CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS
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BIG GROUP HOLDINGS INVESTMENT JOINT STOCK COMPANY

SEPARATE FINANCIAL STATEMENTS

QUARTER IV YEAR 2025

CONTENT

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

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REPORT OF THE EXECUTIVE BOARD

The Executive Board of Big Group Holdings Investment Joint Stock Company ("the Company") is pleased to present this report and the separate financial statements of the Company for the financial period ended 31 December 2025.

CORPORATE INFORMATION

Big Group Holdings Investment Joint Stock Company (name changed from Big Invest Group Joint Stock Company) formerly NamSon Industrial Equipment Joint Stock Company has been established according to the firstly Business Registration Certificate No. 0108045831 issued by Hanoi Department of Planning and Investment dated 07 November 2017, The Certificate has been amended several times, with the 12th amendment dated 12 August 2025 relating to the Company's charter capital, head office address, and the contact address of the legal representative, updated in accordance with the new administrative boundaries of the Company was also issued by the Hanoi Department of Planning and Investment.

Authorized Capital of the Company under the 12th Amended Enterprise Registration Certificate No. 0108045831 dated 12 August 2025 is VND 159,895,300,000 (*In word: One hundred fifty nine billion eight hundred ninety five million three hundred thousand dong*).

The Company's shares have been transacted on Unlisted Public Company Market (UPCOM) with stock symbol of BIG.

The Company's head office is located at No 62/6 Khuc Thua Du, Cau Giay ward, Hanoi.

THE BOARD OF MANAGEMENT, EXECUTIVE BOARD AND BOARD OF SUPERVISORS

The members of the Board of Management during the fiscal period and at the date of this report include:

Board of Management		
Mr. Vo Phi Nhat Huy	Chairman	
Mr. Kieu Van Khoa	Member	
Mrs. Tran Thi Mua Thao	Member	*Resigned from 27 April 2025*
Mr. Vo Thuan Hoa	Independent member	*Appointed from 27 April 2025*
Executive board		
Mrs. Tran Thi Mua Thao	General Director	
Mrs. Nguyen Thi Hao	Vice General Director	*Resigned from 01 October 2025*
Board of Supervisors		
Mr. Tan Loc Louis	Head of Supervisory board	
Mr. Trieu Thi Khanh	Member	
Mrs. Trinh Thi Thanh Phuong	Member	*Resigned from 27 April 2025*
Mr. Vo Tuan Hai	Member	*Appointed from 27 April 2025*

THE EXECUTIVE BOARD'S RESPONSIBILITY

The Executive Board of the Company is responsible for the preparation of the separate financial statements and for ensuring that such separate financial statements give a true and fair view of the Company's pre-consolidation financial position as at 31 December 2025, and of its pre-consolidation results of operations and pre-consolidation cash flows for the accounting period ended 31 December 2025. The Executive Board believes that there were no unusual matters or conditions that may affect the Company's ability to continue as a going concern. In preparing these separate financial statements, the Executive Board is required to:

- Select suitable accounting policies and then apply them consistently;

REPORT OF THE EXECUTIVE BOARD (Continued)

THE EXECUTIVE BOARD'S RESPONSIBILITY (Continued)

- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed (if any) and explained in the separate financial statements;
- Prepare the Separate Financial Statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business;
- Design, implement and maintain an effective internal control system for the purpose of preparing and presenting the Separate Financial Statements to minimize errors and frauds.

The Executive Board is responsible for ensuring that proper accounting records are maintained to disclose, with reasonable accuracy at any time, the financial position of the Company, and for ensuring that the accompanying separate financial statements comply with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and prevailing statutory regulations. The Executive Board is also responsible for safeguarding the assets of the Company and for taking reasonable steps to prevent and detect fraud and other irregularities

The Executive Board confirms that the Company has complied with the above requirements in the preparation of the separate financial statements.

On behalf of the Board of Management,

Vo Phi Nhat Huy
Chairman of the Management Board

Hanoi, 28 January 2026

BIG GROUP HOLDINGS INVESTMENT JOINT STOCK COMPANY
62/6 Khuc Thua Du, Cau Giay ward, Hanoi

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

SEPARATE BALANCE SHEET
As at 31 December 2025

ASSETS	Code	Notes	31/12/2025 VND	01/01/2025 VND
A. CURRENT ASSETS	**100**		**142,134,961,668**	**230,437,536,353**
I. Cash and cash equivalents	**110**	**5.1**	**31,877,953,127**	**33,196,042,677**
1. Cash	111		31,877,953,127	33,196,042,677
2. Cash equivalents	112		-	-
II. Current financial investments	**120**		**-**	**-**
III. Current receivables	**130**		**97,199,782,083**	**159,490,389,495**
1. Current trade receivables	131	5.2	45,190,089,703	133,149,298,821
2. Current advance to suppliers	132	5.3	51,937,770,922	15,836,998,811
3. Other current receivables	136	5.4	71,921,458	10,504,091,863
IV. Inventories	**140**		**12,883,913,516**	**37,587,349,260**
1. Inventories	141	5.7	12,883,913,516	37,587,349,260
V. Other current assets	**150**		**173,312,942**	**163,754,921**
1. Current prepaid expenses	151	5.6	170,312,942	160,754,921
2. Deductible value added tax	152		-	-
3. Taxes and other receivables from the State	153	5.14	3,000,000	3,000,000
B. NON - CURRENT ASSETS	**200**		**246,152,852,023**	**128,591,985,255**
I. Non - current receivables	**210**		**2,180,000,000**	**640,000,000**
1. Other non-current receivables	216	5.4	2,180,000,000	640,000,000
II. Fixed assets	**220**		**117,184,431,819**	**75,471,789,555**
1. Tangible fixed assets	221	5.9	47,146,781,819	30,224,789,555
- Historical cost	*222*		*51,606,917,863*	*32,383,703,091*
- Accumulated depreciation	*223*		*(4,460,136,044)*	*(2,158,913,536)*
2. Financial leases fixed assets	224		-	-
3. Intangible fixed assets	227	5.10	70,037,650,000	45,247,000,000
- Historical cost	*228*		*70,143,191,800*	*45,352,541,800*
- Accumulated depreciation	*229*		*(105,541,800)*	*(105,541,800)*
III. Investment properties	**230**	**5.8**	**20,372,308,613**	**20,748,592,145**
- Historical cost	231		21,407,088,327	21,407,088,327
- Accumulated depreciation	232		(1,034,779,714)	(658,496,182)
IV. Non - current assets in progress	**240**		**-**	**-**
V. Non - current financial investments	**250**	**5.5**	**104,966,724,304**	**30,896,000,000**
1. Investments in subsidiaries	251		105,000,000,000	-
2. Investments in equity of other entities	253		-	30,896,000,000
3. Provision for diminution in value of long-term financial	254		(33,275,696)	-
VI. Other non - current assets	**260**		**1,449,387,287**	**835,603,555**
1. Non - current prepaid expenses	261	5.6	1,449,387,287	835,603,555
TOTAL ASSETS (270=100+200)	**270**		**388,287,813,691**	**359,029,521,608**

BIG GROUP HOLDINGS INVESTMENT JOINT STOCK COMPANY
62/6 Khuc Thua Du, Cau Giay ward, Hanoi

SEPARATE BALANCE SHEET
As at 31 December 2025
(Continued)

RESOURCES	MS	TM	31/12/2025 VND	01/01/2025 VND
C. LIABILITIES	**300**		**188,722,059,909**	**195,982,112,785**
I. Current liabilities	**310**		**139,712,375,909**	**169,822,112,785**
1. Current trade payables	311	5.12	9,927,674,097	128,364,733,407
2. Current prepayments from customers	312	5.13	1,726,064,217	1,253,561,500
3. Taxes and other payables to the State	313	5.14	14,720,127,133	2,178,975,647
4. Payables to employees	314		381,493,000	293,638,087
5. Current accrual expenses	315	5.15	536,766,956	260,536,368
6. Current inter - company payables	316		-	-
7. Payables according to the progress of construction conti	317		-	-
8. Short-term deferred revenue	318	5.17	54,000,000	-
9. Other current payables	319	5.16	298,709,439	164,667,776
10. Current loans and finance lease liabilities	320	5.18	112,067,541,067	37,306,000,000
II. Non - current liabilities	**330**		**49,009,684,000**	**26,160,000,000**
1. Other non - current payables	337	5.16	393,000,000	210,000,000
2. Non - current loans and finance lease liabilities	338	5.18	48,616,684,000	25,950,000,000
D - OWNER'S EQUITY	**400**		**199,565,753,782**	**163,047,408,823**
I. Owner's equity	**410**	**5.19**	**199,565,753,782**	**163,047,408,823**
1. Contributed capital	411		159,895,300,000	150,846,890,000
- Ordinary shares with voting rights	*411a*		*159,895,300,000*	*150,846,890,000*
2. Exchange rate differences	412		-	-
3. Development investment fund	413		-	-
4. Undistributed post-tax profits	421		39,670,453,782	12,200,518,823
- Undistributed post-tax profits accumulated by the end of the previous period	*421a*		*3,152,108,823*	*2,396,045,124*
- Undistributed post-tax profits of current period	*421b*		*36,518,344,959*	*9,804,473,699*
II. Other funds	**430**		-	-
1. Funds	431		-	-
2. Funds that form fixed assets	432		-	-
TOTAL RESOURCES (440=300+400)	**440**		**388,287,813,691**	**359,029,521,608**

Hanoi, 28 January 2026

Prepared	Chief Accountant	Chairman of the Management Board
Le Van Hung	Le Van Hung	Vu Phi Nhat Huy

BIG GROUP HOLDINGS INVESTMENT JOINT STOCK COMPANY
62/6 Khuc Thua Du, Cau Giay ward, Hanoi

SEPARATE INCOME STATEMENT
For the fourth quarter ended 31 December 2025

ITEMS	CODE	NOTES	Quarter IV		Accumulated from the beginning of the year to the end of the quarter	
			Current year VND	Prior year VND	Current year VND	Prior year VND
1. Revenue from sale of goods and rendering of services	01	6.1	228,093,237,280	278,393,554,984	520,042,914,130	464,046,323,870
2. Revenue deductions	02	6.2	-	-	-	-
3. Net revenue from sale of goods and rendering of services	**10**		**228,093,237,280**	**278,393,554,984**	**520,042,914,130**	**464,046,323,870**
4. Costs of goods sold	11	6.3	181,351,468,132	256,660,204,498	456,050,109,631	442,724,960,839
5. Gross profit/(loss) from sale of goods and rendering of services	**20**		**46,741,769,148**	**21,733,350,486**	**63,992,804,499**	**21,321,363,031**
6. Finance income	21	6.4	2,161,862	2,071,097,898	450,997,630	2,075,863,868
7. Finance expenses	22	6.5	3,336,890,037	1,688,042,079	10,465,195,306	6,287,273,708
- In which: Interest expense	*23*		*3,303,614,341*	*1,742,666,162*	*10,431,919,610*	*6,341,897,791*
8. Selling expenses	25	6.6	552,452,993	459,613,788	2,242,445,232	1,884,091,783
9. General and administrative expenses	26	6.6	1,671,655,808	942,048,079	5,920,257,771	3,677,831,370
10. Net profit/(loss) from operating activities	**30**		**41,182,932,172**	**20,714,744,438**	**45,815,903,820**	**11,548,030,038**
11. Other income	31	6.7	27,438,551	364,106,625	69,938,551	365,133,625
12. Other expenses	32	6.7	3,352,119	8,424,906	184,276,491	454,061,307
13. Other profit/(loss)	**40**		**24,086,432**	**355,681,719**	**(114,337,940)**	**(88,927,682)**
14. Profit /(loss) before tax	**50**		**41,207,018,604**	**21,070,426,157**	**45,701,565,880**	**11,459,102,356**
15. Current corporate income tax expense	51	6.9	8,284,311,466	1,654,628,657	9,183,220,921	1,654,628,657
16. Deferred corporate income tax expense	52		-	-	-	-
17. Net profit /(loss) after tax	**60**		**32,922,707,138**	**19,415,797,500**	**36,518,344,959**	**9,804,473,699**

Hanoi, 28 January 2026

Prepared	Chief Accountant	Chairman of the Management Board
Le Van Hung	Le Van Hung	Vo Phi Nhat Huy

SEPARATE CASH FLOW STATEMENT
(Indirect method)
For the fourth quarter ended 31 December 2025

ITEMS	CODE	NOTES	Accumulated from the beginning of the year to the end of the quarter	
			Current year VND	Prior year VND
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Net profit/(loss) before tax	**01**		**45,701,565,880**	**11,459,102,356**
2. Adjustment for:				
- Depreciation	02		2,677,506,040	2,627,286,876
- Provisions	03		33,275,696	(54,624,083)
- Profit (loss) from invesment activities	05		(7,742,733)	(2,104,949,399)
- Interest expense	06		10,431,919,610	6,341,897,791
3. Operating profit/(loss) before changes in working capital	**08**		**58,836,524,493**	**18,268,713,541**
- Increase/(decrease) in receivables	09		57,250,607,412	(116,000,297,829)
- Increase/(decrease) in inventories	10		24,703,435,744	(21,150,423,667)
- Increase/(decrease) in payables (Other than interest, corporate income tax payable)	11		(112,553,252,120)	97,264,353,135
- Increase/(decrease) in prepaid expenses	12		(623,341,753)	(612,095,436)
- Increase/(decrease) in trading securities	13		-	4,942,402,500
- Interest paid	14		(10,207,272,702)	(6,365,967,354)
- Corporate income tax paid	15		(1,542,893,652)	(1,352,599,326)
Net cash inflows (outflows) from operating activities	**20**		**15,863,807,422**	**(25,005,914,436)**
II. CASH FLOW FROM INVESTING ACTIVITIES			-	-
1. Purchase and construction of fixed assets and other long term assets	21		(44,013,864,772)	(45,000,000,000)
2. Proceeds from sale, disposals of fixed assets and other lor	22		-	640,000,000
3. Acquisition of investments in other entities	25		(105,000,000,000)	(38,896,000,000)
4.Recovery of capital investment in other entities	26		34,396,000,000	23,778,000,000
5. Interest and dividends received	27		7,742,733	4,601,355
Net cash inflows (outflows) from investing activities	**30**		**(114,610,122,039)**	**(59,473,398,645)**
III. CASH FLOW FROM FINANCIAL ACTIVES			-	-
1. Proceeds from issuing shares, receiving capital contributic	31		-	93,350,000,000
2. Borrowing received	33		274,178,058,431	188,535,837,900
3. Borrowing repayment	34		(176,749,833,364)	(176,459,672,668)
Net cash inflows (outflows) from financial activities	**40**		**97,428,225,067**	**105,426,165,232**
NET CASH INFLOWS (OUTFLOWS)	**50**		**(1,318,089,550)**	**20,946,852,151**
Cash and cash equivalents at the beginning of the year	**60**	**5.1**	**33,196,042,677**	**12,249,190,526**
Effect of foreign exchange on cash and cash equivalents	61		-	-
Cash and cash equivalents at the end of the year	**70**	**5.1**	**31,877,953,127**	**33,196,042,677**

Hanoi, 28 January 2026

Prepared	Chief Accountant	Chairman of the Management Board
Le Van Hung	Le Van Hung	Vo Phi Nhat Huy

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

For the fourth quarter ended 31 December 2025

1. CORPORATE INFORMATION

1.1 Formal equity

Big Group Holdings Investment Joint Stock Company (name changed from Big Invest Group Joint Stock Company) formerly NamSon Industrial Equipment Joint Stock Company has been established according to the firstly Business Registration Certificate No. 0108045831 issued by Hanoi Department of Planning and Investment dated 07 November 2017, The Certificate has been amended several times, with the 12th amendment dated 12 August 2025 relating to the Company's charter capital, head office address, and the contact address of the legal representative, updated in accordance with the new administrative boundaries of the Company was also issued by the Hanoi Department of Planning and Investment.

Authorized Capital of the Company under the 12th Amended Enterprise Registration Certificate No. 0108045831 dated 12 August 2025 is VND 159,895,300,000 (*In word: One hundred fifty nine billion eight hundred ninety five million three hundred thousand dong).*

The Company's shares have been transacted on Unlisted Public Company Market (UPCOM) with stock symbol of BIG.

The Company's head office is located at 62/6 Khuc Thua Du, Cau Giay ward, Hanoi.

The number of Company's employees as at 31 December 2025 was 33 people, of which manager was 06. (The number of Company's employees as at 31 December 2024 was 21 people).

1.2 Principal business and activities

The Company's activities are: Wholesale of other machines, equipment and spare parts; Installing industrial machines and equipment; Passenger road transport in urban and suburban areas (excluding bus transport); Cargo road transport; Warehouses and commodity storage; Installing electricity [power] systems; Maintenance, repair of automobiles and other motor vehicles; Wholesale of agricultural machines, equipment and spare parts; Wholesale of construction materials, installing equipment; Short-time accommodation; Wholesale of metals and ore ,Details: Except wholesale of precious metals and gemstones; Wholesale of beverages; Restaurants and mobile food services; Repairing prefabricated metal products; Repairing machines and equipment; Repairing other equipment; Consultancy, brokerage, real-estate auction, land use right auction, Details: Excluding real estate valuation and auction; Provision and management of labor resources, Details: Except for sending workers abroad; Advertising, Details: Except for tobacco advertising; Agency, intermediary, auction, Details: Except for auctions and excluding the exercise of export rights, import rights, and distribution rights for goods on the List of goods that foreign investors and foreign-invested economic organizations are not allowed to exercise export rights or distribution rights; Preparing construction sites, Details: Except for blasting activities; Computer programming, Details: Supply of microchips; Producing balls, gear-boxes, cog-wheels, control and movement transmission components; Computer consultancy services and network administration; IT services and other services related to computers, Details: Consulting services related to hardware installation; Software services; Data processing services; Database services; Maintenance and repair services of machinery and office equipment including computers; Other computer services; Completing construction works; Data processing, hosting and related activities, Details: Data processing services; Building other civil engineering works, Details: Building of industrial works; Soft-ware publishing, Details: Soft-ware production; Architectural practice and related technical consultancy, Details: Design of civil and industrial structures; Survey and design of traffic works; Design of technical infrastructure works. Construction supervision of civil and industrial works, roads, and irrigation works. Design and estimate review. Investment project consulting, project management, preparation and evaluation of bidding documents for construction works; Building non-residential houses; Trade promotion; Other uncategorized education, Details: Business training, education; Building of water supply and drainage works; Leasing machines, equipment and other tangible equipment, Details: (except for aircraft, hot air balloons); Doing business in real-estate, land use rights of owner, users or leased land, Details: Except for investment in building infrastructure for cemeteries and graveyards to transfer land use rights attached to infrastructure;

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

1. CORPORATE INFORMATION (Continued)

Installing water supply and drainage, radiator and air-conditioning systems, (except installation of refrigeration equipment (freezers, cold storage, ice machines, air conditioners, water coolers) using R22 refrigerant in the field of seafood processing); Installing other construction systems; Other specialized construction; Wholesale of agricultural and forestry raw materials (excluding wood, bamboo and other species of bamboo) and livestock (not operating at headquarters); Wholesale of rice, wheat, other cereals, flour (not operating at headquarters); Wholesale of food products (Wholesale of coffee); General wholesale, Details: Import and export of goods traded by the company; General wholesale; Uncategorized finance-assistant services, Details: Investment consulting activities; Management consultancy (except financial, accounting, legal consulting); Retail of food, foodstuff, beverages, cigarettes and rustic tobacco accounting for a large proportion in department stores; Retail business in supermarkets and trade centers; Retail of food in specialized stores; Retail of foodstuff in specialized stores; Retail of beverages in specialized stores; Retail of cigarettes, rustic tobacco in specialized stores; Coffee production; Leasing intangible non-financial assets; Travel agencies; Tour operation; Reservation services and support services related to promotion and organization of tours; General office administrative services; Building residential houses; Building electrical works; Building processing and manufacturing works; Destroying and dismantling; Retail of computers, peripheral devices, software and telecommunication equipment in specialized stores; Retail of audiovisual equipment in specialized stores; Retail of gold, silver, copper, iron and tin, and of paint, glass and other construction installing appliances in specialized stores; Retail of household electrical appliances, beds, wardrobes, tables, chairs and similar interior furniture, light and electric light sets, other uncategorized household appliances in specialized stores; Other accommodation; Producing electricity; Orchards (growing fruit trees); Reproducing and raising agricultural annual seedlings; Reproducing and raising agricultural perennial seedlings; Growing plants producing spices and pharmaceutical materials; Breeding water buffalo and cows; Breeding poultry; Combined cultivation of trees and plants with breeding animals; Growing vegetables, fruit, flowers and ornamental flowers; Mechanical engineering processing; treating and overlaying metal; Building railways; Building road; Specialized design; Producing mining and constructional machines; Beverage services (except bar and club activities with dancing); Processing and preserving fruit and vegetables; Producing other products from wood, producing products from straw, thatch and plaited materials; Producing plywood, veneer and other thin planks; Producing woodwork used for construction; Producing wooden crates for packaging; Producing pulp, paper and board; Producing wrinkle paper, wrinkle board, packages from paper and board...

The Company's main activities during the year include trading in construction materials, agricultural products, brokerage consulting, real estate leasing, and short-term accommodation services.

1.3 Normal business cycle:

The Company's normal production and business cycle is carried out for a time period of 12 months.

1.4 The Company's structure

The Company's subsidiaries: As at 31 December 2025, the Company had four (04) subsidiaries, details of which are as follows:

Name	Address	Principal business activities	Voting rights ratio	Shareholding percentage
Big Hotel Technology Joint Stock Company	No. 35-37, Street No. 4, Binh Hung Commune, Ho Chi Minh City	Real estate business, including land use rights owned, used or leased; and information technology service activities and other computer-related services	60%	60%

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

1.4 The Company's structure (Continued)

The Company's subsidiaries (Continued)

Name	Address	Principal business activities	Voting rights ratio	Shareholding percentage
Big Expo Import-Export Joint Stock Company	No. 503 - 505 Hoang Lien, Lao Cai Ward Lao Cai	Trading and import-export of agricultural products	90%	90%
Big CT Trading Service Joint Stock Company	No. 35-37, Street No. 4, Binh Hung Commune, Ho Chi Minh City	Architectural design, interior design, construction works, and trading of construction materials	90%	90%
Big Bro Brokerage Joint Stock Company	No. 62/6 Khuc Thua Du, Cau Giay ward, Hanoi City	Consultancy, brokerage and auction of real estate and auction of land use rights	90%	90%

The Company's associates: As at 31 December 2025, the Company had the following associates:

Name	Address
Branch in Ho Chi Minh city	No. 94 Nguyen Thi Thap, Tan Hung Ward, Ho Chi Minh City
Branch in Da Nang city (*)	No. 26 Phan Huy Thuc, Son Tra Ward, Da Nang City
Branch in Lao Cai	No. 503 - 505 Hoang Lien, Lao Cai Ward Lao Cai
Representative office in Hanoi (*)	No. 68, Tran Thai Tong Street, Cau Giay Ward, Hanoi
Representative office in Da Nang	No. 24 Chinh Huu, An Hai Ward,Da Nang City
Trung Son Business Location	No.35-37, Street No.4, Binh Hung Commune, Ho Chi Minh City
Vung Tau Business Location	147-149 Hoang Hoa Tham, Vung Tau Ward, Ho Chi Minh City
Can Tho Business Location	No. 31-53 Tran Quang Khai Street, Cai Khe Ward, Can Tho

(*): Da Nang branch and Representative office in Hanoi is in the process of closing tax code but has not completed it.

1.5 Declaration on comparative information in the Financial Statements

The Company consistently applies accounting policies according to the Corporate Accounting System issued together with Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 2016 amending and supplementing some articles of Circular No. 200/2014/TT - BTC dated 22 December 2014 issued by the Ministry of Finance, therefore, information and data are presented in the Financial Statements is comparable.

2. ACCOUNTING CURRENCY AND ACCOUNTING PERIOD

2.1 Accounting period

The Company's fiscal year starts from 01 January and ends on 31 December of the calendar years.

The Company's Separate Financial Statements are prepared for the 12-month financial period from 01 January to 31 December.

2.2 Accounting currency

The Company maintains its accounting records in Vietnam dong (VND).

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

3. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM APPLIED

3.1 Accounting system applied

The Financial Statements of the Company, which are prepared in accordance with Vietnamese Corporate Accounting System approved by the Ministry of Finance in Circular No. 200/2014/TT - BTC dated at 22 December 2014 and Circular 53/2016/TT - BTC dated 21 March 2016 amending and supplementing some articles of Circular No. 200/2014/TT - BTC.

3.2 Declaration of compliance with Accounting Standards and Accounting System

The Company's Executive board ensures full compliance with Vietnamese Accounting Standards and the current Vietnamese Corporate Accounting System that has been promulgated and is in effect in connection with the preparation and presentation of these Financial Statement.

4. ACCOUNTING POLICIES APPLIED

The significant accounting policies, which have been adopted by the Company in the preparation of these financial statements, are as follows:

Basic for Preparing separate financial statement

The accompanying separate financial statements are presented in Vietnamese Dong (VND), prepared on a historical cost basis and in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of financial statements.

The accompanying separate financial statements are the Company's separate financial statements and therefore do not include the financial statements of its subsidiaries. Users of the separate financial statements should read them in conjunction with the Company's consolidated financial statements for the accounting period ended 31 December 2025 in order to obtain complete information on the Company's financial position, operating results and cash flows for the accounting period ended 31 December 2025.

The separate 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 jurisdictions other than Vietnam.

Accounting estimates

To comply with Accounting Standards, Accounting System and regulations in Vietnam, the Executive Board have been required to have the estimates and assumptions influence on liability, assets, contingent liability and assets as at the date of the financial statements as well as revenue and expenditure in the fiscal year. Although the accounting estimates are made with the knowledge of the Executive Board, actual business results could differ from those estimates and assumptions.

Accounting principle of Cash and cash equivalents

Cash is consist of cash on hand and cash at banks.

Cash equivalents comprise current investments with maturity of less than three months can be transferred easily to cash without any risks in transferring since the date of purchase.

Accounting principle of Financial investments

Other investments

Other investments are presented at cost in the Financial Statements.

Distributions of profits received by the Company from the accumulated profits of other companies after the date of investment are recognized in the Company's income statement for the period. Other distributions are considered as a recovery of investments and are deducted from the investment value.

Other investments are presented in the balance sheet at cost less any provision for impairment (if any).

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

4. ACCOUNTING POLICIES APPLIED (Continued)

Provision for loss of investments

Provision for devaluation of investments in other entities is made when there is solid evidence showing a decline in the value of these investments at the balance sheet date. An increase or decrease in the provision account balance is recognized as a financial expense in the Income Statement.

Accounting principle of receivables

Receivables are amounts that can be collected from customers or other entities. Receivables are presented in the Separate Financial Statements at the carrying amounts less the estimated provision for doubtful debts.

The provision for doubtful debts are assessed and considered for receivables that are overdue and difficult to collect, or receivables that the debtors is unable to payment due to liquidation, bankruptcy or similar difficulties.

Accounting principle of Inventories

Inventories are measured at the lower of cost and net realizable value. Cost of inventories includes direct materials, direct labor and overheads, if any, that have been incurred in bringing the inventories to their present location and condition or includes costs of purchase and other costs directly attributable to the acquisition of inventories.

The cost of inventories is determined using the weighted average method.

Net realizable value is determined as the estimated selling price less the estimated costs of completion and the costs to be incurred in marketing, selling and distribution. Inventories are accounted for using the perpetual inventory method and are valued at cost using the weighted average method.

An inventories provision is made when there is reliable evidence of a decline in the net realizable value compared to the original cost of the inventory.

Accounting principle and depreciation of Tangible fixed assets

Tangible fixed assets is measured at historical cost less accumulated depreciation. The historical cost of tangible fixed asset comprises of its purchase price and any directly attributable costs to bring the tangible fixed asset into working condition for its intended use.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives as follows:

	Years
Buildings and structures	06 - 25 years
Means of transport	06 - 12 years

Accounting principle and depreciation of Intangible fixed assets

The Company's intangible fixed assets are land use rights and computer software, which are stated at cost less accumulated depreciation.

The purchase price of new computer software that is not an integral part of the related hardware is capitalized and accounted for as intangible fixed assets. Computer software is amortized using the straight-line method within 03 years.

The intangible fixed asset is the long-term land use right at No. 503 - 505 Hoang Lien, Lao Cai Ward, Lao Cai Province and No. 31-53 Tran Quang Khai Street, Cai Khe Ward, Can Tho, which is recorded as an intangible fixed asset when the Company is granted a land use right certificate. The original cost of the land use right includes all costs directly related to bringing the land into a state ready for use. The Company does not amortize intangible fixed assets because the land use right has no term.

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

4. ACCOUNTING POLICIES APPLIED (Continued)

Accounting principle and depreciation of Investment properties

Investment properties, including land use rights and assets attached to land, are held by the Company for the purpose of gaining interrest from leasing or waiting for an increase in value, waiting for an increase in value are stated at cost minus accumulated depreciation.

The historical cost of investment property includes all costs (cash and cash equivalents) that the Company spends or the fair value of other amounts offered in exchange for the acquisition of the investment property to the time of purchase or completion of such Investment Property.

Expenses related to investment properties incurred after initial recognition must be recognized as production and business expenses in the period, unless this expense is likely to cause investment properties to make generate future economic benefits more than initially assessed, it will be recoginized as as an increase in the historical cost of the investment property.

Investment properties for lease are depreciated using the straight-line method over their estimated useful lives as follows:

	Years
Building and structures	25 years

Accounting principle of prepaid expenses

Prepaid expenses include expenses actually incurred but related to the result of business activities of many accounting periods. Prepaid expense include the following expenses:

Tools and supplies

Tools and instruments that have been put into used are amortized to expense on a straight - line basis over the amortization period from 12 to 36 months.

Office repaired cost

Office repaired costs are allocated to expenses using the straight-line method over an allocation period of 15 to 49 months.

Others

Other prepaid costs include insurance allocated for 12 months, fire protection system repair costs allocated for 36 months, software allocated for 24 months, internet fees, digital signatures... allocated for 12 months and 24 months.

Accounting principle of payables

Payables shall be recorded specifically to original term and remaining term as at reporting date, original currencies and each object.

Payables including trade payables, debt payables, intra-company payables and other payables are liabilities which can be measured reliably at the amount and time, and recognised not less than the obligation to pay, classified as follows:

- Trade payables: includes trade payables arising from the purchase of goods, services and assets between the Company and the seller who is an independent unit of the Company.
- Other payables include payables of non-commercial nature, unrelated to the purchase, sale and provision of goods and services.

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

4. ACCOUNTING POLICIES APPLIED (Continued)

Accounting principle of borrowing

Includes borrowings excluding borrowings in the form of an issue of bonds or preferred shares with a provision that obliges the issuer to redeem it at a specified time in the future.

Borrowing shall be recorded specifically to object and classified current and non - current by repayment period.

Expenses that are directly attributable to the borrowing are recognized as finance expense, except for cost incurred on a seperate borrowing for investment, construction or production in progress, which are capitalized under Accounting Standard Borrowing expense.

Accounting principle of accrual expenses

Accrued expenses include expenses have been recorded into the operating cost, but not actually paid at the end of the fiscal year to ensure the consistency between revenues and expenses. By the time actually spent, any difference (if any) between record value and conduct value will be added or reduced. Accrued expenses at the balance sheet date include interest expense payable electricity and water bills, laundry expenses, internet... payable in December 2025.

Accounting principle of owner's equity

Owner's equity is recognized under actual contribution of the shareholders.

Profit after corporate income tax is distributed to shareholders after fund allocation in accordance with the Company's Charter as well as the provision of Law and has been approved by the General Meeting of shareholders.

Accounting principle of Revenue and other revenue

The Company's revenue includes revenue from sales of goods, brokerage consulting, revenue from real estate leased, and revenue from short-term accommodation rentals.

Revenue from sales of goods

Sales revenue is recognized when all five (5) following conditions are satisfied:

- The company has transferred the significant risks and rewards associated with the ownership of the product or goods to the buyer;
- The company no longer retains control over the goods as the owner or has the ability to control the goods;
- The revenue can be measured reliably;
- It is likely to obtain economic benefits from the sales transaction.
- Determine the costs incurred for the transaction and the cost to complete the sales transaction.

Revenue from services render

Revenue from a service transaction is recognized when the outcome of the transaction can be measured reliably. In case the service provision transaction involves many periods, revenue is recognized in the period according to the result of the work completed as at the balance sheet date of that period. The outcome of a service transaction is determined when all four (4) of the following conditions are satisfied:

- The revenue can be measured reliably;
- It is likely to obtain economic benefits from the transaction of providing such services;
- The portion of work completed at the balance sheet date can be determined; and
- Determine the costs incurred for the transaction and the cost to complete the transaction providing that service.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)

For the fourth quarter ended 31 December 2025

4. ACCOUNTING POLICIES APPLIED (Continued)

Accounting principle of Revenue and other revenue (Continued)

Other Revenue

Other revenue includes interest income from deposits and payment discounts. Interest income is recognized on an accrual basis (taking into account the effective yield of the asset), unless the recoverability of interest is uncertain. Gains from the payment discounts is recognized when actually incurred.

Accounting principle of cost of goods sold

Cost of goods sold reflect the cost of goods sold and services provide and cost of real estate leased during period. Cost of goods sold is recorded on the principle of matching with revenue.

Principle and method of recording finance expense

Finance expense reflects financial operating cost that are borrowing costs.

Principle and method of recording corporate income tax expense

Corporate income tax expense (or corporate tax income): The sum of current tax expense and deferred tax expense (or current tax income and deferred taxable income) when determined the profit or loss for a period.

Current corporate income tax (CIT): is the payable corporate income tax amount calculated on the taxable income for the period and the current corporate income tax rate. Current income tax is calculated based on taxable income and the applicable tax rate for the tax period. The difference between the taxable income and the accounting profit is due to the adjustment of the differences between the accounting profit and the taxable income according to the current tax regulation.

The Company is obliged to pay corporate income tax at the tax rate from 20% on taxable income.

The determination of the Company'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

Parties are considered to be related if one party has the ability to control or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered related if they are subject to common control or common significant influence.

In considering related party relationships, the nature of the relationship is emphasized more than the legal form.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET

5.1 Cash and cash equivalents

	31/12/2025 VND	01/01/2025 VND
Cash on hand	635,644	73,779,558
Cash at bank	31,877,317,483	33,122,263,119
Cash equivalents	-	-
- Term deposit under 3 month (*)	-	-
Total	**31,877,953,127**	**33,196,042,677**

(*) Time deposit contract with a one-month maturity and an interest rate of 1.6% per annum.

5.2 Current trade receivables

	31/12/2025 VND	01/01/2025 VND
OPMEC Company Limited	5,996,607,987	1,706,293,252
Celine Vietnam Company Limited	-	19,002,385,850
Dac Loc Company Limited	-	10,322,633,230
Dai Phat Vina Joint Stock Company	-	9,954,426,755
HTH Logistics DV TM Company Limited	-	51,237,421,000
Pham Le International Trading Investment JSC	-	22,643,908,666
Industrial Mechanics and Automation Co., Ltd	2,235,077,765	2,943,715,226
Hoang Kim Vietnam Production and Trading Co., Ltd	5,535,730,085	-
GP Resource Company Limited	9,657,443,409	-
Binh An Hung Yen Maritime Development Investment JSC	8,547,202,750	
Viet Nam Golden Age Trading & Production Co., Ltd	5,535,730,085	
Others	7,682,297,622	15,338,514,842
Total	**45,190,089,703**	**133,149,298,821**

5.3 Current advance to suppliers

	31/12/2025 VND	01/01/2025 VND
Fitran Invest Joint Stock Company	-	1,784,420,150
TMDV TNB Joint Stock Company	21,671,933,332	11,663,343,699
Thuan Thien Construction Material Co., LTD	13,619,274,400	-
Nam Phuong Xanh Company Limited	7,117,000,000	-
Thien Long Investment Trading Services Co., LTD	9,474,313,590	-
Others	55,249,600	2,389,234,962
Total	**51,937,770,922**	**15,836,998,811**

5.4 Other receivables

	31/12/2025 VND	01/01/2025 VND
Current	**71,921,458**	**10,504,091,863**
Advance	67,829,595	-
- Mr Vo Phi Nhat Huy	*45,829,595*	-
- Mr Vo Tuan Hai	*22,000,000*	-
Current deposit	-	7,000,000,000
- Mrs Ton Thi Thao	-	*7,000,000,000*
Other current receivables	4,091,863	3,504,091,863
- Mr Pham Van Dung	-	*3,500,000,000*
- Others	*4,091,863*	*4,091,863*
Non-current	**2,180,000,000**	**640,000,000**
Deposit	2,180,000,000	640,000,000
Total	**2,251,921,458**	**11,144,091,863**
In which		
Other receivables from related parties	**67,829,595**	-
Details in note 7.1		

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET (Continued)

5.5 Financial investments (Continued)

b. Investment in other entities

	Ratio		31/12/2025 (VND)			01/01/2025 (VND)		
	Equity held	Voting rights	Original cost	Fair value (i)	Provision	Original cost	Fair value (i)	Provision
Investment in subsidiaries			**105,000,000,000**		**(33,275,696)**	**-**		**-**
Big Hotel Technology Joint Stock Company (iii)	60.00%	60.00%	6,000,000,000		-	-		-
Big Expo Import-Export Joint Stock Company (iii)	90.00%	90.00%	27,000,000,000		-	-		-
Big CT Tranding Service Joint Stock Company (iii)	90.00%	90.00%	45,000,000,000		-	-		-
Big Bro Brokerage Joint Stock Company (iii)	90.00%	90.00%	27,000,000,000		(33,275,696)	-		-
Investment in other entities			**-**		**-**	**30,896,000,000**		**-**
BND Technology Joint Stock Company (ii)	17.85%	17.85%	-		-	9,996,000,000		-
BGD Agriculture Products Import Export JSC (ii)	19.00%	19.00%	-		-	11,400,000,000		-
Dai Than Long Agriculture JSC (ii)	19.00%	19.00%	-		-	9,500,000,000		-
Total			**105,000,000,000**		**(33,275,696)**	**30,896,000,000**		**-**

Summary of the operating performance of subsidiaries, joint ventures and associates for the year

	Current period
Big Hotel Technology Joint Stock Company	In the fourth quarter and for the cumulative period of 2025, the Company recorded a profit.
Big Expo Import-Export Joint Stock Company	In the fourth quarter and for the cumulative period of 2025, the Company recorded a profit.
Big CT Tranding Service Joint Stock Company	In the fourth quarter and for the cumulative period of 2025, the Company recorded a profit.
Big Bro Brokerage Joint Stock Company	In the fourth quarter and for the cumulative period of 2025, the Company incurred a loss.

(i): The Company has not determined the fair value of these investments as they are unlisted, and the Vietnamese Accounting Standards and the Vietnamese Corporate Accounting System currently do not provide guidance on fair value measurement using valuation techniques. The fair value of these financial instruments may differ from their book value.

(ii): During the year, the Company divested capital from these entities according to Resolution of the Board of Directors No. 0703/2025/BIG..JSC-NQ dated 07 March 2025.

(iii): During the year, the Company made capital contributions to its subsidiaries in accordance with the resolutions of the Board of Directors No. 0108/2025/NQ/BIG-HĐQT dated 01 August 2025, No. 1109/2025/NQ/BIG-HĐQT dated 11 September 2025, No. 0110b/2025/NQ/BIG-HĐQT dated 01 October 2025, and No. 2810B/2025/NQ/BIG-HĐQT dated 28 October 2025 regarding capital contributions to Big Hotel, Big Expo, Big CT and Big Bro.

Details of significant transactions between the Company and its subsidiaries, joint ventures and associates during the year are disclosed in Note 7.1.

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET (Continued)

5.6 Prepaid expenses

	31/12/2025 (VND)	01/01/2025 (VND)
Current	**170,312,942**	**160,754,921**
Tools and supplies	111,712,603	100,938,192
Insurance expense	37,387,006	43,689,502
Others	21,213,333	16,127,227
Non - current	**1,449,387,287**	**835,603,555**
Tools and supplies	369,171,441	125,710,382
Office repaired	892,696,684	351,084,808
Fire protection system	187,519,162	337,534,500
Others		21,273,865
Total	**1,619,700,229**	**996,358,476**

5.7 Inventories

	31/12/2025 (VND)		01/01/2025 (VND)	
	Cost	Provision	Cost	Provision
Goods sold (i)	12,883,913,516	-	37,587,349,260	-
Total	**12,883,913,516**	**-**	**37,587,349,260**	**-**

(i) Details of inventories currently stored at other companies' warehouses are as follows:

Company	Type of goods	31/12/2025	01/01/2025
Dak Lak An Loc Phat XNK Investment Joint Stock Company	Coffee bean	-	24,586,402,941

5.8 Investment real estate

Currency: VND

	Opening Balance	Increase in the year	Decrease in the year	Closing Balance
a) REAL ESTATE FOR RENT				
HISTORICAL COST	**21,407,088,327**	**-**	**-**	**21,407,088,327**
House and land use rights	21,407,088,327	-	-	21,407,088,327
DEPRECIATION	**658,496,182**	**376,283,532**	**-**	**1,034,779,714**
House and land use rights	658,496,182	376,283,532		1,034,779,714
NET BOOK VALUE	**20,748,592,145**		**376,283,532**	**20,372,308,613**
House and land use rights	20,748,592,145		376,283,532	20,372,308,613

Real estate that the Company is leasing includes:

- Land use rights and assets on land of 9 plots of land in Suoi Cao A hamlet, Gia Loc ward, Tay Ninh province.

Revenue and cost of goods sold related to Investment real estate for lease during the year are presented in Notes 6.1 and 6.2 with the amounts of VND 356.945.457 and VND 376.283.532 respectively.

In accordance with Vietnamese Accounting Standard (VAS) No. 05 – Investment Property, the fair value of Real estate as at 31 December 2025 must be presented. However, with the asset being the land use rights and assets on land of 9 plots of land in Suoi Cao A hamlet, the Company does not have sufficient information to determine the fair value of this asset as at the date of preparing the Interim Balance Sheet.

The remaining value of the investment real estate used as mortgage or pledge to secure loans as at 31 December 2025 is VND 20.372.308.613 (31 December 2024: VND 20,748,592,145).

CÔNG TY CỔ PHẦN ĐẦU TƯ BIG GROUP HOLDINGS

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET (Continued)

5.9 Tangible fixed assets

Currency: VND

	Building and structure	Transportation equipment	Total
HISTORICAL COST			
As at 01 January 2025	**32,383,703,091**	**-**	**32,383,703,091**
Purchased in period	16,171,487,500	3,051,727,272	19,223,214,772
As at 31 December 2025	**48,555,190,591**	**3,051,727,272**	**51,606,917,863**
ACCUMULATED DEPRECIATION			
As at 01 January 2025	**2,158,913,536**	**-**	**2,158,913,536**
Depreciation in period	2,170,690,688	130,531,820	2,301,222,508
As at 31 December 2025	**4,329,604,224**	**130,531,820**	**4,460,136,044**
NET BOOK VALUE			
As at 01 January 2025	30,224,789,555	-	30,224,789,555
As at 31 December 2025	**44,225,586,367**	**2,921,195,452**	**47,146,781,819**

The remaining value of tangible fixed assets used as collateral for loans as of 31 December 2025 is VND 47.146.781.819 (31 December 2024: VND 30.224.789.555).

5.10 Intangible fixed assets

Currency: VND

	Land use rights	Computer software	Total
HISTORICAL COST			
As at 01 January 2025	**45,247,000,000**	**105,541,800**	**45,352,541,800**
Increase during the period	**24,790,650,000**	**-**	**24,790,650,000**
Purchased in period	24,790,650,000	-	24,790,650,000
As at 31 December 2025	**70,037,650,000**	**105,541,800**	**70,143,191,800**
ACCUMULATED DEPRECIATION			
As at 01 January 2025	**-**	**105,541,800**	**105,541,800**
As at 31 December 2025	**-**	**105,541,800**	**105,541,800**
NET BOOK VALUE			
As at 01 January 2025	45,247,000,000	-	45,247,000,000
As at 31 December 2025	**70,037,650,000**	**-**	**70,037,650,000**

The remaining value of intangible fixed assets used as collateral for loans as of 31 December 2025 is VND 70.037.650.000 (31 December 2024: VND 45.247.000.000).
The historical cost of fixed assets includes assets that have been fully depreciated but are still in use as of 31 December 2025 of VND 105,541,800 (31 December 2024: VND 105,541,800).

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET (Continued)

5.12 Trade payables

	31/12/2025 (VND)		01/01/2025 (VND)	
	Amount	Amount able to be paid off	Amount	Amount able to be paid off
Current	**9,927,674,097**	**9,927,674,097**	**128,364,733,407**	**128,364,733,407**
IDcast Vietnam Pressure Casting Joint Stock Company	798,739,686	798,739,686	3,674,735,474	3,674,735,474
Vietnam Clean Agricultural Products Investment Co., Ltd	-	-	39,640,916,400	39,640,916,400
Dak Lak An Loc Phat XNK Investment JSC	-	-	15,467,396,005	15,467,396,005
Cuong Tin Loc Company Limited	-	-	24,041,981,356	24,041,981,356
SGG Architecture Construction Corporation	1,346,698,245	1,346,698,245	21,677,871,194	21,677,871,194
An Thai auto joint stock company	1,560,880,000	1,560,880,000	-	-
Nhat Thien Trading Service Construction JSC	3,107,921,083	3,107,921,083	-	-
M.A.P Global JSC	441,480,871	441,480,871	4,673,410,673	4,673,410,673
P.N.G Joint Stock Company	-	-	910,239,713	910,239,713
Tran Phat Steel Co., Ltd	-	-	11,100,220,516	11,100,220,516
Others	2,671,954,212	2,671,954,212	7,177,962,076	7,177,962,076
Non - current	-	-	-	-
Total	**9,927,674,097**	**9,927,674,097**	**128,364,733,407**	**128,364,733,407**
In which:				
Trade payables to related parties		**197,500,000**		-
Details in note 7.1				

5.13 Current customer advances

	31/12/2025 (VND)		01/01/2025 (VND)	
	Amount	Amount able to be paid off	Amount	Amount able to be paid off
Hai Phuc Thinh Steel Production and Trading Co., Ltd.	719,064,217	719,064,217	-	-
Dai Viet Luxury Trading and Service Co., Ltd.	900,000,000	900,000,000		
PCL Seafood Import Export Services Trading Co., Ltd	-	-	1,253,561,500	1,253,561,500
Others	107,000,000	107,000,000	-	-
Total	**1,726,064,217**	**1,726,064,217**	**1,253,561,500**	**1,253,561,500**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET (Continued)

5.14 Taxes and payables to the State

a. Taxes and payables to the State

	01/01/2025 (VND)	Payable in the year	Paid in the year	31/12/2025 (VND)
Value added tax	566,778,214	5,434,927,894	784,028,301	5,217,677,807
Corporate income tax	1,542,893,653	9,183,220,921	1,542,893,652	9,183,220,922
Personal income tax	69,303,780	163,788,916	117,864,292	115,228,404
Business-license tax	-	8,000,000	8,000,000	-
Fee, charges and others	-	1,029,000,000	825,000,000	204,000,000
Total	**2,178,975,647**	**15,818,937,731**	**3,277,786,245**	**14,720,127,133**

b. Taxes and receivables to the State

	31/12/2025 VND	01/01/2025 VND
Business-license tax overpaid	3,000,000	3,000,000
Total	**3,000,000**	**3,000,000**

5.15 Current accrued expenses

	31/12/2025 VND	01/01/2025 VND
Bank loan interest	373,702,934	149,056,026
Electricity and water costs	154,863,990	106,546,592
Others	8,200,032	4,933,750
Total	**536,766,956**	**260,536,368**

5.16 Other payables

	31/12/2025 VND	01/01/2025 VND
Current	**298,709,439**	**164,667,776**
Social Insurance	44,494,278	1,513,578
Health Insurance	6,097,500	256,750
Unemployment Insurance	2,710,000	118,712
Current deposit	243,600,000	15,000,000
Other paybables	1,807,661	147,778,736
Others	*1,807,661*	*147,778,736*
Non - current	**393,000,000**	**210,000,000**
Non - current deposit	393,000,000	210,000,000
Total	**691,709,439**	**374,667,776**
In which		
Other payables to related parties	15,000,000	-
Details in note 7.1		

5.17 Deferred revenue

	31/12/2025 (VND)	01/01/2025 (VND)
short term	**54,000,000**	**-**
Revenue from office leasing	54,000,000	-
Total	**54,000,000**	**-**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET (Continued)

5.18 Loans and finance leases

a. Loans

	31/12/2025 (VND)		During the year (VND)		01/01/2025 (VND)	
	Amount	Amount able to be paid off	Increase	Decrease	Amount	Amount able to be paid off
Current loan	**108,244,429,067**	**108,244,429,067**	**246,978,058,431**	**174,159,629,364**	**35,426,000,000**	**35,426,000,000**
+ Loc Phat Vietnam Joint Stock Commercial Bank - ho Chi Minh City Branch (i)	18,803,658,564	18,803,658,564	37,607,987,846	18,804,329,282	-	-
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Branch (ii)	35,000,000,000	35,000,000,000	70,000,000,000	35,000,000,000	-	-
+ Military Commercial Joint Stock Bank - Cu Chi Branch (iii)	16,532,287,704	16,532,287,704	39,921,287,704	23,389,000,000	-	-
+ Vietnam Prosperity JS Commercial Bank - Ho Chi Minh City Branch (iv)	14,915,000,000	14,915,000,000	17,915,000,000	18,426,000,000	15,426,000,000	15,426,000,000
+ Vietnam Bank for Agriculture and Rural Development - Lao Cai Branch (v)	19,993,482,799	19,993,482,799	59,999,999,014	60,006,516,215	20,000,000,000	20,000,000,000
+ Ho Chi Minh City Development Joint Stock Commercial Bank (HDBANK) - Hang Xanh Branch	-	-	16,533,783,867	16,533,783,867	-	-
+ Vietnam JS Commercial Bank for Industry and Trade - Branch 7 - Ho Chi Minh City (vi)	-	-	1,000,000,000	1,000,000,000	-	-
+ SHINHAN Vietnam Limited Liability Bank - Phu My hung Branch (Credit Card)	-	-	1,000,000,000	1,000,000,000	-	-
+ EVF General Finance Joint Stock Company (vii)	2,000,000,000	2,000,000,000	2,000,000,000	-	-	-
+ VietCredit General Finance Joint Stock Company (viii)	1,000,000,000	1,000,000,000	1,000,000,000	-	-	-
Non-current loan due to date	**3,823,112,000**	**3,823,112,000**	**3,823,112,000**	**1,880,000,000**	**1,880,000,000**	**1,880,000,000**
+ Vietnam Prosperity Bank - Ho Chi Minh City Branch (i)	1,793,112,000	1,793,112,000	1,793,112,000	-	-	-
+ SHINHAN Vietnam Bank Limited - Phu My hung Branch (ii)	150,000,000	150,000,000	150,000,000	-	-	-
+ Vietnam Bank for Agriculture and Rural Development - Lao Cai Branch (iii)	1,880,000,000	1,880,000,000	1,880,000,000	1,880,000,000	1,880,000,000	1,880,000,000
Total current loan	**112,067,541,067**	**112,067,541,067**	**250,801,170,431**	**176,039,629,364**	**37,306,000,000**	**37,306,000,000**

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET (Continued)

5.18 Loans and finance leases (Continued)

Non-current loan	**48,616,684,000**	**48,616,684,000**	**27,200,000,000**	**4,533,316,000**	**25,950,000,000**	**25,950,000,000**
+ Vietnam Prosperity Bank - Ho Chi Minh City Branch (i)	23,609,184,000	23,609,184,000	26,000,000,000	2,390,816,000	-	-
+ SHINHAN Vietnam Bank Limited - Phu My hung Branch (ii)	937,500,000	937,500,000	1,200,000,000	262,500,000	-	-
+ Vietnam Bank for Agriculture and Rural Development - Lao Cai Branch (iii)	24,070,000,000	24,070,000,000	-	1,880,000,000	25,950,000,000	25,950,000,000
Total	**160,684,225,067**	**160,684,225,067**	**278,001,170,431**	**180,572,945,364**	**63,256,000,000**	**63,256,000,000**

b. Current loan details

(i) *Loc Phat Vietnam Commercial Joint Stock Bank - Ho Chi Minh City Branch*

Credit limit contract No. HDTD503202500061 dated 21 May 2025, loan limit is 28,000,000,000 VND, loan term is 12 months from 21 May 2025. The company borrows to serve production and business activities. This loan bears interest for each disbursement. The loan is secured by assets of a third party.

(ii) *Joint Stock Commercial Bank for Foreign Trade of Vietnam - Saigon Branch*

Credit facility agreement No. 0114/SGN.KHDN/LD25 dated 13 May 2025 and Amended and supplemented contract No. 0114/SGN.KHDN/LD25-01 dated 10 June 2025, credit limit is 35,000,000,000 VND, the effective period of the credit facility agreement is dated 13 May 2025; The credit facility includes: Loan Agreement No. 0115/SGN.KHDN/LD25 dated May 13, 2025, Amended and Supplemented Agreement No. 0115/SGN.KHDN/LD25-01 dated 10 June 10, 2025, Bank Guarantee Limit Agreement No. 0116/SGN.KHDN/LD25 dated 13 May 2025, Amendment and Supplement Agreement No. 0116/SGN.KHDN/LD25-01 dated 10 June 2025, Letter of Credit Facility Agreement No. 0117/SGN.KHDN/LD25 dated 13 May 2025, Amendment and Supplement Agreement No. 0117/SGN.KHDN/LD25-01 dated 10 June 2025. The credit limit is maintained for a period of 12 months. The maximum loan term for each debt is 06 months Loan interest rate is specifically stated on each Debt Receipt. The company borrows capital to supplement working capital for production and business activities. Collateral includes: 2,500,000 BIG shares of Big Group Holdings Investment Joint Stock Company deposited in account No. 094C024305.01 at Nhat Viet Securities Joint Stock Company and assets of third parties.

(iii) *Military Commercial Joint Stock Bank - Cu Chi Branch*

Credit limit contract No. 281932.25.900.37054416.TD dated 10 April 2025, contract appendix No. 281932.25.900.37054416.TD.PL01 dated 10 April 2025, contract appendix No. 281932.25.900.37054416.TD.PL02 dated 16 April 2025, contract appendix No. 281932.25.900.37054416.TD.PL03 dated 11 September 2025. Limit of VND 30,000,000,000, credit term from 10 April 2025 to 17 February 2026. Loan interest rate is specified on each Debt Receipt. The company borrows capital to supplement working capital for production and business activities. The loan is secured by assets of a third party.

(iv) Vietnam Prosperity Bank - Ho Chi Minh City Branch

Loan under the Credit Framework Agreement No. CLC-38542/7961974/TTK dated 24 March 2025 ; Credit Contract No. CLC-56772-01 dated 10 September 2025, credit limit of VND 3,000,000,000; Credit Contract No. CLC-51165-01 dated 29 July 2025, credit limit of VND 38,000,000,000. Credit term of 12 months. Interest rate according to each promissory note. Purpose: Supplementing capital for iron, steel and other metal trading activities. The loan is secured by third-party assets.

(v) Bank for Agriculture and Rural Development - Lao Cai Branch

Credit contract No. 8800-LAV202401178/HĐTD dated 31 July 2024, credit limit: VND 20,000,000,000, Term: 12 months from 31 July 2024. Interest rate of 5.5%/year with periodic adjustment every 2 months. Loan purpose is to supplement working capital. Collateral is Land Use Rights: Land plot 39, map No. 27, Hoang Lien Street, Lao Cai Ward, Lao Cai City, area 216.82m2, House on land with area 121.8m2, floor area 639m2 according to the certificate of land use rights, house ownership rights and assets attached to land No. DL 515047 issued by Lao Cai Provincial Land Registration Office on 11 August 2023 in the name of the Company. (Details in Notes No. 5.9 and 5.10).

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET (Continued)

5.18 Loans and finance leases (Continued)

b. Current loan details (Continued)

(vi) Vietnam Joint Stock Commercial Bank for Industry and Trade - Branch 7 - Ho Chi Minh City

Limit loan contract No. 0605/2025-HDCVHM/NHCT924-BIG dated 20 June 2025. Limit: VND 40,000,000,000. The credit limit is maintained from 20 June 2025 to 31 May 2026. Interest rate according to each debt receipt. Loan purpose is to supplement working capital. Collateral is the balance of deposit in the Efast system worth VND 1 billion, term of 1 month, interest rate of 1.6% issued on 25 June 2025.

(vii) EVF General Finance Joint Stock Company

Credit facility agreement No. 2200006694 dated 12 November 2025 with a credit limit of VND 2,000,000,000. The tenor is 12 months from 12 November 2025. The interest rate is specified in each drawdown note. The loan is used to supplement working capital for the Company's production and business activities. The loan is secured by third-party assets.

(viii) VietCredit General Finance Joint Stock Company

Credit agreement No. MSLADWL355121 dated 04 December 2025 with a credit limit of VND 1,000,000,000. The tenor is 12 months from 04 December 2025. The interest rate is specified in each drawdown note. The loan is used to supplement working capital for the Company's production and business activities. The loan is secured by third-party assets.

c. Non - current loan details

(i) Vietnam Prosperity Bank - Ho Chi Minh City Branch

Loan contract No. CLC-38542-01 dated 24 March 2025 (Long-term loan contract), Disbursement request and Debt acknowledgement contract dated 25 March 2025. Limit: VND 26,000,000,000. Term: 180 months from 25 March 2025. Loan purpose is to purchase real estate. Interest rate 11.5% from 25 March 2025 and adjusted every 12 months. Collateral is Land Use Rights Certificate No. AA 01294321, Certificate: VP2334 Can Tho Land Registration Office issued on May 14, 2025. Land plot No. 406, map sheet No. 59, address 31-33 Tran Quang Khai Street. Cai Khe Ward, Can Tho City, in the name of the Company. (Details in Note No. 5.9 and 5.10).

(ii) SHINHAN Bank Vietnam Limited - Phu My Hung Branch

Credit contract No. SHBVN/SSG/2025-HDTD-070 dated 25 February 2025 (Long-term loan contract), Loan withdrawal application cum Debt acknowledgement agreement dated 3 March 2025. Limit: VND 1,200,000,000. Purpose of loan is to purchase assets as cars for business activities. Term: 96 months from 3 March 2025. Interest rate is 7.9% from 3 March 2025 and adjusted every 3 months. The collateral is a Vinfast VF9 Plus E6AC01 vehicle with license plate 51L-619.60 according to the vehicle registration certificate No. 50 079280 of the Company. (Details in Note No. 5.9 and 5.10).

(iii) Vietnam Bank for Agriculture and Rural Development - Lao Cai Branch

Loan under Credit Contract 8800-LAV-20241462 dated 13 September 2024, limit of VND 28,300,000,000, loan term of 180 months from 13 September 2024. Loan interest rate is 6.5%/year from 13 September 2024 to 13 September 2026, from 14 September 2026, loan interest is adjusted every 6 months. The collateral is the Land Use Rights and assets on the land at plot 34, map No. 27, Hoang Lien Street, Lao Cai Ward, Lao Cai City, area of 525.5m2 of the Company (Details in Note No. 5.9 and 5.10).

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

5. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE BALANCE SHEET (Continued)

5.19 Owner's equity

a. Increase and decrease in owner's equity

	Contributed legal capital	Undistributed earnings	Total
Beginning balance of previous year	**50,000,000,000**	**9,892,935,124**	**59,892,935,124**
Capital increase in the previous year	93,350,000,000	-	93,350,000,000
Profit from previous year	-	9,804,473,699	9,804,473,699
Transfer profits into capital	7,496,890,000	-	7,496,890,000
Dividend to shareholders	-	(7,496,890,000)	(7,496,890,000)
Ending balance of previous year/ Beginning balance of current year	**150,846,890,000**	**12,200,518,823**	**163,047,408,823**
Capital increase in this year			-
Profit for this period		36,518,344,959	36,518,344,959
Transfer profits into capital	9,048,410,000	-	9,048,410,000
Dividend to shareholders (*)	-	(9,048,410,000)	(9,048,410,000)
Ending balance	**159,895,300,000**	**39,670,453,782**	**199,565,753,782**

(*): The Company pays dividends according to Resolution of the Board of Directors No. 14/2024/NQ/BIG-HĐQT dated 27 April 2025 on issuing shares to pay dividends. The dividend payment ratio in shares is 50:3, implemented and completed on 8 July 2025 according to Official Dispatch 3226/UBCK-QLCB of the State Securities Commission.

b. Detail of owner's equity

	31/12/2025 VND	01/01/2025 VND
Mr. Vo Phi Nhat Huy	32,000,560,000	26,726,530,000
Mr. Tran Sinh Vuong	11,000,000,000	26,030,000,000
Ms. Pham Thi Quynh Tram	-	23,070,090,000
Mr. Nguyen Quoc Truong	-	12,500,000,000
Others	116,894,740,000	62,520,270,000
Total	**159,895,300,000**	**150,846,890,000**

c. Capital transactions with owners and distribution of dividends, profits:

	Fiscal year ended 31/12/2025 VND	Fiscal year ended 31/12/2024 VND
Contributed capital		
+ Beginning balance	150,846,890,000	50,000,000,000
+ Increase	9,048,410,000	100,846,890,000
+ Ending balance	159,895,300,000	150,846,890,000
Dividends, distributed profits	9,048,410,000	7,496,890,000

d. Shares

	31/12/2025 Shares	01/01/2025 Shares
Number of shares registered for issuance	**15,989,530**	**15,084,689**
Number of shares sold to the public	**15,989,530**	**15,084,689**
Common shares	15,989,530	15,084,689
Number of shares outstanding	**15,989,530**	**15,084,689**
Common shares	15,989,530	15,084,689
Par value of outstanding shares (VND/share):		10,000

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

6. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE INCOME STATEMENT

6.1 Revenues from sales of goods and rendering of services

	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Revenue from sales of merchandise, finished goods	181,076,778,732	274,132,781,555	455,742,831,864	455,001,051,366
Revenue from rendering of services	46,918,276,729	4,198,373,429	63,943,136,809	8,795,672,504
Revenue from real estate business	98,181,819	62,400,000	356,945,457	249,600,000
In which: Revenue from leasing investment real estate	*98,181,819*	*62,400,000*	*356,945,457*	*249,600,000*
Total	**228,093,237,280**	**278,393,554,984**	**520,042,914,130**	**464,046,323,870**
In which				
Revenue from related parties	**30,914,000**	**3,703,704**	**41,204,741**	**3,703,704**
Details in note 7.1				

6.2 Revenue deductions

	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Returned goods	-	-	-	-
Total	**-**	**-**	**-**	**-**

6.3 Cost of goods sold

	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Cost of merchandise, finished goods	177,754,683,159	253,990,091,526	445,593,376,613	432,948,215,523
Cost of services rendered	3,502,714,090	2,576,042,089	10,080,449,486	9,400,461,784
Cost of real estate business	94,070,883	94,070,883	376,283,532	376,283,532
In which: Cost of leasing investment real estate	*94,070,883*	*94,070,883*	*376,283,532*	*376,283,532*
Provision for depreciation of investment real estate	-	-	-	-
Total	**181,351,468,132**	**256,660,204,498**	**456,050,109,631**	**442,724,960,839**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

6. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE INCOME STATEMENT (Continued)

6.4 Finance income

	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Deposits and loan receivable interest	2,161,862	(164,615)	7,742,733	4,601,355
Payment discounts	-	-	443,254,897	-
Gain on disposal of investment	-	2,071,262,513		2,071,262,513
Total	**2,161,862**	**2,071,097,898**	**450,997,630**	**2,075,863,868**

6.5 Finance expense

	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Loan interest	3,303,614,341	1,742,666,162	10,431,919,610	6,341,897,791
Provision for diminution in value of financial investmen	33,275,696	(54,624,083)	33,275,696	(54,624,083)
Total	**3,336,890,037**	**1,688,042,079**	**10,465,195,306**	**6,287,273,708**

6.6 Selling expenses and general and administrative expenses

	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Selling expenses	**552,452,993**	**459,613,788**	**2,242,445,232**	**1,884,091,783**
Employee expenses	437,115,659	225,564,690	1,745,247,587	1,061,220,863
Expenses of office equipments	6,193,464	3,316,590	20,884,257	156,176,779
Outsourcing service expenses	56,724,370	192,239,959	333,448,182	458,597,332
Other cash expenses	52,419,500	38,492,549	142,865,206	208,096,809
General and administrative expenses	**1,671,655,808**	**942,048,079**	**5,920,257,771**	**3,677,831,370**
Employee expenses	871,631,103	658,141,910	3,445,455,127	2,722,542,366
Expenses of management equipments	69,118,409	(45,030,781)	269,217,678	72,409,143
Fixed asset depreciation	92,643,018	-	144,855,746	
Taxes, charges and fees	1,000,000	-	8,000,000	6,000,000
Outsourcing service expenses	440,529,508	20,556,686	1,420,382,662	441,053,227
Other cash expenses	196,733,770	308,380,264	632,346,558	435,826,634
Total	**2,224,108,801**	**1,401,661,867**	**8,162,703,003**	**5,561,923,153**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

6. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE INCOME STATEMENT (Continued)

6.7 Other incomes and expenses

	Quarter IV/2025	Quarter IV/2024	Accumulated of the Y2025	Accumulated of the Y2024
	VND	VND	VND	VND
Other incomes	**27,438,551**	**364,106,625**	**69,938,551**	**365,133,625**
Income from contractual penalties	14,000,000	335,021,093	56,500,000	335,021,093
Disposal of fixed assets	-	29,085,531	-	29,085,531
Other incomes	13,438,551	1	13,438,551	1,027,001
Other expenses	**3,352,119**	**8,424,906**	**184,276,491**	**454,061,307**
Late payment interest on taxes and social insurance cont	3,112,311	(347,132,357)	59,036,683	98,504,044
Contractual penalty	-	305,000,000	-	305,000,000
Other penalties	239,808	50,557,263	125,239,808	50,557,263
Other Income/Other Expenses (Net)	**24,086,432**	**355,681,719**	**(114,337,940)**	**(88,927,682)**

6.8 Production and business expenses by factor

	Quarter IV/2025	Quarter IV/2024	Accumulated of the Y2025	Accumulated of the Y2024
	VND	VND	VND	VND
Raw materials	75,311,873	(39,694,191)	290,101,935	230,605,922
Labor	1,308,746,762	883,706,600	5,190,702,714	3,783,763,229
Fixed asset depreciation	668,224,439	656,821,719	2,638,346,494	2,627,286,876
Outsourcing service expenses	3,373,826,423	517,377,408	9,288,939,038	3,514,812,287
Other cash expenses	394,784,277	2,055,583,303	1,211,345,840	5,184,220,155
Total	**5,820,893,774**	**4,073,794,839**	**18,619,436,021**	**15,340,688,469**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

6. ADDITIONAL INFORMATION ON ITEMS IN THE SEPARATE INCOME STATEMENT (Continued)

6.9 Current corporate income tax (CIT)

	Quarter IV/2025	Quarter IV/2024	Accumulated of the Y2025	Accumulated of the Y2024
	VND	VND	VND	VND
Net profit (loss) before tax	41,207,018,604	21,070,426,157	45,701,565,880	11,459,102,356
Adjustments for increase/decrease according to accounting	214,538,727	318,714,975	214,538,727	318,714,975
Non-deductible expenses	*214,538,727*	*318,714,975*	*214,538,727*	*318,714,975*
Penalties for late payment of taxes and tax arrears	56,746,403	98,375,004	56,746,403	98,375,004
Late payment interest on insurance contributions	2,290,280	129,040	2,290,280	129,040
Other non-deductible expenses	155,502,044	220,210,931	155,502,044	220,210,931
Adjustments for decrease	-	-	-	-
Adjusted net profit before loss carry forward and tax	**41,421,557,331**	**21,389,141,132**	**45,916,104,607**	**11,777,817,331**
Losses carried forward	-	(13,115,997,847)	-	(3,504,674,046)
Income subject to corporate income tax	41,421,557,331	8,273,143,285	45,916,104,607	8,273,143,285
CIT tax rate	20%	20%	20%	20%
Current CIT expense	8,284,311,466	1,654,628,657	9,183,220,921	1,654,628,657
Current CIT expense	**8,284,311,466**	**1,654,628,657**	**9,183,220,921**	**1,654,628,657**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

7 OTHER INFORMATION

7.1 Related parties

List of related parties

For the financial period ended 31 December 2025, the Company's related parties comprise Big Hotel Technology Joint Stock Company, Big Expo Import-Export Joint Stock Company, Big CT Trading Service Joint Stock Company and Big Bro Brokerage Joint Stock Company (the subsidiaries); members of the Board of Directors, the Board of Management and the Board of Supervisors; other key management personnel; entities controlled or significantly influenced by such key management personnel; close family members of key management personnel; and entities controlled or significantly influenced by such close family members.

a. Remuneration of the Board of Directors, the Board of Supervisors and the Management

Remuneration of the Board of Management, the Board of Supervisors, Directors and the Chief Accountant of the Company during the year is detailed as follows:

	Quarter IV/2025	Quarter IV/2024	Accumulated of the Y2025	Accumulated of the Y2024
	VND	VND	VND	VND
Salary and allowances	598,237,996	474,367,298	2,445,621,151	2,139,268,229
Total	**598,237,996**	**474,367,298**	**2,445,621,151**	**2,139,268,229**

Name	Position	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Board of Directors		**265,964,997**	**197,214,666**	**1,027,748,884**	**814,854,663**
Mr. Vo Phi Nhat Huy	Chairman	115,965,000	97,215,000	438,860,000	402,855,000
Mr. Kieu Van Khoa	Member	99,999,999	99,999,666	399,999,996	411,999,663
Mr. Vo Thuan Hoa	Independent Member (Appointed on 27 April 2025)	49,999,998		188,888,888	-
Board of Supervisors		**184,652,999**	**133,381,554**	**725,997,772**	**554,053,873**
Mr. Tan Loc Louis	Head of Supervisory Board	83,333,334	66,666,444	311,111,112	273,333,109
Mr. Trieu Hieu Khanh	Member	16,666,665	16,667,110	66,666,660	67,667,106
Mrs. Trinh Thi Thanh Phuong	Member (Resigned on 27 April 2025)	39,653,000	50,048,000	179,973,000	213,053,658
Mr. Vo Tuan Hai	Member (Appointed on 27 April 2025)	45,000,000	-	168,247,000	-
Board of Supervisors, and other key management personnel		**147,620,000**	**143,771,078**	**691,874,495**	**770,359,693**
Mrs. Tran Thi Mua Thao	General Director	60,000,000	98,380,078	281,842,620	398,596,272
Mrs. Nguyen Thi Hao	Deputy General Director (Resigned on 01 Octot	42,620,000	-	229,406,875	157,506,105
Mr. Le Van Hung	Chief Accountant	45,000,000	45,391,000	180,625,000	214,257,316

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

7 OTHER INFORMATION (Continued)

7.1 Related parties (Continued)

b. Transactions with related parties

Related parties	Relationship	Transaction	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Sales						
Mrs. Tran Thi Mua Thao	General Director	Room renting	-	3,703,704	10,290,741	3,703,704
Big Bro Brokerage Joint Stock Company	Subsidiaries	Office leasing	10,914,000	-	10,914,000	-
Big CT Tranding Service Joint Stock Company	Subsidiaries	Office leasing	9,090,909	-	9,090,909	-
Big Hotel Technology Joint Stock Company	Subsidiaries	Office leasing	10,909,091	-	10,909,091	-
Total			**30,914,000**	**3,703,704**	**41,204,741**	**3,703,704**
Purchase of goods and services						
Big Hotel Technology Joint Stock Company	Subsidiaries	Hotel management and operation services	613,123,569	-	613,123,569	-
Total			**613,123,569**	**-**	**613,123,569**	**-**
Deposits and margin deposits						
Big CT Tranding Service Joint Stock Company	Subsidiaries	Deposit for office leasing	15,000,000	-	15,000,000	-
Total			**15,000,000**	**-**	**15,000,000**	**-**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

7 OTHER INFORMATION (Continued)

7.1 Related parties (Continued)

b. Transactions with related parties (Continued)

Related parties	Relationship	Transaction	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Advances						
Mr. Vo Phi Nhat Huy	Chairman	Advance	31,487,656	-	245,829,595	200,000,000
		Refund	-	-	200,000,000	200,000,000
Mrs. Tran Thi Mua Thao	General Director and	Advance	-	-	1,200,000,000	12,486,320,000
	Member of the BOD	Refund	-	6,794,220,000	1,200,000,000	12,486,320,000
Mrs. Nguyen Thi Hao	Deputy General	Advance	-	2,000,000,000	100,000,000	17,160,000,000
	Director	Refund	-	12,887,800,000	100,000,000	17,160,000,000
Mrs. Trinh Thi Thanh Phuong	Member of	Advance	-	-	93,403,000	465,000,000
	Supervisory Board	Refund	-	130,450,000	93,403,000	465,000,000
Mr. Le Van Hung	Chief Accountant	Advance	-	-	100,000,000	469,000,000
		Refund	-	185,000,000	100,000,000	469,000,000
Mr. Vo Tuan Hai	Member of	Advance	-	-	22,000,000	-
	Supervisory Board	Refund	-	-	-	-
Mr. Vo The Hanh	Husband of General	Advance	-	-	-	368,083,000
	Director	Refund		185,000,000	-	368,083,000

c. Balances with related parties

Related parties	Relationship	Transaction	Quarter IV/2025 VND	Quarter IV/2024 VND	Accumulated of the Y2025 VND	Accumulated of the Y2024 VND
Purchase of goods and services			**197,500,000**	**-**	**197,500,000**	**-**
Big Hotel Technology Joint Stock Company	Subsidiaries	Hotel management & operation services	197,500,000	-	197,500,000	-
Deposits and margin deposits			**15,000,000**	**-**	**15,000,000**	**-**
Big CT Tranding Service Joint Stock Company	Subsidiaries	Deposit for office leasing	15,000,000	-	15,000,000	-
Advance			**67,829,595**	**-**	**67,829,595**	**-**
Mr. Vo Phi Nhat Huy	Chairman		45,829,595	-	45,829,595	-
Mr. Vo Tuan Hai	Member of Supervisory Board		22,000,000	-	22,000,000	-

NOTES TO THE SEPARATE FINANCIAL STATEMENTS (Continued)
For the fourth quarter ended 31 December 2025

7 OTHER INFORMATION (Continued)

7.2 Segment report

Segment results for the year ended 31 December 2025

Items	Trading	Real Estate Services and Rentals	Total
Net revenues from sales of goods and rendering of services			
- External sales revenue	455,742,831,864	64,300,082,266	520,042,914,130
Total	**455,742,831,864**	**64,300,082,266**	**520,042,914,130**
Business expense	***452,746,811,995***	***11,466,000,639***	***464,212,812,634***
- Cost of goods sold and services rendered	445,593,376,613	10,456,733,018	456,050,109,631
- Selling expenses	1,965,180,781	277,264,451	2,242,445,232
- Administrative expenses	5,188,254,601	732,003,170	5,920,257,771
Business results	**2,996,019,869**	**52,834,081,627**	**55,830,101,496**
- Income from financial activities			(10,014,197,676)
- Other profits			(114,337,940)
- Profit/(loss) before tax	**2,996,019,869**	**52,834,081,627**	**45,701,565,880**
Assets			
Cash and cash equivalents	27,936,441,854	3,941,511,273	31,877,953,127
Current receivables	83,440,863,891	13,758,918,192	97,199,782,083
Inventories	12,883,913,516	-	12,883,913,516
Other Current Assets	151,883,871	21,429,071	173,312,942
Others non - current receivables	1,910,456,515	269,543,485	2,180,000,000
Fixed Assets	2,921,195,452	114,263,236,367	117,184,431,819
Investment Property	-	20,372,308,613	20,372,308,613
Non-current financial investments	91,988,239,597	12,978,484,707	104,966,724,304
Other non-current assets	1,270,179,535	179,207,752	1,449,387,287
Long-term construction in progress		-	-
Total	**222,503,174,231**	**165,784,639,460**	**388,287,813,691**
Liabilities			
Current debt	122,437,806,791	17,274,569,118	139,712,375,909
Non-current debt	42,949,940,415	6,059,743,585	49,009,684,000
Total liabilities	**165,387,747,205**	**23,334,312,704**	**188,722,059,909**

7.3 Comparative figures

The comparative information on the income statement and cash flow statement and related notes are Financial Statement figures for the fiscal year ended 31 December 2024 audited by CPA VIETNAM Auditing Company Limited - Northern Branch.

Hanoi, 28 January 2026

Prepared	Chief Accountant	Chairman of the Management Board
Le Van Hung	Le Van Hung	Vo Phi Nhat Huy