CÔNG TY CỔ PHẦN BV LIFE ***BV LIFE JOINT STOCK COMPANY***	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập – Tự do – Hạnh phúc** ***SOCIALIST REPUBLIC OF VIETNAM*** ***Independence - Freedom – Happiness***
Số/No. 26./2026/CBTT - BVLIFE	Hà Nội, ngày 28 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) Qúy 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 Qúy 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-cao-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-cao-tai-chinh-vi/

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.

Đại diện tổ chức
Organization representative
Người UQ CBTT
Person authorized to disclose information

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, OID.0.9.2342.19200300.100.1.1=MST:0102234864
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TỔNG GIÁM ĐỐC/CEO
NGUYỄN VŨ THIỆN
MR. NGUYEN VU THIEN

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CONSOLIDATED FINANCIAL STATEMENTS

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

Ha noi, October 2026

Form No. B 01 - DN/HN

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30/09/2026

Unit: VND

	ITEMS	Code	Note	30/09/2026	01/01/2026
A.	**CURRENT ASSETS**	**100**		**190,154,422,860**	**162,131,019,302**
I.	**Cash and cash equivalents**	**110**	**V.1**	**3,111,369,951**	**24,627,379,347**
1.	Cash	111		3,040,605,319	2,826,549,648
2.	Cash equivalents	112		70,764,632	21,800,829,699
II.	**Short-term financial investments**	**120**	**V.2**	**63,678,867,123**	**39,945,391,575**
1.	Short-term held-to-maturity investments	123		63,678,867,123	39,945,391,575
III.	**Short-term receivables**	**130**		**55,254,346,244**	**51,399,476,662**
1.	Short-term trade receivables	131	V.3	49,181,734,425	38,176,472,942
2.	Short-term advances to suppliers	132	V.4	6,859,989,399	16,550,763,925
3.	Other short-term receivables	135	V.5	1,427,054,291	513,017,441
4.	Allowance for impairment of short-term receivables	136	V.6	(2,214,431,871)	(3,840,777,646)
IV.	**Inventories**	**140**	**V.7**	**66,984,280,004**	**45,591,692,113**
1.	Inventories	141		66,984,280,004	45,591,692,113
V.	**Other current assets**	**160**		**1,125,559,538**	**567,079,605**
1.	Short-term prepaid expenses	161	V.10	505,630,760	505,793,341
2.	VAT deductible	162		559,847,301	20,255,092
3.	Taxes and other amounts receivable from the State	163	V.15	60,081,477	41,031,172
B.	**NON-CURRENT ASSETS**	**200**		**123,099,010,850**	**125,139,889,650**
I.	**Long-term receivables**	**210**		**1,042,683,200**	**1,447,200,000**
1.	Other long-term receivables	215	V.5	1,369,683,200	1,774,200,000
2.	Allowance for impairment of long-term receivables	216	V.6	(327,000,000)	(327,000,000)
II.	**Fixed assets**	**220**		**32,738,581,387**	**40,441,112,855**
1.	Tangible fixed assets	221	V.8	32,738,581,387	40,441,112,855
	- Cost	222		64,900,847,852	90,775,926,361
	- Accumulated depreciation	223		(32,162,266,465)	(50,334,813,506)
III.	**Investment properties**	**240**	**V.9**	**62,768,007,283**	**55,081,377,386**
	- Cost	241		91,517,010,327	82,697,479,826
	- Accumulated depreciation	242		(28,749,003,044)	(27,616,102,440)
IV.	**Long-term work in progress**	**250**		**309,300,000**	-
1.	Long-term production and business work in progress	251		309,300,000	-
V.	**Long-term financial investments**	**260**	**V.2**	**600,000,000**	**600,000,000**
1.	Investment in joint ventures and associates	262		946,275,000	946,275,000
2.	Allowance for impairment of long-term investments in other entities	264		(346,275,000)	(346,275,000)
VI.	**Other non-current assets**	**270**		**25,640,438,980**	**27,570,199,409**
1.	Long-term prepaid expenses	271	V.10	10,199,384,099	10,877,167,105
2.	Goodwill	279	V.11	15,441,054,881	16,693,032,304
	TOTAL ASSETS	**280**		**313,253,433,710**	**287,270,908,952**

Form No. B 01 - DN/HN

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30/09/2026
(Continuous)

Unit: VND

	ITEMS	Code	Note	30/09/2026	01/01/2026
C.	**LIABILITIES**	**300**		**70,073,261,193**	**50,733,663,008**
I.	**Current liabilities**	**310**		**47,933,986,563**	**26,979,097,320**
1.	Short-term trade payables	311	V.12	11,335,210,007	10,431,526,491
2.	Short-term advances from customers	312	V.13	410,100,000	1,718,398,450
3.	Dividends and profit payable	313	V.14	82,433,736	41,216,868
4.	Short-term taxes and other amounts payable to the State	314	V.15	4,993,821,120	5,201,180,904
5.	Payables to employees	315		1,390,510,458	3,253,425,002
6.	Short-term accrued expenses	316	V.16	223,136,135	105,673,449
7.	Short-term deferred revenue	319	V.17	660,537,614	533,263,818
8.	Other short-term payables	320	V.18	1,935,660,251	1,122,434,577
9.	Short-term borrowings and finance lease liabilities	321	V.19	18,344,432,038	-
10.	Bonus and welfare funds	323		8,558,145,204	4,571,977,761
II.	**Non-current liabilities**	**330**		**22,139,274,630**	**23,754,565,688**
1.	Other long-term payables	338	V.18	12,874,638,882	12,486,912,137
2.	Deferred tax liabilities	342	V.21	7,805,666,278	9,808,684,081
3.	Long-term provisions	343	V.20	1,458,969,470	1,458,969,470
D.	**EQUITY**	**400**	**V.22**	**243,180,172,517**	**236,537,245,944**
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		39,535,759,615	36,610,124,696
	- Retained earnings carried forward from prior periods	420a		32,618,945,605	5,261,876,004
	- Retained earnings for the current period	420b		6,916,814,010	31,348,248,692
5.	Non-controlling Interests	429		78,067,251,951	74,349,960,297
	TOTAL LIABILITIES AND EQUITY	**440**		**313,253,433,710**	**287,270,908,952**

Hanoi, October 26, 2026

Prepared by	Chief Accountant	General Director
Nguyen Thi Thuy Huong	Nguyen Thi Thuy Huong	Nguyen Vu Thien

CONSOLIDATED 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	130,606,478,448	78,663,992,585	401,980,674,583	146,294,306,774
2. Deductible items	02	VI.2	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**		**130,549,019,957**	**78,663,021,361**	**401,806,101,231**	**146,293,335,550**
4. Cost of sales	11	VI.3	118,728,071,469	38,379,781,268	363,056,613,384	100,760,434,734
5. Gross profit from sale of goods and rendering of services (20=10-11)	**20**		**11,820,948,488**	**40,283,240,093**	**38,749,487,847**	**45,532,900,816**
6. Profit/loss from the sale and liquidation of investment properties	**21**	**VI.4**	**231,818,182**	-	**(2,593,664,297)**	-
7. Revenue from financial activities	22	VI.5	1,176,500,752	364,375,944	3,121,199,020	1,242,390,396
8. Finance costs	23	VI.6	385,882,654	-	1,109,661,676	295,595,623
-In which: Interest expenses	*24*		*265,802,981*	-	*418,966,389*	242,880,823
9. Selling expenses	25	VI.7	5,352,984,431	820,932,129	15,430,924,905	1,655,316,690
10. General Administrative expenses	26	VI.7	3,565,732,621	799,775,183	9,156,454,681	3,159,215,251
11. Net profit from operating activities {30=20+(21-22)-(25+26)}	**30**		**3,924,667,716**	**39,026,908,725**	**13,579,981,308**	**41,665,163,648**
12. Other income	31	VI.8	530,843,315	330,000,000	1,855,965,938	332,200,005
13. Other expense	32	VI.9	284,192,025	73,194,438	815,485,801	89,321,631
14. Other profit (loss) (40=31-32)	**40**		**246,651,290**	**256,805,562**	**1,040,480,137**	**242,878,374**
15. Total profit before tax (50=30+40)	**50**		**4,171,319,006**	**39,283,714,287**	**14,620,461,445**	**41,908,042,022**
16. Current corporate income tax expenses	51	VI.10	1,137,338,716	7,861,428,900	5,333,077,417	8,463,623,636
17. Deferred corporate income tax expenses	52	VI.10	(183,102,658)	-	(2,003,017,803)	-
18. Profit after tax (60=50-51-52)	**60**		**3,217,082,948**	**31,422,285,387**	**11,290,401,831**	**33,444,418,386**
19. Net profit after tax of the parent company	61		1,976,994,859	31,422,285,387	6,916,814,010	33,444,418,386
20. Net profit after tax attributable to non-controlling shareholders	62		1,240,088,089	-	4,373,587,821	-
21. Earnings per Share	**70**	**VI.11**	**165**	**5,237**	**576**	**5,192**
22. Diluted earnings per Share	**71**	**VI.12**	**165**	**2,619**	**576**	**2,596**

Prepared by	Chief Accountant	General Director
Nguyen Thi Thuy Huong	Nguyen Thi Thuy Huong	Nguyen Vu Thien

Form No. B 03 - DN/HN

CONSOLIDATED 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**		**14,620,461,445**	**41,908,042,022**
2.	**Adjustments for**				
	- Depreciation of property, plant and equipment and investment property	02		6,568,270,846	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		(761,968,212)	(39,753,350,431)
	- Borrowing costs	06		418,966,389	242,880,823
3.	**Operating profit before changes in working capital**	**08**		**19,219,384,693**	**3,205,432,127**
	- Increase/(decrease) in receivables	09		(2,382,649,521)	(13,129,493,948)
	- Increase/(decrease) in inventories	10		(34,192,690,262)	8,815,287,578
	- Increase/(decrease) in payables (excluding interest payable and income tax payable)	11		(2,520,925,463)	(4,317,629,809)
	- Increase/(decrease) in prepaid expenses	12		677,945,587	(24,931,044)
	- Interest paid	14		(398,687,636)	(243,411,782)
	- Corporate income tax paid	15		(3,861,631,068)	(702,488,578)
	- Other cash outflows for operating activities	17		(661,307,815)	(12,000,000)
	Net cash flows from operating activities	**20**		**(24,120,561,485)**	**(6,409,235,456)**
II.	**Cash flows from investing activities**				
1.	Payments for acquisition and construction of property, plant and equipment and other long-term assets	21		(309,300,000)	(37,581,818)
2.	Proceeds from disposal of property, plant and equipment and other long-term assets	22		5,140,909,091	50,735,000,000
3.	Loans granted and purchases of debt instruments of other entities	23		(23,247,418,013)	(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		2,634,712,105	1,594,342,736
	Net cash flows from investing activities	**30**		**(15,781,096,817)**	**29,791,760,918**

Form No. B 03 - DN/HN

CONSOLIDATED 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		40,658,314,254	12,772,739,165
2.	Repayment of borrowings (principal)	34		(22,313,882,216)	(14,230,620,312)
3.	Dividends and profit paid to owners	36		41,216,868	-
	Net cash flows from financing activities	**40**		**18,385,648,906**	**(1,457,881,147)**
	Net increase/(decrease) in cash and cash equivalents	**50**		**(21,516,009,396)**	**21,924,644,315**
	Cash and cash equivalents at the beginning of the period	**60**		**24,627,379,347**	**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 peri	**70**		**3,111,369,951**	**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

Form No. B 09 - DN/HN

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

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

I. Background

1. Forms of Ownership

BV Life Joint Stock Company.

The company operates under Business Registration Certificate No. Number 0102234864 issued for the first time on May 3, 2007, registered for the 14th change on April 10, 2026., Issued by Hanoi Department of Finance.

Head office: 4th floor, Rivera Park building, 69 Vu Trong Phung street, Thanh Xuan ward, Hanoi city.

Charter capital: 120,000,000,000 VND.
Total number of shares: 12,000,000 shares.

2. Business field

Providing services to send workers to work abroad;
Organize vocational and foreign language training;
Sales and installation of electrical supplies and equipment;
Commercial space for rent.

3. Business activities

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-export business, transportation, import-export entrusted services, acting as a sales agent for production and consumption goods for domestic and foreign firms;

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;

Commercial space for rent.

4. The Company's normal business period

The Company's normal business period is 12 months.

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

From 2023, the Company's License to operate services to send workers to work abroad will be revoked No. 360/LDTBXH-GP. Therefore, the company's business activities are no longer focused on sending workers to export but focusing on construction and equipment installation for construction projects.

6. Business structure

6.1. Total number of subsidiaries

Number of consolidated subsidiaries: 01 companies
Number of subsidiaries not allowed to consolidate: Zero.

6.2. The list of subsidiaries

Subsidiary name	Rate of interest	Rate of voting rights	Head office - Principle activities
Dong Nai Production, Trading and Service Joint Stock Company	58.75%	58.75%	Dong Nai - Commercial business (Honda dealers) and services (property rental, kiosk rental at central markets of Dong Nai province,...).

6.3. Associates, and Jointly - controlled entities are recorded under equity method

Subsidiary name	Rate of interest	Rate of voting rights	Head office - Principle activities
Rang Dong Food Co., Ltd.	14.10%	24.00%	Dong Nai - Providing catering services, processing products for employees' meals; trading in food of all kinds through processing, slaughtering and trading in fresh food
Anh Nhat Anh Duong Co., Ltd.	20.42%	34.76%	Dong Nai - Center for Foreign Languages and Informatics. Previously, this establishment was a subsidiary of the Company, now this company does not operate at the business registration address.

The associate uses the cost method because the use of the equity method is no longer appropriate because the associate operates under strict long-term restrictions that cause significant obstacles in transferring capital to investors.

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 commences on 1 January and ends on 31 December.

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 consolidated financial statements have been prepared in compliance with Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance, which amends and supplements a number of articles of Circular No. 202/2014/TT-BTC dated 22 December 2014 of the Minister of Finance providing guidance on the preparation and presentation of consolidated financial statements.

The Ministry of Finance issued Circular No. 43/2026/TT-BTC dated 20 April 2026, amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated 22 December 2014 of the Minister of Finance, which provides guidance on the preparation and presentation of consolidated financial statements. The Circular became effective from the date of its issuance and applies to the preparation and presentation of consolidated financial statements for financial years beginning on or after 1 January 2026.

The effects of the changes in accounting policies arising from the guidance set out in Circular No. 43/2026/TT-BTC dated 20 April 2026 have been applied prospectively. The Company has provided comparative disclosures in the financial statements for those line items affected by the changes introduced by Circular No. 43/2026/TT-BTC dated 20 April 2026 compared with Circular No. 202/2014/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. 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.

3. 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.

Investments in joint ventures and associates

Investments in associates are recognized when the Company holds from 20% to less than 50% of the voting rights of the investees, having significant influence but not control over the financial and operating policy decisions of these companies. Investments in associates are accounted for in the consolidated financial statements using the equity method.

Under the equity method, the initial investments are recognized at cost and subsequently adjusted for the investor's share of post-acquisition changes in the net assets of the associates and joint ventures. The consolidated income statement reflects the Company's share of the post-acquisition results of operations of the associates and joint ventures as a separate line item.

Goodwill arising from investments in associates and joint ventures is included in the carrying amount of the investment. The Company does not amortize this goodwill; instead, it performs an annual impairment test to determine whether the goodwill is impaired.

The financial statements of the associates and joint ventures are prepared for the same reporting period as those of the Company, using consistent accounting policies. Appropriate consolidation adjustments are made to ensure that the accounting policies are applied consistently with those of the Company where necessary.

Investments in other entities

Investments in other entities comprise equity instruments in which the Company does not have control, joint control or significant influence over the investees, and other investments of a similar nature. These investments are accounted for at cost.

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. The allowance is determined based on market value for investments whose fair value can be reliably determined, or based on the financial condition and performance of the investees for investments whose fair value cannot be reliably measured.

Accounting policies for other transactions relating to financial investments

For share swap transactions, the difference between the fair value of shares received and the carrying amount of shares exchanged is recognized in finance income or finance expenses.

Investments in the form of capital contributions or acquisitions of equity interests are recognized at cost, including the value of the investment and costs directly attributable to the transaction. Where capital contributions are made using non-monetary assets, the cost of the investment is determined based on the value agreed upon by the contributing parties or in accordance with relevant regulations.

Share dividends or bonus shares received are not recognized as finance income. Upon receipt of share dividends or bonus shares, the Company only records an increase in the number of shares held and recalculates the weighted average cost of the investment based on the total number of shares held after the share dividend or bonus share distribution.

4. 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.

5. 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.

Accounting policies for inventories relating to onerous contracts

For onerous contracts relating to inventories, the Company assesses expected losses arising from the performance of such contracts at the end of the reporting period. Where the unavoidable costs of fulfilling the contractual obligations exceed the economic benefits expected to be received under the contract, the Company recognizes the resulting loss in accordance with prevailing regulations.

Inventories held for the purpose of fulfilling onerous contracts are measured at net realizable value. Any loss arising from the impairment of inventories is recognized before the determination and recognition of obligations arising from onerous contracts.

6. 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

7. 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.

8. 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.

9. 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.

10. 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.

11. 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.

12. Accounting policies for deferred income tax

Deferred tax assets
Deferred tax assets are recognized for deductible temporary differences, tax losses and unused tax incentives carried forward to subsequent periods to the extent that it is probable that future taxable profits will be available against which such amounts can be utilized.

Deferred tax assets are measured using the corporate income tax rates expected to apply in the period when the assets are realized or the related liabilities are settled, based on tax laws and tax rates in effect at the reporting date.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the deferred tax assets to be utilized. Such reductions are reversed when sufficient evidence exists that future taxable profits will be available to recover the deferred tax assets.

Deferred tax liabilities
Deferred tax liabilities are recognized for taxable temporary differences arising from differences between the carrying amounts of assets or liabilities and their respective tax bases, except in cases where recognition is not required under applicable accounting standards.

Deferred tax liabilities are measured using the corporate income tax rates expected to apply in the period when the temporary differences reverse, based on tax laws and tax rates in effect at the reporting date.

The carrying amount of deferred tax liabilities is reviewed at the end of each reporting period and adjusted to reflect changes in the related taxable temporary differences.

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.

Revenue from sale of real estate (tourism apartments, serviced apartments or similar products)

The Company determines and recognizes revenue based on the substance of the contract and the rights and obligations of the parties involved, in accordance with Vietnamese Accounting Standards and applicable accounting regulations.

Depending on the nature of the transaction, the Company considers and separates the distinct components within the contract, including:

- Sale component;
- Lease component;
- Financing component (if any);
- Other relevant components.

Revenue for each component is recognized in accordance with the accounting policies applicable to its respective nature. The Company discloses in the financial statements the accounting policies applied, the nature of the contracts, and the accounting methods adopted.

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.

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

23.1. 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.

24. Principles and methods of preparing the Consolidated Financial Statements

24.1. Basis for consolidation of financial statements

Consolidated financial statements are prepared based upon consolidating separate financial statements of the Company and its subsidiaries under its control as at 31 December annually. Control rights is in practice when the company has power to govern the financial and operating policies of invested companies to obtain benefits from their activities.

Financial statements of subsidiaries are prepared for the same fiscal as the company, using consistent accounting policies. If necessary, financial statements of subsidiaries may be adjusted to ensure the consistence between accounting policies applied at the company and its subsidiaries.

Operation results of subsidiaries which were purchased or liquidated in the period are presented on consolidated financial statements since the purchasing or liquidated dates.

Balance, main income and expense, including unrealized profits from intra-group transactions are eliminated in full from consolidated financial statements.

Non-controlling interest reflecting profits or losses and net assets which are not held by shareholders of the company will be presented in a separate item on consolidated statement of financial position and consolidated statement of comprehensive income.

23.3. Goodwill

Goodwill presented on consolidated financial statements is the surplus between its purchase cost and benefit of the company in total fair value of assets, liabilities and contingent liabilities of subsidiaries, associates or joint ventures at the investment date. Goodwill is treated as intangible fixed assets, amortized under straight-line basis with estimated useful life not beyond 10 years.

When selling subsidiaries, associates and joint ventures, the carrying amount of goodwill which is not fully amortised is accounted into profit/loss of the selling transaction.

23.4. Gain on bargain purchase

A gain on bargain purchase represents the excess of the Company's interest in the aggregate fair value of the identifiable assets, liabilities and contingent liabilities of a subsidiary, an associate or a jointly controlled entity at the acquisition date over the acquisition consideration. A gain on bargain purchase is recognised immediately in the statement of profit or loss.

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	3,038,723,165	2,807,384,931
Cash equivalents	70,764,632	21,800,829,699
	3,111,369,951	**24,627,379,347**

2. Financial investments

2.1. Investments held to maturity

	30/09/2026		01/01/2026	
	Original cost	Provisions	Original cost	Provisions

Short-term				
Term deposits	**15,500,000,000**	-	**32,252,581,987**	-
Joint Stock Commercial Bank for Investment and Development of Vietnam - Bien Hoa Banch (iii)	3,500,000,000	-	3,000,000,000	-
Military Joint Stock Commercial Bank - Son Tay Branch (i)	5,000,000,000	-	-	-
Military Joint Stock Commercial Bank	5,000,000,000	-	4,252,581,987	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam	2,000,000,000	-	2,000,000,000	-
EVN Finance Joint Stock Company	-	-	23,000,000,000	-
Accrued interest receivable on deposits and loans	1,028,347,945	-	692,809,588	-
Loans	**39,000,000,000**	-	**7,000,000,000**	-
TG Capital Joint Stock Company (i)	36,000,000,000	-	7,000,000,000	-
Phu Tho Property Invest Joint Stock Company (ii)	3,000,000,000	-	-	-
Loans to related parties	-	-	-	-
My Lam Tea Joint Stock Company (iii)	8,150,519,178	-	-	-
Loan	8,000,000,000	-	-	-
Interest	150,519,178	-	-	-
	63,678,867,123	-	**39,945,391,575**	-

(i) Loan contract between Dong Nai Production, Trade and Services Joint Stock Company and TG Capital Joint Stock Company dated December 29, 2025; amount: 7,000,000,000 VND; Loan term: 12 months; Interest rate: 7.4%/year; Loan purpose: Used to serve the company's production and business activities and Contract Appendix No. 0104/2026/PLHD-DONATRACO dated April 1, 2026 on adjusting loan interest to 7.8% from April 1, 2026.

(ii) Loan contract between Dong Nai Production, Trade and Services Joint Stock Company and Phu Tho Property Investment Joint Stock Company dated May 25, 2026; amount: 3,000,000,000 VND; Loan term: 12 months; Interest rate: 9%/year; Loan purpose: Use to serve the company's production and business activities.

(iii) Loan contract No. 1606/2026/HD-DONATRACO dated June 16, 2026 and Contract No. 2306/2026/HD-DONATRACO dated June 23, 2026 signed between Dong Nai Trade and Service Joint Stock Company and My Lam Tea Joint Stock Company. Loan amount: 3,500,000,000 VND. Loan purpose: to serve production and business activities. Loan term 3 months. Interest rate: 7.7%/year. Interest payment term: end of term.

2.2. Equity investments in other entities

	30/09/2026		01/01/2026	
	Original cost	**Provisions**	**Original cost**	**Provisions**
Investments in associates				
Rang Dong Food Co., Ltd.	600,000,000	-	600,000,000	-
Anh Nhat Anh Duong Co., Ltd.	346,275,000	346,275,000	346,275,000	346,275,000

	946,275,000	**346,275,000**	**946,275,000**	**346,275,000**

(i) Dong Nai Production Trading Service Joint Stock Company's investment in Rang Dong Food Company Limited, this investment accounts for 24% of Rang Dong Food Company Limited's capital contribution.

(ii) Dong Nai Production Trading Service Joint Stock Company's investment in Anh Nhat Anh Duong Company Limited, this investment accounts for 34.76% of the capital contribution of Anh Nhat Anh Duong Company Limited.

The Company has not determined the fair value of financial investments at the end of the accounting period. Because there are no specific instructions, the fair value of these investments may be different from the book value.

3. Receivables

	30/09/2026		01/01/2026	
	Value	**Provision**	**Value**	**Provision**
Short-term				
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 Company	73,000,000	73,000,000	73,000,000	73,000,000
Viet Han Trading-Advertising-Construction- Real estate Joint Stock Company	3,077,397,185	-	5,563,919,637	-
Sel Co.,LTD	1,362,468,540	-	2,268,787,606	-
Viet Nam Construction And Import - Export Joint Stock Corporation	815,882,287	-	3,127,918,290	-
BV Land joint Stock Company	27,317,775,985	-	2,169,754,146	-
Hawee mechanical and electrical joint stock company	-	-	1,584,502,338	-
Other	7,500,888,785	-	11,685,670,382	-
	49,181,734,425	**2,178,098,871**	**38,176,472,942**	**3,804,444,654**

4. Advances for suppliers

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

Other parties		
The Vinh Trading And Investment Company Limited	2,887,939	2,887,939
Bambo Industrial Supplies Joint Stock Company	165,647,383	165,647,383
Honda Vietnam Company LTD	4,567,004,354	5,185,457,966
Vu Le Import Export Trading&Service Company Limited	-	10,071,795,000
Ha Noi Branch - Daikin Air Conditioning (Vietnam) Joint Stock Company	1,013,644,845	-
Others	1,004,379,518	1,124,975,637
Related parties		
My Lam Tea Joint Stock Company	106,425,360	
	-	-
	6,859,989,399	**16,550,763,925**

5. Other receivables

	30/09/2026		01/01/2026	
	Value	**Provision**	**Value**	**Provision**
5.1. Short-term				
Other parties				
Other short-term deposits	230,146,879	-	-	-
Other	1,196,907,412	-	513,017,441	-
Other	*376,846,368*	-	*322,133,363*	-
Advance	*802,405,014*	-	*190,884,078*	-
Social insurance	*17,656,030*	-	-	-
	1,427,054,291	**-**	**513,017,441**	**-**
5.2. Long-term				
Other parties				
Collateral deposits	1,369,683,200	(327,000,000)	1,774,200,000	(327,000,000)
	1,369,683,200	**(327,000,000)**	**1,774,200,000**	**(327,000,000)**

6. Bad debt

	30/09/2026		01/01/2026	
	Original value	**Recoverable amount**	**Original value**	**Recoverable amount**
Vina2 Investment And Construction Joint Stock Company	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 - Urban Infrastructure Development Investment Corporation UDIC - One Member Limited Liability Company	73,000,000	-	73,000,000	-
Urban Infrastructure Development Investment Corporation	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	-
Sac Viet Ltd Company	327,000,000	-	327,000,000	-
				-
	3,004,063,920	**462,632,049**	**5,672,662,820**	**1,504,885,174**

7. Inventories

	30/09/2026		01/01/2026	
	Original value	**Provision**	**Original value**	**Provision**
Raw material	-	-	-	-
Production and business work in progress	57,500,000	-	154,863,154	-
Merchandise (*)	66,923,514,500	-	45,436,828,959	-
	66,984,280,004	**-**	**45,591,692,113**	**-**

(*) Details of unfinished production and business expenses:

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

8. Tangible fixed assets

Appendix No. 01

9. Investment properties

Investment property for rent

Items			**House and Land use rights**	**Total**
Original cost				
As at 01/01/2026	-	-	82,697,479,826	82,697,479,826
Increase	-	-	12,800,102,371	12,800,102,371
Decrease	-	-	(3,980,571,870)	(3,980,571,870)
As at 30/09/2026	**-**	**-**	**91,517,010,327**	**91,517,010,327**
Accumulated depreciation				
As at 01/01/2026	-	-	27,616,102,440	27,616,102,440
Depreciation in period	-	-	1,991,718,494	1,991,718,494
Decrease	-	-	(858,817,890)	(858,817,890)
As at 30/09/2026	**-**	**-**	**28,749,003,044**	**28,749,003,044**
Net carrying amount				
As at 01/01/2026	-	-	55,081,377,386	55,081,377,386
As at 30/09/2026	**-**	**-**	**62,768,007,283**	**62,768,007,283**

The residual value at the end of the period of investment real estate is used to secure the basis of loans:	31,208,732,043
Cost of fully depreciated investment properties that are still being leased or held for capital appreciation	2,256,622,220

10. Prepaid expenses

	30/09/2026	01/01/2026
10.1. Short-term		
Tools and equipment in use	505,630,760	505,793,341
	505,630,760	**505,793,341**
10.2. Long-term		
Allocation of tools, supplies and repair expenses	1,188,733,316	1,515,452,005
Land lease rights value (i)	9,010,650,783	9,361,715,100
	10,199,384,099	**10,877,167,105**

(i) Value of land lease rights with annual payments (assessed at fair value)

11. Goodwill

Original cost	
As at 01/01/2026	16,693,032,304
Increase	-
Decrease	-
As at 30/09/2026	**16,693,032,304**
Accumulated depreciation	
As at 01/01/2026	-
Allocation in the period	1,251,977,423
As at 30/09/2026	**1,251,977,423**
Net carrying amount	
As at 01/01/2026	16,693,032,304
As at 30/09/2026	**15,441,054,881**

12. Payables to suppliers

	30/09/2026	01/01/2026
Short-term		
Other parties		
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
The Vinh Trading And Investment Company Limited	-	165,079,800
Iov Joint Stock Company	-	272,870,000
An Phat construction and electric mechanical joint stock company	178,755,083	665,334,930

Vinagenset Joint Stock Company	-	391,599,600
Honda Vietnam Company LTD	1,399,150,945	2,198,722,362
WEICHAI SINGAPORE PTE LTD	2,052,618,750	-
Vu Le Import Export Trading & Service Company Limited	-	-
Other	-	1,204,224,875
Related parties		
My Lam Tea Joint Stock Company	4,001,987,781	219,011,256
	11,335,210,007	**10,431,526,491**

13. Advances from customers

	30/09/2026	01/01/2026
Short-term		
Other parties		
Mai Duyen Automobile and Motorcycle Import-Export Company Limited	-	1,000,000,000
Phuc Loc Motor Co., Ltd.	-	230,000,000
Other	410,100,000	488,398,450
	410,100,000	**1,718,398,450**

14. Dividends and profit payable

	30/09/2026	01/01/2026
	-	-
Dividends and profit payable	82,433,736	41,216,868
	82,433,736	**41,216,868**

15. Taxes and payables to the state budget

	30/09/2026	Already paid	Payables	01/01/2026
Value-added tax	148,106,584	10,204,029,755	10,237,517,526	114,618,813
Business income tax	4,482,540,400	5,898,056,182	5,366,484,728	5,014,111,854
Personal income tax	7,321,621	222,525,246	198,427,802	31,419,065
Natural resource tax	-	-	-	-
Property tax and land rental	295,771,038	665,135,125	960,906,163	-
Environmental protection tax and other taxes	-	602,011	602,011	-
	4,933,739,643	**16,990,348,319**	**16,763,938,230**	**5,160,149,732**

15.1. Payables

	30/09/2026	01/01/2026
Value added tax payable	148,106,584	114,618,813
Business income tax	4,482,540,400	5,014,111,854
Personal income tax	67,403,098	72,450,237
	4,993,821,120	**5,201,180,904**

15.2. Receivables	**30/09/2026**	**01/01/2026**
Business income tax	-	-
Personal income tax	60,081,477	41,031,172
Property tax and land rental	-	-
	60,081,477	**41,031,172**

16. Accrued expenses

	30/09/2026	**01/01/2026**
Short-term		
Other expenses	20,278,753	-
Interest expenses payable	202,857,382	105,673,449
	223,136,135	**105,673,449**

17. Deferred revenue

	30/09/2026	**01/01/2026**
Short-term		
Office leasing revenue	660,537,614	533,263,818
	660,537,614	**533,263,818**

18. Other payables

	30/09/2026	**01/01/2026**
18.1. Short-term		
Other parties		
Trade Union Fees, Social insurance, health, unemployment	438,447,532	298,600,010
Interest shared with joint venture partners	1,363,719,172	757,190,397
Other payables	133,493,547	66,644,170
	1,935,660,251	**1,122,434,577**
18.2. Long-term		
Other parties		
Long-term deposits, collateral received	5,264,598,545	4,876,871,800
Other payables	7,610,040,337	7,610,040,337
Do Hoang Minh Thanh (i)	*7,610,040,337*	*7,610,040,337*
	12,874,638,882	**12,486,912,137**

Business cooperation contract No. 01/HDHTKD/2022 dated 01/04/2022 between Dong Nai Commercial Production and Service Joint Stock Company (party A) and Mr. Do Hoang Minh Thanh (party B) on the investment and development of Honda Dinh Quan motorcycle company. The total initial investment capital is 21,034,613,152 VND, of which Party A contributes 15,775,959,863 VND, accounting for 75% of the total initial contributed capital, Party B contributes 5,258,653,289 VND, accounting for 25% of the total initial contributed capital. Based on the business situation and investment development orientation, the parties will agree and contribute additional capital in each period. The term of cooperation is 05 years from the date of signing the contract. Method of dividing business cooperation results: according to business results.

19. Loans and debts

19.1. Short-term borrowings

	30/09/2026	Decrease	Increase	01/01/2026
Short-term borrowings	**18,344,432,038**	**22,313,882,216**	**40,658,314,254**	**-**
Military Joint Stock Commercial Bank (MB) - Son Tay Branch (i)	2,582,844,810	-	2,582,844,810	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Thang Long Branch (ii)	14,014,732,127	-	14,014,732,127	-
Joint Stock Commercial Bank for Investment and Development of Vietnam - Bien Hoa Banch (iii)	-	12,680,268,492	12,680,268,492	-
Vietnam Bank for Agriculture and Rural Development - Nam Dong Nai Branch (iv)	1,746,855,101	6,216,025,847	7,962,880,948	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Nai Branch (ii)		3,417,587,877	3,417,587,877	
	18,344,432,038	**22,313,882,216**	**40,658,314,254**	**-**

(i)

Credit Facility Agreement No. 326498.25.827.883883.TD between Military Commercial Joint Stock Bank – Son Tay Branch and BV Life Joint Stock Company, signed on 13 August 2025:
- Short-term loan, payment guarantee and L/C facility limit: VND 35,000,000,000; other credit facility limit: VND 30,000,000,000.
- Purpose of the credit facility: To finance the customer's trading activities in construction materials and the supply and installation of machinery and equipment.
- Credit facility validity period: From the signing date to 9 August 2026. The loan amount, interest rate and loan tenor are specified separately for each drawdown and loan acknowledgement.
- Collateral: Pursuant to Mortgage Agreement No. 326500.25.827.883883.BD, including:
+ All goods that have been, are being, and will be formed from the business plan financed by MB and circulated during the mortgagor's production and business activities;
+ Receivables that have been, are being, and will be generated from the business plan financed by MB;
+ All amounts/balances and interest accrued in Account No. 3332288888 opened at MB in the name of the mortgagor.

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.

(ii) According to credit limit contract No. 24/2026/1311584/HĐTD dated July 31, 2024, the limit is VND 29,500,000,000; the purpose is to supplement working capital for production and business activities; Credit term: 12 months from the date of signing the contract. The loan term and interest rate are determined under each specific credit contract; Collateral: under the Mortgage Contracts over assets attached to land No. 141A/2020/131584/HĐTC and No. 277/2022/1311584/HĐTC; Collateral comprises: Bien Hoa Market building, Anh Duong private kindergarten, and 02 office buildings in Tran Bien Ward..

According to credit limit contract No. 5911-LAV-202401533 dated July 31, 2024, the limit is VND 40,000,000,000; the purpose is to supplement working capital for production and business activities; Credit term: 36 months from the date of signing the contract. The loan term and interest rate are determined according to each specific promissory note (Loan term: 3 months; Loan interest rate: 6.9%/year and will be adjusted when interest rate notice is given); Loan security: according to the Mortgage Contract for Assets Attached to Land No. 01-06/2023/HĐTCTS-DONATRACO/HĐSD. The collateral includes: Assets attached to the land as shown on the land use right certificate at Plot 37, map sheet 9 in Thong Nhat Ward, Bien Hoa City, Dong Nai Province (now Tran Bien Ward, Dong Nai City).

According to credit limit contract No.2025075/HDHM/QLN dated Septemper 5, 2025, the limit is VND 18,000,000,000;the purpose is to finance legitimate, reasonable and valid short-term credit needs for production and business activities, excluding short-term needs for fixed asset investment; Credit limit maintenance period: 12 months from the contract signing date but not later than 03/09/2026. Loan term: 4 months; Interest rate: 7.1% per annum; Collateral: inventories mortgaged under the Goods Mortgage Contract No. 2024112/HDBD/QLN dated 25/11/2024 and term deposits pledged under the Deposit Balance Pledge Contracts No. 2024113/HDBD/QLN dated 25/11/2024, No. 2024114/HDBD/QLN dated 26/11/2024, No. 2024115/HDBD/QLN dated 28/11/2024, No. 2024116/HDBD/QLN dated 04/12/2024, No. 2024119/HDBD/QLN dated 09/12/2024 and No. 2024123/HDBD/QLN dated 12/12/2024.

20. Provision for payables

	30/09/2026	Increase	Decrease	01/01/2026
Long-term				
Provision for land rent in Donatraco	1,458,969,470	-	-	1,458,969,470
	1,458,969,470	**--đ-**	**--đ-**	**1,458,969,470**

21. Deferred tax assets and Deferred income tax payables

21.1. Deferred tax assets

	30/09/2026	01/01/2026
Deferred tax assets relating to deductible temporary differences	-	-
	-	-

21.2. Deferred income tax payables

	30/09/2026	01/01/2026
Deferred tax liabilities arising from taxable temporary differences	7,805,666,278	9,808,684,081
	7,805,666,278	**9,808,684,081**

22. Owner's equity

22.1. Increase and decrease in owner's equity

Appendix No. 2

22.2. The details of the owner's equity

	30/09/2026		01/01/2026	
	Rate (%)	**Value**	**Rate (%)**	**Value**
Bach Viet Group Joint Stock Company	14.0%	16,824,000,000	14.0%	16,824,000,000
Nguyen Thanh Huong	11.1%	13,319,000,000	11.1%	13,319,000,000
Nguyen Thi Ha Giang	10.0%	12,001,400,000	10.0%	12,001,400,000
Bui Manh Hung	14.3%	17,138,000,000	14.3%	17,138,000,000
Tran Quang Vu	13.5%	16,210,000,000	13.5%	16,210,000,000
Other subjects	37.1%	44,507,600,000	37.1%	44,507,600,000
	100%	**120,000,000,000**	**100%**	**120,000,000,000**

22.3. 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
Closing balance	120,000,000,000	60,000,000,000

22.4. 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

23. Non-controlling Interests

	01/01/2026 to 30/09/2026
Opening balance	74,349,960,297
Profit after tax attributable to non-controlling interests	4,373,587,821
Other movements	(656,296,167)
Closing balance	**78,067,251,951**

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

Revenue from sale of goods	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 of goods and installation of machinery and equipment	384,838,380,398	95,351,612,521

Rental revenue	15,385,159,830	4,414,994,552
Other Revenue	1,757,134,355	-
Revenue from real estate business	-	46,181,772,072
	401,980,674,583	**146,294,306,774**
In which, revenue for related parties		
Rental revenue	260,477,046	-
	260,477,046	**-**

2. Deductible items

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Trade discount	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 providing labor export and training services	-	579,361,035
Cost of sale and installation of machinery and equipment	360,523,907,432	90,988,105,029
Cost of rental	2,532,705,952	1,597,934,400
Cost of real estate business	-	7,595,034,270
	363,056,613,384	**100,760,434,734**

4. Profit/loss from sale and liquidation of investment real estate

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Revenue from sale and liquidation of investment real estate	528,089,683	-
Residual value of investment real estate	3,121,753,980	-
Profit/loss from sale and liquidation of investment real estate	**(2,593,664,297)**	**-**

5. Financial incomes

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Interests of bank deposits and loans	3,120,769,640	1,239,863,283
Foreign exchange gains	429,380	2,527,113
Foreign exchange gains for the period	*429,380*	-
Foreign exchange gains from revaluation	-	*2,527,113*
	3,121,199,020	**1,242,390,396**

6. Financial expenses

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Interests of borrowing	418,966,389	242,880,823
Foreign exchange loss	130,404	52,714,800
Realized foreign exchange loss during the period	*130,404*	*52,714,800*
Interest expenses allocated to joint venture partners	690,564,883	-
	1,109,661,676	**295,595,623**

7. Selling and general administrative expenses

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Selling expenses		
Labour expenses	8,989,004,523	1,134,307,586
Raw materials	169,072,806	-
Tools, utensils	724,368,153	-
Depreciation expenses	1,149,398,699	-
Maintenance cost	-	-
Expenses from external services	3,090,968,034	-
Other expenses by cash	1,308,112,690	521,009,104
	15,430,924,905	**1,655,316,690**
General administrative expenses		
Management staff	4,579,842,083	2,533,263,069
Tools, utensils	285,636,458	-
Depreciation expenses	2,175,176,230	3,131,817
Tax, Charge, Fee	512,765,601	3,471,548
Expenses from external services	1,179,392,086	900,237,773
Other expenses by cash	753,081,064	162,574,990
Provision expenses/reversal of provision	(1,626,345,775)	-
Amortization of goodwill	1,251,977,423	(443,463,946)
	9,156,454,681	**3,159,215,251**

8. Other income

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Income from liquidating, disposing fixed assets	234,862,869	-
Gain from revaluation of assets contributed as capital	-	-
Fines received	-	330,000,000
Electricity and water revenue	1,620,732,939	-
Other	370,130	2,200,005
	1,855,965,938	**332,200,005**

9. 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
Electricity and water expenses	762,136,589	-
Tax penalties and administrative fines	48,243,472	16,127,193
Other	5,105,740	-
	815,485,801	**89,321,631**

10. Income Tax

10.1. Current corporate income tax expense

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
BV Life Joint Stock Company	493,423,240	8,463,623,636
Dong Nai Production, Trading and Service Joint Stock Company	4,839,654,177	-
Current corporate income tax expense	**5,333,077,417**	**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.

10.2. Deferred corporate income tax expense

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Deferred corporate income tax income arising from the reversal of deferred tax liabilities	(2,003,017,803)	-
Deferred corporate income tax expense	**(2,003,017,803)**	**-**

11. Earnings per Share

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
Profit after tax	6,916,814,010	33,444,418,386
Adjustment	-	(2,292,340,686)
Bonus and welfare fund	-	(2,292,340,686)
Distributed profit for shareholders	6,916,814,010	31,152,077,700
Average quantity of authorized issuing stocks	12,000,000	6,000,000
	576	**5,192**

Basic earnings per share for the prior year have been restated because, in 2026, the Company appropriated the bonus and welfare fund from profit after tax for 2025. As a result of this restatement, basic/diluted earnings per share for the corresponding prior period decreased from VND 5,574 per share to VND 5,192 per share.

12. Diluted earnings per Share

	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025

Profit after tax	6,916,814,010	33,444,418,386
Adjustment	-	(2,292,340,686)
Bonus and welfare fund	-	(2,292,340,686)
Distributed profit for shareholders	6,916,814,010	31,152,077,700
Average quantity of authorized issuing stocks	12,000,000	6,000,000
Ordinary shares expected to be issued	-	6,000,000
Diluted earnings per share	**576**	**2,596**

Diluted earnings per share for the prior year have been restated because, in 2026, the Company appropriated the bonus and welfare fund from profit after tax for 2025. As a result of this restatement, diluted earnings per share for the corresponding prior period decreased from VND 5,192 per share to VND 2,596 per share

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

Related parties	Relationship
Dong Nai Production, Trading and Service Joint Stock Company	Together with members of the Board of Ma
My Lam Tea Joint Stock Company	Together with members of the Board of Ma
Vina-Mec HR Manpower and Trading Joint Stock Company	Together with members of the Board of Directors
Bach Viet Group Joint Stock Company	Together with key management members
Member of Board of Directors, Board of Management	Member of the Board of Directors

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

Related parties/ Contents	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
My Lam Tea Joint Stock Company		
Purchase of goods and services	658,065,478	-
Payment for the purchase of goods and services	577,664,338	-
Vina-Mec HR Manpower and Trading Joint Stock Company		
Revenue from rendering of services	210,015,000	-

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

Income of the Board of Directors, the Board of Directors and the Supervisory Board

No	Name	Duty	01/01/2026 to 30/09/2026	01/01/2025 to 30/09/2025
	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

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 are no events that cast significant doubt on the Company's ability to continue as a going concern, and the Company has neither the intention nor the need to cease its operations or to significantly curtail 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

Appendix No. 01

8. Tangible fixed assets

Items	Buildings	Machinery, Equipment	Mean of Transportation	equipment and furniture	Other fixed assets	Total
Original cost						
As at 01/01/2026	68,150,250,574	14,224,168,511	7,803,010,669	546,496,607	52,000,000	90,775,926,361
Purchase in the period	-	-	-	-	-	-
Liquidating, disposed	(15,640,693,121)	(10,234,385,388)	-	-	-	(25,875,078,509)
As at 30/09/2026	**52,509,557,453**	**3,989,783,123**	**7,803,010,669**	**546,496,607**	**52,000,000**	**64,900,847,852**
Accumulated depreciation						
As at 01/01/2026	31,728,268,997	11,863,878,751	6,249,233,979	471,765,119	21,666,660	50,334,813,506
Depreciation in period	3,145,663,039	35,672,363	113,297,580	16,941,951	12,999,996	3,324,574,929
Liquidating, disposed	(11,262,736,582)	(10,234,385,388)	-	-	-	(21,497,121,970)
As at 30/09/2026	**23,611,195,454**	**1,665,165,726**	**6,362,531,559**	**488,707,070**	**34,666,656**	**32,162,266,465**
Net carrying amount						
As at 01/01/2026	36,421,981,577	2,360,289,760	1,553,776,690	74,731,488	30,333,340	40,441,112,855
As at 30/09/2026	**28,898,361,999**	**2,324,617,397**	**1,440,479,110**	**57,789,537**	**17,333,344**	**32,738,581,387**

Closing net book value of tangible fixed assets pledged or mortgaged as collateral for loans: 12,831,540,071
Cost of fully depreciated tangible fixed assets but still in use: 22,202,725,985

Appendix No. 2

22. Owner's equity

22.1. Increase and decrease in owner's equity

	Owner's Equity	Share premium	Development investment fund	Retained earnings	Non-controlling Interests	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	74,349,960,297	236,537,245,944
Profit/(loss) in period	-	-	-	6,916,814,010	4,373,587,821	11,290,401,831
Other decrease	-	-	-	(3,991,179,091)	(656,296,167)	(4,647,475,258)
As at 30/09/2026	**120,000,000,000**	**(322,839,049)**	**5,900,000,000**	**39,535,759,615**	**78,067,251,951**	**243,180,172,517**

Appendix No. 03

3. Comparative information

Data presented according to Circular 43/2026/TT-BTC			Data according to 2025 Financial Report			Difference
Items	**Code**	**Reprepared**	**Items**	**Code**	**Prepared**	
3.1. Statement of Financial Position						
Cash and cash equivalents	**110**	**21,800,829,699**	**Cash and cash equivalents**	**110**	**14,500,000,000**	**7,300,829,699**
Cash equivalents	112	21,800,829,699	Cash equivalents	112	**14,500,000,000**	**7,300,829,699**
Short-term financial investments	**120**	**39,945,391,575**	**Short-term financial investments**	**120**	**26,000,000,000**	**13,945,391,575**
Short-term held-to-maturity investments	123	39,945,391,575	Investments held to maturity	123	26,000,000,000	13,945,391,575
Short-term receivables	**130**	513,017,441	**Short-term accounts receivable**	**130**	**21,759,238,715**	**(21,246,221,274)**
			Short-term Loans receivables	135	7,000,000,000	(7,000,000,000)
Other short-term receivables	135	513,017,441	Other receivables	136	14,759,238,715	(14,246,221,274)
Dividends and profit payable	313	41,216,868				41,216,868
Other short-term payables	320	1,122,434,577	Short-term other payables	319	1,163,651,445	(41,216,868)