

Số/No. 26./2026/CBTT - BVLIFE

Hà Nội, ngày 26 tháng 10 năm 2026

Hanoi, October ,2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH
PERIODIC INFORMATION DISCLOSURE ON FINANCIAL STATEMENTS

Kính gửi/To: Sở giao dịch chứng khoán Hà Nội/ Hanoi Stock Exchange

Thực hiện quy định tại Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần BV Life thực hiện công bố thông tin báo cáo tài chính (BCTC) Quý III/2026 với Sở Giao dịch Chứng khoán Hà Nội như sau:

Pursuant to the provisions of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, BV Life Joint Stock Company hereby discloses the Financial Statements (FS) Q3/2026 to the Hanoi Stock Exchange as follows:

1. **Tên tổ chức/ Organization name:** Công ty Cổ phần BV Life/ *BV Life Joint Stock Company*
 - Mã chứng khoán/Stock code: **VCM**
 - Địa chỉ/ *Head office:* Tầng 4, Tòa nhà Rivera Park, Số 69 Đường Vũ Trọng Phụng, Phường Thanh Xuân, TP Hà Nội, Việt Nam/*4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City, Vietnam*
 - Điện thoại/Phone: 024.62511300 Website: www.bvlife.com.vn
2. **Nội dung thông tin công bố/Information disclosure content:**
 - BCTC Quý III/2026/ *Financial Statements for QIII/2026*
 - ☒ BCTC riêng (TCNY không có công ty con và đơn vị kế toán cấp trên có đơn vị phụ thuộc)/ *Separate Financial Statements (applicable to listed organizations without subsidiaries and to superior accounting units with dependent units)*
 - ☒ BCTC hợp nhất (TCNY có công ty con)/ *Consolidated Financial Statements (applicable to listed organizations with subsidiaries)*

☐ BCTC tổng hợp (TCNY có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/
Combined Financial Statements (applicable to listed organizations with affiliated accounting units that maintain separate accounting systems)

- Các trường hợp thuộc diện phải giải trình nguyên nhân/ *Cases subject to explanation of causes:*

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC đã được soát xét/được kiểm toán):

The auditing organization issues an opinion other than an unqualified opinion on the Financial Statements (for financial statements that have been reviewed/audited):

☐ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước là sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC đã được soát xét/được kiểm toán):

Profit after tax in the reporting period differs by 5% or more between the pre-audit and post-audit figures, or changes from a loss to a profit or vice versa (for financial statements that have been reviewed/audited):

☐ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước:

☒ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☒ Có/Yes

☐ Không/No

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại:

Profit after tax in the reporting period records a loss, or changes from a profit in the same period of the previous year to a loss in the current period, or vice versa:

☐ Có/Yes

☐ Không/No

Văn bản giải trình trong trường hợp tích có/ *Written explanation in case applicable:*

☐ Có/Yes

☐ Không/No

Thông tin này được công bố trên trang điện tử Công ty vào ngày 28/10/2026 tại đường dẫn
<https://bvlife.com.vn/muc-quan-he-co-dong/bao-cai-tai-chinh-vi/>

This information was published on the company's website on: 28/10/2026 at the link:
<https://bvlife.com.vn/muc-quan-he-co-dong/bao-cai-tai-chinh-vi/>

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NG TY
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Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

We hereby certify that the above-disclosed information is true and accurate, and we take full legal responsibility for the contents of this disclosure.

Nơi nhận/ Recipient:

- Như Kính gửi/ As Dear;
- Lưu VP.HĐQT/

Save BOD Assistant Office.

**CÔNG
TY CỔ
PHẦN
BV LIFE**

Digitally signed by CÔNG TY
CỔ PHẦN BV LIFE
DN: C=VN, S=HÀ NỘI,
L=Cầu Giấy, CN=CÔNG TY
CỔ PHẦN BV LIFE,
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Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information



TỔNG GIÁM ĐỐC/CEO

NGUYỄN VŨ THIÊN

MR. NGUYEN VU THIEN





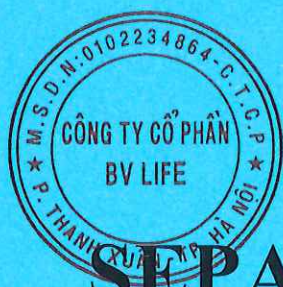
BV LIFE JOINT STOCK COMPANY

**Address: 4th Floor, Rivera Park Building, No. 69 Vu Trong
Phung Street, Thanh Xuan Ward, Hanoi City**

Phone: 024.62511300

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Website: www.bvlife.com.vn



SEPARATE FINANCIAL STATEMENTS

(From 01/01/2026 to 30/09/2026)

Hanoi, October 2026

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30/09/2026

Unit: VND

ITEMS	Code	Note	30/09/2026	01/01/2026
A. CURRENT ASSETS	100		52,468,273,965	34,016,050,077
I. Cash and cash equivalents	110	V.1	2,118,399,652	3,399,196,896
1. Cash	111		2,047,635,020	798,367,197
2. Cash equivalents	112		70,764,632	2,600,829,699
II. Short-term financial investments	120	V.2	7,132,652,054	6,309,221,713
1. Short-term held-to-maturity investments	123		7,132,652,054	6,309,221,713
III. Short-term receivables	130		42,781,040,196	23,961,675,981
1. Short-term trade receivables	131	V.3	42,004,213,049	26,417,802,560
2. Short-term advances to suppliers	132	V.4	1,940,520,995	1,171,110,959
3. Other short-term receivables	135	V.5	1,050,738,023	213,540,108
4. Allowance for impairment of short-term receivables	136	V.6	(2,214,431,871)	(3,840,777,646)
IV. Inventories	140	V.7	276,360,652	255,451,901
1. Inventories	141		276,360,652	255,451,901
V. Other current assets	160		159,821,411	90,503,586
1. Short-term prepaid expenses	161	V.10	159,821,411	90,503,586
VAT deductible	162		-	-
Taxes and other amounts receivable from the State	163	V.13	-	-
B. NON-CURRENT ASSETS	200		141,878,149,391	143,139,292,582
I. Long-term receivables	210		50,000,000	550,000,000
1. Other long-term receivables	215	V.5	50,000,000	550,000,000
II. Fixed assets	220		34,036,381	56,431,828
1. Tangible fixed assets	221	V.8	34,036,381	56,431,828
- Cost	222		17,362,834,798	17,362,834,798
- Accumulated depreciation	223		(17,328,798,417)	(17,306,402,970)
III. Investment properties	240	V.9	19,124,592,750	19,835,269,263
- Cost	241		36,777,755,182	36,777,755,182
- Accumulated depreciation	242		(17,653,162,432)	(16,942,485,919)
IV. Long-term financial investments	260	V.2	122,585,400,000	122,585,400,000
1. Investment in subsidiaries	261		122,585,400,000	122,585,400,000
V. Other non-current assets	270		84,120,260	112,191,491
1. Long-term prepaid expenses	271	V.10	84,120,260	112,191,491
TOTAL ASSETS	280		194,346,423,356	177,155,342,659

Form No. B 01 - DN

SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30/09/2026

(Continuous)

Unit: VND

ITEMS	Code	Note	30/09/2026	01/01/2026
C. LIABILITIES	300		33,275,849,842	14,968,057,012
I. Current liabilities	310		32,147,123,497	14,424,785,212
1. Short-term trade payables	311	V.11	8,440,511,778	7,949,337,406
2. Short-term advances from customers	312	V.12	-	198,450
3. Short-term taxes and other amounts payable to the State	314	V.13	358,395,905	2,560,521,165
4. Payables to employees	315		368,856,362	645,024,231
5. Short-term accrued expenses	316	V.14	48,383,287	48,904,534
6. Short-term deferred revenue	319	V.15	54,545,454	-
7. Other short-term payables	320	V.16	182,347,880	155,247,780
8. Short-term borrowings and finance lease liabilities	321	V.17	16,597,576,937	-
9. Bonus and welfare funds	323		6,096,505,894	3,065,551,646
II. Non-current liabilities	330		1,128,726,345	543,271,800
1. Other long-term payables	338	V.16	1,128,726,345	543,271,800
D. EQUITY	400	V18	161,070,573,514	162,187,285,647
1. Issued capital of owners	411		120,000,000,000	120,000,000,000
- Ordinary shares with voting rights	411a		120,000,000,000	120,000,000,000
2. Share premium	412		(322,839,049)	(322,839,049)
3. Development investment fund	418		5,900,000,000	5,900,000,000
4. Retained earnings	420		35,493,412,563	36,610,124,696
- Retained earnings carried forward from prior periods	420a		33,553,670,448	5,261,876,004
- Retained earnings for the current period	420b		1,939,742,115	31,348,248,692
TOTAL LIABILITIES AND EQUITY	440		194,346,423,356	177,155,342,659

Prepared by

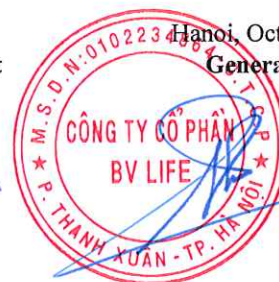


Nguyen Thi Thuy Huong

Chief Accountant



Nguyen Thi Thuy Huong

Hanoi, October 26, 2026
General Director

Nguyen Vu Thien

STATEMENT OF COMPREHENSIVE INCOME

Quarter III 2026

ITEMS	Code	Note	QIII FY26	QIII FY25	Accumulated total from beginning of FY26	Accumulated total from beginning of FY25
1. Revenue from sale of goods and rendering of services	01	VI.1	45,081,841,624	78,663,992,585	102,954,107,697	146,294,306,774
2. Deductible items	02		57,458,491	971,224	174,573,352	971,224
3. Net revenue from sale of goods and rendering of services (10=01-02)	10	VI.2	45,024,383,133	78,663,021,361	102,779,534,345	146,293,335,550
4. Cost of sales	11	VI.3	42,350,987,677	38,379,781,268	97,321,226,649	100,760,434,734
5. Gross profit from sale of goods and rendering of services (20=10-11)	20		2,673,395,456	40,283,240,093	5,458,307,696	45,532,900,816
6. Profit/loss from the sale and liquidation of investment properties	21		-	-	-	-
7. Revenue from financial activities	22	VI.4	101,006,358	364,375,944	356,866,359	1,242,390,396
8. Finance costs	23	VI.5	184,248,888	-	212,594,842	295,595,623
-In which: Interest expenses	24		184,248,888	-	212,464,438	242,880,823
9. Selling expenses	25	VI.6	712,164,891	820,932,129	1,504,607,296	1,655,316,690
10. General Administrative expenses	26	VI.6	1,087,073,667	799,775,183	1,665,170,952	3,159,215,251
11. Net profit from operating activities (30=20+(21-22)-(25+26))	30		790,914,368	39,026,908,725	2,432,800,965	41,665,163,648
12. Other income	31	VI.7	149,190	330,000,000	370,130	332,200,005
13. Other expense	32	VI.8	-	73,194,438	5,740	89,321,631
14. Other profit (loss) (40=31-32)	40		149,190	256,805,562	364,390	242,878,374
15. Total profit before tax (50=30+40)	50		791,063,558	39,283,714,287	2,433,165,355	41,908,042,022
16. Current corporate income tax expenses	51	VI.9	162,928,956	7,861,428,900	493,423,240	8,463,623,636
17. Deferred corporate income tax expenses	52		-	-	-	-
18. Profit after tax (60=50-51-52)	60		628,134,602	31,422,285,387	1,939,742,115	33,444,418,386

Prepared by


Nguyen Thi Thuy Huong

Kế toán trưởng


Nguyễn Thị Thùy Hương


General Director
Nguyen Vu Thien

SEPARATE STATEMENT OF CASH FLOWS

(Indirect method)

The period from 01/01/2026 to 30/09/2026

Unit: VND

ITEMS	Code	Note	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
I. Cash flows from operating activities				
1. Profit before tax	01		2,433,165,355	41,908,042,022
2. Adjustments for				
- Depreciation of property, plant and equipment and investment property	02		733,071,960	1,253,850,772
- Provisions	03		(1,626,345,775)	(443,463,946)
- Foreign exchange gains/(losses) arising from revaluation of monetary items denominated in foreign currencies	04		-	(2,527,113)
- Gains/(losses) from investing and financing activities	05		130,404	(39,753,350,431)
- Borrowing costs	06		212,464,438	242,880,823
3. Operating profit before changes in working capital	08		1,752,486,382	3,205,432,127
- Increase/(decrease) in receivables	09		(16,693,018,440)	(13,129,493,948)
- Increase/(decrease) in inventories	10		(20,908,751)	8,815,287,578
- Increase/(decrease) in payables (excluding interest payable and income tax payable)	11		889,418,380	(4,317,629,809)
- Increase/(decrease) in prepaid expenses	12		(41,246,594)	(24,931,044)
- Interest paid	14		(192,185,685)	(243,411,782)
- Corporate income tax paid	15		(2,723,989,132)	(702,488,578)
- Other cash outflows for operating activities	17		(25,500,000)	(12,000,000)
Net cash flows from operating activities	20		(17,054,943,840)	(6,409,235,456)
II. Cash flows from investing activities				
Payments for acquisition and construction of				
1. property, plant and equipment and other long-term assets	21		-	(37,581,818)
2. Proceeds from disposal of property, plant and equip	22		-	50,735,000,000
3. Loans granted and purchases of debt instruments of other entities	23		(823,430,341)	(51,000,000,000)
4. Collection of loans and proceeds from sale of debt instruments of other entities	24		-	28,500,000,000
5. Interest received, dividends and profit received	27		-	1,594,342,736
Net cash flows from investing activities	30		(823,430,341)	29,791,760,918

Form No. B 03 - DN

SEPARATE STATEMENT OF CASH FLOWS

(Indirect method)

The period from 01/01/2026 to 30/09/2026

(Continuous)

Unit: VND

ITEMS	Code	Note	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
III. Cash flows from financing activities				
1. Proceeds from borrowings	33		16,597,576,937	12,772,739,165
2. Repayment of borrowings (principal)	34		-	(14,230,620,312)
Net cash flows from financing activities	40		16,597,576,937	(1,457,881,147)
Net increase/(decrease) in cash and cash equivalents	50		(1,280,797,244)	21,924,644,315
Cash and cash equivalents at the beginning of the period	60		3,399,196,896	2,028,260,488
Effect of foreign exchange rate changes on cash and cash equivalents	61		-	2,527,113
Cash and cash equivalents at the end of the period	70		2,118,399,652	23,955,431,916

Hanoi, October 26, 2026

Prepared by

Chief Accountant

General Director



Nguyen Thi Thuy Huong



Nguyen Thi Thuy Huong



Nguyen Vu Thien

NOTES TO THE FINANCIAL STATEMENTS

The period from 01/01/2026 to 30/09/2026

I. Background

1. Forms of Ownership

BV Life Joint Stock Company.

The Certificate of Business Registration No. 0102234864 was issued for the first time on 03/05/2007, registered for the 14th change on 10/04/2026, issued by the Department of Finance of Hanoi City.

Head office: 4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street, Thanh Xuan Ward, Hanoi City.

Charter capital: 120,000,000,000 VND.

Total shares: 12,000,000 shares.

2. Business field

- Service activities of sending workers to work abroad;
- Organizing vocational training: Carpentry, masonry, welding, iron, mechanics - steel structure, electricity, aluminum, glass, machine operation, industrial sewing, fashion design, housekeeping, housekeeping, bridge and tunnel workers, mining and shipbuilding workers (enterprises only operate after competent State agencies grant permission);
- Foreign language training: English, Japanese, Korean, Taiwanese, Chinese (enterprises only operate after permission from competent State agencies);
- Import and export business of materials, machinery and equipment, spare parts, production materials, consumption materials, technology and automation lines, construction materials, handicrafts, agricultural and forestry products (except forestry products banned by the State), aquatic products, consumer goods, motorbikes and means of transport;
- Import-export business, transportation, import-export entrusted services, acting as a sales agent for production and consumption goods for domestic and foreign firms;

3. - Commercial space for rent.

- Service activities of sending workers to work abroad;
- Organizing vocational training: Carpentry, masonry, welding, iron, mechanics - steel structure, electricity, aluminum, glass, machine operation, industrial sewing, fashion design, housekeeping, housekeeping, bridge and tunnel workers, mining and shipbuilding workers (enterprises only operate after competent State agencies grant permission);
- Foreign language training: English, Japanese, Korean, Taiwanese, Chinese (enterprises only operate after permission from competent State agencies);
- Import and export business of materials, machinery and equipment, spare parts, production materials, consumption materials, technology and automation lines, construction materials, handicrafts, agricultural and forestry products (except forestry products banned by the State), aquatic products, consumer goods, motorbikes and means of transport;
- Import-export business, transportation, import-export entrusted services, acting as a sales agent for production and consumption goods for domestic and foreign firms;
- Commercial space for rent.

4. The Company's normal business period

BV LIFE JOINT STOCK COMPANY

4th Floor, Rivera Park Building, No. 69 Vu Trong Phung Street,
Thanh Xuan Ward, Hanoi City

Separate Financial Statements
for the period from 01/01/2026 to 30/09/2026

The Company's normal business period is 12 months.

5. Operations of the company in the fiscal year affecting the financial statements

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6. Business structure**The list of subsidiaries**

Subsidiary name	Rate of interest	Rate of voting rights	Head office - Principle activities
Dong Nai Producing Trading Services Joint Stock Company	58.75%	58.75%	No. 197, Ha Huy Giap Street, Tran Bien Ward, Dong Nai Province. Main business activities: Trading business (Honda dealers) and services (leasing assets, leasing kiosks at the Central markets of Dong Nai province,...).

7. Number of employees at the end of the fiscal year or average number of employees during the fiscal year

As at 30/09/2026, the number of employees is: 16 people

As at 01/01/2026, the number of employees is: 18 people

8. Statement of ability to compare information on Financial Statements

The financial statements of the Company are prepared to ensure comparability.

II. Accounting period and accounting monetary unit**1. Accounting period**

The Company's annual accounting period begins on 01 January and ends on 31 December. These interim financial statements are prepared for the 06-month accounting period starting from 01 January 2026 and ending on 30 September 2026.

2. Accounting monetary unit

The accounting currency is Vietnam Dong ("VND").

III. Accounting standards and Accounting system**1. Accounting System**

The Company applies the Vietnamese Accounting Regime for enterprises prescribed under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance.

2. Changes in accounting policies and presentation of the Financial Statements

The Ministry of Finance issued Circular 99/2025/TT-BTC dated October 27, 2025 guiding the corporate accounting regime. This Circular takes effect from January 1, 2026 and applies to fiscal years starting on or after January 1, 2026. This Circular replaces Circular No. 200/2014/TT-BTC dated December 22, 2014 of the Ministry of Finance guiding the corporate accounting regime, Circular No. 75/2015/TT-BTC dated May 18, 2015 of the Ministry of Finance on amending and supplementing Article 128, Circular No. 200/2014/TT-BTC dated December 22, 2014 of the Ministry of Finance, Circular No. 53/2016/TT-BTC dated March 21, 2016 on amending and supplementing a number of Articles of Circular No. 200/2014/TT-BTC dated December 22, 2014 of the Ministry of Finance and Circular No. 195/2012/TT-BTC dated November 15, 2012 providing guidance Accounting applied to investor units.

The effects of accounting policy changes according to the guidance of Circular 99/2025/TT-BTC are applied retrospectively. The company has added notes of comparative information on the Financial Statements for indicators that have changed between Circular 99/2025/TT-BTC and Circular 200/2014/TT-BTC.

3. Announcement on compliance with Vietnamese standards and accounting system

The company applies Vietnamese Accounting Standards and supplement documents issued by the State. Financial statements are prepared in accordance with regulations of each standard and supplement documents as well as with current accounting system.

IV. Accounting policies, accounting estimates and relevant legal regulations apply

1. Exchange rates applied in accounting system

Transactions denominated in foreign currencies are translated into Vietnam Dong (VND) at the actual exchange rates prevailing on the transaction dates or at historical exchange rates, as appropriate to the nature of the transactions. Actual exchange rates are the average transfer buying and selling rates quoted by the commercial bank with which the Company regularly transacts, or exchange rates approximating such rates in accordance with prevailing regulations. Historical exchange rates are determined using the specific identification method or the weighted average method.

For foreign currency purchase and sale transactions, the exchange rates stipulated in the contracts between the Company and the commercial banks are applied. At the end of the accounting period, monetary items denominated in foreign currencies are retranslated at the average transfer buying and selling exchange rate quoted by the commercial bank with which the Company regularly transacts. Foreign currency deposits are retranslated at the exchange rates quoted by the banks where the relevant accounts are maintained. Foreign currency-denominated receivables for which allowances for doubtful debts have been recognised are not retranslated to the extent of the amounts covered by such allowances.

Where a commercial bank does not quote an exchange rate for the foreign currency in which a transaction is denominated, the Company uses an intermediary currency for translation in accordance with prevailing regulations and applies such method consistently throughout the accounting period.

2. Principle for determining the actual interest rate (effective interest rate) used to discount cash flows

The effective interest rate used to discount future cash flows is the prevailing lending rate offered by commercial banks at the transaction date. Where such rate cannot be reliably determined, the Company uses its estimated borrowing rate applicable to a non-convertible debt instrument under normal business conditions.

3. Recognition of cash and cash equivalents

Money includes cash, demand deposits at banks and other organizations, money in transit, foreign currency and other amounts as prescribed. Monetary gold (if any) is gold held for the purpose of storing value and does not include gold classified as inventory. Cash equivalents are short-term investments with a redemption period or maturity of no more than 03 months from the date of purchase, are easily convertible into a specified amount of cash and do not have much risk of conversion into cash.

4. Principles of accounting for financial investments

Held-to-maturity investments

Held-to-maturity investments comprise term deposits, valuable papers, bonds, preference shares classified as liabilities, loans and other investments held to maturity for interest-earning purposes, excluding derivative financial instruments. These investments are presented as current or non-current assets based on their remaining terms at the end of the reporting period.

At the end of the reporting period, the Company assesses whether there is any impairment of its held-to-maturity investments and recognizes an allowance for impairment losses, if necessary. Held-to-maturity investments denominated in foreign currencies are recognized and subsequently remeasured in accordance with the accounting policies for foreign exchange differences.

Investment in subsidiaries; joint-ventures, associates

Investments in subsidiaries, joint ventures and associates are initially recognized at cost when the Company obtains ownership interests. Cost comprises the purchase price and directly attributable acquisition costs. Where investments are made through contributions of non-monetary assets, the cost of the investment is determined based on the fair value of the assets contributed at the contribution date.

Subsidiaries, joint ventures and associates are identified based on the Company's control, joint control or significant influence over the investees, primarily considering voting rights and other relevant contractual arrangements.

Investments in subsidiaries, joint ventures and associates are accounted for using the cost method. Dividends and profit distributions received from accumulated post-acquisition profits are recognized as finance income, while other distributions are deducted from the carrying amount of the investment.

At the end of the reporting period, the Company assesses whether there is any impairment of its investments and recognizes an allowance for impairment losses, if necessary, in accordance with prevailing regulations.

5. Accounting policies for receivables

Receivables comprise trade receivables, internal receivables and other receivables. Receivables are monitored in detail by counterparties, maturities, original currencies and other relevant factors for management purposes.

At the end of the reporting period, foreign currency-denominated receivables are retranslated at the average remittance buying and selling exchange rate of the commercial bank with which the Company regularly transacts. Receivables are classified as current or non-current based on their remaining terms at the end of the reporting period.

The Company recognizes an allowance for doubtful debts for receivables that are considered impaired or are unlikely to be fully recoverable in accordance with prevailing regulations.

6. Accounting policies for inventories

Recognition of inventories

Inventories are stated at cost, which comprises purchase costs, conversion costs and other directly attributable costs incurred in bringing the inventories to their present location and condition. Where the net realizable value is lower than cost, inventories are stated at net realizable value.

Materials, equipment, spare parts and work in progress that are expected to be recovered or consumed after more than 12 months from the end of the reporting period or beyond the normal operating cycle are presented as non-current assets.

Inventory valuation method

The cost of inventories is determined using the weighted average method.

Inventory accounting method

The cost of inventories issued is determined on a transaction-by-transaction basis.

Allowance for inventory write-down

At the end of the reporting period, the Company recognizes an allowance for inventory write-down for inventories whose net realizable value is lower than cost, in accordance with prevailing regulations.

Basis for allocation of raw materials and supplies

Raw materials and supplies consumed are allocated to cost objects based on actual usage, consumption norms, production output or other appropriate allocation bases, ensuring that raw material and supply costs are reasonably and consistently attributed to the cost of products and services.

7. **Accounting policies and depreciation/amortisation of tangible fixed assets (including perennial plants bearing recurring produce and working animals), intangible fixed assets, finance lease assets and investment property**

Property, plant and equipment and intangible assets

Property, plant and equipment and intangible assets are stated at cost. During their useful lives, these assets are carried at cost less accumulated depreciation/amortisation and accumulated impairment losses (if any).

Routine maintenance and repair costs are recognized in the statement of profit or loss as incurred. Expenditures incurred subsequent to initial recognition that result in an increase in the future economic benefits expected to be derived from the assets are capitalized as part of the cost of the related assets.

Depreciation and amortisation are calculated using the straight-line method over the estimated useful lives of the assets. The Company reviews the useful lives and depreciation/amortisation methods periodically and adjusts them prospectively, if necessary, in accordance with prevailing regulations.

The depreciation period is determined based on the estimated useful life of the asset:

- Buildings	06 - 20 years
- Machine, equipment	10 - 15 years
- Transportation equipment	05 - 10 years
- Management equipment and tools	03 - 10 years

All acquisition, care and breeding costs directly attributable to livestock held for one-time harvest are included in the cost of the biological assets.

At the reporting date, these biological assets are classified as current or non-current assets based on their remaining expected harvest period. Biological assets expected to be harvested within 12 months from the end of the reporting period or within the normal operating cycle of the Company are presented as current assets; all other biological assets are presented as non-current assets.

8. **Accounting policies for deferred expenses**

Deferred expenses comprise expenditures that have been incurred but relate to multiple accounting periods, including prepaid rentals, prepaid insurance, tools and supplies, major repairs and periodic maintenance of fixed assets, goodwill and other expenditures that are allocated to operating expenses over multiple periods in accordance with prevailing regulations.

Deferred expenses are amortized to operating expenses over periods and using methods that are appropriate to the nature of the expenditures and the pattern in which the related economic benefits are expected to be consumed. The Company maintains detailed records of each deferred expense item, including the amount incurred, the amount amortized and the unamortized balance.

Expenditures relating to one financial year or one operating cycle are classified as short-term deferred expenses. Expenditures expected to generate economic benefits over multiple accounting periods are classified as long-term deferred expenses and are amortized to profit or loss over the relevant periods.

9. Accounting policies for trade payables

Trade payables comprise obligations arising from the purchase of goods, services, assets and other transactions of a commercial nature with suppliers. Trade payables are monitored in detail by counterparty, settlement term, original currency and other relevant factors for management purposes.

At the end of the reporting period, trade payables are classified as current or non-current based on their remaining terms. Foreign currency-denominated payables are initially recognized at the actual transaction exchange rates or recorded exchange rates and are retranslated at the average remittance buying and selling exchange rate of the commercial bank with which the Company regularly transacts at the end of the reporting period.

Trade payables are recognized in accordance with the prudence principle when there is evidence that a payment obligation is likely to arise.

10. Accounting policies for dividends and profit distributions payable

Dividends and profit distributions payable are recognized as liabilities when the distribution of profits has been approved by the appropriate authority in accordance with the Company's Charter and applicable laws and regulations. The liability is measured at the amount payable to shareholders, capital contributors or owners.

The Company monitors the payment terms, settlement status and the financial year from which profits are appropriated for each dividend or profit distribution payable, where such information can be determined. Dividends and profit distributions approved after the end of the reporting period are not recognized as liabilities at the reporting date but are disclosed as events occurring after the reporting period.

11. Accounting policies for accrued expenses

Accrued expenses represent expenses relating to goods and services received or obligations incurred during the reporting period for which adequate supporting documentation for settlement is not available at the reporting date. Such expenses are recognized based on reasonable estimates and in accordance with the matching principle.

Accrued expenses are reviewed and reconciled against actual costs incurred. Any difference between the accrued amounts and the actual costs is recognized as an adjustment to expenses in the period in which the difference arises.

12. Accounting policies for deferred revenue

Deferred revenue comprises amounts received in advance that relate to multiple accounting periods, including rental income received in advance and other advance receipts that do not yet qualify for recognition in profit or loss for the current period.

Deferred revenue is initially recognized at the amount received and is subsequently recognized as revenue over the relevant periods based on the passage of time or the extent to which the related performance obligations have been fulfilled.

Deferred revenue does not include advances received from customers for goods or services not yet provided, nor revenue that has been recognized but not yet collected.

13. Accounting policies for borrowings and finance lease liabilities

Borrowings and finance lease liabilities are initially recognized at the proceeds received, net of directly attributable transaction costs, if any. Such costs are amortized to finance expenses over the term of the related borrowings using an appropriate method. Borrowing costs are capitalized in accordance with Vietnamese Accounting Standard No. 16 - Borrowing Costs.

Borrowings and finance lease liabilities are classified as current or non-current based on their remaining contractual maturities at the reporting date. Finance lease liabilities are recognized at the present value of the minimum lease payments or the fair value of the leased asset, whichever is lower.

Foreign currency-denominated borrowings and finance lease liabilities are retranslated at the applicable exchange rates at the reporting date.

14. Accounting policies for borrowing costs and capitalization of borrowing costs

Borrowing costs are recognized as expenses in the period in which they are incurred, except for borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets, which are capitalized in accordance with Vietnamese Accounting Standard No. 16 - Borrowing Costs.

Capitalized borrowing costs include interest expenses, discounts or premiums arising on the issuance of bonds, and other costs directly attributable to borrowings. For specific borrowings obtained for the construction of property, plant and equipment or investment property, borrowing costs are capitalized during the construction period, including cases where the construction period is less than twelve months.

The Company does not capitalize borrowing costs arising from borrowings used to construct assets or projects for customers.

15. Accounting policies for equity**15.1. Accounting policies for contributed capital, share premium, conversion option of convertible bonds, and other components of equity**

Contributed capital is recognized at the amount actually contributed and is reflected at the par value of issued shares.

Share premium represents the difference between the issue price and the par value of shares, net of related issuance costs.

The conversion option of convertible bonds is recognized as an equity component, determined at the issuance date based on the difference between the proceeds of the convertible bonds and the fair value of the liability component. Upon maturity or conversion of the bonds, the value of the conversion option is transferred in accordance with prevailing regulations.

Other components of equity include amounts supplemented from retained earnings, assets received as grants, donations or gifts, differences arising from common control transactions, revaluation surplus of assets, and other items recognized directly in equity in accordance with applicable regulations.

15.2. Accounting policies for foreign exchange differences

Foreign exchange differences arise from foreign currency transactions, the remeasurement of monetary items denominated in foreign currencies at the end of the reporting period, and the translation of financial statements from foreign currencies into Vietnamese Dong.

Foreign exchange differences arising during the period and from the remeasurement of foreign currency monetary items at the end of the period are recognized in profit or loss as finance income (if gains) or finance expenses (if losses) in order to determine the results of operations for the period.

15.3. Accounting policies for retained earnings

Retained earnings represent the profit after tax remaining after the allocation to reserves, dividend distribution, profit appropriation, or loss handling as approved by the competent authority and in accordance with applicable laws and regulations.

Retained earnings also include retrospective adjustments arising from changes in accounting policies or correction of material prior-period errors. The recognition and appropriation of retained earnings are based on the Company's financial performance and lawful profit distribution decisions.

16. Accounting policies for revenue recognition and other income**16.1. Revenue from sale of goods and rendering of services****Revenue from sale of goods**

The Company only records sales revenue when the following conditions are simultaneously met:

- Has transferred most of the risks and benefits associated with ownership of products and goods to the buyer;
- No longer holds the right to manage the goods as the owner or the right to control the goods;
- Revenue is determined relatively reliably;
- Has or will receive economic benefits from the sales transaction;
- Identify the costs related to the sales transaction.

Revenue from rendering of services

The Company recognizes revenue from rendering of services only when all of the following conditions are satisfied:

- The revenue can be measured reliably. Where the contract allows the customer to return the service under specific conditions, revenue is recognized only when such conditions no longer exist and the customer no longer has the right to return the services provided;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The stage of completion of the transaction at the reporting date can be measured reliably;
- The costs incurred for the transaction and the costs to complete the service can be measured reliably.

Accounting policies for construction contract revenue

Construction contract revenue comprises:

- The contract revenue initially agreed in the contract;
- Variations, incentive payments, claims and other amounts that can be reliably measured;
- Cost reimbursements from customers or third parties that are not included in the contract price.

Construction contract revenue is recognized as follows:

- For contracts based on the percentage of completion method with stage payments, revenue is recognized based on the stage of completion at the reporting date when the outcome of the contract can be reliably estimated;
- For contracts based on measurement of work performed, revenue and costs are recognized based on the work completed and certified by the customer during the period.

When the outcome of a construction contract cannot be reliably estimated:

- Revenue is recognized only to the extent of contract costs incurred that are probable of recovery;
- Contract costs are recognized as expenses in the period in which they are incurred.

Accounting policies for revenue from sale of investment property

The company recognizes revenue from the sale of real estate when the following conditions are simultaneously met:

- The investment property has been completed and handed over to the buyer, and the significant risks and rewards associated with ownership have been transferred;
- The Company no longer retains managerial involvement or control over the property;
- The revenue can be measured reliably;
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Where customers undertake their own interior finishing works, revenue is recognized when the Company completes and hands over the structural works to the customer.

For land lot sales (land subdivision), revenue is recognized when the land parcel has been handed over under an irrevocable contract, provided that:

- The risks and rewards associated with land use rights have been transferred to the buyer;
- The revenue can be measured reliably;
- The costs related to the transaction can be measured reliably;
- It is probable that the economic benefits will flow to the Company.

16.2. Finance income

Finance income includes:

- Interest income such as bank deposit interest, loan interest, deferred payment interest, installment sale interest, bond interest, treasury bill interest and other interest income;
- Dividends and profit distributions arising after the investment date;
- Gains from disposal or liquidation of financial investments;
- Foreign exchange gains, including gains from remeasurement of foreign currency monetary items and gains from foreign currency trading;
- Other finance income.

Finance income is recognized in accordance with the following principles:

- For disposal of financial investments, income is recognized as the difference between the selling price and carrying amount;
- For foreign currency transactions, income is recognized on a net gain basis;
- Deposit interest is recognized on a time proportion basis and excludes interest arising from temporary investment of separately capitalized borrowings;
- Loan interest and deferred/ installment sale interest are recognized only when collectability is probable and the related principal is not subject to impairment provisions;
- Bond interest, dividends and profit distributions are recognized only for amounts arising after the investment date;
- Dividends received in the form of shares are not recognized as finance income and do not increase the carrying amount of the investment, unless otherwise required by law.

16.3. Other income

Other income reflects income arising outside normal operating activities and includes:

- Gains from disposal or liquidation of property, plant and equipment;
- Gains from revaluation of assets, materials and goods when contributing capital or making investments;
- Income from sale and leaseback transactions;
- Tax refunds or reductions recognized after prior recognition;
- Penalties and compensation received from customers or third parties;
- Recovery of previously written-off doubtful debts;
- Payables that are no longer payable due to unidentified creditors or no longer existing obligations;
- Bonuses, gifts, grants and other forms of donations received;
- Value of promotional goods received without repayment obligation;
- Other income arising outside the Company's normal business activities.

17. Accounting policies for revenue deductions

Revenue deductions include trade discounts, sales discounts and sales returns.

Revenue deductions arising in the same period as the related revenue are recorded as a reduction of revenue for that period.

Where such deductions relate to revenue recognized in prior periods but arise before the issuance of the financial statements, they are recorded as a reduction of revenue of the reporting period.

Where such deductions arise after the issuance of the financial statements, they are recorded as a reduction of revenue in the period in which they occur.

18. Accounting policies for cost of goods sold

Cost of goods sold is recognized in line with revenue generated in the period and includes the cost of goods, finished products, services, investment property and other direct costs related to business operations.

The Company applies the principle of prudence in recognizing cost of goods sold. Inventory losses, direct materials costs, direct labour costs and overheads exceeding normal capacity are not included in inventory valuation but are recognized immediately in cost of goods sold in the period.

Inventory shrinkage and losses, net of any compensation received, are recognized in cost of goods sold.

Allowance for decline in value of inventories and provisions for onerous contracts are recognized in cost of goods sold based on the difference between net realizable value and cost of inventories.

Reversals of inventory write-downs and tax amounts included in the cost of purchased inventories but subsequently refunded under regulations are recorded as reductions of cost of goods sold.

19. Accounting policies for finance costs

Finance costs include interest expenses, bond issuance costs, foreign exchange losses, losses on disposal of financial investments, impairment provisions for investments, provisions for decline in value of trading securities, settlement discounts and other costs related to financing activities.

Borrowing costs and bond issuance costs that do not qualify for capitalization are recognized in finance costs and amortized over the term of the related borrowings or bonds.

Interest expense on convertible bonds is determined using the effective interest method and recognized in finance costs in the period incurred.

Dividends on preference shares classified as liabilities are recognized as finance costs in accordance with the substance of the transaction.

20. Accounting policies for selling expenses and general and administrative expenses

Selling expenses comprise costs incurred directly in connection with sales activities and rendering of services, including staff costs, advertising and marketing expenses, commissions, transportation, storage, packaging, warranty costs, and other related expenses.

General and administrative expenses include general overhead costs of the enterprise such as management staff costs, office supplies and materials, depreciation of property, plant and equipment, taxes and fees, provisions for doubtful debts, outsourced services, and other administrative expenses.

Selling expenses and general and administrative expenses are recognized in profit or loss in the period in which they are incurred in accordance with the matching principle between revenue and expenses.

21. Accounting policies for disposal of property, plant and equipment and investment property

Property, plant and equipment and investment property are derecognized upon disposal, sale, or when no future economic benefits are expected from their use or disposal.

Gains or losses arising from the disposal or sale of assets are determined as the difference between the net proceeds and the carrying amount of the assets.

Such gains or losses are recognized in profit or loss in the period in which they arise.

22. Accounting policies for current corporate income tax (including global minimum tax top-up) and deferred corporate income tax**Current corporate income tax**

Current corporate income tax expense is determined based on taxable income for the year and the applicable corporate income tax rates in accordance with prevailing tax laws.

Current corporate income tax expense includes additional corporate income tax under global minimum tax regulations.

The additional corporate income tax arising from global minimum tax rules is recognized in accordance with applicable regulations; the Company also recognizes corresponding deferred tax assets where applicable.

Deferred corporate income tax expense

Deferred corporate income tax expense arises from the recognition of deferred tax liabilities or the reversal of previously recognized deferred tax assets.

Deferred corporate income tax income arises from the recognition of deferred tax assets or the reversal of previously recognized deferred tax liabilities.

Deferred corporate income tax is determined based on temporary differences between the carrying amounts of assets and liabilities and their tax bases in accordance with applicable regulations.

23. Accounting policies and other principles

Related parties

Enterprises and individuals are considered related parties if they directly or indirectly, through one or more intermediaries, control the Company, are controlled by the Company, or are under common control with the Company. This includes parent companies, subsidiaries and associates. Related parties also include associates, individuals who directly or indirectly hold voting rights in the Company and have significant influence over the Company, key management personnel including directors and officers of the Company, close members of the families of such individuals, as well as entities controlled or significantly influenced by such individuals.

In assessing each related party relationship, attention is given to the substance of the relationship rather than merely its legal form.

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V. Supplementary disclosures for items presented in the Statement of Financial Position

Unit: VND

1. Cash and cash equivalents

Cash and cash equivalents held by the Company that are not restricted in use

	30/09/2026	01/01/2026
Cash on hand	1,882,154	19,164,717
Demand deposits	2,045,752,866	779,202,480
Cash equivalents	70,764,632	2,600,829,699
<i>Principal</i>	70,744,317	2,600,762,340
<i>Interest</i>	20,315	67,359
	2,118,399,652	3,399,196,896

2. Financial investments**2.1. Investments held to maturity**

	30/09/2026		01/01/2026	
	Original cost	Provisions	Giá gốc	Provisions
Short-term				
Term deposits	7,126,980,821	-	6,283,610,754	-
<i>Military Commercial Joint Stock Bank</i>	5,126,980,821	-	4,283,610,754	-
<i>Principal</i>	5,000,000,000	-	4,252,581,987	-
<i>Interest</i>	126,980,821	-	31,028,767	-
<i>Joint Stock Commercial Bank for Foreign Trade of Vietnam</i>	2,005,671,233	-	2,025,610,959	-
<i>Principal</i>	2,000,000,000	-	2,000,000,000	-
<i>Interest</i>	5,671,233	-	25,610,959	-
	7,132,652,054	-	6,309,221,713	-

2.2. Equity investments in other entities

	30/09/2026		01/01/2026	
	Original cost	Provisions	Original cost	Provisions
Investments in subsidiaries				
Dong Nai Producing Trading Services Joint Stock Company (i)	122,585,400,000	-	122,585,400,000	-
	122,585,400,000	-	122,585,400,000	-

(i) The investment has an interest ratio and a voting right ratio of 58.75%, equivalent to 4,700,000 shares.

3. Receivables

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
Short-term				

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Other parties				
Honglam Xuanthanh Joint Stock Company	6,466,590,723	-	6,466,590,723	-
Tien Hung Investment and trading Joint Stock Company	325,520,000	90,400,000	1,325,520,000	662,760,000
Vina2 Investment And Construction Joint Stock Company	1,658,426,800	1,430,914,751	3,327,025,700	2,484,900,534
Urban Infrastructure Development Investment Corporation	583,784,120	583,784,120	583,784,120	583,784,120
Construction Enterprise No. 3 - Urban Infrastructure Development Investment Corporation UDIC - One Member Limited Liability	73,000,000	73,000,000	73,000,000	73,000,000
Sel Co.,LTD	1,362,468,540	-	2,268,787,606	-
Viet Nam Construction And Import - Export Joint Stock	815,882,287	-	3,127,918,290	-
Viet Han Trading-Advertising-Construction- Real estate Joint Stock Company	3,077,397,185	-	5,563,919,637	-
BV Land joint Stock Company	27,317,775,985	-	2,169,754,146	-
Others	323,367,409	-	1,511,502,338	-
	42,004,213,049	2,178,098,871	26,417,802,560	3,804,444,654

4. Advances for suppliers

	30/09/2026	01/01/2026
Short-term		
Bambo Industrial Supplies Joint Stock Company	165,647,383	165,647,383
Toan Phat Refrigeration Engineering Joint Stock Company	125,433,071	452,632,053
DHL Technology Viet Nam Joint Stock Company	227,340,894	449,278,856
Ha Noi Branch - Daikin Air Conditioning (Vietnam) Joint Stock Company	1,013,644,845	-
A Chau Industrial Technology Joint Stock Company	259,323,416	-
Others	42,706,026	103,552,667
Related parties		
	1,940,520,995	1,171,110,959

5. Other receivables

	30/09/2026		01/01/2026	
	Value	Provision	Value	Provision
5.1. Short-term				
Other parties				
Other Short-Term Margin	230,146,879	-	-	-
Other receivables	820,591,144	-	213,540,108	-
Advance	802,405,014	-	190,884,078	-
Social insurance	530,100	-	-	-
Social insurance balance	17,656,030	-	22,656,030	-

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	1,050,738,023	-	213,540,108	-
5.2. Long-term				
Other parties				
Deposit and Collateral	50,000,000	-	550,000,000	-
	50,000,000	-	550,000,000	-

6. Bad debt

	30/09/2026		01/01/2026	
	Original value	Recoverable amount	Original value	Recoverable amount
Vina2 Investment And Construction Joint Stock	1,658,426,800	227,512,049	3,327,025,700	842,125,174
Tien Hung Investment and trading Joint Stock Company	325,520,000	235,120,000	1,325,520,000	662,760,000
Construction Enterprise No. 3 - UDIC Urban Infrastructure Development Investment Corporation - One Member Limited Liability Company	73,000,000	-	73,000,000	-
UDIC Urban Infrastructure Development Investment Corporation - One Member Limited Liability Company	583,784,120	-	583,784,120	-
Rhodium Artificial Intelligence Development Joint Stock Company	11,800,000	-	11,800,000	-
Quang Anh Trading And Technical Company Limited	24,533,000	-	24,533,000	-
	2,677,063,920	462,632,049	5,345,662,820	1,504,885,174

7. Inventories

	30/09/2026		01/01/2026	
	Original value	Provision	Original value	Provision
Tools, supplies	3,265,504	-	-	-
Work in progress	57,500,000	-	154,863,154	-
Merchandise	215,595,148	-	100,588,747	-
	276,360,652	-	255,451,901	-

(*) Details of work in progress:

	30/09/2026		01/01/2026	
	Original value	Provision	Original value	Provision
90 Lang Street Project	-	-	154,863,154	-
136 Ho Tung Mau Project	57,500,000	-	-	-
	57,500,000	-	154,863,154	-

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8. Tangible fixed assets**Appendix No. 01****9. Investment properties****Investment property for rent**

Items	Infrastructure	Total
Original cost		
As at 01/01/2026	36,777,755,182	36,777,755,182
Increase	-	-
Decrease	-	-
As at 30/09/2026	36,777,755,182	36,777,755,182
Accumulated depreciation		
As at 01/01/2026	16,942,485,919	16,942,485,919
Depreciation in period	710,676,513	710,676,513
Decrease	-	-
As at 30/09/2026	17,653,162,432	17,653,162,432
Net carrying amount		
As at 01/01/2026	19,835,269,263	19,835,269,263
As at 30/09/2026	19,124,592,750	19,124,592,750

The residual value at the end of the period of investment real estate is used to secure the basis of loans: 17,383,495,983

10. Allocation Cost

	30/09/2026	01/01/2026
10.1. Short-term		
Instruments, tools and other items	159,821,411	90,503,586
	159,821,411	90,503,586
10.2. Long-term		
Other prepaid expenses	84,120,260	112,191,491
	84,120,260	112,191,491

11. Payables to suppliers

	30/09/2026	01/01/2026
Short-term		
Vina2 Fire Prevention And Water Electric Joint Stock Company	2,801,483,321	3,101,483,321
Dong Duong Mechanical electrical engineering corporation	-	1,252,800,000
Euro green plastic Joint Stock Company	901,214,127	960,400,347
An Phat construction and electric mechanical joint stock company	178,755,083	665,334,930
BIV Group Joint Stock Company	2,052,618,750	-
Others	2,506,440,497	1,830,659,552
Related parties		
My Lam Tea Joint Stock Company	-	138,659,256

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			8,440,511,778	7,949,337,406
12. Advances from customers			30/09/2026	01/01/2026
Short-term				
Other parties				
Others			-	198,450
			-	198,450
13. Taxes and payables to the state budget				
	30/09/2026	Already paid	Payables	01/01/2026
Value-added tax	148,106,584	9,053,096,403	9,086,584,174	114,618,813
Business income tax	142,886,223	2,730,894,147	500,328,255	2,373,452,115
Personal income tax	67,403,098	86,452,311	81,405,172	72,450,237
Environmental protection tax and other taxes	-	602,011	602,011	-
	358,395,905	17,462,446,157	15,145,702,084	2,560,521,165
13.1. Payables			30/09/2026	01/01/2026
Value-added tax			148,106,584	114,618,813
Business income tax			142,886,223	2,373,452,115
Personal income tax			67,403,098	72,450,237
			358,395,905	2,560,521,165
13.2. Receivables			30/09/2026	01/01/2026
			-	-
14. Accrued expenses			30/09/2026	01/01/2026
Short-term				
Other expenses			28,104,534	48,904,534
Interest expenses payable			20,278,753	-
			48,383,287	48,904,534
15. Deferred revenue			30/09/2026	01/01/2026
Short-term				
Office leasing revenue			54,545,454	-
			54,545,454	-

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16. Other payables

	30/09/2026	01/01/2026
16.1. Short-term		
Other parties		
Trade Union Fees, Social insurance, health, unemployment	173,417,780	155,247,780
Other payables	8,930,100	-
	182,347,880	155,247,780
16.2. Long-term		
Other parties		
Long-term deposits, collateral	1,128,726,345	543,271,800
	1,128,726,345	543,271,800

17. Loans and debts**17.1. Short-term borrowings**

	30/09/2026	Decrease	Increase	01/01/2026
Short-term borrowings	16,597,576,937	-	4,094,930,598	-
Bank				
Military Commercial Joint Stock Bank - Son Tay Branch (i)	2,582,844,810	-	1,223,363,856	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Thang Long Branch (ii)	14,014,732,127	-	2,871,566,742	-
	16,597,576,937	-	4,094,930,598	-

(i)

Credit Extension Contract No. 326498.25.827.883883.TD between Military Commercial Joint Stock Bank - Son Tay Branch and BV Life Joint Stock Company signed on 13/08/2025

- Short-term loan limit, payment guarantee, L/C limit: 35,000,000,000 VND; Other credit limits: 30,000,000,000 VND;
- Purpose of credit expansion: to serve commercial activities of construction materials and supply and installation of machinery and equipment for customers.
- Term of maintenance of the HMTD: from the date of signing to 09/08/2026. The amount, interest rate, and loan term are detailed based on each disbursement and debt receipt.
- Collateral: According to the mortgage contract No. 326500.25.827.883883.BD
 - + All goods that have been, are and will be formed from the plan granted credit by MB in the process of production and business of the Mortgagor.
 - + The right to recover debts has been, is and will be formed from the plan granted credit by MB.
 - + All amounts/balances and interests incurred on the 3332288888 account opened at MB of the Mortgagor

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- (ii) Credit Extension Contract No. 22/26/CTD/BVLIFE between Joint Stock Commercial Bank for Foreign Trade of Vietnam - Thang Long Branch and BV Life Joint Stock Company signed on 26/03/2026 enclosed with a loan contract under the limit No. 22.01/26/CV/BVLIFE dated 26/03/2026
- Limit of credit extension: 20,000,000,000 VND
 - Validity: until 25/03/2027
 - Purpose of using loans: financing lawful, reasonable and valid short-term capital needs for production and business activities of customers but excluding short-term needs for fixed asset investment activities.
 - The collateral is the right to lease land-attached assets at the address of 6th Floor, Ha Dong Commercial Center Building, No. 8 Quang Trung Street, Ha Dong Ward, Hanoi City.
 - Loan amount: 2,871,566,742 VND, interest rate: 8.2%/year, loan term 149 days according to debt receipt No. 1 dated 21/05/2026.
 - Loan amount: 11,143,165,385 VND, interest rate: 7.7%/year, loan term 149 days according to debt receipt.

18. Owner's equity**18.1. Increase and decrease in owner's equity****Appendix No. 02****18.2. The details of the owner's equity**

	30/09/2026		01/01/2026	
	Rate (%)	Value	Rate (%)	Value
Bach Viet Group Joint Stock Company	14.02	16,824,000,000	14.02	16,824,000,000
Nguyen Thanh Huong	11.10	13,319,000,000	11.10	13,319,000,000
Nguyen Thi Ha Giang	10.00	12,001,400,000	10.00	12,001,400,000
Bui Manh Hung	14.28	17,138,000,000	14.28	17,138,000,000
Tran Quang Vu	13.51	16,210,000,000	13.51	16,210,000,000
Other Shareholders	37.09	44,507,600,000	37.09	44,507,600,000
	100.00	120,000,000,000	100.00	120,000,000,000

18.3. Capital transactions with owners and distribution of dividends and profits

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Owner's Equity		
Opening balance	120,000,000,000	60,000,000,000
Increase in the period	-	-
Decrease in the period	-	-
Closing balance	120,000,000,000	60,000,000,000

18.4. Stock

	30/09/2026	01/01/2026
Quantity of registered issuing stocks	12,000,000	6,000,000
Quantity of Authorized issuing stocks		
Common stocks	12,000,000	6,000,000
Quantity of Outstanding Stocks		
Common stocks	12,000,000	6,000,000
Par value of Stocks	10,000	10,000

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VI. Supplementary disclosures for items presented in the Statement of Profit or Loss

Unit: VND

1. Total revenues from sale of goods and rendering of services

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Revenue from provision of labor export and training services	-	345,927,629
Revenue from sale and installation of machinery and equipment	100,169,271,862	95,351,612,521
Revenue from renting	2,784,835,835	4,414,994,552
Revenue from real estate business	-	46,181,772,072
	102,954,107,697	146,294,306,774
In which, revenue for related parties		
Revenue from renting	260,477,046	-
	260,477,046	-

2. Deductible items

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Trade Rebates	174,573,352	971,224
	174,573,352	971,224

3. Cost of good sold

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Cost of provision of labor export and training services	-	579,361,035
Cost of sale and installation of machinery and equipment	96,301,307,136	90,988,105,029
Cost of leasing	1,019,919,513	1,597,934,400
Cost of real estate business	-	7,595,034,270
	97,321,226,649	100,760,434,734

4. Financial incomes

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Interest of bank deposits and loans	356,436,979	1,239,863,283
Interest on exchange rate differences	429,380	2,527,113
	356,866,359	1,242,390,396

5. Financial expenses

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Interests of borrowing	212,464,438	242,880,823
Loss of exchange rate differences	130,404	52,714,800

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	212,594,842	295,595,623
6. Selling and general administrative expenses		
	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
6.1. Selling expenses		
Labour expenses	1,000,386,264	1,134,307,586
Raw materials	5,517,310	-
Expenses from external services	449,462,721	-
Other expenses by cash	49,241,001	521,009,104
	1,504,607,296	1,655,316,690
6.2. General administrative expenses		
Management staff	2,186,881,376	2,533,263,069
Tools, utensils	14,011,105	-
Depreciation expenses	22,395,447	3,131,817
Tax, Charge, Fee	-	3,471,548
Expenses from external services	965,324,440	900,237,773
Other expenses by cash	102,904,359	162,574,990
Provision expenses/reversal of provision	(1,626,345,775)	(443,463,946)
	1,665,170,952	3,159,215,251
7. Other income		
	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Compensation insurance	-	330,000,000
Other	370,130	2,200,005
	370,130	332,200,005
8. Other expense		
	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Remaining value of fixed assets and costs of liquidation and sale of fixed assets	-	73,194,438
Tax fines and penalties for administrative violations	5,740	16,127,193
	5,740	89,321,631
9. Corporate income tax expenses		
Current corporate income tax expense		
	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Accounting profit before tax	2,433,165,355	41,908,042,022
Tax calculated at the current corporate income tax rate	486,633,071	8,381,608,404
Adjustment:		
Non-deductible expenses	6,790,169	8,177,481
- Invalid expenses	6,790,169	4,952,042
- Penalties	-	3,225,439
Adjustment of CIT expenses of previous years to current income tax expenses this year	-	73,837,751
	493,423,240	8,463,623,636

The corporate income tax expense for the financial year has been estimated based on taxable income and may be subject to adjustments upon examination by the tax authorities.

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VII. Other information

Unit: VND

1. Events after the reporting period

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the financial statements.

2. Information on related parties**2.1. List of related parties**

<u>Related parties</u>	<u>Relationship</u>
Dong Nai Producing Trading Services JSC	Together with members of the Board of Directors
My Lam Tea Joint Stock Company	Together with members of the Board of Directors
Vina-Mec HR Manpower and Trading JSC	Together with members of the Board of Management
Bach Viet Group Joint Stock Company Member of Board of Directors, Board of Management	Together with Key management members Key Management

2.2. During the period, the Company entered into the following significant transactions with related parties

<u>Related parties/ Contents</u>	<u>01/01/2026 to 30/09/2026</u>	<u>01/01/2025 to 30/09/2025</u>
My Lam Tea Joint Stock Company		
Purchase of goods and services	2,123,981,237	-
Payment for the purchase of goods and services	2,369,065,853	-
Vina-Mec HR Manpower and Trading JSC		
Revenues from rendering of services	260,477,046	-

2.3. Outstanding balances with related parties up to the reporting date are as follows

Balances with related parties at the balance sheet date are presented in Note V.

2.4. Transactions with other related parties are as follows**Remuneration to members of Board of Management, Board of Directors and the Audit Committee**

<u>Name</u>	<u>Position</u>	<u>01/01/2026 to 30/09/2026</u>	<u>01/01/2025 to 30/09/2025</u>
Remuneration to members of Board of Management and Board of Directors		1,277,742,727	1,459,833,000
		1,277,742,727	1,459,833,000

3. Comparative information

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The comparative figures are those presented in the Financial Statements for the accounting period from 01/01/2025 to 30/09/2025 and the Consolidated Financial Statements for the financial year ended 31/12/2025, which have been reviewed and audited, respectively.

Certain comparative figures have been reclassified to conform with Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance providing guidance on the Accounting Regime for Enterprises, in order to be comparable with the current period's presentation.

Appendix No. 03**4. Other information**

There have been no events that cast significant doubt on the Company's ability to continue operating, and the Company has neither the intention nor the inclination to cease operations, nor the necessity to significantly reduce the scale of its operations.

Hanoi, October 26, 2026

Prepared by

Chief Accountant

General Director



Nguyen Thi Thuy Huong

Nguyen Thi Thuy Huong

Nguyen Vu Thien

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Appendix No. 01**8. Tangible fixed assets**

Items	Buildings	Machinery, Equipment	Mean of Transportation	Office equipment and furniture	Other fixed assets	Cộng
Original cost						
As at 01/01/2026	11,951,465,189	849,132,727	4,314,518,700	195,718,182	52,000,000	17,362,834,798
As at 30/09/2026	11,951,465,189	849,132,727	4,314,518,700	195,718,182	52,000,000	17,362,834,798
Accumulated depreciation						
As at 01/01/2026	11,951,465,189	849,132,727	4,314,518,700	169,619,694	21,666,660	17,306,402,970
Depreciation in period	-	-	-	9,395,451	12,999,996	22,395,447
As at 30/09/2026	11,951,465,189	849,132,727	4,314,518,700	179,015,145	34,666,656	17,328,798,417
Net carrying amount						
As at 01/01/2026	-	-	-	26,098,488	30,333,340	56,431,828
As at 30/09/2026	-	-	-	16,703,037	17,333,344	34,036,381

Cost of fully depreciated tangible fixed assets but still in use:

17,273,252,983

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Appendix No. 02

18. Owner's equity

18.1. Increase and decrease in owner's equity

	Issued capital of owners	Capital surplus	Development investment fund	Undistributed profit after tax	Total
As at 01/01/2025	60,000,000,000	(63,500,000)	5,900,000,000	5,608,808,801	71,445,308,801
Profit/(loss) in period	-	-	-	33,444,418,386	33,444,418,386
Other increase	-	(55,000,000)	-	-	(55,000,000)
Earnings distribution	-	-	-	(346,932,797)	(346,932,797)
As at 30/09/2025	60,000,000,000	(118,500,000)	5,900,000,000	38,706,294,390	104,487,794,390
As at 01/01/2026	120,000,000,000	(322,839,049)	5,900,000,000	36,610,124,696	162,187,285,647
Profit/(loss) in period	-	-	-	1,939,742,115	1,939,742,115
Deduction of funds	-	-	-	(3,056,454,248)	(3,056,454,248)
As at 30/09/2026	120,000,000,000	(322,839,049)	5,900,000,000	35,493,412,563	161,070,573,514

