. Nguyen Xuan Thang	Members of the BOD /Non-executive members of the Board of Directors	22/04/2021	
4	Mr. Pham Viet Thang	Members of the BOD	22/04/2021	
5	Mr. Dang Minh Thua	Members of the BOD /Non-executive members of the Board of Directors	22/04/2021	28/02/2025
6	Mr. Nguyen Ngoc Vu Chuong	Members of the BOD /Non-executive members of the Board of Directors	29/04/2025	

2. Meetings of the Board of Directors:

No.	Board of Director' member	Number of meetings attended by Board of Directors	Attendance rate	Reasons for absence
1	Ms. Do Thi Hieu	9	100%	
2	Mr. Cao Truong Thu	9	100%	
3	Mr. Nguyen Xuan Thang	9	100%	
4	Mr. Pham Viet Thang	9	100%	
5	Mr. Dang Minh Thua	2	22,22%	Dismissed as of February 28, 2025
6	Mr. Nguyen Ngoc Vu Chuong	6	66,67%	Board of Directors meetings held prior to the appointment date

Between meetings of the Board of Directors, to resolve matters requiring the Board of Directors' opinion related to production, business and management activities, the Corporation organized 36 times to collect opinions and votes from the Board of

Directors by document. These documents for organizing voting opinions are carried out in accordance with the procedures prescribed by the Enterprise Law and relevant guiding documents, in accordance with the Regulations on organization and operation of the Board of Directors and under the supervision of the Board of Directors. Corporation Supervisory Board.

3. Supervising the Board of Management by the Board of Directors:

- The Board of Directors has performed well in supervising the management and administration of the Executive Board. In addition to discussing and exchanging at regular meetings/other meetings of the Executive Board, the Board of Directors also regularly exchanges via phone, email as well as other means of information about the strategic situation, results of production and business activities, implementation of the Resolution of the General Meeting of Shareholders and the goals set by the General Meeting of Shareholders for the year.

- Through documents soliciting written opinions from the Board of Directors, the Board of Directors also demonstrates its responsibility to participate in supervising and resolving issues within the authority of the Board of Directors.

- In general, in the difficult economic situation due to fluctuations in the real estate market in recent years, the Board of Directors, Executive Board and management levels have made efforts, creativity and extreme initiative in their work. to achieve the planned goals set by the General Meeting of Shareholders

4. Activities of the Board of Directors' subcommittees (If any):

The Corporation's Board of Directors does not establish affiliated subcommittees. Members of the Board of Directors perform their duties as assigned by the Board of Directors.

5. Decisions of the Board of Directors (annual report): *Appendix 1.*

III. Board of Supervisors (annual report):

1. Information about members of Board of Supervisors:

No.	Members of Board of Supervisors	Position	The date becoming/ceasing to be the member of the Board of Supervisors	Qualification
1	Mr. Dao Quang Son	Head of the Board of Supervisors	22/04/2021	Bachelor of Accounting
2	Mr. Le Van Huy	Member of the Board of Supervisors	22/04/2021	Master of Economics

3	Mr. Tran Linh Chi	Member of the Board of Supervisors	22/04/2021	Master of Accounting
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2. Meetings of Board of Supervisors:

No.	Members of Board of Supervisors	Number of meetings attended	Attendance rate	Voting rate	Reasons for absence
1	Mr. Dao Quang Son	2	100%	100%	
2	Mr. Le Van Huy	2	100%	100%	
3	Mr. Tran Linh Chi	2	100%	100%	

3. Supervising Board of Directors, Board of Management and shareholders by Board of Supervisors:

The Supervisory Board fully participates in meetings of the Board of Directors and the General Meeting of Shareholders. Closely and fully monitor the activities of the Board of Directors and the Board of Management to ensure objectivity and honesty in complying with State regulations, laws, and decisions of the General Meeting of Shareholders to ensure the rights and interests of the Board of Directors, of shareholders.

4. The coordination among the Board of Supervisors, the Board of Management, Board of Directors and other managers:

The Board of Directors, Board of Management and other management departments of the Corporation create favorable conditions in the process of implementing the functions and tasks of the Supervisory Board. Make explanations and provide data and documents to the Supervisory Board promptly and fully as required.

5. Other activities of the Board of Supervisors (if any): None.

IV. Board of Management

No.	Members of Board of Management	Date of birth	Qualification	Date of appointment/ dismissal of members of the Board of Management
1	Mr. Cao Truong Thu General Director	17/09/1983	Master of Financial Management	Appointed on 15/05/2021

2	Mr. Pham Viet Thang Deputy General Manager	12/04/1978	Master of Economics	Appointed on 01/05/2021
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V. Chief Accountant

Name	Date of birth	Qualification	Date of appointment/ dismissal
Mr. Nguyen Xuan Hung	01/06/1983	Master of Finance	Appointed on 01/11/2023

VI. Training courses on corporate governance:

In 2024, members of the Board of Directors, members of the Supervisory Board, Executive Board, Chief Accountant and person in charge of corporate governance participated in short-term training programs in related fields:

No.	Training content	Participating subjects	Organizational unit	Organizing time
1	Training Course on "Corporate Governance"	- Person in charge of corporate governance; - Information Disclosure Officer	- SSC; - Center for Scientific Research and Securities Training – HCMC Branch	17-18/04/2025

VII. The list of affiliated persons of the public company and transactions of affiliated persons of the Company).

1. The list of affiliated persons of the Company: *Appendix 2*.
2. Transactions between the Company and its affiliated persons or between the Company and its major shareholders, internal persons and affiliated persons: *Appendix 3*.
3. Transaction between internal persons of the Company, affiliated persons of internal persons and the Company's subsidiaries in which the Company takes controlling power: *Appendix 3*.
4. Transactions between the Company and other objects
 - 4.1. Transactions between the Company and the company that its members of Board of Management, the Board of Supervisors, Director (General Director) have been

founding members or members of Board of Directors, or CEOs in three (03) latest years (calculated at the time of reporting): *Appendix 3*.

4.2. Transactions between the Company and the company that its affiliated persons with members of Board of Directors, Board of Supervisors, Director (General Director) and other managers as a member of Board of Directors, Director (General Director or CEO): none.

4.3. Other transactions of the Company (if any) may bring material or non- material benefits for members of Board of Directors, members of the Board of Supervisors, Director (General Director) and other managers: none.

VIII. Share transactions of internal persons and their affiliated persons

1. The list of internal persons and their affiliated persons: *Appendix 4*.
2. Transactions of internal persons and affiliated persons with shares of the Company: None.

IX. Other significant issues: None.

Recipients:

- As above;
- Archived: archives.

CHAIRMAN OF THE BOARD OF DIRECTORS

(Sign, full name and seal)

The stamp is circular with a red border. Inside the border, the text reads: "M.S.D.N: 0300402493 - C.T.C.P." at the top, "TỔNG CÔNG TY" and "VẬT LIỆU XÂY DỰNG" in the middle, "SỐ 1" in the center, and "CÔNG TY CỔ PHẦN" at the bottom. The outer ring of the stamp says "THÀNH PHỐ HỒ CHÍ MINH". A handwritten signature in black ink is written over the stamp. To the right of the stamp, the text "CHỦ TỊCH HỘI ĐỒNG QUẢN TRỊ" is written in red. Below the stamp, the name "Đỗ Thị Hiếu" is written in red cursive script.

APPEND

TỔNG CÔNG TY
VẬT LIỆU XÂY DỰNG

SỐ 1

Resolution/Dec

No.

HÀNH PHỐ HỒ CHÍ MINH

No.	Resolution/Decision	Date	Content	Approval rate
1	2/NQ-HĐQT	02/01/2025	Approval of contracts and transactions between FiCO Corporation – JSC and related parties	100%
2	5/NQ-HĐQT	20/02/2025	Approval of the credit limit of FiCO Corporation and authorization for FiCOCOM One Member Limited Liability Company to jointly use the Corporation's credit limit at VPBank	100%
3	7/NQ-HĐQT	20/02/2025	Approval of the credit limits of FiCO Corporation and FiCO Products Trading One Member Limited Liability Company at VIB Bank	100%
4	10/NQ-HĐQT	27/02/2025	The record date for exercising the right to attend the 2025 Annual General Meeting of Shareholders of FiCO Corporation - JSC	80%
5	13/NQ-HĐQT	13/03/2025	Resolution approving the Corporation's financial status report as of December 31, 2024	100%
6	14/NQ-HĐQT	13/03/2025	Resolution approving the policy to research and invest, and to submit to the General Meeting of Shareholders for approval the addition of the extended aviation warehouse business line	100%
7	15/NQ-HĐQT	13/03/2025	Resolution approving the finalized salary fund for 2024 and the planned salary fund for 2025 of the FiCO Corporation	100%
8	16/NQ-HĐQT	13/03/2025	Resolution on the reappointment of the representative of FiCO Corporation's capital contribution at Vitaly Joint Stock Company	100%

9	19/NQ-HĐQT	13/03/2025	Resolution approving the policy to participate in the auction for the quartz sand mining rights in Phong Hoa Commune, Phong Dien District, Thua Thien Hue Province	100%
10	20/NQ-HĐQT	17/03/2025	Resolution approving the results of business production activities in 2024 and establishing business production targets and plans for 2025 of FiCO Corporation	100%
11	26/NQ-HĐQT	08/04/2025	Approval of the voting contents at the 2025 Annual General Meeting of Shareholders of Vitaly Joint Stock Company	75%
12	32/NQ-HĐQT	10/04/2025	Approval of the voting items at the 2025 Annual General Meeting of Shareholders of Thanh Thanh Ceramic Joint Stock Company	100%
13	35/NQ-HĐQT	17/04/2025	Approval of the voting items at the 2025 Annual General Meeting of Shareholders of Hoa An Joint Stock Company	75%
14	38/NQ-HĐQT	22/04/2025	Approval of the agenda and materials for the 2025 Annual General Meeting of Shareholders of FiCO Corporation – JSC	100%
15	39/NQ-HĐQT	22/04/2025	Approval of the voting items at the 2025 Annual General Meeting of Shareholders of FiCO Pan United Concrete Joint Stock Company	75%
16	41/NQ-HĐQT	24/04/2025	Approval of the voting items at the 2025 Annual General Meeting of Shareholders of FiCO Construction Materials Investment and Trading Joint Stock Company	75%
17	43/NQ-HĐQT	24/04/2025	Approval of voting contents at the 2025 Annual General Meeting of	75%

			Shareholders of BT20 - Cuu Long Joint Stock Company	
18	47/NQ-HĐQT	08/05/2025	Approval of voting contents at the 2025 Annual General Meeting of Shareholders of Phuoc Hoa FiCO Joint Stock Company	100%
19	49/NQ-HĐQT	08/05/2025	Paying dividends in 2024 to shareholders of Construction Materials Corporation No. 1 - JSC	100%
20	54/NQ-HĐQT	27/05/2025	Approving the voting contents at the 2025 Annual General Meeting of Shareholders of Packaging and Minerals Joint Stock Company No. 1	60%
21	58/NQ-HĐQT	05/06/2025	Approval of voting contents at the 2025 Annual General Meeting of Shareholders of Tan Dinh FiCO Construction Joint Stock Company	60%
22	60/NQ-HĐQT	09/06/2025	Approval of voting contents at the 2025 Annual General Meeting of Shareholders of Southeast Asia Brick Joint Stock Company	60%
23	63/NQ-HĐQT	17/06/2025	Approving the policy to carry out a number of tasks in the preparation phase of the feasibility study of the project "Construction concrete production plant with a capacity of 44,000 m ³ /year" on the basis of converting from the Investment Project to build an Autoclaved Lightweight Concrete (AAC) production plant.	60%

24	67/NQ-HĐQT	09/07/2025	Selection and approval of the auditor for FiCO Corporation's 2025 financial statements.	100%
25	69/NQ-HĐQT	11/07/2025	Approval of the plan to suspend production activities at Thanh Thanh Ceramic Tiles Joint Stock Company	60%
26	73/NQ-HĐQT	07/08/2025	Approval of the implementation of the purchase of newly issued shares offered by Phuoc Hoa FiCO Joint Stock Company to existing shareholders for the purpose of increasing charter capital	100%
27	74/NQ-HĐQT	07/08/2025	Approval of the report on the results of business and production activities for the first six months of the year, the plan for the last six months of 2025, and the financial status report of the Corporation as of June 30, 2025	100%
28	75/NQ-HĐQT	07/08/2025	Approval of the termination of research and implementation of the investment in the Silica Powder Processing Plant Project with a capacity of 55,000 tons per year in Cam Hai Dong Commune, Khanh Hoa Province	100%
29	76/NQ-HĐQT	07/08/2025	Approval of the restructuring plan for Thanh Thanh Ceramic Tiles Joint Stock Company	60%
30	79/NQ-HĐQT	15/08/2025	Approval of the appointment of the General Director of Thanh Thanh Ceramic Tiles Joint Stock Company	100%
31	83/NQ-HĐQT	21/08/2025	Change of the corporate seal of FiCO Corporation	100%
32	86/NQ-HĐQT	28/08/2025	Approval of the voting matters set out in the written shareholder consultation form of Phuoc Hoa	100%

			FiCO Joint Stock Company regarding the registration of additional business lines and the amendment and supplementation of the Company's Charter	
33	89/NQ-HĐQT	10/09/2025	Approval of the 2025 credit limit plan of FiCO Product Trading One-Member Limited Liability Company at Agribank, Branch 5	100%
34	92/NQ-HĐQT	25/09/2025	Approval of the matters voted at the 2025 Extraordinary General Meeting of Shareholders of Packaging and Minerals Joint Stock Company No. 1	60%
35	95/NQ-HĐQT	30/09/2025	Approval of the plan to exercise the rights to purchase newly issued shares for capital increase at Xuan Thien Securities Joint Stock Company	100%
36	97/NQ-HĐQT	30/09/2025	Approval of the appointment of the Deputy General Director of FiCO Corporation and the completion of FiCO's capital representatives at subsidiaries/enterprises	
37	98/QĐ-HĐQT	30/09/2025	Appointment of the Deputy General Director of FiCO Corporation	60%
38	99/QĐ-HĐQT	30/09/2025	Relief of FiCO's capital representative at Southeast Asia Ceramic JSC (Mr. Nguyễn Thanh Hà)	100%
39	100/QĐ-HĐQT	30/09/2025	Completion of FiCO's capital representatives at Asean Ceramic Joint Stock Company	100%
40	101/QĐ-HĐQT	30/09/2025	Dismissal of the Chairman of FiCOCOM Company	100%
41	102/QĐ-HĐQT	30/09/2025	Appointment of the Chairman of FiCOCOM Company	100%

42	106/NQ-HĐQT	30/09/2025	Pledge and borrowing at Vietnam Bank for Agriculture and Rural Development – Branch 5.	100%
43	108/NQ-HĐQT	10/10/2025	Approval for FiCO JSC to register for the purchase of undistributed and odd-lot shares of Phuoc Hoa Joint Stock Company	100%
44	110/NQ-HĐQT	14/10/2025	Introduction of the personnel appointed as General Director of FiCO – Corea Construction LLC	100%
45	109A/NQ-HĐQT	14/10/2025	Appointment of the General Director of FiCOSand One-Member Limited Liability Company	100%
46	114/NQ-HĐQT	22/10/2025	Approval of the matters voted at the 2025 Annual General Meeting of Shareholders of FiCO Tay Ninh cement Joint Stock Company	100%
47	116/NQ-HĐQT	27/10/2025	Establishment of the Support Team for the Transfer of State Capital to the Joint Stock Company	100%
48	120/NQ-HĐQT	28/10/2025	Approval of loan at Vietcombank – Bac Binh Duong Branch	100%
49	123/NQ-HĐQT	12/11/2025	<ul style="list-style-type: none"> - Approval of the 9-month performance results and the plan for business and production activities for 2025; - Approval of the Corporation's financial status report as of September 30, 2025; - Approval of the matters voted in the written shareholder consultation form dated September 18, 2025, of FiCO PanU Concrete Joint Stock Company. 	100%
50	126/NQ-HĐQT	25/11/2025	Approval of the matters voted at the Extraordinary General Meeting of Shareholders of FiCO Tay Ninh	60%

			Cement Joint Stock Company regarding the adjustment of the Investment Certificate for the Cement Plant Construction Project	
51	130/NQ-HĐQT	08/12/2025	Approval of the matters voted in the shareholder consultation form of BT20 – Cuu Long Joint Stock Company regarding the election of members of the Company's Board of Directors	60%
52	132/NQ-HĐQT	10/12/2025	Reorganization of operations and management personnel at certain subsidiaries and branches under the Corporation	100%
53	142/NQ-HĐQT	23/12/2025	Approval to cease all research and implementation activities related to participating as an investor in 'Subproject 1B of the Tan Van – Nhon Trach Section Phase 1 of Ho Chi Minh City Ring Road 3 Project under the BOT contract form'	60%
54	146/NQ-HĐQT	29/12/2025	Borrowing and using assets as collateral at Bank for Investment and Development of Vietnam (BIDV) – Ho Chi Minh City Branch	100%
55	148/NQ-HĐQT	30/12/2025	Approval of transactions between FiCO Corporation – JSC and Related Parties	100%
56	150/NQ-HĐQT	31/12/2025	Approval of the supplementary 2025 salary fund plan of FiCO Corporation	60%
57	152/NQ-HĐQT	31/12/2025	Completion of FiCO's capital representatives at Packaging and Minerals Joint Stock Company No. 1.	100%





APPENDIX 2: LIST OF RELATED PERSONS OF THE COMPANY

No.	Name of organization/ individual	Secure account (if any)	Position at the company (if any)	ID number, Date of issue, place of issue	Head office address/ Contact address	The starting point is the person involved	The ending point is the person involved	Reason	Relevant relationship with the company
1	Do Thi Hieu		Chairman of the BOD			22/4/2021			Insider
2	Cao Truong Thu		Member of the BOD, General Director			22/4/2021			Insider
3	Pham Thang Viet		Member of the BOD, Deputy General Director			22/4/2021			Insider
4	Dang Thua Minh		Member of the BOD			22/4/2021	28/02/2025	Dismissed	Insider
5	Nguyen Ngoc Vu Chuong		Member of the BOD			29/04/2025			Insider
6	Nguyen Xuan Thang		Member of the BOD			22/4/2021			Insider
7	Dao Quang Son		Head of the Board of Supervisors			22/4/2021			Insider
8	Le Van Huy		Member of the Board			22/4/2021			Insider

			of Supervisors					
9	Tran Linh Chi		of the Board of Supervisors		22/4/2021			Insider
10	Nguyen Duc Loi		Deputy General Director		1/10/2025			Insider
11	Nguyen Xuan Hung		Chief accountant		1/11/2023			Insider
12	Nguyen Le Dung		Person in charge of corporate governance		02/05/2024			Insider
13	SCIC Corporation			Decision No. 151/2005/QĐ-TTg dated June 20, 2005 of the Prime Minister	Floors 23-24, Charmvit Tower, 117 Tran Duy Hung Street, Yen Hoa Ward, Hanoi City	31/08/2020		Shareholders own more than 10% of charter capital
14	Xuan Cau Investment Joint Stock Company			5400240083 issued by Department of Planning and Investment of Ha Noi City for the first time on January 23, 2006	Xom Mieu, Yen Xuan Commune, Hanoi City	01/10/2016		Shareholders own more than 10% of charter capital
15	Phuoc Hoa FiCO Joint Stock Company			3500102894 issued by the Department of Planning and Investment of Ba Ria Vung Tau province	76 Ho Duc Di Street, Tan Phuoc Ward, Ho Chi Minh City	21/1/2005		Subsidiary company

				for the first time on January 21, 2005, registered for the 14th change on November 17, 2021					
16	Tan Dinh FiCO Construction Mechanical Joint Stock Company			030114699 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on April 13, 2006 and registered for the 12th change on December 29, 2021	Lot E, Road No. 2B, Dong An Industrial Park, Binh Hoa Ward, Ho Chi Minh City	13/4/2006			Subsidiary company
17	Thanh Thanh Joint Stock Company			3600665643 issued by the Department of Planning and Investment of Dong Nai province for the first time on January 2, 2004, issued for the 10th time on December 9, 2019	Road No. 1, Bien Hoa 1 Industrial Zone, Tran Bien Ward, Dong Nai Province	2/01/2004			Subsidiary company
18	Dong Nam A Joint Stock Company			3700830308 issued by the Department of Planning and Investment of Binh Duong province for the first time on September 27, 2007, issued with the 11th change on August 31, 2018	No. 257, Map Sheet No. 17, Quarter 9, Chanh Phu Hoa Ward, Ho Chi Minh City	27/09/2007			Subsidiary company

19	Cam Ranh FiCO Company Limited			4201764563 issued by the Department of Planning and Investment of Khanh Hoa province for the first time on October 19, 2017, issued for the second time on January 10, 2019.	Tan Hai Hamlet, Cam Lam Commune, Khanh Hoa Province	19/10/2017			Subsidiary company
20	FiCO Trading Company Limited			0314964301 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on April 3, 2018, issued for the 5th time on May 25, 2021	15th Floor, Sailing Tower, 111A Pasteur Street, Saigon Ward, Ho Chi Minh City	03/04/2018			Subsidiary company
21	FiCO Commerce Product One member Company Limited			0315650869 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on April 25, 2019, issued with the 6th change on December 13, 2023	15th Floor, Sailing Tower, 111A Pasteur Street, Saigon Ward, Ho Chi Minh City	25/04/2019			Subsidiary company
22	Nguyen Hoai Thu					13/05/2022			Manager of Subsidiary Company
23	Dang Xuan Long					31/12/2021			Manager of Subsidiary Company

24	Nguyen Van Phuc					04/10/2017			Manager of Subsidiary Company
25	Hoang Trung Kien					18/06/2024			Manager of Subsidiary Company
26	Do Thi Bich Thuy					13/05/2022			Manager of Subsidiary Company
27	Tran Hung Luong					18/04/2012			Manager of Subsidiary Company
28	Vo Thi Thu Thuy					18/04/2014			Manager of Subsidiary Company
29	Nguyen Thanh Ha					21/04/2022			Manager of Subsidiary Company
30	Nguyen Thi Thoa					05/11/2019			Manager of Subsidiary Company
31	FiCO Tay Ninh Cement Joint Stock Company			3900365922 issued by the Department of Planning and Investment of Tay Ninh province for the first time on December 23, 2004, changed for the 15th time on June 18, 2018	26th Floor, E.Town Central, 11 Doan Van Bo Street, Xom Chieu Ward, Ho Chi Minh City	23/12/2004			Affiliate company

32	Hoa An Joint Stock Company			3600464464 issued by the Department of Planning and Investment of Dong Nai province for the first time on June 8, 2000, issued with the 13th change on March 28, 2024	Cau Hang Hamlet, Bien Hoa Ward, Dong Nai Province	8/6/2000			Affiliate company
33	Vitaly Joint Stock Company			0300398078 issued by the Department of Planning and Investment of Binh Duong province for the first time on January 6, 2005, issued with the 13th change on June 18, 2024	N1 Street, Binh Chuan Concentrated Production Area, Thuan Giao Ward, Ho Chi Minh City	06/01/2005			Affiliate company
34	Havali – FiCO Joint Stock Company			3700791338 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on August 23, 2007	No. 65, Street No. 3, Chu Van An Residential Area, Binh Thanh Ward, Ho Chi Minh City	23/8/2007			Affiliate company
35	FiCO – Corea Construction Joint Stock Company			0304401701 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on October 11,	Mezzanine Floor (M Floor), Block C, Van Do Apartment Building, 348 Ben Van Don Street, Vinh Hoi Ward, Ho	11/10/2007			Affiliate company

				2007, issued with the 11th change on October 31, 2023	Chi Minh City					
36	Tan Bach Viet Construction Investment Company Limited			0305202610 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on September 18, 2007, issued for the 4th time on January 20, 2014	01 Bach Dang Street, Tan Son Hoa Ward, Ho Chi Minh City	18/9/2007				Affiliate company
37	FiCO High Technology Joint Stock Company			0310319621 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on September 16, 2010, issued with the 6th change on July 25, 2017	102 Phung Van Cung Street, Cau Kieu Ward, Ho Chi Minh City	16/9/2010				Affiliate company
38	FiCO Pan - United Joint Stock Company			0310883115 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on August 23, 2007, issued for the 5th time on January 18, 2017	South Building, No. 60 Truong Son Street, Tan Son Hoa Ward, Ho Chi Minh City	23/8/2007				Affiliate company



APPENDIX 3: TRANSACTIONS BETWEEN THE COMPANY AND RELATED PERSONS OF THE COMPANY, MAJOR SHAREHOLDERS, INTERNAL PERSONS, RELATED PERSONS OF INTERNAL PERSONS, OTHER ENTITIES

Name of organization or individual	Relationship	ID number, Date of issue, place of issue	Address	Transaction time	Resolution of the BOD/ General Meeting of Shareholders	Balance properties	Balance as of 31/12/2025	Balance as of 01/01/2025
Phuoc Hoa FICO Joint Stock Company	Subsidiary company	3500102894 issued by the Department of Planning and Investment of Ba Ria Vung Tau province for the first time on January 21, 2005, registered for the 14th change on November 17, 2021	76 Ho Duc Di Street, Tan Phuoc Ward, Ho Chi Minh City.	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of Directors	Must pay for goods	60.139.000.183	33.345.219.451
						Receivables from sale of goods and services	46.692.539	27.736.000
						Buy materials	289.968.963.345	246.914.451.995
						Dividends	14.218.781.530	6.514.004.533
						Service cost allocation	43.341.490	24.231.000
						Sales discounts		22.864.380
						Dividends received	13.295.997.000	13.295.997.000
FICO Commerce Product One member Company	Subsidiary company	0315650869 issued by the Department of Planning and Investment of Ho Chi Minh City for the	15th Floor, Sailing Tower, 111A Pasteur Street, Saigon	01/01/2025 - 31/12/2025	Resolution No. 01/NQ-DHDCD dated April 29, 2025 of	Trade receivables	135.088.032.418	170.985.499.714
						Deposits payable	1.685.000.000	1.685.000.000

Limited		first time on April 25, 2019, issued with the 6th change on December 13, 2023	Ward, Ho Chi Minh City			the General Meeting of Shareholders	Revenue deductions of Sale materials	3.401.970.914	3.264.138.709
							Service cost allocation	41.950.581	29.231.000
							Breakage	1.273.771.213	1.600.185.636
							compensation expense		
FICO Trading Company Limited	Subsidiary company	0314964301 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on April 3, 2018, issued for the 5th time on May 25, 2021	15th Floor, Sailing Tower, 111A Pasteur Street, Saigon Ward, Ho Chi Minh City	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of Directors	Trade payables	1.509.235.969	1.509.235.969	
						Other payables	21.648.060	6.984.180	
						Advances from customers	7.381.335.438	7.381.335.438	
Da Nang branch of FICO Trading Company Limited	Branch of Subsidiary company	0314964301-001 issued by the City Department of Planning and Investment. Da Nang issued on May 22, 2018	45 Dien Bien Phu Street, Thanh Khe Ward, Da Nang City	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of Directors	Other receivables	2.695.985.621	2.695.985.621	
						Other payables	324.816.118	324.816.118	
						Trade receivables	920.979.211	920.979.211	
Dong Nam A Joint Stock	Subsidiary	3700830308 issued by the Department of	Land Plot No. 257, Map	01/01/2025 -	Resolution No. 02/NQ-	Trade receivables	45.114.206	36.422.667	

Company	compa ny	Planning and Investment of Binh Duong province for the first time on September 27, 2007, issued with the 11th change on August 31, 2018	Sheet No. 17, Quarter 9, Chanh Phu Hoa Ward, Ho Chi Minh City	31/12/2025	HDQT dated January 02, 2025 of the Board of Directors	Advances for purchase of construction materials	219.859.926.085	206.431.125.007
						Other receivables	298.000.000	410.281.044
						Purchase of materials	297.639.359.214	318.603.047.665
						Service cost allocation	42.647.702	34.982.667
						Sale of materials	0	15.285.586.631
						Breakage compensation income	889.566.457	951.884.203
						Sales discounts received	192.695.680	246.022.012
						Trade discounts received	9.944.434.676	8.698.675.505
						Trade receivables	35.396.205	1.862.253.606
Thanh Thanh Joint Stock Company	Subsidi ary compa ny	3600665643 issued by the Department of Planning and Investment of Dong Nai province for the	Road No. 1, Bien Hoa 1 Industrial Park, Tran Bien Ward,	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the	Security deposits receivable	1.685.000.000	1.685.000.000

Vitaly Joint Stock Company	Affiliate company	300398078 issued by the Department of Planning and Investment of Binh Duong province for the first time on January 6, 2005, issued with the 13th change on June 18, 2024	N1 Road, Binh Chuan Concentrated Production Zone, Binh Ph Quarter, Thuan Giao Ward, Ho Chi Minh City	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of Directors	Trade payables	12.567.645.504	17.314.661.322
						Purchase of materials	86.244.533.158	128.677.012.592
						Service cost allocation	34.066.974	37.774.666
						Sale of materials	3.757.414.599	8.322.169.300
						Dividends received	1.222.438.800	2.444.877.600
						Breakage compensation income	370.764.706	589.123.647
						Sales discounts received	264.037.649	585.842.706
						Trade receivables	13.522.608.095	23.676.426.556
						Charter capital payable prior to equityization, other payables	25.301.971.635 3.688.800	25.301.971.635 3.688.800

						Other items		
						Trade payables	158.938.225	285.403.112
						Service cost allocation	31.274.975	34.982.667
						Purchase of materials	9.869.982.579	37.421.507.191
						Sale of materials	0	21.389.081.931
						Trade discounts received	23.772.222	284.470.092
						Breakage compensation income	11.680.308	67.062.712
FiCO Tay Ninh Cement Joint Stock Company	Affiliate company	3900365922 issued by the Department of Planning and Investment of Tay Ninh province for the first time on	26th Floor, E.Town Central, 11 Doan Van Bo Street, Xom Chieu Ward,	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of	Discounts received	25.342.223	136.229.934
						Trade receivables	0	438.692.664
						Sale of materials	601.088.181	2.459.397.910
						Dividends received	57.784.923.625	56.195.757.475

		December 23, 2004, changed for the 15th time on June 18, 2018	Ho Chi Minh City		Directors			
FiCO Pan – United Joint Stock Company	Affiliate company	0310883115 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on August 23, 2007, issued for the 5th time on January 18, 2017	South Building, 60 Truong Son Street, Tan Son Hoa Ward, Ho Chi Minh City	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of Directors	Trade receivables	938.634.735	4.895.223.228
						Sale of materials	20.784.585.244	22.086.727.035
Packaging and Bentonite Joint Stock Company No.1	Affiliate company of subsidiary	3700538536 issued by the Department of Planning and Investment of Binh Duong province on November 5, 2024	Land Plot No. 200, Map Sheet No. DC 8-3, N1 Road, Binh Chuan Concentrated Production Zone, Binh Phu Quarter, An Phu Ward, Ho Chi Minh City	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of Directors	Trade payables	0	464.578.740
						Purchase of materials	1.758.205.000	6.238.337.000
FiCO – Corea Construction Joint Stock	Affiliate company	0304401701 issued by the Department of Planning and Investment of Ho Chi Minh City for the	Mezzanine Floor (M Floor), Block C, Van Do Apartment	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the	Trade receivables	6.821.863.427	10.790.281.101
						Service cost allocation	24.663.581	59.450.000

Company		first time on October 11, 2007, issued with the 11th change on October 31, 2023	Building, 348 Ben Van Don Street, Vinh Hoi Ward, Ho Chi Minh City		Board of Directors	Sale of materials	31.514.846.397	45.846.564.698
						Purchase of materials	14.387.841.828	33.898.884.553
						Trade discounts	792.057.533	1.774.695.075
						Sales returns	621.980.227	
Cam Ranh FiCO Sand Company Limited	Subsidiary company	4201764563 issued by the Department of Planning and Investment of Khanh Hoa province for the first time on October 19, 2017, issued for the second time on January 10, 2019.	Tan Hai Hamlet, Cam Lam Commune, Khanh Hoa Province	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of Directors	Trade payables	75.201.684.847	43.044.065.461
						Other payables	621.559.641	621.559.641
						Trade receivables	27.681.539	23.340.000
						Service cost allocation	25.846.853	21.900.000
						Purchase of materials	69.078.212.691	193.100.625.134
Tan Dinh FiCO Construction Company	Subsidiary company	030114699 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on April 13, 2006 and registered for the 12th change on December 29,	Lot E, Road No. 2B, Dong An Industrial Park, Binh Hoa Ward, Ho Chi Minh City	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of Directors	Rental income	1.980.000.000	1.680.000.000
						Service cost allocation	2.527.273	
						Trade receivables	11.181.213.947	13.178.433.947

		2021						
Hoa An Joint Stock Company	Affiliate company	3600464464 issued by the Department of Planning and Investment of Dong Nai province for the first time on June 8, 2000, issued with the 13th change on March 28, 2024	Cau Hang Hamlet, Bien Hoa Ward, Dong Nai Province	01/01/2025 - 31/12/2025	Resolution No. 02/NQ-HDQT dated January 02, 2025 of the Board of Directors	Dividends received	Gain on sale of shares	
						10.765.029.000	3.790.615.200	6.116.686.000

APPENDIX 4: LIST OF INSIDERS AND PERSONS RELATED TO INSIDERS

No.	Securities Code	Full name	Securities account (if any)	Position at the Company (if any)	Relationship with the Company/ Insider	Type of ID	ID number (*)	Date of issue	Place of issue	Head office address/Contact address	Number of shares owned at the end of the period	Percentage of shares owned at the end of the period	Note
1	FIC	Do Thi Hieu		Chairman of the BOD							10,378,070	8.17%	
1.01	FIC	Do Van Dieu			Father						0	0	
1.02	FIC	Trinh Thi Lien			Mother						0	0	
1.03	FIC	Do Thi Bich			Older sister						0	0	
1.04	FIC	Do Thi Bich Thuy			Older sister						0	0	
1.05	FIC	Nguyen Nam Hung			Husband						0	0	
1.06	FIC	Nguyen Hai Ha			Daughter						0	0	
1.07	FIC	Dong Anh Licogi Mechanical Joint Stock Company			Member of the BOD	BRC	100106391	30/06/2006	Department of Planning and Investment of Hanoi City	Km 12+800, National Highway 3, Group 6, Dong Anh Commune, Hanoi City	0	0	



2	FIC	Cao Truong Thu	Member of the BOD, General Director							0	0	
2.01	FIC	Tran Thi Thanh Tam		Wife						0	0	
2.02	FIC	Cao Khanh Toan		Son						0	0	still young
2.03	FIC	Cao Khanh Minh		Son						0	0	still young
2.04	FIC	Cao Van Thinh		Father						0	0	
2.05	FIC	Nguyen Thi Huong		Mother						0	0	
2.06	FIC	Le Thi My Linh		Mother-in-law						0	0	
2.07	FIC	Cao Viet Hung		Older brother						0	0	
2.08	FIC	Cao Thi Thanh Yen		Older sister						0	0	
2.09	FIC	Tran Minh Thanh		Brother-in-law						0	0	
2.10	FIC	Tran Minh Trung		Brother-in-law						0	0	

2.11	FIC	Thanh Thanh Joint Stock Company			Chairman of the BOD	BRC	3600665643	02/01/2004	Department of Planning and Investment of Dong Nai Province	Street No. 1, Bien Hoa 1 Industrial Park, Tran Bien Ward, Dong Nai Province	0	0	
2.12	FIC	Hoa An Joint Stock Company			Chairman of the BOD	BRC	3600464464	08/06/2000	Department of Planning and Investment of Dong Nai Province	20C, Cau Hang Hamlet, Bien Hoa Ward, Dong Nai Province	0	0	
2.13	FIC	Dong Anh Licogi Mechanical Joint Stock Company			Chairman of the BOD	BRC	100106391	30/06/2006	Department of Planning and Investment of Hanoi City	Km 12+800, National Highway 3, Group 6, Dong Anh Commune, Hanoi City	0	0	
3	FIC	Pham Viet Thang		Member of the BOD, General Director							0	0	
3.01	FIC	Vu Hoang Thu Trang		Wife							0	0	
3.02	FIC	Pham Quang Hien		Father							0	0	
3.03	FIC	Vu Trong Chung		Father-in-law							0	0	

3.04	FIC	Hoang Thi Thu Thuy			Mother-in-law					0	0		
3.05	FIC	Pham Viet Bach			Son					0	0		
3.06	FIC	Pham Hai Ha			Daughter					0	0	still young	
3.07	FIC	Pham Viet Ha			Older brother					0	0		
3.08	FIC	Pham Viet Thanh			Younger brother					0	0		
3.09	FIC	Thanh Thanh Joint Stock Company			Member of the BOD	BRC	3600665643	02/01/2004	Department of Planning and Investment of Dong Nai Province	Street No. 1, Bien Hoa 1 Industrial Park, Tran Bien Ward, Dong Nai Province	0	0	
3.10	FIC	Vitaly Joint Stock Company			Chairman of the BOD	BRC	300398078	06/01/2005	Department of Planning and Investment of Binh Duong Province	N1 Road, Binh Chuan Concentrated Production Area, Thuan Giao Ward, Ho Chi Minh City	0	0	
3.11	FIC	Hoa An Joint Stock Company			Head of the Board of Supervisors	BRC	3600464464	08/06/2000	Department of Planning and Investment of Dong Nai Province	20C, Cau Hang Hamlet, Bien Hoa Ward, Dong Nai Province	0	0	
3.12	FIC	Dong Anh Licogi Mechanical Joint Stock Company			Member of the BOD	BRC	100106391	30/06/2006	Department of Planning and Investment of Hanoi City	Km 12+800, National Highway 3, Group 6, Dong Anh	0	0	

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4.08	FIC	Dang Thi Thanh Tu			Older sister							0	0	
4.09	FIC	Dang Minh Thong			Older brother							0	0	
4.10	FIC	Dang Thi Thanh Truyen			Older sister							0	0	
4.11	FIC	Ly Thanh Tung			Father-in-law							0	0	
4.12	FIC	Tran Thi Huyen			Mother-in-law							0	0	
4.13	FIC	Ly Thanh Binh			Brother-in-law							0	0	
4.14	FIC	Ly Thanh Son			Brother-in-law							0	0	
4.15	FIC	Ly Thi Thanh Ha			Sister-in-law							0	0	
5	FIC	Nguyen Ngoc Vu Chuong		Member of the BOD								0	0	

5.01	FIC	Huynh Trang Nha				Wife						0	0	
5.02	FIC	Nguyen Ngoc Thanh				Father						0	0	
5.03	FIC	Nguyen Thi Kim Phuong				Mother						0	0	
5.04	FIC	Le Thi Tim				Mother-in-law						0	0	
5.05	FIC	Nguyen Ngoc Thien An				Older sister i						0	0	
5.06	FIC	Tran Thuy An				Brother-in-law						0	0	
5.07	FIC	Sovilaco International Human Resources Joint Stock Company				Chairman of the Board of Directors	BRC	0300467483	20/12/2010	Ho Chi Minh City Department of Planning and Investment	No. 01 Pho Quang Street, Tan Son Hoa Ward, Ho Chi Minh Cit	0	0	
5.08	FIC	Domesco Medical Import-Export Joint Stock Company				Member of the Supervisory Board	BRC	1400460395	30/12/2003	Dong Thap Province Department of Planning and Investment	No. 346 Nguyen Hue Street, My Tra Ward, Dong Thap Province	0	0	
6	FIC	Nguyen Xuan Thang			Member of the BOD							0	0	
6.01	FIC	Nguyen Duc Thanh				Father						0	0	died
6.02	FIC	Le Thi Soi				Mother						0	0	

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6.03	FIC	Nguyen Thi Thanh Nga			Wife								0	0	
6.04	FIC	Nguyen Thanh Tra			Daughter								0	0	
6.05	FIC	Nguyen Xuan Loc			Son								0	0	
6.06	FIC	Nguyen Thi Minh Hue			Older sister								0	0	
6.07	FIC	Nguyen Thi Minh Quyen			Older sister								0	0	
6.08	FIC	Tran Phuc Loc			Son-in-law								0	0	
7	FIC	Dao Quang Son		Head of the Board of Supervisors									0	0	
7.01	FIC	Dao Huy Truong			Father								0	0	died
7.02	FIC	Nguyen Thi Bao			Mother								0	0	died
7.03	FIC	Dao Kim Bich			Older sister								0	0	

7.04	FIC	Dao Quang Binh			Younger brother						0	0	
7.05	FIC	Thanh Thanh Joint Stock Company			Head of the Board of Supervisors	BRC	3600665643	02/01/2004	Dong Nai Department of Planning and Investment	Road No. 1, Bien Hoa 1 Industrial Zone, Tran Bien Ward, Dong Nai Province	0	0	
8	FIC	FIC	Lê Văn Huy		Member of the Board of Supervisors						0	0	
8.01	FIC	FIC	Le Van Ung								0	0	
8.02	FIC	FIC	Doan Thi Thu Thuy								0	0	
8.03	FIC	FIC	Tran Nguyen Khanh Hai								0	0	
8.04	FIC	FIC	Le Van Hung								0	0	
8.05	FIC	FIC	Le Van Hung								0	0	
8.06	FIC	FIC	Le Van Hoang								0	0	

8.07	FIC	FIC	Trần Văn Sơn								0	0	
8.08	FIC	FIC	Nguyễn Thị Giao								0	0	
8.09	FIC	FIC	Can Tho Industrial Parks Infrastructure Construction JSC			BRC	01800617139	13/08/2010	Can Tho Department of Planning and Investment	469A Cach Mang Thang Tam Street, Binh Thuy Ward, Can Tho City	0	0	
9	FIC	Tran Linh Chi		Member of the Board of Supervisors							0	0	
9.01	FIC	Ho Thi Lien Huong			Mother						0	0	
9.02	FIC	Tran Son Tung	0001120186 VNDIRECT		Husband						0	0	
9.03	FIC	Tran Son Bach			Son						0	0	
9.04	FIC	Tran Anh Tuyen			Father-in-law						0	0	
9.05	FIC	Mai Phuong			Mother-in-law						0	0	

9.06	FIC	Tran Mai Tung Lam			Brother-in-law									0	0	
10	FIC	Nguyen Duc Loi		Deputy General Director										0	0	
10.01	FIC	Hoang Thi Thu Thuy			Wife									0	0	
10.02	FIC	Nguyen Thi Binh			Daughter									0	0	
10.03	FIC	Nguyen Hoang Bach			Son									0	0	
10.04	FIC	Nguyen Duc Ngo			Father									0	0	
10.05	FIC	Nguyen Duc Toan			Older brother									0	0	
10.06	FIC	Nguyen Thu Oanh			Older sister									0	0	
10.07	FIC	Nguyen Chien Thang			Older brother									0	0	

10.08	FIC	Le Van Bang			Brother-in-law					0	0		
10.09	FIC	Vu Thi Oanh			Sister-in-law					0	0		
10.10	FIC	Ho Thi Xuan Vinh			Sister-in-law					0	0		
10.11	FIC	Hoang Xuan Tam			Father-in-law					0	0		
10.12	FIC	Nguyen Thi Be			Mother-in-law					0	0		
10.13	FIC	ASEAN TILES CORPORATION			General Director	BRC	3700830308	31/08/2018	Binh Duong Province Department of Planning and Investment	257, Map Sheet No. 17, Quarter 9, Chanh Phu Hoa Ward, Ho Chi Minh City	0	0	
11	FIC	Nguyen Xuan Hung		Chief accountant						0	0		
11.01	FIC	Truong Thi Thai Khanh			Wife					0	0		
11.02	FIC	Pham Thi Hai			Mother-in-law					0	0		
11.03	FIC	Truong Thi Thuy Trang			Sister-in-law					0	0		

11.04	FIC	Trang Thi Hoai Ngan			Sister-in-law							0	0	
11.05	FIC	Truong Pham Tan Dat			Brother-in-law							0	0	
11.06	FIC	Nguyen Xuan Hy			Father							0	0	
11.07	FIC	Nguyen Thi Xuan Phuong			Older sister							0	0	
11.08	FIC	Nguyen Thi Phuong Dung			Older sister							0	0	
12	FIC	Nguyen Le Dung		Person in charge of corporate governance								0	0	
12.01	FIC	Nguyen Le Du			Husband							0	0	
12.02	FIC	Nguyen Le Tu Vi			Daughter							0	0	still young
12.03	FIC	Nguyen Le Anh Khoa			Son							0	0	still young
12.04	FIC	Nguyen Xuan Thuy			Father							0	0	
12.05	FIC	Dinh Thi Hoa			Mother							0	0	

12.06	FIC	Nguyen Le Phuong				Older sister								0	0	
12.07	FIC	Nguyen Phuong Huy				Brother-in-law								0	0	
12.08	FIC	Nguyen Thanh Ha				Younger brother								0	0	
12.09	FIC	Nguyen Thi Hong Phuong				Sister-in-law								0	0	
12.10	FIC	Nguyen Ngoc Duc				Father-in-law								0	0	
12.11	FIC	Le Thi Thuc				Mother-in-law								0	0	
12.12	FIC	Nguyen Thi Dieu Thao				Sister-in-law								0	0	
12.13	FIC	Nguyen Truong An				Brother-in-law								0	0	
12.14	FIC	Nguyen Thi Yen Nhi				Sister-in-law								0	0	
12.15	FIC	Nguyen Ngoc Phuoc				Brother-in-law								0	0	

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