

**BIG GROUP HOLDINGS INVESTMENT JOINT STOCK
COMPANY**

CONSOLIDATED FINANCIAL STATEMENTS

QUARTER IV YEAR 2025



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REPORT OF THE EXECUTIVE BOARD

The Executive Board of Big Group Holdings Investment Joint Stock Company (the “Company”) is pleased to present this report together with the consolidated financial statements of the Company for the financial period ended 31 December 2025..

CORPORATE INFORMATION

Big Group Holdings Investment Joint Stock Company (name changed from Big Invest Group Joint Stock Company) formerly NamSon Industrial Equipment Joint Stock Company has been established according to the firstly Business Registration Certificate No. 0108045831 issued by Hanoi Department of Planning and Investment dated 07 November 2017, The Certificate has been amended several times, with the 12th amendment dated 12 August 2025 relating to the Company’s charter capital, head office address, and the contact address of the legal representative, updated in accordance with the new administrative boundaries of the Company was also issued by the Hanoi Department of Planning and Investment.

Authorized Capital of the Company under the 12th Amended Enterprise Registration Certificate No. 0108045831 dated 12 August 2025 is VND 159,895,300,000 (In word: One hundred fifty nine billion eight hundred ninety five million three hundred thousand dong).

The Company’s shares have been transacted on Unlisted Public Company Market (UPCOM) with stock symbol of BIG.

The Company’s head office is located at No 62/6 Khuc Thua Du, Cau Giay ward, Hanoi.

THE BOARD OF MANAGEMENT, EXECUTIVE BOARD AND BOARD OF SUPERVISORS

The members of the Board of Management during the fiscal period and at the date of this report include:

Board of Management

Mr. Vo Phi Nhat Huy	Chairman	
Mr. Kieu Van Khoa	Member	
Mrs. Tran Thi Mua Thao	Member	<i>Resigned from 27 April 2025</i>
Mr. Vo Thuan Hoa	Independent member	<i>Appointed from 27 April 2025</i>

Executive board

Mrs. Tran Thi Mua Thao	General Director	
Mrs. Nguyen Thi Hao	Vice General Director	<i>Resigned from 01 October 2025</i>

Board of Supervisors

Mr. Tan Loc Louis	Head of Supervisory board	
Mr. Trieu Thi Khanh	Member	
Mrs. Trinh Thi Thanh Phuong	Member	<i>Resigned from 27 April 2025</i>
Mr. Vo Tuan Hai	Member	<i>Appointed from 27 April 2025</i>

THE EXECUTIVE BOARD’S RESPONSIBILITY

The Executive Board is responsible for the preparation of the consolidated financial statements for the financial period ended 31 December 2025, which give a true and fair view of the Group’s financial position as at 31 December 2025, and of the Group’s results of operations and cash flows for the financial period ended 31 December 2025. The Executive Board believes that there were no events or conditions that may cast significant doubt on the Group’s ability to continue as a going concern. In preparing these consolidated financial statements, the Executive Board is required to:

- Select suitable accounting policies and then apply them consistently;

REPORT OF THE EXECUTIVE BOARD (Continued)

THE EXECUTIVE BOARD'S RESPONSIBILITY (Continued)

- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed (if any) and explained in the Consolidated financial statements;
- Prepare the Consolidated Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business;
- Design, implement and maintain an effective internal control system for the purpose of preparing and presenting the Consolidated Financial Statements to minimize errors and frauds.

The Executive Board is responsible for ensuring that proper accounting records are maintained to disclose, with reasonable accuracy at any time, the financial position of the Group, and for ensuring that the accompanying consolidated financial statements comply with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and prevailing statutory regulations. The Executive Board is also responsible for safeguarding the assets of the Group and for taking reasonable steps to prevent and detect fraud and other irregularities.

The Executive Board confirms that the Group has complied with the above requirements in the preparation of the consolidated financial statements

On behalf of the Board of Management,



Võ Phi Nhật Huy

Chairman of the Management Board

Hanoi, 28 January 2026

CONSOLIDATED BALANCE SHEET

As at 31 December 2025

			31/12/2025	01/01/2025
ASSETS	Code	Notes	VND	VND
A. CURRENT ASSETS	100		263,021,565,593	230,437,536,353
I. Cash and cash equivalents	110	5.1	101,229,573,081	33,196,042,677
1. Cash	111		101,229,573,081	33,196,042,677
2. Cash equivalents	112		-	-
II. Current financial investments	120		-	-
III. Current receivables	130		148,681,787,703	159,490,389,495
1. Current trade receivables	131	5.2	51,409,446,259	133,149,298,821
2. Current advance to suppliers	132	5.3	97,200,419,986	15,836,998,811
3. Other current receivables	136	5.4	71,921,458	10,504,091,863
IV. Inventories	140		12,898,421,516	37,587,349,260
1. Inventories	141	5.7	12,898,421,516	37,587,349,260
V. Other current assets	150		211,783,293	163,754,921
1. Current prepaid expenses	151	5.6	205,250,362	160,754,921
2. Deductible value added tax	152		3,532,931	-
3. Taxes and other receivables from the State	153	5.14	3,000,000	3,000,000
B. NON - CURRENT ASSETS	200		141,197,324,971	128,591,985,255
I. Non - current receivables	210		2,180,000,000	640,000,000
1. Other non-current receivables	216	5.4	2,180,000,000	640,000,000
II. Fixed assets	220		117,184,431,819	75,471,789,555
1. Tangible fixed assets	221	5.9	47,146,781,819	30,224,789,555
- Historical cost	222		51,606,917,863	32,383,703,091
- Accumulated depreciation	223		(4,460,136,044)	(2,158,913,536)
2. Financial leases fixed assets	224		-	-
3. Intangible fixed assets	227	5.10	70,037,650,000	45,247,000,000
- Historical cost	228		70,143,191,800	45,352,541,800
- Accumulated depreciation	229		(105,541,800)	(105,541,800)
III. Investment properties	230	5.8	20,372,308,613	20,748,592,145
- Historical cost	231		21,407,088,327	21,407,088,327
- Accumulated depreciation	232		(1,034,779,714)	(658,496,182)
IV. Non - current assets in progress	240		-	-
V. Non - current financial investments	250	5.5	-	30,896,000,000
1. Investments in equity of other entities	253		-	30,896,000,000
VI. Other non - current assets	260		1,460,584,539	835,603,555
1. Non - current prepaid expenses	261	5.6	1,460,584,539	835,603,555
TOTAL ASSETS (270=100+200)	270		404,218,890,564	359,029,521,608

CONSOLIDATED BALANCE SHEET

As at 31 December 2025

(Continued)

RESOURCES	MS	TM	31/12/2025 VND	01/01/2025 VND
C. LIABILITIES	300		189,621,767,701	195,982,112,785
I. Current liabilities	310		140,627,083,701	169,822,112,785
1. Current trade payables	311	5.12	10,540,998,561	128,364,733,407
2. Current prepayments from customers	312	5.13	1,726,064,217	1,253,561,500
3. Taxes and other payables to the State	313	5.14	14,822,309,461	2,178,975,647
4. Payables to employees	314		579,694,000	293,638,087
5. Current accrual expenses	315	5.15	536,766,956	260,536,368
6. Current inter - company payables	316		-	-
7. Payables according to the progress of construction contr	317		-	-
8. Short-term deferred revenue	318	5.17	54,000,000	-
9. Other current payables	319	5.16	299,709,439	164,667,776
10. Current loans and finance lease liabilities	320	5.18	112,067,541,067	37,306,000,000
II. Non - current liabilities	330		48,994,684,000	26,160,000,000
1. Other non - current payables	337	5.16	378,000,000	210,000,000
2. Non - current loans and finance lease liabilities	338	5.18	48,616,684,000	25,950,000,000
D - OWNER'S EQUITY	400		214,597,122,863	163,047,408,823
I. Owner's equity	410	5.19	214,597,122,863	163,047,408,823
1. Contributed capital	411		159,895,300,000	150,846,890,000
- Ordinary shares with voting rights	411a		159,895,300,000	150,846,890,000
2. Exchange rate differences	417		-	-
3. Development investment fund	418		-	-
4. Undistributed post-tax profits	421		39,692,344,053	12,200,518,823
- Undistributed post-tax profits accumulated by the end	421a		3,152,108,823	2,396,045,124
- Undistributed post-tax profits of current period	421b		36,540,235,230	9,804,473,699
5. Non-controlling interests	429		15,009,478,810	-
II. Other funds	430		-	-
TOTAL RESOURCES (440=300+400)	440		404,218,890,564	359,029,521,608

Prepared

Le Van Hung

Chief Accountant

Le Van Hung

Hanoi, 28 January 2026

Chairman of the Management Board



Vo Phi Nhat Huy

CONSOLIDATED INCOME STATEMENT
For the fourth quarter ended 31 December 2025

ITEMS	CODENOTES	Quarter IV		Accumulated from the beginning of the year to the end of the quarter		
		Current year VND	Prior year VND	Current year VND	Prior year VND	
1. Revenue from sale of goods and rendering of	01	6.1	233,950,469,006	278,393,554,984	525,900,145,856	464,046,323,870
2. Revenue deductions	02	6.2	-	-	-	-
3. Net revenue from sale of goods and rendering of services	10		233,950,469,006	278,393,554,984	525,900,145,856	464,046,323,870
4. Costs of goods sold	11	6.3	186,542,890,453	256,660,204,498	461,241,531,952	442,724,960,839
5. Gross profit/(loss) from sale of goods and rendering of services	20		47,407,578,553	21,733,350,486	64,658,613,904	21,321,363,031
6. Finance income	21	6.4	2,328,786	2,071,097,898	451,164,554	2,075,863,868
7. Finance expenses	22	6.5	3,303,614,341	1,688,042,079	10,431,919,610	6,287,273,708
- In which: Interest expense	23		3,303,614,341	1,742,666,162	10,431,919,610	6,341,897,791
8. Selling expenses	25	6.6	991,612,072	459,613,788	2,681,604,311	1,884,091,783
9. General and administrative expenses	26	6.6	1,894,166,989	942,048,079	6,142,768,952	3,677,831,370
10. Net profit/(loss) from operating activities	30		41,220,513,937	20,714,744,438	45,853,485,585	11,548,030,038
11. Other income	31	6.7	27,438,551	364,106,625	69,938,551	365,133,625
12. Other expenses	32	6.7	3,352,119	8,424,906	184,276,491	454,061,307
13. Other profit/(loss)	40		24,086,432	355,681,719	(114,337,940)	(88,927,682)
14. Profit /(loss) before tax	50		41,244,600,369	21,070,426,157	45,739,147,645	11,459,102,356
15. Current corporate income tax expense	51	6.9	8,290,524,150	1,654,628,657	9,189,433,605	1,654,628,657
16. Deferred corporate income tax expense	52		-	-	-	-
17. Net profit /(loss) after tax	60		32,954,076,219	19,415,797,500	36,549,714,040	9,804,473,699
18. Attributable to the owners of the parent	61		32,944,597,409	19,415,797,500	36,540,235,230	9,804,473,699
19. Attributable to non-controlling interests	62		9,478,810	-	9,478,810	-
20. Earnings per share	70	6.10	2,123	2,856	2,355	1,442
21. Diluted earnings per share	71	6.11	1,077	2,856	1,194	1,442

Hanoi, 28 January 2026

Prepared



Le Van Hung

Chief Accountant



Le Van Hung

Chairman of the Management Board



CONSOLIDATED CASH FLOW STATEMENT
(Indirect method)
For the fourth quarter ended 31 December 2025

ITEMS	CODE NOTES	Accumulated from the beginning of the year to the end of the quarter	
		Current year VND	Prior year VND
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1. Net profit/(loss) before tax	01	45,739,147,645	11,459,102,356
2. Adjustment for:		-	
- Depreciation	02	2,677,506,040	2,627,286,876
- Provisions	03	-	(54,624,083)
- Profit (loss) from investment activities	05	(7,909,657)	(2,104,949,399)
- Interest expense	06	10,431,919,610	6,341,897,791
3. Operating profit/(loss) before changes in working capital	08	58,840,663,638	18,268,713,541
- Increase/(decrease) in receivables	09	5,765,068,861	(116,000,297,829)
- Increase/(decrease) in inventories	10	24,688,927,744	(21,150,423,667)
- Increase/(decrease) in payables (Other than interest, corporate income tax payable)	11	(111,659,757,012)	97,264,353,135
- Increase/(decrease) in prepaid expenses	12	(669,476,425)	(612,095,436)
- Increase/(decrease) in trading securities	13	-	4,942,402,500
- Interest paid	14	(10,207,272,702)	(6,365,967,354)
- Corporate income tax paid	15	(1,542,893,652)	(1,352,599,326)
Net cash inflows (outflows) from operating activities	20	(34,784,739,548)	(25,005,914,436)
II. CASH FLOW FROM INVESTING ACTIVITIES		-	-
1. Purchase and construction of fixed assets and other long - term assets	21	(44,013,864,772)	(45,000,000,000)
2. Proceeds from sale, disposals of fixed assets and other long - term assets	22	-	640,000,000
3. Acquisition of investments in other entities	25	-	(38,896,000,000)
4. Recovery of capital investment in other entities	26	34,396,000,000	23,778,000,000
5. Interest and dividends received	27	7,909,657	4,601,355
Net cash inflows (outflows) from investing activities	30	(9,609,955,115)	(59,473,398,645)
III. CASH FLOW FROM FINANCIAL ACTIVITIES		-	-
1. Proceeds from issuing shares, receiving capital contributions from owners	31	15,000,000,000	93,350,000,000
2. Borrowing received	33	274,178,058,431	188,535,837,900
3. Borrowing repayment	34	(176,749,833,364)	(176,459,672,668)
Net cash inflows (outflows) from financial activities	40	112,428,225,067	105,426,165,232
NET CASH INFLOWS (OUTFLOWS)	50	68,033,530,404	20,946,852,151
Cash and cash equivalents at the beginning of the year	60 5.1	33,196,042,677	12,249,190,526
Cash and cash equivalents at the end of the year	70 5.1	101,229,573,081	33,196,042,677

Prepared



Le Van Hung

Chief Accountant



Le Van Hung

Hanoi, 28 January 2026
Chairman of the Management Board



Võ Phi Nhật Huy

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the fourth quarter ended 31 December 2025

1. CORPORATE INFORMATION

1.1 Formal equity

Big Group Holdings Investment Joint Stock Company (name changed from Big Invest Group Joint Stock Company) formerly NamSon Industrial Equipment Joint Stock Company has been established according to the firstly Business Registration Certificate No. 0108045831 issued by Hanoi Department of Planning and Investment dated 07 November 2017, The Certificate has been amended several times, with the 12th amendment dated 12 August 2025 relating to the Company's charter capital, head office address, and the contact address of the legal representative, updated in accordance with the new administrative boundaries of the Company was also issued by the Hanoi Department of Planning and Investment.

Authorized Capital of the Company under the 12th Amended Enterprise Registration Certificate No. 0108045831 dated 12 August 2025 is VND 159,895,300,000 (In word: One hundred fifty nine billion eight hundred ninety five million three hundred thousand dong).

The Company's shares have been transacted on Unlisted Public Company Market (UPCOM) with stock symbol of BIG.

The Company's head office is located at 62/6 Khuc Thua Du, Cau Giay ward, Hanoi.

The number of Company's employees as at 31 December 2025 was 33 people, of which manager was 06. (The number of Company's employees as at 31 December 2024 was 21 people).

1.2 Principal business and activities

The Company's activities are: Wholesale of other machines, equipment and spare parts; Installing industrial machines and equipment; Passenger road transport in urban and suburban areas (excluding bus transport); Cargo road transport; Warehouses and commodity storage; Installing electricity [power] systems; Maintenance, repair of automobiles and other motor vehicles; Wholesale of agricultural machines, equipment and spare parts; Wholesale of construction materials, installing equipment; Short-time accommodation; Wholesale of metals and ore ,Details: Except wholesale of precious metals and gemstones; Wholesale of beverages; Restaurants and mobile food services; Repairing prefabricated metal products; Repairing machines and equipment; Repairing other equipment; Consultancy, brokerage, real-estate auction, land use right auction, Details: Excluding real estate valuation and auction; Provision and management of labor resources, Details: Except for sending workers abroad; Advertising, Details: Except for tobacco advertising; Agency, Intermediary, auction, Details: Except for auctions and excluding the exercise of export rights, import rights, and distribution rights for goods on the List of goods that foreign investors and foreign-invested economic organizations are not allowed to exercise export rights or distribution rights; Preparing construction sites, Details: Except for blasting activities; Computer programming, Details: Supply of microchips; Producing balls, gear-boxes, cog-wheels, control and movement transmission components; Computer consultancy services and network administration; IT services and other services related to computers, Details: Consulting services related to hardware Installation; Software services; Data processing services; Database services; Maintenance and repair services of machinery and office equipment including computers; Other computer services; Completing construction works; Data processing, hosting and related activities, Details: Data processing services; Building other civil engineering works, Details: Building of industrial works; Soft-ware publishing, Details: Soft-ware production; Architectural practice and related technical consultancy, Details: Design of civil and industrial structures; Survey and design of traffic works; Design of technical infrastructure works. Construction supervision of civil and industrial works, roads, and irrigation works. Design and estimate review. Investment project consulting, project management, preparation and evaluation of bidding documents for construction works; Building non-residential houses; Trade promotion; Other uncategorized education, Details: Business training, education; Building of water supply and drainage works; Leasing machines, equipment and other tangible equipment, Details: (except for aircraft, hot air balloons); Doing business in real-estate, land use rights of owner, users or leased land, Details: Except for investment in building infrastructure for cemeteries and graveyards to transfer land use rights attached to infrastructure;

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

1. CORPORATE INFORMATION (Continued)

Installing water supply and drainage, radiator and air-conditioning systems, (except installation of refrigeration equipment (freezers, cold storage, ice machines, air conditioners, water coolers) using R22 refrigerant in the field of seafood processing); Installing other construction systems; Other specialized construction; Wholesale of agricultural and forestry raw materials (excluding wood, bamboo and other species of bamboo) and livestock (not operating at headquarters); Wholesale of rice, wheat, other cereals, flour (not operating at headquarters); Wholesale of food products (Wholesale of coffee); General wholesale, Details: Import and export of goods traded by the company; General wholesale; Uncategorized finance-assistant services, Details: Investment consulting activities; Management consultancy (except financial, accounting, legal consulting); Retail of food, foodstuff, beverages, cigarettes and rustic tobacco accounting for a large proportion in department stores; Retail business in supermarkets and trade centers; Retail of food in specialized stores; Retail of foodstuff in specialized stores; Retail of beverages in specialized stores; Retail of cigarettes, rustic tobacco in specialized stores; Coffee production; Leasing intangible non-financial assets; Travel agencies; Tour operation; Reservation services and support services related to promotion and organization of tours; General office administrative services; Building residential houses; Building electrical works; Building processing and manufacturing works; Destroying and dismantling; Retail of computers, peripheral devices, software and telecommunication equipment in specialized stores; Retail of audiovisual equipment in specialized stores; Retail of gold, silver, copper, iron and tin, and of paint, glass and other construction installing appliances in specialized stores; Retail of household electrical appliances, beds, wardrobes, tables, chairs and similar interior furniture, light and electric light sets, other uncategorized household appliances in specialized stores; Other accommodation; Producing electricity; Orchards (growing fruit trees); Reproducing and raising agricultural annual seedlings; Reproducing and raising agricultural perennial seedlings; Growing plants producing spices and pharmaceutical materials; Breeding water buffalo and cows; Breeding poultry; Combined cultivation of trees and plants with breeding animals; Growing vegetables, fruit, flowers and ornamental flowers; Mechanical engineering processing; treating and overlaying metal; Building railways; Building road; Specialized design; Producing mining and constructional machines; Beverage services (except bar and club activities with dancing); Processing and preserving fruit and vegetables; Producing other products from wood, producing products from straw, thatch and plaited materials; Producing plywood, veneer and other thin planks; Producing woodwork used for construction; Producing wooden crates for packaging; Producing pulp, paper and board; Producing wrinkle paper, wrinkle board, packages from paper and board...

The Company's main activities during the year include trading in construction materials, agricultural products, brokerage consulting, real estate leasing, and short-term accommodation services.

1.3 Normal business cycle:

The Company's normal production and business cycle is carried out for a time period of 12 months.

1.4 The Company's structure

The Company's subsidiaries: As at 31 December 2025, the Company had four (04) subsidiaries, details of which are as follows:

Name	Address	Principal business activities	Voting rights ratio	Shareholding percentage
Big Hotel Technology Joint Stock Company	No. 35-37, Street No. 4, Binh Hung Commune, Ho Chi Minh City	Real estate business, including land use rights owned, used or leased; and information technology service activities and other computer-related services	60%	60%

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

1.4 The Company's structure (Continued)**The Company's subsidiaries (Continued)**

Name	Address	Principal business activities	Voting rights ratio	Shareholding percentage
Big Expo Import-Export Joint Stock Company	No. 503 - 505 Hoang Lien, Lao Cai Ward Lao Cai	Trading and import-export of agricultural products	90%	90%
Big CT Trading Service Joint Stock Company	No. 35-37, Street No. 4, Binh Hung Commune, Ho Chi Minh City	Architectural design, interior design, construction works, and trading of construction materials	90%	90%
Big Bro Brokerage Joint Stock Company	No. 62/6 Khuc Thua Du, Cau Giay ward, Hanoi City	Consultancy, brokerage and auction of real estate and auction of land use rights	90%	90%

The Company's associates: As at 31 December 2025, the Company had the following associates:

Name	Address
Branch in Ho Chi Minh city	No. 94 Nguyen Thi Thap, Tan Hung Ward, Ho Chi Minh City
Branch in Da Nang city (*)	No. 26 Phan Huy Thuc, Son Tra Ward, Da Nang City
Branch in Lao Cai	No. 503 - 505 Hoang Lien, Lao Cai Ward Lao Cai
Representative office in Hanoi (*)	No. 68, Tran Thai Tong Street, Cau Giay Ward, Hanoi
Representative office in Da Nang	No. 24 Chinh Huu, An Hai Ward, Da Nang City
Trung Son Business Location	No.35-37, Street No.4, Binh Hung Commune, Ho Chi Minh City
Vung Tau Business Location	147-149 Hoang Hoa Tham, Vung Tau Ward, Ho Chi Minh City
Can Tho Business Location	No. 31-53 Tran Quang Khai Street, Cai Khe Ward, Can Tho

(*): Da Nang branch and Representative office in Hanoi is in the process of closing tax code but has not completed it.

1.5 Statement on comparative information in the consolidated financial statements

The Company has consistently applied accounting policies in accordance with the Vietnamese Enterprise Accounting System promulgated under Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 2016, which amends and supplements a number of articles of Circular No. 200/2014/TT-BTC issued by the Ministry of Finance. Accordingly, the information and figures presented in the financial statements are comparable.

The fourth quarter of 2025 is the first period in which the Company prepared consolidated financial statements. Accordingly, the opening balances presented in the consolidated balance sheet are derived from the audited separate financial statements of the Parent Company for the financial year ended 31 December 2024. The comparative figures for the corresponding period presented in the consolidated statement of profit or loss and the consolidated statement of cash flows are derived from the audited separate financial statements of the Parent Company for the accounting period ended 31 December 2024.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

2. ACCOUNTING CURRENCY AND ACCOUNTING PERIOD

2.1 Accounting period

The Company's fiscal year starts from 01 January and ends on 31 December of the calendar years.

The Company's consolidated financial statements are prepared for the 12-month financial period from 01 January to 31 December.

2.2 Accounting currency

The Company maintains its accounting records in Vietnam dong (VND).

3. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM APPLIED

3.1 Accounting system applied

The Financial Statements of the Company, which are prepared in accordance with Vietnamese Corporate Accounting System approved by the Ministry of Finance in Circular No. 200/2014/TT - BTC dated at 22 December 2014 and Circular 53/2016/TT - BTC dated 21 March 2016 amending and supplementing some articles of Circular No. 200/2014/TT - BTC.

3.2 Basic for preparing Consolidated financial statement

The consolidated financial statements have been prepared on the basis of consolidating the financial statements of the Parent Company and its subsidiaries over which the Company has control as at 31 December 2025. The accompanying consolidated financial statements are presented in Vietnamese Dong (VND) in accordance with Circular No. 202/2014/TT-BTC providing guidance on the preparation of consolidated financial statements, prepared on a historical cost basis and in compliance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of financial statements.

The accompanying consolidated financial statements are not intended to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

Subsidiaries are fully consolidated from the acquisition date, being the date on which the Company obtains control over the subsidiaries, and continue to be consolidated until the date such control ceases.

The financial statements of the Parent Company and its subsidiaries used for consolidation are prepared for the same accounting period and apply consistent accounting policies. Where necessary, the financial statements of subsidiaries are adjusted to ensure consistency with the accounting policies applied by the Company. All intra-group transactions, balances, and unrealised gains and losses arising from intra-group transactions are eliminated in full on consolidation.

Non-controlling interests

Non-controlling interests include the value of non-controlling shareholders' interests at the date of initial business combination and their share of changes in the total equity of the subsidiary since the acquisition date. Losses attributable to non-controlling interests in a subsidiary that exceed the non-controlling shareholders' interests in the subsidiary's equity are allocated against the Company's interests, except to the extent that the non-controlling shareholders have a binding obligation and are able to cover such losses.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

3. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM APPLIED (Continued)

Business Combination

The assets, liabilities and contingent liabilities of a subsidiary are measured at their fair values at the acquisition date. Any excess of the purchase consideration over the aggregate fair value of the identifiable net assets acquired is recognised as goodwill. Any deficiency of the purchase consideration below the aggregate fair value of the identifiable net assets acquired is recognised in profit or loss in the financial year in which the acquisition of the subsidiary occurs

4. ACCOUNTING POLICIES APPLIED

The significant accounting policies, which have been adopted by the Company in the preparation of these consolidated financial statements, are as follows:

Accounting estimates

To comply with Accounting Standards, Accounting System and regulations in Vietnam, the Executive Board have been required to have the estimates and assumptions influence on liability, assets, contingent liability and assets as at the date of the consolidated financial statements as well as revenue and expenditure in the fiscal year. Although the accounting estimates are made with the knowledge of the Executive Board, actual business results could differ from those estimates and assumptions.

Accounting principle of Cash and cash equivalents

Cash is consist of cash on hand and cash at banks.

Cash equivalents comprise current investments with maturity of less than three months can be transferred easily to cash without any risks in transferring since the date of purchase.

Accounting principle of Financial investments

Other investments

Other investments are presented at cost in the Financial Statements.

Distributions of profits received by the Company from the accumulated profits of other companies after the date of investment are recognized in the Company's income statement for the period. Other distributions are considered as a recovery of investments and are deducted from the investment value.

Other investments are presented in the balance sheet at cost less any provision for impairment (if any).

Provision for loss of investments

Provision for devaluation of investments in other entities is made when there is solid evidence showing a decline in the value of these investments at the balance sheet date. An increase or decrease in the provision account balance is recognized as a financial expense in the Income Statement.

Accounting principle of receivables

Receivables are amounts that can be collected from customers or other entities. Receivables are presented in the Consolidated Financial Statements at the carrying amounts less the estimated provision for doubtful debts.

The provision for doubtful debts are assessed and considered for receivables that are overdue and difficult to collect, or receivables that the debtors is unable to payment due to liquidation, bankruptcy or similar difficulties.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

4. ACCOUNTING POLICIES APPLIED (Continued)

Accounting principle of Inventories

Inventories are measured at the lower of cost and net realizable value. Cost of inventories includes direct materials, direct labor and overheads, if any, that have been incurred in bringing the inventories to their present location and condition or includes costs of purchase and other costs directly attributable to the acquisition of inventories.

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

Net realizable value is determined as the estimated selling price less the estimated costs of completion and the costs to be incurred in marketing, selling and distribution. Inventories are accounted for using the perpetual inventory method and are valued at cost using the weighted average method.

An inventories provision is made when there is reliable evidence of a decline in the net realizable value compared to the original cost of the inventory.

Accounting principle and depreciation of Tangible fixed assets

Tangible fixed assets is measured at historical cost less accumulated depreciation. The historical cost of tangible fixed asset comprises of its purchase price and any directly attributable costs to bring the tangible fixed asset into working condition for its intended use.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

	<u>Years</u>
Buildings and structures	06 - 25 years
Means of transport	06 - 12 years

Accounting principle and depreciation of Intangible fixed assets

The Company's intangible fixed assets are land use rights and computer software, which are stated at cost less accumulated depreciation.

The purchase price of new computer software that is not an integral part of the related hardware is capitalized and accounted for as intangible fixed assets. Computer software is amortized using the straight-line method within 03 years.

The intangible fixed asset is the long-term land use right at No. 503 - 505 Hoang Lien, Lao Cai Ward, Lao Cai Province and No. 31-53 Tran Quang Khai Street, Cai Khe Ward, Can Tho, which is recorded as an intangible fixed asset when the Company is granted a land use right certificate. The original cost of the land use right includes all costs directly related to bringing the land into a state ready for use. The Company does not amortize intangible fixed assets because the land use right has no term.

Accounting principle and depreciation of Investment properties

Investment properties, including land use rights and assets attached to land, are held by the Company for the purpose of gaining interest from leasing or waiting for an increase in value, waiting for an increase in value are stated at cost minus accumulated depreciation.

The historical cost of investment property includes all costs (cash and cash equivalents) that the Company spends or the fair value of other amounts offered in exchange for the acquisition of the investment property to the time of purchase or completion of such Investment Property.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

4. ACCOUNTING POLICIES APPLIED (Continued)

Accounting principle and depreciation of Investment properties(Continued)

Expenses related to investment properties incurred after initial recognition must be recognized as production and business expenses in the period, unless this expense is likely to cause investment properties to make generate future economic benefits more than initially assessed, it will be recognized as an increase in the historical cost of the investment property.

Investment properties for lease are depreciated using the straight-line method over their estimated useful lives as follows:

	<u>Years</u>
Building and structures	25 years

Accounting principle of prepaid expenses

Prepaid expenses include expenses actually incurred but related to the result of business activities of many accounting periods. Prepaid expense include the following expenses:

Tools and supplies

Tools and instruments that have been put into used are amortized to expense on a straight - line basis over the amortization period from 12 to 36 months.

Office repaired cost

Office repaired costs are allocated to expenses using the straight-line method over an allocation period of 15 to 49 months.

Others

Other prepaid costs include insurance allocated for 12 months, fire protection system repair costs allocated for 36 months, software allocated for 24 months, internet fees, digital signatures... allocated for 12 months and 24 months.

Accounting principle of payables

Payables shall be recorded specifically to original term and remaining term as at reporting date, original currencies and each object.

Payables including trade payables, debt payables, intra-company payables and other payables are liabilities which can be measured reliably at the amount and time, and recognised not less than the obligation to pay, classified as follows:

- Trade payables: includes trade payables arising from the purchase of goods, services and assets between the Company and the seller who is an independent unit of the Company.
- Other payables include payables of non-commercial nature, unrelated to the purchase, sale and provision of goods and services.

Accounting principle of borrowing

Includes borrowings excluding borrowings in the form of an issue of bonds or preferred shares with a provision that obliges the issuer to redeem it at a specified time in the future.

Borrowing shall be recorded specifically to object and classified current and non - current by repayment period.

Expenses that are directly attributable to the borrowing are recognized as finance expense, except for cost incurred on a separate borrowing for investment, construction or production in progress, which are capitalized under Accounting Standard Borrowing expense.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

4. ACCOUNTING POLICIES APPLIED (Continued)

Accounting principle of accrual expenses

Accrued expenses include expenses have been recorded into the operating cost, but not actually paid at the end of the fiscal year to ensure the consistency between revenues and expenses. By the time actually spent, any difference (if any) between record value and conduct value will be added or reduced. Accrued expenses at the balance sheet date include interest expense payable electricity and water bills, laundry expenses, internet... payable in December 2025.

Accounting principle of owner's equity

Owner's equity is recognized under actual contribution of the shareholders.

Profit after corporate income tax is distributed to shareholders after fund allocation in accordance with the Company's Charter as well as the provision of Law and has been approved by the General Meeting of shareholders.

Accounting principle of Revenue and other revenue

The Company's revenue includes revenue from sales of goods, brokerage consulting, revenue from real estate leased, and revenue from short-term accommodation rentals.

Revenue from sales of goods

Sales revenue is recognized when all five (5) following conditions are satisfied:

- The company has transferred the significant risks and rewards associated with the ownership of the product or goods to the buyer;
- The company no longer retains control over the goods as the owner or has the ability to control the goods;
- The revenue can be measured reliably;
- It is likely to obtain economic benefits from the sales transaction.
- Determine the costs incurred for the transaction and the cost to complete the sales transaction.

Revenue from services render

Revenue from a service transaction is recognized when the outcome of the transaction can be measured reliably. In case the service provision transaction involves many periods, revenue is recognized in the period according to the result of the work completed as at the balance sheet date of that period. The outcome of a service transaction is determined when all four (4) of the following conditions are satisfied:

- The revenue can be measured reliably;
- It is likely to obtain economic benefits from the transaction of providing such services;
- The portion of work completed at the balance sheet date can be determined; and
- Determine the costs incurred for the transaction and the cost to complete the transaction providing that service.

Other Revenue

Other revenue includes interest income from deposits and payment discounts. Interest income is recognized on an accrual basis (taking into account the effective yield of the asset), unless the recoverability of interest is uncertain. Gains from the payment discounts is recognized when actually incurred.

Accounting principle of cost of goods sold

Cost of goods sold reflect the cost of goods sold and services provide and cost of real estate leased during period. Cost of goods sold is recorded on the principle of matching with revenue.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

4. ACCOUNTING POLICIES APPLIED (Continued)

Principle and method of recording finance expense

Finance expense reflects financial operating cost that are borrowing costs.

Principle and method of recording corporate income tax expense

Corporate income tax expense (or corporate tax income): The sum of current tax expense and deferred tax expense (or current tax income and deferred taxable income) when determined the profit or loss for a period.

Current corporate income tax (CIT): is the payable corporate income tax amount calculated on the taxable income for the period and the current corporate income tax rate. Current income tax is calculated based on taxable income and the applicable tax rate for the tax period. The difference between the taxable income and the accounting profit is due to the adjustment of the differences between the accounting profit and the taxable income according to the current tax regulation.

The Company is obliged to pay corporate income tax at the tax rate from 20% on taxable income.

The determination of the Company's income tax is based on current tax regulations. However, these regulations change from time to time and the final determination of corporate income tax depends on the examination results of the competent tax authorities.

Related parties

Parties are considered to be related if one party has the ability to control or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered related if they are subject to common control or common significant influence.

In considering related party relationships, the nature of the relationship is emphasized more than the legal form.

Basic and diluted earnings per share

Basic earnings per share for ordinary shares is calculated by dividing the profit or loss attributable to ordinary shareholders by the weighted average number of ordinary shares outstanding during the period. Diluted earnings per share is determined by adjusting the profit or loss attributable to common stockholders and the weighted average number of common shares outstanding for the effects of all potentially dilutive common shares, which comprise convertible notes and stock options.

Segment reporting

A segment is a distinguishable component of the Company that is engaged either in providing related products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), which is subject to risks and returns that are different from those of other business segments. The Executive board considers that the Company operates in business segments are trade and service businesses and in a geographical segment which is mainly Vietnam, so the segment report will be prepared according to business segments.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET

5.1 Cash and cash equivalents

	31/12/2025	01/01/2025
	VND	VND
Cash on hand	131,483,884	73,779,558
Cash at bank	101,098,089,197	33,122,263,119
Cash equivalents	-	-
- Term deposit under 3 month (*)	-	-
Total	101,229,573,081	33,196,042,677

5.2 Current trade receivables

	31/12/2025	01/01/2025
	VND	VND
OPMEC Company Limited	5,996,607,987	1,706,293,252
Celine Vietnam Company Limited	-	19,002,385,850
Dac Loc Company Limited	-	10,322,633,230
Dai Phat Vina Joint Stock Company	-	9,954,426,755
HTH Logistics DV TM Company Limited	-	51,237,421,000
Pham Le International Trading Investment JSC	-	22,643,908,666
Industrial Mechanics and Automation Co., Ltd	2,235,077,765	2,943,715,226
Hoang Kim Vietnam Production and Trading Co., Ltd	5,535,730,085	-
GP Resource Company Limited	9,657,443,409	-
Binh An Hung Yen Maritime Development Investment JSC	8,547,202,750	-
Viet Nam Golden Age Trading & Production Co., Ltd	5,535,730,085	-
Minh Dang Investment Import Export Trading Group JSC	3,192,532,188	-
Others	10,709,121,990	15,338,514,842
Total	51,409,446,259	133,149,298,821

5.3 Current advance to suppliers

	31/12/2025	01/01/2025
	VND	VND
Fitran Invest Joint Stock Company	-	1,784,420,150
TMDV TNB Joint Stock Company	21,671,933,332	11,663,343,699
Thuan Thien Construction Material Co., LTD	13,619,274,400	-
Nam Phuong Xanh Company Limited	21,917,000,000	-
Thien Long Investment Trading Services Co., LTD	21,725,963,190	-
An Loc Phat Agricultural Import Export JSC	18,210,999,464	-
Others	55,249,600	2,389,234,962
Total	97,200,419,986	15,836,998,811

5.4 Other receivables

	31/12/2025	01/01/2025
	VND	VND
Current	71,921,458	10,504,091,863
Advance	67,829,595	-
- Mr Vo Phi Nhat Huy	45,829,595	-
- Mr Vo Tuan Hai	22,000,000	-
Current deposit	-	7,000,000,000
- Mrs Ton Thi Thao	-	7,000,000,000
Other current receivables	4,091,863	3,504,091,863
- Mr Pham Van Dung	-	3,500,000,000
- Others	4,091,863	4,091,863
Non-current	2,180,000,000	640,000,000
Deposit	2,180,000,000	640,000,000
Total	2,251,921,458	11,144,091,863

In which

Other receivables from related parties

Details in note 7.1

67,829,595

-

BIG GROUP HOLDINGS INVESTMENT JOINT STOCK COMPANY

62/6 Khuc Thua Du, Cau Giay ward, Hanoi

CONSOLIDATED FINANCIAL STATEMENTS

Form: B 09 - DN/HN

Issued under Circular No. 202/2014/TT-BTC

Dated 22 December 2014 of the Ministry of Finance

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET (Continued)

5.5 Financial investments (Continued)

b. Investment in other entities

	Ratio	31/12/2025 (VND)				01/01/2025 (VND)			
		Equity held	Voting rights	Original cost	Fair value (i)	Provision	Original cost	Fair value (i)	Provision
Investment in other entities									
BND Technology Joint Stock Company (ii)	17.85%		17.85%	-	-	-	30,896,000,000	-	-
BGD Agriculture Products Import Export JSC (ii)	19.00%		19.00%	-	-	-	11,400,000,000	-	-
Dai Than Long Agriculture JSC (ii)	19.00%		19.00%	-	-	-	9,500,000,000	-	-
Total				-	-	-	30,896,000,000	-	-

(i): The Company has not determined the fair value of these investments as they are unlisted, and the Vietnamese Accounting Standards and the Vietnamese Corporate Accounting System currently do not provide guidance on fair value measurement using valuation techniques. The fair value of these financial instruments may differ from their book value.

(ii): During the year, the Company divested capital from these entities according to Resolution of the Board of Directors No. 0703/2025/BIG., JSC-NQ dated 07 March 2025.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET (Continued)

5.6 Prepaid expenses

	31/12/2025 (VND)	01/01/2025 (VND)
Current	205,250,362	160,754,921
Tools and supplies	146,650,023	100,938,192
Insurance expense	37,387,006	43,689,502
Others	21,213,333	16,127,227
Non - current	1,460,584,539	835,603,555
Tools and supplies	380,368,693	125,710,382
Office repaired	892,696,684	351,084,808
Fire protection system	187,519,162	337,534,500
Others		21,273,865
Total	1,665,834,901	996,358,476

5.7 Inventories

	31/12/2025 (VND)		01/01/2025 (VND)	
	Cost	Provision	Cost	Provision
Goods sold (i)	12,898,421,516	-	37,587,349,260	-
Total	12,898,421,516	-	37,587,349,260	-

(i) Details of inventories currently stored at other companies' warehouses are as follows:

Company	Type of goods	31/12/2025	01/01/2025
Dak Lak An Loc Phat XNK Investment Joint Stock Company	Coffee bean	-	24,586,402,941

5.8 Investment real estate

	Opening Balance	Increase in the year	Decrease in the year	Closing Balance
<i>Currency: VND</i>				
a) REAL ESTATE FOR RENT				
HISTORICAL COST	21,407,088,327	-	-	21,407,088,327
House and land use rights	21,407,088,327	-	-	21,407,088,327
DEPRECIATION	658,496,182	376,283,532	-	1,034,779,714
House and land use rights	658,496,182	376,283,532	-	1,034,779,714
NET BOOK VALUE	20,748,592,145		376,283,532	20,372,308,613
House and land use rights	20,748,592,145		376,283,532	20,372,308,613

Real estate that the Company is leasing includes:

- Land use rights and assets on land of 9 plots of land in Suoi Cao A hamlet, Gia Loc ward, Tay Ninh province.

Revenue and cost of goods sold related to Investment real estate for lease during the year are presented in Notes 6.1 and 6.2 with the amounts of VND 356.945.457 and VND 376.283.532 respectively.

In accordance with Vietnamese Accounting Standard (VAS) No. 05 – Investment Property, the fair value of Real estate as at 31 December 2025 must be presented. However, with the asset being the land use rights and assets on land of 9 plots of land in Suoi Cao A hamlet, the Company does not have sufficient information to determine the fair value of this asset as at the date of preparing the Interim Balance Sheet.

The remaining value of the investment real estate used as mortgage or pledge to secure loans as at 31 December 2025 is VND 20.372.308.613 (31 December 2024: VND 20,748,592,145).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET (Continued)

5.9 Tangible fixed assets

Currency: VND

	Building and structure	Transportation equipment	Total
HISTORICAL COST			
As at 01 January 2025	32,383,703,091	-	32,383,703,091
Purchased in period	16,171,487,500	3,051,727,272	19,223,214,772
As at 31 December 2025	48,555,190,591	3,051,727,272	51,606,917,863
ACCUMULATED DEPRECIATION			
As at 01 January 2025	2,158,913,536	-	2,158,913,536
Depreciation in period	2,170,690,688	130,531,820	2,301,222,508
As at 31 December 2025	4,329,604,224	130,531,820	4,460,136,044
NET BOOK VALUE			
As at 01 January 2025	30,224,789,555	-	30,224,789,555
As at 31 December 2025	44,225,586,367	2,921,195,452	47,146,781,819

The remaining value of tangible fixed assets used as collateral for loans as of 31 December 2025 is VND 47.146.781.819 (31 December 2024: VND 30.224.789.555).

5.10 Intangible fixed assets

Currency: VND

	Land use rights	Computer software	Total
HISTORICAL COST			
As at 01 January 2025	45,247,000,000	105,541,800	45,352,541,800
Increase during the period	24,790,650,000	-	24,790,650,000
Purchased in period	24,790,650,000	-	24,790,650,000
As at 31 December 2025	70,037,650,000	105,541,800	70,143,191,800
ACCUMULATED DEPRECIATION			
As at 01 January 2025	-	105,541,800	105,541,800
As at 31 December 2025	-	105,541,800	105,541,800
NET BOOK VALUE			
As at 01 January 2025	45,247,000,000	-	45,247,000,000
As at 31 December 2025	70,037,650,000	-	70,037,650,000

The remaining value of intangible fixed assets used as collateral for loans as of 31 December 2025 is VND 70.037.650.000 (31 December 2024: VND 45.247.000.000).

The historical cost of fixed assets includes assets that have been fully depreciated but are still in use as of 31 December 2025 of VND 105,541,800 (31 December 2024: VND 105,541,800).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET (Continued)

5.12 Trade payables

	31/12/2025 (VND)		01/01/2025 (VND)	
	Amount	Amount able to be paid off	Amount	Amount able to be paid off
Current	10,540,998,561	10,540,998,561	128,364,733,407	128,364,733,407
IDcast Vietnam Pressure Casting Joint Stock Company	798,739,686	798,739,686	3,674,735,474	3,674,735,474
Vietnam Clean Agricultural Products Investment Co., Ltd	-	-	39,640,916,400	39,640,916,400
Dak Lak An Loc Phat XNK Investment JSC	-	-	15,467,396,005	15,467,396,005
Cuong Tin Loc Company Limited	-	-	24,041,981,356	24,041,981,356
SGG Architecture Construction Corporation	1,346,698,245	1,346,698,245	21,677,871,194	21,677,871,194
An Thai auto joint stock company	1,560,880,000	1,560,880,000	-	-
Nhat Thien Trading - Service - Construction JSC	3,913,970,547	3,913,970,547	-	-
M.A.P Global JSC	441,480,871	441,480,871	4,673,410,673	4,673,410,673
P.N.G Joint Stock Company	-	-	910,239,713	910,239,713
Tran Phat Steel Co., Ltd	-	-	11,100,220,516	11,100,220,516
Others	2,479,229,212	2,479,229,212	7,177,962,076	7,177,962,076
Non - current		-	-	-
Total	10,540,998,561	10,540,998,561	128,364,733,407	128,364,733,407

5.13 Current customer advances

	31/12/2025 (VND)		01/01/2025 (VND)	
	Amount	Amount able to be paid off	Amount	Amount able to be paid off
Hai Phuc Thinh Steel Production and Trading Co., Ltd.	719,064,217	719,064,217	-	-
Dai Viet Luxury Trading and Service Co., Ltd.	900,000,000	900,000,000	-	-
PCL Seafood Import Export Services Trading Co., Ltd	-	-	1,253,561,500	1,253,561,500
Others	107,000,000	107,000,000	-	-
Total	1,726,064,217	1,726,064,217	1,253,561,500	1,253,561,500

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET (Continued)

5.14 Taxes and payables to the State

a. Taxes and payables to the State

	01/01/2025 (VND)	Payable in the year	Paid in the year	31/12/2025 (VND)
Value added tax	566,778,214	5,478,991,424	784,028,301	5,261,741,337
Corporate income tax	1,542,893,653	9,189,433,605	1,542,893,652	9,189,433,606
Personal income tax	69,303,780	215,695,030	117,864,292	167,134,518
Business-license tax	-	8,000,000	8,000,000	-
Fee, charges and others	-	1,029,000,000	825,000,000	204,000,000
Total	2,178,975,647	15,921,120,059	3,277,786,245	14,822,309,461

b. Taxes and receivables to the State

	31/12/2025 VND	01/01/2025 VND
Business-license tax overpaid	3,000,000	3,000,000
Total	3,000,000	3,000,000

5.15 Current accrued expenses

	31/12/2025 VND	01/01/2025 VND
Bank loan interest	373,702,934	149,056,026
Electricity and water costs	154,863,990	106,546,592
Others	8,200,032	4,933,750
Total	536,766,956	260,536,368

5.16 Other payables

	31/12/2025 VND	01/01/2025 VND
Current	299,709,439	164,667,776
Social Insurance	44,494,278	1,513,578
Health Insurance	6,097,500	256,750
Unemployment Insurance	2,710,000	118,712
Current deposit	243,600,000	15,000,000
Other payables	2,807,661	147,778,736
<i>Others</i>	<i>2,807,661</i>	<i>147,778,736</i>
Non - current	378,000,000	210,000,000
Non - current deposit	378,000,000	210,000,000
Total	677,709,439	374,667,776

5.17 Deferred revenue

	31/12/2025 VND	01/01/2025 VND
short term	54,000,000	-
Revenue from office leasing	54,000,000	-
Total	54,000,000	-

CONSOLIDATED FINANCIAL STATEMENTS

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET (Continued)

5.18 Loans and finance leases

a. Loans

	31/12/2025 (VND)		During the year (VND)		01/01/2025 (VND)	
	Amount	Amount able to be paid off	Increase	Decrease	Amount	Amount able to be paid off
Current loan	108,244,429,067	108,244,429,067	246,978,058,431	174,159,629,364	35,426,000,000	35,426,000,000
+ Loc Phat Vietnam Joint Stock Commercial Bank - ho Chi Minh City Branch (i)	18,803,658,564	18,803,658,564	37,607,987,846	18,804,329,282	-	-
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Branch (ii)	35,000,000,000	35,000,000,000	70,000,000,000	35,000,000,000	-	-
+ Military Commercial Joint Stock Bank - Cu Chi Branch (iii)	16,532,287,704	16,532,287,704	39,921,287,704	23,389,000,000	-	-
+ Vietnam Prosperity JS Commercial Bank - Ho Chi Minh City Branch (iv)	14,915,000,000	14,915,000,000	17,915,000,000	18,426,000,000	15,426,000,000	15,426,000,000
+ Vietnam Bank for Agriculture and Rural Development - Lao Cai Branch (v)	19,993,482,799	19,993,482,799	59,999,999,014	60,006,516,215	20,000,000,000	20,000,000,000
+ Ho Chi Minh City Development Joint Stock Commercial Bank (HDBANK) - Hang Xanh Branch	-	-	16,533,783,867	16,533,783,867	-	-
+ Vietnam JS Commercial Bank for Industry and Trade - Branch 7 - Ho Chi Minh City (vi)	-	-	1,000,000,000	1,000,000,000	-	-
+ SHINHAN Vietnam Limited Liability Bank - Phu My hung Branch (Credit Card)	-	-	1,000,000,000	1,000,000,000	-	-
+ EVF General Finance Joint Stock Company (vii)	2,000,000,000	2,000,000,000	2,000,000,000	-	-	-
+ VietCredit General Finance Joint Stock Company (viii)	1,000,000,000	1,000,000,000	1,000,000,000	-	-	-
Non-current loan due to date	3,823,112,000	3,823,112,000	3,823,112,000	1,880,000,000	1,880,000,000	1,880,000,000
+ Vietnam Prosperity Bank - Ho Chi Minh City Branch (i)	1,793,112,000	1,793,112,000	1,793,112,000	-	-	-
+ SHINHAN Vietnam Bank Limited - Phu My hung Branch (ii)	150,000,000	150,000,000	150,000,000	-	-	-
+ Vietnam Bank for Agriculture and Rural Development - Lao Cai Branch (iii)	1,880,000,000	1,880,000,000	1,880,000,000	1,880,000,000	1,880,000,000	1,880,000,000
Total current loan	112,067,541,067	112,067,541,067	250,801,170,431	176,039,629,364	37,306,000,000	37,306,000,000

CONSOLIDATED FINANCIAL STATEMENTS

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET (Continued)

5.18	Loans and finance leases (Continued)						
	Non-current loan	48,616,684,000	48,616,684,000	27,200,000,000	4,533,316,000	25,950,000,000	25,950,000,000
	+ Vietnam Prosperity Bank - Ho Chi Minh City Branch (i)	23,609,184,000	23,609,184,000	26,000,000,000	2,390,816,000	-	-
	+ SHINHAN Vietnam Bank Limited - Phu My hung Branch (ii)	937,500,000	937,500,000	1,200,000,000	262,500,000	-	-
	+ Vietnam Bank for Agriculture and Rural Development - Lao Cai Branch (iii)	24,070,000,000	24,070,000,000	-	1,880,000,000	25,950,000,000	25,950,000,000
	Total	160,684,225,067	160,684,225,067	278,001,170,431	180,572,945,364	63,256,000,000	63,256,000,000

b. Current loan details

(i) Loc Phat Vietnam Commercial Joint Stock Bank - Ho Chi Minh City Branch

Credit limit contract No. HDTD503202500061 dated 21 May 2025, loan limit is 28,000,000,000 VND, loan term is 12 months from 21 May 2025. The company borrows to serve production and business activities. This loan bears interest for each disbursement. The loan is secured by assets of a third party.

(ii) Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Branch

Credit facility agreement No. 0114/SGN.KHDN/LD25 dated 13 May 2025 and Amended and supplemented contract No. 0114/SGN.KHDN/LD25-01 dated 10 June 2025, credit limit is 35,000,000,000 VND, the effective period of the credit facility agreement is dated 13 May 2025; The credit facility includes: Loan Agreement No. 0115/SGN.KHDN/LD25 dated May 13, 2025, Amended and Supplemented Agreement No. 0115/SGN.KHDN/LD25-01 dated 10 June 10, 2025, Bank Guarantee Limit Agreement No. 0116/SGN.KHDN/LD25 dated 13 May 2025, Amendment and Supplement Agreement No. 0116/SGN.KHDN/LD25-01 dated 10 June 2025, Letter of Credit Facility Agreement No. 0117/SGN.KHDN/LD25 dated 13 May 2025, Amendment and Supplement Agreement No. 0117/SGN.KHDN/LD25-01 dated 10 June 2025. The credit limit is maintained for a period of 12 months. The maximum loan term for each debt is 06 months Loan interest rate is specifically stated on each Debt Receipt. The company borrows capital to supplement working capital for production and business activities. Collateral includes: 2,500,000 BIG shares of Big Group Holdings Investment Joint Stock Company deposited in account No. 094C024305.01 at Nhat Viet Securities Joint Stock Company and assets of third parties.

(iii) Military Commercial Joint Stock Bank - Cu Chi Branch

Credit limit contract No. 281932.25.900.37054416.TD dated 10 April 2025, contract appendix No. 281932.25.900.37054416.TD.PL01 dated 10 April 2025, contract appendix No. 281932.25.900.37054416.TD.PL02 dated 16 April 2025, contract appendix No. 281932.25.900.37054416.TD.PL03 dated 11 September 2025. Limit of VND 30,000,000,000, credit term from 10 April 2025 to 17 February 2026. Loan interest rate is specified on each Debt Receipt. The company borrows capital to supplement working capital for production and business activities. The loan is secured by assets of a third party.

(iv) Vietnam Prosperity Bank - Ho Chi Minh City Branch

Loan under the Credit Framework Agreement No. CLC-38542/7961974/TTK dated 24 March 2025 ; Credit Contract No. CLC-56772-01 dated 10 September 2025, credit limit of VND 3,000,000,000; Credit Contract No. CLC-51165-01 dated 29 July 2025, credit limit of VND 38,000,000,000. Credit term of 12 months. Interest rate according to each promissory note. Purpose: Supplementing capital for iron, steel and other metal trading activities. The loan is secured by third-party assets.

(v) Bank for Agriculture and Rural Development - Lao Cai Branch

Credit contract No. 8800-LAV202401178/HDTD dated 31 July 2024, credit limit: VND 20,000,000,000, Term: 12 months from 31 July 2024. Interest rate of 5.5%/year with periodic adjustment every 2 months. Loan purpose is to supplement working capital. Collateral is Land Use Rights: Land plot 39, map No. 27, Hoang Lien Street, Lao Cai Ward, Lao Cai City, area 216.82m2, House on land with area 121.8m2, floor area 639m2 according to the certificate of land use rights, house ownership rights and assets attached to land No. DL 515047 issued by Lao Cai Provincial Land Registration Office on 11 August 2023 in the name of the Company (Details in Notes No. 5.9 and 5.10).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET (Continued)

5.18 Loans and finance leases (Continued)

b. Current loan details (Continued)

- (vi)

Vietnam Joint Stock Commercial Bank for Industry and Trade - Branch 7 - Ho Chi Minh City

Limit loan contract No. 0605/2025-HDCVHM/NHCT924-BIG dated 20 June 2025. Limit: VND 40,000,000,000. The credit limit is maintained from 20 June 2025 to 31 May 2026. Interest rate according to each debt receipt. Loan purpose is to supplement working capital. Collateral is the balance of deposit in the Efast system worth VND 1 billion, term of 1 month, interest rate of 1.6% issued on 25 June 2025.
- (vii)

EVF General Finance Joint Stock Company

Credit facility agreement No. 2200006694 dated 12 November 2025 with a credit limit of VND 2,000,000,000. The tenor is 12 months from 12 November 2025. The interest rate is specified in each drawdown note. The loan is used to supplement working capital for the Company's production and business activities. The loan is secured by third-party assets.
- (viii)

VietCredit General Finance Joint Stock Company

Credit agreement No. MSLADWL355121 dated 04 December 2025 with a credit limit of VND 1,000,000,000. The tenor is 12 months from 04 December 2025. The interest rate is specified in each drawdown note. The loan is used to supplement working capital for the Company's production and business activities. The loan is secured by third-party assets.
- c. Non - current loan details
- (i)

Vietnam Prosperity Bank - Ho Chi Minh City Branch

Loan contract No. CLC-38542-01 dated 24 March 2025 (Long-term loan contract). Disbursement request and Debt acknowledgement contract dated 25 March 2025. Limit: VND 26,000,000,000. Term: 180 months from 25 March 2025. Loan purpose is to purchase real estate. Interest rate 11.5% from 25 March 2025 and adjusted every 12 months. Collateral is Land Use Rights Certificate No. AA 01294321, Certificate: VP2334 Can Tho Land Registration Office issued on May 14, 2025. Land plot No. 406, map sheet No. 59, address 31-33 Tran Quang Khai Street, Cai Khe Ward, Can Tho City, in the name of the Company. (Details in Note No. 5.9 and 5.10).
- (ii)

SHINHAN Bank Vietnam Limited - Phu My Hung Branch

Credit contract No. SHBVN/SSG/2025-HDTD-070 dated 25 February 2025 (Long-term loan contract). Loan withdrawal application cum Debt acknowledgement agreement dated 3 March 2025. Limit: VND 1,200,000,000. Purpose of loan is to purchase assets as cars for business activities. Term: 96 months from 3 March 2025. Interest rate is 7.9% from 3 March 2025 and adjusted every 3 months. The collateral is a Vinfast VF9 Plus E6AC01 vehicle with license plate 51L-619.60 according to the vehicle registration certificate No. 50 079280 of the Company. (Details in Note No. 5.9 and 5.10).
- (iii)

Vietnam Bank for Agriculture and Rural Development - Lao Cai Branch

Loan under Credit Contract 8800-LAV-20241462 dated 13 September 2024, limit of VND 28,300,000,000, loan term of 180 months from 13 September 2024. Loan interest rate is 6.5%/year from 13 September 2024 to 13 September 2026, from 14 September 2026, loan interest is adjusted every 6 months. The collateral is the Land Use Rights and assets on the land at plot 34, map No. 27, Hoang Lien Street, Lao Cai Ward, Lao Cai City, area of 525.5m2 of the Company (Details in Note No. 5.9 and 5.10).

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED BALANCE SHEET (Continued)

5.19 Owner's equity

a. Increase and decrease in owner's equity

	Contributed legal capital	Undistributed earnings	Non-controlling interests	Total
Beginning balance of previous year	50,000,000,000	9,892,935,124	-	59,892,935,124
Capital increase in the previous year	93,350,000,000	-	-	93,350,000,000
Profit from previous year		9,804,473,699	-	9,804,473,699
Transfer profits into capital	7,496,890,000	-		7,496,890,000
Dividend to shareholders	-	(7,496,890,000)		(7,496,890,000)
Ending balance of previous year/ Beginning balance of current year	150,846,890,000	12,200,518,823	-	163,047,408,823
Capital increase in this year			15,000,000,000	15,000,000,000
Profit for this period		36,540,235,230	9,478,810	36,549,714,040
Transfer profits into capital	9,048,410,000	-		9,048,410,000
Dividend to shareholders (*)	-	(9,048,410,000)		(9,048,410,000)
Ending balance	159,895,300,000	39,692,344,053	15,009,478,810	214,597,122,863

(*): The Company pays dividends according to Resolution of the Board of Directors No. 14/2024/NQ/BIG-HDQT dated 27 April 2025 on issuing shares to pay dividends. The dividend payment ratio in shares is 50:3, implemented and completed on 8 July 2025 according to Official Dispatch 3226/UBCK-QLCB of the State Securities Commission.

b. Detail of owner's equity

	31/12/2025 VND	01/01/2025 VND
Mr. Vo Phi Nhat Huy	32,000,560,000	26,726,530,000
Mr. Tran Sinh Vuong	11,000,000,000	26,030,000,000
Ms. Pham Thi Quynh Tram	-	23,070,090,000
Mr. Nguyen Quoc Truong	-	12,500,000,000
Others	116,894,740,000	62,520,270,000
Total	159,895,300,000	150,846,890,000

c. Capital transactions with owners and distribution of dividends, profits:

	Fiscal year ended 31/12/2025 VND	Fiscal year ended 31/12/2024 VND
Contributed capital		
+ Beginning balance	150,846,890,000	50,000,000,000
+ Increase	9,048,410,000	100,846,890,000
+ Ending balance	159,895,300,000	150,846,890,000
Dividends, distributed profits	9,048,410,000	7,496,890,000

d. Shares

	31/12/2025 Shares	01/01/2025 Shares
Number of shares registered for issuance	15,989,530	15,084,689
Number of shares sold to the public	15,989,530	15,084,689
Common shares	15,989,530	15,084,689
Number of shares outstanding	15,989,530	15,084,689
Common shares	15,989,530	15,084,689
Par value of outstanding shares (VND/share):		10,000

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

6. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE INCOME STATEMENT

6.1 Revenues from sales of goods and rendering of services

	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Revenue from sales of merchandise, finished goods	186,964,924,458	274,132,781,555	461,630,977,590	455,001,051,366
Revenue from rendering of services	46,887,362,729	4,198,373,429	63,912,222,809	8,795,672,504
Revenue from real estate business	98,181,819	62,400,000	356,945,457	249,600,000
<i>In which: Revenue from leasing investment real estate</i>	<i>98,181,819</i>	<i>62,400,000</i>	<i>356,945,457</i>	<i>249,600,000</i>
Total	233,950,469,006	278,393,554,984	525,900,145,856	464,046,323,870

In which

Revenue from related parties

Details in note 7.1

6.2 Revenue deductions

	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Returned goods	-	-	-	-
Total	-	-	-	-

6.3 Cost of goods sold

	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Cost of merchandise, finished goods	183,533,503,909	253,990,091,526	451,372,197,363	432,948,215,523
Cost of services rendered	2,915,315,661	2,576,042,089	9,493,051,057	9,400,461,784
Cost of real estate business	94,070,883	94,070,883	376,283,532	376,283,532
<i>In which: Cost of leasing investment real estate</i>	<i>94,070,883</i>	<i>94,070,883</i>	<i>376,283,532</i>	<i>376,283,532</i>
Provision for depreciation of investment real estate	-	-	-	-
Total	186,542,890,453	256,660,204,498	461,241,531,952	442,724,960,839

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

6. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED INCOME STATEMENT (Continued)

6.4 Finance income

	Quarter IV/2025 (VND)	Quarter IV/2024 (VND)	Accumulated of the Y2025 (VND)	Accumulated of the Y2024 (VND)
Deposits and loan receivable interest	2,328,786	(164,615)	7,909,657	4,601,355
Payment discounts	-	-	443,254,897	-
Gain on disposal of investment	-	2,071,262,513	-	2,071,262,513
Total	2,328,786	2,071,097,898	451,164,554	2,075,863,868

6.5 Finance expense

	Quarter IV/2025 (VND)	Quarter IV/2024 (VND)	Accumulated of the Y2025 (VND)	Accumulated of the Y2024 (VND)
Loan interest	3,303,614,341	1,742,666,162	10,431,919,610	6,341,897,791
Provision for diminution in value of financial investment	-	(54,624,083)	-	(54,624,083)
Total	3,303,614,341	1,688,042,079	10,431,919,610	6,287,273,708

6.6 Selling expenses and general and administrative expenses

	Quarter IV/2025 (VND)	Quarter IV/2024 (VND)	Accumulated of the Y2025 (VND)	Accumulated of the Y2024 (VND)
Selling expenses	991,612,072	459,613,788	2,681,604,311	1,884,091,783
Employee expenses	862,074,548	225,564,690	2,170,206,476	1,061,220,863
Expenses of office equipments	9,624,714	3,316,590	24,315,507	156,176,779
Outsourcing service expenses	47,019,824	192,239,959	323,743,636	458,597,332
Other cash expenses	72,892,986	38,492,549	163,338,692	208,096,809
General and administrative expenses	1,894,166,989	942,048,079	6,142,768,952	3,677,831,370
Employee expenses	1,030,223,328	658,141,910	3,604,047,352	2,722,542,366
Expenses of management equipments	74,221,858	(45,030,781)	274,321,127	72,409,143
Fixed asset depreciation	92,643,018	-	144,855,746	-
Taxes, charges and fees	1,000,000	-	8,000,000	6,000,000
Outsourcing service expenses	471,443,508	20,556,686	1,451,296,662	441,053,227
Other cash expenses	224,635,277	308,380,264	660,248,065	435,826,634
Total	2,885,779,061	1,401,661,867	8,824,373,263	5,561,923,153

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

6. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED INCOME STATEMENT (Continued)

6.7 Other incomes and expenses

	Quarter IV/2025 (VND)	Quarter IV/2024 (VND)	Accumulated of the Y2025 (VND)	Accumulated of the Y2024 (VND)
Other incomes	27,438,551	364,106,625	69,938,551	365,133,625
Income from contractual penalties	14,000,000	335,021,093	56,500,000	335,021,093
Disposal of fixed assets	-	29,085,531	-	29,085,531
Other incomes	13,438,551	1	13,438,551	1,027,001
Other expenses	3,352,119	8,424,906	184,276,491	454,061,307
Late payment interest on taxes and social insurance cont	3,112,311	(347,132,357)	59,036,683	98,504,044
Contractual penalty	-	305,000,000	-	305,000,000
Other penalties	239,808	50,557,263	125,239,808	50,557,263
Other Income/Other Expenses (Net)	24,086,432	355,681,719	(114,337,940)	(88,927,682)

6.8 Production and business expenses by factor

	Quarter IV/2025 (VND)	Quarter IV/2024 (VND)	Accumulated of the Y2025 (VND)	Accumulated of the Y2024 (VND)
Raw materials	83,846,572	(39,694,191)	298,636,634	230,605,922
Labor	1,892,297,876	883,706,600	5,774,253,828	3,783,763,229
Fixed asset depreciation	668,224,439	656,821,719	2,638,346,494	2,627,286,876
Outsourcing service expenses	2,807,637,448	517,377,408	8,722,750,063	3,514,812,287
Other cash expenses	443,159,270	2,055,583,303	1,259,720,833	5,184,220,155
Total	5,895,165,605	4,073,794,839	18,693,707,852	15,340,688,469

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

6. ADDITIONAL INFORMATION ON ITEMS IN THE CONSOLIDATED INCOME STATEMENT (Continued)

6.9 Current corporate income tax (CIT)

	Quarter IV/2025 (VND)	Quarter IV/2024 (VND)	Accumulated of the Y2025 (VND)	Accumulated of the Y2024 (VND)
Current corporate income tax expense on taxable income for the current period	8290524150	1654628657	9,189,433,605	1,654,628,657
Adjustment of prior year income tax expense	-	-	-	-
Total	8,290,524,150	1,654,628,657	9,189,433,605	1,654,628,657

6.10 Earnings per share

	Quarter IV/2025 (VND)	Quarter IV/2024 (VND)	Accumulated of the Y2025 (VND)	Accumulated of the Y2024 (VND)
Accounting profit after corporate income tax (VND)	32,954,076,219	19,415,797,500	36,549,714,040	9,804,473,699
Profit/(loss) attributable to ordinary shareholders of the Parent Company (VND)	32,944,597,409	19,415,797,500	36,540,235,230	9,804,473,699
Weighted average number of ordinary shares outstanding during the period (Shares)	15,518,517	6,798,795	15,518,517	6,798,795
Earnings per share (VND/share)	2,123	2,856	2,355	1,442

6.11 Diluted earnings per share

	Quarter IV/2025 (VND)	Quarter IV/2024 (VND)	Accumulated of the Y2025 (VND)	Accumulated of the Y2024 (VND)
The Company uses the following information to calculate diluted earnings per share:				
Accounting profit after corporate income tax	32,954,076,219	19,415,797,500	36,549,714,040	9,804,473,699
Profit attributable to ordinary shareholders of the Parent Company	32,944,597,409	19,415,797,500	36,540,235,230	9,804,473,699
Weighted average number of ordinary shares outstanding during the period (Shares)	15,518,517	6,798,795	15,518,517	6,798,795
Potential ordinary shares to be issued (*)	15,084,689	-	15,084,689	-
Diluted earnings per share (VND/share)	1,077	2,856	1,194	1,442

On 27 April 2025, the Company issued Resolution No. 01/2025/BIG/NQ-DHDCD of the General Meeting of Shareholders for dividend payment at a ratio of 50:3 equivalent to VND 9,048,410,000, and the plan to issue additional shares to the public with an expected increase in share capital of VND 150,846,890,000. On 31 December 2025, the State Securities Commission of Vietnam issued the Certificate of Registration for the public offering of additional shares No. 561/GCN-UBCK, approving a total offering value of VND 150,846,890,000.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

7 OTHER INFORMATION

7.1 Related parties

List of related parties

For the financial period ended 31 December 2025, members of the Board of Directors, the Board of Management and the Board of Supervisors; other key management personnel; entities controlled or significantly influenced by such key management personnel; close family members of key management personnel; and entities controlled or significantly influenced by such close family members.

a. Remuneration of the Board of Directors, the Board of Supervisors and the Management

Remuneration of the Board of Management, the Board of Supervisors, Directors and the Chief Accountant of the Company during the year is detailed as follows:

	Name	Position	Quarter IV/2025		Quarter IV/2024		Accumulated of the Y2025		Accumulated of the Y2024	
			VND		VND		VND		VND	
Salary and allowances			598,237,996		474,367,298		2,445,621,151		2,139,268,229	
Total			598,237,996		474,367,298		2,445,621,151		2,139,268,229	
	Name	Position	Quarter IV/2025		Quarter IV/2024		Accumulated of the Y2025		Accumulated of the Y2024	
			VND		VND		VND		VND	
Board of Directors	Mr. Vo Phi Nhat Huy	Chairman	265,964,997		197,214,666		1,027,748,884		814,854,663	
	Mr. Kieu Van Khoa	Member	115,965,000		97,215,000		438,860,000		402,855,000	
	Mr. Vo Thuan Hoa	Independent Member (Appointed on 27 April 2025)	99,999,999		99,999,666		399,999,996		411,999,663	
			49,999,998				188,888,888		-	
Board of Supervisors	Mr. Tan Loc Louis	Head of Supervisory Board	184,652,999		133,381,554		725,997,772		554,053,873	
	Mr. Trieu Hieu Khanh	Member	83,333,334		66,666,444		311,111,112		273,333,109	
	Mrs. Trinh Thi Thanh Phuong	Member (Resigned on 27 April 2025)	16,666,665		16,667,110		66,666,660		67,667,106	
	Mr. Vo Tuan Hai	Member (Appointed on 27 April 2025)	39,653,000		50,048,000		179,973,000		213,053,658	
Board of Supervisors, and other key management personnel			45,000,000		-		168,247,000		-	
	Mrs. Tran Thi Mua Thao	General Director	147,620,000		143,771,078		691,874,495		770,359,693	
	Mrs. Nguyen Thi Hao	Deputy General Director (Resigned on 01 Octot	60,000,000		98,380,078		281,842,620		398,596,272	
	Mr. Le Van Hung	Chief Accountant	42,620,000		-		229,406,875		157,506,105	
			45,000,000		45,391,000		180,625,000		214,257,316	

BIG GROUP HOLDINGS INVESTMENT JOINT STOCK COMPANY

62/6 Khuc Thua Du, Cau Giay ward, Hanoi

CONSOLIDATED FINANCIAL STATEMENTS

Form: B 09 - DN/HN

Issued under Circular No. 202/2014/TT-BTC

ed 22 December 2014 of the Ministry of Finance

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

7 OTHER INFORMATION (Continued)

7.1 Related parties (Continued)

b. Transactions with related parties

Related parties	Relationship	Transaction	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Sales						
Mrs. Tran Thi Mua Thao	General Director	Room renting	-	3,703,704	10,290,741	3,703,704
Total			-	3,703,704	10,290,741	3,703,704

Related parties	Relationship	Transaction	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Advances						
Mr. Vo Phi Nhat Huy	Chairman	Advance	31,487,656	-	245,829,595	200,000,000
		Refund	-	-	200,000,000	200,000,000
Mrs. Tran Thi Mua Thao	General Director and Member of the BOD	Advance	-	-	1,200,000,000	12,486,320,000
		Refund	-	6,794,220,000	1,200,000,000	12,486,320,000
Mrs. Nguyen Thi Hao	Deputy General Director	Advance	-	2,000,000,000	100,000,000	17,160,000,000
		Refund	-	12,887,800,000	100,000,000	17,160,000,000
Mrs. Trinh Thi Thanh Phuong	Member of Supervisory Board	Advance	-	-	93,403,000	465,000,000
		Refund	-	130,450,000	93,403,000	465,000,000
Mr. Le Van Hung	Chief Accountant	Advance	-	-	100,000,000	469,000,000
		Refund	-	185,000,000	100,000,000	469,000,000
Mr. Vo Tuan Hai	Member of Supervisory Board	Advance	-	-	22,000,000	-
		Refund	-	-	-	-
Mr. Vo The Hanh	Husband of General Director	Advance	-	-	-	368,083,000
		Refund	-	185,000,000	-	368,083,000

c. Balances with related parties

Related parties	Relationship	Transaction	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Advances						
Mr. Vo Phi Nhat Huy	Chairman		67,829,595	-	67,829,595	-
Mr. Vo Tuan Hai	Member of Supervisory Board		45,829,595	-	45,829,595	-
			22,000,000	-	22,000,000	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

7 OTHER INFORMATION (Continued)

7.2 Segment report

Segment results for the year ended 31 December 2025

Items	Trading	Real Estate Services and Rentals	Total
<i>Net revenues from sales of goods and rendering of services</i>			
- External sales revenue	461,630,977,590	64,269,168,266	525,900,145,856
Total	461,630,977,590	64,269,168,266	525,900,145,856
<i>Business expense</i>	<i>459,118,162,235</i>	<i>10,947,742,980</i>	<i>470,065,905,215</i>
- Cost of goods sold and services rendered	451,372,197,363	9,869,334,589	461,241,531,952
- Selling expenses	2,353,890,999	327,713,312	2,681,604,311
- Administrative expenses	5,392,073,873	750,695,079	6,142,768,952
Business results	2,512,815,355	53,321,425,286	55,834,240,641
- Income from financial activities			(9,980,755,056)
- Other profits			(114,337,940)
- Profit/(loss) before tax	2,512,815,355	53,321,425,286	45,739,147,645
Assets			
Cash and cash equivalents	88,858,516,490	12,371,056,591	101,229,573,081
Current receivables	134,922,869,511	13,758,918,192	148,681,787,703
Inventories	12,898,421,516	-	12,898,421,516
Other Current Assets	185,901,695	25,881,598	211,783,293
Others non - current receivables	1,913,586,712	266,413,288	2,180,000,000
Fixed Assets	2,921,195,452	114,263,236,367	117,184,431,819
Investment Property	-	20,372,308,613	20,372,308,613
Other non-current assets	1,282,089,526	178,495,013	1,460,584,539
Total	242,982,580,902	161,236,309,662	404,218,890,564
Liabilities			
Current debt	123,441,338,885	17,185,744,816	140,627,083,701
Non-current debt	43,007,145,082	5,987,538,918	48,994,684,000
Total liabilities	166,448,483,968	23,173,283,733	189,621,767,701

7.3 Comparative figures

The fourth quarter is the first period in 2025 for which the Company prepares consolidated financial statements. Accordingly, the opening balances presented in the Consolidated Statement of Financial Position and the related notes are derived from the separate financial statements of the Parent Company for the financial year ended 31 December 2024, which were audited by CPA VIETNAM Auditing Company Limited – Northern Branch. The comparative figures for the same period of the prior year presented in the Consolidated Statement of Profit or Loss and the Consolidated Statement of Cash Flows are also derived from the audited separate financial statements of the Parent Company for the financial year ended 31 December 2024, as audited by CPA VIETNAM Auditing Company Limited – Northern Branch.

Prepared



Le Van Hung

Chief Accountant



Le Van Hung

Hanoi, 25 January 2026
Chairman of the Management Board
 CÔNG TY
 CỔ PHẦN ĐẦU TƯ
BIG GROUP
HOLDINGS
 THANH PHỐ HÀ NỘI
 Vo Phi Nhật Huy