FICO CORPORATION - JSC

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 292/CBTT-FiCO

Ho Chi Minh City, 30/10/2026

REGULAR DISCLOSURE OF INFORMATION ON FINANCIAL REPORTS

To: Hanoi Stock Exchange

Implementing the regulations in Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the stock market, FiCO Corporation - JSC announce the Financial Statements for the Quarter III of 2026 with the Hanoi Stock Exchange as follows:

1. Organization name:
   - Stock code: FIC
   - Address: 15th Floor Sailing Tower, 111a Pasteur, Sai Gon Ward, Ho Chi Minh City
   - Tel: 028 38 212 960 Fax: 028 38 213 233
   - Email: dung.nguyen@fico.com.vn
   - Website: fico.com.vn
2. Content of published information:

- Financial Statements for the Quarter III of 2026
  + Separate financial statements (listed company have no subsidiaries and superior accounting units have affiliated units); ☐
  + Consolidated financial statements (Listed company with subsidiaries); ☑
  + General financial statements (Listed company have an affiliated accounting unit and organize their own accounting apparatus). ☐
- Cases subject to explanation of reasons:
  + The auditing organization gives an opinion that is not a full acceptance opinion on the financial statements (for reviewed/audited financial statements.....):
    Yes ☐ No ☐
    Explanatory text in case of "yes":
    Yes ☐ No ☐
  + Profit after tax in the reporting period has a difference of 5% or more before and after audit, moving from loss to profit or vice versa:
    Yes ☐ No ☐
    Explanatory text in case of "yes":
    Yes ☐ No ☐

+ Profit after corporate income tax in the business results report of the reporting period changes by 10% or more compared to the same period report of the previous year:

Yes ☑ No ☐

Explanatory text in case of "yes":

Yes ☐ No ☐

+ Profit after tax in the reporting period is at a loss, changing from profit in the same period last year to loss in this period or vice versa:

Yes ☐ No ☐

Explanatory text in case of "yes":

Yes ☐ No ☐

This information was announced on the company's website on 30/10/2026 at the link: https://www.fico.com.vn/co-dong

Attached documents:
- Financial Statements for the Quarter III of 2026;
- Explanatory text.

FICO CORPORATION - JSC

M.S.D.N: 0300402493 - C.T.C.P
TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 -CÔNG TY CỔ PHẦN
THÀNH PHỐ HỒ CHÍ MINH

Nguyễn Lê Dung

TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN

Digitally signed by TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN
DN: C=VN, S=HỒ CHÍ MINH, L=QUẬN 1, CN=TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN, OID.0.9.2342.19200300.100.1.1=MST:0300402493
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FICO CORPORATION-JSC

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

FOR THE THIRD QUARTER OF 2026

Ho Chi Minh City, October 2026

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STATEMENT OF THE BOARD OF GENERAL DIRECTORS

THE CORPORATION

FICO CORPORATION-JSC ("the Corporation") formerly known as Building Materials Corporation No.1, was incorporated according to the Decision No. 90/TTg dated 07 March 1994 and Decision No.997/BXD-TCLD dated 20 November 1995 issued by the Minister of Construction.

In accordance with the Decision No.2438/QĐ-BXD dated 30 December 2005 issued by the Minister of Construction, FICO CORPORATION-JSC was re-organized and operated under the Parent - Subsidiary Corporation model. Business registration certificate of State-owned enterprise was re-registered for the first time of the Corporation with No.4106000303 by Department of Planning and Investment of Ho Chi Minh City dated 06 September 2006.

In accordance with the Decision No.614/QD-BXD dated 10 June 2010 issued by the Minister of Construction, the Corporation was transformed into One member Limited Company and operating under Enterprises Law.

In accordance with Decision 1874/QĐ-TTg dated 03 November 2015, the Prime Minister approved the Corporation's equitization plan and the Corporation officially transformed into Joint Stock Company and operating under Joint Stock Company Business Registration Certificate code 0300402493 dated 1 October 2016, which was amended for the thriteenth on 04 August 2025 by the Ho Chi Minh City Department of Finance.

The Corporation's headquarter is located at Floor 15, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City.

BOARDS OF MANAGEMENT, SUPERVISORS AND GENERAL DIRECTORS

BOARDS OF MANAGEMENT

On April 21, 2026, the Corporation held the Annual General Meeting of Shareholders for 2026. The meeting unanimously approved Resolution No. 01/NQ-ĐHCĐ dated April 21, 2026, regarding the re-election of the Board of Directors for the term 2026 - 2031, with the following list:

Ms	Do Thi Hieu	Chairman
Mr	Cao Truong Thu	Member
Mr	Pham Viet Thang	Member
Mr	Nguyen Xuan Thang	Member
Mr	Nguyen Ngoc Vu Chương	Member

Members of the Boards of General Directors who held the Corporation during the period and at the date of this report are as follows:

Board of General Directors

Mr	Cao Truong Thu	General Director
Mr	Pham Viet Thang	Deputy General Director
Mr	Nguyen Duc Loi	Deputy General Director

SUBSEQUENT EVENTS

According to the Board of General Directors, in all material respects, there have been no other significant events occurring after the interim balance sheet date, affecting the financial position and operation of the Corporation which would require adjustments to or disclosures to be made in the Interim Consolidated Financial Statements for the three -month period ended September 30, 2026

THE BOARD OF GENERAL DIRECTORS' RESPONSIBILITY

The Board of General Directors of the Corporation is responsible for preparing the Interim Consolidated Financial Statements which give a true and fair view of the financial position as well as of its incomes and cash flow of the statements for the year of the Corporation. In preparing these Interim Consolidated Financial Statements, the Board of General Directors is required to:

- Select appropriate accounting policies and apply them consistently;
- Make judgments and estimates prudently;
- State clearly whether the Accounting Standards applied to the Corporation are followed or not, and all the material differences from these standards are disclosed and explained in the Interim Consolidated Financial Statements;
- Design, implement, and maintain an internal control system related to the preparation and fair presentation of the Interim Consolidated Financial Statements to ensure that the Interim Consolidated Financial Statements are free from material misstatements, whether due to fraud or error.
- Prepare the Interim Consolidated Financial Statements of the Corporation on the going-concern basis, except for the cases in that the going-concern assumption is considered inappropriate.

The Board of General Directors confirms that the Corporation has complied with the above requirements in preparing the Interim Consolidated Financial Statements.

The Corporation's of General Directors is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Corporation and to ensure that the Interim Interim Consolidated Financial Statements comply with Vietnamese Standards on Accounting, Vietnamese Enterprise Accounting System and relevant legal regulations to preparation and presentation of Interim Consolidated Financial Statements. The Board of General Directors is also responsible for safeguarding the assets of the Corporation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

For and on behalf of the Board of General Directors,

M.S.D.N: 0300402493 - C.T.C.P
TỔNG CÔNG TY VẬT LIỆU XÂY DỰNG SỐ 1 - CÔNG TY CỔ PHẦN
THÀNH PHỐ HỒ CHÍ MINH

Cao Truong Thu
General Director
Ho Chi Minh City, October 29, 2026

CONSOLIDATED STATEMENT OF FINANCIAL POSITION
As at 30 September 2026

ASSETS		Code	Notes	30/09/2026 VND	01/01/2026 VND (Re-stated)
A -	**CURRENT ASSETS (100 = 110+120+130+140+160)**	**100**		**1,365,014,004,875**	**1,523,502,998,002**
I-	**Cash and cash equivalents**	**110**	**5.1**	**185,149,385,423**	**157,793,762,797**
1.	Cash	111		113,849,385,423	114,742,516,221
2.	Cash equivalents	112		71,300,000,000	43,051,246,576
II-	**Short-term financial investments**	**120**		**550,942,284,596**	**632,171,491,234**
1.	Trading securities	121	5.2	11,427,575,701	11,427,575,701
2.	Provision for devaluation of trading securities (*)	122	5.2	(7,824,185,701)	(7,652,595,701)
3.	Current held-to-maturity investments	123	5.2	547,338,894,596	628,396,511,234
III-	**Short-term receivables**	**130**		**159,683,797,915**	**238,826,765,465**
1.	Short-term receivables from customers	131	5.3	227,691,711,201	308,153,414,146
2.	Short-term prepayments to suppliers	132		8,846,410,162	9,587,378,908
3.	Other short-term receivables	135	5.4	84,569,683,549	80,603,521,836
4.	Short-term allowances for doubtful debts (*)	136	5.5	(163,514,391,119)	(161,607,933,547)
5.	Shortage of assets awaiting resolution	137	5.6	2,090,384,122	2,090,384,122
IV-	**Inventories**	**140**	**5.7**	**448,952,705,375**	**485,418,698,256**
1.	Inventories	141		457,958,734,676	533,501,564,333
2.	Allowances for devaluation of inventories (*)	142		(9,006,029,301)	(48,082,866,077)
VI-	**Other short-term assets**	**160**		**20,285,831,566**	**9,292,280,250**
1.	Short-term prepaid expenses	161	5.8	17,646,614,140	4,904,977,318
2.	Deductible value added tax	162		1,026,749,254	1,484,636,410
3.	Taxes and receivables from the State Budget	163		1,612,468,172	2,902,666,522

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)
As at 30 September 2026

ASSETS		Code	Notes	30/09/2026 VND	01/01/2026 VND (Re-stated)
B -	**LONG-TERM ASSETS**	**200**		**1,345,439,191,250**	**1,304,872,729,877**
I	**Long-term receivables**	**210**		**11,593,862,979**	**10,911,482,131**
1.	Other long-term receivables	215	5.4	11,593,862,979	10,911,482,131
II	**Fixed assets**	**220**		**198,116,289,392**	**218,556,085,811**
1.	Tangible fixed assets	221	5.9	141,756,393,636	159,970,075,437
	- *Historical costs*	*222*		*796,040,285,933*	*829,274,580,101*
	- *Accumulated depreciation*	*223*		(654,283,892,297)	(669,304,504,664)
2.	Finance lease fixed assets	224	5.10	-	229,294,095
	- *Historical costs*	*225*		-	*1,572,302,368*
	- *Accumulated depreciation*	*226*		-	(1,343,008,273)
3.	Intangible fixed assets	227	5.11	56,359,895,756	58,356,716,279
	- *Historical costs*	*228*		*86,611,158,453*	*86,611,158,453*
	- *Accumulated amortization*	*229*		(30,251,262,697)	(28,254,442,174)
IV.	**Investment property**	**240**	**5.12**	**8,121,037,059**	**9,124,250,670**
1.	Historical costs	241		31,597,726,547	31,597,726,547
2.	Accumulated depreciation	242		(23,476,689,488)	(22,473,475,877)
V.	**Long-term unfinished assets**	**250**	**5.13**	**33,572,002,071**	**26,253,185,834**
1.	Construction in progress	252		33,572,002,071	26,253,185,834
VI.	**Long-term financial investments**	**260**		**1,031,473,004,402**	**969,600,706,833**
1.	Investments in joint ventures and associates	262	5.2	976,434,056,545	912,561,758,976
2.	Investments in other units	263	5.2	55,435,569,518	57,435,569,518
3.	Provision for impairment of investments in other entities (*)	264	5.2	(396,621,661)	(396,621,661)
VII	**Other long-term assets**	**270**		**62,562,995,347**	**70,427,018,598**
1.	Long-term prepaid expenses	271	5.8	50,587,444,892	53,765,383,180
2.	Good-will	279	5.14	11,975,550,455	16,661,635,418
TOTAL ASSETS(280 = 100+200)		**280**		**2,710,453,196,125**	**2,828,375,727,879**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)
As at 30 September 2026

RESOURCES		Codes	Notes	30/09/2026 VND	01/01/2026 VND (Re-stated)
C-	**LIABILITIES**	**300**		**987,185,437,104**	**1,215,415,268,437**
I-	**Short-term liabilities**	**310**		**930,687,055,809**	**1,162,599,615,874**
1.	Short-term trade payables	311	5.15	60,524,750,377	75,917,748,708
2.	Short-term prepayments from customers	312		106,345,886,701	110,811,395,675
3.	Dividends and profits payable	313		346,027,218	220,949,316
4.	Taxes and payables to the State Budget	314		31,235,557,097	12,651,060,306
5.	Payables to employees	315		21,455,026,437	35,189,157,842
6.	Short-term accrued expenses	316	5.16	15,647,227,012	18,324,751,203
7.	Short-term unearned revenue	319		831,990,899	94,000,000
8.	Other short-term payables	320	5.17	29,800,154,962	34,205,155,277
9.	Short-term borrowings and finance lease liabilities	321	5.18	654,671,265,514	862,417,781,738
10.	Bonus and welfare fund	323		9,829,169,592	12,767,615,809
II-	**Long-term liabilities**	**330**		**56,498,381,295**	**52,815,652,563**
1.	Other long-term payables	338	5.17	28,362,038,066	26,440,925,716
2.	Long-term borrowings and finance lease liabilities	339	5.18	4,944,000,000	5,493,000,000
3.	Deferred income tax payables	342		16,162,079,839	14,212,247,717
4.	Long-term provisions	343		7,030,263,390	6,669,479,130
D-	**RESOURCES**	**400**		**1,723,267,759,021**	**1,612,960,459,442**
1.	Contributed capital	411		1,270,000,000,000	1,270,000,000,000
	- Ordinary shares with voting rights	*411a*		*1,270,000,000,000*	*1,270,000,000,000*
2.	Other capital	414		44,350,938,000	44,320,988,000
3.	Differences upon asset revaluation	416		(201,803,855,880)	(201,803,855,880)
4.	Investment and development funds	418		84,062,678,332	70,356,787,628
5.	Undistributed profit after tax	420		510,903,335,779	425,344,380,937
	- The prior year retained earnings (Accumulated losses)	*420a*		*353,097,805,610*	*306,707,323,356*
	- The current year retained earnings (Accumulated losses)	*420b*		*157,805,530,169*	*118,637,057,581*
6.	Non-controlling interests	429		15,754,662,790	4,742,158,757
TOTAL RESOURCES (440 = 300+400)		**440**		**2,710,453,196,125**	**2,828,375,727,879**

Ho Chi Minh city, October 29, 2026

Prepared	Chief Accountant	General Director
Nguyen Thi Ngan	Nguyen Xuan Hung	Cao Truong Thu

CONSOLIDATED INCOME STATEMENT
For the third quarter of 2026

ITEMS		Codes	Notes	Quarter 3		Cumulative from 01 January to 30 September	
				Current period VND	Previous period VND	Current period VND	Previous period VND
1.	**Gross sales of merchandise and services**	**01**	**5.20**	**235,958,208,138**	**248,898,839,617**	**680,837,115,100**	**876,917,211,472**
2.	Revenue deductions	02	5.20	1,816,327,826	1,940,585,522	5,795,041,468	6,965,035,951
3.	**Net revenues from sales and services rendered (10=01-02)**	**10**	**5.20**	**234,141,880,312**	**246,958,254,095**	**675,042,073,632**	**869,952,175,521**
4.	Cost of goods sold	11	5.21	159,239,455,565	199,824,750,269	484,339,871,346	710,956,881,280
5.	**Gross revenues from sales and services rendered (20 = 10-11)**	**20**		**74,902,424,747**	**47,133,503,826**	**190,702,202,286**	**158,995,294,241**
6	Financial income	22	5.22	4,332,441,122	1,326,429,982	26,111,082,328	9,806,687,835
7	Financial expenses	23	5.23	11,342,675,781	8,341,821,742	32,590,301,175	24,617,745,867
	In which: Interest expenses	*24*		*11,341,301,171*	*7,827,051,742*	*32,388,085,669*	*23,917,217,242*
8	Selling expenses	25	5.24	5,537,220,856	5,135,488,944	13,526,156,534	16,475,469,483
9	General and administration expenses	26	5.25	24,741,619,091	23,959,756,523	71,526,321,952	78,947,533,806
10	Share of net profit of asociates and joint ventures	27	5.26	46,084,600,203	26,822,999,467	85,850,632,413	63,398,153,371
11	**Net profits from operating activities { 30 = 20 + 21+ (22-23) - (25+26) + 27 }**	**30**		**83,697,950,344**	**37,845,866,066**	**185,021,137,366**	**112,159,386,291**
12	Other income	31	5.27	12,029,062,993	7,862,121,644	40,294,016,224	32,712,251,739
13	Other expenses	32	5.27	10,182,805,664	8,038,842,545	25,811,151,476	26,989,879,581
14	**Other profits (40 = 31-32)**	**40**		**1,846,257,329**	**(176,720,901)**	**14,482,864,748**	**5,722,372,158**
15	**Total accounting profit before tax (50 = 30+40)**	**50**		**85,544,207,673**	**37,669,145,165**	**199,504,002,114**	**117,881,758,449**
16	Current corporate income tax expenses	51		6,526,353,304	2,258,814,745	17,673,083,244	10,556,476,497
17	Deferred corporate income tax expenses	52		490,141,830	546,996,030	1,489,245,789	1,420,212,580
18	**Profits after corporate income tax (60 = 50-51-52)**	**60**		**78,527,712,539**	**34,863,334,390**	**180,341,673,081**	**105,905,069,372**
19	**Profit after tax of Parent Company**	**61**		**72,252,385,947**	**36,563,151,254**	**157,805,530,170**	**98,854,462,460**
20	**Profit after tax attributable to Non-controlling interests**	**62**		6,275,326,592	(1,699,816,864)	22,536,142,911	7,050,606,912
21	**Basic earnings per share**	**70**	**5.28**	**569**	**288**	**1,243**	**778**

Ho Chi Minh city , October 29, 2026

Prepared	Chief Accountant	General Director
Nguyen Thi Ngan	Nguyen Xuan Hung	Cao Truong Thu

CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

For the third quarter of 2026

ITEMS	Codes	Cumulative from 01 January to 30 September	
		Current period VND	Previous period VND
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1. Profit before tax	*01*	***199,504,002,114***	***117,881,758,449***
2. Adjustments for:			
- Depreciation of fixed assets and investment real property	02	25,541,314,936	31,998,676,801
- Provisions	03	(36,638,004,944)	2,825,841,484
- Profits / losses of exchange rate differences from revaluation of accounts derived from foreign currencies	04	-	(17,388,901)
- Profits/losses from investment	05	(36,972,152,369)	(10,307,635,368)
- Interest expense	06	32,388,085,669	23,917,217,242
3. Operating profit before movements in working capital	***08***	***183,823,245,406***	***166,298,469,707***
- (Increase) decrease in receivables	09	78,302,214,636	12,930,756,580
- (Increase) decrease in inventories	10	75,542,829,657	107,701,238,345
- Increase (decrease) in accounts payable	11	(68,515,884,940)	(1,585,185,253)
- (Increase) decrease in prepaid expenses	12	(6,482,783,749)	(702,585,837)
- Interest paid	14	(32,696,355,464)	(24,113,778,823)
- Corporate income tax paid	15	(10,121,854,814)	(9,599,557,557)
- Other cash outflows	17	(4,666,802,826)	(12,276,419,259)
Net cash from operating activities	**20**	***215,184,607,906***	***238,652,937,903***
II. CASH FLOWS FROM INVESTING ACTIVITIES			
- Acquisition and construction of fixed assets and other long-term assets	21	(10,622,435,022)	(15,171,589,273)
- Proceeds from sales of fixed assets and other long-term assets	22	11,700,542,755	1,500,000
- Cash outflow for lending and buying debt instruments of other companies	23	(536,697,720,756)	(340,430,000,000)
- Cash recovered from lending and selling debt instruments of other compa	24	612,434,000,000	196,302,230,009
Investments in other entities	25	(10,094,910,000)	-
- Cash recovered from investments in other entities	26	2,000,000,000	2,000,000,000
- Loan interest, dividends and profits shared received	27	31,403,431,065	12,547,215,018
Net cash used in investing activities	***30***	***100,122,908,042***	***(144,750,644,246)***
III. CASH FLOWS FROM FINANCING ACTIVITIES			
- Proceeds from borrowings	33	1,260,007,520,901	1,346,531,412,052
- Repayments of borrowings	34	(1,468,149,037,132)	(1,448,345,890,468)
- Repayments of obligations under finance lease	35	(153,999,993)	(231,000,003)
- Dividends and interest paid to owners	36	(79,656,377,098)	(69,326,034,134)
Net cash from finance activities	***40***	**(287,951,893,322)**	**(171,371,512,553)**
Net cash inflows/(outflows) (50 = 20+30+40)	**50**	**27,355,622,626**	**(77,469,218,896)**
Cash and cash equivalents at the beginning of the year	**60**	**157,793,762,797**	**223,142,986,686**
Effects of changes in foreign exchange rates	*61*	-	19,284,715
Cash and cash equivalents at the end of the year (70 = 50+60+61)	**70**	**185,149,385,423**	**145,693,052,505**

Ho Chi Minh city, October 29, 2026

Prepared	Chief Accountant	General Director
Nguyen Thi ngan	Nguyen Xuan Hung	Cao Truong Thu

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

1. COMPANY INFORMATION

1.1 Structure of ownership

FICO CORPORATION-JSC formerly known as Building Materials Corporation No.1, was incorporated according to the Decision No. 90/TTg dated 07 March 1994 and Decision No.997/BXD-TCLD dated 20 November 1995 issued by the Minister of Construction.

In accordance with the Decision No.2438/QĐ-BXD dated 30 December 2005 issued by the Minister of Construction, FICO CORPORATION-JSCwas re-organized and operated under the Parent - Subsidiary company model. Business registration certificate of State-owned enterprise was re-registered for the first time of the Corporation with No.4106000303 by Department of planning and investment of Ho Chi Minh City dated 06 September 2006.

In accordance with the Decision No.614/QD-BXD dated 10 June 2010 issued by the Minister of Construction, the Corporation was transformed into One member Limited Company and operating under Enterprises Law.

The Corporation officially converted to a Joint Stock Company and operates under the Joint Stock Company business registration certificate number 0300402493, which was amended for the thriteenth on 04 August 2025 by the Ho Chi Minh City Department of Finance.

Name: Building Materials Corporation No.1 Joint Stock Company

Abbreviated Corporation name: FICO Co., JSC

The charter capital of the Corporation, according to the Joint Stock Company business registration certificate, is 1,270,000,000,000 VND.

The Corporation's headquarter is located at Floor 15, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City.

The total number of employees of the Corporation and its subsidiaries as of September 30, 2026 was 355 (as of December 31, 2025: 356)

Ownership of capital as of September 30, 2026:

	As at 30/09/2026			As at 01/01/2026		
Shares holders	**(%)**	**Shares**	**value of Shares**	**(%)**	**Shares**	**value of Shares**
State Capital Investment Corporation (SCIC) - Limited Liability Company	40.08%	50,900,100	509,001,000,000	40.08%	50,900,100	509,001,000,000
Xuan Cau Investment Joint Stock Company	40.00%	50,800,000	508,000,000,000	40.00%	50,800,000	508,000,000,000
Others	19.92%	25,299,900	252,999,000,000	19.92%	25,299,900	252,999,000,000
Total		**127,000,000**	**1,270,000,000,000**		**127,000,000**	**1,270,000,000,000**

(*) On August 31, 2020, the Ministry of Construction transferred the representative ownership rights of the State to the State Capital Investment Corporation (SCIC) (according to the minutes of the transfer of representative ownership rights at FiCO Corporation – Joint Stock Company).

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

1.2 Operating industry and principal activities

The activities of the Corporation include:

Consulting, brokerage, auction real estate, auction of land use rights (Real estate business services: real estate brokerage, real estate valuation, delivery floor real estate consultancy, real estate consultancy, real estate auction, real estate advertising, real estate management); Manufacture of spare parts and accessories for motor vehicles and engines (manufacture of spare parts, specialized motor vehicles for the construction industry, production of building materials);Wholesaling materials, installation equipment in construction (trading, importing, and exporting building materials, materials, materials, and products for the construction industry, building materials);Sale of spare parts and auxiliary parts of automobiles and other motor vehicles (trading, import, and export of spare parts, equipment, specialized motor vehicles for the construction industry, production of building materials); Wholesaling automobiles and other motor vehicles (trading, importing, and exporting specialized motor vehicles for the construction industry, building materials production);

Other mining (mining and processing minerals, raw materials, and additives for construction); Building all kinds of houses (civil and industrial construction); Constructing other civil engineering works (construction of irrigation works, hydroelectricity, residential areas, industrial parks, export processing zones); Architectural and engineering consultancy services (Design of civil engineering works, design of urban technical infrastructure works, supervision of construction and completion of civil works Consultancy on investment in production of raw materials, building materials, surveying maps); Consultancy on the management of application and transfer of technologies for the production of raw materials and construction materials); Vocational education (human resource training); Trading the port, renting premises, offices, workshops, warehouses); Freight transport by road; short stay (hotel business - not working in the office); Restaurant and Catering Services (Restaurant-Not at the Headquarters); Activities of sports facilities (activities of the aesthetic club); Other production (production of construction materials, materials, materials, and products for the construction industry, production of construction materials - not produced at the head office); Manufacture of other special-purpose machines (specialized motor vehicles for construction industry, construction materials production - Not produced at the head office); Exploiting stone, sand, gravel, clay (not produced at the head office); Construction of railway and road works (construction of transport works, urban technical infrastructure); Other specialized construction activities (foundation and infrastructure treatment, weak soil); Freight inland waterway; Wholesale of solid, liquid, and gaseous fuels and related products (Wholesale of coal, lignite, peat, charcoal, coke, fuel diesel, fuel oil).

Principal activities of the Corporation and its subsidiaries in the period: Wholesale of materials, equipment installed in the construction, exploitation of stone, sand, gravel, clay; Construction of civil engineering works, real estate business.

1.3 Declaration on the comparability of information on the Interim Interim Consolidated Financial Statements

The Corporation has consistently applied accounting policies in accordance with the Corporate Accounting System issued under Circular No. 99/2025/TT-BTC dated October 27, 2025; and the figures presented in the Consolidated Financial Statements are comparable.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

1.4 The Corporation structure

List of consolidated subsidiaries

No	Name	Address	Activitives	Equity interest	Vote interest
1	Phuoc Hoa FiCO Joint Stock Company	76 Ho Dac Di, Tan Phuoc Ward, Ho Chi Minh City	Manufacturing construction stone and granite.	73.90%	73.90%
2	Tan Dinh FiCO Construction Mechanics Joint Stock Company	Lot E, Road 2B, Dong An IP, Binh Hoa Ward, Ho Chi Minh City	Mechanical; trading of materials; equipment installed	64.24%	64.24%
3	Cam Ranh Ficosand Company Limited	Tan Hai Hamlet, Cam Lam Commune, Khanh Hoa Province	Manufacturing and trading sand	100.00%	100.00%
4	Fico Trading Building Materials Company Limited	Floor 15, Sailing Tower, 111A Pasteur, Sai Gon Ward, Ho Chi Minh City	Manufacturing and trading construction materials	100.00%	100.00%
5	Asean Tiles Corporation	Plot No. 257, Map No. 17, Quarter 9, Chanh Phu Hoa Ward, Ho Chi Minh City	Manufacturing and trading bricks	51.00%	51.00%
6	Thanh Thanh Ceramic Joint Stock Company.	Road 1, Bien Hoa 1 IP, Tran Bien Ward, Dong Nai Province	Manufacturing and trading bricks	51.00%	51.00%
7	Fico Commerce Product One member Company Limited	Floor 15, Sailing Tower, 111A Pasteur, Sai Gon Ward, Ho Chi Minh City	Trading of Fico products	100.00%	100.00%

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

1.4 The Corporation structure (Continued)

Subsidiaries: As at September 30, 2026 The Corporation has the following subsidiaries:

No	Branches Name	Address, Branch code
1	Branch of Building Materials Corporation No. 1 - Joint Stock Company - Thong Nhat Stone Mining Factory	Hamlet 3, Trang Bom Commune, Dong Nai Province. Branch code: 0300402493-002
2	Branch of Building Materials Corporation No. 1 - Joint Stock Company - FiCO Building Materials Trading Company	15th Floor, Sailing Tower Building – 111A Pasteur, Sai Gon Ward, Ho Chi Minh City Branch code: 0300402493-007
3	Branch of Building Materials Corporation No. 1 - Joint Stock Company - FiCO Dong Nai Branch.	5, Street 16 A, Bien Hoa 2 Industrial Zone, Tran Bien Ward, Dong Nai Province. Branch code: 0300402493-010
4	Branch of Building Materials Corporation No. 1 - Joint Stock Company - FiCO Binh Duong Branch	Lot F, Street 2B, Dong An Industrial Park, Binh Hoa Ward, Ho Chi Minh City Branch code: 0300402493-014
5	Branch of Building Materials Corporation No. 1 - Joint Stock Company - Cam Ranh Fico Sand Company	Tan Hai Hamlet, Cam Lam Commune, Khanh Hoa province. Branch code: 0300402493-006

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

1.4 The Corporation's structure (Continued)

Associates : As at September 30, 2026

No	Name	Adress	Main Activities	Equity interest	Vote interset
1	Fico Tay Ninh Cement Joint Stock Company	No. 433, 30/4 Boulevard, Tan Ninh Ward, Tay Ninh Province	Cement production	25.84%	25.84%
2	Hoa An Joint Stock Company	20C Cau Hang Hamlet, Bien Hoa Ward, Dong Nai Province	Exploiting and processing minerals, construction materials	23.98%	23.98%
3	Vitaly Joint Stock Company	Road N1, Binh Chuan Production and Trade Zone, Thuan Giao Ward, Ho Chi Minh City	Manufacture and sale of construction materials, Trading in houses	30.75%	30.75%
4	Havali Fico Joint stock Company	No. 65, Street 3, Chu Van An Residence, Binh Thanh Ward, Ho Chi Minh City	Production of glass, glass products, refractory products	20%	20%
5	Fico- Corea Construction Investment Company Limited	Floor M (mezzanine), Block C, Van Do Apartment, 348 Ben Van Don, Vinh Hoi Ward, Ho Chi Minh City	Providing technical services for treating soft soil for construction works	49.5%	49.5%
6	Tan Bach Viet Construction Investment Company Limited	No. 01 Bach Dang, Tan Son Hoa Ward, Ho Chi Minh City	Construction civil and industry building	29%	29%
7	Fico Pan- United Concrete Joint Stock Company	No. 60 Truong Son, Tan Son Hoa Ward, Ho Chi Minh City	Production of commercial concrete	45%	45%
8	Fico High Techology Joint Stock Company	102 Phung Van Cung, Cau Kieu Ward, Ho Chi Minh City	Production of brick and concrete products	45%	45%
9	Packaging and Minerals No.1 Joint Stock Company	Plot No. 200, Map Sheet No. DC 8 - 3, N1 Street, Binh Chuan Industrial Production Area, An Phu Ward, Ho Chi Minh City	Manufacturing of package	24.00%	24.00%

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

2. FISCAL YEAR AND ACCOUNTING CURRENCY

Fiscal year

The Corporation's fiscal year applicable for the preparation of its financial statements starts on 1st January and ends on 31st December of solar year.
The interimconsolidated financial statements for the first quarter are prepared for the period from July 01 to September 30 annually.

Accounting currency
The Interim Consolidated Financial Statements are expressed in Vietnamese Dong (VND).

3. ACCOUNTING STANDARDS AND SYSTEM

Accounting System

The Corporation applied to Vietnamese Accounting System promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance

Statement of Compliance with Accounting Standards and Systems

The Corporation's Management ensures that the Consolidated Financial Statements have been prepared in compliance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and other relevant statutory requirements regarding the preparation and presentation of these statements

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of preparation of the Consolidated Financial Statements

The accompanying Consolidated Financial Statements are presented in Vietnam Dong (VND) and have been prepared on a historical cost basis in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and other relevant statutory requirements regarding the preparation and presentation of Consolidated Financial Statements.

The Corporation's Consolidated Financial Statements are prepared in accordance with Circular No. 43/2026/TT-BTC dated 20 April 2026 issued by the Ministry of Finance providing guidance on the preparation and presentation of Consolidated Financial Statements. Specifically:

The Consolidated Financial Statements are prepared based on the combined financial statements of the Corporation and the financial statements of its controlled entities (subsidiaries) for the financial period from 01 July 2026 to 30 September 2026. Control is achieved when the Corporation has the power to govern the financial and operating policies of an invested entity so as to obtain benefits from its activities.

The operating results of subsidiaries acquired or disposed of during the year are included in the Consolidated Income Statement from the date of acquisition or until the date of disposal of the investment in that subsidiary. Where necessary, the financial statements of subsidiaries are adjusted to ensure consistency with the accounting policies applied by the Corporation and other entities within the Group. All intra-group transactions and balances are eliminated upon consolidation.

Non-controlling interests (NCI) in the net assets of consolidated subsidiaries are identified and presented as a separate component of the owners' equity. Non-controlling interests consist of the value of those interests at the date of the original business combination (see detailed disclosure below) and the NCI's share of changes in total equity since the date of the combination. Losses incurred by a subsidiary are allocated to the non-controlling interests even if such losses exceed the non-controlling interest's share in the net assets of the subsidiary.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Business consolidation

The assets, liabilities, and contingent liabilities of the Subsidiary are determined at their fair values at the date of acquisition of the Subsidiary. Any additional amount between the purchase price and the total fair value of the acquired asset is recognized as business advantage. Any deficit between the purchase price and the total fair value of the acquired asset is recognized in the consolidated income statement of the accounting period in which the acquisition of the subsidiary occurred.

Goodwill

Goodwill represents the excess of the cost of acquisition over the Corporation's interest in the net fair value of the identifiable assets, liabilities, and contingent liabilities of a subsidiary, associate, or jointly controlled entity at the date of acquisition. Goodwill is recognized as an asset and is amortized over its estimated useful life of 10 years.

On disposal of a subsidiary, associate, or jointly controlled entity, the attributable amount of unamortized goodwill is included in the determination of the profit or loss on disposal.

Accounting Estimates

The preparation of the Interim Consolidated Financial Statements in compliance with Vietnamese Accounting Standards requires the Management to make certain estimates and assumptions that affect the reported amounts of assets and liabilities, and the disclosure of contingent assets and liabilities at the date of the Interim Consolidated Financial Statements, as well as the reported amounts of revenues and expenses during the accounting period. Actual consolidated results could differ from those estimates and assumptions.

The type of exchange rates applied in accounting

For transactions arising in foreign currencies

Transactions arising in foreign currencies are translated at the exchange rates prevailing at the transaction dates. Foreign exchange differences arising from these transactions are recognized as financial income or financial expenses in the Consolidated Income Statement.

Revaluation of foreign currency monetary items at the end of the reporting period

At the date of the financial statements, monetary items denominated in foreign currencies (including both assets and liabilities) are revalued using the average of the buying and selling telegraphic transfer rates of the commercial bank(s) where the Corporation regularly transacts, as of 30 September 2026.

All foreign exchange differences resulting from the revaluation of foreign currency monetary items as of 30 September 2026 are transferred to financial income or financial expenses for the reporting period. Notably, any unrealized foreign exchange gains arising from the revaluation of year-end balances of monetary items denominated in foreign currencies are not available for profit distribution or dividend payments.

Cash and cash equivalents

Cash comprises cash on hand, bank deposits, recorded on an accrual basis of actual income and expenditure.

Cash equivalents comprise short-term investments and time deposits with a maturity of no more than 3 months from the date of investment, which can be easily converted into a known amount of cash and pose no risk in conversion to cash at the reporting date.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial investments

Trading securities

Trading securities are those held by the Corporation for trading purposes (including securities with a maturity of more than 12 months that are bought and sold for profit), such as: listed stocks and bonds on the stock market; various other securities and financial instruments.

Trading securities are initially recognized at the fair value of the consideration paid at the transaction date. Costs directly related to the purchase of trading securities are recognized as financial expenses in the period in which they are incurred.
In subsequent fiscal years, trading securities are measured at cost less any allowance for diminution in value.
An allowance for diminution in value of trading securities is made in accordance with current accounting regulations. The timing for recognition of trading securities is when the Company obtains legal ownership, specifically as follows:

- Listed securities: Recognized at the order matching date (T+0)..
- Unlisted securities: Recognized at the time legal ownership is officially established in accordance with statutory requirements.

Held to maturity investments

Held-to-maturity investments comprise investments that the Corporation has the positive intent and ability to hold until maturity. These investments include: time deposits with original maturities of more than 03 months (including bills and promissory notes).

Held-to-maturity investments are recognized from the date of purchase and are initially measured at purchase price plus directly attributable transaction costs.

Interest income from held-to-maturity investments subsequent to the purchase date is recognized in the Consolidated Income Statement on an accrual basis. Interest income earned prior to the Corporation's acquisition is recorded as a reduction to the cost of the investment at the time of purchase.

Held-to-maturity investments are measured at cost less any allowance for doubtful debts.

An allowance for doubtful debts for held-to-maturity investments is made in accordance with current accounting regulations.

Loans

These are loans based on agreements between the parties but are not traded on the market like securities.

All loans classified as monetary items with foreign currency denominated principal will be revalued at the actual exchange rate at the time of preparing the Interim Consolidated Financial Statements.

Provisions for doubtful loans are established for each problematic loan based on the overdue period of the principal repayment according to the original debt commitment (without considering any debt extensions between the parties) or based on the expected loss that may occur.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial investments (Continued)

Investments in associates and other investments

- Investments in associates that the Corporation has significant influence over are measured at cost on the Interim Interim Consolidated Financial Statements.

  The profit distributions that the Corporation receives from the accumulated profits of the associates after the Corporation gains control are recognized in the Corporation's operating results for the year. Other distributions are considered as a recovery of investments and are deducted from the investment value.

- Other investments: Are recorded at cost

Provision for devaluation of investments

Provisions for losses on investments in subsidiaries, joint ventures, and associates are established when these companies incur losses that may lead to the investor potentially losing capital or when there is a provision for impairment of the value of investments in these companies.

For other investments, the provision for impairment is based on the fair value of the investment at the time of provision. If the fair value cannot be determined, the provision is based on the losses of the investee.

Receivables

Accounts receivable are monitored in detail by collection term, debtor, currency type, and other factors according to the management needs of the Corporation.

Accounts receivable, including receivables from customers and other receivables, are recognized based on the principle of:

- Receivables from customers include trade receivables arising from the buying and selling transactions between the Company and buyers (who are independent entities from the seller, including receivables between the parent company and subsidiaries, joint ventures, and associates). Trade receivables are recognized in accordance with revenue recognition standards based on invoices and supporting documents.

- Other receivables comprise non-commercial receivables that are not related to purchase and sale transactions.

Receivables are classified as Current and Non-current on the Consolidated Balance Sheet based on their remaining maturities at the date of the Consolidated Financial Statements.

Allowance for doubtful debts: is made for each doubtful debt based on the aging of the outstanding principal in accordance with the original debt commitment (excluding any debt rescheduling or extensions between parties), or when there are signs of uncollectibility arising from the debtor being declared bankrupt, or undergoing dissolution, or being missing or absconding

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Inventories

Inventories are stated at the lower of cost and net realizable value.

The cost of inventories comprises direct materials, direct labor, and manufacturing overheads (if any) incurred in bringing the inventories to their present location and condition. For trading activities, cost includes purchase costs and other expenses directly attributable to the acquisition of goods. The Corporation applies the perpetual inventory system to account for inventories, and the cost of outgoing inventories is determined using the weighted average method.

Net realizable value is the estimated selling price in the ordinary course of business, less the estimated costs of completion and the estimated costs necessary to make the sale, marketing, and distribution.

An allowance for diminution in value of inventories is made when there is reliable evidence that the net realizable value is lower than the cost. Accordingly, the Corporation provides an allowance for obsolete, damaged, or sub-standard inventories in cases where their carrying value exceeds their net realizable value at the end of the accounting period.

Accounting Principles and Depreciation of Tangible and Intangible Fixed Assets

The Corporation manages, utilizes, and depreciates fixed assets in accordance with the guidelines provided in Circular No. 45/2013/TT-BTC dated April 25, 2013, and Circular No. 147/2016/TT-BTC dated October 13, 2016.

a. **Accounting Principles**

Tangible Fixed Assets

Tangible fixed assets are stated at historical cost less accumulated depreciation. Historical costs of tangible fixed assets include all the expenses paid by the Company to bring the asset to its working condition for its intended use.

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the year.

Intangible fixed assets

- Land use rights: This includes all actual costs incurred by the Coporation directly related to the area of land used, including: payments made to obtain land use rights, compensation costs, site clearance costs, land leveling expenses, and registration fees, etc.
- Land use rights with a definite term are presented at cost less accumulated depreciation.
- Management software: is initially recorded at purchase price and is depreciated using the straight-line method based on the estimated useful life.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Accounting Principles and Depreciation of Tangible and Intangible Fixed Assets (Continued)

***b.* Depreciation Method**

Tangible fixed assets are depreciated using the straight-line method based on the estimated useful life. The specific depreciation periods are as follows:

	Years
Buildings, structures	08-25
Machinery and equipment	06-10
Motor vehicles	05-08
Office equipment	03-05
Other	08-20

Intangible fixed assets consist of land use rights with a definite term, which are depreciated using the straight-line method based on the validity period of the land use rights certificate. Land use rights with an indefinite term are recorded at cost and are not subject to depreciation.

Intangible fixed assets include management software, which is depreciated over a period of 2 to 20 years.

Financial lease as lessee

A lease is classified as a finance lease if it transfers substantially all the risks and rewards incident to ownership belonging to the lessee. All other leases are considered operating leases.

The company is the lessor.

The company recognizes the carrying amount of assets under finance leases as a receivable, at the net investment value in the finance lease contract. Finance lease income is allocated to accounting periods to maintain a consistent periodic interest rate on the net investment balance of the finance lease. Operating lease income is recognized on a straight-line basis over the lease term. Initial direct costs incurred during the negotiation and signing of an operating lease are added to the carrying amount of the leased asset and amortized on a straight-line basis over the lease term.

The company is the lessee.

The company recognizes leased assets under finance leases as its assets at the fair value of the leased asset at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is recorded on the Balance Sheet as a finance lease liability. Lease payments are apportioned between finance costs and the reduction of the lease liability to ensure a constant periodic interest rate on the remaining balance of the liability. Finance costs are recognized in profit or loss, unless they are directly attributable to the leased asset, in which case they are capitalized in accordance with the company's policy on borrowing costs (see further details below). Operating lease payments are recognized in profit or loss on a straight-line basis over the lease term. Any amounts received or receivable to incentivize signing the operating lease are also recognized on a straight-line basis over the lease term.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Investment Properties

Investment properties include land use rights and buildings, structures held by the Corporation for the purpose of earning rentals or awaiting higher price, which is stated at cost less accumulated depreciation.

The historical cost of investment property includes all expenses (cash and cash equivalents) paid by the Company, or the fair value of other amount exchanged to acquire the investment property by the time of purchase or construction of the investment property.

Subsequent expenditure relating to an investment property that has already been recognized should be added to the net-book value of the investment property when it is probable that future economic benefits in excess of the originally assessed standard of performance of the existing investment property will flow to the enterprise and an increase in the cost of the investment property shall be recorded.

Depreciation: Investment properties for rental are depreciated using the straight-line method to gradually deduct the asset's original value over its estimated useful life. The company does not depreciate investment properties that are held for capital appreciation.

Construction in Progress

Assets under construction for production, leasing, management, or any other purposes are recorded at cost. This cost includes related service expenses and interest expenses in accordance with the Corporation's accounting policies. Depreciation of these assets is applied similarly to other assets, starting from when the asset is in a state of readiness for use.

Repair Expenses

Prepaid expenses reflect actual costs that have been incurred but are related to the results of business operations over multiple accounting periods. These expenses are then allocated to the cost of production or business operations in subsequent accounting periods.

Prepaid expenses are recorded at their historical cost and classified as either current or non-current assets on the balance sheet, depending on the duration of the prepaid contract.

Payables

The account payables are monitored in detail by payable terms, payable parties, original currency, and other factors depending on the Corporation's management requirement.

The account payables include payables as trade payables, loans payable, intercompany payable and other payables which are determined almost certainly about the recorded value and term, which is not carried less than the amount to be paid. They are classified as follows:

- ✓ Trade payables: Include commercial amounts payables arisen from purchase of goods, services or asset between the Company and sellers, which are independent with the Corporation;
- ✓ Other payables: Include non-commercial amounts payables, or amounts payables relating to trading in goods or services.

Recognition and capitalization principles for borrowing costs.

All other borrowing costs are recognised in the income statement when incurred, except for the borrowing cost capitalized under Vietnamese Accounting Standards "Borrowing cost".

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Accrued expenses

Accrued expenses are those already recorded in operating expenses in the period/year but not actually paid to ensure that when these expenses actually occur, they will not have a significant influence on operating expenses based on matching principle between income and expenses.

Provision for payables

The recognized amount of a provision for payables is the best estimate of the amount that will be required to settle the present obligation as at the fiscal year end date or balance sheet date.

Owners' equity

Capital is recorded according to the actual amounts invested by shareholders.
Retained earnings are determined based on the post-tax business results and the distribution of profits or handling of losses by the Corporation.

Profit after corporate income tax is distributed to shareholders after setting up funds under the Corporation's Charter as well as the provisions of law and approved by the Shareholders at the Annual General Meeting of the Corporation.

Dividends are declared and paid based on the estimated profits earned. Official dividends are declared and paid in the following fiscal year from retained earnings, based on the approval of the shareholders at the Corporation's annual general meeting.

Revenue and other income recognition

Revenue from the sale of goods shall be recognized if it simultaneously meets the following five (5) conditions:

a) The Corporation has transferred to the buyer the significant risks and reward of ownership of the goods;

b) The Corporation retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;

c) The amount of revenue can be measured reliably;

d) It is probable that the economic benefits associated with the transaction will flow to the Company; and

e) Costs related to transactions can be determined

Revenue from services is recognized when the outcome of that transaction can be reliably determined. Where a transaction involving the rendering of services is attributable to several periods, revenue is recognized in the year by reference to the percentage of completion of the transaction at the balance sheet date of that period. The outcome of a transaction can be measured reliably when all four (4) following conditions are satisfied:

(a) The amount of revenue can be reliably measured;

(b) It is probable that the economic benefits associated with the transaction will flow to the Company;

(c) Identify the completed work as at the consolidated balance sheet date; and

(d) Determine the costs incurred for the transaction as well as the cost to complete the transaction to provide that service.

Revenue from interest income, dividends and profits received and other income: The revenue is recognized when the Corporation can obtain economic benefits from the above activities and when it is reliably measured.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Revenue deductions

Revenue deductions include:

- Trade discount: Is a reduction for customers having bulk purchasing, excluding commercial discounts for buyers shown in VAT invoices or sales invoices.
- Sales allowances: Is deduction for customers who purchase defect products, low-quality and deteriorated goods or goods with incorrect specification as stated in economic contracts; excluding sales discounts for customers presented in VAT or sales invoices.
- Returned goods: Due to violation of commitments, economic contracts, low quality or incorrect types and specifications.

Cost of good sold

Cost of goods sold or services rendered including the cost of products, goods, services sold during the period is recorded corresponding to revenue of the period.

Finalcial expenses

Financial expenses reflect expenses incurred during the period, which mainly include borrowing costs, discounts for buyers deferred sales interest, provision for devaluation of trading securities, provision for loss of investments in other entities and loss on exchange rates.

Current corporate income tax and deferred tax expenses

Corporate income tax expenses (or corporate income tax income): Is total current and deferred income tax expenses (or total current and deferred tax) in determining profit or loss of a period.

- Current income tax expenses: Are corporate income tax payable calculated on taxable profit during the year and current corporate income tax rate. Current income tax is calculated on taxable income and applicable tax rate during the tax period. Difference between taxable income and accounting profit is from adjustment of differences between accounting profit and taxable income in accordance with current tax policies.
- Deferred corporate income tax expenses: Is the amount of corporate income tax payable in the future arising from: recognition of deferred tax payable during the year; reversal of deferred tax assets recognized from previous years; no deferred tax assets or deferred tax liabilities arising from transactions are recognized directly in equity.

The Corporation has an obligation to pay corporate income tax at the rate of 20% on taxable profits

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Financial Instrument

Initial recognition

Financial Asset

At initial recognition, a financial asset is recognized at its cost, including any directly attributable transaction costs incurred in acquiring the financial asset.

The Company's financial assets include cash, short-term deposits, cash equivalents, short-term receivables, other receivables, deposits, loans, both listed and unlisted financial instruments, and derivative financial instruments.

Financial Liabilities

At initial recognition, financial liabilities are recognized at their cost, including any directly attributable transaction costs incurred in issuing the financial liabilities.

The Corporation's financial liabilities include accounts payable to suppliers, other payables, accrued expenses, finance lease liabilities, loans, and derivative financial instruments.

Subsequent measurement

Currently, there are no regulations regarding the subsequent measurement of financial instruments after initial recognition.

Earnings per shares

Basic earnings per share for ordinary shares are calculated by dividing the profit or loss attributable to ordinary shareholders, after deducting the amount allocated to the reward and welfare fund, by the weighted average number of ordinary shares outstanding during the year. Diluted earnings per share is determined by adjusting the profit or loss attributable to ordinary shareholders and the weighted average number of ordinary shares outstanding for the effect of potential dilutive ordinary shares, including convertible bonds and stock options.

Related parties

A party is considered a related party of the Corporation in case that party is able to control the Corporation or to cause material effects on the financial decisions as well as the operations of the Corporation. A party is also considered a related party of the Corporation in case that party is under the same control or is subject to the same material effects.

When considering the relationship of related parties, the nature of the relationship is focused more than its legal form.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5. INFORMATION SUPPLEMETING THE ITEMS IN THE INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION, INCOME STATEMENT.

5.1 Cash and cash equivalents

	30/09/2026 VND	01/01/2026 VND
Cash on hand	7,274,931,411	7,602,065,918
Cash in banks (i)	106,574,454,012	107,140,450,303
Cash equivalents (ii)	71,300,000,000	43,051,246,576
Total	**185,149,385,423**	**157,793,762,797**
(i) Details of demand deposits		
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh Branch	*67,225,433,459*	*60,902,936,515*
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu My Branch	*206,035,097*	*992,898,168*
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch	*10,802,165,971*	*2,930,344,504*
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Phu My Branch	*6,532,423,842*	*727,676,620*
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ho Chi Minh Branch	*83,435,147*	*8,739,906,475*
Vietnam Bank for Agriculture and Rural Development - Branch 5	*2,789,084,647*	*4,117,093,758*
Vietnam Export Import Commercial Joint Stock Bank - Ho Chi Minh Branch	*322,424,147*	*192,778,854*
Vietnam Prosperity Joint Stock Commercial Bank (VPBank)	*1,875,644,581*	*2,984,912,223*
Vietnam International Commercial Joint Stock Bank - Head Office	*776,824,140*	*15,428,631,658*
Vietnam Public Joint Stock Commercial Bank - Gia Dinh Branch	*10,768,624,340*	*503,044,855*
Securities account at Bao Viet Securities Joint Stock Company	*2,985,910,944*	*43,933,902*
Other banks	*2,206,447,697*	*9,576,292,771*
Total	**106,574,454,012**	**107,140,450,303**

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.1 Cash and cash equivalents (Continued)

(ii) Details of cash equivalents	30/09/2026 VND	01/01/2026 VND
Vietnam Public Joint Stock Commercial Bank - Gia Dinh Branch	*65,000,000,000*	-
Joint Stock Commercial Bank for Investment and Development of Vietnam - Dong Nai Branch	*2,800,000,000*	*15,000,000,000*
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu My Branch	*2,500,000,000*	*7,000,000,000*
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Phu My Branch	*1,000,000,000*	*11,000,000,000*
Vietnam Bank for Agriculture and Rural Development - Branch 5	-	*10,000,000,000*
Bank for Investment and Development of Vietnam - Dong Nai Branch - Interest	-	*51,246,576*
Total	**71,300,000,000**	**43,051,246,576**

5.2 Financial investments

a. Trading securities

	30/09/2026 (VND)			01/01/2026 (VND)		
	Historical cost	Fair value (i)	Provision	Historical cost	Fair value (i)	Provision
Vitaly Jointstock Company	11,427,575,701	3,603,390,000	(7,824,185,701)	11,427,575,701	3,774,980,000	(7,652,595,701)
Total	**11,427,575,701**	**3,603,390,000**	**(7,824,185,701)**	**11,427,575,701**	**3,774,980,000**	**(7,652,595,701)**

Shares of Vitaly Joint Stock Company are currently traded on the Hanoi Stock Exchange (HNX) under the ticker symbol 'VTA' on the UPCoM market. The fair value of the investment is determined based on the closing price as of 30 September 2026, as published by the Hanoi Stock Exchange.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.2 Financial investments (Continued)

b. Held-to-maturity investments

	30/09/2026 (VND)			01/01/2026 (VND)		
	Original cost	Book value	Provision	Original cost	Book value	Provision
Short term	**547,338,894,596**	**547,338,894,596**	-	**628,396,511,234**	**628,396,511,234**	-
- Term deposit	***547,338,894,596***	***547,338,894,596***	-	***628,396,511,234***	***628,396,511,234***	-
Vietnam Bank for Agriculture and Rural Development -Branch 5	*27,663,550,000*	*27,663,550,000*	-	*10,200,000,000*	*10,200,000,000*	-
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh Brc	*13,300,000,000*	*13,300,000,000*	-	*13,300,000,000*	*13,300,000,000*	-
Joint Stock Commercial Bank for Investment and Development of Vietnam - Dong Nai Branc	*75,000,000,000*	*75,000,000,000*	-	*75,000,000,000*	*75,000,000,000*	-
Vietnam Prosperity Joint Stock Commercial Bank -Head Office	*159,900,000,000*	*159,900,000,000*	-	*276,400,000,000*	*276,400,000,000*	-
Vietnam International Commercial Joint Stock Bank - Head Office	*45,000,000,000*	*45,000,000,000*	-	*87,700,000,000*	*87,700,000,000*	-
Vietnam Export Import Commercial Joint Stock Bank- Ho Chi Minh Branch	*137,400,000,000*	*137,400,000,000*	-	*127,100,000,000*	*127,100,000,000*	-
Vietnam Export Import Commercial Joint Stock Bank- Dong Nai Branch	*20,000,000,000*	*20,000,000,000*	-	*5,000,000,000*	*5,000,000,000*	-
Vietnam Public Joint Stock Commercial Bank - Gia Dinh Branch	-	-	-	*20,000,000,000*	*20,000,000,000*	-
Nam A Commercial Joint Stock Bank - Ham Nghi Branch - Phu My Hung Transaction Office	*4,260,048,290*	*4,260,048,290*	-	*1,830,000,000*	*1,830,000,000*	-
Asia Commercial Joint Stock Bank - Sai Gon Branch	*1,000,000,000*	*1,000,000,000*	-	*2,534,000,000*	*2,534,000,000*	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Phu My Branch	-	-	-	*200,000,000*	*200,000,000*	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch	*20,104,122,466*	*20,104,122,466*	-	*100,000,000*	*100,000,000*	-
Vietnam Prosperity Joint Stock Commercial Bank (VPBank) - Dong Nai Branch	*20,000,000,000*	*20,000,000,000*	-	-	-	-
Vietnam Joint Stock Commercial Bank for Industry and Trade - Bac Sai Gon Branch	*10,000,000,000*	*10,000,000,000*	-	-	-	-
Vietnam Joint Stock Commercial Bank for Industry and Trade - Khanh Hoa Branch	*10,000,000,000*	*10,000,000,000*	-	-	-	-
Interest receivable from term deposits	*3,711,173,840*	*3,711,173,840*	-	*9,032,511,234*	*9,032,511,234*	-
Long term	-	-		-	-	
Total	**547,338,894,596**	**547,338,894,596**	-	**628,396,511,234**	**628,396,511,234**	-

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.2 Financial investments (Continued)

c. Investments in associates and joint ventures

Items	Equity owned	30/09/2026 (VND) Value re-assessed after equitization	Value accounted for using equity method	Fair value	01/01/2026 (VND) Value re-assessed after equitization	Value accounted for using equity method	Fair value
Investments in Associates							
Hoa An Joint Stock Company (i)	23.98%	48,276,382,900	135,689,699,631	193,278,751,900	48,801,747,700	110,485,694,374	229,042,381,000
Vitaly Joint Stock Company (i)	41.78%	7,588,086,720	-	4,428,000,000	7,588,086,720	-	5,412,000,000
Packaging and Minerals No.1 Joint Stock Company	24.00%	1,920,000,000	-	-	1,920,000,000	-	-
Havali FiCO Joint Stock Company	20.00%	600,000,000	-	-	600,000,000	-	-
FiCO-Corea Construction Company Limited	49.50%	17,391,654,060	-	-	17,391,654,060	15,355,545,683	-
Tan Bach Viet Construction Investment Company Limite	29.00%	22,988,735,000	27,163,814,419	-	22,988,735,000	27,163,814,419	-
FiCO High Technology Joint Stock Company	45.00%	2,000,000,000	-	-	2,000,000,000	-	-
FiCO Pan-United Concrete Joint Stock Company	45.00%	54,000,000,000	74,595,179,392	-	54,000,000,000	67,350,312,345	-
FiCO Tay Ninh Cement Joint Stock Company (ii)	25.84%	451,750,000,000	738,985,363,103	-	451,750,000,000	692,206,392,155	-
Total		**606,514,858,680**	**976,434,056,545**		**607,040,223,480**	**912,561,758,976**	

The Corporation has pledged 3,058,343 shares of Hoa An Joint Stock Company (ticker: DHA) and 3,056,097 shares of Thanh Thanh Glazed Tile Joint Stock Company (ticker: TTC) as collateral to secure loans at Vietnam International Commercial Joint Stock Bank (VIB) - Head Office, under Mortgage Agreement No. 5082839.24 dated 15 April 2024 and Share Mortgage Agreement Appendix No. 5082839(1).24 dated 20 February 2025.

(i) The Corporation has determined the fair value of these investments based on the number of shares held by the Corporation and the quoted market prices of the shares on the Stock Exchange as of the date of the Consolidated Financial Statements.

(ii) Additionally, the Corporation has pledged 64,600,250 shares of Fico Tay Ninh Cement Joint Stock Company to secure its short-term loans at the Joint Stock Bank for Investment and Development of Vietnam (BIDV) – Ho Chi Minh City Branch.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.2 Financial investments (Continued)

d. Investments in other entities

Items	Equity owned	30/09/2026 (VND)			01/01/2026 (VND)		
		Original cost	Fair value	Provision	Original cost	Fair value	Provision
Investments in other entities							
SaiGon Materials and Construction Joint Stock Company		293,330,739	293,330,739	-	293,330,739	293,330,739	-
Packaging and Minerals No.1 Joint Stock Company	10.00%	1,041,450,787	1,041,450,787	-	1,041,450,787	1,041,450,787	-
General Construction Consultant Joint Stock Company	5.33%	2,300,016,674	2,300,016,674	-	2,300,016,674	2,300,016,674	-
FiCO Tay Ninh Mineral Joint Stock Company	4.03%	4,096,610,711	4,096,610,711	-	4,096,610,711	4,096,610,711	-
Xuan Thien Securities Joint Stock Company		3,093,151,670	2,798,530,009	(294,621,661)	3,093,151,670	2,798,530,009	(294,621,661)
Truong Thanh Furniture Corporation	0.00%	2,444	2,444	-	2,444	2,444	-
Building Materials Trading and Investment Joint Stock Company (BMT)	13.61%	7,298,882,365	7,298,882,365	-	7,298,882,365	7,298,882,365	-
BT20 - Cuu Long Joint Stock Company	8.90%	9,985,124,128	9,985,124,128	-	11,985,124,128	11,985,124,128	-
Thua Thien Hue Ceramic Tiles & Minerals Joint Stock Company	3.30%	102,000,000	-	(102,000,000)	102,000,000	-	(102,000,000)
FiCO High Technology Joint Stock Company	15.00%	900,000,000	900,000,000	-	900,000,000	900,000,000	-
FiCO Investment Joint Stock Company	13.16%	19,743,750,000	19,743,750,000	-	19,743,750,000	19,743,750,000	-
Binh Dinh Fico Energy Joint Stock Company	1.28%	6,581,250,000	6,581,250,000	-	6,581,250,000	6,581,250,000	-
Total		**55,435,569,518**	**55,038,947,857**	**(396,621,661)**	**57,435,569,518**	**57,038,947,857**	**(396,621,661)**

Major purchase, sales and other transactions, and balances with related parties are presented in Note 6.2.

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.3 Short-term receivables from customers

	30/09/2026 (VND)		01/01/2026 VND)	
	Book value	**Allowance**	**Book value**	**Allowance**
a) Short-term	**227,691,711,201**	**(109,932,999,753)**	**308,153,414,146**	**(108,026,542,181)**
Minh Long Material business joint stock Company	18,280,731,687	-	70,639,994,984	-
Hoang Dung Construction Trading Co., Ltd	15,862,179,158	(15,862,179,158)	15,862,179,158	(15,862,179,158)
Mekong East Service Trade Manufacturing Construction Co., Ltd. (QL20)	14,248,147,377	(14,248,147,377)	14,248,147,377	(14,248,147,377)
Vitaly Joint Stock Company	11,645,003,889	(6,745,001,945)	13,522,608,095	(6,745,001,945)
Cuong Phat Import-Export Trade Service Co., Ltd	14,967,551,359	-	16,043,218,083	-
Dai Vuong Thanh Trading and Service One Member Co.Ltd	12,719,696,532	-	11,926,347,787	-
Beton 6 Joint Stock Company	11,932,519,621	(11,932,519,621)	11,932,519,621	(11,932,519,621)
Nhat Khang Ceramic Tiles One Member Co.Ltd	11,323,922,595	-	10,374,392,596	-
Chin Phuoc Co.Ltd	9,381,495,375	-	6,136,476,331	-
STE Hai Phat Co.,Ltd	-	-	15,021,996,526	-
Quang Trung Construction Investment Joint Stock Company	7,417,581,104	(7,417,581,104)	7,417,581,104	(7,417,581,104)
Fico-Corea Construction Company Limited	5,610,778,708	-	6,821,863,427	-
Phu My Ultra White Float Glass Co., Ltd	-	-	7,182,490,715	-
Others	94,302,103,796	(53,727,570,548)	101,023,598,342	(51,821,112,976)
b) Long-term	-	-		
Total	**227,691,711,201**	**(109,932,999,753)**	**308,153,414,146**	**(108,026,542,181)**
In which				
- Short-term receivables from related parties	***5,787,579,988***	***(6,921,803,225)***	***21,464,907,537***	***(6,921,803,225)***

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.4 Others receivables

	30/09/2026 (VND)		01/01/2026 (VND)	
	Book value	Allowances	Book value	Allowances
a) Short-term	**84,569,683,549**	**(49,044,362,712)**	**80,603,521,836**	**(49,044,362,712)**
Short-term deposits	**623,995,995**	-	**792,784,414**	-
Advances	**4,671,329,460**	**(17,386,780)**	**3,130,516,784**	**(17,386,780)**
Others	**79,274,358,094**	**(49,026,975,932)**	**76,680,220,638**	**(49,026,975,932)**
Receivables from Vitaly Joint Stock Company Equitisation deposits and other	*25,305,660,435*	*(25,305,660,435)*	*25,305,660,435*	*(25,305,660,435)*
Mr Tran Thanh Hai	*7,911,266,047*	-	*7,911,266,047*	-
Interest recievables- Xuan Cau Investment Joint Stock Company	*5,923,054,795*	-	*5,923,054,795*	-
Receivables from Truong An Joint Stock Company	*1,846,506,273*	*(1,846,506,273)*	*1,846,506,273*	*(1,846,506,273)*
Havali FiCO Joint Stock Company-Loans provided and capital contributions	*5,462,296,435*	*(5,462,296,435)*	*5,462,296,435*	*(5,462,296,435)*
Receivables for compensation support funds for the Project in Quarter 4, 5, 6, Thu Thiem Ward, District 1	*5,118,888,000*	*(5,118,888,000)*	*5,118,888,000*	*(5,118,888,000)*
BT 20 - Cuu Long Joint Stock Company- Management and operating expenses	*8,210,292,645*	*(8,210,292,645)*	*8,210,292,645*	*(8,210,292,645)*
Dividends and profits receivable (BMT)	*430,040,000*	-	*430,040,000*	-
FiCO Investment Joint Stock Company-Refund of apartment maintenance fee	*11,194,000,000*	-	*11,444,000,000*	-
Others	*7,872,353,464*	*(3,083,332,144)*	*5,028,216,008*	*(3,083,332,144)*
b) Long-term	**11,593,862,979**	-	**10,911,482,131**	-
Long-term deposits	11,018,146,957	-	10,902,280,109	-
Others	575,716,022	-	9,202,022	-
Total	**96,163,546,528**	**(49,044,362,712)**	**91,515,003,967**	**(49,044,362,712)**
In which:				
Other receivables from related parties	***36,712,208,413***	***(30,767,956,870)***	***36,712,208,413***	***(30,767,956,870)***

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.5 Bad debts

	30/09/2026 (VND)				01/01/2026 (VND)			
	Overdue periods	Original value (+)	Allowances (-)	Recoverable amount	Overdue periods	Original value (+)	Allowances (-)	Recoverable amount
A. Receivables from customers		**118,974,390,194**	**(109,932,999,753)**	**9,041,390,441**	-	**118,229,891,260**	**(108,026,542,181)**	**10,203,349,079**
Hoang Dung Construction Trading Company Limited	> 3 years	15,862,179,158	(15,862,179,158)	-	> 3 years	15,862,179,158	(15,862,179,158)	-
Dong Me Kong Co., Ltd (Highway 20)	> 3 years	14,248,147,377	(14,248,147,377)	-	> 3 years	14,248,147,377	(14,248,147,377)	-
Beton 6 Joint Stock Company	> 3 years	11,932,519,621	(11,932,519,621)	-	> 3 years	11,932,519,621	(11,932,519,621)	-
Vitaly Joint Stock Company	< 3 years	13,490,003,889	(6,745,001,945)	6,745,001,944		13,490,003,889	(6,745,001,945)	**6,745,001,944**
Others	> 2, 3 years	63,441,540,149	(61,145,151,652)	2,296,388,497	> 2, 3 years	62,697,041,215	(59,238,694,080)	3,458,347,135
B. Prepayments to sellers		**4,537,028,654**	**(4,537,028,654)**	-	-	**4,537,028,654**	**(4,537,028,654)**	-
Sagen Constructive Design Consultancy Joint Stock Company	> 3 years	631,215,000	(631,215,000)	-	> 3 years	631,215,000	(631,215,000)	-
Lixil Vietnam Corporation	> 3 years	559,330,130	(559,330,130)	-	> 3 years	559,330,130	(559,330,130)	-
SPL Corporation	> 3 years	245,000,000	(245,000,000)	-	> 3 years	245,000,000	(245,000,000)	-
Others	> 3 years	3,101,483,524	(3,101,483,524)	-	> 3 years	3,101,483,524	(3,101,483,524)	-
C. Other receivables		**49,044,362,712**	**(49,044,362,712)**	-		**49,044,362,712**	**(49,044,362,712)**	-
Vitaly Joint Stock Company	> 3 years	25,305,660,435	(25,305,660,435)	-	> 3 years	25,305,660,435	(25,305,660,435)	-
BT20 - Cuu Long Joint Stock Company	> 3 years	8,210,292,645	(8,210,292,645)	-	> 3 years	8,210,292,645	(8,210,292,645)	-
Havali - FiCO Joint Stock Company	> 3 years	5,462,296,435	(5,462,296,435)	-	> 3 years	5,462,296,435	(5,462,296,435)	-
Project of Neighborhoods 4, 5, 6, Tan	> 3 years	5,118,888,000	(5,118,888,000)	-	> 3 years	5,118,888,000	(5,118,888,000)	-
Ms. Duong Thi Mai Lien	> 3 years	9,000,000	(9,000,000)	-	> 3 years	9,000,000	(9,000,000)	-
Phạm Hùng Nam	> 3 years	-	-	-	> 3 năm	-	-	-
Mr. Vu Hoang Long	> 3 years	8,386,780	(8,386,780)	-	> 3 years	8,386,780	(8,386,780)	-
Others	> 3 years	4,929,838,417	(4,929,838,417)	-	> 3 years	4,929,838,417	(4,929,838,417)	-
Total		**172,555,781,560**	**(163,514,391,119)**	**9,041,390,441**		**171,811,282,626**	**(161,607,933,547)**	**10,203,349,079**

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.6 Assets awaiting resolution

	30/09/2026 (VND)		01/01/2026 (VND)	
	Quantity	Value	Quantity	Value
Lost assets of Winery SP	-	2,090,384,122	-	2,090,384,122
Total	-	**2,090,384,122**	-	**2,090,384,122**

5.7 Inventories

	30/09/2026 (VND)		01/01/2026 (VND)	
	Original value	Allowances	Original value	Allowances
Materials	27,248,405,976	-	30,627,905,762	(1,056,472,316)
Tools	10,690,532,688	-	8,746,079,835	-
Work in progress	218,718,106,121	-	218,382,419,686	-
Finished goods	93,394,600,663	(1,805,015,364)	134,137,784,137	(26,087,173,478)
Merchandise	87,944,525,828	(7,201,013,937)	120,580,545,086	(20,939,220,283)
Goods in transit for sale	-	-	1,064,266,427	-
Real estate goods	19,962,563,400	-	19,962,563,400	-
Total	**457,958,734,676**	**(9,006,029,301)**	**533,501,564,333**	**(48,082,866,077)**

Details of Work-in-Progress

	30/09/2026 (VND)		01/01/2026 VND	
	Original value	Allowances	Original value	Allowances
FiCO Star Project	218,297,958,941	-	218,297,958,941	-
Others	420,147,180	-	84,460,745	-
Total	**218,718,106,121**	-	**218,382,419,686**	-

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.8 Prepaid expenses

	30/09/2026 VND	01/01/2026 VND
a) Short-term	**17,646,614,140**	**4,904,977,318**
Tools and supplies	3,208,282,808	1,767,258,403
Mineral exploitation licensing fee	5,534,311,249	-
Insurance and repair	-	850,216,618
Land rent, water surface rent	5,428,206,018	-
Others	3,475,814,065	2,287,502,297
b) Long-term	**50,587,444,892**	**53,765,383,180**
Sailing Tower office rental expenses (i)	35,972,775,154	37,374,311,845
Tools and supplies	9,549,438,639	12,662,344,052
Insurance and repair	325,594,703	1,230,182,670
Showroom construction expenses	3,327,885,367	-
Cost of opening Phuoc Hoa quarry site	659,008,015	1,530,816,522
Others	752,743,014	967,728,091
Total	**68,234,059,032**	**58,670,360,498**

(i) The Corporation has pledged long-term prepaid expenses as collateral for short-term borrowings obtained from the Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.9 Tangible fixed assets

Unit: VND

	Buildings	Machineries	Vehicles	Office equipments	Others	Total
COST						
As at 01/01/2026	**283,933,604,225**	**486,522,717,027**	**54,167,558,403**	**4,370,071,447**	**280,628,999**	**829,274,580,101**
Addition	**1,332,577,519**	**2,598,215,112**	**(1,726,902,503)**	**(128,254,761)**	**(280,628,999)**	**1,795,006,368**
Purchase	54,440,000	135,000,000	-	-	-	189,440,000
Acquisition of finance leased assets	-	-	1,605,566,368	-	-	1,605,566,368
Reclassification	1,278,137,519	2,463,215,112	(3,332,468,871)	(128,254,761)	(280,628,999)	-
Decrease	**(25,328,736,587)**	**(8,493,227,896)**	**(1,101,079,853)**	**(106,256,200)**	-	**(35,029,300,536)**
Disposal	(25,328,736,587)	(8,493,227,896)	(1,101,079,853)	(106,256,200)	-	(35,029,300,536)
As at 30/09/2026	**259,937,445,157**	**480,627,704,243**	**51,339,576,047**	**4,135,560,486**	**-**	**796,040,285,933**
ACCUMULATED DEPRECIATION						
As at 01/01/2026	**138,903,869,734**	**480,877,089,828**	**45,251,622,650**	**4,248,536,702**	**23,385,750**	**669,304,504,664**
Addition	**33,712,938,506**	**(14,971,529,229)**	**701,499,812**	**(221,319,227)**	**(23,385,750)**	**19,198,204,112**
Charged for the year	6,658,808,725	8,520,350,033	2,428,894,910	148,873,288	-	17,756,926,956
Acquisition of finance leased assets	-	-	1,441,277,156	-	-	1,441,277,156
Reclassification	**27,054,129,781**	(23,491,879,262)	(3,168,672,254)	(370,192,515)	(23,385,750)	-
Deduction	**(24,107,138,419)**	**(8,904,342,007)**	**(1,101,079,853)**	**(106,256,200)**	-	**(34,218,816,479)**
Disposal	(24,107,138,419)	(8,904,342,007)	(1,101,079,853)	(106,256,200)	-	(34,218,816,479)
As at 30/09/2026	**148,509,669,821**	**457,001,218,592**	**44,852,042,609**	**3,920,961,275**	**-**	**654,283,892,297**
NET BOOK VALUE						
As at 01/01/2026	**145,029,734,491**	**5,645,627,199**	**8,915,935,753**	**121,534,745**	**257,243,249**	**159,970,075,437**
As at 30/09/2026	**111,427,775,336**	**23,626,485,651**	**6,487,533,438**	**214,599,211**	**-**	**141,756,393,636**

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.10 Finance lease fixed assets

Unit: VND

	Vehicles	Total
COST		
As at 01/01/2026	**1,572,302,368**	**1,572,302,368**
Addition	-	-
Deduction	**(1,572,302,368)**	**(1,572,302,368)**
Acquisition of finance leased assets	(1,572,302,368)	(1,572,302,368)
Other	-	-
As at 30/09/2026	-	-
ACCUMULATED DEPRECIATION		
As at 01/01/2026	**1,343,008,273**	**1,343,008,273**
Addition	**98,268,897**	**98,268,897**
Charged for the year	98,268,897	98,268,897
Deduction	**(1,441,277,170)**	**(1,441,277,170)**
Acquisition of finance leased assets	(1,441,277,170)	(1,441,277,170)
As at 30/09/2026	-	-
NET BOOK VALUE		
As at 01/01/2026	**229,294,095**	**229,294,095**
As at 30/09/2026	-	-

5.11 Intangible fixed assets

Unit: VND

	Land use rights	Softwares	Others	Total
COST				
As at 01/01/2026	**53,027,637,548**	**451,071,228**	**33,132,449,677**	**86,611,158,453**
Addition	-	-	-	-
Purchasings	-	-	-	-
Deduction	-	-	-	-
Disposals	-	-	-	-
As at 30/09/2026	**53,027,637,548**	**451,071,228**	**33,132,449,677**	**86,611,158,453**
ACCUMULATED AMORTISATION				
As at 01/01/2026	**21,587,788,109**	**384,556,493**	**6,282,097,572**	**28,254,442,174**
Addition	**747,440,946**	**18,707,265**	**1,230,672,312**	**1,996,820,523**
Charged for the year	747,440,946	18,707,265	1,230,672,312	1,996,820,523
Other	-	-	-	-
Deduction	-	-	-	-
Disposals	-	-	-	-
As at 30/09/2026	**22,335,229,055**	**403,263,758**	**7,512,769,884**	**30,251,262,697**
NET BOOK VALUE				
As at 01/01/2026	**31,439,849,439**	**66,514,735**	**26,850,352,105**	**58,356,716,279**
As at 30/09/2026	**30,692,408,493**	**47,807,470**	**25,619,679,793**	**56,359,895,756**

5.12 Investment property

	01/01/2026 VND	Addition	Deduction	30/09/2026 VND
INVESTMENT PROPERTY FOR LEASE.				
Cost	**31,597,726,547**	-	-	**31,597,726,547**
Department Store at Apartment Building 17, Ho Hao Hon	5,546,280,685	-	-	5,546,280,685
Office at Van Do Apartment	1,748,530,392	-	-	1,748,530,392
Real estate trading floor at Van Do Apartment	1,067,851,400	-	-	1,067,851,400
Commercial and service area at Van Do Apartment	10,832,417,430	-	-	10,832,417,430
Commercial and service area at Horizon Apartment	3,247,061,227	-	-	3,247,061,227
Rolling mill	6,424,310,413	-	-	6,424,310,413
Land rental in Rolling mill	2,731,275,000	-	-	2,731,275,000
Accumulated Depreciation	**22,473,475,877**	**1,003,213,611**	-	**23,476,689,488**
Department Store at Apartment Building 17, Ho Hao Hon	4,437,024,564	415,971,045	-	4,852,995,609
Office at Van Do Apartment	1,079,378,968	56,532,870	-	1,135,911,838
Real estate trading floor at Van Do Apartment	663,524,123	34,796,187	-	698,320,310
Commercial and service area at Van Do Apartment	6,916,602,793	324,972,522	-	7,241,575,315
Commercial and service area at Horizon Apartment	1,750,548,808	97,234,245	-	1,847,783,053
Rolling mill	6,404,510,413	19,800,000	-	6,424,310,413
Land rental in Rolling mill	1,221,886,208	53,906,742	-	1,275,792,950
Net Book Value	**9,124,250,670**	-	**1,003,213,611**	**8,121,037,059**
Department Store at Apartment Building 17, Ho Hao Hon	1,109,256,121	-	415,971,045	693,285,076
Office at Van Do Apartment	669,151,424	-	56,532,870	612,618,554
Real estate trading floor at Van Do Apartment	404,327,277	-	34,796,187	369,531,090
Commercial and service area at Van Do Apartment	3,915,814,637	-	324,972,522	3,590,842,115
Commercial and service area at Horizon Apartment	1,496,512,419	-	97,234,245	1,399,278,174
Rolling mill	19,800,000	-	19,800,000	-
Land rental in Rolling mill	1,509,388,792	-	53,906,742	1,455,482,050

5.12 Investment property (Continued)

The Corporation's investment properties for lease consist of office buildings and other structures located at: No. 17 Ho Hao Hon Street, Cau Ong Lanh Ward, Ho Chi Minh City; No. 348 Ben Van Don Street, Vinh Hoi Ward, Ho Chi Minh City; No. 214 Tran Quang Khai Street, Tan Định Ward, Ho Chi Minh City; and Lot C, Street No. 2, Dong An Industrial Park, Binh Hoa Ward, Thuan An City. These properties are currently held and utilized by the Corporation for operating leases.

In accordance with Vietnamese Accounting Standard No. 05 - Investment Property, the fair value of investment properties as of 30 September 2026 is required to be disclosed. At the reporting date, the Corporation has not determined the fair value of these investment properties as sufficient information is not available. Furthermore, the Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System currently do not provide specific guidance on the application of valuation techniques for determining the fair value of investment properties

5.13 Construction in progress

	30/09/2026 VND	01/01/2026 VND
	33,572,002,071	**26,253,185,834**
Silica plant project construction costs	3,131,766,995	3,131,766,995
Value of Transferred Land Use Rights	3,790,000,000	3,790,000,000
Land Reclamation and Backfilling Project for Mining Area	1,387,515,037	1,119,846,541
Consulting fees for document preparation - Office, container yard, and staff quarters project	4,340,568,373	4,176,495,956
Purchase of fixed assets	5,258,994,907	-
Legal consultancy on land use	1,757,707,073	1,757,707,073
Sand mining licensing costs	5,641,798,250	-
Construction in progress of Phan Huy Ich Project	-	3,066,209,545
Renovation of fixed assets	4,809,936,000	32,407,408
Others	3,453,715,436	9,178,752,316
Total	**33,572,002,071**	**26,253,185,834**

5.14 Good will

	30/09/2026 VND	01/01/2026 VND
Goodwill from long-term investment in Asean Tiles Corporation	62,481,132,834	62,481,132,834
Goodwill from long-term investment in Phuoc Hoa FiCO Joint Stock Company	1,268,633,495	1,268,633,495
Total	**63,749,766,329**	**63,749,766,329**
Allocated to accumulated expenses as of the end of the previous period	47,088,130,911	40,840,017,628
Allocated to expenses during the period	4,686,084,963	6,248,113,283
Remaining goodwill to be amortized as at 30/09/2026	**11,975,550,455**	**16,661,635,418**

NOTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.15 Short-term trade payables

Unit: VND

	30/09/2026 (VND)		01/01/2026 (VND)	
	Book value	**Repayable amount**	**Book value**	**Repayable amount**
a) Short-term	**60,524,750,377**	**60,524,750,377**	**75,917,748,708**	**75,917,748,708**
Bui Duc Production and trading company Limited	10,102,644,000	10,102,644,000	6,867,050,400	6,867,050,400
Hai Tung Co.,LTd	5,374,580,640	5,374,580,640	4,814,457,120	4,814,457,120
Hung Vuong Ba Ria Vung Tau Company Limited	3,490,556,589	3,490,556,589	-	-
Phuong Nam Packaging Manufacturing & Trading Co., Ltd	1,412,061,552	1,412,061,552	976,388,741	976,388,741
Hoang Phat Industrial Material Company Limited	1,063,178,908	1,063,178,908	613,468,436	613,468,436
Hung Vuong Construction Co., Ltd. – Ba Ria - Vung Tau Branch	376,851,531	376,851,531	1,752,919,855	1,752,919,855
Hung Trong Import Export Company Limited	-	-	6,511,104,000	6,511,104,000
Ngoc Thien Import-Export Service Trading Company Limited.	-	-	4,938,540,192	4,938,540,192
Others	38,704,877,157	38,704,877,157	49,443,819,964	49,443,819,964
b) Long-term	-	-	-	-
Total	**60,524,750,377**	**60,524,750,377**	**75,917,748,708**	**75,917,748,708**
In which:				
Payables from related parties.	-	-	***158,938,225***	***158,938,225***

5.16 Short-term accrued expense

	30/09/2026 VND	01/01/2026 VND
a) Short-term	**15,647,227,012**	**18,324,751,203**
Interest expense	485,905,596	794,175,391
Processing expenses of rubble stone for Phuoc Hoa FiCO	8,774,252,778	11,750,420,344
Support expenses, sales discount	1,554,351,439	-
Site clearance and compensation costs for mining/extraction	706,606,140	268,339,940
Others	4,126,111,059	5,511,815,528
b) Long-term	-	-
Total	**15,647,227,012**	**18,324,751,203**

5.17 Other payables

	30/09/2026 (VND)		01/01/2026 (VND)	
	Book value	**Repayable amount**	**Book value**	**Repayable amount**
a) Short-term	**29,800,154,962**	**29,800,154,962**	**34,205,155,277**	**34,205,155,277**
Short-term deposit payables	18,598,117,176	18,598,117,176	16,885,655,141	16,885,655,141
Trade union fees	164,660,900	164,660,900	56,718,700	56,718,700
Social insurance	191,712,072	191,712,072	58,271,594	58,271,594
Remuneration for the Boards of Directors and Supervisors	66,580,798	66,580,798	714,580,798	714,580,798
Other payables	10,779,084,016	10,779,084,016	16,489,929,044	16,489,929,044
b) Long-term	**28,362,038,066**	**28,362,038,066**	**26,440,925,716**	**26,440,925,716**
Long-term deposit payables	9,930,034,079	9,930,034,079	8,625,741,729	8,625,741,729
Payable to Tan Bach Viet Construction Investment Co., Ltd. (i)	17,815,183,987	17,815,183,987	17,815,183,987	17,815,183,987
Other	616,820,000	616,820,000	-	-
Total	**58,162,193,028**	**58,162,193,028**	**60,646,080,993**	**60,646,080,993**
In which:				
Other payables are to related parties.	***17,815,183,987***	***17,815,183,987***	***17,815,183,987***	***17,815,183,987***

Payables to Tan Bach Viet Investment Construction Company Limited regarding the FiCO Tower project located at No. 927 Tran Hung Dao Street, Cho Quan Ward, Ho Chi Minh City. The Corporation will finalize the payment upon debt netting-off and completion of the project's final account settlemen

OTE TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.18 Loans and finance lease liabilities

Unit: VND

	30/09/2026		Cumulative from 01 January to 30 September		01/01/2026	
	Carrying value	Repayable amount	Addition	Deduction	Carrying value	Repayable amount
a) Short-term	**654,671,265,514**	**654,671,265,514**	**1,260,007,520,901**	**1,467,754,037,125**	**862,417,781,738**	**862,417,781,738**
a1) Short-term borrowings	**654,671,265,514**	**654,671,265,514**	**1,260,007,520,895**	**1,467,600,037,132**	**862,263,781,751**	**862,263,781,751**
Vietnam JSC Bank for Industry and Trade - Ho Chi Minh City Branch (1)	282,409,055,509	282,409,055,509	569,962,854,708	746,930,214,153	459,376,414,954	459,376,414,954
Vietnam Joint Stock Commercial Bank for Foreign Trade - Bac Binh Duong Branch (2)	169,503,645,740	169,503,645,740	303,596,198,614	318,534,813,649	184,442,260,775	184,442,260,775
Vietnam Bank for Agriculture and Rural Development - Branch 5 (3)	86,900,000,000	86,900,000,000	219,383,955,107	228,978,583,729	96,494,628,622	96,494,628,622
Vietnam International Commercial Joint Stock Bank (VIB) Head Office (4)	66,237,600,000	66,237,600,000	138,037,600,000	158,597,190,560	86,797,190,560	86,797,190,560
Vietnam Joint Stock Commercial Bank for Foreign Trade - Bac Sai Gon Branch (5)	16,969,425,545	16,969,425,545	16,969,425,545	-	-	-
Vietnam Joint Stock Commercial Bank for Foreign Trade - Phu My Branch	-	-	14,813,745,420	14,813,745,420	-	-
Vietnam Joint Stock Commercial Bank for Foreign Trade - Visa	854,000	854,000	57,486,921	59,235,041	2,602,120	2,602,120
Vietnam Prosperity Joint Stock Commercial Bank (5)	-	-	12,000,000,000	14,500,000,000	2,500,000,000	2,500,000,000
Others (6)	32,650,684,720	32,650,684,720	-	-	32,650,684,720	32,650,684,720
a2) Current portion of long-term borrowings	-	-	*6*	***153,999,993***	***153,999,987***	***153,999,987***
b) Long-term	**4,944,000,000**	**4,944,000,000**	-	**549,000,000**	**5,493,000,000**	**5,493,000,000**
b1) Long-term borrowings	***4,944,000,000***	***4,944,000,000***	-	***549,000,000***	5,493,000,000	***5,493,000,000***
Vietnam Joint Stock Commercial Bank for Foreign Trade - Bac Binh Duong Branch (2)	4,944,000,000	4,944,000,000	-	549,000,000	5,493,000,000	5,493,000,000
Total	**659,615,265,514**	**659,615,265,514**	**1,260,007,520,901**	**1,468,303,037,125**	**867,910,781,738**	**867,910,781,738**

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.18 Loans and finance lease liabilities (Continued)

Detailed information regarding loans:

(1) Loans from the Joint Stock Bank for Investment and Development of Vietnam (BIDV) – Ho Chi Minh City Branch

(1a) Credit Agreement No	:	01/2026/77158/HĐTD dated 07/01/2026
Credit Limit	:	VND 500.000.000.000
Availability Period	:	Until 31/12/2026
Purpose	:	To finance working capital, open L/Cs, and issue guarantees for business and production activities.
Interest Rate	:	Applied in accordance with each specific credit agreement and debt acknowledgment instrument
Collateral	:	Mortgage Agreement No. 52/2015/77158/HĐTC dated 02/11/2015 and its Amendment No. 52/2015/77158/HĐTC-PL1 dated 24/03/2017; Mortgage Agreements: No. 01/2020/77158/HĐBĐ, No. 03/2020/77158/HĐBĐ, and No. 04/2020/77158/HĐBĐ, all dated 18/05/2020; Mortgage Agreement No. 08/2021/77158/HĐBĐ dated 30/11/2021; Pledge of Deposit Agreement No. 01/2025/77158/HĐBĐ dated 25/03/2025 and its Amendment No. 01/2025/77158/HĐBĐ-PL1 dated 16/01/2026.
Balance as of 30/09/2026	:	**VND 282,366,855,509**
(1b) Credit Agreement No	:	114/2025/77158/HĐTD dated 15/09/2025.
Credit Limit	:	VND 1.500.000.000
Balance as of 30/09/2026	:	**VND 42,200,000**

(2) Loans from Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Bac Binh Duong Branch

(2.a) Loans to FICO Corporation – Joint Stock Company:

Credit Agreement No	:	038A25/HM-QLN dated 05/11/2025;
Credit Limit	:	VND 50.000.000.000;
Availability Period	:	Until 14/11/2026; the loan term for each specific debt acknowledgment instrument is a maximum of six (06) months from the day following the disbursement date.;
Purpose	:	To finance working capital for business and production activities;
Interest Rate	:	Applied in accordance with each debt acknowledgment instrument.;
Collateral	:	Mortgage of minimum inventories under Mortgage Agreement No. 004TC22-QLN dated 17/05/2022, together with Amendment Agreement No. 03/004TC22-QLN dated 05/11/2025; Mortgage of property rights arising from agreements under Mortgage Agreement No. 007TC22-QLN dated 17/05/2022, together with Amendment Agreement No. 03/007TC22-QLN dated 05/11/2025.
Balance as of 30/09/2026	:	**VND 50,000,000,000**

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.18 Loans and finance lease liabilities (Continued)

(2.b) Loans to Dong Nam A Brick Joint Stock Company:

Credit Agreement No	:	042A25/BBD-QLN dated 18/11/2025
Credit Limit	:	VND 140.000.000.000;
Availability Period	:	01 year from the disbursement date;
Purpose	:	To finance working capital for business and production activities;
Interest Rate	:	To be determined on a case-by-case basis.
Collateral	:	Mortgages of assets owned by the Company, including: - Land use rights and land-attached assets pledged under the Land Use Rights and Land-attached Assets Mortgage Contract No. 005TT22-QLN dated 21 March 2022; - Land use rights pledged under the Land Use Rights Mortgage Contract No. 006TT22-QLN dated 21 March 2022; - Machinery and equipment of Production Line 1 pledged under the Assets Mortgage Contract No. 023TC22 dated 07 October 2022; - Machinery and equipment of Production Line 2 pledged under the Assets Mortgage Contract No. 036TC20-QLN dated 29 October 2020; - Machinery and equipment of Production Line 3 pledged under the Assets Mortgage Contract No. 024TC22 dated 07 October 2022; - Machinery and equipment pledged under the Machinery and Equipment Mortgage Contract No. 025TC22 dated 07 October 2022; - Machinery and equipment pledged under the Machinery and Equipment Mortgage Contract No. 041TC23 dated 24 October 2023; - Land use rights under the Certificate of Land Use Rights, Ownership of Houses and Other Land-attached Assets No. CS 890929 (Certificate Issuance Register No. CS 13562) issued by the Department of Natural Resources and Environment of Binh Duong Province on 26 November 2019, co-signed by the Bank, Mr. Quan Trong Hung, and Ms. Le Thi Thu Hien on 29 September 2020; - Inventories pledged under the Mortgage Contract No. 020TC21-QLN dated 23 August 2021; - Machinery and equipment for the fire protection system pledged under the Mortgage Contract No. 017TC25-QLN dated 17 June 2025.
Short-term loans and borrowings balance as at 30/09/2026	:	**VND 119,503,645,740**
Long-term loans and borrowings balance as at 30/09/2026	:	**VND 4,944,000,000**

5.18 Loans and finance lease liabilities (Continued)

(3) Loans from Vietnam Bank for Agriculture and Rural Development (Agribank) – Branch 5

(3a) ***Loans to FICO Corporation – Joint Stock Company:***

Credit Agreement No	:	6222-LAV-202500600 dated 16/10/2025.
Credit Limit	:	VND 40,000,000,000
Availability Period	:	36 months from the date of the agreement. The Bank will conduct annual reviews of the credit limit.
Purpose	:	To finance working capital, issue guarantees, and open L/Cs for the procurement of goods and raw materials for business and production activities.
Interest Rate	:	Floating interest rate; interest rate adjustment periods are specified in each Disbursement Request cum Debt Acknowledgment Instrument or as stated in written notifications.
Collateral	:	Mortgage of land use rights and assets attached to land under Mortgage Agreement No. 6222-LCP-202500276 dated 16/10/2025.
Balance as of 30/09/2026	:	**VND 40,000,000,000**

(3b) Loan to Fico Product Trading One Member Co., Ltd.

Credit Agreement No	:	6222-LAV-202500601 dated 16/10/2025.
Credit Limit	:	VND 50,000,000,000
Availability Period	:	36 months from the date of the agreement. The Bank will conduct annual reviews of the credit limit
Purpose	:	To supplement working capital for the implementation of the ceramic tile production and business plan
Interest Rate	:	The lending rate is determined for each specific debt acknowledgment instrument. The overdue interest rate is 150% of the within-term interest rate applied at the time of reclassification to overdue debt.
Collateral	:	Asset Pledge Agreements entered into between the Company and the Bank, including the Company's time deposits.
Balance as of 30/09/2026	:	**VND 46,900,000,000**

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.18 Loans and finance lease liabilities (Continued)

(4) Loans from Vietnam International Commercial Joint Stock Bank (VIB) – Head Office

(4a) ***Loan to Fico Product Trading One Member Co., Ltd.***

Credit Agreement No	:	No. 1027070.26 dated 24/04/2026
Credit Limit	:	VND 100,000,000,000 (short-term loans) and VND 100,000,000,000 (documentary credits - L/C).
Availability Period	:	12 months from the date of the agreement.
Purpose	:	To finance working capital and open L/Cs for the trading of construction materials.
Interest Rate	:	Floating interest rate as determined in each Disbursement Request cum Debt Acknowledgment Instrument.
Collateral	:	Corporate guarantee provided by FICO Corporation – JSC (the Parent Company) for the Company's entire debt obligations, secured by: 3,058,343 shares of Hoa An Joint Stock Company (ticker: DHA) owned by FICO Corporation – JSC; 3,056,097 shares of Thanh Thanh Glazed Tile Joint Stock Company (ticker: TTC) owned by FICO Corporation – JSC; The Company's time deposits.
Balance as of 30/09/2026	:	**VND 52,500,000,000**

(4b) ***Loans to FICO Corporation – Joint Stock Company:***

Credit Agreement No	:	No. 1027068.26 dated 24/04/2026;
Credit Limit	:	VND 150,000,000,000
Availability Period	:	12 months from the date of the agreement.
Purpose	:	To finance working capital, issue bank guarantees, and open letters of credit (L/C) for business operations;
Interest Rate	:	Floating lending interest rate determined on each Drawdown Application cum Promissory Note (Acknowledgement of Debt);
Collateral	:	Pledged under Share Mortgage Agreement No. 5082839.24 dated 15 April 2024 and Share Mortgage Agreement Appendix No. 5082839(1).24 dated 20 February 2025, comprising 3,058,343 shares of Hoa An Joint Stock Company (stock code: DHA) and 3,056,097 shares of Thanh Thanh Glazed Tile Joint Stock Company (stock code: TTC);
Balance as of 30/09/2026	:	**VND 13,737,600,000**

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

(5) Short-term loans from Vietnam Joint Stock Commercial Bank for Industry and Trade - Bac Sai Gon Branch (Vietinbank)

Credit Agreement No	:	No. 050/2026-HĐCVHM/NHCT948-0300402493 dated 28 August 2026;.
Credit Limit	:	VND 50,000,000,000
Availability Period	:	From 28 August 2026 to the end of 27 August 2027
Purpose	:	To finance working capital, issue bank guarantees, and open letters of credit (L/C) for purchasing goods and raw materials for business operations;
Interest Rate	:	Applicable under each credit contract and promissory note (debt acknowledgement note);
Collateral	:	Secured by Deposit Pledge Agreement No. 088/2026/HĐCC/NHCT948-FICO-0300402493 dated 11 September 2026;
Balance as of 30/09/2026	:	**VND 16,969,425,545**

(6) Loans from other parties under the following agreements:

(6.1) Loans from Hai Phong Trading - Construction Company Limited

- Short-term loan under the Loan Agreement Minutes dated 27/05/2015: Loan amount of VND 2,000,000,000; Loan term of 03 months from the signing date; Interest rate of 7.5% per annum. This loan is unsecured. The outstanding balance as of 30/06/2026 was VND 2,000,000,000.
- Short-term loan under the Loan Agreement dated 09/03/2018: Loan amount of VND 12,200,000,000; Loan term of 06 months from 09/03/2018; Interest rate is applied in accordance with the lending rate of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – District 12 Branch offered to Hai Phong Trading - Construction Company Limited. This loan is unsecured. The outstanding balance as of 30/06/2026 was VND 10,700,000,000.
- Both parties are currently in discussions to reach an agreement on the extension of the aforementioned loan agreements as stipulated in the Appendix of the Share Transfer Agreement No. 277/FICO/HĐCN-ASEAN dated 29/08/2018 regarding the acquisition of 51% shares in Dong Nam A Brick Joint Stock Company by FICO Corporation - JSC.

(6.2) Loans from G7 World Joint Stock Company

- **Under the Loan Agreement dated 10/05/2018:** Loan amount of VND 19,950,684,720; Loan term of 01 year from 10/05/2018; Interest rate: Applied in accordance with the lending rate of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Thu Duc Branch offered to G7 World Joint Stock Company. This loan is unsecured. The outstanding balance as of 30/06/2026 was VND 19,950,684,720.
- Both parties are currently in discussions to reach an agreement on the extension of the aforementioned loan agreements as stipulated in the Appendix of the Share Transfer Agreement No. 277/FICO/HĐCN-ASEAN dated 29/08/2018 regarding the acquisition of 51% shares in Dong Nam A Brick Joint Stock Company by FICO Corporation - JSC.

(7) Finance lease liabilities to Chailease International Financial Leasing Co., Ltd.

- Finance Lease Agreement No.: B220607603 dated 09/06/2022.
- Leased Asset: CHL Forklift (Historical cost: VND 1,663,200,000).
- Purpose: To serve business and production activities.
- Lease Amount: VND 1,330,560,000 (Including 10% VAT and representing 80% of the asset value).
- Prepayment Amount: VND 332,640,000 (Equivalent to 20% of the total asset value).
- Lease Interest Rate: Standard interest rate plus a margin of 5.22%.
- Lease Term: 48 months from the first date the lessor transfers the funds to the Corporation;

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.19 Owners' Equity

a. Change of owners' equity

Unit: VND

	Legal capital	Other legal capital	Assets revaluation reserve	Investment and development funds	earnings (Accumulated losses)	Non-controlling interest	Total
As at 01/01/2025	**1,270,000,000,000**	**22,161,000,000**	**(201,803,855,880)**	**34,253,808,214**	**431,722,741,723**	**(5,405,232,618)**	**1,550,928,461,439**
Profit in the previous year	-	-	-	-	118,637,057,581	12,008,250,433	130,645,308,014
Increase due to the capital hike of Phuoc Hoa FICO Joint Stock Company	-	22,159,988,000	-	(22,159,988,000)	-	3,136,002,000	3,136,002,000
Dividend distribution	-	-	-	-	(63,500,000,000)	(5,857,775,400)	(69,357,775,400)
Appropriation to investment and development fund	-	-	-	58,262,967,414	(58,262,967,414)	-	-
Appropriation for the Bonus and Welfare Fund	-	-	-	-	(5,643,331,908)	(877,193,414)	(6,520,525,322)
Appropriation for the Board of Managements and Supervisory Board Bonus Fund	-	-	-	-	(839,999,130)	(296,670,870)	(1,136,670,000)
Consolidation adjustment	-	-	-	-	3,230,880,085	2,034,778,626	5,265,658,711
As at 31/12/2025	**1,270,000,000,000**	**44,320,988,000**	**(201,803,855,880)**	**70,356,787,628**	**425,344,380,937**	**4,742,158,757**	**1,612,960,459,442**
As at 01/01/2026	**1,270,000,000,000**	**44,320,988,000**	**(201,803,855,880)**	**70,356,787,628**	**425,344,380,937**	**4,742,158,757**	**1,612,960,459,442**
Profit for the year	-	-	-	-	157,805,530,170	22,536,142,911	180,341,673,081
Increase due to the capital hike of Phuoc Hoa FICO Joint Stock Company	-	29,950,000	-	(29,950,000)	-	-	-
Dividend distribution	-	-	-	-	(69,850,000,000)	(9,931,455,000)	(79,781,455,000)
Appropriation for the Development Investment Fund	-	-	-	13,735,840,704	(13,735,840,704)	-	-
Appropriation for the Bonus and Welfare Fund	-	-	-	-	-	(271,643,391)	(271,643,391)
Appropriation for the Board of Managements and Supervisory Board Bonus Fund	-	-	-	-	(2,000,000,000)	-	(2,000,000,000)
Consolidation adjustment	-	-	-	-	13,339,265,376	(1,320,540,487)	12,018,724,889
As at 30/09/2026	**1,270,000,000,000**	**44,350,938,000**	**(201,803,855,880)**	**84,062,678,332**	**510,903,335,779**	**15,754,662,790**	**1,723,267,759,021**

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.19 Owners' Equity (Continued)

b. Details of owners' equity

	30/09/2026 VND	01/01/2026 VND
State Capital Investment Corporation (SCIC) - Limited Liability Company	509,001,000,000	509,001,000,000
Xuan Cau Investment Joint Stock Company	508,000,000,000	508,000,000,000
Others	252,999,000,000	252,999,000,000
Total	**1,270,000,000,000**	**1,270,000,000,000**

5.20 Revenues from sales and services rendered

	Q3, 2026 (VND)	Q3, 2025 (VND)	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Revenue from sales of finished goods, merchandise, and services	235,958,208,138	248,898,839,617	680,837,115,100	876,917,211,472
Total	235,958,208,138	248,898,839,617	680,837,115,100	876,917,211,472
Revenue deductions	**1,813,796,158**	**1,940,585,522**	**5,790,195,734**	**6,669,842,043**
-Trade discount	1,746,518,848	1,940,585,522	4,070,605,490	6,662,274,147
- Sales allowances	2,531,668	-	4,845,734	295,193,935
- Sales returns	67,277,310	-	1,719,590,244	7,567,896
Net sales	**234,141,880,312**	**246,958,254,095**	**675,042,073,632**	**870,247,369,429**
In which:				
Revenues from sales and services rendered with related parties *(Details in Note 6.2)*	-	-	*10,589,899,787*	*46,060,280,483*
Revenue deduction is related parties *(Details in Note 6.2)*	-	-	*902,993,219*	*796,457,513*

5.21 Cost of goods sold

	Q3, 2026 (VND)	Q3, 2025 (VND)	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Cost of finished goods and merchandise sold	159,239,455,565	199,824,750,269	484,339,871,346	710,956,881,280
Total	159,239,455,565	199,824,750,269	484,339,871,346	710,956,881,280

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.22 Financial income

	Q3, 2026 (VND)	Q3, 2025 (VND)	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Interest income from deposits and loans	4,332,441,122	1,308,932,112	26,082,093,671	9,258,089,913
Dividends and shared profits	-	-	-	302,000,000
Realized foreign exchange gains	-	17,497,870	28,902,774	240,634,713
Interest income from late payments	-	-	85,883	5,963,209
Total	**4,332,441,122**	**1,326,429,982**	**26,111,082,328**	**9,806,687,835**

5.23 Financial expense

	Q3, 2026 (VND)	Q3, 2025 (VND)	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Interests expenses of loan	11,341,301,171	7,827,051,742	32,388,085,669	23,917,217,242
Realized foreign exchange losses	1,374,610	-	30,625,506	14,168,625
Expense/Reversal of provision for impairment of trading securities and investment losses	-	514,770,000	171,590,000	686,360,000
Total	**11,342,675,781**	**8,341,821,742**	**32,590,301,175**	**24,617,745,867**

5.24 Selling expense

	Q3, 2026 (VND)	Q3, 2025 (VND)	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Employee expenses	1,904,646,557	1,689,631,100	5,899,527,135	6,558,694,982
Materials expenses	203,344,564	720,043,778	772,602,543	1,213,375,425
Office supplies expenses	260,009,853	11,837,457	349,166,273	20,731,565
Amortization and Depreciation expenses	98,940,207	150,566,478	400,104,249	607,991,356
Outsourced service expenses	2,896,589,505	1,878,716,864	4,188,936,895	5,590,973,426
Other cash expenses	173,690,170	684,693,267	1,915,819,439	2,483,702,729
Total	**5,537,220,856**	**5,135,488,944**	**13,526,156,534**	**16,475,469,483**

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.25 General administration expenses

	Q3, 2026 (VND)	Q3, 2025 (VND)	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Employee expenses	12,796,011,906	11,187,604,360	36,661,312,394	45,924,732,396
Materials expenses	207,122,176	195,594,969	685,177,310	1,030,152,889
Office supplies expenses	172,142,045	168,717,099	480,563,995	557,777,640
Amortization and Depreciation expenses	806,244,778	1,267,920,519	2,554,365,102	4,005,315,465
Taxes, fees and charges	131,578,599	142,682,017	376,757,692	420,587,372
Provision expenses	407,033,542	300,000,000	1,057,033,542	(1,603,514,817)
Outsourced service expenses	6,970,151,553	4,597,302,844	16,179,695,205	12,730,121,316
Other cash expense	1,689,306,171	4,537,906,394	8,845,331,749	11,196,276,582
Amortization of goodwill	1,562,028,321	1,562,028,321	4,686,084,963	4,686,084,963
Total	**24,741,619,091**	**23,959,756,523**	**71,526,321,952**	**78,947,533,806**

5.26 Share of profit or loss of associates and joint ventures

	Q3, 2026 (VND)	Q3, 2025 VND	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
FiCO Tay Ninh Cement Joint Stock Company	23,221,450,103	17,734,538,291	46,778,970,948	42,406,540,279
Hoa An Joint Stock Company	19,379,538,188	8,857,166,890	31,826,794,368	22,301,747,915
FiCO - Corea Construction Company Limited	278,450,765	(42,208,475)	-	92,448,219
FiCO Pan - United Concrete Joint Stock Company	3,205,161,147	792,897,316	7,244,867,097	(883,188,487)
Packaging and Minerals No.1 Joint Stock Company	-	(519,394,555)	-	(519,394,555)
Total	**46,084,600,203**	**26,822,999,467**	**85,850,632,413**	**63,398,153,371**

5.27 Other income/ other expenses

	Q3, 2026 (VND)	Q3, 2025 (VND)	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Disposals of fixed assets	213,636,364	1,500,000	10,324,960,219	747,545,455
Income from bonuses, compensations, and trade discounts received	-	22,520,566	5,985,741,024	308,014,913
Income from the sale of petroleum, oil, electricity and blasting services	8,851,239,278	6,826,405,862	18,298,444,948	22,903,664,812
Income from leasing services	-	560,844,042	627,355,900	1,788,896,538
Others	2,964,187,351	450,851,174	5,057,514,133	6,964,130,021
Total	**12,029,062,993**	**7,862,121,644**	**40,294,016,224**	**32,712,251,739**
Expenses from the sale of petroleum, oil, electricity and blasting services	8,565,852,770	6,374,690,916	22,171,960,919	22,105,803,495
Amortization and depreciation expenses, and lease expenses for premises	-	379,829,670	880,269,619	1,404,575,365
Penalties and compensations	877,251,698	- 1,468,121,520	1,408,235,960	- 1,300,150,642
Others	739,701,196	2,752,443,479	1,350,684,978	4,779,651,363
Total	**10,182,805,664**	**8,038,842,545**	**25,811,151,476**	**26,989,879,581**
Net other income/expenses	**1,846,257,329**	**(176,720,901)**	**14,482,864,748**	**5,722,372,158**

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

5.28 Earnings per share

	Q3, 2026 (VND)	Q3, 2025 (VND)	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Profit after tax	72,252,385,947	36,563,151,254	157,805,530,170	98,854,462,460
Profit/Loss for the year attributable to holders of ordinary shares (VND)	72,252,385,947	36,563,151,254	157,805,530,170	98,854,462,460
Weighted average number of ordinary shares (Shares)	127,000,000	127,000,000	127,000,000	127,000,000
Earnings per share (VND/ Share)	**569**	**288**	**1,243**	**778**

6. OTHERS INFORMATION

6.1 Commitments

Operating lease commitments

As of September 30, 2026 the Corporation has an irrevocable operating lease commitment that is an office lease contract, the lease term is 36 years from 01 January 2010, the rent is paid one month in advance times for the entire rental period.

Operating lease commitments

The Corporation is currently leasing warehouses, factories, part of offices, and premises of commercial and service areas under operating lease revenue contracts, according to which the operating rental price is agreed on yearly basis.

6.2 Information about related parties

The list of related parties includes

	Relationship
State Capital Investment Corporation - Limited Liability Company	Significant shareholders
Xuan Cau Investment Joint Stock Company	Significant shareholders
FiCO Tay Ninh Cement Joint Stock Company	Associates
Hoa An Joint Stock Company	Associates
Vitaly Joint Stock Company	Associates
Havali FiCO Joint Stock Company	Associates
FiCO Corea Construction CompanyLimited	Associates
Tan Bach Viet Investment Construction Limited Liability Company	Associates
FiCO High Technology Joint Stock Company	Associates
FiCO Pan United Concrete Joint Stock Company	Associates
Packaging and Minerals Joint Stock Company No. 01	Associates of a subsidiaries
Members of the Board of Managements, Supervisory Board, General Director, other managers, and close family members of these individuals	Significant influence

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

6.2 Information about related parties (Continued)

In the Period, the Corporation has transactions and outstanding balances with related parties as follows:

a. Remineration of the Boards of Management, Supervisors, General Directors and other managing personals

Salaries, remuneration, and other benefits of the Board of Directors

Name	Position	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Mrs. Do Thi Hieu	Chairman	1,096,985,000	899,479,000
Mr. Cao Truong Thu	Member	72,000,000	72,000,000
Mr. Nguyen Xuan Thang	Member	772,360,000	634,444,000
Mr. Pham Viet Thang	Member	72,000,000	72,000,000
Mr Dang Minh Thua	Member	-	16,000,000
Mr Nguyen Ngoc Vu Chuong	Member	167,610,000	-
Total		**2,180,955,000**	**1,734,456,300**

Remuneration of the Supervisory Board members

Name	Position	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Mr. Dao Quang Son	Head of the Board	559,470,000	457,990,000
Mrs. Tran Linh Chi	Member	76,385,000	45,000,000
Mr Le Van Huy	Member	49,718,000	45,000,000
		162,200,500	
Total		**847,773,500**	**547,990,000**

Salaries and other benefits of the General Director and other managers

Name	Position	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Mr. Cao Truong Thu	General Director	969,177,000	787,021,000
Mr. Pham Viet Thang	Deputy General Director	762,318,000	607,359,000
Mr. Nguyen Duc Loi	Deputy General Director	363,236,000	-
Mr. Nguyen Xuan Hung	Chief Accounttant	699,481,500	562,444,000
Mrs. Nguyen Le Dung	Administration in charge	303,335,400	218,728,200
Total		**3,097,547,900**	**2,175,552,200**

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

6.2 Information about related parties (Continued)

b. Transactions with related parties

Related parties	Relationship	Nature of transactions	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Purchasing transactions			**1,375,103,070**	**29,844,427,975**
Vitaly Jointstock Company	Associates	Purchase of materials	1,375,103,070	9,572,779,655
Packaging and Minerals Joint Stock Company No. 01	Associates	Purchase of construction materials	-	6,891,686,583
FiCO - Corea Construction Limited Liability Company	Associates	Purchase of construction materials	-	13,379,961,737
Selling transactions			**10,589,899,787**	**46,060,280,483**
FiCO Tay Ninh Cement Joint Stock Company	Associates	Sales of materials	-	601,088,181
FiCO Pan United Concrete Joint Stock Company	Associates	Sales of construction materials	-	18,650,745,264
FiCO - Corea Construction Limited Liability Company	Associates	Sales of construction materials	10,589,899,787	25,376,943,240
Packaging and Minerals Joint Stock Company No. 01	Associates	Sales of materials	-	1,431,503,798
Revenue Deductions			**902,993,219**	**796,457,513**
Packaging and Minerals Joint Stock Company No. 01	Associates	Revenue deductions	-	4,399,980
FiCO - Corea Construction Limited Liability Company	Associates	Revenue deductions	902,993,219	792,057,533
Other transactions			**55,935,055,000**	**50,903,684,198**
Vitaly Jointstock Company	Associates	Broken brick compensation	-	11,680,308
		Sales discounts received	-	18,181,668
		Trade discounts received	-	23,772,222
Xuan Cau Investment Joint Stock Company	Significant shareholders	Dividends distributed	27,940,000,000	25,400,000,000
State Capital Investment Corporation Limited Liability Company	Significant shareholders	Dividends distributed	27,995,055,000	25,450,050,000

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

6.2 Information about related parties (Continued)

c. Balance with related parties

Related parties	Relationship	Nature of transactions	30/09/2026 VND	01/01/2026 VND
Short-term receivables from customers			**5,787,579,988**	**21,464,907,537**
Vitaly Jointstock Company	Associates	Sales of goods	-	13,522,608,095
FiCO High Technology Joint Stock Company	Associates	Sales of goods	176,801,280	176,801,280
FiCO Pan United Concrete Joint Stock Company	Associates	Receivables from sale of goods	-	938,634,735
FiCO - Corea Construction Limited Liability Company	Associates	Receivables from sale of goods	5,610,778,708	6,821,863,427
Packaging and Minerals Joint Stock Company No. 01	Associates	Receivables from sale of goods	-	5,000,000
Prepayments to sellers in short-term			**27,976,650**	**27,976,650**
FiCO High Technology Joint Stock Company	Associates	Purchase of goods	27,976,650	27,976,650
Other receivables			**36,712,208,413**	**36,712,208,413**
Vitaly Jointstock Company	Associates	Charter Capital	20,579,214,440	20,579,214,440
		Pre-privatization debt	4,722,757,195	4,722,757,195
		Others receivables	3,688,800	3,688,800
Havali FiCO Joint Stock Company	Associates	Pre-privatization debt	5,462,296,435	5,462,296,435
FiCO High Technology Joint Stock Company	Associates	Pre-privatization debt	21,196,748	21,196,748
Xuan Cau Investment Joint Stock Company	Significant shareholders	Income from Lending	5,923,054,795	5,923,054,795
Short-term supplier payables			-	**158,938,225**
Vitaly Jointstock Company	Associates	Purchase of Brick	-	158,938,225
Other long-term payables			**17,815,183,987**	**17,815,183,987**
Tan Bach Viet Investment Construction Ltd.	Associates	FiCO Tower Project	17,815,183,987	17,815,183,987

NOTE TO THE CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

6.3 Comparative information

The comparative figures are the data from the Interim Consolidated Financial Statements for Q3, 2025. Some of the figures have been restated to align with the presentation of this quarter's financial statements

Ho Chi Minh City October 29 , 2026

Prepared	Chief Accountant	General Director
Nguyen Thi Ngan	Nguyen Xuan Hung	Cao Truong Thu