

F88 Investment Joint Stock Company

Consolidated Financial Statements for Quarter II 2026 and
for the six-month period ended 30 June 2026



F88 Investment Joint Stock Company

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F88 Investment Joint Stock Company

Corporate Information

Enterprise Registration Certificate No.

2600948135

12 November 2015

The Company's Enterprise Registration Certificate has been amended several times, the most recent of which is dated 18 June 2026. The Enterprise Registration Certificate and its updates were issued by the Department of Planning and Investment of Phu Tho Province (prior to 1 March 2025) and by the Department of Finance of Phu Tho Province (from 1 March 2025).

Board of Directors

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

Board of Management

Mr. Nguyen Duc Dai	General Director
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Audit Committee

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

Legal Representative

Mr. Phung Anh Tuan

Registered Office

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

F88 Investment Joint Stock Company

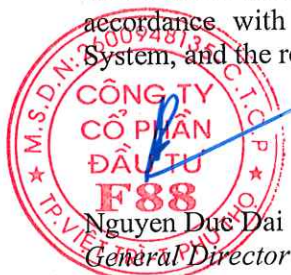
Statement of the General Director

The General Director of F88 Investment Joint Stock Company (“the Company”) presents this statement and the accompanying consolidated financial statements of the Company and its subsidiaries (collectively referred to as “the Group”) for Quarter II 2026 and for the six-month period ended 30 June 2026.

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

- (a) the consolidated financial statements set out on pages 3 to 48 give a true and fair view of the consolidated financial position of the Group as at 30 June 2026, and of their consolidated results of operations and consolidated cash flows for Quarter II 2026 and for the six-month period ended 30 June 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System for Enterprises and the relevant statutory requirements applicable to financial reporting; and
- (b) at the date of this statement, there are no reasons to believe that the Group will not be able to pay their debts as and when they fall due.

In the opinion of the Company’s General Director, the accompanying consolidated financial statements give a true and fair view of the consolidated financial position of the Company and its subsidiaries as at 30 June 2026, and of the consolidated results of their operations and their consolidated cash flows for Quarter II 2026 and for the six-month period ended 30 June 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and the relevant statutory requirements applicable to financial reporting.



Nguyen Duc Dai
General Director

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

Phu Tho, ...²⁰ July 2026

F88 Investment Joint Stock Company
Consolidated statement of financial position as at 30 June 2026

Form B 01a - DN/HN
*(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)*

	Code	Note	30/6/2026 VND	1/1/2026 VND (Reclassified)
ASSETS				
Current assets (100 = 110 + 120 + 130 + 140 + 160)	100		6,139,188,797,974	5,454,661,273,586
Cash and cash equivalents	110	5	513,054,837,211	280,373,007,285
Cash	111		376,054,837,211	198,373,007,285
Cash equivalents	112		137,000,000,000	82,000,000,000
Short-term financial investments	120		5,007,749,265,342	4,742,268,731,886
Held-to-maturity investments - short-term	123	6(a)	5,086,684,430,952	4,807,952,128,001
Allowance for impairment of short-term held-to-maturity investments	124	7	(78,935,165,610)	(65,683,396,115)
Accounts receivable - short-term	130		576,752,736,599	383,544,145,227
Short-term accounts receivable from customers	131	8	279,055,583,344	191,073,135,502
Short-term prepayments to suppliers	132	9	38,496,551,866	28,919,886,060
Other short-term receivables	135	10(a)	259,219,601,389	163,591,723,665
Allowance for doubtful short-term debts	136		(19,000,000)	(40,600,000)
Inventories	140		990,189,701	1,499,289,699
Inventories	141		990,189,701	1,499,289,699
Other current assets	160		40,641,769,121	46,976,099,489
Short-term deferred expenses	161	13(a)	39,960,125,897	46,316,070,024
Deductible value added tax	162		309,983,453	288,369,694
Taxes receivable from the State	163		371,659,771	371,659,771
Long-term assets (200 = 210 + 220 + 250 + 260 + 270)	200		1,579,851,247,460	1,371,074,803,022
Accounts receivable - long-term	210		28,147,682,550	27,765,090,937
Other long-term receivables	215	10(b)	28,147,682,550	27,765,090,937
Fixed assets	220		45,870,007,010	48,373,587,614
Tangible fixed assets	221	11	7,728,699,676	6,976,654,226
Cost	222		12,747,280,724	10,978,726,372
Accumulated depreciation	223		(5,018,581,048)	(4,002,072,146)
Intangible fixed assets	227	12	38,141,307,334	41,396,933,388
Cost	228		73,372,850,673	71,645,283,487
Accumulated amortisation	229		(35,231,543,339)	(30,248,350,099)
Long-term work in progress	250		972,929,780	2,218,942,557
Construction in progress	252		972,929,780	2,218,942,557
Long-term financial investments	260		1,161,124,133,410	992,489,501,551
Held-to-maturity investments - long-term	265	6(b)	1,169,393,011,779	998,206,286,166
Allowance for impairment of long-term held-to-maturity investments	266	7	(8,268,878,369)	(5,716,784,615)
Other long-term assets	270		343,736,494,710	300,227,680,363
Long-term deferred expenses	271	13(b)	49,507,866,249	46,207,406,637
Deferred tax assets	272	31(c)	294,228,628,461	254,020,273,726
TOTAL ASSETS (280 = 100 + 200)	280		7,719,040,045,434	6,825,736,076,608

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

F88 Investment Joint Stock Company
Consolidated statement of financial position as at 30 June 2026(continued)
Form B 01a - DN/HN
*(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)*

	Code	Note	30/6/2026 VND	1/1/2026 VND (Reclassified)
RESOURCES				
LIABILITIES (300 = 310 + 330)	300		4,724,965,495,589	4,376,480,172,305
Current liabilities	310		3,478,788,013,682	2,455,423,021,381
Short-term accounts payable to suppliers	311	14	9,199,563,374	5,812,185,813
Short-term advances from customers	312	15	58,588,977,613	49,766,468,373
Taxes and others payable to the State	314	16	232,632,167,715	228,970,328,053
Payables to employees	315		261,216,909,870	265,692,887,288
Short-term accrued expenses	316	17	92,431,976,217	72,034,171,471
Other short-term payables	320	18	212,353,109,071	110,118,382,033
Short-term borrowings and bonds issued	321	19(a)	2,585,197,253,536	1,705,878,104,957
Provisions - short-term	322		27,168,056,286	17,150,493,393
Long-term liabilities	330		1,246,177,481,907	1,921,057,150,924
Long-term borrowings and bonds issued	339	19(b)	1,204,004,728,173	1,878,884,397,190
Science and technology development fund	344		42,172,753,734	42,172,753,734
EQUITY	400	20	2,994,074,549,845	2,449,255,904,303
Owners' contributed capital	411	21	2,202,519,020,000	84,712,270,000
- Ordinary shares with voting rights	411a		2,202,519,020,000	84,712,270,000
Capital surplus	412		-	1,640,652,992,732
Retained profits	420		791,309,188,637	723,649,683,246
- Retained profits brought forward	420a		246,495,925,978	4,343,898,903
- Retained profits for the current period/year	420b		544,813,262,659	719,305,784,343
Non-controlling interest	429		246,341,208	240,958,325
TOTAL RESOURCES	440		7,719,040,045,434	6,825,736,076,608
(440 = 300 + 400)				

20 July 2026

Prepared by



Nguyen Hoang Luong
Chief Accountant

Approved by



Nguyen Duc Dai
General Director

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

F88 Investment Joint Stock Company

Consolidated statement of income for Quarter II 2026 and for the six-month period ended 30 June 2026

Form B 02a - DN/HN

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

	Code	Note	Quarter II		Accumulated from the beginning of the year	
			Current year	Last year	Current year	Last year
			VND	VND	VND	VND
				(Reclassified)		(Reclassified)
Revenue from provision of services	01	23	1,155,821,440,364	713,619,159,065	2,183,185,487,298	1,342,330,667,341
Cost of services rendered	11	24	686,944,540,446	422,711,351,171	1,307,767,541,506	823,885,283,232
Gross profit (20 = 01 - 11)	20		468,876,899,918	290,907,807,894	875,417,945,792	518,445,384,109
Financial income	22	25	244,087,316,706	175,204,767,096	483,618,563,023	333,594,063,317
<i>In which:</i>						
<i>Interest income from pawn services</i>						
Financial expenses	23	26	234,857,356,773	168,334,830,904	465,566,964,404	315,982,329,445
<i>In which: Interest expense</i>	24		140,214,936,865	109,444,607,740	281,396,834,389	213,427,904,229
Selling expenses	25	27	116,986,543,093	101,000,761,826	237,628,560,387	197,728,405,068
General and administration expenses	26	28	49,596,581,944	52,140,437,594	100,153,372,080	94,230,808,990
			282,939,317,736	244,109,367,194	562,460,839,227	468,999,303,073
Net operating profit	30		240,213,380,079	60,418,162,462	415,025,463,119	75,381,431,134
{30 = 20 + (22 - 23) - (25 + 26)}						
Other income	31	29	145,421,409,003	129,520,054,038	275,800,178,161	247,098,159,642
Other expenses	32	29	2,878,744,238	798,912,734	4,592,736,896	1,059,568,791
Other profit (40 = 31 - 32)	40	29	142,542,664,765	128,721,141,304	271,207,441,265	246,038,590,851
Accounting profit before tax	50		382,756,044,844	189,139,303,766	686,232,904,384	321,420,021,985
(50 = 30 + 40)						
Income tax expense - current	51	31	100,432,585,232	34,695,284,643	181,576,127,783	62,624,642,057
Income tax (benefit)/expense - deferred	52	31	(21,053,746,317)	4,362,753,627	(40,208,354,735)	4,083,048,287

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

F88 Investment Joint Stock Company

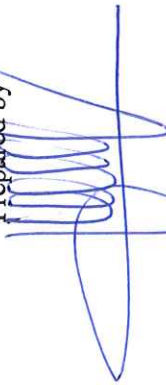
Consolidated statement of income for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)

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

Code	Note	Quarter II		Accumulated from the beginning of the year	
		Current year VND	Last year VND (Reclassified)	Current year VND	Last year VND (Reclassified)
60	Net profit after tax (60 = 50 - 51 - 52)	303,377,205,929	150,081,265,496	544,865,131,336	254,712,331,641
Attributable to:					
61	Equity holders of the Company	303,348,417,920	150,066,793,304	544,813,262,659	254,687,453,380
62	Non-controlling interest	28,788,009	14,472,192	51,868,677	24,878,261
70	Earnings per share				
	Basic earnings per share			2,474	1,185

20..July 2026

Prepared by



Nguyen Hoang Luong
Chief Accountant



Nguyen Duc Dai
General Director

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

F88 Investment Joint Stock Company

Consolidated statement of cash flows for Quarter II 2026 and for the six-month period ended 30 June 2026 (Indirect method)

Form B 03a - DN/HN

(Issued under Circular No. 43/2026/TT-BTC

dated 20 April 2026 of the Ministry of Finance)

	Code	Note	Quarter II		Accumulated from the	
			Current year	Last year	beginning of the year	Last year
			VND	VND	VND	VND
				(Reclassified)		(Reclassified)
CASH FLOWS FROM OPERATING ACTIVITIES						
Profit before tax	01		382,756,044,844	189,139,303,766	686,232,904,384	321,420,021,985
Adjustments for						
Depreciation and amortisation	02		3,050,521,064	2,608,586,360	6,018,080,728	4,874,092,216
Allowances and provisions	03		421,561,849,812	215,403,088,091	803,203,190,295	433,370,151,466
Exchange losses/(gains) arising from revaluation of monetary items denominated in foreign currencies	04		3,353,312,151	(2,527,572,609)	5,308,087,773	(4,422,385,971)
Profits from investing, financing activities	05		(242,764,095,709)	(172,700,180,258)	(479,939,635,831)	(324,251,165,187)
Interest expense, bond issuance costs and loan consulting fee	06		123,469,594,759	105,947,120,655	250,571,337,500	207,104,248,240
Operating profit before changes in working capital	08		691,427,226,921	337,870,346,005	1,271,393,964,849	638,094,962,749
Change in receivables	09		(142,039,080,082)	(61,086,562,395)	(267,192,703,726)	(142,285,965,449)
Change in inventories	10		399,348,272	(261,861,119)	509,099,998	(1,154,803,222)
Change in payables and other liabilities	11		239,357,117,516	125,686,235,990	115,215,540,898	58,133,735,198
Change in deferred expenses	12		(1,157,503,568)	(9,482,752,664)	3,055,484,515	(6,908,789,931)
Interest paid			787,987,109,059	392,725,405,817	1,122,981,386,534	545,879,139,345
Income tax paid	14		(111,381,207,571)	(96,439,787,410)	(219,773,294,759)	(186,674,567,771)
	15		(297,588,720)	-	(186,919,157,918)	(38,437,881,424)
Net cash flows from operating activities	20		676,308,312,768	296,285,618,407	716,288,933,857	320,766,690,150

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

F88 Investment Joint Stock Company

Consolidated statement of cash flows for Quarter II 2026 and for the six-month period ended 30 June 2026 (Indirect method - continued)

Form B 03a - DN/HN

(Issued under Circular No. 43/2026/TT-BTC

dated 20 April 2026 of the Ministry of Finance)

Code	Note	Quarter II		Accumulated from the	
		Current year	Last year	beginning of the year	Last year
		VND	VND	VND	VND
			(Reclassified)		(Reclassified)
CASH FLOWS FROM INVESTING ACTIVITIES					
21	Payments for additions to fixed assets and other long-term assets	(1,445,305,407)	(6,988,877,722)	(2,281,917,852)	(12,872,878,022)
22	Proceeds from disposals of fixed assets and other long-term assets	5,000,000	-	5,000,000	-
23	Payments for granting loans, term deposits at bank, and purchase of debt instruments of other entities	(3,822,959,229,403)	(2,486,961,476,978)	(7,511,967,439,334)	(4,327,749,854,283)
24	Receipts from collecting loans, sales of debt instruments of other entities	3,256,367,461,389	1,709,498,294,522	6,314,606,574,764	3,237,936,435,126
27	Receipts of interests from lending and deposits	263,482,375,622	183,388,815,154	523,589,245,171	352,116,731,118
30	Net cash flows used in investing activities	(304,549,697,799)	(601,063,245,024)	(676,048,537,251)	(750,569,566,061)
CASH FLOWS FROM FINANCING ACTIVITIES					
33	Proceeds from borrowings and bond issuance	773,667,227,155	488,884,693,637	1,390,188,035,905	612,699,239,092
34	Payments to settle loan principals and bonds	(951,428,166,791)	(180,742,250,000)	(1,197,698,916,791)	(413,201,000,000)
36	Payments of dividends	(47,685,794)	-	(47,685,794)	-
40	Net cash flows (used in)/from financing activities	(177,808,625,430)	308,142,443,637	192,441,433,320	199,498,239,092

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

F88 Investment Joint Stock Company

Consolidated statement of cash flows for Quarter II 2026 and for the six-month period ended 30 June 2026 (Indirect method - continued)

Form B 03a - DN/HN

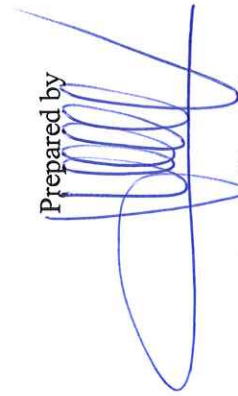
(Issued under Circular No. 43/2026/TT-BTC

dated 20 April 2026 of the Ministry of Finance)

Code	Note	Quarter II		Accumulated from the beginning of the year	
		Current year	Last year	Current year	Last year
		VND	VND	VND	VND
			(Reclassified)		(Reclassified)
	Net cash flows during the period				
	(50 = 20 + 30 + 40)	193,949,989,539	3,364,817,020	232,681,829,926	(230,304,636,819)
	Cash and cash equivalents at the beginning of the period	319,104,847,672	396,816,153,945	280,373,007,285	630,485,607,784
	Cash and cash equivalents at the end of the period (70 = 50 + 60)	513,054,837,211	400,180,970,965	513,054,837,211	400,180,970,965

20 July 2026

Prepared by


 Nguyen Hoang Luong
 Chief Accountant

Approved by


 Nguyễn Đức Đại
 General Director

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

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026

Form B 09a - DN/HN

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

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

1. Reporting entity

(a) Ownership structure

F88 Investment Joint Stock Company (“the Company”) is incorporated as a joint stock company in Vietnam. The consolidated financial statements of the Company for Quarter II 2026 and for the six-month period ended 30 June 2026 comprise the Company and its subsidiaries (hereinafter referred to as “the Group”).

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

(b) Principal activities

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

(c) Normal operating cycle

The normal operating cycle of the Group is 12 months.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***(d) Group structure**

As at 30 June 2026, the Company has 4 subsidiaries (1/1/2026: 4 subsidiaries) as below:

Subsidiary name	Address	Business field	% of equity owned and % of voting right	
			30/6/2026	1/1/2026
F88 Business Joint Stock Company ("F88 Business JSC")	8 Floor, G-Group Tower Building, No. 5 Nguyen Thi Due, Yen Hoa Ward, Hanoi, Vietnam	Provide pawn loan services, pledged assets management services, insurance agency services, and other activities	99.99%	99.99%
Ffintech Joint Stock Company ("Ffintech JSC")	Room 206, M Floor, N01A Building, No. 275 Nguyen Trai, Khuong Dinh Ward, Hanoi, Vietnam	Provide information technology services and other computer services	99.99%	99.99%
F88 Commerce Company Limited ("F88 Commerce") (*)	Room 206, M Floor, N01A Building, No. 275 Nguyen Trai, Khuong Dinh Ward, Hanoi, Vietnam	Trading and selling mobile phone sim cards	99.99%	99.99%
Green House Tech Joint Stock Company ("Green House Tech JSC")	6 Floor, G-Group Tower Building, No. 5 Nguyen Thi Due, Yen Hoa Ward, Hanoi, Vietnam	Insurance agency and brokerage activities, risk and damage evaluation	99.99%	99.99%

(*) The Company indirectly owned through a subsidiary.

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)

Form B 09a - DN/HN

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

2. Basis of preparation

(a) Statement of compliance

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

(b) Basis of measurement

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

(c) Annual accounting period

The annual accounting period of the Group is from 1 January to 31 December. The interim consolidated financial statements are prepared for Quarter II 2026 and for the six-month period ended 30 June 2026.

(d) Accounting and presentation currency

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

3. Adoption of new guidance on accounting system for enterprises

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the Vietnamese Accounting System for Enterprises ("Circular 99"). Circular 99 replaces the previous guidance on Vietnamese Accounting System for Enterprises under Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200") and other circulars amending and supplementing Circular 200.

On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC ("Circular 43") amending and supplementing the previous guidance on the preparation and presentation of consolidated financial statements under Circular No. 202/2014/TT-BTC dated 22 December 2014 ("Circular 202").

The Group has adopted the applicable requirements of Circular 99 and Circular 43 effective from 1 January 2026 on a prospective basis. The significant changes to the Group's accounting policies and the effects on the consolidated financial statements, if any, are disclosed in the following notes to the consolidated financial statements.

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

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)

Form B 09a - DN/HN

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

4. Summary of significant accounting policies

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

(a) Basis of consolidation

(i) Subsidiaries

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

(ii) Non-controlling interests

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

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

(iii) Transactions eliminated on consolidation

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

(b) Foreign currency transactions

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

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

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

(c) Cash and cash equivalents

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

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

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***(d) Investments*****Held-to-maturity investments***

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

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

Purchased debts

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

Debt classification and provision

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

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

Write-off of bad debts

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

(e) Trade and other receivables

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

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(f) Inventories

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

The Group apply the perpetual method of accounting for inventories.

(g) Tangible fixed assets

(i) Cost

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

(ii) Depreciation

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

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

(h) Intangible fixed assets

Software

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

(i) Construction in progress

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

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(j) Deferred expenses

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

(i) Tools and supplies

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

(ii) Other deferred expenses

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

(k) Trade and other payables

Trade and other payables are stated at their cost.

(l) Provisions

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

(m) Bonds issued

Straight bonds

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

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(n) Science and technology development fund

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

(o) Owners' equity

Ordinary shares

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

Capital surplus

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

(p) Taxation

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

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

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

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

(q) Revenue and other incomes

(i) *Revenue from pawn services*

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

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

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

(ii) Revenue from services rendered

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

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

(iii) Interest income

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

(r) Leases

Lease payments

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

(s) Borrowing costs

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

(t) Earnings per share

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

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(u) Segment reporting

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

(v) Related parties

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

(w) Changes in accounting estimates

In preparing the consolidated financial statements, the General Director has made several accounting estimates. Actual results may differ from these estimates. For Quarter II 2026 and for the six-month period ended 30 June 2026, no significant changes in accounting estimates have been made since the end of the prior annual accounting period.

(x) Comparative information

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

F88 Investment Joint Stock Company
Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)

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5. Cash and cash equivalents

	30/6/2026 VND	1/1/2026 VND (Reclassified)
Cash on hand	7,545,815,118	2,865,434,358
Cash in banks	368,509,022,093	195,091,572,927
Cash in transit	-	416,000,000
Cash equivalents (i)	137,000,000,000	82,000,000,000
	513,054,837,211	280,373,007,285

- (i) These are deposits at bank with original terms not exceeding 3 months and earning interest at annual rates from 4.0% to 4.75% as at 30 June 2026 (1/1/2026: 4.0% to 4.75%).

6. Held-to-maturity investments

(a) Held-to-maturity investments - short-term

	30/6/2026 VND	1/1/2026 VND (Reclassified)
Short-term deposits at bank (i)	190,587,600,000	56,220,000,000
Bonds (ii)	20,000,000,000	20,000,000,000
Short-term loans receivable (iv)	4,823,588,316,449	4,683,609,732,498
Receivables from interest income from loans, deposits, bonds - short-term	52,508,514,503	48,122,395,503
In which:		
<i>Interest receivables from pawn loan services</i>	47,413,484,393	46,232,518,681
<i>Interest receivables from deposits, bonds</i>	5,095,030,110	1,889,876,822
	5,086,684,430,952	4,807,952,128,001

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

	30/6/2026 VND	1/1/2026 VND (Reclassified)
Long-term deposits at bank (iii)	-	50,000,000,000
Long-term loans receivable (iv)	1,169,393,011,779	948,019,436,851
Receivables from interest income from deposits - long-term	-	186,849,315
	1,169,393,011,779	998,206,286,166

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***(i) Short-term deposits at bank**

These are deposits at bank with original terms not exceeding 12 months and earning interest at annual rates from 4.2% to 8.5% as at 30 June 2026 (1/1/2026: from 3.4% to 7.3%), of which certain deposits were pledged as collateral to secure loans of F88 Business JSC, a subsidiary of the Company, with a total value of VND 150,100,000,000 (1/1/2026: VND Nil) (Note 19(vi)).

(ii) Bonds

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

(iii) Long-term deposits at bank

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

(iv) Loans receivable**Short-term loans receivable**

Principals of loans to customers

- Loans with pledged assets available for customers' use under F88 Business JSC's consent

*In which: Current portion of long-term loans***30/6/2026
VND****1/1/2026
VND**

4,823,588,316,449	4,683,609,732,498
1,366,942,306,604	1,155,818,379,822

4,823,588,316,449	4,683,609,732,498
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Long-term loans receivable

Principals of loans to customers

- Loans with pledged assets available for customers' use under F88 Business JSC's consent

1,169,393,011,779	948,019,436,851
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Total loans receivable

5,992,981,328,228	5,631,629,169,349
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7. Allowance for impairment of held-to-maturity investments

	30/6/2026			1/1/2026		
	Cost VND	Allowance VND	Recoverable amount VND	Cost VND	Allowance VND (Reclassified)	Recoverable amount VND
Overdue receivables related to pawn services	529,848,405,136	87,204,043,979	442,644,361,157	441,539,427,622	71,400,180,730	370,139,246,892
Overdue 11 - 30 days	196,774,175,235	3,935,483,670	192,838,691,565	169,498,604,524	3,389,972,204	166,108,632,320
Overdue 31 - 90 days	333,074,229,901	83,268,560,309	249,805,669,592	272,040,823,098	68,010,208,526	204,030,614,572
	529,848,405,136	87,204,043,979	442,644,361,157	441,539,427,622	71,400,180,730	370,139,246,892

In which:

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

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

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

	Accumulated from the beginning of the year	
	Current year VND	Last year VND
Opening balance	71,400,180,730	48,860,867,388
Allowance made during the period	793,207,227,402	430,913,010,576
Allowance used during the period (i)	(777,403,364,153)	(429,082,096,351)
Closing balance	87,204,043,979	50,691,781,613

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

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***8. Short-term accounts receivable from customers**

	30/6/2026 VND	1/1/2026 VND
Accrued fees from pawn services and other related activities	207,089,048,328	169,120,284,745
Receivable from insurance agency services	71,758,526,934	21,048,305,790
Receivables from other services	208,008,082	904,544,967
	279,055,583,344	191,073,135,502

9. Short-term prepayments to suppliers

	30/6/2026 VND	1/1/2026 VND
Sysone Technology Joint Stock Company	12,812,250,000	1,924,560,000
MCV Group Corporation	30,000,000	3,207,235,170
Viet Event Organization Company Limited	-	2,734,413,552
Others	25,654,301,866	21,053,677,338
	38,496,551,866	28,919,886,060

10. Other receivables**(a) Other short-term receivables**

	30/6/2026 VND	1/1/2026 VND
Receivables from deposit agreements	236,600,000,000	135,800,000,000
Receivables from interest income from deposits	4,087,851,783	4,842,735,616
Receivables from collections on behalf	16,100,249,992	17,483,064,929
Advances to employees	985,873,834	4,231,273,726
Other short-term receivables	1,445,625,780	1,234,649,394
	259,219,601,389	163,591,723,665

(b) Other long-term receivables

	30/6/2026 VND	1/1/2026 VND
Office and store rental deposits	26,725,578,033	26,899,286,420
Other long-term receivables	1,422,104,517	865,804,517
	28,147,682,550	27,765,090,937

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***11. Tangible fixed assets**

	Office equipment VND	Others VND	Total VND
Cost			
Opening balance	10,670,814,293	307,912,079	10,978,726,372
Additions	1,800,363,443	-	1,800,363,443
Disposals	(31,809,091)	-	(31,809,091)
Closing balance	12,439,368,645	307,912,079	12,747,280,724
Accumulated depreciation			
Opening balance	3,694,160,067	307,912,079	4,002,072,146
Charge for the period	1,034,887,488	-	1,034,887,488
Disposals	(18,378,586)	-	(18,378,586)
Closing balance	4,710,668,969	307,912,079	5,018,581,048
Net book value			
Opening balance	6,976,654,226	-	6,976,654,226
Closing balance	7,728,699,676	-	7,728,699,676

Included in tangible fixed assets were assets costing VND2,231,695,704 which were fully depreciated as of 30 June 2026 (1/1/2026: VND2,197,150,249) but are still in use.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***12. Intangible fixed assets**

	Software VND
Cost	
Opening balance	71,645,283,487
Additions	288,000,000
Transfer from construction in progress	1,439,567,186
Closing balance	73,372,850,673
Accumulated amortisation	
Opening balance	30,248,350,099
Charge for the period	4,983,193,240
Closing balance	35,231,543,339
Net book value	
Opening balance	41,396,933,388
Closing balance	38,141,307,334

Included in intangible fixed assets were assets costing VND4,154,203,550 which were fully amortised as of 30 June 2026(1/1/2026: VND4,121,203,550) but are still in use.

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

	30/6/2026 VND	1/1/2026 VND
Premises rental	32,823,056,242	37,504,732,679
Tools and supplies extracted for use	80,152,446	1,915,279,900
Other short-term deferred expenses	7,056,917,209	6,896,057,445
	39,960,125,897	46,316,070,024

(b) Long-term deferred expenses

	30/6/2026 VND	1/1/2026 VND
Store renovation costs	33,475,144,908	30,481,564,080
Tools and supplies extracted for use	14,997,928,540	14,699,654,261
Other long-term deferred expenses	1,034,792,801	1,026,188,296
	49,507,866,249	46,207,406,637

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)

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14. Short-term accounts payable to suppliers

Accounts payable to suppliers detailed by significant suppliers

	Cost and amount within payment capacity	
	30/6/2026 VND	1/1/2026 VND
Third parties		
Nam Viet Construction Furniture and Trading Company Limited	726,452,322	738,970,189
Other suppliers	7,806,913,052	4,117,901,624
	8,533,365,374	4,856,871,813
Related parties		
G-Innovations Vietnam Joint Stock Company	666,198,000	955,314,000
	9,199,563,374	5,812,185,813

15. Short-term advances from customers

	30/6/2026 VND	1/1/2026 VND
Customers' advances of mortgage contract	58,417,812,069	49,766,468,373
Advances for insurance transactions	171,165,544	-
	58,588,977,613	49,766,468,373

16. Taxes and others payable to State

	1/1/2026 VND	Incurred VND	Paid VND	30/6/2026 VND
Value added tax	32,716,367,377	226,707,144,314	(214,362,662,770)	45,060,848,921
Personal income tax	6,028,164,218	52,122,194,585	(52,548,072,929)	5,602,285,874
Corporate income tax	185,628,752,159	181,576,127,783	(186,919,157,918)	180,285,722,024
Other taxes	4,597,044,299	9,058,653,456	(11,972,386,859)	1,683,310,896
	228,970,328,053	469,464,120,138	(465,802,280,476)	232,632,167,715

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***17. Short-term accrued expenses**

	30/6/2026 VND	1/1/2026 VND
Interest expenses on borrowings and bonds	29,982,785,497	22,926,051,715
Outside services	55,745,302,398	48,562,720,610
Others	6,703,888,322	545,399,146
	92,431,976,217	72,034,171,471

18. Other short-term payables

	30/6/2026 VND	1/1/2026 VND
Insurance premium collected on behalf	88,953,906,160	31,989,448,778
Trade union fee and compulsory insurances	2,299,773,475	3,032,608,704
Deposit for insurances services	115,000,000,000	-
Deposit for purchase of bonds issued by subsidiaries	-	67,260,000,000
Others	6,099,429,436	7,836,324,551
	212,353,109,071	110,118,382,033

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***19. Borrowings and bonds issued****(a) Short-term borrowings and bonds issued**

	30/6/2026 VND	1/1/2026 VND
Short-term bonds issued (i)	299,150,414,031	495,938,084,610
Current portion of long-term bonds issued (ii)	396,942,909,495	49,432,403,016
Other short-term borrowings (iii)	977,837,469,672	331,656,902,051
Current portion of long-term borrowings (iii)	911,266,460,338	828,850,715,280
	2,585,197,253,536	1,705,878,104,957

(b) Long-term borrowings and bonds issued

	30/6/2026 VND	1/1/2026 VND
Long-term bonds issued (ii)	580,123,387,385	345,297,156,285
Long-term borrowings (iii)	623,881,340,788	1,533,587,240,905
	1,204,004,728,173	1,878,884,397,190

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***(1) Short-term bonds issued**

	30/6/2026 VND	1/1/2026 VND
Short-term bonds issued (*)	299,150,414,031	495,938,084,610
	30/6/2026 VND	1/1/2026 VND
Bond issuance value	300,000,000,000	500,000,000,000
Bond issuance expenses	(849,585,969)	(4,061,915,390)
	299,150,414,031	495,938,084,610

(2) Long-term bonds issued

	30/6/2026 VND	1/1/2026 VND
Long-term bonds issued (**)	977,066,296,880	394,729,559,301
	30/6/2026 VND	1/1/2026 VND
Bond issuance value	1,000,000,000,000	400,000,000,000
Bond issuance expenses	(22,933,703,120)	(5,270,440,699)
	977,066,296,880	394,729,559,301
Bonds due within 12 months	(396,942,909,495)	(49,432,403,016)
Bonds due after 12 months	580,123,387,385	345,297,156,285

(*) The short-term bonds are issued by F88 Business JSC with original maturity dates ranging from July 2026 to November 2026, and bear fixed interest rates ranging from 9% - 10% per annum applicable to all interest periods as at 30 June 2026 (1/1/2026: fixed interest rates ranging from 9% - 10.5% per annum). Bond interest is paid in instalments every 3 months.

(**) The long-term bonds are issued by F88 Business JSC with original maturity dates ranging from December 2026 to May 2028, and bear fixed interest rates ranging from 10% - 10.5% per annum applicable to all interest periods as at 30 June 2026 (1/1/2026: 10% - 10.5%). Bond interest is paid in instalments every 3 months.

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

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(3) Terms and conditions of the borrowings

	Currency	Maturity period	30/6/2026 VND	1/1/2026 VND
Short-term borrowings				
Lendable SPC (i), (ii), (iii), (iv)	USD	December 2026 to May 2027	600,868,953,572	131,553,244,349
Indo-Pacific Liquidity Facility Pte Ltd (ii), (iii)	USD	July 2026	39,463,270,810	39,334,772,079
Chailease International Financial Services (Singapore) Pte. Ltd (iii), (iv)	USD	July 2026 to September 2026	18,222,137,687	36,212,307,119
Vietnam International Commercial Joint Stock Bank (v), (vi)	VND	October 2026 to December 2026	199,254,028,518	85,777,026,822
Military Commercial Joint Stock Bank (v), (vi)	VND	July 2026 to August 2026	59,993,039,235	-
Qsee Construction and Technical Services Joint Stock Company (v)	VND	July 2026 to December 2026	28,936,039,850	38,779,551,682
Yody Fashion Joint Stock Company (v)	VND	July 2026	21,000,000,000	-
Aladdin International Vision Joint Stock Company (v)	VND	October 2026	10,000,000,000	-
Vietnam Joint Stock Commercial Bank for Industry and Trade (v), (vi)	VND	July 2026	100,000,000	-
			977,837,469,672	331,656,902,051
Long-term borrowings				
Lion Asia VIII (RB) Limited (i), (ii), (iii)	USD	April 2026 to June 2026	-	828,850,715,280
Lendable SPC (i), (ii), (iii), (iv)	USD	February 2027 to October 2028	785,590,526,616	784,412,831,240
Puma Asia V (RB) Limited (i), (ii), (iii)	USD	January 2027 to June 2027	749,557,274,510	749,174,409,665
			1,535,147,801,126	2,362,437,956,185
In which:				
Repayable within twelve months			911,266,460,338	828,850,715,280
Repayable after twelve months			623,881,340,788	1,533,587,240,905

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- (i) All the balances of these borrowings are committed by F88 Business JSC, a subsidiary, to be hedged by forward foreign currency contracts, currency swap contracts and cross currency swap contracts throughout the term of the borrowings.
- (ii) The borrowings' collateral is F88 Business JSC's bank accounts, loans receivable from customers and hedge contracts according to the loan security agreement between the lender and F88 Business JSC.
- (iii) F88 Business JSC's short-term borrowings in USD bear interest at annual rates ranging from 7.37% - 10.3% as at 30 June 2026 (1/1/2026: 7.47% - 10.3%), and the long-term borrowings in USD bear interest at annual rates ranging from 11% - 15% as at 30 June 2026 (1/1/2026: from 11% - 15%).
- (iv) These borrowings of F88 Business JSC are guaranteed by letter of guarantee by the Company.
- (v) F88 Business JSC's short-term borrowings in VND bear interest at annual rates ranging from 7.5% - 10% as at 30 June 2026 (1/1/2026: 8.2% - 10%).
- (vi) The borrowings of F88 Business JSC are secured by certain term deposits (Notes 6(i); 6(iii)).

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20. Changes in owners' equity

	Owners' contributed capital VND	Capital Surplus VND	Retained profits VND	Non-controlling interest VND	Total VND
Balance as at 1 January 2025	82,646,120,000	1,640,652,992,732	4,343,898,903	171,652,832	1,727,814,664,467
Net profit for the period	-	-	254,687,453,380	24,878,261	254,712,331,641
Balance as at 30 June 2025	82,646,120,000	1,640,652,992,732	259,031,352,283	196,531,093	1,982,526,996,108
Balance as at 1 January 2026	84,712,270,000	1,640,652,992,732	723,649,683,246	240,958,325	2,449,255,904,303
Shares issued during the period (i)	2,117,806,750,000	(1,640,652,992,732)	(477,153,757,268)	-	-
Net profit for the period	-	-	544,813,262,659	51,868,677	544,865,131,336
Dividends distributed during the period	-	-	-	(46,485,794)	(46,485,794)
Balance as at 30 June 2026	2,202,519,020,000	-	791,309,188,637	246,341,208	2,994,074,549,845

(i) On 8 January 2026, the Chairman of the Board of Directors issued Decision No. 0801/2026/QĐ/CTHĐQT/F88ĐT approving the plan to issue shares to existing shareholders at a ratio of 1:12 (one existing share entitles the holder to receive twelve new shares) to increase share capital from the owner's equity, with the ex-rights date being 20 January 2026. Accordingly, the Company will issue an additional 101,654,724 shares. On 2 February 2026, the State Securities Commission of Vietnam issued Official Letter No. 1083/UBCK-QLCB acknowledging the receipt of the Company's report on the share issuance for increasing share capital from the owner's equity. On 9 February 2026, the Company received the amended enterprise registration certificate for this capital increase.

On 22 May 2026, the Chairman of the Board of Directors issued Decision No. 2205/2026/QĐ/CTHĐQT/F88ĐT approving the plan to issue shares to existing shareholders at a ratio of 1:1 (one existing share entitles the holder to receive one new share) to increase share capital from the owner's equity, with the ex-rights date being 4 June 2026. Accordingly, the Company will issue an additional 110,125,951 shares. On 16 June 2026, the State Securities Commission of Vietnam issued Official Letter No. 5462/UBCK-QLCB acknowledging the receipt of the Company's report on the share issuance for increasing share capital from the owner's equity. On 18 June 2026, the Company received the amended enterprise registration certificate for this capital increase.

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21. Owners' contributed capital

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

	30/6/2026		1/1/2026	
	Number of shares	VND	Number of shares	VND
Authorised and issued owners' contributed capital				
Ordinary shares	220,251,902	2,202,519,020,000	8,471,227	84,712,270,000
Shares in circulation				
Ordinary shares	220,251,902	2,202,519,020,000	8,471,227	84,712,270,000

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

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

	Accumulated from the beginning of the year		Last year	
	Current year			
	Number of shares	VND	Number of shares	VND
Balance at beginning of the period	8,471,227	84,712,270,000	8,264,612	82,646,120,000
Shares issued during the period	211,780,675	2,117,806,750,000	-	-
Balance at the end of the period	220,251,902	2,202,519,020,000	8,264,612	82,646,120,000

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***22. Off separate statement of financial position items****(i) Commitment to fulfilling obligations under the Strategic Partnership Agreement between F88 Business JSC and CIMB Vietnam Bank Limited ("CIMB Bank")**

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

As at 30 June 2026

	Number of contracts in CIMB Bank's books	Loan principal balance in CIMB Bank's books VND	Accrued interest and fees in CIMB Bank's books VND
1. Current or overdue up to 10 days	128,693	2,592,653,005,868	13,210,460,416
2. Loans overdue from 11 - 30 days	3,988	57,691,258,721	929,023,977
3. Loans overdue from 31 - 89 days	6,271	91,169,256,187	2,847,313,873
	138,952	2,741,513,520,776	16,986,798,266

As at 31 December 2025

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

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter II 2026 and for the six-month period ended 30 June 2026 (continued)****Form B 09a - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***(ii) Commitment to fulfilling obligations under the Strategic Partnership Agreement between F88 Business JSC and Military Commercial Joint Stock Bank ("MB Bank")**

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

As at 30 June 2026

	Number of contracts in MB Bank's books	Loan principal balance in MB Bank's books VND	Accrued interest and fees in MB Bank's books VND
1. Current or overdue up to 10 days	4,384	89,961,598,361	682,440,542
2. Loans overdue from 11 - 30 days	145	2,310,623,457	49,820,861
3. Loans overdue from 31 - 89 days	2	11,881,640	607,589
	4,531	92,284,103,458	732,868,992

As at 31 December 2025

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

23. Revenue from provision of services

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

	Quarter II		Accumulated from the beginning of the year	
	Current year VND	Last year VND	Current year VND	Last year VND
Revenue from fee from pawn services and other related activities	949,617,067,993	597,674,604,668	1,805,584,417,585	1,137,129,047,373
Revenue from insurance agency services	201,961,676,773	112,044,595,471	370,874,190,883	199,604,206,739
Revenue from other services	4,242,695,598	3,899,958,926	6,726,878,830	5,597,413,229
	1,155,821,440,364	713,619,159,065	2,183,185,487,298	1,342,330,667,341

24. Cost of provision

	Quarter II		Accumulated from the beginning of the year	
	Current year VND	Last year VND	Current year VND	Last year VND
Employee salary and bonus	184,548,389,424	129,864,014,885	340,774,312,079	234,342,014,494
Allowance expense	421,583,449,812	215,403,088,091	803,224,790,295	433,370,151,466
In which:				
▪ Doubtful loans	417,527,218,988	215,377,480,330	793,207,227,402	430,913,010,576
▪ Contingent debt commitments	4,056,230,824	25,607,761	10,017,562,893	2,457,140,890
Store and warehouse rental costs	57,101,609,940	57,070,887,175	114,373,826,397	112,732,482,297
Outside services	13,783,351,948	12,548,670,385	25,753,423,879	25,177,976,893
Others	9,927,739,322	7,824,690,635	23,641,188,856	18,262,658,082
	686,944,540,446	422,711,351,171	1,307,767,541,506	823,885,283,232

25. Financial income

	Quarter II		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Interest income from deposits and bonds	7,915,623,986	4,138,465,554	14,340,802,868	8,041,951,942
Interest income from loans receivable	234,857,356,773	168,334,830,904	465,566,964,404	315,982,329,445
Foreign exchange differences	1,314,335,947	2,504,586,838	3,670,042,142	9,342,898,130
Others	-	226,883,800	-	226,883,800
	244,087,316,706	175,204,767,096	483,618,563,023	333,594,063,317

26. Financial expenses

	Quarter II		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Interest expenses	116,986,543,093	101,000,761,826	237,628,560,387	197,728,405,068
Bond issuance expenses	4,499,483,156	3,203,104,149	8,416,044,272	6,069,043,551
Foreign exchange differences	16,745,342,106	3,497,487,085	30,825,496,889	6,323,655,989
Loan consulting and commitment fees	1,983,568,510	1,743,254,680	4,526,732,841	3,306,799,621
	140,214,936,865	109,444,607,740	281,396,834,389	213,427,904,229

27. Selling expenses

	Quarter II		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Advertising and sales marketing expenses	34,051,253,045	37,725,582,788	68,233,072,734	64,714,780,078
Employee salary and bonus	14,773,794,841	14,286,912,806	30,177,196,616	28,781,785,690
Others	771,534,058	127,942,000	1,743,102,730	734,243,222
	49,596,581,944	52,140,437,594	100,153,372,080	94,230,808,990

28. General and administration expenses

	Quarter II		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Employee salary and bonus	220,949,235,196	189,635,845,983	423,289,190,503	366,538,495,679
Outside services	47,862,037,848	39,150,073,255	111,036,447,856	78,213,283,647
Office rental costs	8,226,314,076	9,985,544,655	16,558,270,492	13,389,985,319
Allowance for doubtful debts	(21,600,000)	-	(21,600,000)	-
Others	5,923,330,616	5,337,903,301	11,598,530,376	10,857,538,428
	282,939,317,736	244,109,367,194	562,460,839,227	468,999,303,073

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29. Other income and expenses

	Quarter II		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Other income				
Contract penalties (i)	47,397,336,420	35,758,627,212	89,934,696,132	68,309,975,920
Income from written off loans and purchased debts (ii)	97,680,670,498	93,444,565,838	185,031,141,805	178,369,831,036
Other income	343,402,085	316,860,988	834,340,224	418,352,686
	145,421,409,003	129,520,054,038	275,800,178,161	247,098,159,642
Other expenses				
Others	(2,878,744,238)	(798,912,734)	(4,592,736,896)	(1,059,568,791)
	(2,878,744,238)	(798,912,734)	(4,592,736,896)	(1,059,568,791)
	142,542,664,765	128,721,141,304	271,207,441,265	246,038,590,851

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

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

30. Business costs by element

	Quarter II		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Employee salary and bonus	420,271,419,461	333,786,773,674	794,240,699,198	629,662,295,863
Outside services	61,645,389,796	51,698,743,640	136,789,871,735	103,391,260,540
Allowance for doubtful loans and receivables	421,561,849,812	215,403,088,091	803,203,190,295	433,370,151,466
Store, office and warehouse rental expenses	65,327,924,016	67,056,431,830	130,932,096,889	126,122,467,616
Advertising and sales marketing expenses	34,051,253,045	37,725,582,788	68,233,072,734	64,714,780,078
Others	16,622,603,996	13,290,535,936	36,982,821,962	29,854,439,732

31. Income tax**(a) Recognised in the consolidated statement of income**

	Quarter II		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Current tax expense				
Current period	100,432,585,232	34,695,284,643	181,576,127,783	62,624,642,057
	100,432,585,232	34,695,284,643	181,576,127,783	62,624,642,057
Deferred tax (benefit)/expense				
Reversal and origination of temporary differences	(21,053,746,317)	3,563,728,407	(40,208,354,735)	3,141,183,557
Tax losses utilised	-	799,025,220	-	941,864,730
	(21,053,746,317)	4,362,753,627	(40,208,354,735)	4,083,048,287
Income tax expense	79,378,838,915	39,058,038,270	141,367,773,048	66,707,690,344

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(b) Reconciliation of effective tax rate

	Quarter II		Accumulated from the beginning of the year	
	Last year VND	Current year VND	Current year VND	Last year VND
Accounting profit before tax	382,756,044,844	189,139,303,766	686,232,904,384	321,420,021,985
Tax at the Company's tax rate	76,551,208,969	37,827,860,753	137,246,580,877	64,284,004,397
Non-deductible expenses	1,963,667,509	353,956,303	2,400,885,618	638,037,384
Changes in temporary differences	863,962,437	876,221,214	1,720,306,553	1,785,648,563
	79,378,838,915	39,058,038,270	141,367,773,048	66,707,690,344

(c) Recognised deferred tax assets

	30/6/2026		1/1/2026	
	Temporary difference VND	Tax value VND	Temporary difference VND	Tax value VND
Allowance for doubtful debts and written-off of bad debts	1,471,143,142,305	294,228,628,461	1,270,101,368,631	254,020,273,726
	1,471,143,142,305	294,228,628,461	1,270,101,368,631	254,020,273,726

(d) Applicable tax rates

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

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

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

(i) Net profit attributable to ordinary shareholders

	Accumulated from the beginning of the year	
	Current year	Last year
Net profit attributable to the Company's shareholders during the period (VND)	544,813,262,659	254,687,453,380

(ii) Weighted average number of ordinary shares

	Accumulated from the beginning of the year	
	Current year	Last year
Issued ordinary shares at the beginning of the period	8,471,227	8,264,612
Effect of bonus shares issued during the period (Note 20(i))	211,780,675	206,615,300
Weighted average number of ordinary shares outstanding during the period	220,251,902	214,879,912

(iii) Basic earnings per share

	Accumulated from the beginning of the year	
	Current year	Last year
Basic earnings per share (VND/share)	2,474	1,185

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

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

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

	Receivable/(payable)	
	30/6/2026	1/1/2026
	VND	VND
G-Innovations Vietnam Joint Stock Company		
Payables for equipment purchase	(666,198,000)	(955,314,000)
Deposits for purchase of equipment	745,200,000	-

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For Quarter II 2026 and for the six-month period ended 30 June 2026, the Group had the following significant transactions with related parties:

	Transaction value			Accumulated from the	
	Quarter II		Last year VND	Current year VND	Last year VND
	Current year VND				
Gapo Technology Joint Stock Company					
Utilities expenses	(447,375,320)	(2,047,221,675)		(1,133,948,825)	(2,812,312,545)
Utilities expenses paid	(447,375,320)	(1,247,221,675)		(1,133,948,825)	(2,012,312,545)
Hanet Technology Joint Stock Company					
Equipment purchases expenses	-	(7,201,770,000)		-	(7,235,860,909)
Equipment purchases paid	-	(2,092,541,400)		-	(2,130,041,400)
Information technology service fees	(229,456,089)	(205,252,364)		(471,059,289)	(293,262,546)
Information technology service fees paid	(252,373,920)	(225,777,600)		(518,137,440)	(322,588,800)
G-Innovations Vietnam Joint Stock Company					
Equipment purchases expenses	(694,373,273)	(606,063,399)		(1,466,498,273)	(1,541,904,158)
Equipment purchases paid	(894,481,135)	(2,616,599,294)		(1,872,934,135)	(3,233,390,773)
Payment discounts received	-	226,883,800		-	226,883,800
Deposits for purchase of equipment	(745,200,000)	-		(745,200,000)	-
G Payment Joint Stock Company					
Service fees	(622,383,054)	(408,830,400)		(1,041,357,454)	(590,555,200)
Service fee paid	(684,621,360)	(597,960,440)		(1,145,493,200)	(697,909,080)

34. Segment reporting**(a) Business segments**

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

Period from 1 January 2026 to 30 June 2026

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Revenue from provision of services	1,805,584,417,585	370,874,190,883	66,244,527,413	(59,517,648,583)	2,183,185,487,298
Segment results	470,481,751,086	192,756,608,655	4,108,605,800	-	667,346,965,541
Unallocated accounting profit before tax					18,885,938,843
Income tax expense - current					181,576,127,783
Income tax benefit - deferred					(40,208,354,735)
Net profit after tax					544,865,131,336

As at 30 June 2026

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Segment assets	6,396,879,816,970	120,236,830,904	39,073,038,713	(38,865,030,631)	6,517,324,655,956
Unallocated assets					1,201,715,389,478
Total assets					7,719,040,045,434
Segment liabilities	3,904,770,635,561	213,889,927,965	38,865,030,631	(38,865,030,631)	4,118,660,563,526
Unallocated liabilities					606,304,932,063
Total liabilities					4,724,965,495,589

F88 Investment Joint Stock Company

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Period from 1 January 2025 to 30 June 2025

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Revenue from provision of services	1,137,129,047,373	199,604,206,739	25,339,012,476	(19,741,599,247)	1,342,330,667,341
Segment results	206,448,479,347	94,131,714,809	2,809,741,272	-	303,389,935,428
Unallocated accounting profit before tax					18,030,086,557
Income tax expense - current					62,624,642,057
Income tax benefit - deferred					4,083,048,287
Net profit after tax					254,712,331,641

As at 31 December 2025

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

(b) Geographical segments

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

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for the Quarter II 2026 and for the six-month period ended 30 June 2026(continued)****Form B 09 - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***35. Comparative information**

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

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

Consolidated statement of financial position

	1/1/2026 VND (As previously reported)	Reclassified VND	1/1/2026 VND (As reclassified)
Held-to-maturity investments - short-term	76,220,000,000	4,731,732,128,001	4,807,952,128,001
Allowance for impairment of short-term held-to-maturity investments	-	(65,683,396,115)	(65,683,396,115)
Loans receivable - short-term	4,683,609,732,498	(4,683,609,732,498)	-
Other short-term receivables	211,900,968,483	(48,309,244,818)	163,591,723,665
Allowance for doubtful short-term debts	(65,723,996,115)	65,683,396,115	(40,600,000)
Loans receivable - long-term	948,019,436,851	(948,019,436,851)	-
Allowance for doubtful long-term debts	(5,716,784,615)	5,716,784,615	-
Held-to-maturity investments - long-term	50,000,000,000	948,206,286,166	998,206,286,166
Allowance for impairment of long-term held-to-maturity investments	-	(5,716,784,615)	(5,716,784,615)

Consolidated statement of cash flows

	Accumulated from the beginning of the year VND (As previously reported)	Reclassified VND	Accumulated from the beginning of the year VND (As reclassified)
Change in receivables	(1,233,079,384,606)	1,090,793,419,157	(142,285,965,449)
Payments for granting loans, term deposits at bank, and purchase of debt instruments of other entities	(35,020,000,000)	(4,292,729,854,283)	(4,327,749,854,283)
Receipts from collecting loans, sales of debt instruments of other entities	36,000,000,000	3,201,936,435,126	3,237,936,435,126

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for the Quarter II 2026 and for the six-month period ended 30 June 2026(continued)

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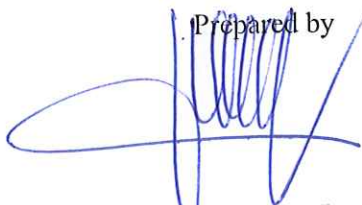
36. Event after the balance sheet date

In accordance with the Resolution No. 0604-02/2026/NQ/HĐQT/F88ĐT dated 06 April 2026 and No. 1506-01/2026/NQ/HĐQT/F88ĐT dated 15 June 2026, the Board of Directors approved the plan of the public offerings of additional shares through distribution agents. Accordingly, the Company will issue 22,025,190 shares, with offering price of 71,000 VND per share. On 01 July 2026, the Company received the Certificate of Registration for the public offering of additional shares No. 321/GCN-UBCK from the State Securities Commission of Vietnam. The offering time shall be within 90 days from the effective date of the Certificate.

Except for the event mentioned above, there is no event occurring after 30 June 2026 that requires adjustment or disclosure to be made in the consolidated financial statements of the Group for Quarter II 2026 and for the six-month period ended 30 June 2026.

...²⁰July 2026

Prepared by



Nguyen Hoang Luong
Chief Accountant

Approved by



Nguyen Duc Dai
General Director