FICO CORPORATION - JSC

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số: 293/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.

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

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

FICO CORPORATION – JSC

SEPARATE FINANCIAL STATEMENTS
THE THIRD QUARTER OF 2026

HO CHI MINH CITY – OCTOBER 2026

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STATEMENT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of Construction Materials Corporation No.1 - JSC presents Separate Financial Statements for the third quarter of 2026.

THE CORPORATION

Building Materials Corporation No.1 - 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 No. 1874/QD-TTg dated 3 November 2015 issued by the Prime Minister, the Corporation's equitization plan was approved and the Corporation was officially transformed into a Joint Stock Company. The Corporation has been operating under Business Registration Certificate No. 0300402493, issued on 1 October 2016 by the Ho Chi Minh City Department of Planning and Investment (now the Ho Chi Minh City Department of Finance), and subsequently amended from time to time. The 13th amendment dated 4 August 2025 was made to reflect the change in business address in accordance with administrative boundary adjustments.

The charter capital as stipulated in the Business Registration Certificate amended on the 13th time on 4 August 2025 is VND 1,270,000,000,000 (*In words: One thousand, two hundred and seventy billion Vietnamese Dongs*).

Abbreviated Corporation name: FICO
The Corporation's shares are approved to be publicly traded in UpCOM with the stock code: FIC.

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

BOARDS OF MANAGEMENT, SUPERVISORS AND GENERAL DIRECTORS

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

Board of Management

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

Board of Supervisors

Mr.	Dao Quang Son	Head of the Board
Ms.	Tran Linh Chi	Member
Ms.	Pham Thi My Van	Member (21/04/2026)

Board of General Directors

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

STATEMENT OF THE BOARD OF GENERAL DIRECTORS (CONTINUED)

SUBSEQUENT EVENTS

According to the assessment of the Board of General Directors, based on key aspects, no unusual events have occurred after the accounting closing date that would affect the financial situation and operations of the Corporation, requiring adjustments or disclosure in the Separate financial statements for the third Quarter of 2026.

THE BOARD OF GENERAL DIRECTORS' RESPONSIBILITY

The Corporation's Board of General Directors is responsible for preparing separate financial statements, which give a true and fair view of the financial position of the Corporation as at 30 September 2026 as well as of its income and cash flows statements for this then ended, complying with Vietnamese Standards on Accounting, Vietnamese Enterprise Accounting System and relevant regulations in preparation and disclosure of the separate financial statements. In preparing these separate financial statements, the Board of General Directors is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been complied with, material differences are disclosed and explained in the separate financial statements;
- Design, execute and maintain an effective internal control related to the appropriate preparation and presentation of separate financial statements to obtain reasonable assurance that the separate financial statements are free of material misstatements caused by even frauds and errors.
- Prepare the separate financial statements on the going concern basis unless it is inappropriate to presume that the Corporation will continue in business.

The Board 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 separate financial statements comply with Vietnamese Standards on Accounting, Vietnamese Enterprise Accounting System and relevant legal regulations to presentation of separate 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.

The Board of General Directors confirms that the Corporation has complied with the above requirements in preparing the separate financial statements.

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, 29 October 2026

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**		**1.120.593.106.610**	**1.264.164.015.791**
I.	**Cash and cash equivalents**	**110**	**5.1**	**158.060.119.253**	**82.921.830.967**
1.	Cash	111		93.060.119.253	82.921.830.967
2.	Cash equivalents	112		65.000.000.000	-
II.	**Short-term financial investments**	**120**	**5.2**	**269.879.309.040**	**404.670.238.355**
1.	Trading securities	121		-	-
2.	Allowances for decline in value of trading securities	122		-	-
3.	Short-term investments held to maturity	123		269.879.309.040	404.670.238.355
4.	Short-term allowance for impairment of held-to-maturity investments	124		-	-
5.	Other short-term Investments	125		-	-
6.	Allowances for short-term investments	126		-	-
III.	**Short-term receivables**	**130**		**451.430.120.586**	**517.082.221.506**
1.	Short-term receivables from customers	131	5.3	293.594.807.322	366.971.599.614
2.	Short-term repayments to suppliers	132	5.4	225.776.995.146	222.987.499.415
3.	Short-term intra-company receivables	133		-	-
4.	Receivables under schedule of construction contract	134		-	-
5.	Other short-term receivables	135	5.5	75.739.566.973	70.804.371.332
6.	Short-term allowances for doubtful debts	136		(145.771.632.977)	(145.771.632.977)
7.	Shortage of assets awaiting resolution	137	5.6	2.090.384.122	2.090.384.122
IV.	**Inventories**	**140**	**5.7**	**239.634.931.834**	**258.568.505.600**
1.	Inventories	141		246.390.981.555	278.635.854.395
2.	Allowances for devaluation of inventories	142		(6.756.049.721)	(20.067.348.795)
V.	**Short-term biological assets**	**150**		-	-
1.	Short-term livestock for single-harvest production	151		-	-
2.	Short-term seasonal crops or single-harvest crops	152		-	-
3.	Allowances for impairment of short-term biological assets	153		-	-
VI.	**Other current assets**	**160**		**1.588.625.897**	**921.219.363**
1.	Short-term deferred expenses	161	5.8	1.278.188.932	610.782.398
2.	Deductible value added tax	162		-	-
3.	Taxes and receivables from State Budget	163	5.17	310.436.965	310.436.965
4.	Government bonds purchased for resale	164		-	-
5.	Other current assets	165		-	-

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

		Code	Notes	30/09/2026 VND	01/01/2026 VND (Re-stated)
B -	**LONG-TERM ASSETS (200 = 210+220+240+250+260+270)**	**200**		**1.096.345.964.753**	**1.095.178.485.124**
I.	**Long-term receivables**	**210**		**898.872.688**	**2.519.420.115**
1.	Other long-term receivables	215	5.5	898.872.688	2.519.420.115
2.	Long-term allowances for doubtful debts	216	5.6	-	-
II.	**Fixed assets**	**220**		**21.901.399.994**	**24.735.479.091**
1.	Tangible fixed assets	221	5.9	9.498.391.124	10.760.257.836
-	*Historical costs*	*222*		*58.066.330.539*	*58.066.330.539*
-	*Accumulated depreciation*	*223*		*(48.567.939.415)*	*(47.306.072.703)*
2.	Finance lease fixed assets	224		-	-
-	*Historical Costs*	*225*		-	-
-	*Accumulated depreciation*	*226*		-	-
3.	Intangible fixed assets	227	5.10	12.403.008.870	13.975.221.255
-	*Historical costs*	*228*		*25.898.352.618*	*25.898.352.618*
-	*Accumulated amortization*	*229*		*(13.495.343.748)*	*(11.923.131.363)*
IV.	**Investment properties**	**240**	**5.11**	**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 assets in progress**	**250**	**5.12**	**3.407.812.188**	**6.197.976.540**
1.	Long-term work in progress	251		-	-
2.	Construction in progress	252		3.407.812.188	6.197.976.540
VI.	**Long-term investments**	**260**	**5.2**	**1.022.055.413.584**	**1.013.960.503.584**
1.	Investments in subsidiaries	261		282.659.586.870	282.659.586.870
2.	Investments in joint ventures and associates	262		773.817.286.457	763.722.376.457
3.	Investments in equity of other entities	263		54.433.569.518	56.433.569.518
4.	Allowance for impairment of long-term investments in other entities	264		(88.855.029.261)	(88.855.029.261)
5.	Long - term held to maturity Investments	265		-	-
6.	Long-term allowance for impairment of held-to-maturity investments	266		-	-
VII.	**Other Long-term assets**	**270**		**39.961.429.240**	**38.640.855.124**
1.	Long-term deferred expenses	271	5.8	39.961.429.240	38.640.855.124
2.	Deferred income tax assets	272		-	-
3.	Long-term equipment and spare parts for replacement	273		-	-
4.	Other long-term assets	274		-	-
TOTAL ASSETS (280 = 100+200)		**280**		**2.216.939.071.363**	**2.359.342.500.915**

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

	RESOURCES	Code	Notes	30/09/2026 VND	01/01/2026 VND (Re-stated)
C -	**LIABILITIES (300=310+330)**	**300**		**749.292.525.186**	**923.366.898.381**
I.	**Short-term liabilities**	**310**		**723.274.937.800**	**898.247.020.895**
1.	Short-term trade payables	311	5.13	189.892.464.595	202.699.627.750
2.	Short-term prepayments from customers	312	5.14	108.603.072.540	113.377.205.752
3.	Dividends and profit payables	313	5.15	132.066.719	106.003.992
4.	Short-term taxes and payables to the State Budget	314	5.17	1.863.987.764	2.942.073.836
5.	Payables to employees	315		7.002.224.990	11.501.055.460
6.	Short-term accrued expenses	316	5.16	100.297.000	849.514.581
7.	Short-term deferred revenues	319		83.640.900	-
8.	Other short-term payables	320	5.18	5.178.411.597	1.251.039.904
9.	Short-term borrowings and finance lease liabilities	321	5.19	403.116.081.054	557.533.951.574
10.	Bonus and welfare funds	323		7.302.690.641	7.986.548.046
II.	**Long-term liabilities**	**330**		**26.017.587.386**	**25.119.877.486**
1.	Long-term trade payables	331		-	-
2.	Other long-term payables	338	5.18	26.017.587.386	25.119.877.486
D -	**OWNERS' EQUITY**	**400**	**5.20**	**1.467.646.546.177**	**1.435.975.602.534**
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*
	- Preference shares	*411b*		-	-
2.	Other capital	414		13.325.940.000	13.295.990.000
3.	Development and investment funds	418		71.395.760.470	61.847.044.609
4.	Undistributed profit after tax	420		112.924.845.707	90.832.567.925
	- Undistributed profit after tax brought forward	*420a*		*6.381.340.703*	-
	- Undistributed profit after tax for the current period	*420b*		*106.543.505.004*	*90.832.567.925*
TOTAL RESOURCES (440 = 300+400)		**440**		**2.216.939.071.363**	**2.359.342.500.915**

Ho Chi Minh City, 29 October 2026

Preparer	Chief Accountant	General Director
Pham Thi Kim Chi	Nguyen Xuan Hung	Cao Truong Thu

INCOME STATEMENT

For the accounting period ended September 30, 2026

	ITEMS	Code	Notes	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
1.	**Revenues from sales and services rendered**	01	6.1	**280.609.479.667**	**284.992.957.476**	**792.300.448.256**	**962.759.915.347**
2.	Revenue deductions	02	6.2	206.479.591	1.804.811.542	2.380.139.802	3.638.733.417
3.	**Net revenues from sales and services rendered (10 = 01-02)**	10	6.3	**280.403.000.076**	**283.188.145.934**	**789.920.308.454**	**959.121.181.930**
4.	Cost of goods and services	11	6.4	(280.196.520.485)	(281.383.334.392)	723.044.888.101	908.399.217.616
5.	**Gross revenues from sales and services rendered (20 = 10-11)**	20		**560.599.520.561**	**564.571.480.326**	**66.875.420.353**	**50.721.964.314**
6.	Gain/(loss) on sale and disposal of investment properties	21		-	-	-	-
7.	Financial income	22	6.5	32.426.257.968	19.346.511.259	91.199.759.571	72.306.142.286
8.	Financial expenses	23	6.6	6.741.820.449	4.795.981.304	20.255.463.879	14.362.522.265
	In which: interest expenses	24		6.741.820.449	4.795.981.304	20.240.232.250	14.362.522.265
9.	Selling expenses	25	6.7	519.250.897	513.679.168	2.166.302.922	2.500.805.480
10.	General administrative expenses	26	6.7	11.291.898.252	9.222.316.941	30.828.237.296	31.383.573.066
11.	**Net profits from operating activities {30 = 20+21+(22-23)-(25+26)+27}**	30		**40.439.848.537**	**25.173.515.145**	**104.825.175.827**	**74.781.205.789**
12.	Other income	31	6.8	1.089.803.452	583.928.709	2.502.506.229	2.205.504.320
13.	Other expenses	32	6.9	257.748.284	343.923.852	784.177.052	1.024.420.624
14.	**Other profits (40 = 31-32)**	40		**832.055.168**	**240.004.857**	**1.718.329.177**	**1.181.083.696**
15.	**Total net profit before tax (50 = 30+40)**	50		**41.271.903.705**	**25.413.520.002**	**106.543.505.004**	**75.962.289.485**
16.	Current corporate income tax expenses	51	6.10	-	-	-	-
17.	Deferred corporate income tax expenses	52		-	-	-	-
18.	**Profits after enterprise income tax (60 = 50-51-52)**	60		**41.271.903.705**	**25.413.520.002**	**106.543.505.004**	**75.962.289.485**
19.	**Profit after tax of Parent Company**	61		**41.271.903.705**	**25.413.520.002**	**106.543.505.004**	**75.962.289.485**
						-	-

Ho Chi Minh City, 29 October 2026

Preparer	Chief Accountant	General Director
Pham Thi Kim Chi	Nguyen Xuan Hung	Cao Truong Thu

CASH FLOW STATEMENT

(Indirect method)

For the accounting period ended September 30, 2026

	ITEMS	Code	Notes	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
I.	**Net cash flows from operating activities**				
1.	***Profit before tax***	***01***		***106,543,505,004***	***75,962,289,485***
2.	***Adjustments for***				
	- Depreciation of fixed assets and investment properties	02		3,837,292,708	3,458,336,804
	- Provisions	03		(13,311,299,074)	(243,651,154)
	- Gains, losses on exchange rate differences from revaluation of accounts derived from foreign currencies	04		-	-
	- Gains, losses on investing activities	05		(91,170,770,914)	(72,082,896,474)
	- Borrowing costs	06		20,240,232,250	14,357,910,886
3.	***Operating profit before changes in working capital***	***08***		***26,138,959,974***	***21,451,989,547***
	- Increase, decrease in receivables	09		67,267,711,509	61,563,873,016
	- Increase, decrease in inventories	10		32,244,872,840	753,353,456
	- Increase, decrease in payables	11		(16,453,809,918)	81,099,108,726
	- Increase, decrease defered expenses	12		(1,987,980,650)	760,598,937
	- Borrowing costs paid	14		(19,704,215,544)	(14,895,919,130)
	- Other payments on operating activities	17		(5,706,418,766)	(3,565,870,350)
	Net cash flows from operating activities	***20***		***81,799,119,445***	***147,167,134,202***
II.	**Cash flows from investing activities**				
1.	Expenditures on purchase and construction of fixed assets and	21		(290,750,433)	(5,032,902,909)
2.	Proceeds from disposal or transfer of fixed assets and other long-	22		-	-
3.	Expenditures on loans and purchase of debt instruments from	23		(317,000,000,000)	(275,500,000,000)
4.	Proceeds from lending or repurchase of debt instruments from other entities	24		446,000,000,000	160,000,000,000
5.	Expenditures on equity investments in other entities	25		(10,094,910,000)	(13,295,990,000)
6.	Proceeds from equity investment in other entities	26		2,000,000,000	2,000,000,000
7.	Proceeds from interests, dividends and distributed profits	27		96,966,637,067	73,669,123,093
	Net cashflow from investing activities	***30***		***217,580,976,634***	***(58,159,769,816)***

CASH FLOW STATEMENT (CONTINUED)

(Indirect method)

For the accounting period ended September 30, 2026

ITEMS	Code	Notes	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
III. Cash flows from financing activities				
1. Proceeds from borrowings	33		748,229,313,848	867,774,672,293
2. Repayment of financial principal	34		(902,647,184,368)	(974,924,805,525)
3. Dividends and profits paid to the owner	36		(69,823,937,273)	(63,472,345,975)
Net cashflow from financing activities	*40*		*(224,241,807,793)*	*(170,622,479,207)*
Net cashflow during the period (50 = 20+30+40)	**50**		**75,138,288,286**	**(81,615,114,821)**
Cash and cash equivalents at beginning of period	**60**	**5.1**	**82,921,830,967**	**145,502,093,129**
Effect of exchange rate fluctuations	*61*		-	-
Cash and cash equivalents at end of period (70 = 50+60+61)	**70**	**5.1**	**158,060,119,253**	**63,886,978,308**

Ho Chi Minh City, 29 October 2026

Preparer	Chief Accountant	General Director
Pham Thi Kim Chi	Nguyen Xuan Hung	Cao Truong Thu

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

1. COMPANY INFORMATION

1.1 Structure of ownership

Building Materials Corporation No.1 – Joint Stock Company formerly known as Building Materials Corporation No.1, was incorporated according to 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. Building Materials Corporation No.1, 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 Corporation 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 Corporation and operating under Joint Stock Corporation Business Registration Certificate code 0300402493 dated 01 October 2016, which was amended for the thirteenth on 04 August 2025 by Business Registration Office under the Department of Finance of Ho Chi Minh City.

The charter capital as stipulated in the Business Registration Certificate amended on the 13th time on 4 August 2025 is VND 1,270,000,000,000 (*In words: One thousand, two hundred and seventy billion Vietnamese Dongs*).

COMPANY INFORMATION: Building Materials Corporation No.1 Joint Stock Company

Abbrevinated name: FICO Co., JSC

Ownership as of September 30, 2026.

	As at 30 September 2026			As at 01 January 2026		
Items	**Rate**	**Number of shares (Shares)**	**Parvalue of share (VND)**	**Rate**	**Number of shares (Shares)**	**Parvalue of share (VND)**
State Capital Investment Corporation	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 state ownership representation rights to the State Capital Investment Corporation (SCIC) (according to the minutes of the transfer of state ownership representation rights at FiCO Corporation – JSC).

The Corporations headquarter is located on Floor 15, Sailing Tower, 111A Pasteur Street, Sai Gon Ward, Ho Chi Minh City, VietNam.

Total employees of the Corporation as at 30 September 2026 are 70 persons (as at 30 September 2025 are 71 persons).

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

1.2 Operating industry and principal activities

The operating industries of the Corporation under the Certificate of Business Registration 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 construction industry, production of building materials);
- Wholesaling materials, installation equipment in construction (Trading, importing and exporting building materials, materials, materials and products for 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 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 management of application and transfer of technologies for 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 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).

The principal activities of the Corporation during of the period: Wholesale of materials, equipment installed in the construction, exploitation of stone, sand, gravel, clay; Construction of civil engineering works, real estate business.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

1.3 Statement on the ability to compare information on the separate financial statements

The Corporation consistently applies accounting policies in accordance with the Vietnamese Accounting System for Enterprises issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 by the Minister of Finance; therefore, the information and figures presented in the consolidated financial statements are comparable."

1.4 The Corporation structure

Affiliated units: As of September 30, 2026 the FICO Corporation has the following affiliated units:

No.	Branch name	Address, branch code
1	Branch of Building Materials Corporation No. 1 -Joint Stock Company - Thong Nhat Rock Mining Company	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	Floor 15, Sailing Tower, 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	No. 5, Street 16A, Bien Hoa Industrial Zone 2, 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, Road 2B, Dong An IP, Binh Hoa Ward, Binh Duong Province. 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, Vietnam Branch code: 0300402493-006

Subsidiaries: As of September 30, 2026 the FICO Corporation has the following subsidiaries:

No.	Company name	Main activities	Equity interest	Voting interest
1	Phuoc Hoa FiCO Joint Stock Company	Manufacturing construction Stone.Granite	73,90%	73,90%
2	Tan Dinh FiCO Construction Mechanics Joint Stock Company	Mechanical; trading materials; Equipment installed	64,24%	64,24%
3	Cam Ranh FiCO Sand One Member Company	Production and sand tradingt	100%	100%
4	FiCO Trading Building Materials Company Limited	Production and trading of construction materials	100%	100%
5	Asean Tiles Corporation	Brick production	51%	51%
6	Thanh Thanh Ceramic Joint-stock Company	Brick production	51%	51%
7	Fico Commerce Product One Member Company Limited	Trade	100%	100%

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

Associate and joint venture company: As of September 30, 2026 the FICO Corporation has the following joint venture and associate companies:

No	Name	Main activities	Equity interest	Voting interest
1	FiCO Tay Ninh Cement Joint Stock Company	Cement Production	25,84%	25,84%
2	Hoa An Joint Stock Company	Exploiting and processing minerals, construction materials	23,98%	23,98%
3	Vitaly Joint Stock Company	Manufacture and sale of construction materials; Trading in houses	30,75%	30,75%
4	Havali FiCO Joint Stock Company	Production of glass, glass products, refractory products	20%	20%
5	FiCO - Corea Construction Company Limited	Providing technical services for treating soft soil for construction works	49,5%	49,5%
6	Tan Bach Viet Construction Investment Company Limited	Construction civil and industry building	29%	29%
7	FiCO Pan - United Concrete Joint Stock Company	Production of commercial concrete	45%	45%
8	FiCO High Technology Joint Stock Company	Production of brick and concrete products	45%	45%

2. FINANCIAL YEAR, CURRENCY USED IN ACCOUNTING

Financial year

The financial year of the Group starts from January 1st and ends on December 31st each year.

The accounting period for the third quarter starts from July 1 and ends on September 30 of each year.

The currency used in accounting

The accompanying consolidated financial statements are presented in Vietnamese Dong (VND).

3. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

3.1 Accounting system

The Corporation applies the Vietnamese Accounting Regime for Enterprises promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Minister of Finance.

3.2 Statements for the compliance with Accounting Standards and System

The Board of General Directors of the Corporation ensures full compliance with the Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System that have been issued and are effective in relation to the preparation and presentation of the separate financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Below are the major accounting policies adopted by the Corporation in the preparation of the Separate Financial Statements:

Basis of preparing the Separate Financial Statements

The attached separate financial statements are expressed in Vietnam Dong (VND), under the historical cost convention and in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System and legal regulations relevant to the preparation and presentation of Separate Financial Statements.
The interim Financial Statements of the Corporation are prepared based on the summary of the Separate Financial Statements of the dependent units and the Financial Statements of the Office of the Corporation. All transactions and balances between the Office of the Corporation and its dependent units as well as between the dependent units have been eliminated when preparing and presenting the Corporation's Separate Financial Statements.

The accompanying interim financial statements are the Corporation's ones, therefore, they do not include the interim financial statements of subsidiaries. Users of the interim financial statements should read them together with the Corporation's interim consolidated financial statements for the period ended 30 June 2026 to obtain full information of the Corporation's financial position as well as the results of operations and cash flows during the reporting period.

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

Finalization of equitization

The Corporation has carried out the procedures as prescribed by provisions of law and submit the finalization dossier of the value of the State capital at the time of official transfer to the Joint Stock Company to the Ministry of Construction. Up to the date of issue of this report, the Corporation has not received the Decision approving the finalization of the value of the State capital at the time of official transformation into a Joint Stock Corporation.

Accounting estimates

The preparation of the Separate Financial Statements in conformity with Vietnamese Accounting Standards requires the Board of General Directors to make estimates and assumptions that affect the reported amounts of liabilities, assets, and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period year. Actual results may differ from those estimates and assumptions.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

The type of exchange rates applied in accounting

For transactions in foreign currencies:

Transactions denominated in currencies other than VND arising during the period are translated into VND at the actual exchange rates prevailing on the transaction dates.

Monetary assets and liabilities denominated in currencies other than VND, except for demand deposits, are translated into VND at the average telegraphic transfer buying and selling exchange rates quoted by the commercial bank with which the Corporation principally transacts. The Corporation does not retranslate all or part of foreign currency-denominated receivables for which an allowance for doubtful debts has been recognized.

Foreign currency-denominated demand deposits are translated into VND at the average telegraphic transfer buying and selling exchange rates quoted by the commercial bank at which the Corporation maintains its bank accounts as at the end of the reporting period.

Exchange differences arising from the translation of foreign currency-denominated monetary items are recognized in the Income Statement for the period and presented on a net basis in the Interim Income Statement.

Cash and cash equivalents

Cash comprises cash on hand, demand deposits.

Financial investments

Held to maturity investments

Held to maturity investments are those that the Corporation has intention and ability to hold until maturity. Held to maturity investments includes: Term bank deposits with original maturities of more than 03 months.

Held-to-maturity investments are initially recognised at purchase cost, including transaction costs directly attributable to the acquisition. Subsequent to initial recognition, held-to-maturity investments are measured at their carrying amount, comprising principal and interest accrued up to the reporting date, less any allowance for impairment, if any. Interest income arising from held-to-maturity investments after the acquisition date is recognised in the Income Statement on an accrual basis. Interest accrued prior to the Corporation's acquisition of the investments is deducted from the cost of the investments at the acquisition date.

An allowance for impairment of held-to-maturity investments is recognized in accordance with the current accounting regulations.

Investments in subsidiaries, associates and other entities

Investments in subsidiaries over which the Corporation has control, investments in associates, and joint ventures over which the Corporation has significant influence are stated at cost method in the Separate Financial Statements.

Profit distributions that the Corporation received from the accumulated profits of the subsidiaries after the Corporation obtains control rights are recognized in the separate income statement. Other distributions are considered a recovery of investment and are deducted from the investment value.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Profit distributions that the Corporation received from the accumulated profits of the associates after the Corporation obtains control rights are recognized in the separate income statement. Other distributions are considered a recovery of investment and are deducted from the investment value.

Investments in subsidiaries, associates, and other investments are presented at cost less allowance for diminution in value (if any) in the balance sheet.

Other investments: Are recorded at cost, including purchase price plus directly attributable acquisition costs. After the initial recognition, these investments are measured at cost less allowance for diminution in value of investments.

Business cooperation contract (BCC)

The Corporation as capital contributor

Cash and asset contributions under BCC are recognized as a receivables in the interim financial statements.

Allowance for loss of investments

Allowance for losses of investments in subsidiaries, contributions to joint ventures, investments in associates, and investments in equity instruments of other entities is made when there is apparent evidence for impairment in the value of the investments as at the balance sheet date.

Receivables

The receivables comprise the customer receivables and other receivables. Receivables are recognized at the carrying amounts less allowances for doubtful debts.

Allowance for doubtful debts is assessed and made for overdue receivables that are difficult to be collected, or the debtor is unable to pay due to dissolution, bankruptcy or similar difficulties.

Inventories

Inventories are measured at the lower cost and net realizable value. Costs of inventories comprise costs of purchases and other directly relevant costs.

The cost of inventories is determined in accordance with the weighted average method.

Net realizable value is the estimated selling price of inventory items less all estimated costs of completion and costs of marketing, selling, and distribution. The Corporation uses the perpetual inventory method.

The Corporation's allowance for impairment of inventories is made when there is reliable evidence of impairment of the net realizable value compared to the historical cost of inventories.

Tangible fixed assets and depreciation

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

Tangible fixed assets have been revalued using the asset method to determine the enterprise value for the purpose of equitization of enterprises with 100 percent state owned capital as of 31 December 2013. Accordingly, the historical cost of tangible fixed assets is stated at cost of revaluation in accordance with the Minutes of the valuation of the Corporation.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. Since 01 October 2016 (The Corporation officially operates as a joint-stock Corporation), the depreciation value of fixed assets in the year is calculated by the residual value of the assets as at 01 October 2016 divided by the remaining depreciation period of the asset, details are as follows:

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

When a tangible fixed asset is sold or disposed of, 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 period.

Intangible fixed assets and Amortization

The Corporation's intangible assets are land use rights and rights of stone reserve exploration dill are stated at historical cost less accumulated amortization.

The cost of an intangible fixed asset comprises all costs incurred by the Corporation to acquire the asset up to the time it is brought to the location and condition necessary for it to operate in the manner intended by the Corporation.

Intangible fixed assets have been revalued using the asset method to determine the enterprise value for the purpose of equitization of enterprises with 100 percent state-owned capital as of 31 December 2013. Accordingly, the historical cost of intangible fixed assets is stated at cost of revaluation in accordance with the Minutes of the valuation of the Corporation.

Intangible fixed assets are land-use rights for a definite term, which are amortized on a straight-line basis over the validity period of the land use right certificates.

Investment properties

Investment properties include land use rights and buildings, and structures held by the Corporation to earn rentals or await 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 Corporation, or the fair value of other amounts exchanged to acquire the investment property by the time of purchase or construction of the investment property.

Investment properties have been revalued using the asset method to determine the enterprise value for the purpose of equitization of enterprises with 100 percent state owned capital as of 31 December 2013. Accordingly, the historical cost of investment property is stated at cost of revaluation in accordance with the Minutes of the valuation of the Corporation.

Expenditure incurred subsequent to the initial recognition of investment property is recognized as an expense in the period in which it is incurred, unless it is probable that the expenditure will result in future economic benefits in excess of the originally assessed standard of performance of the investment property, in which case such expenditure is capitalized as part of the cost of the investment property.

Investment property held for rental is depreciated using the straight-line method over its estimated useful lives, ranging from 2 to 27 years.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Liquidation: Gains and losses from disposal of investment property are measured by the difference between net proceeds from disposal and the remaining amount of the investment property and are recognized as income or expense in the interim income statement

Prepaid expenses

Prepaid expenses comprise actual expenses arising but relevant to financial performance in several accounting periods. The Corporation's prepaid expenses includes:

Tools, supplies

Tools and supplies are recorded as expenses and depreciated on a straight-line basis with a useful life of not exceeding 3 years.

Prepaid office rent

The prepaid office rent represents the rent paid for the area the Corporation is using. Prepaid rent is amortized on a straight-line basis over the lease period (36 years).

Construction in progress

Construction in progress reflects the Properties in progress for production, leasing, administrative purposes, or for any other purposes are recognized at the historical cost. This cost includes relevant service fees and interest fees to the Corporation's accounting policies. Depreciation of these assets is the same as the other assets, commencing from these assets are ready for their intended use.

Payables

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

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

- Trade payables: Reflect payables of commercial nature arising from the purchase of goods, services, or assets, payables for import through trustees of which the seller is an independent entity with the Corporation; and
- Other payables: Reflect payables of non-commercial nature and irrelevant to purchase, sales of goods, or provisions of services.

Dividend and profit distribution payables

Dividends are recognized as a liability when the Board of Directors, under the authority delegated by the General Meeting of Shareholders, issues the dividend declaration and the dividend record date is announced by the Vietnam Securities Depository and Clearing Corporation.

Borrowings

Borrowings include loans, financial leases, excluding loans in the form of bonds or preference shares with terms that the issuer is required to repurchase at a certain point in the future.

The Corporation monitors loan amounts in det by each type and classifies them into short-term and long-term according to repayment terms.

Expenses directly related to the loan are recognized as financial expenses, except for expenses incurred from a loan for investment, construction, or production in progress, which are capitalized according to Accounting Standard "Borrowing costs".

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Recognition and capitalization of Borrowing costs

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

Accrued expenses

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

The Corporation recognizes Accrued expenses as follows:

- Mineral rights expenses: Advance deduction according to the mining reserves and the unit price for calculating the fee for granting mineral mining rights;
- Other expenses: Prepaid according to the volume of work done.

Owners' equity

Capital is recorded according to the actual amounts invested by shareholders.

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

Revenue and other income recognition

The Corporation's revenue includes revenue from sales of products and goods construction, revenue from services,…

Revenue from the sale of goods and products

Revenue from the sale of goods shall be recognized when it satisfies all the five (5) conditions below:

(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 Corporation; and

(e) Costs related to transactions can be determined.

Rendering of services:

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;

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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

(c) Identify the completed work as at the separate 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.

Rental revenue of operating lease assets: Revenue of operating lease is recognized on a straight-line basis over the lease term. Rental payments received in advance of many periods are recognized to revenue in accordance with the lease term.

Revenue from interest income, dividends and profits received, and other income:

The revenue is recognized when the Company can obtain economic benefits from the above activities and when it is reliably measured.

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 the deduction for customers who purchase defective products, low-quality and deteriorated goods, or goods with incorrect specifications 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.

In case goods sold or services provided in the previous period but sales discounts, sales allowances, sales returns incur in the following period, the Corporation recognizes the following principles:

- If incurred before issuance of financial statements: reducing revenue in the financial statements of the reporting period;
- If incurred after issuance of financial statements: reducing the revenue of the occurrence period.

Cost of goods sold

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

Financial expenses

Financial expenses reflect expenses incurred during the period, which mainly include borrowing costs, payment discounts, deferred purchase interest, and loss of foreign exchange rates.

Current corporate income tax expense and deferred corporate income tax expense

Corporate income tax expenses (or corporate income tax income): Are total current income tax expenses in determining the profit or loss of a period.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

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. The difference between taxable income and accounting profit is from adjustment of differences between accounting profit and taxable income in accordance with current tax policies.

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

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

Related parties

A party is considered a related party of the Corporation in case that party can control the Corporation or 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.

Segments reporting

A business segment is a distinguishable component of the Corporation that is engaged in manufacturing or providing products or related services (by business segment) or in providing products or services within a particular economic environment (geographical area) which is subject to risks and returns that are different from those of other segments. The Board of Management confirms that the main activity of the Corporation is trading in building materials and mainly operates in a geographical segment of Vietnam. Therefore, the Company does not present segment reports by business segments and by geographical segments in accordance with Vietnamese Accounting Standard No. 28 - Segment Reporting.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5. SUPPLEMENTARY INFORMATION TO ITEMS DISCLOSED IN THE SEPARATE BALANCE SHEET

5.1 Cash and cash equivalents

Cash and cash equivalents

	30/09/2026 VND	01/01/2026 VND
Cash on hand	258.353.796	145.928.497
Demand deposits (i)	92.801.765.457	82.775.902.470
Cash equivalents (ii)	65.000.000.000	-
Total	**158.060.119.253**	**82.921.830.967**

(i) Demand deposits	30/09/2026 VND	01/01/2026 VND
Commercial Joint Stock Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	66.371.239.876	60.849.453.088
Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	528.950.110	10.356.260.254
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Ho Chi Minh City Branch	12.112.037	8.739.906.475
Vietnam Public Joint Stock Commercial Bank – Gia Dinh Branch	10.768.624.340	503.044.855
Vietnam Bank for Agriculture and Rural Development -Branch 5	2.011.031.746	1.147.855.202
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch	10.026.137.128	1.116.736.171
Vietnam Export Import Commercial Joint Stock Bank - Ho Chi Minh City Branch	13.798.772	7.205.342
Branch of Bao Viet Securities Joint Stock Company	2.979.993.373	43.933.902
Vietnam Prosperity JSC Bank	8.796.748	11.507.181
Vietnam Joint Stock Commercial Bank for Industry and Trade – Bac Sai Gon Branch	81.081.327	-
Total	**92.801.765.457**	**82.775.902.470**

(ii) Cash equivalents	30/09/2026 VND	01/01/2026 VND
Vietnam Public Joint Stock Commercial Bank - Gia Dinh Branch	65.000.000.000	-
Total	**65.000.000.000**	**-**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5.2 Financial Investments

a) Investments held to maturity

	30/09/2026 (VND)			01/01/2026 (VND)		
	Original cost	Recoverable amount	Allowance	Original cost	Recoverable amount	Allowance
Demand deposit (i)	**269.879.309.040**	**269.879.309.040**	-	**404.670.238.355**	**404.670.238.355**	-
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch	13.300.000.000	13.300.000.000	-	13.300.000.000	13.300.000.000	-
Vietnam Bank for Agriculture and Rural Development - Branch 5	1.000.000.000	1.000.000.000	-	-	-	-
Vietnam Prosperity JSC Bank	90.000.000.000	90.000.000.000	-	195.000.000.000	195.000.000.000	-
Vietnam International Commercial Joint Stock Bank (VIB) - Head Office	25.000.000.000	25.000.000.000	-	50.000.000.000	50.000.000.000	-
Vietnam Export Import Commercial Joint Stock Bank - Ho Chi Minh City Branch	130.000.000.000	130.000.000.000	-	120.000.000.000	120.000.000.000	-
Vietnam Public Joint Stock Commercial Bank - Gia Dinh 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				
Bank's accrued interest	579.309.040	579.309.040	-	6.370.238.355	6.370.238.355	-
Total	**269.879.309.040**	**269.879.309.040**	-	**404.670.238.355**	**404.670.238.355**	-

(i) Including term deposits from 6 months at commereial banks, with applicable interest rates from 7,0%/ year to 9,5%/year.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5.2 Financial Investments (Continued)

b/ Investments in subsidiaries, joint ventures and associates

	Ratio		30/09/2026 (VND)			01/01/2026 (VND)		
	Equity owned	Voting rights	Original cost	Fair value	Provision	Original cost	Fair value	Provision
Investment in Subsidiaries			**282.659.586.870**	**213.096.716.777**	**(69.562.870.093)**	**282.659.586.870**	**213.096.716.777**	**(69.562.870.093)**
FiCO Commerce Product One Member Company Limited	100,00%	100,00%	41.600.000.000	41.312.459.004	(287.540.996)	41.600.000.000	41.312.459.004	(287.540.996)
Phuoc Hoa FiCO Joint Stock Company	73,90%	73,90%	41.930.515.510	41.930.515.510	-	41.930.515.510	41.930.515.510	-
Tan Dinh FiCO Construction Mechanics Joint Stock	64,24%	64,24%	-	-	-	-	-	-
Thanh Thanh Ceramic Tiles Joint Stock Company	51,00%	51,00%	66.579.071.360	66.579.071.360	-	66.579.071.360	66.579.071.360	-
Cam Ranh FiCOSand Company Limited	100,00%	100,00%	30.000.000.000	30.000.000.000	-	30.000.000.000	30.000.000.000	-
FiCO Trading Building Materials Company Limited	100,00%	100,00%	100.000.000.000	33.274.670.903	(66.725.329.097)	100.000.000.000	33.274.670.903	(66.725.329.097)
Asean Tiles Corporation	51,00%	51,00%	2.550.000.000	-	(2.550.000.000)	2.550.000.000	-	(2.550.000.000)
Investments in joint-venture, associates			**773.817.286.457**	**755.861.199.737**	**(17.956.086.720)**	**763.722.376.457**	**745.766.289.737**	**(17.956.086.720)**
FiCO Tay Ninh Cement Joint Stock Company	25,84%	25,84%	536.779.257.818	536.779.257.818	-	536.779.257.818	536.779.257.818	-
Hoa An Joint Stock Company	23,98%	23,98%	139.916.942.700	139.916.942.700	-	129.822.032.700	129.822.032.700	-
Vitaly Joint Stock Company	30,75%	30,75%	17.956.086.720	-	(17.956.086.720)	17.956.086.720	-	(17.956.086.720)
Havali - FiCO Joint Stock Company	20,00%	20,00%	-	-	-	-	-	-
FiCO - Corea Construction Company Limited	49,50%	49,50%	-	-	-	-	-	-
Tan Bach Viet Construction Investment Company Limited	29,00%	29,00%	21.512.337.231	21.512.337.231	-	21.512.337.231	21.512.337.231	-
FiCO High Technology Joint Stock Company	45,00%	45,00%	-	-	-	-	-	-
FiCO Pan-United Concrete Joint Stock Company	45,00%	45,00%	57.652.661.988	57.652.661.988	-	57.652.661.988	57.652.661.988	-

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5.2 Financial Investments (Continued)

c/ Equity investments in other entities

	Ratio		30/09/2026 (VND)			01/01/2026 (VND)		
	Equity owned	Voting rights	Original cost	Fair value	Provision	Original cost	Fair value	Provision
Investments in other entities			**54.433.569.518**	**53.097.497.070**	**(1.336.072.448)**	**56.433.569.518**	**55.097.497.070**	**(1.336.072.448)**
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%	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%	5,33%	2.300.016.674	2.300.016.674	-	2.300.016.674	2.300.016.674	-
FiCO Investment Joint Stock Company	13,16%	13,16%	19.743.750.000	19.743.750.000	-	19.743.750.000	19.743.750.000	-
FiCO Binh Dinh Energy Investment	1,28%	1,28%	6.581.250.000	6.581.250.000	-	6.581.250.000	6.581.250.000	-
FiCO Tay Ninh Mineral Joint Stock Company	4,03%	4,03%	4.096.610.711	4.096.610.711	-	4.096.610.711	4.096.610.711	-
Xuan Thien Securities Joint Stock Company	0,45%	0,45%	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			2.444	2.444	-	2.444	2.444	-
FiCO Building Materials Trading and Investment Joint Stock Company (BMT)	13,48%	13,48%	7.298.882.365	7.298.882.365	-	7.298.882.365	7.298.882.365	-
BT20 - Cuu Long Joint Stock Company	8,88%	8,88%	9.985.124.128	9.985.124.128	-	11.985.124.128	11.985.124.128	-
Total			**1.110.910.442.845**	**1.022.055.413.584**	**(88.855.029.261)**	**1.102.815.532.845**	**1.013.960.503.584**	**(88.855.029.261)**

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5.3 SHORT-TERM RECEIVABLES FROM CUSTOMERS

	30/09/2026 (VND)		01/01/2026 (VND)	
	Book value	Allowance	Book value	Allowance
Asean Tiles Corporation	-	-	45.114.206	-
FICO Products Business One Member Limited Liability Company	140.117.956.011	-	135.088.032.418	-
Tan Dinh FiCO Mechanical Construction Joint Stock Company	11.178.433.947	-	11.181.213.947	-
Hoang Dung Construction and Trading Co., Ltd.	15.862.179.158	(15.862.179.158)	15.862.179.158	(15.862.179.158)
Dong Mekong Construction, Manufacturing, Trading and Service Co., Ltd.	14.248.147.377	(14.248.147.377)	14.248.147.377	(14.248.147.377)
Branch of Hùng Vương Construction Works Co., Ltd. in Ba Ria-Vung Tau.	-	-	2.170.247.287	-
FICO Pan United Concrete Joint Stock Company.	-	-	938.634.735	-
Phu My Ultra Clear Float Glass Co., Ltd.	-	-	7.182.490.715	-
Number One Construction LLC	1.454.144.516	-	1.454.144.516	-
Viet Ren Joint Stock Company	2.320.230.001	-	2.320.230.001	-
Beton 6 Joint Stock Company	11.932.519.621	(11.932.519.621)	11.932.519.621	(11.932.519.621)
Minh Long Materials Trading Joint Stock Company	18.280.731.687	-	70.639.994.984	-
VITALY Joint Stock Company	11.645.003.889	(6.745.001.945)	13.522.608.095	(6.745.001.945)
Other receivables from customers	66.555.461.115	(47.197.813.569)	80.386.042.554	(47.197.813.569)
Total	**293.594.807.322**	**95.985.661.670**	**366.971.599.614**	**(95.985.661.670)**
In which: Trade receivables from related parties *(Details in Note 7.2)*	*169.649.953.046*		*168.805.017.602*	

5.4 PREPAYMENTS TO SELLERS IN SHORT-TERM

	30/09/2026 (VND)		01/01/2026 (VND)	
	Book value	Allowance	Book value	Allowance
Short-term repayments to suppliers	**225.776.995.146**	**(2.001.268.827)**	**222.987.499.415**	**(2.001.268.827)**
Asean Tiles Corporation	222.570.785.702	-	219.859.926.085	-
Survey, Design, and Investment Consulting Joint Stock Company	34.152.600	(34.152.600)	34.152.600	(34.152.600)
SPL Joint Stock Company	245.000.000	(245.000.000)	245.000.000	(245.000.000)
Golden Lion Garment Company Limited	-	-	518.313.600	-
Sagen Construction Design Consulting Joint Stock Company	631.215.000	(631.215.000)	631.215.000	(631.215.000)
CPA Vietnam Consulting and Valuation Joint Stock Company	240.000.000	-	240.000.000	-
Thien An Media Co., Ltd.	-	(10.500.000)	10.500.000	(10.500.000)
Vietnam Mineral Investment Consulting Joint Stock Company	559.330.130	(559.330.130)	559.330.130	(559.330.130)
Lap Phuong Architecture Joint Stock Company	120.000.000	-	120.000.000	-
Becamex Building Materials Joint Stock Company	73.475.280	-	73.475.280	-
Nam viet Steel Trading Company Limited	131.077.100	-	131.077.100	-
Other advances to suppliers	1.171.959.334	(521.071.097)	564.509.620	(521.071.097)
Long-term advances to suppliers	-	-	-	-
Total	**225.776.995.146**	**(2.001.268.827)**	**222.987.499.415**	**(2.001.268.827)**
In which: Repayments to suppliers from related parties *(Details in Note 7.2)*	*222.598.762.352*		*219.887.902.735*	

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5.5 OTHER RECEIVABLES

	30/09/2026 (VND)		01/01/2026 (VND)	
	Book value	Allowance	Book value	Allowance
a) Short-term	**75.739.566.973**	**(47.784.702.480)**	**70.804.371.332**	**(47.784.702.480)**
Advances	2.780.901.393	(17.386.780)	1.731.321.547	(17.386.780)
Short-term deposits	440.874.795	-	443.343.214	-
Vitaly Joint Stock Company - Receivables from privatization	20.579.214.440	(20.579.214.440)	20.579.214.440	(20.579.214.440)
Vitaly Joint Stock Company.	4.726.445.995	(4.726.445.995)	4.726.445.995	(4.726.445.995)
BT20 - Cuu Long Joint Stock Company- Management and administration expense	8.210.292.645	(8.210.292.645)	8.210.292.645	(8.210.292.645)
Truong An-Viwaseen Construction Investment Joint Stock Company	1.846.506.273	(1.846.506.273)	1.846.506.273	(1.846.506.273)
FICO Investment and Building Materials Trading Joint Stock Company - Dividends and profit distributions receivable.	430.040.000	-	430.040.000	-
Xuan Cau Investment Joint Stock Company-Overdue interest.	5.923.054.795	-	5.923.054.795	-
Havali FICO Joint Stock Company – loans and capital contributions	5.462.296.435	(5.462.296.435)	5.462.296.435	(5.462.296.435)
Receivables for financial support for compensation of Project for Neighborhoods 4, 5, 6, Tan Dinh Ward, District 1	5.118.888.000	(5.118.888.000)	5.118.888.000	(5.118.888.000)
FICO Investment Joint Stock Company - Receivable for reimbursement of apartment maintenance fees.	11.194.000.000	-	11.444.000.000	-
FICO Trading Building Materials Company Limited - Da Nang Branch - Transferred receivables.	2.695.985.621	-	2.695.985.621	-
Asean Tiles Corporation - Advance for materrial purchases.	298.000.000	-	298.000.000	-
Other receivables at the office	5.581.241.417	(1.371.846.748)	1.443.157.203	(1.371.846.748)
Other receivables at the business department	287.838.389	(287.838.389)	287.838.389	(287.838.389)
Others	163.986.775	(163.986.775)	163.986.775	(163.986.775)
b) Long-term	**898.872.688**	-	**2.519.420.115**	-
Deposits	898.872.688	-	2.519.420.115	-
Total	**76.638.439.661**	**(47.784.702.480)**	**73.323.791.447**	**(47.784.702.480)**
In which: Other receivables from related parties *(Details in Note 7.2)*	*39.706.194.034*	-	*41.391.194.034*	-

5.6 SHORTAGE OF ASSETS AWAITING RESOLUTION

	30/09/2026 (VND)		01/01/2026 (VND)	
	Quantity	Value	Quantity	Value
Missing assets after inventory at SP Distillery	-	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	Allowance	Original value	Allowance
Work in progress	218.297.958.941	-	218.297.958.941	-
Goods	8.130.459.214	(6.756.049.721)	40.375.332.054	(20.067.348.795)
Real estate goods	19.962.563.400	-	19.962.563.400	-
Total	**246.390.981.555**	**(6.756.049.721)**	**278.635.854.395**	**(20.067.348.795)**

5.8 PREPAID EXPENSES

	30/09/2026 VND	01/01/2026 VND
Short-term	**1.278.188.932**	**610.782.398**
Compacted concrete expense	401.917.020	401.917.020
Land lease expenses	579.172.902	-
Other deferred expenses	297.099.010	208.865.378
		-
Long-term	**39.961.429.240**	**38.640.855.124**
Tools and supplies	3.988.654.086	1.266.543.279
Sailing Tower office rental expenses	35.972.775.154	37.374.311.845
Total	**41.239.618.172**	**39.251.637.522**

5.9 TANGIBLE FIXED ASSETS

Unit : VND

	Buildings and Structures	Machinery, equipment	Transportation means	Office equipment	Total
HISTORICAL COST					
As at 01/01/2026	**36,486,853,092**	**5,824,706,592**	**15,234,367,968**	**520,402,887**	**58,066,330,539**
As at 30/09/2026	**36,486,853,092**	**5,824,706,592**	**15,234,367,968**	**520,402,887**	**58,066,330,539**
ACCUMULATED DEPRECIATION					
As at 01/01/2026	**31,277,150,812**	**839,649,928**	**14,740,585,133**	**448,686,830**	**47,306,072,703**
Depreciation	595,793,626	540,548,340	111,101,139	14,423,607	1,261,866,712
As at 30/09/2026	**31,872,944,438**	**1,380,198,268**	**14,851,686,272**	**463,110,437**	**48,567,939,415**
NET BOOK VALUE					
As at 01/01/2026	**5,209,702,280**	**4,985,056,664**	**493,782,835**	**71,716,057**	**10,760,257,836**
As at 30/09/2026	**4,613,908,654**	**4,444,508,324**	**382,681,696**	**57,292,450**	**9,498,391,124**

In which:

Historical cost of tangible fixed assets which were fully depreciated but still in use as at 30 September 2026 was VND 44,569,004,176 (as at 01 January 2026: VND 45,706,962,639).

5.10 INTANGIBLE FIXED ASSETS

Unit : VND

	Land use rights	Other	Total
HISTORICAL COST			
As at 01/01/2026	**25,583,824,787**	**314,527,831**	**25,898,352,618**
As at 30/09/2026	**25,583,824,787**	**314,527,831**	**25,898,352,618**
ACCUMULATED AMORTIZATION			
As at 01/01/2026	**11,608,603,532**	**314,527,831**	**11,923,131,363**
Amortization	1,572,212,385	-	1,572,212,385
As at 30/09/2026	**13,180,815,917**	**314,527,831**	**13,495,343,748**
NET BOOK VALUE			
As at 01/01/2026	**13,975,221,255**	**-**	**13,975,221,255**
As at 30/09/2026	**12,403,008,870**	**-**	**12,403,008,870**

In which:

- Historical cost of intangible fixed assets which were fully amortized but still in use as at 30 September 2026 was VND 6,158,352,618 (as at 01 January 2026: VND 6,158,352,618).

5.11 INVESTMENT PROPERTY

Unit : VND

	01/01/2026 VND	Increase VND	Decrease VND	30/09/2026 VND
A. Historical cost	**31.597.726.547**	-	-	**31.597.726.547**
Commercial and service floor at Apartment Building No. 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 Building	1.067.851.400	-	-	1.067.851.400
Commercial and service area at Van Do Apartment Building	10.832.417.430	-	-	10.832.417.430
Commercial and service area at Horizon Apartment Building	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
B. Accumulated depreciation	**22.473.475.877**	**1.003.213.611**	-	**23.476.689.488**
Commercial and service floor at Apartment Building No. 17 Ho Hao Hon	4.437.024.564	415.971.045	-	4.852.995.609
Office at Van Do Apartment Building	1.079.378.968	56.532.870	-	1.135.911.838
Real Estate Trading Floor at Van Do Apartment Building	663.524.123	34.796.187	-	698.320.310
Commercial and service area at Van Do Apartment Building	6.916.602.793	324.972.522	-	7.241.575.315
Commercial and service area at Horizon Apartment Building	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
C. Net book value	**9.124.250.670**	-	**1.003.213.611**	**8.121.037.059**
Commercial and service floor at Apartment Building No. 17 Ho Hao Hon	1.109.256.121	-	415.971.045	693.285.076
Office at Van Do Apartment Building	669.151.424	-	56.532.870	612.618.554
Real Estate Trading Floor at Van Do Apartment Building	404.327.277	-	34.796.187	369.531.090
Commercial and service area at Van Do Apartment Building	3.915.814.637	-	324.972.522	3.590.842.115
Commercial and service area at Horizon Apartment Building	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

In which :

- Historical cost of investment properties which were fully depreciated but still being leased as at 30 September 2026 was VND 6,424,310,413 (as at 01 January 2026: VND 2,383,347,362).

5.12 CONSTRUCTION IN PROGRESS

	30/09/2026 (VND)		01/01/2026 (VND)	
	Original value	Recoverable amount	Original value	Recoverable amount
Silica factory's expenses	3.131.766.995	3.131.766.995	3.131.766.995	3.131.766.995
Construction in progress - Phan Huy Ich Project	276.045.193	276.045.193	3.066.209.545	3.066.209.545
Total	**3.407.812.188**	**3.407.812.188**	**6.197.976.540**	**6.197.976.540**

5.13 SHORT-TERM TRADE PAYABLES

	30/09/2026 VND	01/01/2026 VND
Short-term	**189.892.464.595**	**202.699.627.750**
Guangdong Equipment Materials Trading and Service One Member Co., Ltd.	445.328.174	773.203.980
Phuong Nam Packaging Production and Trading Co., Ltd.	1.412.061	875.946.096
Tan Dai Thanh Grinding Tools One Member Co., Ltd.	2.054.000.085	331.023.239
Hoang Gia Xanh Production and Investment Joint Stock Company	1.270.041.120	2.494.982.520
Vitto Co., Ltd.	1.064.140.200	505.143.000
Hoang Phat Industrial Materials Co., Ltd.	1.063.178.908	613.468.436
Phu Xuan Frit Joint Stock Company	1.857.168.000	2.848.176.000
Hai Tung Co., Ltd.	5.374.580.640	4.814.457.120
Hoang Nam Phat Investment Co., Ltd.	1.017.584.122	800.655.075
Bui Duc Manufacturing and Trading One Member Co., Ltd.	10.102.644.000	6.867.050.400
Thanh Thanh Ceramic Tile Joint Stock Company	7.275.722.025	12.567.645.504
Phuoc Hoa FICO Joint Stock Company	74.045.659.931	60.139.000.183
Vitaly Joint Stock Company	-	158.938.225
Cam Ranh Sand FICO One Member Co., Ltd.	67.382.289.478	75.201.684.847
Viet Huong Co., Ltd.	397.582.668	282.328.740
Ohers	16.541.133.183	33.425.924.385
Long-term	-	-
Total	**189.892.464.595**	**202.699.627.750**

	30/09/2026 VND	01/01/2026 VND
Overdue outstanding debts		
Cam Ranh FiCOSand Company Limited	67.382.289.478	75.201.684.847
Total	**67.382.289.478**	**75.201.684.847**
In which: Trade payables from related parties *(Details in Note 7.2)*	***150.212.907.403***	***149.576.504.728***

5.14 SHORT TERM ADVANCES FROM CUSTOMERS

	30/09/2026 VND	01/01/2026 VND
Song Ngoc Trading and Service Company Limited	97.234.945.500	97.234.945.500
Others	11.368.127.040	16.142.260.252
Long-term	-	-
Total	**108.603.072.540**	**113.377.205.752**
In which: ***Prepayments from customers from related parties*** *(Details in Note 7.2)*	***7.381.335.438***	***7.381.335.438***

5.15 DIVIDENDS AND PROFIT PAYABLE

	30/09/2026 VND	01/01/2026 VND (Re-stated)
Dividends and profit payable	132.066.719	106.003.992

5.16 ACCRUED EXPENSES

	30/09/2026 VND	01/01/2026 VND
Short-term	**100,297,000**	**849,514,581**
Interest expenses	-	536,016,706
Mineral rights expenses	100,297,000	100,297,000
Others	-	213,200,875
Total	**100,297,000**	**849,514,581**

5.17 TAXES AND AMOUNTS PAYABLE TO THE STATE

Unit : **VND**

	01/01/2026 VND	Additions (VND)	Paid (VND)	Amounts refunded or deducted	Other changes in receivables/payables	30/09/2026 VND
a) Payables	**2.942.073.836**	**11.074.555.796**	**12.152.641.868**	-	-	**1.863.987.764**
Short - term	***2.942.073.836***	***11.074.555.796***	***12.152.641.868***	-	-	***1.863.987.764***
Value added tax	2.039.739.614	8.113.052.637	9.171.494.309			981.297.942
Corporate imcome tax	430.116.860	-	-			430.116.860
Personal income tax	222.452.000	1.753.537.131	1.773.181.531			202.807.600
Land tax, Land rental charges	-	1.207.966.028	1.207.966.028			-
Fees, Charges and Other Payables	249.765.362	-	-			249.765.362
	-	-	-			-
Long - term	-	-	-	-	-	-
b) Receivables	**310.436.965**	-	-	-	-	**310.436.965**
Short - term	***310.436.965***	-	-			***310.436.965***
Import and Export Duties	115.199	-	-			115.199
Fees, Charges and Other Payables	310.321.766	-	-			310.321.766
Long - term	-	-	-	-	-	-

5.18 OTHER PAYABLES

Unit : **VND**

	30/09/2026 VND	01/01/2026 VND (Re-stated)
Short-term	**5,178,411,597**	**1,251,039,904**
Social insurance	5,560,771	5,560,771
Other payables	5,172,850,826	1,245,479,133
Danang Branch of FiCO Trading Building Materials Company Limited	*324,816,118*	*324,816,118*
Remuneration for Boards of Directors and Supervisors	*60,000,000*	*60,000,000*
Other payables	*4,788,034,708*	*860,663,015*
Long-term	**26,017,587,386**	**25,119,877,486**
Others	26,017,587,386	25,119,877,486
FiCO Tower Project - Tan Bach Viet Construction Investment Company Limited	*17,815,183,987*	*17,815,183,987*
Other payables	*8,202,403,399*	*7,304,693,499*
Total	**31,195,998,983**	**26,370,917,390**
In which: ***Other payables from customers from related parties*** *(Details in Note 7.2)*	***18,784,555,376***	***20,468,207,806***

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5.19 SHORT-TERM BORROWINGS

Unit : VND

	30/09/2026 VND	Increase in period VND	Decrease in period VND	01/01/2026 VND
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch (1)	282,366,855,509	569,816,872,243	746,614,858,043	459,164,841,309
Joint Stock Commercial Bank for Investment and Development of Vietnam - Ho Chi Minh City Branch (Credit cards) (1)	42,200,000	145,982,465	315,356,110	211,573,645
Vietnam Bank for Agriculture and Rural Development - Branch 5 (2)	40,000,000,000	52,359,433,595	52,334,518,880	39,975,085,285
Commercial Joint Stock Bank for Foreign Trade of Vietnam - Bac Binh Duong Branch (3)	50,000,000,000	95,200,000,000	95,135,260,775	49,935,260,775
Vietnam International Commercial Joint Stock Bank (VIB) - Head Office (4)	13,737,600,000	13,737,600,000	8,247,190,560	8,247,190,560
Vietnam Joint Stock Commercial Bank for Industry and Trade – Bac Sai Gon Branch (5)	16,969,425,545	16,969,425,545	-	-
Total	**403,116,081,054**	**748,229,313,848**	**902,647,184,368**	**557,533,951,574**

(1) Short-term loan from Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) - Ho Chi Minh City Branch under Credit Limit Agreement No. 01/2026/77158/HĐTD dated 07 January 2026 with the following terms:

Credit line: VND 500,000,000,000;

Maturity of the contract: Until December 31, 2026;

Purpose of the loan: To supplement working capital, open L/C, and provide guarantees for production and business activities;

Loan interest rate: Applied according to each credit contract and loan receipt agreement;

Loan security form: Asset mortgage under Mortgage Contract No. 52/2015/77158/HĐTC dated November 2, 2015, and the addendum No. 52/2015/77158/HĐTC-PL1 dated March 24, 2017; Mortgage Contract No. 01/2020/77158/HĐBĐ dated May 18, 2020; Mortgage Contract No. 03/2020/77158/HĐBĐ dated May 18, 2020; Mortgage Contract No. 04/2020/77158/HĐBĐ dated May 18, 2020 and Mortgage Contract No. 08/2021/77158/HĐBĐ dated November 30, 2021; Term Deposit Pledge Agreement No.01/2025/77158/HĐBĐ dated March 25, 2025 and the addendum No. 01/2025/77158/HĐBĐ-PL1 dated January 16, 2026.

Outstanding principal balance as of 30 September, 2026 : VND 282,366,855,509

Corporate Credit Card Issuance and Usage Agreement No. 114/2025/77158/HĐ-TTDN dated September 15, 2025. Credit Limit: VND 1,500,000,000.

Corporate Credit Card Principal Balance as of 30 September, 2026: VND 42,200,000

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

5.19 SHORT-TERM BORROWINGS (CONTINUED)

(2) Short-term loan from the Vietnam Bank for Agriculture and Rural Development (Agribank) - District 5 Branch Credit Contract No. 6222-LAV-202500600 dated October 16, 2025 with the following details:

Credit line: VND 40,000,000,000;

Credit line duration: 36 months from the execution date.

Purpose of the loan: To supplement working capital; to issue guarantees and open L/Cs for the purchase of goods and raw materials for business operations.

Loan security form: Mortgage Contract for land use rights and assets attached to land No. 6222-LCP-202500276 dated October 16, 2025.

Outstanding principal balance as of 30 September, 2026: VND 40.000.000.000.

(3) Short-term loan from the Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) - Bac Binh Duong Branch under Credit Limit Agreement No. 038A25/HM-QLN dated November 5, 2025 with the following details:

Credit line: *VND 50,000,000,000;*

Credit line duration: Until November 14, 2026. Maximum tenor per promissory note: 06 months from the day following the disbursement date.

Purpose of the loan: To supplement working capital for business operations;

Loan interest rate: Applied according to each promissory note;

Loan security form: Under Inventory Mortgage Contract No. 004TC22-QLN dated May 17, 2022, together with Amendment and Supplementary Contract No. 03/004TC22-QLN dated November 5, 2025; and Property Rights Mortgage Contract arising from contracts No. 007TC22-QLN dated May 17, 2022, together with Amendment and Supplementary Contract No. 03/007TC22-QLN dated November 5, 2025.

Outstanding principal balance as of 30 September, 2026: VND 50,000,000,000.

(4) Short-term loan from Vietnam International Commercial Joint Stock Bank (VIB) -Head Office under Credit Agreement No.1027068.26 dated 24 April 2026 with the following terms;

Credit line: *VND 150,000,000,000;*

Credit line duration: Until November 14, 2026. Maximum tenor per promissory note: 06 months from the day following the disbursement date.

Purpose of the loan: To supplement working capital for business operations;

Loan interest rate: Applied according to each promissory note;

Outstanding principal balance as of 30 September, 2026: VND 13,737,600,000.

(5) Short-term loan from Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Bac Sai Gon Branch under Credit Agreement No. 050/2026-HĐCVHM/NHCT948-0300402493 dated August 28, 2026, with the following key terms:

Credit line: *VND 50,000,000,000;* ***Credit facility validity period:*** *From August 28, 2026 to the end of August 27, 2027*

Outstanding principal balance as of 30 September, 2026: VND 16,969,425,545.

5.20 STATEMENT OF CHANGES IN OWNER'S EQIUTY

a. Changes of Owner's Equity

Unit : *VND*

	Owners' equity	Other capital	Investment and Development Fund	Retained profits	Total
As at 01/01/2025	**1,270,000,000,000**	-	**17,744,677,068**	**124,543,202,175**	**1,412,287,879,243**
Profit in the previous period	-	-	-	90,832,567,925	90,832,567,925
2024 dividend distribution	-	-	-	(63,500,000,000)	(63,500,000,000)
Appropriation to Development and Investment Fund	-	13,295,990,000	44,102,367,541	(57,398,357,541)	-
Appropriation to Bonus Fund	-	-	-	(3,644,844,634)	(3,644,844,634)
As at 01/01/2026	**1,270,000,000,000**	**13,295,990,000**	**61,847,044,609**	**90,832,567,925**	**1,435,975,602,534**
Profit in this period	-	-	-	106,543,505,004	106,543,505,004
2025 dividend distribution (i)	-	-	-	(69,850,000,000)	(69,850,000,000)
Appropriation to Development and Investment Fund (i)	-	29,950,000	9,548,715,861	(9,578,665,861)	-
Appropriation to Bonus Fund for the Boards of Directors, Executives and Supervisors (i)	-	-	-	(800,000,000)	(800,000,000)
Appropriation to Bonus Fund (i)	-	-	-	(2,533,536,817)	(2,533,536,817)
Appropriation to Welfare Fund (i)	-	-	-	(1,689,024,544)	(1,689,024,544)
As at 30/09/2026	**1,270,000,000,000**	**13,325,940,000**	**71,395,760,470**	**112,924,845,707**	**1,467,646,546,177**

(i) The Corporation appropriated the 2025 profit in accordance with Resolution No. 01/NQ-ĐHĐCĐ dated 21 April 2026 of the 2026 Annual General Meeting of Shareholders as follows:

- Dividend distribution for the year 2025 at 5.5% of charter capital, amounting to VND 69,850,000,000.
- Appropriation to the Development Investment Fund at 11.34% of the profit after tax for the year 2025, amounting to VND 9,548,715,861.
- Appropriation to the Bonus Fund for the Board of Directors, the Board of Management and the Supervisory Board at 0.95% of the profit after tax for the year 2025, amounting to VND 800,000,000.
- Appropriation to the Bonus Fund at 3% of the profit after tax for the year 2025, amounting to VND 2,533,536,817.
- Appropriation to the Welfare Fund at 2% of the profit after tax for the year 2025, amounting to VND 1,689,024,544.

5.20 STATEMENT OF CHANGES IN OWNER'S EQIUTY (CONTINUED)

b. Details of Owner's Equity

	30/09/2026 VND	01/01/2026 VND
State Capital Investment Corporation - Limited 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**

c. Transactions in equity with owners and distributions of dividends and profits

	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
- Shareholders' capital		
Opening balance	1,270,000,000,000	1,270,000,000,000
Increased during the period	-	-
Decreased during the period	-	-
Closing balance	1,270,000,000,000	1,270,000,000,000
- Dividend, Profit distribution	**69,850,000,000**	**63,500,000,000**

d. Shares

	30/09/2026 Shares	01/01/2026 Shares
Quantity of registered shares	**127,000,000**	**127,000,000**
Quantity of issued shares	**127,000,000**	**127,000,000**
Common shares	127,000,000	127,000,000
Outstanding shares	**127,000,000**	**127,000,000**
Common shares	127,000,000	127,000,000
Par value of outstanding shares (VND/share)	10,000	10,000

Supplementary Information for Items Presented in the Consolidated Statement of Comprehensive Income

6.1 REVENUES FROM SALES AND SERVICES RENDERED

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Revenue from sale of goods, products	273,251,590,277	278,260,577,584	771,440,295,647	943,529,109,717
Revenue from provision of services	1,914,687,342	3,301,067,042	7,700,616,009	8,936,867,080
Revenue from real estate	5,443,202,048	3,431,312,850	13,159,536,600	10,293,938,550
Total	**280,609,479,667**	**284,992,957,476**	**792,300,448,256**	**962,759,915,347**
*In which: **Sales transactions with related parties** (Details in Note 7.2)*	*394,029,561,557*	*495,991,552,193*		

6.2 REVENUE DEDUCTIONS

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Trade discounts	175,826,111	1,617,194,674	1,438,642,065	3,147,921,470
Sales discounts	-	46,391,289	7,851,038	349,586,368
Sales returns	30,653,480	141,225,579	933,646,699	141,225,579
Total	**206,479,591**	**1,804,811,542**	**2,380,139,802**	**3,638,733,417**
*In which: **Revenue deductions from related parties** (Details in Note 7.2)*	*2,380,139,802*	*2,830,122,949*		

6.3 NET REVENUES FROM SALES AND SERVICES RENDERED

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Revenue from sale of products, goods	273,045,110,686	276,455,766,042	769,060,155,845	939,890,376,300
Revenue from provision of services	1,914,687,342	3,301,067,042	7,700,616,009	8,936,867,080
Revenue from real estate	5,443,202,048	3,431,312,850	13,159,536,600	10,293,938,550
Total	**280,403,000,076**	**283,188,145,934**	**789,920,308,454**	**959,121,181,930**
*In which: **Sales transactions with related parties** (Details in Note 7.2)*	*394,029,561,557*	*495,991,552,193*		

6.4 COST OF GOODS AND SERVICES

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Cost of products, goods sold	250,405,065,809	259,544,776,755	726,896,119,940	899,469,190,860
Cost of services rendered	579,172,902	1,236,483,654	3,853,733,161	4,409,155,224
Cost of real estates	2,852,201,198	2,047,904,226	5,606,334,074	4,520,871,532
Provision/(reversal) for inventory devaluation	-	-	(13,311,299,074)	-
Total	**253,836,439,909**	**262,829,164,635**	**723,044,888,101**	**908,399,217,616**
*In which: **Sales transactions with related parties** (Details in Note 7.2)*	*485,938,972,239*	*605,202,759,712*		

6.5 FINANCIAL INCOME

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Interest income from deposits	1,845,652,968	667,890,790	15,343,645,639	6,794,118,024
Gain on sale and disposal of financial investments	-	-		
Dividends and profit distributed in cash or non-cash assets	30,580,605,000	18,678,511,500	75,827,125,275	65,288,778,450
Foreign exchange gains	-	108,969	28,988,657	223,245,812
Realized foreign exchange gain	-	*108,969*	*28,902,774*	*223,245,812*
Unrealized foreign exchange gain	-	-	*85,883*	-
Total	**32,426,257,968**	**19,346,511,259**	**91,199,759,571**	**72,306,142,286**
*In which: **Financial income from related parties** (Details in Note 7.2)*	*75,827,125,275*	*64,986,778,450*		

6.6 FINANCIAL EXPENSES

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Borrowing costs	6,741,820,449	4,795,981,304	20,240,232,250	14,357,910,886
Losses on disposal of financial investments	-	-	-	-
Foreign exchange loss	-	-	15,231,629	4,611,379
Realized foreign exchange losses	-	-	*15,231,629*	*4,611,379*
Unrealized foreign exchange loss	-	-	-	
Total	**6,741,820,449**	**4,795,981,304**	**20,255,463,879**	**14,362,522,265**

6.7 SELLING EXPENSES AND GENERAL ADMINISTRATIVE EXPENSES

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Selling expenses	**519,250,897**	**513,679,168**	**2,166,302,922**	**2,500,805,480**
Office supplies expenses	256,742,898	-	342,323,864	-
Outsourcing expenses	-	232,745,834	98,642,659	1,129,251,424
Other cash expenses	262,507,999	280,933,334	1,725,336,399	1,371,554,056
General and administrative expenses	**11,291,898,252**	**9,222,316,941**	**30,828,237,296**	**31,383,573,066**
Employee expenses	5,753,939,670	5,495,733,670	16,253,597,640	20,909,972,610
Office supplies expenses	79,867,467	70,101,965	257,327,317	292,766,322
Amortization and Depreciation expenses	42,243,855	56,020,750	136,557,313	169,449,749
Tax and fees	-	-	120,383,361	70,784,468
Outsourcing expenses	4,471,449,297	2,586,539,443	9,170,693,675	6,872,069,853
Other cash expenses	944,397,963	1,013,921,113	4,889,677,990	3,068,530,064
Total	**11,811,149,149**	**9,735,996,109**	**32,994,540,218**	**33,884,378,546**

6.8 OTHER INCOME

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Disposals of fixed assets	-	-	-	567,354,546
Income from compensation	246,681,837	343,425,184	879,374,227	1,020,553,533
Others	843,121,615	240,503,525	1,623,132,002	617,596,241
Total	**1,089,803,452**	**583,928,709**	**2,502,506,229**	**2,205,504,320**

6.9 OTHER EXPENSES

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Net book value of fixed assets and disposal costs	-	-	14,185,185	-
Pelnaties	-	-	-	13,999,039
Compensation costs for broken bricks for customers	247,168,052	343,923,852	696,768,834	1,010,421,553
Others	10,580,232	-	73,223,033	32
Total	**257,748,284**	**343,923,852**	**784,177,052**	**1,024,420,624**

6.10 CURRENT CORPORATE INCOME TAX EXPENSES

	For the accounting period ending in Q3/2026 VND	For the accounting period ending in Q3/2025 VND	For the accounting period from January 1, 2026 to September 30, 2026 VND	For the accounting period from January 1, 2025 to September 30, 2025 VND
Accounting profit before income tax	**41,271,903,705**	**25,413,520,002**	**106,543,505,004**	**75,962,289,485**
Increase adjustment:	**43,315,572**	**27,700,031**	**306,430,379**	**246,045,085**
Non-deductible expenses	*4,315,572*	*27,700,031*	*12,717,379*	*246,045,085*
Remuneration for non-executive Board of Directors	*39,000,000*	-	*293,713,000*	-
Excess provision from prior years	-	-		
Unrealized foreign exchange loss	-	-		
Others	-	-		
Decrease adjustment:	**30,580,605,000**	**18,678,511,500**	**75,827,125,275**	**65,288,778,450**
Dividends and profit distributions	*30,580,605,000*	*18,678,511,500*	*75,827,125,275*	*65,288,778,450*
Under-provision of prior years	-	-		
Unrealized foreign exchange gain	-	-		
Assessable income	**10,734,614,277**	**6,762,708,533**	**31,022,810,108**	**10,919,556,120**
Tax loss carried forward as permitted	*10,734,614,277*	*6,762,708,533*	*31,022,810,108*	*10,919,556,120*
Taxable income	-	-	-	-
Corporate income tax rate	20%	20%	20%	20%
Current corporate income tax expense	-	-	-	-

7. OTHER INFORMATION

7.1 Commitments

Operating lease

As at 30 September 2026, the Corporation has an irrevocable commitment to lease operations as an office lease, the lease period is 36 years from 01 January 2010, the rent is paid in advance once for the entire lease period.

Operating lease commitments

The Corporation is currently leasing warehouses, factories, part of offices, premises of commercial and service zones under the contract of revenue lease for operation lease, whereby, the operating rental price is agreed annually.

7.2 Information of related parties

List of principal related parties with whom the Corporation had transactions during the period

Related Parties	Relationship
State Capital Investment Corporation - Limited Company	Significant shareholder
Xuan Cau Invesment Joint Stock Company	Significant shareholder
FiCO Commerce Product One Member Company Limited	Subsidiary
Phuoc Hoa FiCO Joint Stock Company	Subsidiary
Tan Dinh FiCO Construction Mechanics Joint Stock Company	Subsidiary
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary
Cam Ranh FiCOSand Company Limited	Subsidiary
FiCO Trading Building Materials Company Limited	Subsidiary
Asean Tiles Corporation	Subsidiary
Tay Ninh FiCO Cement Joint Stock Company	Associate
Hoa An Joint Stock Company	Associate
Vitaly Joint Stock Company	Associate
Havali FiCO Joint Stock Company	Associate
FiCO - Corea Construction Company Limited	Associate
Tan Bach Viet Investment and Construction Limited Liability Com	Associate
FiCO High Technology Joint Stock Company	Associate
FiCO Pan-United Concrete Joint Stock Company	Associate
Members of the Board of Directors, Supervisors and Management, other managers and their immediate family members	Significant influence

7.2 Information of related parties (Continued)

The Corporation has transactions and outstanding balances in the period:

a/ Remuneration, income and other benefits of the Board of Directors, the Board of Directors, Supervisory Board, General Director Board and other managers.

Related parties	Nature of transaction	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Members of the Boards of Directors, Supervisors, Management and other managers	Salaries and remuneration	6,126,276,400	4,457,998,500

Remuneration, income 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
Ms. 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	Former Member	-	16,000,000
Mr. Nguyen Ngoc Vu Chuong	Member	167,610,000	40,533,300
Total		**2,180,955,000**	**1,734,456,300**

Remuneration, income and other benefits of the Board of Supervisory

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
Ms. Tran Linh Chi	Member	76,385,000	45,000,000
Mr. Le Van Huy	Former Member (Dismissed on 21 April 2026)	49,718,000	45,000,000
Ms. Pham Thi My Van	Member	162,200,500	-
Total		**847,773,500**	**547,990,000**

Remuneration, income and other benefits of the Board of General Director

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	-
Total		**2,094,731,000**	**1,394,380,000**

Remuneration, income and other benefits of other managers

Name	Position	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Mr. Nguyen Xuan Hung	Chief Accountant	699,481,500	562,444,000
Ms. Nguyen Le Dung	Corporate Governance Officer	303,335,400	218,728,200
Total		**1,002,816,900**	**781,172,200**

7.2 Information of related parties (Continued)

b/ Transactions with related parties

Related parties	Relationship	Nature of transaction	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Purchase transactions			**485,938,972,239**	**605,202,759,712**
Phuoc Hoa FiCO Joint Stock Company	Subsidiary	Purchase of construction materials	243,158,362,889	223,180,745,082
Vitaly Joint Stock Company	Associate	Purchase of construction materials	1,375,103,070	9,469,314,807
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary	Purchase of construction materials	2,449,029,254	75,626,420,611
Asean Tiles Corporation	Subsidiary	Purchase of construction materials	231,981,625,835	222,570,381,688
Cam Ranh FiCOSand Company Limited	Subsidiary	Purchase of construction materials	6,974,851,191	59,217,730,787
Mineral Packaging No. 01 Joint Stock Company	Associate	Purchase of packaging	-	1,758,205,000
FiCO - Corea Construction Company Limited	Associate	Purchase of construction materials	-	13,379,961,737
Sales transactions			**394,029,561,557**	**495,991,552,193**
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary	Sale of construction materials	-	3,757,414,599
Tay Ninh FiCO Cement Joint Stock Company	Associate	Sale of construction materials	-	601,088,181
FiCO Commerce Product One Member Company	Subsidiary	Sale of construction materials	376,276,313,154	436,334,948,279
Tan Dinh FiCO Construction Mechanics Joint Stock	Subsidiary	Revenue from rental	2,340,000,000	1,260,000,000
FiCO - Corea Construction Company Limited	Associate	Sale of construction materials	10,589,899,787	25,340,955,735
Phuoc Hoa FiCO Joint Stock Company	Subsidiary	Sale of construction materials	4,823,348,616	10,046,400,135
FiCO Pan-United Concrete Joint Stock Company	Associate	Sale of construction materials	-	18,650,745,264

7.2 Information of related parties (Continued)

b/ Transactions with related parties (Continued)

Related parties	Relationship	Nature of transaction	For the period ended 30/09/2026 VND	For the period ended 30/09/2025 VND
Revenue deductions			**2,380,139,802**	**2,830,122,949**
FiCO Commerce Product One Member Company Limited	Subsidiary	Revenue deductions	1,477,146,583	2,038,065,416
FiCO - Corea Construction Company Limited	Associate	Revenue deductions	902,993,219	792,057,533
Financial income			**75,827,125,275**	**64,986,778,450**
Tay Ninh FiCO Cement Joint Stock Company	Associate	Dividends received	42,190,423,275	39,703,313,650
Hoa An Joint Stock Company	Associate	Dividends received	10,627,629,000	10,765,029,000
Joint Stock Company	Công ty liên kết	Lãi bán cổ phiếu	19,952,976,000	13,295,997,000
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary	Dividends received	3,056,097,000	1,222,438,800
Others			**63,428,062,753**	**60,940,325,772**
FiCO Commerce Product One Member Company Limited	Subsidiary	Compensation expense for damaged tiles	696,768,834	1,010,421,553
Thanh Thanh Ceramic Tiles Joint Stock Company	Subsidiary	Compensation income for damaged tiles	6,301,072	332,269,278
		Sales discount received and trade discount received	-	239,176,905
Asean Tiles Corporation	Subsidiary	Compensation income for damaged tiles	688,691,772	664,769,132
		Trade discount received	6,101,246,075	7,733,689,233
		Purchase discount received	-	56,315,473
Vitaly Joint Stock Company	Associate	Trade discount received	-	23,772,222
		Compensation income for damaged tiles	-	11,680,308
		Purchase discount received	-	18,181,668
State Capital Investment Corporation - Limited	Significant shareholder	Dividends	27,940,000,000	25,400,000,000
Xuan Cau Invesment Joint Stock Company	Significant shareholder	Dividends	27,995,055,000	25,450,050,000

7.2 Information of related parties (Continued)

C. Balance with related parties

Related parties	Classification	Nature of transaction	30/09/2026 VND	01/01/2026 VND
Receivables from customers			**169,649,953,046**	**168,805,017,602**
FiCO Commerce Product One Member Company Limited	Short-term	Sale of goods and services	140,117,956,011	135,088,032,418
Vitaly Joint Stock Company	Short-term	Sale of goods and services	11,645,003,889	13,522,608,095
Asean Tiles Corporation	Short-term	Sale of goods and services	-	45,114,206
Tan Dinh FiCO Construction Mechanics Joint Stock Company	Short-term	Sale of goods and services	11,178,433,947	11,181,213,947
Phuoc Hoa FiCO Joint Stock Company	Short-term	Sale of goods and services	-	46,692,539
FiCO High Technology Joint Stock Company	Short-term	Sale of goods and services	176,801,280	176,801,280
Thanh Thanh Ceramic Tiles Joint Stock Company	Short-term	Sale of goods and services	-	35,396,205
Cam Ranh FiCOSand Company Limited	Short-term	Sale of goods and services	-	27,681,539
Da Nang Branch of FiCO Trading Building Materials Company Limited	Short-term	Sale of goods and services	920,979,211	920,979,211
FiCO Pan-United Concrete Joint Stock Company	Short-term	Sale of goods and services	-	938,634,735
FiCO - Corea Construction Company Limited	Long-term	Sale of goods and services	5,610,778,708	6,821,863,427
Prepayments to sellers			**222,598,762,352**	**219,887,902,735**
Asean Tiles Corporation	Short-term	Advance payment for the purchase of construction materials	222,570,785,702	219,859,926,085
FiCO High Technology Joint Stock Company	Short-term	Advance payment for goods	27,976,650	27,976,650
Other receivables			**39,706,194,034**	**41,391,194,034**
Vitaly Joint Stock Company	Short-term	Capital contribution	20,579,214,440	20,579,214,440
	Short-term	Debt before privatization	4,722,757,195	4,722,757,195
	Short-term	Others	3,688,800	3,688,800
Asean Tiles Corporation	Short-term	Others	298,000,000	298,000,000
Havali FiCO Joint Stock Company	Short-term	Debt before privatization	5,462,296,435	5,462,296,435
FiCO High Technology Joint Stock Company	Short-term	Debt before privatization	21,196,748	21,196,748
Xuan Cau Invesment Joint Stock Company	Short-term	Receivables from loan interest	5,923,054,795	5,923,054,795
FiCO Trading Building Materials Company Limited	Short-term	Others	2,695,985,621	2,695,985,621
Thanh Thanh Ceramic Tiles Joint Stock Company	Short-term	Deposits	-	1,685,000,000

7.2 Information of related parties (Continued)

C. Balance with related parties (Continued)

Related parties	Classification	Nature of transaction	30/09/2026 VND	01/01/2026 VND
Trade payables			**150,212,907,403**	**149,576,504,728**
Phuoc Hoa FiCO Joint Stock Company	Short-term	Payment for goods	74,045,659,931	60,139,000,183
Thanh Thanh Ceramic Tiles Joint Stock Company	Short-term	Payment for goods	7,275,722,025	12,567,645,504
Vitaly Joint Stock Company	Short-term	Payment for goods	-	158,938,225
Cam Ranh FiCOSand Company Limited	Short-term	Payment for goods	67,382,289,478	75,201,684,847
FiCO Trading Building Materials Company Limited	Short-term	Payment for goods	1,509,235,969	1,509,235,969
Prepayments from customers			**7,381,335,438**	**7,381,335,438**
FiCO Trading Building Materials Company Limited	Short-term	Payment for goods, services	7,381,335,438	7,381,335,438
Other payments			**18,784,555,376**	**20,468,207,806**
FiCO Trading Building Materials Company Limited	Short-term	Others	22,995,630	21,648,060
Da Nang Branch of FiCO Trading Building Materials Company Limited	Short-term	Others	324,816,118	324,816,118
FiCO Commerce Product One Member Company	Short-term	Deposits received	-	1,685,000,000
Tan Bach Viet Investment and Construction Limited Liability Company	Short-term	Other payables related to the FiCO Tower project	17,815,183,987	17,815,183,987
Cam Ranh FiCOSand Company Limited	Short-term	Others	621,559,641	621,559,641

7.3 Comparative information

The comparative figures are from the financial statements for the third quarter of 2025.
Some figures have been re-presented to align with the purpose of presenting the report for the third quarter of 2026.

Ho Chi Minh City, 29 October 2026

Preparer	Accountant In Charge	General Director
Pham Thi Kim Chi	Nguyen Xuan Hung	Cao Truong Thu