

CÔNG TY
CỔ PHẦN
ĐẦU TƯ
F88

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F88 Investment Joint Stock Company

Consolidated Financial Statements for Quarter III 2026 and
for the nine-month period ended 30 September 2026



CONTENTS

	Pages
Corporate information	1
Statement of the General Director	2
Consolidated statement of financial position	3-4
Consolidated statement of income	5-6
Consolidated statement of cash flows	7-9
Notes to the consolidated financial statements	10-55

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 August 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 <i>(resigned on 8 September 2026)</i>
	Mr. Nguyen Xuan Giao	Member
	Ms. Nguyen Ngoc Nhu Uyen	Member <i>(resigned on 30 March 2026)</i>
	Ms. Nguyen Thi Hoang Anh	Member
	Mr. Do Long	Independent Member
	Mr. Piyasak Ukritnukun	Independent Member
Board of Management	Mr. Nguyen Duc Dai	General Director
Audit Committee	Mr. Do Long	Chairman
	Mr. Ngo Quang Hung	Member
	Ms. Nguyen Ngoc Nhu Uyen	Member
		<i>(resigned on 30 March 2026)</i>
Legal Representative	Mr. Phung Anh Tuan	
Registered Office	No. 1980 Hung Vuong Street, Nong Trang Ward Phu Tho Province Vietnam	

F88 Investment Joint Stock Company

Statement of the General Director

The General Director of F88 Investment Joint Stock Company (“the Company”) presents this statement and the accompanying consolidated financial statements of the Company and its subsidiaries (collectively referred to as “the Group”) for Quarter III 2026 and for the nine-month period ended 30 September 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 55 give a true and fair view of the consolidated financial position of the Group as at 30 September 2026, and of their consolidated results of operations and consolidated cash flows for Quarter III 2026 and for the nine-month period ended 30 September 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.



Nguyen Duc Dai
General Director

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

Phu Tho, 12...October 2026

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

Form B 01 - DN/HN

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

	Code	Note	30/9/2026 VND	1/1/2026 VND (Restated)
ASSETS				
Current assets (100 = 110 + 120 + 130 + 140 + 160)	100		7,516,184,918,673	5,454,848,122,901
Cash and cash equivalents	110	5	1,299,090,758,281	280,373,007,285
Cash	111		947,090,758,281	198,373,007,285
Cash equivalents	112		352,000,000,000	82,000,000,000
Short-term financial investments	120		5,568,699,885,234	4,742,455,581,201
Short-term held-to-maturity investments	123	6	5,662,206,988,215	4,808,138,977,316
Allowance for impairment of short-term held-to-maturity investments	124	10	(93,507,102,981)	(65,683,396,115)
Accounts receivable - short-term	130		603,526,829,501	383,544,145,227
Short-term accounts receivable from customers	131	7	290,203,038,387	191,073,135,502
Short-term prepayments to suppliers	132	8	42,022,070,562	28,919,886,060
Other short-term receivables	135	9(a)	271,320,720,552	163,591,723,665
Allowance for doubtful short-term debts	136	10	(19,000,000)	(40,600,000)
Inventories	140		2,279,894,099	1,499,289,699
Inventories	141		2,279,894,099	1,499,289,699
Other current assets	160		42,587,551,558	46,976,099,489
Short-term deferred expenses	161	13(a)	40,136,629,857	46,316,070,024
Deductible value added tax	162		2,079,261,930	288,369,694
Taxes receivable from State Treasury	163		371,659,771	371,659,771
Long-term assets (200 = 210 + 220 + 250 + 260 + 270)	200		1,684,362,980,129	1,370,887,953,707
Accounts receivable - long-term	210		32,592,851,174	27,765,090,937
Other long-term receivables	215	9(b)	32,592,851,174	27,765,090,937
Fixed assets	220		43,691,121,937	48,373,587,614
Tangible fixed assets	221	11	7,630,223,751	6,976,654,226
Cost	222		13,084,560,724	10,978,726,372
Accumulated depreciation	223		(5,454,336,973)	(4,002,072,146)
Intangible fixed assets	227	12	36,060,898,186	41,396,933,388
Cost	228		73,871,400,533	71,645,283,487
Accumulated amortisation	229		(37,810,502,347)	(30,248,350,099)

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

	Code	Note	30/9/2026 VND	1/1/2026 VND (Restated)
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		1,218,083,359,154	992,302,652,236
Long-term held-to-maturity investments	265	6	1,228,636,154,932	998,019,436,851
Allowance for impairment of long-term held-to-maturity investments	266	10	(10,552,795,778)	(5,716,784,615)
Other long-term assets	270		389,022,718,084	300,227,680,363
Long-term deferred expenses	271	13(b)	55,539,278,906	46,207,406,637
Deferred tax assets	272	30(c)	333,483,439,178	254,020,273,726
TOTAL ASSETS (280 = 100 + 200)	280		9,200,547,898,802	6,825,736,076,608
RESOURCES				
LIABILITIES (300 = 310 + 330)	300		5,121,163,440,853	4,376,480,172,305
Current liabilities	310		3,617,525,338,167	2,455,423,021,381
Short-term accounts payable to suppliers	311	14	12,126,661,715	5,812,185,813
Short-term advances from customers	312		60,707,318,249	49,766,468,373
Taxes and other short-term payable to the State Treasury	314	15	366,172,872,414	228,970,328,053
Payables to employees	315		361,102,732,845	265,692,887,288
Short-term accrued expenses	316	16	83,809,946,495	72,034,171,471
Other short-term payables	320	17	153,996,712,831	110,118,382,033
Short-term borrowings and bonds issued	321	18(a)	2,546,587,608,356	1,705,878,104,957
Provisions - short-term	322		33,021,485,262	17,150,493,393
Long-term liabilities	330		1,503,638,102,686	1,921,057,150,924
Other long-term payables	338	17	40,000,000,000	-
Long-term borrowings and bonds issued	339	18(b)	1,383,140,298,195	1,878,884,397,190
Science and technology development fund	344		80,497,804,491	42,172,753,734

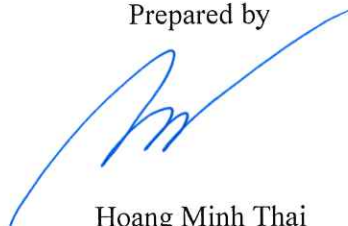
The accompanying notes are an integral part of these consolidated financial statements

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

			30/9/2026	1/1/2026
	Code	Note	VND	VND (Restated)
EQUITY	400	19	4,079,384,457,949	2,449,255,904,303
Owners' contributed capital	411	19	2,312,651,020,000	84,712,270,000
- <i>Ordinary shares with voting rights</i>	411a	20	2,312,651,020,000	84,712,270,000
Capital surplus	412		656,404,196,638	1,640,652,992,732
Retained profits	420	19	1,109,976,736,203	723,649,683,246
- <i>Retained profits brought forward</i>	420a		246,495,925,978	4,343,898,903
- <i>Retained profits for the current period/year</i>	420b		863,480,810,225	719,305,784,343
Non-controlling interest	429		352,505,108	240,958,325
TOTAL RESOURCES	440		9,200,547,898,802	6,825,736,076,608
(440 = 300 + 400)				

12.....October 2026

Prepared by


Hoang Minh Thai
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

Consolidated statement of income for Quarter III 2026 and for the nine-month period ended 30 September 2026

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

	Code	Note	Quarter III		Accumulated from the beginning of the year	
			Current year VND	Last year VND	Current year VND	Last year VND
Revenue from provision of services	01	22	1,276,698,465,451	829,828,786,192	3,459,883,952,749	2,172,159,453,533
Cost of services rendered	11	23	810,836,884,030	476,292,935,970	2,164,041,660,578	1,300,178,219,202
Gross profit (20 = 01 - 11)	20		465,861,581,421	353,535,850,222	1,295,842,292,171	871,981,234,331
Financial income	22	24	264,219,205,614	204,802,399,368	747,837,768,637	538,396,462,685
<i>In which:</i>						
<i>Interest income from pawn services</i>			254,648,614,019	197,682,787,433	720,215,578,423	513,665,116,878
Financial expenses	23	25	126,739,260,078	119,865,394,611	408,136,094,467	333,293,298,840
<i>In which: Borrowing costs</i>	24		108,025,512,226	110,935,687,280	345,654,072,613	308,664,092,348
Selling expenses	25	26	61,817,368,600	49,861,625,742	168,944,491,914	144,092,434,732
General and administration expenses	26	27	291,308,487,749	232,589,406,427	801,358,340,700	701,588,709,500
Net operating profit {30 = 20 + (22 - 23) - (25 + 26)}	30		250,215,670,608	156,021,822,810	665,241,133,727	231,403,253,944
Other income	31	28	154,677,658,331	127,290,815,548	430,477,836,492	374,388,975,190
Other expenses	32	28	4,209,333,445	1,286,426,577	8,802,070,341	2,345,995,368
Results of other activities (40 = 31 - 32)	40	28	150,468,324,886	126,004,388,971	421,675,766,151	372,042,979,822
Accounting profit before tax (50 = 30 + 40)	50		400,683,995,494	282,026,211,781	1,086,916,899,878	603,446,233,766
Income tax expense - current	51	30	121,241,534,745	66,989,104,797	302,817,662,528	129,613,746,854
Income tax benefit - deferred	52	30	(39,254,810,717)	(9,470,377,522)	(79,463,165,452)	(5,387,329,235)

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

F88 Investment Joint Stock Company

Consolidated statement of income for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

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

Code	Note	Quarter III		Accumulated from the beginning of the year	
		Current year	Last year	Current year	Last year
		VND	VND	VND	VND
60	Net profit after tax (60 = 50 - 51 - 52)	318,697,271,466	224,507,484,506	863,562,402,802	479,219,816,147
Attributable to:					
61	Equity holders of the Company	318,667,547,566	224,486,119,164	863,480,810,225	479,173,572,544
62	Non-controlling interest	29,723,900	21,365,342	81,592,577	46,243,603
70	Earnings per share				
	Basic earnings per share			3,889	2,230

12.....October 2026

Prepared by



Hoàng Minh Thái
Chief Accountant



Approved by
Nguyễn Đức Đại
General Director

F88 Investment Joint Stock Company

Consolidated statement of cash flows for Quarter III 2026 and for the nine-month period ended 30 September 2026 (Indirect method)

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

	Code	Note	Quarter III		Accumulated from the beginning of the year	
			Current year	Last year	Current year	Last year
			VND	VND	VND	VND
				(Restated)		(Restated)
CASH FLOWS FROM OPERATING ACTIVITIES						
Profit before tax	01		400,683,995,494	282,026,211,781	1,086,916,899,878	603,446,233,766
Adjustments for						
Depreciation and amortisation	02		3,157,434,933	2,939,254,041	9,175,515,661	7,813,346,257
Allowances and provisions	03		513,281,854,230	246,761,547,913	1,316,485,044,525	680,131,699,379
Exchange losses/(gains) arising from revaluation of monetary items denominated in foreign currencies	04		8,691,215,729	(2,540,128,953)	13,999,303,502	(6,962,514,924)
Profits from investing, financing activities	05		(263,493,406,794)	(201,964,562,713)	(743,433,042,625)	(526,215,727,900)
Borrowing costs	06		114,816,687,441	116,281,368,569	365,388,024,941	323,385,616,809
Other adjustments	07		38,325,050,757	-	38,325,050,757	-
Operating profit before changes in working capital	08		815,462,831,790	443,503,690,638	2,086,856,796,639	1,081,598,653,387
Change in receivables	09		(176,916,982,757)	(53,348,377,363)	(448,457,716,266)	(179,020,051,357)
Change in inventories	10		(1,289,704,398)	248,350,162	(780,604,400)	(906,453,060)
Change in payables and other liabilities	11		63,967,939,188	63,407,329,734	179,183,480,086	121,541,064,932
Change in deferred expenses	12		(6,207,916,617)	(40,801,966)	(3,152,432,102)	(6,949,591,897)
Interest paid	14		695,016,167,206	453,770,191,205	1,813,649,523,957	1,016,263,622,005
Income tax paid	15		(106,157,510,266)	(101,384,358,203)	(325,930,805,025)	(288,058,925,974)
			(5,071,333)	(10,000,000,000)	(186,924,229,251)	(48,437,881,424)
Net cash flows from operating activities	20		588,853,585,607	342,385,833,002	1,300,794,489,681	679,766,814,607

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

F88 Investment Joint Stock Company

Consolidated statement of cash flows for Quarter III 2026 and for the nine-month period ended 30 September 2026

(Indirect method - continued)

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

	Code	Note	Quarter III		Accumulated from the	
			Current year	Last year	beginning of the year	Last year
			VND	VND	VND	VND
				(Restated)		(Restated)
CASH FLOWS FROM INVESTING ACTIVITIES						
Payments for additions to fixed assets and other long-term assets	21		(978,549,860)	(721,423,428)	(3,260,467,712)	(13,594,301,450)
Proceeds from disposals of fixed assets and other long-term assets	22		-	-	5,000,000	-
Payments for granting loans, term deposits at bank, and purchase of debt instruments of other entities	23		(3,345,001,940,860)	(2,606,066,922,273)	(9,289,164,578,754)	(5,999,133,481,549)
Receipts from collecting loans, term deposits at bank and sales of debt instruments of other entities	24		2,348,210,053,082	1,632,829,373,677	7,099,358,656,189	3,919,468,222,341
Receipts of interest from lending, deposits and bonds	27		278,875,466,436	213,439,960,006	802,464,711,607	565,556,691,124
Net cash flows used in investing activities	30		(718,894,971,202)	(760,519,012,018)	(1,390,596,678,670)	(1,527,702,869,534)
CASH FLOWS FROM FINANCING ACTIVITIES						
Proceeds from capital contributed by owners	31		782,013,640,000	-	782,014,840,000	-
Proceeds from borrowings and bond issuance	33		490,070,705,900	509,398,418,182	1,880,258,741,805	1,122,097,657,274
Payments to settle loan principals and bonds	34		(356,007,039,235)	(181,068,750,000)	(1,553,705,956,026)	(594,269,750,000)
Payments of dividends	36		-	-	(47,685,794)	-
Net cash flows from financing activities	40		916,077,306,665	328,329,668,182	1,108,519,939,985	527,827,907,274

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

F88 Investment Joint Stock Company

Consolidated statement of cash flows for Quarter III 2026 and for the nine-month period ended 30 September 2026

(Indirect method - continued)

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

Code	Note	Quarter III		Accumulated from the beginning of the year	
		Current year	Last year	Current year	Last year
		VND	VND	VND	VND
			(Restated)		(Restated)
50	Net cash flows during the period (50 = 20 + 30 + 40)	786,035,921,070	(89,803,510,834)	1,018,717,750,996	(320,108,147,653)
60	Cash and cash equivalents at the beginning of the period	513,054,837,211	400,180,970,965	280,373,007,285	630,485,607,784
70	Cash and cash equivalents at the end of the period (70 = 50 + 60)	1,299,090,758,281	310,377,460,131	1,299,090,758,281	310,377,460,131

12...October 2026

Prepared by



Hoang Minh Thai
Chief Accountant

Approved by



Nguyen Duc Dai
General Director

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

F88 Investment Joint Stock Company
Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026

Form B 09 - 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 III 2026 and for the nine-month period ended 30 September 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 III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - 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 September 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	
			30/9/2026	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.

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 III 2026 and for the nine-month period ended 30 September 2026.

(d) Accounting and presentation currency

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

3. Adoption of new guidance on accounting system for enterprises

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

On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC ("Circular 43"), which amends and supplements a number of provisions of Circular No. 202/2014/TT-BTC dated 22 December 2014, providing guidance on the preparation and presentation of consolidated financial statements. Circular 43 is effective on the date of its issuance and applies to the preparation and presentation of consolidated financial statements for annual accounting periods beginning on or after 1 January 2026.

The Group has adopted the applicable requirements of Circular 99 and Circular 43 effective from 1 January 2026 on a non-retrospective basis, with certain corresponding comparative information being restated, unless Circular 99 stipulates otherwise. The significant changes to the Group's accounting policies and the effects on the consolidated interim financial statements, if any, are disclosed in the following notes to the consolidated financial statements.

- Foreign currency transactions (Note 4(b));
- Held to maturity investment (Note 4(d)(i)).

4. Summary of significant accounting policies

The principal accounting policies adopted by the Group in the preparation of these consolidated interim financial statements are set out below.

These accounting policies have been applied consistently with those used in the preparation of the Group's most recent interim/annual consolidated financial statements, except for the accounting policies described in Notes 4(b) and Note 4(d)(i).

(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 Company's interest in the investee.

(b) Foreign currency transactions

Before 1 January 2026

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

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

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

From 1 January 2026

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

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

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

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

This change in accounting policy did not have a material impact on the Group's consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026.

(c) Cash and cash equivalents

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

(d) Investments**(i) 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 at bank with original maturities of more than three months, bonds, and loans receivables. These investments are initially stated at costs. Subsequent to initial recognition, held-to-maturity investments are stated at costs less allowance for impairment of held-to-maturity investments.

Loans receivable

Loans receivable comprises loans arising from pawn services and debt purchases.

Purchased debts

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

Debt classification and provision

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

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

<u>Overdue period</u>	<u>Allowance rates</u>
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%

Allowance for loans receivables from pawn services are recorded in cost of services rendered in the consolidated statement of income.

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-statement of financial position debts shall be accounted as other income in the consolidated statement of income upon receipt.

Before 1 January 2026

Loans receivable were not included in the line item "Held-to-maturity investments" and were instead presented separately under "Loans receivable".

Interest receivable from held-to-maturity investments was included in "Other short-term receivables".

From 1 January 2026

Loans receivable and interest receivable from held-to-maturity investments are included in "Held-to-maturity investments".

As a result of this change in accounting policy, certain comparative figures as at 1 January 2026 have been restated (Note 34).

(e) Accounts receivable

Trade and other receivables are stated at cost less allowance for doubtful debts. An allowance for doubtful debts is made for receivables that are overdue or deemed likely to be uncollectible.

The allowance for doubtful debts is calculated based on aging analysis and specific provisioning rates as below:

	Allowance rates
Past due from 6 months to 1 year	30%
Past due over 1 year to 2 years	50%
Past due over 2 years to 3 years	70%
Past due over 3 years	100%

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

(f) Inventories

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

(g) Tangible fixed assets

(i) Cost

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

(ii) Depreciation

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

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

(h) Intangible fixed assets

Software

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

(i) Construction in progress

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

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

(j) Deferred expenses

Deferred expenses are initially recognised at their cost 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 3 years.

(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 and accrued expenses

Trade and other payables and accrued expenses are stated at their cost.

(l) Provisions

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

(m) Bonds issued

Straight bonds

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

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

(n) Science and technology development fund

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

(o) Owners' equity

Ordinary shares

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

Capital surplus

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

(p) Taxation

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

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

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

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

(q) Revenue and other incomes

(i) *Revenue from pawn services*

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

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

Other revenue from rendering pawn loan services includes loan appraisal fee, mortgage 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

(i) Leased assets

Assets held under other leases than financial lease are classified as operating leases and are not recognised in the Group's consolidated statement of financial position.

(ii) 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) Business expenses

Business expenses shall be recognised in the consolidated statement of income in the period in which they are incurred.

(t) Borrowing costs

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

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

(u) 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.

(v) Segment reporting

A segment is a distinguishable component of the Group 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 Group's primary format for segment reporting is based on business segments. The geographical segments of the Group are determined based on the countries in which revenue is generated.

(w) 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.

(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/year.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - DN/HN***(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)***5. Cash and cash equivalents**

	30/9/2026 VND	1/1/2026 VND
Cash on hand	54,217,704,118	2,865,434,358
Cash in banks	892,873,054,163	195,091,572,927
<i>Military Commercial Joint Stock Bank</i>	693,711,653,382	49,445,540,876
<i>Vietnam Prosperity Joint Stock Commercial Bank</i>	130,085,847,005	66,903,024,775
<i>Vietnam Joint Stock Commercial Bank for Industry and Trade</i>	56,297,001,194	71,720,107,200
<i>CIMB Bank Vietnam Limited</i>	12,020,826,249	6,215,960,593
<i>Vietnam International Commercial Joint Stock Bank</i>	542,184,003	138,324,833
<i>Other banks</i>	215,542,330	668,614,650
Cash in transit	-	416,000,000
Cash equivalents (i)	352,000,000,000	82,000,000,000
	1,299,090,758,281	280,373,007,285

- (i) These are deposits at bank with original terms not exceeding 3 months and earning interest at annual rates from 4.3% to 4.75% as at 30 September 2026 (1/1/2026: 4.0% to 4.75%).

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026

Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

6. Held-to-maturity investments

	Quantity	Cost VND	30/9/2026 Recoverable amount VND	Allowance VND	Quantity	Cost VND	1/1/2026 Recoverable amount VND (Restated)	Allowance VND
Short-term held-to-maturity investments								
▪ Short-term deposits (i)								
▪ <i>Vietnam International Commercial Joint Stock Bank (*)</i>		190,587,600,000	190,587,600,000	-		56,220,000,000	56,220,000,000	-
▪ <i>Military Commercial Joint Stock Bank (*)</i>		106,000,000,000	106,000,000,000	-		21,000,000,000	21,000,000,000	-
▪ <i>Asia Commercial Joint Stock Bank</i>		50,000,000,000	50,000,000,000	-		-	-	-
▪ <i>Other banks (*)</i>		34,067,600,000	34,067,600,000	-		32,200,000,000	32,200,000,000	-
▪ Short-term bonds (ii)	200	520,000,000	520,000,000	-		3,020,000,000	3,020,000,000	-
▪ Short-term loans receivable (iv)		20,000,000,000	20,000,000,000	-	200	20,000,000,000	20,000,000,000	-
▪ Interest receivable from loans, bonds and term deposits (v)		5,391,993,155,127	5,298,486,052,146	93,507,102,981		4,683,609,732,498	4,617,926,336,383	65,683,396,115
		59,626,233,088	59,626,233,088	-		48,309,244,818	48,309,244,818	-
		5,662,206,988,215	5,568,699,885,234	93,507,102,981		4,808,138,977,316	4,742,455,581,201	65,683,396,115

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)
Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)

	Cost VND	30/9/2026 Recoverable amount VND	Allowance VND	Cost VND	1/1/2026 Recoverable amount VND (Restated)	Allowance VND
Long-term held-to-maturity investments						
▪ Long-term deposits (iii)	-	-	-	50,000,000,000	50,000,000,000	-
<i>Vietnam International Commercial</i>						
<i>Joint Stock Bank (*)</i>				50,000,000,000	50,000,000,000	-
▪ Long-term loans receivable (iv)	1,228,636,154,932	1,218,083,359,154	10,552,795,778	948,019,436,851	942,302,652,236	5,716,784,615
	1,228,636,154,932	1,218,083,359,154	10,552,795,778	998,019,436,851	992,302,652,236	5,716,784,615

(*) As at 30 September 2026, the term deposits at bank amounting to VND150,100,000,000 were pledged with banks as collateral for the borrowings of the F88 Business JSC (1/1/2026: VND50,000,000,000) (Note 18).

(i) These are deposits at bank with remaining terms up to 12 months and earning annual interest rates from 4.2% to 8.5% as at 30 September 2026 (1/1/2026: from 3.4% to 7.3%).

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

(iii) This was a term deposit at bank with a remaining term of more than 12 months, earning interest at a rate of 6.2% per annum.

F88 Investment Joint Stock Company
Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)
Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)
(iv) Loans receivable

	30/9/2026 VND	1/1/2026 VND
Short-term loans receivable		
Principals of loans to customers		
▪ Loans with pledged assets available for customers' use under F88 Business JSC's consent	5,391,993,155,127	4,683,609,732,498
<i>In which: Current portion of long-term loans</i>	<i>1,523,170,105,669</i>	<i>1,155,818,379,822</i>
	5,391,993,155,127	4,683,609,732,498
Long-term loans receivable		
Principals of loans to customers		
▪ Loans with pledged assets available for customers' use under F88 Business JSC's consent	1,228,636,154,932	948,019,436,851
	1,228,636,154,932	948,019,436,851
Total loans receivable	6,620,629,310,059	5,631,629,169,349

(v) Interest receivables from loans, bonds and term deposits.

	30/9/2026 VND	1/1/2026 VND
Interest receivables from pawn loan services	52,276,276,194	46,232,518,681
Interest receivables from term deposits and bonds	7,349,956,894	2,076,726,137
	59,626,233,088	48,309,244,818

7. Short-term accounts receivable from customers

	30/9/2026 VND	1/1/2026 VND
Accrued fees from pawn services and other related activities	224,034,144,009	169,120,284,745
Receivable from insurance agency services	65,301,510,528	21,048,305,790
Receivables from other services	867,383,850	904,544,967
	290,203,038,387	191,073,135,502

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***8. Short-term prepayments to suppliers**

	30/9/2026 VND	1/1/2026 VND
Sysone Technology Joint Stock Company	25,624,500,000	1,924,560,000
FPT International Telecom Company Limited	1,745,901,000	-
MCV Group Corporation	30,000,000	3,207,235,170
Viet Event Organization Company Limited	-	2,734,413,552
Others	14,621,669,562	21,053,677,338
	42,022,070,562	28,919,886,060

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

	30/9/2026 VND	1/1/2026 VND
Receivables from deposit agreements	243,600,000,000	135,800,000,000
▪ <i>CIMB Vietnam Bank Limited</i>	232,800,000,000	135,800,000,000
▪ <i>Military Commercial Joint Stock Bank</i>	10,800,000,000	-
Receivables from interest income from deposits	7,026,064,656	4,842,735,616
Receivables from collections on behalf	17,490,538,673	17,483,064,929
Advances to employees	1,386,247,848	4,231,273,726
Other short-term receivables	1,817,869,375	1,234,649,394
	271,320,720,552	163,591,723,665

(b) Other long-term receivables

	30/9/2026 VND	1/1/2026 VND
Office and store rental deposits	31,587,177,033	26,899,286,420
Other long-term receivables	1,005,674,141	865,804,517
	32,592,851,174	27,765,090,937

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

dated 20 April 2026 of the Ministry of Finance)

10. Overdue receivables

	30/9/2026		1/1/2026		
	Cost VND	Allowance VND	Recoverable amount VND	Cost VND	Recoverable amount VND
Overdue loans receivable	621,892,643,452	104,059,898,759	517,832,744,693	441,539,427,622	370,139,246,892
<i>Overdue 11 - 30 days</i>	223,535,937,413	4,470,718,926	219,065,218,487	169,498,604,524	166,108,632,320
<i>Overdue 31 - 90 days</i>	398,356,706,039	99,589,179,833	298,767,526,206	272,040,823,098	204,030,614,572
Other overdue receivables	43,000,000	19,000,000	24,000,000	58,000,000	17,400,000
	621,935,643,452	104,078,898,759	517,856,744,693	441,597,427,622	370,156,646,892
In which:					
Allowance for held-to-maturity investments - short-term (Note 6)		93,507,102,981		65,683,396,115	
Allowance for held-to-maturity investments - long-term (Note 6)		10,552,795,778		5,716,784,615	
Allowance for doubtful debts		19,000,000		40,600,000	

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

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

	Nine-month period ended	
	30/9/2026	30/9/2025
	VND	VND
Opening balance	71,400,180,730	48,860,867,388
Allowance made during the period (Note 23)	1,300,635,652,656	674,851,190,468
Allowance utilised during the period (*)	(1,267,975,934,627)	(662,446,465,285)
Closing balance	104,059,898,759	61,265,592,571

- (*) F88 Business JSC utilised the allowance to cover losses on loans receivable that were overdue for more than 90 days and had been fully provided for in respect of the outstanding principal balance.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - 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	2,280,363,443	-	2,280,363,443
Disposals	(31,809,091)	-	(31,809,091)
Written off	(142,720,000)	-	(142,720,000)
Closing balance	12,776,648,645	307,912,079	13,084,560,724
Accumulated depreciation			
Opening balance	3,694,160,067	307,912,079	4,002,072,146
Charge for the period	1,613,363,413	-	1,613,363,413
Disposals	(18,378,586)	-	(18,378,586)
Written off	(142,720,000)	-	(142,720,000)
Closing balance	5,146,424,894	307,912,079	5,454,336,973
Net book value			
Opening balance	6,976,654,226	-	6,976,654,226
Closing balance	7,630,223,751	-	7,630,223,751

Included in tangible fixed assets were assets costing VND2,054,430,249 which were fully depreciated as of 30 September 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 III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - 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	786,549,860
Transfer from construction in progress	1,439,567,186
Closing balance	73,871,400,533
Accumulated amortisation	
Opening balance	30,248,350,099
Charge for the period	7,562,152,248
Closing balance	37,810,502,347
Net book value	
Opening balance	41,396,933,388
Closing balance	36,060,898,186

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

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

	30/9/2026 VND	1/1/2026 VND
Premises rental	33,858,855,930	37,504,732,679
Tools and supplies extracted for use	16,245,944	1,915,279,900
Other short-term deferred expenses	6,261,527,983	6,896,057,445
	40,136,629,857	46,316,070,024

(b) Long-term deferred expenses

	30/9/2026 VND	1/1/2026 VND
Store renovation costs	36,595,162,913	30,481,564,080
Tools and supplies extracted for use	17,424,792,979	14,699,654,261
Other long-term deferred expenses	1,519,323,014	1,026,188,296
	55,539,278,906	46,207,406,637

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

14. Short-term accounts payable to suppliers

	30/9/2026 VND	1/1/2026 VND
Third parties		
Branch - FPT International Telecom Company Limited	2,343,751,916	-
Nam Viet Construction Furniture and Trading Company Limited	1,151,447,650	738,970,189
Other suppliers	7,354,499,278	4,117,901,624
	10,849,698,844	4,856,871,813
Related parties		
G-Innovations Vietnam Joint Stock Company	1,276,962,871	955,314,000
	12,126,661,715	5,812,185,813

15. Taxes and others short-term payable to the State Treasury

	1/1/2026 VND	Incurred VND	Paid VND	30/9/2026 VND
Value added tax	32,716,367,377	357,104,418,304	(338,319,435,824)	51,501,349,857
Personal income tax	6,028,164,218	64,445,365,629	(59,014,028,150)	11,459,501,697
Corporate income tax	185,628,752,159	302,817,662,528	(186,924,229,251)	301,522,185,436
Other taxes	4,597,044,299	12,834,819,410	(15,742,028,285)	1,689,835,424
	228,970,328,053	737,202,265,871	(599,999,721,510)	366,172,872,414

16. Short-term accrued expenses

	30/9/2026 VND	1/1/2026 VND
Interest expenses on borrowings and bonds	27,155,159,795	22,926,051,715
Outside services	43,901,114,059	48,562,720,610
Others	12,753,672,641	545,399,146
	83,809,946,495	72,034,171,471

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***17. Other payables**

	30/9/2026 VND	1/1/2026 VND
Short-term payables		
Insurance premium collected on behalf	84,497,147,183	31,989,448,778
Trade union fee and compulsory insurances	2,348,586,088	3,032,608,704
Deposits for service contracts	60,045,000,000	-
Deposit of purchase of bonds issued	-	67,260,000,000
Others	7,105,979,560	7,836,324,551
	153,996,712,831	110,118,382,033
Long-term payables		
Deposits for service contracts	40,000,000,000	-
	193,996,712,831	110,118,382,033

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***18. Borrowings and bonds issued****(a) Short-term borrowings and bonds issued**

	30/9/2026 VND	1/1/2026 VND
Short-term bonds issued (1)	99,763,960,149	495,938,084,610
Current portion of long-term bonds issued (2)	398,067,927,273	49,432,403,016
Other short-term borrowings (3)	1,079,425,894,731	331,656,902,051
Current portion of long-term borrowings (3)	969,329,826,203	828,850,715,280
	2,546,587,608,356	1,705,878,104,957

(b) Long-term borrowings and bonds issued

	30/9/2026 VND	1/1/2026 VND
Long-term bonds issued (1)	816,537,601,783	345,297,156,285
Long-term borrowings (3)	566,602,696,412	1,533,587,240,905
	1,383,140,298,195	1,878,884,397,190

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

	30/9/2026 VND	1/1/2026 VND
Short-term bonds issued (*)	99,763,960,149	495,938,084,610
	30/9/2026 VND	1/1/2026 VND
Bond issuance value	100,000,000,000	500,000,000,000
Bond issuance expenses	(236,039,851)	(4,061,915,390)
	99,763,960,149	495,938,084,610

(2) Long-term bonds issued

	30/9/2026 VND	1/1/2026 VND
Long-term bonds issued (**)	1,214,605,529,056	394,729,559,301
	30/9/2026 VND	1/1/2026 VND
Bond issuance value	1,233,540,000,000	400,000,000,000
Bond issuance expenses	(18,934,470,944)	(5,270,440,699)
	1,214,605,529,056	394,729,559,301
Bonds due within 12 months	(398,067,927,273)	(49,432,403,016)
Bonds due after 12 months	816,537,601,783	345,297,156,285

(*) The short-term bonds are issued by F88 Business JSC with original maturity dates in November 2026, and bear fixed interest rates at 9% per annum applicable to all interest periods as at 30 September 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 September 2028, and bear fixed interest rates ranging from 10% - 10.5% per annum applicable to all interest periods as at 30 September 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.

F88 Investment Joint Stock Company
Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)
Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)
(3) Terms and conditions of the borrowings

	Currency	Maturity period	30/9/2026 VND	1/1/2026 VND
Short-term borrowings				
Lendable SPC (i), (ii), (iii), (iv)	USD	December 2026 to May 2027	601,655,108,011	131,553,244,349
DWM Income Funds S.C.A. SICAV SIF (i), (ii), (iii), (iv)	USD	March 2027	129,390,000,000	-
Indo-Pacific Liquidity Facility Pte Ltd (ii), (iii)	USD	July 2026	-	39,334,772,079
Chailease International Financial Services (Singapore) Pte. Ltd (iii), (iv)	USD	July 2026 to September 2026	-	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	December 2026	96,040,705,900	-
Qsee Construction and Technical Services Joint Stock Company (v)	VND	October 2026 to December 2026	11,986,052,302	38,779,551,682
Yody Fashion Joint Stock Company (v)	VND	October 2026 to November 2026	31,000,000,000	-
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	February 2027	100,000,000	-
			1,079,425,894,731	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	786,180,416,668	784,412,831,240
Puma Asia V (RB) Limited (i), (ii), (iii)	USD	January 2027 to June 2027	749,752,105,947	749,174,409,665
			1,535,932,522,615	2,362,437,956,185
In which:				
Repayable within twelve months			969,329,826,203	828,850,715,280
Repayable after twelve months			566,602,696,412	1,533,587,240,905

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

- (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 9.75% - 10.25% as at 30 September 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 September 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 8.4% - 10% as at 30 September 2026 (1/1/2026: 8.2% - 10%).
- (vi) The borrowings of F88 Business JSC are secured over this subsidiary's term deposits with the amount of VND150,100,000,000 (1/1/2026: VND50,000,000,000) (Note 6).

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026
(continued)

Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

19. 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	-	-	479,173,572,544	46,243,603	479,219,816,147
Balance as at 30 September 2025	82,646,120,000	1,640,652,992,732	483,517,471,447	217,896,435	2,207,034,480,614
Balance as at 1 January 2026	84,712,270,000	1,640,652,992,732	723,649,683,246	240,958,325	2,449,255,904,303
Net profit for the period	-	-	863,480,810,225	81,592,577	863,562,402,802
Shares issued during the period (i)	2,227,938,750,000	(984,248,796,094)	(477,153,757,268)	-	766,536,196,638
Increase in capital contribution from non-controlling shareholders of subsidiaries during the period	-	-	-	77,640,000	77,640,000
Dividends distributed during the period	-	-	-	(47,685,794)	(47,685,794)
Balance as at 30 September 2026	2,312,651,020,000	656,404,196,638	1,109,976,736,203	352,505,108	4,079,384,457,949

F88 Investment Joint Stock Company

**Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026
(continued)**

Form B 09 - DN/HN
*(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)*

- (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.
- Pursuant to Resolution No. 0604-02/2026/NQ/HĐQT/F88ĐT dated 6 April 2026, Resolution No. 1405-01/2026/NQ/HĐQT/F88ĐT dated 14 May 2026 and Resolution No. 1506-01/2026/NQ/HĐQT/F88ĐT dated 15 June 2026, the Company's Board of Directors approved a plan to offer additional shares to the public through a distribution agent. Accordingly, the Company will offer 22,025,190 shares at an offering price of VND71,000 per share. On 1 July 2026, the Company received the Certificate of Registration for the Public Offering of Shares No. 321/GCN-UBCK from the State Securities Commission of Vietnam. On 13 August 2026, the State Securities Commission of Vietnam issued Official Letter No. 7779/UBCK-QLCB acknowledging the receipt of the Company's report on the share issuance to the public. Accordingly, the Company issued an additional 11,013,200 shares. On 18 August 2026, the Company received the amended enterprise registration certificate for this capital increase.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***20. Owners' contributed capital**

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

	30/9/2026		1/1/2026	
	Number of shares	VND	Number of shares	VND
Authorised and issued owners' contributed capital				
Ordinary shares	231,265,102	2,312,651,020,000	8,471,227	84,712,270,000
Shares in circulation				
Ordinary shares	231,265,102	2,312,651,020,000	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		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last 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	222,793,875	2,227,938,750,000	-	-
Balance at the end of the period	231,265,102	2,312,651,020,000	8,264,612	82,646,120,000

21. Off-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 September 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	136,996	2,633,499,753,745	13,388,046,673
2. Loans overdue from 11 - 30 days	4,674	70,339,555,785	1,108,848,565
3. Loans overdue from 31 - 89 days	6,899	107,947,955,094	3,230,373,678
	148,569	2,811,787,264,624	17,727,268,916

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 III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - 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 September 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	5,760	103,980,583,963	789,338,297
2. Loans overdue from 11 - 30 days	226	3,262,861,337	64,399,872
	5,986	107,243,445,300	853,738,169

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

22. Revenue from provision of services

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

	Quarter III		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Revenue from fee from pawn services and other related activities	1,061,583,735,409	689,455,764,073	2,867,168,152,994	1,826,584,811,446
Revenue from insurance agency services	212,000,316,479	134,313,198,644	582,874,507,362	333,917,405,383
Revenue from other services	3,114,413,563	6,059,823,475	9,841,292,393	11,657,236,704
	1,276,698,465,451	829,828,786,192	3,459,883,952,749	2,172,159,453,533

23. Cost of provision

	Quarter III		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Employee salary and bonus	211,214,125,053	146,034,046,080	597,425,672,174	380,376,060,574
Allowance expense	513,281,854,230	246,726,947,913	1,316,506,644,525	680,097,099,379
In which:				
▪ Doubtful loans	507,428,425,254	243,938,179,892	1,300,635,652,656	674,851,190,468
▪ Contingent debt commitments	5,853,428,976	2,788,768,021	15,870,991,869	5,245,908,911
Store and warehouse rental costs	57,968,697,094	56,585,229,392	172,342,523,491	169,317,711,689
Outside services	15,372,762,252	13,958,826,682	41,126,186,131	39,136,803,575
Others	12,999,445,401	12,987,885,903	36,640,634,257	31,250,543,985
	810,836,884,030	476,292,935,970	2,164,041,660,578	1,300,178,219,202

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

dated 20 April 2026 of the Ministry of Finance)

24. Financial income

	Quarter III		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	8,817,922,745	4,258,866,590	23,158,725,613	12,300,818,532
Interest income from loans receivable	254,648,614,019	197,682,787,433	720,215,578,423	513,665,116,878
Foreign exchange differences	725,798,820	2,837,836,655	4,395,840,962	12,180,734,785
Others	26,870,030	22,908,690	67,623,639	249,792,490
	264,219,205,614	204,802,399,368	747,837,768,637	538,396,462,685

25. Financial expenses

	Quarter III		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Interest expenses on borrowings and bonds	108,025,512,226	110,935,687,280	345,654,072,613	308,664,092,348
Bond issuance expenses	4,803,367,036	3,625,722,841	13,219,411,308	9,694,766,392
Foreign exchange differences	11,378,435,866	3,584,026,042	42,203,932,755	9,907,682,031
Loan consulting and commitment fees	1,987,808,179	1,719,958,448	6,514,541,020	5,026,758,069
Others financial expenses	544,136,771	-	544,136,771	-
	126,739,260,078	119,865,394,611	408,136,094,467	333,293,298,840

26. Selling expenses

	Quarter III		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Advertising and sales marketing expenses	44,297,583,412	35,424,277,121	112,530,656,146	100,139,057,199
Employee salary and bonus	17,321,072,093	13,942,117,230	54,472,019,943	42,723,902,920
Others	198,713,095	495,231,391	1,941,815,825	1,229,474,613
	61,817,368,600	49,861,625,742	168,944,491,914	144,092,434,732

27. General and administration expenses

	Quarter III		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Employee salary and bonus	203,898,149,505	196,059,077,355	574,776,353,732	562,597,573,034
Outside services	34,517,963,462	22,916,869,992	145,554,411,318	101,130,153,639
Office rental costs	8,012,146,272	7,552,465,939	24,570,416,764	20,942,451,258
Allowance for doubtful receivables	-	34,600,000	(21,600,000)	34,600,000
Others	44,880,228,510	6,026,393,141	56,478,758,886	16,883,931,569
	291,308,487,749	232,589,406,427	801,358,340,700	701,588,709,500

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)
Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)

28. Other income and expenses

	Quarter III		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Other income				
Contract penalties (i)	50,221,930,557	37,644,102,651	140,156,626,689	105,954,078,571
Income from written off loans and purchased debts (ii)	104,153,313,523	86,754,783,996	289,184,455,328	265,124,615,032
Other income	302,414,251	2,891,928,901	1,136,754,475	3,310,281,587
	154,677,658,331	127,290,815,548	430,477,836,492	374,388,975,190
Other expenses				
Others	(4,209,333,445)	(1,286,426,577)	(8,802,070,341)	(2,345,995,368)
	(4,209,333,445)	(1,286,426,577)	(8,802,070,341)	(2,345,995,368)
	150,468,324,886	126,004,388,971	421,675,766,151	372,042,979,822

(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.

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

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

dated 20 April 2026 of the Ministry of Finance)

29. Business costs by element

	Quarter III		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Employee salary and bonus	432,433,346,651	356,035,240,665	1,226,674,045,849	985,697,536,528
Outside services	49,890,725,714	36,875,696,674	186,680,597,449	140,266,957,214
Allowance for doubtful loans and receivables	513,281,854,230	246,761,547,913	1,316,485,044,525	680,131,699,379
Store, office and warehouse rental expenses	65,980,843,366	64,137,695,331	196,912,940,255	190,260,162,947
Advertising and sales marketing expenses	44,297,583,412	35,424,277,121	112,530,656,146	100,139,057,199
Others	58,078,387,006	19,509,510,435	95,061,208,968	49,363,950,167

30. Income tax

(a) Recognised in the consolidated statement of income

	Quarter III		Accumulated from the beginning of the year	
	Current year	Last year	Current year	Last year
	VND	VND	VND	VND
Current tax expense				
Current period	121,241,534,745	66,989,104,797	302,817,662,528	129,613,746,854
	121,241,534,745	66,989,104,797	302,817,662,528	129,613,746,854
Deferred tax benefit				
Reversal and origination of temporary differences	(39,254,810,717)	(9,470,377,522)	(79,463,165,452)	(6,329,193,965)
Tax losses utilised	-	-	-	941,864,730
	(39,254,810,717)	(9,470,377,522)	(79,463,165,452)	(5,387,329,235)
Income tax expense	81,986,724,028	57,518,727,275	223,354,497,076	124,226,417,619

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)
Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

(b) Reconciliation of effective tax rate

	Quarter III		Accumulated from the beginning of the year	
	Last year VND	Current year VND	Current year VND	Last year VND
Accounting profit before tax	400,683,995,494	282,026,211,781	1,086,916,899,878	603,446,233,766
Tax at the Company's tax rate	80,136,799,099	56,405,242,356	217,383,379,976	120,689,246,753
Non-deductible expenses	960,414,282	283,187,123	3,361,299,900	921,224,507
Changes in temporary differences	889,510,647	830,297,796	2,609,817,200	2,615,946,359
	81,986,724,028	57,518,727,275	223,354,497,076	124,226,417,619

(c) Recognised deferred tax assets

	30/9/2026		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	1,667,417,195,890	333,483,439,178	1,270,101,368,631	254,020,273,726
	1,667,417,195,890	333,483,439,178	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.

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***31. Basic earnings per share**

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

(i) Net profit attributable to ordinary shareholders

	Accumulated from the beginning of the year	
	Current year	Last year
Net profit attributable to the Company's shareholders during the period (VND)	863,480,810,225	479,173,572,544

(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 19(i))	213,555,696	206,615,300
Weighted average number of ordinary shares outstanding during the period	222,026,923	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)	3,889	2,230

F88 Investment Joint Stock Company**Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***32. Significant transactions and balances with related parties**

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

Related parties	Relationship
G Group Joint Stock Company	Company of the individual related to key management member
G-Innovations Vietnam Joint Stock Company	Company of the individual related to key management member
Hanet Technology Joint Stock Company	Company of the individual related to key management member
Gapo Technology Joint Stock Company	Company of the individual related to key management member
G Payment Joint Stock Company	Company of the individual related to key management member
Quang Chung Tourism Services and real estates Trading Joint Stock Company	Company of the individual related to key management member
The Vietnamese Security Network 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)	
	30/9/2026	1/1/2026
	VND	VND
G-Innovations Vietnam Joint Stock Company		
Payables for equipment purchase	(1,276,910,871)	(955,314,000)
Deposits for purchase of equipment	322,600,000	-
G Payment Joint Stock Company		
Receivable from collections on behalf	14,476,986,253	15,671,885,537
Quang Chung Tourism Services and real estates Trading Joint Stock Company		
Deposits for office rental	4,806,054,000	-
The Vietnamese Security Network Joint Stock Company		
Payables for information technology service	(52,000)	-

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

For Quarter III 2026 and for the nine-month period ended 30 September 2026, the Group had the following significant transactions with related parties:

	Transaction value			Accumulated from the	
	Quarter III		Last year VND	beginning of the year	
	Current year VND	Last year VND		Current year VND	Last year VND
Gapo Technology Joint Stock Company					
Utilities expenses	(391,002,898)	-		(1,524,951,723)	(2,812,312,545)
Utilities expenses paid	(882,005,790)	-		(2,015,954,615)	(2,012,312,545)
Hanet Technology Joint Stock Company					
Equipment purchases expenses	-	-		-	(7,235,860,909)
Equipment purchases paid	-	-		-	(2,130,041,400)
Information technology service fees	(864,512,311)	(111,770,182)		(1,335,571,600)	(293,262,546)
Information technology service fees paid	(950,941,320)	(122,947,200)		(1,469,078,760)	(322,588,800)
G-Innovations Vietnam Joint Stock Company					
Equipment purchases expenses	(2,535,632,194)	(967,298,416)		(4,002,130,467)	(2,509,202,574)
Equipment purchases paid	(1,705,153,899)	(652,162,129)		(3,578,088,034)	(3,885,552,902)
Payment discounts received	-	-		-	226,883,800
Deposits for purchase of equipment	-	-		(745,200,000)	-
Offset of deposits for purchase of equipment	422,600,000	-		422,600,000	-
G Payment Joint Stock Company					
Service fees	(1,099,308,273)	(447,573,200)		(2,732,025,427)	(1,097,564,400)
Service fee paid	(830,970,000)	(201,407,360)		(1,746,027,280)	(526,212,720)
Amounts collections on behalf incurred	1,002,623,486,172	505,818,987,261		2,535,071,606,509	1,327,483,466,801
Offset of service fees	(376,810,500)	(293,475,240)		(1,246,509,220)	(731,958,560)
Receipt of amounts collection on behalf	1,001,485,466,281	505,235,412,392		2,535,019,996,573	1,326,130,774,128

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

	Transaction value		Accumulated from the beginning of the year	
	Quarter III Current year VND	Last year VND	Current year VND	Last year VND
Quang Chung Tourism Services and real estates Trading Joint Stock Company				
Deposits for office rental	(4,806,054,000)	-	(4,806,054,000)	-
Office rental expenses	(1,456,380,000)	-	(1,456,380,000)	-
Payments for office rental expenses	(4,806,054,000)	-	(4,806,054,000)	-
Utility service expenses	(28,574,074)	-	(28,574,074)	-
Payments for utility services expenses	(30,860,000)	-	(30,860,000)	-
The Vietnamese Security Network Joint Stock Company				
Information technology service fees	(740,400,000)	-	(740,400,000)	-
Information technology service fees paid	(740,348,000)	-	(740,348,000)	-

33. 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 September 2026

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Revenue from provision of services	2,867,168,152,994	582,874,507,362	104,997,371,663	(95,156,079,270)	3,459,883,952,749
Segment results	749,825,409,143	302,269,904,044	6,062,642,002	-	1,058,157,955,189
Unallocated accounting profit before tax					28,758,944,689
Income tax expense - current					302,817,662,528
Income tax benefit - deferred					(79,463,165,452)
Net profit after tax					863,562,402,802

As at 30 September 2026

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Segment assets	7,036,479,831,503	123,115,998,228	62,802,094,752	(61,934,710,902)	7,160,463,213,581
Unallocated assets					2,040,084,685,221
Total assets					9,200,547,898,802
Segment liabilities	4,050,611,869,857	204,960,812,251	61,934,710,902	(61,934,710,902)	4,255,572,682,108
Unallocated liabilities					865,590,758,745
Total liabilities					5,121,163,440,853

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN
(Issued under Circular No. 43/2026/TT-BTC
dated 20 April 2026 of the Ministry of Finance)

Period from 1 January 2025 to 30 September 2025

	Pawn services VND	Insurance agency VND	Other operations VND	Elimination VND	Total VND
Revenue from provision of services	1,826,584,811,446	333,917,405,383	53,894,942,202	(42,237,705,498)	2,172,159,453,533
Segment results	407,370,360,213	161,925,748,529	6,108,497,630	-	575,404,606,372
Unallocated accounting profit before tax					28,041,627,394
Income tax expense - current					129,613,746,854
Income tax benefit - deferred					(5,387,329,235)
Net profit after tax					479,219,816,147

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 III 2026 and for the nine-month period ended 30 September 2026 (continued)****Form B 09 - DN/HN***(Issued under Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance)***34. Comparative information**

Unless otherwise stated, comparative information as at 1 January 2026 was derived from the balances and amounts reported in the Group's financial statements as at and for the year ended 31 December 2025.

As described in Note 3, effective from 1 January 2026, the Group adopted Circular 99 and Circular 43 resulting in a change in, and prospective application of, the accounting policy for held-to-maturity investments. As a result of this change in accounting policy, certain comparative information as at 1 January 2026 has been restated.

A comparison of the figures previously reported and those after restatement is presented below:

Consolidated statement of financial position

	Code	1/1/2026 VND (As previously reported)	Reclassification VND	1/1/2026 VND (As restated)
Short-term held-to-maturity investments	123	76,220,000,000	4,731,918,977,316	4,808,138,977,316
Allowance for impairment of short-term held-to-maturity investments	124	-	(65,683,396,115)	(65,683,396,115)
Loans receivable		4,683,609,732,498	(4,683,609,732,498)	-
Other short-term receivables	135	211,900,968,483	(48,309,244,818)	163,591,723,665
Allowance for short-term doubtful debts	136	(65,723,996,115)	65,683,396,115	(40,600,000)
Loans receivable		948,019,436,851	(948,019,436,851)	-
Allowance for long-term doubtful debts	216	(5,716,784,615)	5,716,784,615	-
Long-term held-to-maturity investments	265	50,000,000,000	948,019,436,851	998,019,436,851
Allowance for impairment of long-term held-to-maturity investments	266	-	(5,716,784,615)	(5,716,784,615)

Consolidated statement of cash flows

	Accumulated from the beginning of the year VND (As previously reported)	Reclassification VND	Accumulated from the beginning of the year VND (As restated)
Change in receivables	(2,259,665,310,565)	2,080,645,259,208	(179,020,051,357)
Payments for granting loans, term deposits at bank and purchase of debt instruments of other entities	(35,020,000,000)	(5,964,113,481,549)	(5,999,133,481,549)
Receipts from collecting loans, term deposits at bank and sales of debt instruments of other entities	36,000,000,000	3,883,468,222,341	3,919,468,222,341

F88 Investment Joint Stock Company

Notes to the consolidated financial statements for the Quarter III 2026 and for the nine-month period ended 30 September 2026 (continued)

Form B 09 - DN/HN

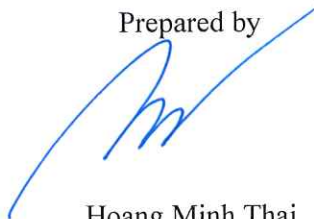
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dated 20 April 2026 of the Ministry of Finance)*

35. Event after the balance sheet date

There is no event occurring after 30 September 2026 that requires adjustment or disclosure to be made in the consolidated financial statements of the Group for Quarter III 2026 and for the nine-month period ended 30 September 2026.

12 October 2026

Prepared by



Hoang Minh Thai
Chief Accountant

Approved by



Nguyen Duc Dai
General Director