

THANG LOI COFFEE JOINT STOCK COMPANY

Financial Statements for The third quarter of 2026
Ended September 30, 2026

CÔNG TY CỔ
PHẦN CÀ PHÊ
THĂNG LỢI

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THĂNG LỢI
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EXECUTIVE BOARD REPORT

The Board of Directors of Thang Loi Coffee Joint Stock Company (hereinafter referred to as the "Company") presents its report along with the financial statements for the third quarter ended September 30, 2026.

1. General Information

Thang Loi Coffee Joint Stock Company, formerly known as Thang Loi Coffee Single-Member Company Limited, was equitized pursuant to Decision No. 1128/QĐ-UBND dated 22 July 2016 by the People's Committee of Dak Lak Province. The Company was officially granted the Certificate of Business Registration as a joint-stock company on 9 October 2019.

According to Business Registration Certificate No. 6000182456 issued by the Department of Planning and Investment of Dak Lak Province, initially dated 10 August 2007, and last amended on 17 July, 2025, the Company's charter capital is VND 126,500,000,000 (One hundred twenty-six billion five hundred million dong).

The Company's headquarters is located at: Km17, National Highway 26, Ea Knuéc Commune, Dak Lak Province, Viet Nam.

2. Members of the Board of Directors, Executive Board, and Supervisory Board

The members of the Board of Directors and Executive Board of the Company at the time of preparing this report are as follows:

Board of Directors

Mr. Do Hoang Phuc	BOD Chairman
Mr. Pham Xuan Thu	BOD Vice Chairman
Ms. Pham Thi Linh	Member
Mr. Do Hoang Phuong	Member
Ms. Hoang Thi Thu Ha	Member
Ms. Dang Thi Huyen	Member

Board of Management

Ms. Hoang Thi Thu Ha	Deputy General Director	
Mr. Doan Dinh Hong	Deputy General Director	(Dismissal date: August 1, 2026)
Mr. Nguyen Xuan Huy	Deputy General Director	(Appointment date: July 1, 2026)

Supervisory Board

Mr. Pham Dinh Bo	Head of the Supervisory Board
Ms. Le Dang Uyen Dan	Member
Ms. Nguyen Thi Thuy Hang	Member

Legal representative

The Company's legal representative during the accounting period and at the time of preparing this report is Mr. Do Hoang Phuc – Chairman of the Board of Directors (born on 3 July 1957; ethnicity: Kinh; nationality: Vietnamese; citizen identity card No. 037057001333 issued by the Department of Administrative Management of Social Order on June 28, 2022; permanent address: No. 12 Trinh Tu Street, Kim Da Ward, Ninh Binh Province, Vietnam).

EXECUTIVE BOARD REPORT

3. Business Performance Evaluation

The Company's operating results for the three-month accounting period ended September 30, 2026, and its financial position for the same period are detailed in the attached financial statements.

4. Events Occurring After the End of the Accounting Period

There were no significant events occurring after the end of the accounting period that require adjustments or disclosures in the notes to the financial statements.

5. Declaration of the Board of Directors' Responsibility for the Financial Statements

The Board of Directors is responsible for preparing the financial statements to provide a true and fair view of the financial position, income, and cash flows of the Company for the accounting period. In preparing these financial statements, the Board of Directors has:

- Selected suitable accounting policies and then apply them consistently.
- Made judgments and estimates that are reasonable and prudent.
- Clearly stated whether the accounting standards applied to the Company have been followed, and whether material misstatements are presented and explained in the Financial Statements.
- Prepared the financial statements on the going concern basis unless it is inappropriate to presume that the Corporation will continue its business.
- Designed, executed and maintained effective internal control system to reduce material misstatements due to frauds and errors in the preparation of Financial statements.

The Board of Directors is responsible for providing assurance that accounting records are kept to reflect the Company's financial position and operational performance in true and fair view at any time and that the same complies with the applicable accounting system. The Board is also responsible for safeguarding the Company's assets and has therefore implemented appropriate measures to prevent and detect fraud and other irregularities.

The Board of Directors affirms compliance with the above requirements in the preparation of the financial statements.

6. Approval of the Financial Statements

The Board of Directors approves the attached financial statements. These financial statements present a true and fair view of the financial position of the Company as of October 20, 2026, as well as its income and cash flows for the accounting period ended on that date, in accordance with applicable accounting standards, the Vietnamese Corporate Accounting System, and relevant legal regulations on the preparation and presentation of financial statements.

For the Board of Directors



Do Hoang Phuc
Chairman of the Board of directors

Dak Lak, October 20, 2026

INTERIM FINANCIAL SITUATION REPORT

As at Ended September 30, 2026

Form B01a - DN

ASSETS	Code	Note	30/09/2026 VND	01/01/2026 VND
A/ SHORT-TERM ASSETS	100		210,071,962,510	260,968,852,175
I/ Cash and cash equivalents	110	5.1	648,611,883	6,573,355,200
1. Cash	111		648,611,883	1,573,355,200
2. Cash equivalents	112		-	5,000,000,000
II/ Short-term financial Investments	120	5.2	90,320,000,000	91,320,000,000
1. Held to maturity investments	123		90,320,000,000	91,320,000,000
III/ Short-term receivables	130		28,891,612,741	52,476,554,050
1. Short-term trade receivables	131	5.3	3,872,387,457	32,949,062,947
2. Short-term repayments to suppliers	132	5.4	1,233,215,021	415,458,092
3. Other short-term receivables	136	5.5	34,053,490,668	29,272,449,868
4. Provisions for doubtful short-term receivables	137	5.5	(10,278,617,032)	(10,171,553,479)
5. Shortage of assets awaiting resolution	139		11,136,627	11,136,627
IV/ Inventories	140	5.6	84,450,597,330	103,710,292,546
1. Inventories	141		88,831,395,939	103,710,292,546
2. Provision for inventory devaluation	149		(4,380,798,609)	-
V/Short-term biological assets	150		-	-
VI/ Other short-term assets	160		5,761,140,556	6,888,650,379
1. Short-term prepaid expenses	161	5.7	262,588,124	328,840,080
2. Deductible VAT	162		5,498,552,432	6,559,810,299
B/ LONG-TERM ASSETS	200		82,495,351,806	86,855,297,990
I/ Long-term receivables	210		-	-
II/ Fixed assets	220		61,293,759,233	53,801,703,315
1. Tangible fixed assets	221	5.8	61,233,759,250	53,681,703,329
- Cost	222		187,157,128,398	176,147,408,102
- Accumulated depreciation	223		(125,923,369,148)	(122,465,704,773)
2. Intangible fixed assets	227	5.9	59,999,983	119,999,986
- Cost	228		454,360,000	454,360,000
- Accumulated depreciation	229		(394,360,017)	(334,360,014)
III/ Long-term biological assets	230		-	-
IV/ Investment properties	240	5.10	9,395,517,399	10,470,288,228
- Cost	241		31,556,798,566	31,556,798,566
- Accumulated depreciation	242		(22,161,281,167)	(21,086,510,338)
IV/ Long-term assets in progress	250		3,067,129,760	13,436,415,770
1. Construction in progress	252	5.11	3,067,129,760	13,436,415,770
V/ Long-term financial Investments	260		-	-
VI/ Other long-term assets	270		8,738,945,414	9,146,890,677
1. Long-term prepaid expenses	271	5.7	8,738,945,414	9,146,890,677
TOTAL ASSETS (280 = 100 + 200)	270		292,567,314,316	347,824,150,165

INTERIM FINANCIAL SITUATION REPORT

As at Ended September 30, 2026

Form B01a - DN

RESOURCE	Code	Note	30/09/2026 VND	01/01/2026 VND
C/ LIABILITIES	300		99,266,536,356	144,584,024,995
I/ Short-term liabilities	310		83,257,663,356	126,067,781,995
1. Short-term trade payables	311	5.12	853,482,157	6,423,342,204
2. Short-term repayments from customer	312	5.13	49,500,000	315,550
3. Taxes and other payables to the State Budget	314	5.14	6,135,895,524	8,987,458,313
4. Payables to employees	315		568,100,704	1,349,140,302
5. Short-term accrued expenses	316	5.15	452,232,424	502,447,553
6. Short-term deferred revenue	319		853,703,706	-
7. Other short-term payables	320	5.16	26,663,647,752	11,781,533,436
8. Short-term borrowings and finance lease liabilities	321	5.17	49,233,065,249	98,575,508,797
9. Bonus and welfare funds	323		(1,551,964,160)	(1,551,964,160)
II/ Long-term liabilities	330		16,008,873,000	18,516,243,000
1. Other long-term payables	338	5.16	1,275,000,000	2,125,475,000
2. Long-term borrowings and financial lease liabilities	339	5.17	14,733,873,000	16,390,768,000
D/ OWNER'S EQUITY	400	5.18	193,300,777,960	203,240,125,170
1. Contributed capital	411		126,500,000,000	126,500,000,000
- Ordinary shares with voting rights	411a		126,500,000,000	126,500,000,000
- Preferred shares	411b		-	-
2. Development and investment funds	418		59,413,744,504	59,413,744,504
3. Undistributed profit after tax	420		7,387,033,456	17,326,380,666
- Undistributed profit after tax brought forward	420a		4,676,380,666	-
- Undistributed profit after tax in the current period	420b		2,710,652,790	17,326,380,666
TOTAL RESOURCES (440 = 300 + 400)	440		292,567,314,316	347,824,150,165



Do Hoang Phuc
Chairman of the Board of directors
Dak Lak, October 20, 2026

Nguyen Thi Quynh Nhu
Chief accountant

Nguyen Thi Quynh Nhu
Prepared by

Address: Km17, National Highway 26, Ea Knuec Commune, Dak Lak Province, Viet Nam.

For the third quarter ended September 30, 2026

Form No. B02a-DN

ITEMS		Code	Note	The third quarter of 2026	The third quarter of 2025	Accumulated from the beginning of the year to the end of this quarter (Current year)	Accumulated from the beginning of the year to the end of this quarter (Previous year)
				VND	VND	VND	VND
1.	Revenue from sales of goods and rendering of services	01	6.1	118,799,690,149	22,274,107,580	375,589,697,162	303,893,296,048
2.	Revenue deductions	02	6.2	-	-	-	-
3.	Net revenues from sales and services rendered (10 = 01 - 02)	10		118,799,690,149	22,274,107,580	375,589,697,162	303,893,296,048
4.	Costs of goods sold	11	6.3	114,730,647,014	23,012,010,108	357,790,598,658	286,946,967,964
5.	Gross revenues from sales of goods and rendering of services (20 = 10 - 11)	20		4,069,043,135	(737,902,528)	17,799,098,504	16,946,328,084
6.	Profit/loss from the sale and liquidation of investment properties	21		-	-	-	-
7.	Revenue from financial activities	22	6.4	2,699,921,692	561,627,860	9,077,610,654	5,903,468,001
8.	Financial expenses	23	6.5	2,631,067,988	286,095,892	10,253,151,512	9,243,971,379
	<i>In which: interest expenses</i>	24		1,969,419,777	215,957,342	6,333,105,405	3,671,422,605
9.	Selling expenses	25	6.6	2,079,511,491	843,987,968	6,236,917,535	5,095,134,993
10.	General administration expenses	26	6.7	3,154,564,108	1,602,243,392	8,737,318,976	5,982,790,994
11.	Net profit from operating activities (30 = 20 +21 + 22 - (23 + 25 + 26))	30		(1,096,178,760)	(2,908,601,920)	1,649,321,135	2,527,898,719
12.	Other income	31	6.8	1,452,979,875	382,013,203	2,598,580,787	2,179,725,419
13.	Other expenses	32	6.9	254,260,775	179,750,942	888,590,662	5,906,670,155
14.	Other profits (40 = 31 - 32)	40		1,198,719,100	202,262,261	1,709,990,125	(3,726,944,736)
15.	Total accounting profit before tax (50 = 30 + 40)	50		102,540,340	(2,706,339,659)	3,359,311,260	(1,199,046,017)
16.	Current corporate income tax	51	6.10	20,508,068	-	648,658,470	343,143,635
17.	Deferred corporate income tax	52		-	-	-	-
18.	Profit after CIT (60 = 50 - 51 - 52)	60		82,032,272	(2,706,339,659)	2,710,652,790	(1,542,189,652)
19.	Basic earnings per share (*)	70	6.11	6	(214)	214	(122)
20.	Diluted earnings per share (*)	71	6.12	6	(214)	214	(122)



Do Hoang Phuc
Chairman of the Board of directors
Dak Lak, October 20, 2026

Nguyen Thi Quynh Nhu
Chief accountant

Nguyen Thi Quynh Nhu
Prepared by

THANG LOI COFFEE JOINT STOCK COMPANY

Address: Km17, National Highway 26, Ea Knuéc Commune, Dak Lak Province, Viet Nam.

INTERIM CASH FLOWS STATEMENT

(Direct method)

For the third quarter ended September 30, 2026

Form B03a - DN

Items	Code	The firth quarter of 2026 VND	The firth quarter of 2025 VND
I/ Cash flows from operating activities			
1. Proceeds from sales and services rendered and other revenues	01	119,514,025,875	315,277,923,381
2. Expenditures paid to suppliers	02	(189,477,616,129)	(136,862,708,636)
3. Expenditures paid to employees	03	(2,381,871,327)	(5,825,516,781)
4. Expenditures on loan interest	04	(1,703,067,021)	(1,285,774,546)
5. CIT paid	05	(4,603,216,594)	(4,886,928,671)
6. Other proceeds from operating activities	06	1,858,632,863	22,112,226,457
7. Other expenditures on operating activities	07	(3,716,408,990)	(18,562,937,310)
Net cash flows from operating activities	20	(80,509,521,323)	169,966,283,894
II/ Cash flows from investing activities			
1. Expenditures on purchase and construction of fixed assets and long-term assets	21	(55,619,219)	(331,088,390)
2. Proceeds from the liquidation and sale of fixed assets and other long-term assets	22	155,743,992	-
3. Expenditures on loans and purchase of debt instruments from other entities	23	(6,000,000,000)	(88,500,000,000)
4. Proceeds from loan recovery and resale of debt instruments from other entities	24	5,000,000,000	26,000,000,000
5. Proceeds from interests, dividends and distributed profits	27	17,676,013	1,249,162,066
Proceeds from interests, dividends and distributed profits	30	(882,199,214)	(61,581,926,324)
III/ Proceeds from interests, dividends and distributed profits			
1. Proceeds from interests, dividends and distributed profits	33	185,334,232,223	125,847,363,889
2. Repayment of principal	34	(105,405,573,779)	(228,346,451,389)
Net cash flows from financial activities	40	79,928,658,444	(102,499,087,500)
Net cash flows in the period	50	(1,463,062,093)	5,885,270,070
Cash and cash equivalents at the beginning of period	60	1,573,355,200	656,615,343
Effect of exchange rate fluctuations	61	44,467	967,370
Cash and cash equivalents at the end of period	70	110,337,574	6,542,852,783



Do Hoang Phuc
Chairman of the Board of directors
Dak Lak, October 20, 2026

Nguyen Thi Quynh Nhu
Chief accountant

Nguyen Thi Quynh Nhu
Prepared by

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

Form No. B09a-DN

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

1. CHARACTERISTICS OF THE BUSINESS

1.1 Form of capital ownership:

Thang Loi Coffee Joint Stock Company, formerly known as Thang Loi Coffee Single-Member Company Limited, was equitized pursuant to Decision No. 1128/QĐ-UBND dated 22 July 2016 by the People's Committee of Dak Lak Province. The Company was officially granted the Certificate of Business Registration as a joint-stock company on 9 October 2019.

According to Business Registration Certificate No. 6000182456 issued by the Department of Planning and Investment of Dak Lak Province, initially dated 10 August 2007, and last amended on 17 July, 2025, the Company's charter capital is VND 126,500,000,000 (One hundred twenty-six billion five hundred million dong).

The Company's headquarters is located at: Km17, National Highway 26, Ea Knuéc Commune, Dak Lak Province, Viet Nam.

As of October 20, 2026, the number of employees was 49.

1.2 Business Fields

The Company's business activities include the cultivation, harvesting, processing, and trading of coffee.

1.3 Business Lines

According to Business Registration Certificate No. 6000182456 issued by the Department of Planning and Investment of Dak Lak Province, initially dated 10 August 2007, and last amended on 17 July, 2025, the Company's principal business lines include:

- Cultivation of coffee trees;
- Processing, trading, and exporting green coffee;
- Processing, trading, and exporting ground coffee;
- Trading machinery, supplies, and equipment for agricultural and industrial purposes;
- Tourism services, office leasing, factory leasing, and warehouse leasing;
- Trading construction materials, petroleum, and related products./.

1.4 Normal Operating Cycle

The Company's normal operating cycle does not exceed 12 months.

1.5 Operational Characteristics during the Accounting Period Affecting the Financial Statements

For the first quarter of the accounting period ending September 30, 2026, there were no activities that significantly affected the figures reported in the Company's financial statements.

1.6 Business Structure

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

The total number of employees as of September 30, 2026 is 49

1.8 Statement on the comparability of information in the Financial Statements: If the Financial Statements are not comparable, a clear explanation and justification for the incomparability between the information of the reporting period and the information of the comparative period must be provided in the Notes to the Financial Statements of the enterprise.

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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1.9 Explanation of other information in the Financial Statements as required by relevant laws such as corporate law, securities law, etc.

2. ACCOUNTING PERIOD AND CURRENCY USED IN ACCOUNTING

2.1. Accounting Period

The accounting year begins on January 1st and ends on December 31st.

2.2. Currency Used in Accounting. In case of a change in the accounting currency compared to the previous year, clearly explain the reason and the impact of the change.

The currency used in accounting is Vietnamese Dong (VND) because the majority of receipts and disbursements are conducted in VND.

3. PURCHASING STANDARDS AND APPLICABLE ACCOUNTING PROCEDURES

3.1 Applicable Accounting Standards and Policies

The Company applies the Corporate Accounting System issued under Circular No. 9/2025/TT-BTC dated 27 October 2025 by the Minister of Finance, providing guidelines on corporate accounting, along with related circular amendments.

3.2 Statement on Compliance with Accounting Standards and Accounting Regulations

The Board of Directors ensures compliance with the requirements of the accounting standards and the Vietnamese Corporate Accounting System issued under Circular No. 9/2025/TT-BTC dated 27 October 2025, as well as other relevant guidelines issued by the Ministry of Finance in preparing the financial statements.

4. ACCOUNTING POLICIES, ACCOUNTING ESTIMATES, AND RELEVANT LEGAL REGULATIONS APPLICABLE

4.1 Principles for converting financial statements prepared in foreign currency to Vietnamese Dong (in cases where the accounting currency differs from Vietnamese Dong); Impacts (if any) of converting financial statements from foreign currency to Vietnamese Dong.

4.2 Types of exchange rates applied in accounting.

Transactions denominated in foreign currencies are translated into Vietnamese Dong at the exchange rate on the transaction date. Balances of monetary items in foreign currencies at the end of the fiscal year are retranslated at the exchange rates on that date.

Exchange differences arising from foreign currency transactions during the year are recognized in financial income or financial expenses. Exchange differences from the revaluation of monetary items denominated in foreign currencies at the end of the fiscal year, after offsetting any gains or losses, are also recognized in financial income or financial expenses.

4.3 Principles for determining the effective interest rate (interest rate) used to discount cash flows.

4.4 Principles for recognizing cash and cash equivalents.

4.5 Accounting principles for financial investments

Investments held to maturity

An investment is classified as held to maturity when the Company has the intention and ability to hold it until maturity. Held-to-maturity investments include term deposits (including various forms of treasury bills and promissory notes), bonds, redeemable preference shares with a mandatory

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

Form No. B09a-DN

repurchase date in the future, loans held to maturity for the purpose of earning periodic interest, and other held-to-maturity investments.

Held-to-maturity investments are initially recognized at cost, which includes the purchase price and directly attributable transaction costs. After initial recognition, these investments are measured at their recoverable amount. Interest income from held-to-maturity investments after the purchase date is recognized in the income statement on an accrual basis. Any interest earned prior to the Company's acquisition is deducted from the investment's initial cost at the time of purchase.

If there is objective evidence indicating that part or all of an investment may not be recoverable and the loss can be reliably measured, the impairment loss is recognized as a financial expense in the year and directly reduces the value of the investment.

4.6 Accounting Principles for Accounts Receivable

Businesses must disclose accounting policies relating to accounts receivable and the significant basis for estimates used in the policy on provisions for doubtful accounts.

4.7 Inventories

Inventories are valued at cost. If the net realizable value is lower than the cost, inventories are stated at net realizable value. Inventory cost includes direct material costs, direct labor costs, and manufacturing overheads incurred to bring the inventories to their current location and condition. Net realizable value is determined as the estimated selling price in the normal course of business, less the estimated costs to complete and the marketing, selling, and distribution costs incurred.

Net realizable value is the estimated selling price of inventories during the normal production and business cycle, less the estimated costs to complete and the estimated costs necessary to make the sale.

Inventory values are calculated using the weighted average method and accounted for under the perpetual inventory system.

An allowance for inventory impairment is made for each inventory item whose cost exceeds its net realizable value. For unfinished services, the allowance is determined for each type of service with a distinct price. Increases or decreases in the balance of allowances for inventory impairment at the end of the fiscal year are recognized in the cost of goods sold.

4.8 Tangible Fixed Assets

Tangible fixed assets are presented at cost less accumulated depreciation. The cost of tangible fixed assets includes all expenses incurred by the Company to acquire the assets up to the point they are ready for use. Subsequent expenditures are capitalized only if they are expected to increase the future economic benefits derived from the asset. Expenditures that do not meet these criteria are recognized as expenses in the period they are incurred.

When a tangible fixed asset is sold or disposed of, its cost and accumulated depreciation are derecognized, and any resulting gain or loss is recognized in the income statement for the period.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. The estimated useful lives for each type of tangible fixed asset are as follows:

Type of fixed assets	Years
Buildings, structures	10-25
Machinery and equipment	10-20
Means of transportation and transmitters	10
Instrument and tools for management	03-10

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

Form No. B09a-DN

	Type of fixed assets	Years
	Perennial plantation	20
4.9	Principles of accounting for biological assets.	
4.10	Principles of accounting for various types of business cooperation contracts.	
4.11	Principles of accounting for deferred expenses.	
	Short-term deferred expenses are expenses to be allocated within a 12-month period, including operating expenses deferred corresponding to revenue in 2019.	
	Long-term prepaid expenses include actual expenses incurred but related to the business results of multiple accounting periods. The Company's prepaid expenses include the following:	
	Tools and equipment	
	Tools and equipment already in use are allocated to expenses using the straight-line method with an allocation period of no more than 3 years.	
	Industrial park land lease expenses	
	Land lease expenses for Nam Tan Uyen Industrial Park are allocated over a lease period of 518 months, equivalent to approximately 43 years.	
	Other accrued expenses	
	Other accrued expenses include asset repair costs, insurance costs, and other expenses that are accrued over a period of no more than 3 years.	
4.12	Accounting principles for accounts payable to suppliers.	
4.13	Accounting principles for dividends and profits payable.	
4.14	Principles for recognizing accrued expenses.	
	Payables to suppliers, intra-company payables, other payables, and loans at the reporting date are classified as follows:	
	- Short-term liabilities: Payable within 1 year or within an operating cycle	
	- Long-term liabilities: Payable beyond 1 year or an operating cycle.	
	Accrued expenses are actual costs that have not yet been incurred but are provisionally recorded as production and operating expenses during the period to ensure that when the actual costs arise, they do not cause significant fluctuations in production and operating expenses. This is in line with the matching principle between revenue and expenses. When such expenses are incurred, any differences between the accrued amount and the actual expense are adjusted by recording additional or reduced expenses corresponding to the difference.	
4.15	Principles for recognizing deferred revenue.	
4.16	Principles for accounting for provisions for liabilities.	
4.17	Principles for accounting for deferred corporate income tax.	
4.18	Principles for recognizing loans and financial lease liabilities.	
4.19	Principles for recognizing and capitalizing borrowing costs.	
	Borrowing costs must be recognized as production and business expenses in the period in which they are incurred, unless capitalized as prescribed.	
	Borrowing costs directly related to the investment in construction or production of assets under construction are included in the value of those assets (capitalized) when all the conditions stipulated in Accounting Standard No. 16 are met.	
	Borrowing costs directly related to the investment in construction or production of assets under construction are included in the value of those assets. Borrowing costs are capitalized when the business is certain to obtain future economic benefits from the use of the asset and the borrowing costs can be reliably determined.	

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

Form No. B09a-DN

4.20 Principles for recognizing convertible bonds.

4.21 Principles for recognizing equity:

Owner's capital contribution

Owner's capital contribution is recognized at the actual amount contributed.

Development investment fund

The development investment fund is established from after-tax profits as stipulated in the Company's charter.

4.22 Principles and methods for recognizing revenue and other income:

- Revenue from sales and provision of services

+ Revenue from sales.

+ Revenue from provision of services.

+ Revenue from construction contracts.

+ Revenue from the sale of real estate such as tourist apartments, office buildings combined with accommodation or similar products.

+ Revenue from the sale of investment properties.

- Revenue from financial activities;

- Other income.

4.23 Accounting principles for revenue deductions.

4.24 Accounting principles for cost of goods sold.

4.25 Accounting principles for financial expenses.

4.26 Accounting principles for selling expenses and administrative expenses.

4.27 Accounting principles for the sale and disposal of fixed assets and investment properties.

4.28 Principles and methods for recognizing current corporate income tax expense (including supplementary corporate income tax expense as stipulated by global minimum tax regulations) and deferred corporate income tax expense.

Corporate income tax expense includes current corporate income tax and deferred corporate income tax.

Current Income Tax

Current income tax is the tax calculated based on taxable income. The difference between taxable income and accounting profit is due to adjustments for temporary differences between tax and accounting, non-deductible expenses, as well as adjustments for non-taxable income and losses carried forward.

4.29 Other accounting principles and methods.



NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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5. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE BALANCE SHEET**5.1 Cash and Cash Equivalents**

	30/09/2026	01/01/2026
	VND	VND
Cash	283,345,262	229,856,521
Demand deposits	365,266,621	1,343,498,679
Deposit in VND	343,130,702	1,320,947,065
Foreign currency deposit	22,135,919	22,551,614
Cash equivalents	-	5,000,000,000
Time deposits not exceeding 3 months		5,000,000,000
Total	648,611,883	6,573,355,200

Details of foreign currency balances as of September 30, 2026:

	Foreign currency	VND equivalent
Demand deposits - USD	853.26	22,135,919

5.2 Financial Investments

	30/09/2026		01/01/2026	
	Original cost	Carrying amount	Original cost	Carrying amount
	VND	VND	VND	VND
Carrying amount	90,320,000,000	90,320,000,000	91,320,000,000	91,320,000,000
Carrying amount (i)	90,320,000,000	90,320,000,000	91,320,000,000	91,320,000,000
Total	90,320,000,000	90,320,000,000	91,320,000,000	91,320,000,000

(i) Term Deposits with Maturities of 1, 6, 12, and Over 12 Months at Banks as of September 30, 2026:

- Short-term deposits at Joint Stock Commercial Bank for Foreign Trade (Vietcombank) Dak Lak Branch: Total balance of VND 28,820,000,000 with interest rates ranging 4.9 – 7.8%/year.
- Short-term deposits at Tien Phong Commercial Joint Stock Bank (TPB) Dak Lak Branch: Total balance of VND 1,200,000,000 with interest rates ranging 6.2%/year.
- Short-term deposits at Military Bank (MBB) Dak Lak Branch: Total balance of VND 37,200,000,000 with interest rates ranging from 5.3%/year to 8.2%/year.
- Short-term deposits at Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) Dak Lak Branch: Total balance of VND 23,100,000,000 with interest rates ranging from 4.2%/year to 5.8%/year.

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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5.3 Short-term Trade Receivables

	30/09/2026		01/01/2026	
	Value VND	Provision VND	Value VND	Provision VND
Other trade receivables	-	-	-	-
Receivables from related parties	3,872,387,457	-	32,949,062,947	-
MITSUI & CO.LTD	3,345,896,400	-	-	-
MARUBENI CORPOPATION	-	-	32,534,169,120	-
Nam Phuong Investment and Trading Company Limited	-	-	32,607,360	-
Customers	526,491,057	-	382,286,467	-
Total	3,872,387,457	-	32,949,062,947	-

5.5 Other short-term receivables

THANG LOI COFFEE JOINT STOCK COMPANY

Address: Km17, National Highway 26, Ea Knuoc Commune, Dak Lak Province, Viet Nam

NOTES TO THE INTERIM FINANCIAL STATEMENTS

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	30/09/2026		01/01/2026	
	Value VND	Provision VND	Value VND	Provision VND
Accrued interest receivable on term deposits (estimated)	2,246,241,919	-	1,090,954,520	-
Advances to employees	528,140,000	-	-	-
Other receivables	31,279,108,749	(10,101,308,940)	28,181,495,343	(10,171,553,479)
Land rent payable by contracting households and associated households before equitization	6,618,054,614	(6,354,997,711)	7,079,606,979	(6,387,291,327)
Land rent payable by contracting households and associated households for 2026	3,681,371,321			
Land rent payable by contracting households and associated households for 2025	3,023,609,019	-	3,462,630,994	-
Land rent payable by contracting households and associated households for 2024	2,957,886,241	-	3,269,461,154	-
Land rent payable by contracting households and associated households for 2023	2,953,725,532	(896,843,086)	3,256,346,305	(914,492,946)
Land rent payable by contracting households and associated households for 2022	2,932,016,582	(681,733,764)	3,231,831,933	(688,458,007)
Land rent payable by contracting households and associated households for 2021	3,038,627,826	(565,823,844)	3,331,982,595	(572,548,087)
Land rent payable by contracting households and associated households for 2020	1,512,873,760	(1,601,910,535)	1,615,164,280	(1,608,763,112)
Fertilizer cost payable by contracting households and associated households	524,518,000	-	524,518,000	-
Replanting loans	175,000,000	-	175,000,000	-
Social insurance receivable from employees	196,731,193	-	196,735,193	-
Others	3,664,694,661	-	2,038,217,910	-
Total	34,053,490,668	(10,101,308,940)	29,272,449,863	(10,171,553,479)

THANG LOI COFFEE JOINT STOCK COMPANY

Address: Km17, National Highway 26, Ea Knuoc Commune, Dak Lak Province, Viet Nam.

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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5.5.1 Bad Debt

	30/09/2026			01/01/2026		
	Value	Recoverable value	Overdue period	Value	Recoverable value	Overdue period
	VND	VND		VND	VND	
Other overdue receivables	20,013,184,555	9,911,875,615		18,514,932,092	8,343,378,613	
Land rent payable by contracting households and associated households (before 2020)	6,618,054,614	263,056,903	>3 year	7,079,606,979	692,315,652	>3 year
Land rent payable by contracting households and associated households (2020)	1,512,873,760	(89,036,775)	>3 year	1,615,164,280	6,401,168	>3 year
Land rent payable by contracting households and associated households (2021)	3,038,627,826	2,472,803,982	>3 year	3,331,982,595	2,759,434,508	>3 year
Land rent payable by contracting households and associated households (2022)	2,932,016,582	2,250,282,818	>3 year	3,231,831,933	2,543,373,926	>2 year
Land rent payable by contracting households and associated households (2023)	2,953,725,532	2,056,882,446	> 2 year	3,256,346,305	2,341,853,359	>1 year
Land rent payable by contracting households and associated households (2024)	2,957,886,241	2,957,886,241	> 2 year	-	-	>1 năm
Overdue Prepayment to Seller	177,308,092	-	>3 year	177,308,092	177,308,092	>3 year
An Phuc Construction and Surveying Company Limited	177,308,092	-	>3 year	177,308,092	177,308,092	>3 year
Total	20,190,492,647	9,911,875,615		18,692,240,184	8,520,686,705	

Changes in provisions for doubtful receivables and loans are as follows:

	Short-term receivables and loans		Long-term receivables and loans		Total
	VND		VND		VND
As at 01/01/2026	(10,171,553,479)		-		(10,171,553,479)
Additional provisions	(177,308,092)		-		(177,308,092)
Reversal of provisions	70,244,539		-		70,244,539
As at 30/09/2026	(10,278,617,032)		-		(10,278,617,032)

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30

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5.6 Inventories

	30/09/2026		01/01/2026	
	Original cost VND	Provision VND	Original cost VND	Provision VND
Raw materials	1,841,059,971	-	1,720,270,876	-
Tools and supplies	1,094,730,129	-	719,652,517	-
Work-in-progress	22,300,790,890	-	19,640,992,674	-
Finished goods	297,937,662	-	370,601,105	-
Goods	63,296,877,287	(4,380,798,609)	81,258,775,374	-
Total	88,831,395,939	(4,380,798,609)	103,710,292,546	-

5.7 Construction in Progress

	01/01/2026	Costs incurred during the period	Transferred to increase fixed assets/decrease others	30/09/2026
	VND	VND	VND	VND
Warehouse for storing coffee and other agricultural products	10,493,310,502	922,391,667	11,415,702,169	-
Coffee plantation	2,943,105,268	621,020,233	496,995,741	3,067,129,760
Total	13,436,415,770	1,543,411,900	11,912,697,910	3,067,129,760

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

Form No. B09a-DN

5.8 Increase and Decrease in Tangible Fixed Assets

	Buildings, structures	Machinery, equipment	Means of transportation and transmitters	Instrument and tools for management	Perennial plantation	Total
	VND	VND	VND	VND	VND	VND
Cost						
As at 01/01/2026	66,862,593,663	42,586,181,413	3,274,602,292	130,387,273	63,293,643,461	176,147,408,102
Additions	11,415,702,169	512,793,519	-	35,000,000	496,995,741	12,460,491,429
Basic construction completed	-	1,450,771,133	-	-	-	1,450,771,133
As at 30/09/2026	78,278,295,832	41,648,203,799	3,274,602,292	165,387,273	63,790,639,202	187,157,128,398
Accumulated depreciation						
As at 01/01/2026	47,692,341,171	22,645,427,893	2,836,858,290	130,387,273	49,160,690,146	122,465,704,773
Depreciation	1,641,691,676	1,745,655,346	84,771,108	330,556	1,354,588,996	4,827,037,682
Decrease during the year	-	1,369,373,307	-	-	-	1,369,373,307
As at 30/09/2026	49,334,032,847	23,021,709,932	2,921,629,398	130,717,829	50,515,279,142	125,923,369,148
Residual value						
As at 01/01/2026	19,170,252,492	19,940,753,522	437,744,002	-	14,132,953,315	53,681,703,329
As at 30/09/2026	28,944,262,985	18,626,493,867	352,972,894	34,669,444	13,275,360,060	61,233,759,250
Historical cost of tangible fixed assets fully depreciated but still in use:						
As at 01/01/2026	35,509,668,509	13,516,221,703	2,156,970,557	130,387,273	18,941,749,636	70,254,997,678
As at 30/09/2026	37,175,559,365	12,265,450,570	2,156,970,557	130,387,273	39,625,975,228	91,354,342,993

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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5.9 Increase and Decrease in Intangible Fixed Assets

	Land use right	Software program	Total
	VND	VND	VND
COST			
Balance as at 01/01/2026	-	454,360,000	454,360,000
Balance as at 30/09/2026	-	454,360,000	454,360,000
DEPRECIATION VALUE			
Balance as at 01/01/2026	-	334,360,014	334,360,014
Depreciation in the period	-	60,000,003	60,000,003
Balance as at 30/09/2026	-	394,360,017	394,360,017
RESIDUAL VALUE			
Balance as at 01/01/2026	-	119,999,986	119,999,986
Balance as at 30/09/2026	-	59,999,983	59,999,983
Original cost of fully depreciated intangible fixed assets still in use at the end of the period:			
Balance as at 01/01/2026	-	54,360,000	54,360,000
Balance as at 30/09/2026	-	54,360,000	54,360,000

5.10 Increase and Decrease in Investment Properties

	Building	Infrastructures	Total
	VND	VND	VND
COST			
Balance as at 01/01/2026	29,938,241,930	1,618,556,636	31,556,798,566
Balance as at 30/09/2026	29,938,241,930	1,618,556,636	31,556,798,566
DEPRECIATION VALUE			
Balance as at 01/01/2026	20,172,180,929	914,329,409	21,086,510,338
Depreciation in the period	1,014,074,955	60,695,874	1,074,770,829
Balance as at 30/09/2026	21,186,255,884	975,025,283	22,161,281,167
RESIDUAL VALUE			
Balance as at 01/01/2026	9,766,061,001	704,227,227	10,470,288,228
Balance as at 30/09/2026	8,751,986,046	643,531,353	9,395,517,399
Original cost of fully depreciated investment properties still in use at the end of the period:			
Balance as at 01/01/2026	-	-	-
Balance as at 30/09/2026	2,896,243,015	-	2,896,243,015

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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5.7 Short-term Prepaid Expenses**5.7.1 Short-term Prepaid Expenses**

	30/09/2026	01/01/2026
	VND	VND
Short-term expenses awaiting allocation	262,588,124	328,840,080
Total	262,588,124	328,840,080

5.7.2 Long-term Prepaid Expenses

	30/09/2026	01/01/2026
	VND	VND
Tools and supplies used	132,059,806	128,430,843
Asset repair costs	32,757,631	206,095,431
Land lease expenses for Nam Tan Uyen Industrial Park	8,574,127,977	8,812,364,403
Total	8,738,945,414	9,146,890,677

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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5.17 Borrowings and Finance Lease Liabilities

	30/09/2026		In the period		01/01/2026	
	Value	Recoverable value	Increase	Decrease	Value	Recoverable value
	VND	VND	VND	VND	VND	VND
Short-term borrowings	49,233,065,249	49,233,065,249	329,593,952,377	378,936,395,925	98,575,508,797	98,575,508,797
Joint Stock Commercial Bank For Industry And Trade, Dak Lak Branch	4,893,890,680	4,893,890,680	43,250,503,661	38,356,612,981	-	-
Vietnam Joint Stock Commercial Bank for Industry and Trade, Dak Lak Branch	26,729,507,515	26,729,507,515	185,089,644,700	204,136,840,391	45,776,703,206	45,776,703,206
Military Commercial Joint Stock Bank, Dak Lak Branch	17,609,667,054	17,609,667,054	90,253,804,016	125,442,942,553	52,798,805,591	52,798,805,591
Other individuals	-	-	11,000,000,000	11,000,000,000	-	-
Total	49,233,065,249	49,233,065,249	329,593,952,377	378,936,395,925	98,575,508,797	98,575,508,797

	30/09/2026		In the period		01/01/2026	
	Value	Recoverable value	Increase	Decrease	Value	Recoverable value
	VND	VND	VND	VND	VND	VND
Long-term borrowings	14,733,873,000	14,733,873,000	1,100,000,000	266,457,000	16,390,768,000	16,390,768,000
Military Commercial Joint Stock Bank, Dak Lak Branch	14,733,873,000	14,733,873,000	1,100,000,000	266,457,000	16,390,768,000	16,390,768,000
Total	14,733,873,000	14,733,873,000	1,100,000,000	266,457,000	16,390,768,000	16,390,768,000

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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Short-term Borrowings and Finance Lease Liabilities

Loan contract	Loan term	Interest Rate	Loan Limit	Outstanding Principal Balance as of 30/09/2026	Loan Purpose	Collateral
Loan at Vietnam Foreign Trade Commercial Bank, Dak Lak Branch						
050826/276952/HDHM dated 05/08/2026	03-04 months	According to each Indebtedness Certificate	VND 70,000,000,000	VND 4,893,890,680	Working capital loan for coffee export production and business (Loan for coffee purchase payment)	The loan is secured by deposit contracts at Joint Stock Commercial Bank for Foreign Trade with a total value of VND 28,820,000,000; Cargo insurance contracts worth VND 22,520,000,000 and Property insurance contracts worth VND 23,442,500,000
Loan at Joint Stock Commercial Bank For Industry And Trade, Dak Lak Branch						
25.94.083/2025- HDCVHM/NHCT502- THANGLOI dated 16/12/2025	03-04 months	According to each Indebtedness Certificate	VND 100,000,000,000	VND 26,729,507,515	Working capital loan for coffee export production and business (Loan for coffee purchase payment)	The loan is secured by deposit contracts at the Military Commercial Joint Stock Bank, the Industrial and Commercial Joint Stock Bank, and the Tien Phong Commercial Joint Stock Bank with a total value of VND 14,800,000,000; VND 23,100,000,000 and VND 2,100,000,000
Loan at Military Commercial Joint Stock Bank, Dak Lak Branch						
431950.26.340.923045.TD dated 17/07/2026 and 295402.25.340.923045.TD dated 25/04/2025 and 312904.25.340.923045.TD dated 26/06/2025	06 months	According to each Indebtedness Certificate	VND 60,000,000,000	VND 17,609,667,054	Working capital loan for coffee export production and business (Loan for coffee purchase payment); Investment loan for building a factory and acquiring machinery and equipment.	The loan is secured by time deposit contracts at Military Commercial Joint Stock Bank (MB Bank) and Tien Phong Commercial Joint Stock Bank (TPBank) with total values of VND 13,400,000,000 and VND 1,200,000,000, respectively, and a construction insurance policy valued at VND 25,857,056,612.
Total				VND 49,233,065,249		



Long-term borrowings and finance leases						
Loan contract	Loan term	Interest Rate	Loan Limit	Outstanding Principal Balance as of 30/09/2026	Loan Purpose	Collateral
Loan at Military Commercial Joint Stock Bank, Dak Lak Branch						
295402.25.340.923045.TD dated 25/04/2025 và 312904.25.340.923045.TD dated 26/06/2025	60-84 months	According to each Indebtedness Certificate	VND 25,412,000,000	VND 14,733,873,000	Investment loan for building a factory and acquiring machinery and equipment.	The loan is secured by time deposit contracts at Military Commercial Joint Stock Bank (MB Bank) and a construction insurance policy valued at VND 25,857,056,612.
Total				VND 14,733,873,000		

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

5.12 Short-term trade payables

	30/09/2026		01/01/2026	
	Value	Recoverable value	Value	Recoverable value
	VND	VND	VND	VND
Payables to related parties	-	-	-	-
Trade payables	853,482,157	853,482,157	6,423,342,204	6,423,342,204
Vina Nha Trang Mechanical Joint Stock Company	-	-	1,100,000,000	1,100,000,000
Thanh Binh Agricultural Products Import and Export Company Limited	-	-	3,000,100,450	3,000,100,450
Sao Viet Construction Trading Investment Company Limited			660,598,000	660,598,000
Tin Nghia Transport & Services Co., Ltd.	324,357,200	324,357,200	-	-
Minh Chau Agricultural Products One-Member	383,512,344	383,512,344		
Others	145,612,613	145,612,613	1,662,643,754	1,662,643,754
Total	853,482,157	853,482,157	6,423,342,204	6,423,342,204

THANG LOI COFFEE JOINT STOCK COMPANY

Address: Km17, National Highway 26, Ea Knuoc Commune, Dak Lak Province, Viet Nam.

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5.14 Taxes and Other Payables to State Budget

	Receivables 30/09/2026 VND	Payables 30/09/2026 VND	Payables in the period VND	Paid amount in the period VND	Receivables 01/01/2026 VND	Payables 01/01/2026 VND
VAT	-	-	-	-	-	-
Corporate income tax	-	476,637,891	648,658,470	4,775,237,173	-	4,603,216,594
Personal income tax	-	52,654,857	211,199,067	198,451,207	-	39,906,997
Tax on natural resources	-	-	1,102,590	1,102,590	-	-
Land and housing tax, and land rent	-	3,109,717,269	8,787,839,606	7,525,571,552	-	1,847,449,215
Other taxes	-	2,496,885,507	-	-	-	2,496,885,507
Fees, charges and other payables	-	-	-	-	-	-
Total	-	6,135,895,524	9,648,799,733	12,500,362,522	-	8,987,458,313

5.15 Short-term payable expenses

	30/09/2026	01/01/2026
	VND	VND
Interest expenses	95,331,537	110,999,747
Salary, bonus	41,549,452	41,776,660
Brokerage commission	144,901,080	56,326,320
Other expenses	170,450,355	293,344,826
Total	452,232,424	502,447,553

5.16 Other Payables

5.16.1 Other Short-term Payables

	30/09/2026		01/01/2026	
	Value	Recoverable value	Value	Recoverable value
	VND	VND	VND	VND
Other payables	26,663,647,752	26,663,647,752	11,781,533,436	11,781,533,436
Trade Union fees	151,439,108	151,439,108	137,003,764	137,003,764
Social Insurance	276,854,796	276,854,796	83,662,662	83,662,662
Health Insurance	39,346,060	39,346,060	5,086,828	5,086,828
Payables related to equitization	4,015,607,667	4,015,607,667	4,015,607,667	4,015,607,667
Deposits and guarantees received	1,710,998,000	1,710,998,000	525,000,000	525,000,000
Investment capital for plantation collaboration with farmers	6,738,610,110	6,738,610,110	5,775,951,027	5,775,951,027
Other payables and liabilities - Dividend	12,650,000,000	12,650,000,000		
Other payables	1,065,639,687	1,065,639,687	1,239,221,488	1,239,221,488
Total	26,663,647,752	26,663,647,752	11,781,533,436	11,781,533,436

5.16.2 Other Long-term Payables

	30/09/2026		01/01/2026	
	Value	Recoverable value	Value	Recoverable value
	VND	VND	VND	VND
Long-term deposits and guarantees received	1,275,000,000	1,275,000,000	2,125,475,000	2,125,475,000
Total	1,275,000,000	1,275,000,000	2,125,475,000	2,125,475,000

NOTES TO THE INTERIM FINANCIAL STATEMENTS

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5.18 Owner's Equity**5.18.1 Changes in Owner's Equity**

	Owner's contributed capital	Foreign exchange differences	Development and investment funds	Undistributed profit after tax	Total
	VND	VND	VND	VND	VND
Balance as at 01/01/2025	126,500,000,000	-	12,381,398,775	47,032,345,729	185,913,744,504
Gains in the previous year	-	-	-	17,326,380,666	17,326,380,666
Allocate funds from the previous year's profits	-	-	47,032,345,729	(47,032,345,729)	-
Balance as at 31/12/2025	126,500,000,000	-	59,413,744,504	17,326,380,666	203,240,125,170
Balance as at 01/01/2026	126,500,000,000	-	59,413,744,504	17,326,380,666	203,240,125,170
Profit/loss this year	-	-	-	2,710,652,790	2,710,652,790
Settlement of funds from previous year's profits (i)	-	-	-	(12,650,000,000)	(12,650,000,000)
Balance as at 30/09/2026	126,500,000,000	-	59,413,744,504	7,387,033,456	193,300,777,960

5.18.2 Details of Owner's Contributed Capital

	30/09/2026		01/01/2026	
	Value VND	Ration %	Value VND	Ration %
Dak Lak Provincial People's Committee	45,540,000,000	36.00%	45,540,000,000	36.00%
Pham Thi Linh	67,499,000,000	53.36%	67,499,000,000	53.36%
Other individuals	13,461,000,000	10.64%	13,461,000,000	10.64%
Total:	126,500,000,000	100%	126,500,000,000	100%

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6. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE STATEMENT OF INCOME
6.1 Revenue from Sales of Goods and Rendering of Services

	The third quarter of 2026	The fifth quarter of 2025
	VND	VND
Revenue from sales of goods	110,185,047,409	15,214,291,066
Revenue from sales of finished goods	1,418,100,780	1,027,630,908
Revenue from warehouse leases	5,256,306,269	6,032,185,606
Other revenue	1,940,235,691	-
Total	118,799,690,149	22,274,107,580

6.2 Revenue deductions**6.3 Cost of Goods Sold**

	The third quarter of 2026	The fifth quarter of 2025
	VND	VND
Costs of goods sold	113,704,902,825	22,116,342,702
Costs of finished goods sold	305,950,775	288,038,193
Cost of service rendered	719,793,414	607,629,213
Total	114,730,647,014	23,012,010,108

6.4 Financial Income

	The third quarter of 2026	The fifth quarter of 2025
	VND	VND
Gains from deposit and loan	1,543,807,868	(5,423,058)
Gain from foreign exchange difference	1,156,113,824	567,050,918
Total	2,699,921,692	561,627,860

6.5 Financial Expenses

	The third quarter of 2026	The fifth quarter of 2025
	VND	VND
Interest expense	1,969,419,777	215,957,342
Loss on foreign exchange difference	661,648,211	70,138,550
Total	2,631,067,988	286,095,892

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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6.6 Selling Expenses

	The third quarter of 2026 VND	The firth quarter of 2025 VND
Employee cost	302,330,085	322,446,255
Tools and supplies cost		37,517,512
Expense of fixed asset depreciation	218,485,292	130,844,639
Outsourced service	1,333,146,878	84,421,284
Other expenses in cash	209,224,060	268,758,278
Total	2,079,511,491	843,987,968

6.7 General Administrative Expenses

	The third quarter of 2026 VND	The firth quarter of 2025 VND
Employees cost	1,647,974,308	1,332,233,285
Tools cost	24,372,660	6,222,779
Office supplies costs	69,169,796	34,342,302
Expense of fixed asset depreciation	83,662,482	95,701,782
Taxes, fees and charges	635,131,211	1,143,780,897
Contingency costs (reversal)	-	(1,361,165,406)
Outsourced service	230,875,873	236,102,376
Other expenses in cash	463,377,778	115,025,377
Total	3,154,564,108	1,602,243,392

6.8 Other Income

	The third quarter of 2026 VND	The firth quarter of 2025 VND
Proceeds from the liquidation of Senna siamea trees and other income	1,452,979,875	382,013,203
Total	1,452,979,875	382,013,203

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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6.9 Other Expenses

	The third quarter of 2026 VND	The first quarter of 2025 VND
Others	254,260,775	179,750,942
Total	254,260,775	179,750,942

6.10 Current Corporate Income Tax Expenses

	The third quarter of 2026 VND	The first quarter of 2025 VND
Total accounting profit before tax	102,540,340	(2,706,339,659)
Corporate income taxable income	102,540,340	(2,706,339,659)
Corporate income tax rate	20%	20%
Corporate income tax	20,508,068	-
Total current corporate income tax expense	20,508,068	-

6.11 Basic Earnings per Share

	The third quarter of 2026 VND	The first quarter of 2025 VND
Profit after CIT tax	82,032,272	(2,706,339,659)
Profit or (Loss) attributable to ordinary shareholders	82,032,272	(2,706,339,659)
Average number of ordinary shares outstanding during the period	12,650,000	12,650,000
Basic earnings per share	6	(214)

6.12 Diluted Earnings per Share

	The third quarter of 2026 VND	The first quarter of 2025 VND
Profit after CIT tax	82,032,272	(2,706,339,659)
Profit or (Loss) attributable to ordinary shareholders	82,032,272	(2,706,339,659)
Average number of ordinary shares outstanding during the period	12,650,000	12,650,000
Diluted earnings per share	6	(214)

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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7. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE STATEMENT OF CASH FLOWS
7.1 Proceeds from Borrowings

	The third quarter of 2026 VND	The third quarter of 2025 VND
Proceeds from loans under standard agreements	44,814,415,728	125,847,363,889

7.2 Repayment of principal

	The third quarter of 2026 VND	The third quarter of 2025 VND
Principal repayments under standard agreements	126,228,441,072	228,346,451,389

8. OTHER INFORMATION**8.1 Key Management Personnel Remuneration:**

		Salary and remuneration	
Key management personnel	Position	The third quarter of 2026 VND	The third quarter of 2025 VND
Mr. Do Hoang Phuc	Chairman of the BOD	122,000,000	122,000,000
Mr. Pham Xuan Thu	BOD Vice Chairma	70,500,000	65,000,000
Mr. Do Hoang Phuong	BOD member	62,000,000	62,000,000
Ms. Pham Thi Linh	BOD member	62,000,000	62,000,000
Ms. Dang Thi Huyen	BOD member	50,057,142	48,110,213
Ms. Hoang Thi Thu Ha	Vice General Director	61,000,000	59,000,000
Mr. Doan Dinh Hong	Vice General Director (Dismissal in August 2026)	22,500,000	59,000,000
Mr. Nguyen Xuan Huy	Vice General Director (appointment in July 2026)	61,000,000	-
Ms. Nguyen Thi Quynh Nhu	Chief Accountant	55,722,500	52,910,000
Total		566,779,642	530,020,213

No events have occurred after the end of the reporting period that require adjustments to the financial data or disclosures in the financial statements.

There are no events or conditions that cast significant doubt on the Company's ability to continue as a going concern. The Company has neither the intention nor the necessity to cease or significantly reduce its operations.

8.2 Going Concern

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the third quarter ended September 30, 2026

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There are no events or conditions that cast significant doubt on the Company's ability to continue as a going concern. The Company has neither the intention nor the necessity to cease or significantly reduce its operations.

8.3 Events After the Reporting Period

No events have occurred after the end of the reporting period that require adjustments to the financial data or disclosures in the financial statements.



Do Hoang Phuc
Chairman of the Board of directors
Dak Lak, October 20, 2026

Nguyen Thi Quynh Nhu
Chief accountant

Nguyen Thi Quynh Nhu
Prepared by

