

F88 Investment Joint Stock Company

Consolidated Financial Statements for the period
from 1 January 2026 to 31 March 2026



F88 Investment Joint Stock Company

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F88 Investment Joint Stock Company
Corporate Information

Enterprise Registration

Certificate No.

2600948135

12 November 2015

The Company's Enterprise Registration Certificate has been amended several times, the most recent of which is dated 9 February 2026. The Enterprise Registration Certificate and its updates were issued by the Department of Planning and Investment of Phu Tho Province (prior to 1 March 2025) and by the Department of Finance of Phu Tho Province (from 1 March 2025).

Board of Directors

Mr. Phung Anh Tuan	Chairman
Mr. Ngo Quang Hung	Member
Mr. Christopher E.Freund	Member
Mr. Nguyen Xuan Giao	Member
Ms. Nguyen Ngoc Nhu Uyen	Member
	<i>(resigned on 30 March 2026)</i>
Ms. Nguyen Thi Hoang Anh	Member
Mr. Do Long	Independent Member
Mr. Piyasak Ukritnukun	Independent Member

Board of Management

Mr. Nguyen Duc Dai	General Director
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Audit Committee

Mr. Do Long	Chairman
Mr. Ngo Quang Hung	Member
Ms. Nguyen Ngoc Nhu Uyen	Member
	<i>(resigned on 30 March 2026)</i>

Legal

Representative

Mr. Phung Anh Tuan

Registered Office

No. 1980 Hung Vuong Street, Nong Trang Ward
Phu Tho Province
Vietnam

F88 Investment Joint Stock Company

Statement of the General Director

The General Director of F88 Investment Joint Stock Company (“the Company”) presents this statement and the accompanying consolidated financial statements of the Company and its subsidiaries (collectively referred to as “the Group”) for the period from 1 January 2026 to 31 March 2026.

The General Director is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprises and the relevant statutory requirements applicable to financial reporting. In the opinion of the General Director:

- (a) the consolidated financial statements set out on pages 3 to 49 give a true and fair view of the consolidated financial position of the Group as at 31 March 2026, and of their consolidated results of operations and consolidated cash flows for the period from 1 January 2026 to 31 March 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprises and the relevant statutory requirements applicable to financial reporting; and
- (b) at the date of this statement, there are no reasons to believe that the Group will not be able to pay their debts as and when they fall due.

In the opinion of the Company’s General Director, the accompanying consolidated financial statements give a true and fair view of the consolidated financial position of the Company and its subsidiaries as at 31 March 2026, and of the consolidated results of their operations and their consolidated cash flows the period from 1 January 2026 to 31 March 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and the relevant statutory requirements applicable to financial reporting.



Nguyễn Dục Dai
General Director

(In accordance with the Power of Attorney No. 16/2025/GUQ-F88/TGD dated 15 March 2025)

Phu Tho, 24 April 2026

F88 Investment Joint Stock Company**Consolidated statement of financial position as at 31 March 2026****Form B 01a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)*

	Code	Note	31/3/2026 VND	1/1/2026 VND (Reclassified)
ASSETS				
Current assets (100 = 110 + 120 + 130 + 140 + 160)	100		5,791,334,261,069	5,454,848,122,901
Cash and cash equivalents	110	5	319,601,075,069	280,373,007,285
Cash	111		162,104,847,672	198,373,007,285
Cash equivalents	112		157,496,227,397	82,000,000,000
Short-term financial investments	120		4,912,325,139,078	4,694,146,336,383
Held-to-maturity investments - short-term	123	6(a)	4,989,489,741,804	4,759,829,732,498
Allowance for impairment of short-term held-to-maturity investments	124	7	(77,164,602,726)	(65,683,396,115)
Accounts receivable - short-term	130		515,623,442,967	431,853,390,045
Short-term accounts receivable from customers	131	8	249,413,593,513	191,073,135,502
Short-term prepayments to suppliers	132	9	19,705,219,986	28,919,886,060
Other short-term receivables	135	10(a)	246,545,229,468	211,900,968,483
Allowance for doubtful short-term debts	136		(40,600,000)	(40,600,000)
Inventories	140		1,389,537,973	1,499,289,699
Inventories	141		1,389,537,973	1,499,289,699
Other current assets	160		42,395,065,982	46,976,099,489
Short-term deferred expenses	161	13(a)	41,735,036,517	46,316,070,024
Deductible value added tax	162		288,369,694	288,369,694
Taxes receivable from State Treasury	163		371,659,771	371,659,771
Long-term assets (200 = 210 + 220 + 250 + 260 + 270)	200		1,443,145,959,675	1,370,887,953,707
Accounts receivable - long-term	210		27,646,512,550	27,765,090,937
Other long-term receivables	215	10(b)	27,646,512,550	27,765,090,937
Fixed assets	220		46,169,105,986	48,373,587,614
Tangible fixed assets	221	11	7,232,907,939	6,976,654,226
Cost	222		11,741,804,408	10,978,726,372
Accumulated depreciation	223		(4,508,896,469)	(4,002,072,146)
Intangible fixed assets	227	12	38,936,198,047	41,396,933,388
Cost	228		71,645,283,487	71,645,283,487
Accumulated amortisation	229		(32,709,085,440)	(30,248,350,099)
Long-term work in progress	250		2,292,476,966	2,218,942,557
Construction in progress	252		2,292,476,966	2,218,942,557
Long-term financial investments	260		1,047,287,529,968	992,302,652,236
Held-to-maturity investments - long-term	265	6(b)	1,056,449,784,789	998,019,436,851
Allowance for impairment of long-term held-to-maturity investments	266	7	(9,162,254,821)	(5,716,784,615)
Other long-term assets	270		319,750,334,205	300,227,680,363
Long-term deferred expenses	271	13(b)	46,575,452,061	46,207,406,637
Deferred tax assets	272	31(c)	273,174,882,144	254,020,273,726
TOTAL ASSETS (280 = 100 + 200)	280		7,234,480,220,744	6,825,736,076,608

The accompanying notes are an integral part of these consolidated financial statements

F88 Investment Joint Stock Company
Consolidated statement of financial position as at 31 March 2026 (continued)
Form B 01a - DN/HN
*(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)*

	Code	Note	31/3/2026 VND	1/1/2026 VND (Reclassified)
RESOURCES				
LIABILITIES (300 = 310 + 330)	300		4,543,736,391,034	4,376,480,172,305
Current liabilities	310		2,973,544,422,915	2,455,423,021,381
Short-term accounts payable to suppliers	311	14	7,266,404,200	5,812,185,813
Short-term advances from customers	312	15	54,013,010,158	49,766,468,373
Taxes and others payable to the State	314	16	123,255,502,073	228,970,328,053
Payables to employees	315		159,583,761,956	265,692,887,288
Short-term accrued expenses	316	17	89,287,507,538	72,034,171,471
Other short-term payables	320	18	84,285,618,299	110,118,382,033
Short-term borrowings and bonds issued	321	19(a)	2,432,740,793,229	1,705,878,104,957
Provisions - short-term	322		23,111,825,462	17,150,493,393
Long-term liabilities	330		1,570,191,968,119	1,921,057,150,924
Long-term borrowings and bonds issued	339	19(b)	1,528,019,214,385	1,878,884,397,190
Science and technology development fund	344		42,172,753,734	42,172,753,734
EQUITY (400 = 410)	400		2,690,743,829,710	2,449,255,904,303
Owners' equity	410	20	2,690,743,829,710	2,449,255,904,303
Owners' contributed capital	411	21	1,101,259,510,000	84,712,270,000
- Ordinary shares with voting rights	411a		1,101,259,510,000	84,712,270,000
Capital surplus	412		624,105,752,732	1,640,652,992,732
Retained profits	420		965,114,527,985	723,649,683,246
- Retained profits brought forward	420a		723,649,683,246	4,343,898,903
- Retained profits for the current period/year	420b		241,464,844,739	719,305,784,343
Non-controlling interest	429		264,038,993	240,958,325
TOTAL RESOURCES (440 = 300 + 400)	440		7,234,480,220,744	6,825,736,076,608

24 April 2026

Prepared by

Nguyen Hoang Luong
Chief Accountant

Approved by

Nguyen Duc Dai
General Director

The accompanying notes are an integral part of these consolidated financial statements

F88 Investment Joint Stock Company

Consolidated statement of income for the period from 1 January 2026 to 31 March 2026

Form B 02a - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

	Code	Note	Quarter I		Accumulated from the beginning of the year	
			Current year VND	Last year VND (Reclassified)	Current year VND	Last year VND (Reclassified)
Revenue from provision of services	01	23	1,027,364,046,934	628,711,508,276	1,027,364,046,934	628,711,508,276
Cost of services rendered	11	24	620,823,001,060	401,173,932,061	620,823,001,060	401,173,932,061
Gross profit (20 = 01 - 11)	20		406,541,045,874	227,537,576,215	406,541,045,874	227,537,576,215
Financial income	22	25	239,531,246,317	158,389,296,221	239,531,246,317	158,389,296,221
<i>In which:</i>						
<i>Interest income from pawn services</i>						
Financial expenses	23	26	230,709,607,631	147,647,498,541	230,709,607,631	147,647,498,541
<i>In which: Interest expense</i>						
Selling expenses	24		141,181,897,524	103,983,296,489	141,181,897,524	103,983,296,489
	25	27	120,642,017,294	96,727,643,242	120,642,017,294	96,727,643,242
General and administration expenses	26	28	50,556,790,136	42,090,371,396	50,556,790,136	42,090,371,396
			279,521,521,491	224,889,935,879	279,521,521,491	224,889,935,879
Net operating profit {30 = 20 + (22 - 23) - (25 + 26)}	30		174,812,083,040	14,963,268,672	174,812,083,040	14,963,268,672
Other income	31	29	130,378,769,158	117,578,105,604	130,378,769,158	117,578,105,604
Other expenses	32	29	1,713,992,658	260,656,057	1,713,992,658	260,656,057
Other profit (40 = 31 - 32)	40	29	128,664,776,500	117,317,449,547	128,664,776,500	117,317,449,547
Accounting profit before tax (50 = 30 + 40)	50		303,476,859,540	132,280,718,219	303,476,859,540	132,280,718,219
Income tax expense - current	51	31	81,143,542,551	27,929,357,414	81,143,542,551	27,929,357,414
Income tax benefit- deferred	52	31	(19,154,608,418)	(279,705,340)	(19,154,608,418)	(279,705,340)

The accompanying notes are an integral part of these consolidated financial statements

F88 Investment Joint Stock Company

Consolidated statement of income for the period from 1 January 2026 to 31 March 2026 (continued)

Form B 02a - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

Code	Note	Quarter I		Accumulated from the beginning of the year	
		Current year VND	Last year VND (Reclassified)	Current year VND	Last year VND (Reclassified)
60	Net profit after tax (60 = 50 - 51 - 52)	241,487,925,407	104,631,066,145	241,487,925,407	104,631,066,145
<i>Attributable to:</i>					
61	Equity holders of the Company	241,464,844,739	104,620,660,076	241,464,844,739	104,620,660,076
62	Non-controlling interest	23,080,668	10,406,069	23,080,668	10,406,069
70	Earnings per share				
	Basic earnings per share	2,193	974	2,193	974

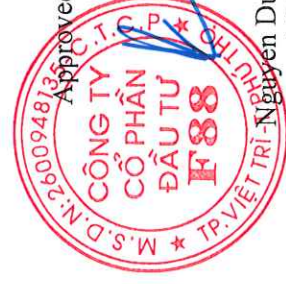
24 April 2026

Prepared by



Nguyen Hoang Luong
Chief Accountant

Approved by



Nguyen Duc Dai
General Director

The accompanying notes are an integral part of these consolidated financial statements

F88 Investment Joint Stock Company

Consolidated statement of cash flows for the period from 1 January 2026 to 31 March 2026 (Indirect method)

Form B 03a - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

	Code	Note	Quarter I		Accumulated from the beginning of the year	
			Current year VND	Last year VND (Reclassified)	Current year VND	Last year VND (Reclassified)
CASH FLOWS FROM OPERATING ACTIVITIES						
Profit before tax	01		303,476,859,540	132,280,718,219	303,476,859,540	132,280,718,219
Adjustments for						
Depreciation and amortisation	02		2,967,559,664	2,265,505,856	2,967,559,664	2,265,505,856
Allowances and provisions	03		381,641,340,483	217,967,063,375	381,641,340,483	217,967,063,375
Exchange losses/(gains) arising from revaluation of monetary items denominated in foreign currencies	04		1,954,775,622	(1,894,813,362)	1,954,775,622	(1,894,813,362)
Profits from investing, financing activities	05		(237,175,540,122)	(151,550,984,929)	(237,175,540,122)	(151,550,984,929)
Interest expense, bond issuance costs and loan consulting fee	06		127,101,742,741	101,157,127,585	127,101,742,741	101,157,127,585
Operating profit before changes in working capital	08		579,966,737,928	300,224,616,744	579,966,737,928	300,224,616,744
Change in receivables	09		(124,657,396,247)	(81,199,403,054)	(124,657,396,247)	(81,199,403,054)
Change in inventories	10		109,751,726	(892,942,103)	109,751,726	(892,942,103)
Change in payables and other liabilities	11		(124,141,576,618)	(67,552,500,792)	(124,141,576,618)	(67,552,500,792)
Change in deferred expenses	12		4,212,988,083	2,573,962,733	4,212,988,083	2,573,962,733
Interest paid	14		335,490,504,872	153,153,733,528	335,490,504,872	153,153,733,528
Income tax paid	15		(108,392,087,188)	(90,234,780,361)	(108,392,087,188)	(90,234,780,361)
			(186,621,569,198)	(38,437,881,424)	(186,621,569,198)	(38,437,881,424)
Net cash flows from operating activities	20		40,476,848,486	24,481,071,743	40,476,848,486	24,481,071,743

The accompanying notes are an integral part of these consolidated financial statements

F88 Investment Joint Stock Company

Consolidated statement of cash flows for the period from 1 January 2026 to 31 March 2026 (Indirect method - continued)

Form B 03a - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

	Code	Note	Quarter I		Accumulated from the beginning of the year	
			Current year	Last year	Current year	Last year
			VND	VND	VND	VND
				(Reclassified)		(Reclassified)
CASH FLOWS FROM INVESTING ACTIVITIES						
Payments for additions to fixed assets and other long-term assets	21		(836,612,445)	(5,884,000,300)	(836,612,445)	(5,884,000,300)
Payments for granting loans, term deposits at bank, and purchase of debt instruments of other entities	23		(3,689,008,209,931)	(1,840,788,377,305)	(3,689,008,209,931)	(1,840,788,377,305)
Receipts from collecting loans, sales of debt instruments of other entities	24		3,058,239,113,375	1,528,438,140,604	3,058,239,113,375	1,528,438,140,604
Receipts of interests from lending and deposits	27		260,106,869,549	168,727,915,964	260,106,869,549	168,727,915,964
Net cash flows used for investing activities	30		(371,498,839,452)	(149,506,321,037)	(371,498,839,452)	(149,506,321,037)
CASH FLOWS FROM FINANCING ACTIVITIES						
Proceeds from borrowings and bond issuance	33		616,520,808,750	123,814,545,455	616,520,808,750	123,814,545,455
Payments to settle loan principals and bonds	34		(246,270,750,000)	(232,458,750,000)	(246,270,750,000)	(232,458,750,000)
Net cash flows from/(used for) financing activities	40		370,250,058,750	(108,644,204,545)	370,250,058,750	(108,644,204,545)

The accompanying notes are an integral part of these consolidated financial statements

F88 Investment Joint Stock Company

Consolidated statement of cash flows for the period from 1 January 2026 to 31 March 2026 (Indirect method - continued)

Form B 03a - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

Code	Note	Quarter I		Accumulated from the beginning of the year	
		Current year VND	Last year VND (Reclassified)	Current year VND	Last year VND (Reclassified)
50	Net cash flows during the period (50 = 20 + 30 + 40)	39,228,067,784	(233,669,453,839)	39,228,067,784	(233,669,453,839)
60	Cash and cash equivalents at the beginning of the period	280,373,007,285	630,485,607,784	280,373,007,285	630,485,607,784
70	Cash and cash equivalents at the end of the period (70 = 50 + 60)	319,601,075,069	396,816,153,945	319,601,075,069	396,816,153,945

24 April 2026

Prepared by



Nguyen Hoang Luong
Chief Accountant

Approved by



Nguyen Duc Dai
General Director

The accompanying notes are an integral part of these consolidated financial statements

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026

Form B 09a - DN/HN

*(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)*

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

1. Reporting entity

(a) Ownership structure

F88 Investment Joint Stock Company (“the Company”) is incorporated as a joint stock company in Vietnam. The consolidated financial statements of the Company for the period from 1 January 2026 to 31 March 2026 comprise the Company and its subsidiaries (hereinafter referred to as “the Group”).

The Company’s shares were officially registered for trading on the Unlisted Public Company Market (“UPCoM”) on 8 August 2025, under the ticker symbol F88.

(b) Principal activities

The principal activities of the Group are other credit granting activities (in detail: pawn loan services), consignment of goods, insurance agency services, risk and damage evaluation; debt trading, leasing and related activities, and other business support services not classified (details: sales support services, customer search, product introduction, customer information entry).

(c) Normal operating cycle

The normal operating cycle of the Group is 12 months.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***(d) Group structure**

As at 31 March 2026, the Company has 4 subsidiaries (1/1/2026: 4 subsidiaries) as below:

Subsidiary name	Address	Business field	% of equity owned and % of voting right	
			31/3/2026	1/1/2026
F88 Business Joint Stock Company ("F88 Business JSC")	8 Floor, G-Group Tower Building, No. 5 Nguyen Thi Due, Yen Hoa Ward, Hanoi, Vietnam	Provide pawn loan services, pledged assets management services, insurance agency services, and other activities	99.99%	99.99%
Ffintech Joint Stock Company ("Ffintech JSC")	Room 206, M Floor, N01A Building, No. 275 Nguyen Trai, Khuong Dinh Ward, Hanoi, Vietnam	Provide information technology services and other computer services	99.99%	99.99%
F88 Commerce Company Limited ("F88 Commerce") (*)	Room 206, M Floor, N01A Building, No. 275 Nguyen Trai, Khuong Dinh Ward, Hanoi, Vietnam	Trading and selling mobile phone sim cards	99.99%	99.99%
Green House Tech Joint Stock Company ("Green House Tech JSC")	6 Floor, G-Group Tower Building, No. 5 Nguyen Thi Due, Yen Hoa Ward, Hanoi, Vietnam	Insurance agency and brokerage activities, risk and damage evaluation	99.99%	99.99%

(*) The Company indirectly owned through a subsidiary.

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)

Form B 09a - DN/HN

(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)

2. Basis of preparation

(a) Statement of compliance

These consolidated financial statements have been prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprises and the relevant statutory requirements applicable to financial reporting.

(b) Basis of measurement

The consolidated financial statements, except for the consolidated statement of cash flows, are prepared on the accrual basis using the historical cost concept. The consolidated statement of cash flows is prepared using the indirect method.

(c) Annual accounting period

The annual accounting period of the Group is from 1 January to 31 December. The interim consolidated financial statements are prepared for the period from 1 January 2026 to 31 March 2026.

(d) Accounting and presentation currency

The Group's accounting currency is Vietnam Dong ("VND"), which is also the currency used for financial statement preparation and presentation purposes.

3. Adoption of new guidance on accounting system for enterprises

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Vietnamese Accounting System for Enterprises ("Circular 99"). Circular 99 replaces the previous guidance on Vietnamese Accounting System for Enterprises under Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200") and other circulars amending and supplementing Circular 200. Circular 99 is effective from 1 January 2026 and applicable for annual accounting periods beginning on or after 1 January 2026.

The Group has adopted the applicable requirements of Circular 99 effective from 1 January 2026 on a prospective basis. The significant changes to the Group's accounting policies and the effects on the consolidated financial statements, if any, are disclosed in the following notes to the consolidated financial statements.

- Foreign currency transactions (Note 4(b));
- Held-to-maturity investments (Note số 4(d));

4. Summary of significant accounting policies

The following significant accounting policies have been adopted by the Group in the preparation of these consolidated financial statements.

(a) Basis of consolidation

(i) Subsidiaries

Subsidiaries are entities and business operations controlled by the Group. The financial statements of the subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases.

(ii) Non-controlling interests

Non-controlling interests ("NCI") are measured at their proportionate share of the acquiree's identifiable net assets at date of acquisition.

Changes in the Group's interest in a subsidiary that do not result in a loss of control are accounted for as transactions with owners. The difference between the change in the Group's share of net assets of the subsidiary and any consideration paid or received is recorded directly in retained profits under equity.

(iii) Transactions eliminated on consolidation

Intra-company and intra-group transactions, balances, and any unrealised income and expenses arising from intra-group transactions, are eliminated in preparing the consolidated financial statements. Unrealised gains and losses arising from transactions with the investee accounted for using the equity method are eliminated against the investment to the extent of the Group's interest in the investee.

(b) Foreign currency transactions

Transactions in currencies other than VND during the period have been translated into VND at exchange rates approximating actual rates of exchange ruling at the transaction dates.

Monetary assets and liabilities denominated in currencies other than VND are translated into VND, except for items that have been hedged against foreign exchange risks using financial instruments, are translated into VND at the average of the account transfer buying rates and selling rates at the end of the accounting period quoted by the commercial bank where the Company or its subsidiaries most frequently conducts transactions.

All of foreign exchange differences are recorded in the consolidated statement of income.

(c) Cash and cash equivalents

Cash comprises cash balances, demand deposits, and cash in transit.

Cash equivalents are short-term highly liquid investments that are readily convertible to known amounts of cash, are subject to an insignificant risk of changes in value, and are held for the purpose of meeting short-term cash commitments rather than for investment or other purposes.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***(d) Investments*****Held-to-maturity investments***

Held-to-maturity investments are those that the Company and subsidiaries' management has the intention and ability to hold until maturity. Held-to-maturity investments include term deposits with the original term of more than 3 months and bonds and loans receivables. These investments are stated at costs less allowance for impairment held-to-maturity investments.

Allowance for impairment of held-to-maturity investments related to the balance of loans receivables from pawn services are recorded in cost of services rendered in the consolidated statement of income.

Purchased debts

The debt purchase price is the amount F88 Business JSC, a subsidiary of the Company, is required to pay to the debt seller under the debt purchase contract, including the book value of the principal balance, interest balance of the debt in accordance with the agreement at the time of debt purchase.

Debt classification and provision

The classification of loans receivable, purchased debts, receivables and off-statement of financial position commitments and allowance rates have been determined in accordance with Decision No. 163A/2024/QD-F88/TGD issued by the General Director of F88 Business JSC on 9 May 2024 ("Decision 163A"). Accordingly, receivables are classified by F88 Business JSC into groups with different levels of risk, based on the overdue ages. F88 Business JSC makes allowance for impairment of held-to-maturity investments based on F88 Business JSC's estimate of recoverability corresponding to the risk level associated with each group. The rates of allowance for doubtful debts for each debt group are as follows:

Overdue period	Allowance rates
Up to 10 days	0%
From 11 to 30 days	2%
From 31 to 90 days	25%
From 91 to 360 days	100%
361 days or more	100%

Write-off of bad debts

According to the provisions of Decision 163A, debts overdue for 91 days or more or debts determined to be irrecoverable shall be removed from the statement of financial position and transferred to off-statement of financial position items. Subsequent collection from loans receivable transferred to off-balance-sheet debts shall be accounted as other income in the consolidated statement of income upon receipt.

(e) Trade and other receivables

Trade and other receivables are stated at cost less allowance for doubtful debts.

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)

Form B 09a - DN/HN

*(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)*

(f) Inventories

Inventories are stated at the lower of cost and net realisable value. Cost is determined on a weighted average basis and includes all costs incurred in bringing the inventories to their present location and condition. Net realisable value is the estimated selling price of inventory items and estimated costs to sell.

The Group apply the perpetual method of accounting for inventories.

(g) Tangible fixed assets

(i) Cost

Tangible fixed assets are stated at cost less accumulated depreciation. The initial cost of a tangible fixed asset comprises its purchase price, including import duties, non-refundable purchase taxes and any directly attributable costs of bringing the asset to its working condition for its intended use. Expenditure incurred after tangible fixed assets have been put into operation, such as repair, maintenance and overhaul cost, is charged to the consolidated statement of income in the year in which the cost is incurred. In situations where it can be clearly demonstrated that the expenditure has resulted in an increase in the future economic benefits expected to be obtained from the use of tangible fixed assets beyond their originally assessed standard of performance, the expenditure is capitalised as an additional cost of tangible fixed assets.

(ii) Depreciation

Depreciation is computed on a straight-line basis over the estimated useful lives of tangible fixed assets. The estimated useful lives are as follows:

▪ Office equipment	3 - 5 years
▪ Others	<u>3 - 8 years</u>

(h) Intangible fixed assets

Software

Cost of acquiring new software, which is not an integral part of the related hardware, is capitalised and treated as an intangible asset. Software cost is amortised on a straight-line basis over 3 years to 8 years.

(i) Construction in progress

Construction in progress represents the costs of intangible fixed assets which have not been fully completed or installed. No depreciation is provided for construction in progress during the period of construction and installation.

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)

Form B 09a - DN/HN

(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)

(j) Deferred expenses

Deferred expenses are initially recognised at their cost in the form of short-term or long-term deferred expenses in the separate statement of financial position and are amortised over the period in which the amount is prepaid or over the period during which the corresponding economic benefits from these expenses are generated.

(i) Tools and supplies

Tools and supplies include assets held for use by the Group in the normal course of business whose costs of individual items are less than VND30 million and therefore not qualified for recognition as fixed assets under prevailing regulations. Cost of tools and instruments are amortised on a straight-line basis over a period not exceeding 36 months.

(ii) Other deferred expenses

Other deferred expenses are recorded at cost and amortised on a straight-line basis over a period not exceeding 3 years.

(k) Trade and other payables

Trade and other payables are stated at their cost.

(l) Provisions

A provision is recognised if, as a result of a past event, the Group has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability.

(m) Bonds issued

Straight bonds

At initial recognition, straight bonds are measured at cost which comprises proceed from issuance net of issuance costs. Any discount, premium or issuance costs are amortized on a straight-line basis over the term of the bond.

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)

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(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)

(n) Science and technology development fund

The Science and technology development fund is appropriated based on the resolution of the Board of Directors and is recognised under liabilities in the consolidated separate statement of financial position. The appropriation, utilisation and management of the Science and technology development fund are carried out in accordance with Circular No. 67/2022/TT-BTC issued by the Ministry of Finance on 7 November 2022 and Decree No. 265/2025/ND-CP issued by the Government on 14 October 2025. The appropriation to the Science and technology development fund during the year is recognised as operating expenses in the consolidated statement of income and is capped at 20% of the assessable annual income for the year. Within five years from the appropriation date, if the Company does not use the science and technology development fund, or has used less than 70% of the fund or has used it for unintended purposes, the Company shall transfer to state budget the corporate income tax calculated on the income already contributed to the fund but is not used or is improperly used plus interest on that corporate income tax.

(o) Owners' equity

Ordinary shares

Ordinary shares are recognised at par value. Incremental costs directly attributable to the issue of shares, net of tax effects, are recognised as a deduction from capital surplus.

Capital surplus

On receipt of capital from shareholders, the difference between the issuance price and the par value of the shares is recorded as capital surplus in equity.

(p) Taxation

Income tax on the consolidated profit or loss for the period comprises current and deferred tax. Income tax is recognised in the consolidated statement of income except to the extent that it relates to items recognised directly to equity, in which case it is recognised in equity.

Current tax is the expected tax payable on the taxable income for the period, using tax rates enacted at the end of the annual accounting period, and any adjustment to tax payable in respect of previous.

Deferred tax is provided using the statement of financial position method, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. The amount of deferred tax provided is based on the expected manner of realisation or settlement of the carrying amounts of assets and liabilities using the tax rates enacted or substantively enacted at the end of the annual accounting period.

A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the tax assets can be utilised. Deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

(q) Revenue and other incomes

(i) *Revenue from pawn services*

Interest income from pawn services is recognised in the consolidated statement of income on an accrual basis, except for interest on loans overdue for 11 days or more which are recognised upon receipt.

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)

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(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)

Other revenue from rendering pawn loan services includes loan appraisal fee, mortgage asset storage and management fee, loan management service fee, asset management service fee, contract extension fee, and deferred payment privilege fee. These fees are recognised in the consolidated statement of income on an accrual basis, except for fees related to loans overdue for 11 days or more which are recognised upon receipt.

When a debt is classified as overdue, the interest and fees receivable on such debt are removed from the statement of financial position and recorded off-statement of financial position. Interest income and fees on these debts are recognised in the consolidated statement of income upon receipt.

(ii) Revenue from services rendered

Revenue from services rendered is recognised in the consolidated statement of income in proportion to the stage of completion of the transaction. The stage of completion is assessed by reference to surveys of work performed. No revenue is recognised if there are significant uncertainties regarding recovery of the consideration due.

Income from rendering insurance agency services is recognised when the service is considered completed, particularly when the insurance contract has been signed between the customer and the insurance holder, and insurance premium has been collected.

(iii) Interest income

Interest income is recognized on a time proportion basis with reference to the principal outstanding and the applicable interest rate.

(r) Leases

Lease payments

Payments made under operating leases are recognised in the consolidated statement of income on a straight-line basis over the term of the lease.

(s) Borrowing costs

Borrowing costs are recognised as an expense in the period in which they are incurred.

(t) Earnings per share

The Company presents basic and diluted earnings per share ("EPS") for its ordinary shares. Basic EPS is calculated by dividing the profit or loss attributable to the ordinary shareholders (after deducting any amounts appropriated to bonus and welfare fund for the annual accounting period) of the Company by the weighted average number of ordinary shares outstanding during the year. Diluted EPS is determined by adjusting the profit or loss attributable to the ordinary shareholders and the weighted average number of ordinary shares outstanding for the effect of all dilutive potential ordinary shares, which comprise convertible bonds and share options.

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)

Form B 09a - DN/HN

(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)

(u) Segment reporting

A segment is a distinguishable component of the Company and subsidiaries that are engaged either in providing related products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), which are subject to risks and rewards that are different from those of other segments. The Company's primary format for segment reporting is based on business segments. The geographical segments of the Company and its subsidiaries are determined based on the countries in which revenue is generated.

(v) Related parties

Parties are considered to be related to the Group if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or where the Group and the other party are subject to common control or significant influence. Related parties may be individuals or corporate entities and include close family members of any individual considered to be a related party.

(w) Changes in accounting estimates

In preparing the consolidated financial statements, the General Director has made several accounting estimates. Actual results may differ from these estimates. For the period from 1 January 2026 to 31 March 2026, no significant changes in accounting estimates have been made since the end of the prior annual accounting period.

(x) Comparative information

Comparative information in these consolidated financial statements is presented as corresponding figures. Under this method, comparative information for the prior period/year is included as an integral part of the current period's consolidated financial statements and is intended to be read only in relation to the amounts and other disclosures relating to the current period. Accordingly, the comparative information included in these consolidated financial statements is not intended to present the Group's consolidated financial position, consolidated results of operation or consolidated cash flows for the prior period.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***5. Cash and cash equivalents**

	31/3/2026 VND	1/1/2026 VND
Cash on hand	7,074,203,118	2,865,434,358
Cash in banks	155,030,644,554	195,091,572,927
Cash in transit	-	416,000,000
Cash equivalents (i)	157,496,227,397	82,000,000,000
	<hr/>	<hr/>
	319,601,075,069	280,373,007,285

- (i) These are deposits at bank with original terms not exceeding 3 months and earning interest at annual rates from 4.0% to 4.75% as at 31 March 2026 (1/1/2026: 4.0% to 4.75%).

6. Held-to-maturity investments**(a) Held-to-maturity investments - short-term**

	31/3/2026 VND	1/1/2026 VND (Reclassified)
Short-term deposits at bank (i)	193,502,307,689	56,220,000,000
Bonds (ii)	20,000,000,000	20,000,000,000
Short-term loans receivable (iv)	4,775,987,434,115	4,683,609,732,498
	<hr/>	<hr/>
	4,989,489,741,804	4,759,829,732,498

(b) Held-to-maturity investments - long-term

	31/3/2026 VND	1/1/2026 VND (Reclassified)
Long-term deposits at bank (iii)	-	50,000,000,000
Long-term loans receivable (iv)	1,056,449,784,789	948,019,436,851
	<hr/>	<hr/>
	1,056,449,784,789	998,019,436,851

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***(i) Short-term deposits at bank**

These are deposits at bank with original terms not exceeding 12 months and earning interest at annual rates from 3.4% to 8.5% as at 31 March 2026 (1/1/2026: from 3.4% to 7.3%), of which certain deposits were pledged as collateral to secure loans of F88 Business JSC, a subsidiary of the Company, with a total value of VND 100,100,000,000 (1/1/2026: VND Nil) (Note 19(b)).

(ii) Bonds

These are short-term listed bonds issued by Saigon - Hanoi Securities Joint Stock Company, unsecured, bearing an interest rate of 8.2% per annum, with a term of one year and maturing on 8 December 2026.

(iii) Long-term deposits at bank

As at 1 January 2026, the deposits at bank amounting to VND50,000,000,000 was pledged at the bank as collateral for the borrowings of F88 Business JSC - a subsidiary (Note 19(b)).

(iv) Loans receivable

	31/3/2026 VND	1/1/2026 VND
Short-term loans receivable		
Principals of loans to customers		
• Loans with pledged assets available for customers' use under F88 Business JSC's consent	4,775,987,434,115	4,683,609,732,498
<i>In which: Current portion of long-term loans</i>	1,256,789,256,111	1,155,818,379,822
	4,775,987,434,115	4,683,609,732,498
Long-term loans receivable		
Principals of loans to customers		
• Loans with pledged assets available for customers' use under F88 Business JSC's consent	1,056,449,784,789	948,019,436,851
Total loans receivable	5,832,437,218,904	5,631,629,169,349

7. Allowance for impairment of held-to-maturity investments

	31/3/2026		1/1/2026	
	Cost VND	Allowance VND	Recoverable amount VND	Cost VND
				Allowance VND (Reclassified)
Overdue loan receivables	522,107,015,777	86,326,857,547	435,780,158,230	441,539,427,622
Overdue 11 - 30 days	192,173,476,269	3,843,469,646	188,330,006,623	71,400,180,730
Overdue 31 - 90 days	329,933,539,508	82,483,387,901	247,450,151,607	3,389,972,204
				68,010,208,526
				204,030,614,572

In which:

Allowance for impairment of held-to-maturity investments - short-term
Allowance for impairment of held-to-maturity investments - long-term

65,683,396,115
5,716,784,615

Movements in the allowance for impairment of held-to-maturity investments during the period were as follows:

	Quarter I	
	Current year VND	Last year VND
Opening balance	71,400,180,730	48,860,867,388
Allowance made during the period	375,680,008,414	215,535,530,246
Allowance used during the period (i)	(360,753,331,597)	(212,056,720,920)
Closing balance	86,326,857,547	52,339,676,714

- (i) F88 Business JSC utilised allowance to resolve the risks associated with loans receivable that are overdue for more than 90 days for which allowance was fully made for outstanding principals.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)***8. Short-term accounts receivable from customers**

	31/3/2026 VND	1/1/2026 VND
Accrued fees from pawn services and other related activities	187,423,488,341	169,120,284,745
Receivable from insurance agency services	61,828,847,613	21,048,305,790
Receivables from other services	161,257,559	904,544,967
	<hr/>	<hr/>
	249,413,593,513	191,073,135,502
	<hr/>	<hr/>

9. Short-term prepayments to suppliers

	31/3/2026 VND	1/1/2026 VND
Viet Event Organization Company Limited	2,734,413,552	2,734,413,552
Sysone Technology Joint Stock Company	1,924,560,000	1,924,560,000
MCV Group Corporation	30,000,000	3,207,235,170
Others	15,016,246,434	21,053,677,338
	<hr/>	<hr/>
	19,705,219,986	28,919,886,060
	<hr/>	<hr/>

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***10. Other receivables****(a) Other short-term receivables**

	31/3/2026 VND	1/1/2026 VND
Receivables from deposit agreements	176,800,000,000	135,800,000,000
Receivables from interest income from loans, deposits, bonds	49,009,089,852	53,151,980,434
Receivables from collections on behalf	17,751,008,701	17,483,064,929
Advances to employees	1,524,030,907	4,231,273,726
Other short-term receivables	1,461,100,008	1,234,649,394
	<hr/>	<hr/>
	246,545,229,468	211,900,968,483
	<hr/>	<hr/>
In which:		
<i>Interest receivables from pawn loan services</i>	<i>48,496,870,675</i>	<i>46,232,518,681</i>
<i>Interest receivables from deposits, bonds</i>	<i>512,219,177</i>	<i>6,919,461,753</i>
<i>Short-term receivables from other parties</i>	<i>197,536,139,616</i>	<i>158,748,988,049</i>
	<hr/>	<hr/>

(b) Other long-term receivables

	31/3/2026 VND	1/1/2026 VND
Office and store rental deposits	26,776,708,033	26,899,286,420
Other long-term receivables	869,804,517	865,804,517
	<hr/>	<hr/>
	27,646,512,550	27,765,090,937
	<hr/>	<hr/>

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***11. Tangible fixed assets**

	Office equipment VND	Others VND	Total VND
Cost			
Opening balance	10,670,814,293	307,912,079	10,978,726,372
Additions	763,078,036	-	763,078,036
Closing balance	11,433,892,329	307,912,079	11,741,804,408
Accumulated depreciation			
Opening balance	3,694,160,067	307,912,079	4,002,072,146
Charge for the period	506,824,323	-	506,824,323
Closing balance	4,200,984,390	307,912,079	4,508,896,469
Net book value			
Opening balance	6,976,654,226	-	6,976,654,226
Closing balance	7,232,907,939	-	7,232,907,939

Included in tangible fixed assets were assets costing VND2,197,150,249 which were fully depreciated as of 31 March 2026 (1/1/2026: VND2,197,150,249) but are still in use.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***12. Intangible fixed assets**

	Software VND
Cost	
Opening balance	71,645,283,487
Closing balance	71,645,283,487
Accumulated amortisation	
Opening balance	30,248,350,099
Charge for the period	2,460,735,341
Closing balance	32,709,085,440
Net book value	
Opening balance	41,396,933,388
Closing balance	38,936,198,047

Included in intangible fixed assets were assets costing VND4,154,203,550 which were fully amortised as of 31 March 2026 (1/1/2026: VND4,121,203,550) but are still in use.

13. Deferred expenses**(a) Short-term deferred expenses**

	31/3/2026 VND	1/1/2026 VND
Premises rental	34,083,473,691	37,504,732,679
Tools and supplies extracted for use	194,272,840	1,915,279,900
Other short-term deferred expenses	7,457,289,986	6,896,057,445
	41,735,036,517	46,316,070,024

(b) Long-term deferred expenses

	31/3/2026 VND	1/1/2026 VND
Store renovation costs	31,622,967,176	30,481,564,080
Tools and supplies extracted for use	13,908,199,850	14,699,654,261
Other long-term deferred expenses	1,044,285,035	1,026,188,296
	46,575,452,061	46,207,406,637

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***14. Short-term accounts payable to suppliers****Accounts payable to suppliers detailed by significant suppliers**

	Cost and amount within payment capacity	
	31/3/2026 VND	1/1/2026 VND
Third parties		
FPT International Telecom Company Limited - Hanoi Branch	2,227,582,422	-
Nam Viet Construction Furniture and Trading Company Limited	823,071,623	738,970,189
Other suppliers	3,404,994,155	4,117,901,624
	<hr/> 6,455,648,200	<hr/> 4,856,871,813
Related parties		
G-Innovations Vietnam Joint Stock Company	810,756,000	955,314,000
	<hr/> 7,266,404,200	<hr/> 5,812,185,813

15. Short-term advances from customers

	31/3/2026 VND	1/1/2026 VND
Customers' advances of mortgage contract	54,013,010,158	49,766,468,373
	<hr/> 54,013,010,158	<hr/> 49,766,468,373

16. Taxes and others payable to State

	1/1/2026 VND	Incurred VND	Paid VND	31/3/2026 VND
Value added tax	32,716,367,377	108,085,883,465	(103,831,307,425)	36,970,943,417
Personal income tax	6,028,164,218	46,143,737,087	(47,834,295,285)	4,337,606,020
Corporate income tax	185,628,752,159	81,143,542,551	(186,621,569,198)	80,150,725,512
Other taxes	4,597,044,299	4,303,165,466	(7,103,982,641)	1,796,227,124
	<hr/> 228,970,328,053	<hr/> 239,676,328,569	<hr/> (345,391,154,549)	<hr/> 123,255,502,073

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***17. Short-term accrued expenses**

	31/3/2026 VND	1/1/2026 VND
Interest expenses on borrowings and bonds	30,069,092,361	22,926,051,715
Outside services	58,180,488,630	48,562,720,610
Others	1,037,926,547	545,399,146
	<hr/>	<hr/>
	89,287,507,538	72,034,171,471
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18. Other short-term payables

	31/3/2026 VND	1/1/2026 VND
Insurance premium collected on behalf	75,844,995,649	31,989,448,778
Trade union fee and compulsory insurances	2,194,881,867	3,032,608,704
Deposit for purchase of bonds issued by subsidiaries	-	67,260,000,000
Others	6,245,740,783	7,836,324,551
	<hr/>	<hr/>
	84,285,618,299	110,118,382,033
	<hr/>	<hr/>

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***19. Borrowings and bonds issued****(a) Short-term borrowings and bonds issued**

	31/3/2026 VND	1/1/2026 VND
Short-term bonds issued (i)	497,886,762,317	495,938,084,610
Current portion of long-term bonds issued (ii)	148,470,237,740	49,432,403,016
Other short-term borrowings (iii)	647,303,931,733	331,656,902,051
Current portion of long-term borrowings (iii)	1,139,079,861,439	828,850,715,280
	<hr/>	<hr/>
	2,432,740,793,229	1,705,878,104,957

(b) Long-term borrowings and bonds issued

	31/3/2026 VND	1/1/2026 VND
Long-term bonds issued (ii)	540,570,841,334	345,297,156,285
Long-term borrowings (iii)	987,448,373,051	1,533,587,240,905
	<hr/>	<hr/>
	1,528,019,214,385	1,878,884,397,190

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the period from 1 January 2026 to 31 March 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***(i) Short-term bonds issued**

	31/3/2026 VND	1/1/2026 VND
Short-term bonds issued (*)	497,886,762,317	495,938,084,610
	31/3/2026 VND	1/1/2026 VND
Bond issuance value	500,000,000,000	500,000,000,000
Bond issuance expenses	(2,113,237,683)	(4,061,915,390)
	497,886,762,317	495,938,084,610

(ii) Long-term bonds issued

	31/3/2026 VND	1/1/2026 VND
Long-term bonds issued (**)	689,041,079,074	394,729,559,301
	31/3/2026 VND	1/1/2026 VND
Bond issuance value	700,000,000,000	400,000,000,000
Bond issuance expenses	(10,958,920,926)	(5,270,440,699)
	689,041,079,074	394,729,559,301
Bonds due within 12 months	(148,470,237,740)	(49,432,403,016)
Bonds due after 12 months	540,570,841,334	345,297,156,285

(*) The short-term bonds are issued by F88 Business JSC with original maturity dates ranging from April 2026 to November 2026, and bear fixed interest rates ranging from 9% - 10.5% per annum applicable to all interest periods as at 31 March 2026 (1/1/2026: fixed interest rates ranging from 9% - 10.5% per annum). Bond interest is paid in instalments every 3 months.

(**) The long-term bonds are issued by F88 Business JSC with original maturity dates ranging from December 2026 to January 2028, and bear fixed interest rates ranging from 10% - 10.5% per annum applicable to all interest periods as at 31 March 2026 (1/1/2026: 10% - 10.5%). Bond interest is paid in instalments every 3 months.

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These short-term bonds and long-term bonds are unsecured, after 9 months from the date of issuance, the holder has the right to request F88 Business JSC to buy back part or all of the bonds; depending on its financial position, F88 Business JSC may approve or deny the buyback request.

(iii) Terms and conditions of the borrowings

	Currency	Maturity period	31/3/2026 VND	1/1/2026 VND
Short-term borrowings				
Lendable SPC (i), (ii), (iii)	USD	December 2026	341,838,637,036	131,553,244,349
Indo-Pacific Liquidity Facility Pte Ltd (ii)	USD	July 2026	39,398,666,476	39,334,772,079
Chailease International Financial Services (Singapore) Pte. Ltd (ii), (iii)	USD	April 2026 to September 2026	27,217,031,472	36,212,307,119
Military Commercial Joint Stock Bank (iv), (v)	VND	June 2026 to August 2026	99,988,159,231	-
Vietnam International Commercial Joint Stock Bank (iv), (v)	VND	June 2026 to July 2026	99,912,296,795	85,777,026,822
Qsee Construction and Technical Services Joint Stock Company (iv)	VND	June 2026 to December 2026	38,849,140,723	38,779,551,682
Vietnam Joint Stock Commercial Bank for Industry and Trade (iv), (v)	VND	July 2026	100,000,000	-
			647,303,931,733	331,656,902,051
Long-term borrowings				
Lion Asia VIII (RB) Limited (i), (ii)	USD	April 2026 to June 2026	592,161,897,390	828,850,715,280
Lendable SPC (i), (ii), (iii)	USD	February 2027 to October 2028	785,001,331,467	784,412,831,240
Puma Asia V (RB) Limited (i), (ii)	USD	January 2027 to June 2027	749,365,005,633	749,174,409,665
			2,126,528,234,490	2,362,437,956,185
In which:				
<i>Repayable within twelve months</i>			<i>1,139,079,861,439</i>	<i>828,850,715,280</i>
<i>Repayable after twelve months</i>			<i>987,448,373,051</i>	<i>1,533,587,240,905</i>

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- (i) All the balances of these borrowings are committed by F88 Business JSC, a subsidiary, to be hedged by forward foreign currency contracts, currency swap contracts and cross currency swap contracts throughout the term of the borrowings. The borrowings' collateral is F88 Business JSC's bank accounts, loans receivable from customers and hedge contracts according to the loan security agreement between the lender and F88 Business JSC.
- (ii) F88 Business JSC's short-term borrowings in USD bear interest at annual rates ranging from 7.42% - 10.3% as at 31 March 2026 (1/1/2026: 7.47% - 10.3%), and the long-term borrowings in USD bear interest at annual rates ranging from 11% - 15% as at 31 March 2026 (1/1/2026: from 11% - 15%).
- (iii) These borrowings of F88 Business JSC are guaranteed by letter of guarantee by the Company.
- (iv) F88 Business JSC's short-term borrowings in VND bear interest at annual rates ranging from 7% - 10% as at 31 March 2026 (1/1/2026: 8.2% - 10%).
- (v) The borrowings of F88 Business JSC are secured by certain term deposits (Note 6(a)).

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20. Changes in owners' equity

	Owners' contributed capital VND	Capital Surplus VND	Retained profits VND	Non-controlling interest VND	Total VND
Balance as at 1 January 2025	82,646,120,000	1,640,652,992,732	4,343,898,903	171,652,832	1,727,814,664,467
Net profit for the period	-	-	104,620,660,076	10,406,069	104,631,066,145
Balance as at 31 March 2025	82,646,120,000	1,640,652,992,732	108,964,558,979	182,058,901	1,832,445,730,612
Balance as at 1 January 2026	84,712,270,000	1,640,652,992,732	723,649,683,246	240,958,325	2,449,255,904,303
Net profit for the period	-	-	241,464,844,739	23,080,668	241,487,925,407
Shares issued during the period (i)	1,016,547,240,000	(1,016,547,240,000)	-	-	-
Balance as at 31 March 2026	1,101,259,510,000	624,105,752,732	965,114,527,985	264,038,993	2,690,743,829,710

- (i) On 8 January 2026, the Chairman of the Board of Directors issued Decision No. 0801/2026/QĐ/CTHDQT/F88DT approving the plan to issue shares to existing shareholders at a ratio of 1:12 (one existing share entitles the holder to receive twelve new shares) to increase share capital from the owner's equity, with the ex-rights date being 20 January 2026. Accordingly, the Company will issue an additional 101,654,724 shares. On 2 February 2026, the Company received Official Letter No. 1083/UBCK-QLCB from the State Securities Commission of Vietnam, acknowledging the receipt of the Company's report on the share issuance for increasing share capital from the owner's equity. On 9 February 2026, the Company received the amended enterprise registration certificate for this capital increase.

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The Company's authorised and issued owners' contributed capital are as follows:

	31/3/2026		1/1/2026	
	Number of shares	VND	Number of shares	VND
Authorised and issued owners' contributed capital				
Ordinary shares	110,125,951	1,101,259,510,000	8,471,227	84,712,270,000
Shares in circulation				
Ordinary shares	110,125,951	1,101,259,510,000	8,471,227	84,712,270,000

All ordinary shares have a par value of VND10,000. Each share is entitled to one vote at meetings of the Company. Shareholders are entitled to receive dividends as declared from time to time. All ordinary shares are ranked equally with regard to the Company's residual assets.

Movements in owners' contributed capital during the period were as follows:

	Current year		Quarter I		Last year	
	Number of shares	VND	Number of shares	VND	Number of shares	VND
Balance at beginning of the period	8,471,227	84,712,270,000	8,264,612	82,646,120,000		
Shares issued during the period	101,654,724	1,016,547,240,000	-	-		
Balance at the end of the period	110,125,951	1,101,259,510,000	8,264,612	82,646,120,000		

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According to the Strategic Partnership Agreement signed on 24 November 2021, F88 Business JSC cooperates in introduction and provision of Unsecured Consumer Loan products for customers sought and introduced by F88 Business JSC to CIMB Bank. Thereby, F88 Business JSC commits to purchase from CIMB Bank the existing debts of any customer who cannot fulfil their obligations (debt payment is overdue for 89 days or more) according to relevant loan agreements with CIMB Bank. The loan balances of CIMB Bank that F88 Business JSC commits to repurchase in the future if overdue for 89 days or more were as follows:

As at 31 March 2026	Number of contracts in CIMB Bank's books	Loan principal balance in CIMB Bank's books VND	Accrued interest and fees in CIMB Bank's books VND
1. Current or overdue up to 10 days	112,174	1,889,426,393,360	10,551,396,533
2. Loans overdue from 11 - 30 days	3,497	44,439,714,360	710,447,523
3. Loans overdue from 31 - 89 days	6,017	78,099,759,717	2,479,313,236
	121,688	2,011,965,867,437	13,741,157,292

As at 31 December 2025	Number of contracts in CIMB Bank's books	Loan principal balance in CIMB Bank's books VND	Accrued interest and fees in CIMB Bank's books VND
1. Current or overdue up to 10 days	105,518	1,466,631,775,590	8,419,680,752
2. Loans overdue from 11 - 30 days	3,401	40,744,437,175	694,588,211
3. Loans overdue from 31 - 89 days	4,912	58,261,819,119	1,889,376,941
	113,831	1,565,638,031,884	11,003,645,904

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In accordance with the Master Agreement on debt purchase and sale activities signed on 8 December 2025 between F88 Business JSC and MB Bank, MB Bank undertakes to give priority to offering its debts for sale to F88 Business JSC, and F88 Business JSC shall repurchase all debts proposed by MB Bank no earlier than the thirty-first (31st) day from the date such debts become overdue or on another date as agreed between MB Bank and F88 Business JSC, as applicable. The debts proposed by MB Bank for resale relate to the customer portfolio for which F88 Business JSC has conducted information-processing support activities for MB Bank in accordance with the Information Processing Support Agreement No. 1606/2025/TTHTKT/F88-MB signed between MB Bank and F88 Business JSC on 16 June 2025. The outstanding balances of the debts for which F88 Business JSC has provided information-processing support to MB Bank are as follows:

As at 31 March 2026	Number of contracts in MB Bank's books	Loan principal balance in MB Bank's books VND	Accrued interest and fees in MB Bank's books VND
1. Current or overdue up to 10 days	2,313	52,787,283,524	370,719,330
2. Loans overdue from 11 - 30 days	55	109,949,098	20,123,592
3. Loans overdue from 31 - 89 days	41	33,925,362	7,227,994
	2,409	52,931,157,984	398,070,916

As at 31 December 2025	Number of contracts in MB Bank's books	Loan principal balance in MB Bank's books VND	Accrued interest and fees in MB Bank's books VND
1. Current or overdue up to 10 days	925	17,958,613,618	123,664,900
2. Loans overdue from 11 - 30 days	25	250,218,305	4,951,210
3. Loans overdue from 31 - 89 days	22	348,161,463	12,532,900
4. Loans overdue over 90 days	4	57,403,572	3,393,923
	976	18,614,396,958	144,542,933

23. Revenue from provision of services

Total revenue represents the gross value of services rendered exclusive of value added tax.

	Quarter I		Accumulated from the beginning of the year	
	Current year VND	Last year VND	Current year VND	Last year VND
Revenue from fee from pawn services and other related activities	855,967,349,592	539,454,442,705	855,967,349,592	539,454,442,705
Revenue from insurance agency services	168,912,514,110	87,559,611,268	168,912,514,110	87,559,611,268
Revenue from other services	2,484,183,232	1,697,454,303	2,484,183,232	1,697,454,303
	1,027,364,046,934	628,711,508,276	1,027,364,046,934	628,711,508,276

24. Cost of provision

	Quarter I		Accumulated from the beginning of the year	
	Current year VND	Last year VND	Current year VND	Last year VND
Employee salary and bonus	156,225,922,655	104,477,999,609	156,225,922,655	104,477,999,609
Allowance expense	381,641,340,483	217,967,063,375	381,641,340,483	217,967,063,375
In which:				
▪ Doubtful loans	375,680,008,414	215,535,530,246	375,680,008,414	215,535,530,246
▪ Contingent debt commitments	5,961,332,069	2,431,533,129	5,961,332,069	2,431,533,129
Store and warehouse rental costs	57,272,216,457	55,661,595,122	57,272,216,457	55,661,595,122
Outside services	11,970,071,931	12,629,306,508	11,970,071,931	12,629,306,508
Others	13,713,449,534	10,437,967,447	13,713,449,534	10,437,967,447
	620,823,001,060	401,173,932,061	620,823,001,060	401,173,932,061

25. Financial income

	Quarter I		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Interest income from deposits and bonds	6,425,178,882	3,903,486,388	6,425,178,882	3,903,486,388
Interest income from loans receivable	230,709,607,631	147,647,498,541	230,709,607,631	147,647,498,541
Foreign exchange differences	2,355,706,195	6,838,311,292	2,355,706,195	6,838,311,292
<i>In which: Unrealised foreign exchange</i>	-	1,894,813,362	-	1,894,813,362
Others	40,753,609	-	40,753,609	-
	239,531,246,317	158,389,296,221	239,531,246,317	158,389,296,221

26. Financial expenses

	Quarter I		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Interest expenses	120,642,017,294	96,727,643,242	120,642,017,294	96,727,643,242
Bond issuance expenses	3,916,561,116	2,865,939,402	3,916,561,116	2,865,939,402
Foreign exchange differences	14,080,154,783	2,826,168,904	14,080,154,783	2,826,168,904
<i>In which: Unrealised foreign exchange</i>	1,954,775,622	-	1,954,775,622	-
Loan consulting and commitment fees	2,543,164,331	1,563,544,941	2,543,164,331	1,563,544,941
	141,181,897,524	103,983,296,489	141,181,897,524	103,983,296,489

27. Selling expenses

	Quarter I		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Advertising and sales marketing expenses	34,181,819,689	26,989,197,290	34,181,819,689	26,989,197,290
Employee salary and bonus	15,403,401,775	14,494,872,884	15,403,401,775	14,494,872,884
Others	971,568,672	606,301,222	971,568,672	606,301,222
	50,556,790,136	42,090,371,396	50,556,790,136	42,090,371,396

28. General and administration expenses

	Quarter I		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Employee salary and bonus	202,339,955,307	176,902,649,696	202,339,955,307	176,902,649,696
Outside services	63,174,410,008	39,063,210,392	63,174,410,008	39,063,210,392
Office rental costs	8,331,956,416	3,404,440,664	8,331,956,416	3,404,440,664
Others	5,675,199,760	5,519,635,127	5,675,199,760	5,519,635,127
	279,521,521,491	224,889,935,879	279,521,521,491	224,889,935,879

29. Other income and expenses

	Quarter I		Accumulated from the beginning of the year	
	Current year VND	Last year VND	Current year VND	Last year VND
Other income				
Contract penalties (i)	42,537,359,712	32,551,348,708	42,537,359,712	32,551,348,708
Income from written off loans and purchased debts (ii)	87,350,471,307	84,925,265,198	87,350,471,307	84,925,265,198
Other income	490,938,139	101,491,698	490,938,139	101,491,698
	130,378,769,158	117,578,105,604	130,378,769,158	117,578,105,604
Other expenses				
Others	(1,713,992,658)	(260,656,057)	(1,713,992,658)	(260,656,057)
	(1,713,992,658)	(260,656,057)	(1,713,992,658)	(260,656,057)
	128,664,776,500	117,317,449,547	128,664,776,500	117,317,449,547

(i) These represent penalties due to customers violating payment terms in F88 Business JSC's loan contracts.

(ii) These are the amounts recovered from principal, interest, and incurred fees from loan contracts and purchased debts that have been written off and monitored as off-separate statement of financial position items of F88 Business JSC.

30. Business costs by element

	Quarter I		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Employee salary and bonus	373,969,279,737	295,875,522,189	373,969,279,737	295,875,522,189
Outside services	75,144,481,939	51,692,516,900	75,144,481,939	51,692,516,900
Allowance for doubtful loans and receivables	381,641,340,483	217,967,063,375	381,641,340,483	217,967,063,375
Store, office and warehouse rental expenses	65,604,172,873	59,066,035,786	65,604,172,873	59,066,035,786
Advertising and sales marketing expenses	34,181,819,689	26,989,197,290	34,181,819,689	26,989,197,290
Others	20,360,217,966	16,563,903,796	20,360,217,966	16,563,903,796

31. Income tax

(a) Recognised in the consolidated statement of income

	Quarter I		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Current tax expense				
Current period	81,143,542,551	27,929,357,414	81,143,542,551	27,929,357,414
	81,143,542,551	27,929,357,414	81,143,542,551	27,929,357,414
Deferred tax benefit				
Reversal and origination of temporary differences	(19,154,608,418)	(422,544,850)	(19,154,608,418)	(422,544,850)
Tax losses utilised	-	142,839,510	-	142,839,510
	(19,154,608,418)	(279,705,340)	(19,154,608,418)	(279,705,340)
Income tax expense	61,988,934,133	27,649,652,074	61,988,934,133	27,649,652,074

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(b) Reconciliation of effective tax rate

	Quarter I		Accumulated from the beginning of the year	
	Last year VND	Current year VND	Current year VND	Last year VND
Accounting profit before tax	303,476,859,540	132,280,718,219	303,476,859,540	132,280,718,219
Tax at the Company's tax rate	60,695,371,908	26,456,143,644	60,695,371,908	26,456,143,644
Non-deductible expenses	437,218,109	284,081,080	437,218,109	284,081,080
Changes in temporary differences	856,344,116	909,427,350	856,344,116	909,427,350
	61,988,934,133	27,649,652,074	61,988,934,133	27,649,652,074

(c) Recognised deferred tax assets

	31/3/2026		1/1/2026	
	Temporary difference VND	Tax value VND	Temporary difference VND	Tax value VND
Allowance for doubtful debts and written-off of bad debts	1,365,874,410,721	273,174,882,144	1,270,101,368,631	254,020,273,726
	1,365,874,410,721	273,174,882,144	1,270,101,368,631	254,020,273,726

(d) Applicable tax rates

The Company and its subsidiary have an obligation to pay the Government income tax at the rate of 20% of taxable profit.

The Vietnamese tax laws and their application are subject to interpretation and may change over time. The final tax position may be subject to review and investigation by various tax authorities, who are enabled by law to impose severe fines, penalties and interest charges for late payments. These facts may create potential tax risks for the Company and its subsidiaries. The Company's Board of Management believes that the Group had adequately provided for tax liabilities based on their interpretations of tax legislation, including transfer pricing requirements and computation of corporate income tax and deferred tax liabilities. However, the relevant tax authorities may have different interpretations.

32. Basic earnings per share

The calculation of basic earnings per share was based on the profit attributable to the Company's ordinary shareholders and a weighted average number of ordinary shares outstanding during the period, calculated as follows:

(i) Net profit attributable to ordinary shareholders

	Quarter I	
	Current year	Last year
Net profit attributable to the Company's shareholders during the period (VND)	241,464,844,739	104,620,660,076

(ii) Weighted average number of ordinary shares

	Quarter I	
	Current year	Last year
Issued ordinary shares at the beginning of the period	8,471,227	8,264,612
Effect of bonus shares issued during the period (Note 20(i))	101,654,724	99,175,344
Weighted average number of ordinary shares outstanding during the period	110,125,951	107,439,956

(iii) Basic earnings per share

	Quarter I	
	Current year	Last year
Basic earnings per share (VND/share)	2,193	974

33. Significant transactions and balances with related parties

The list of related parties having a controlling relationship and/or having significant transactions during the period with the Group and its subsidiaries is as follows:

Related parties	Relationship
G Group Joint Stock Company	Company of the individual related to key management member
G-Innovations Vietnam Joint Stock Company	Company of the individual related to key management member
Hanet Technology Joint Stock Company	Company of the individual related to key management member
Gapo Technology Joint Stock Company	Company of the individual related to key management member
G Payment Joint Stock Company	Company of the individual related to key management member

Balances with related parties at the end of the period are as follows:

	Receivable/(payable)	
	31/3/2026	1/1/2026
	VND	VND
G-Innovations Vietnam Joint Stock Company		
Payables for equipment purchase	(810,756,000)	(955,314,000)

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For the period from 1 January 2026 to 31 March 2026, the Group had the following significant transactions with related parties:

	Transaction value			Accumulated from the	
	Quarter I		Last year VND	beginning of the year	
	Current year VND	Last year VND		Current year VND	Last year VND
Gapo Technology Joint Stock Company					
Utilities expenses	(686,573,505)	(765,090,870)		(686,573,505)	(765,090,870)
Utilities expenses paid	(686,573,505)	(765,090,870)		(686,573,505)	(765,090,870)
Hanet Technology Joint Stock Company					
Equipment purchases expenses	-	(34,090,909)		-	(34,090,909)
Equipment purchases paid	-	(37,500,000)		-	(37,500,000)
Information technology service fees	(241,603,200)	(88,010,182)		(241,603,200)	(88,010,182)
Information technology service fees paid	(265,763,520)	(96,811,200)		(265,763,520)	(96,811,200)
G-Innovations Vietnam Joint Stock Company					
Equipment purchases expenses	(772,125,000)	(935,840,759)		(772,125,000)	(935,840,759)
Equipment purchases paid	(978,453,000)	(616,791,479)		(978,453,000)	(616,791,479)
G Payment Joint Stock Company					
Service fees	(418,974,400)	(181,724,800)		(418,974,400)	(181,724,800)
Service fee paid	(460,871,840)	(99,948,640)		(460,871,840)	(99,948,640)

34. Segment reporting

(a) Business segments

The Group has three main business segments: pawn services, insurance agency, and other operations.

Period from 1 January 2026 to 31 March 2026

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Revenue from provision of services	855,967,349,592	168,912,514,110	30,537,695,847	(28,053,512,615)	1,027,364,046,934
Segment results	205,621,178,560	87,055,645,844	1,487,458,311		294,164,282,715
Unallocated accounting profit before tax					9,312,576,825
Income tax expense - current					81,143,542,551
Income tax benefit - deferred					(19,154,608,418)
Net profit after tax					241,487,925,407

As at 31 March 2026

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Segment assets	6,158,790,120,373	78,174,792,065	32,739,674,785	(32,578,417,226)	6,237,126,169,997
Unallocated assets					997,354,050,747
Total assets					7,234,480,220,744
Segment liabilities	4,067,953,935,595	81,778,741,063	32,578,417,226	(32,578,417,226)	4,149,732,676,658
Unallocated liabilities					394,003,714,376
Total liabilities					4,543,736,391,034

F88 Investment Joint Stock Company

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Period from 1 January 2025 to 31 March 2025

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Revenue from provision of services	539,454,442,705	87,559,611,268	7,223,231,755	(5,525,777,452)	628,711,508,276
Segment results	79,972,715,836	40,616,758,445	847,954,560	-	121,437,428,841
Unallocated accounting profit before tax					10,843,289,378
Income tax expense - current					27,929,357,414
Income tax benefit - deferred					(279,705,340)
Net profit after tax					104,631,066,145

As at 31 December 2025

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Segment assets	5,911,341,192,045	40,876,910,879	22,428,094,555	(21,523,549,588)	5,953,122,647,891
Unallocated assets					872,613,428,717
Total assets					6,825,736,076,608
Segment liabilities	3,674,605,515,628	40,328,587,064	21,523,549,588	(21,523,549,588)	3,714,934,102,692
Unallocated liabilities					661,546,069,613
Total liabilities					4,376,480,172,305

(b) Geographical segments

All business activities of the Group are conducted within the territory of Vietnam (constituting a single operating segment).

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Notes to the consolidated financial statements for the the period
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35. Comparative information

Comparative information as at 1 January 2026 was derived from the balances and amounts reported in the Group's consolidated financial statements as at and for the year ended 31 December 2025.

Besides, as described in Note 3, effective from 1 January 2026, the Group adopted Circular 99 guiding the corporate accounting regime. As a result, certain comparative information as at 1 January 2026 has been reclassified to conform with the current period's presentation, as follows:

Consolidated statement of financial position

	1/1/2026 VND (As previously reported)	Reclassified VND	1/1/2026 VND (As reclassified)
Held-to-maturity investments - short-term	76,220,000,000	4,683,609,732,498	4,759,829,732,498
Allowance for impairment of short-term held-to-maturity investments	-	(65,683,396,115)	(65,683,396,115)
Loans receivable - short-term	4,683,609,732,498	(4,683,609,732,498)	-
Allowance for doubtful short-term debts	(65,723,996,115)	65,683,396,115	(40,600,000)
Loans receivable - long-term	948,019,436,851	(948,019,436,851)	-
Allowance for doubtful long-term debts	(5,716,784,615)	5,716,784,615	-
Held-to-maturity investments - long-term	50,000,000,000	948,019,436,851	998,019,436,851
Allowance for impairment of long-term held-to-maturity investments	-	(5,716,784,615)	(5,716,784,615)

Consolidated statement of cash flows

	Quarter I 2025 VND (As previously reported)	Reclassified VND	Quarter I 2025 VND (As reclassified)
Change in receivables	(388,029,639,755)	306,830,236,701	(81,199,403,054)
Payments for granting loans, term deposits at bank, and purchase of debt instruments of other entities	(35,020,000,000)	(1,805,768,377,305)	(1,840,788,377,305)
Receipts from collecting loans, sales of debt instruments of other entities	29,500,000,000	1,498,938,140,604	1,528,438,140,604

F88 Investment Joint Stock Company
Notes to the consolidated financial statements for the the period
from 1 January 2026 to ended 31 March 2026 (continued)

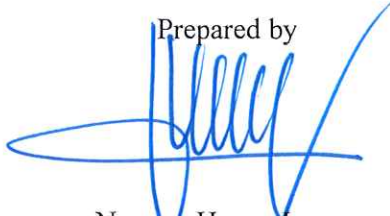
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36. Event after the balance sheet date

There is no event occurring after 31 March 2026 that requires adjustment or disclosure to be made in the consolidated financial statements of the Group for the period from 1 January 2026 to 31 March 2026.

24 April 2026

Prepared by



Nguyen Hoang Luong
Chief Accountant

Approved by



Nguyen Duc Dai
General Director

