THANH NAM GROUP JOINT STOCK COMPANY	**THE SOCIALIST REPUBLIC OF VIETNAM**
---	**Independence - Freedom - Happiness**

No.: 45/2026/CBTT-TNI	*Ha Noi, day 04 month 11 year 2026*

EXTRAORDINARY INFORMATION DISCLOSURE

To: Hochiminh Stock Exchange

1. Name of organization: THANH NAM GROUP JOINT STOCK COMPANY

- Stock code/ Broker code: TNI

- Address: 3rd Floor, Tower A, Golden Palace Office Building, No. 99 Me Tri Street, Tu Liem Ward, Hanoi City

- Tel: (84-24)37871397 Fax: (84-24)37871395

- E-mail: thanhnamcom@gmail.com

2. Contents of disclosure:

On October 30, 2026, Thanh Nam Group Joint Stock Company released its periodic disclosure, consisting of the consolidated financial statements for the third quarter of 2026, accompanied by an explanatory document (Ref. No. 43/2026/CBTT-TNI). Upon subsequent review, the Company identified discrepancies in certain figures within the report. Consequently, Thanh Nam Group Joint Stock Company is issuing a correction. The corrected consolidated financial statements for the third quarter of 2026, along with the corresponding explanatory document, are attached to this disclosure.

3. This information was published on the company's website on 04/11/2026, as in the link https://thanhnamgroup.com.vn/

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.

Attached documents:
- Consolidated financial statements for the third quarter of 2026;
- Official dispatch explaining discrepancies

Organization representative
Person authorized to disclose information
(Signature, full name, position, and seal)



Doan Thi Thu Thuy

Signature Not Verified
Ký bởi: CÔNG TY CỔ PHẦN TẬP ĐOÀN THÀNH NAM
Ký ngày: 4/11/2026 14:39:55

THANH NAM GROUP JOINT STOCK COMPANY

TIN: 0101515686

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CONSOLIDATED FINANCIAL STATEMENT

For the third quarter of 2026

HaNoi, September 30, 2026

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STATEMENT OF THE BOARD OF MANAGEMENT

Thanh Nam Group Joint Stock Company was established and operating activities with the Business Registration Certificate No. 0101515686 issued by Hanoi Department of Investment and Planning for the first time on 17 July 2009, registered sign the seventeenth change on 05 May 2026.

The Company's head office is located at 3rd Floor, Tower A, Golden Palace Office Building, 99 Me Tri, Me Tri Ward, Nam Tu Liem District, Hanoi City, Vietnam.

THE BOARD OF MANAGEMENT

The members of the Board of Management, The Board of Director, The Board of Supervision and Chief Accountant have runned the Company during the financial year and to the reporting date are as follow:

The Board of Managemant

▪ Mr. Nguyen Hung Cuong	Chairman
▪ Mrs. Tran Thi Huong Giang	Member
▪ Mrs. Doan Thi Thu Thuy	Member
▪ Mr. Bui Van Huan	Member
▪ Mrs. Nguyen Thi Hien	Member

The Board of Director

▪ Mrs. Doan Thi Thu Thuy	General Director

The Board of Supervision

▪ Mr. Pham Quang Manh	Head of Control Department
▪ Mrs. Vuong Thi Thuy	Member
▪ Mrs. Luu Ngoc Anh	Member (Appointed on 22 April 2026)
▪ Mrs. Lai Thu Trang	Member (Resigned on 22 April 2026)

Chief Accountant

▪ Mrs. Nguyen Thi Ngan Khanh	Chief Accountant (Appointed on 02 November 2026)
▪ Mr. Le Huu Bien	Chief Accountant (Resigned on 02 November 2026)

THE BOARD OF MANAGEMENT'S RESPONSIBILITY

The Board of Management is responsible for the Separate Financial Statements which give a true and fair view of the financial position of the Company and of the results of its operation and its cash flows for the fiscal year. In preparing those Separate Financial Statements, The Board of Managements is required to:

- Establish and maintain of an internal control system which is determined necessary by The Board of Managements to ensure the preparation and presentation of the Separate Financial Statements do not contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Separate Financial Statements
- Prepare the Separate Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of Separate Financial Statements;

- Prepare the Separate Financial Statements on a going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that accounting records are kept to reflect the financial position of the Company, with reasonable accuracy at any time and to ensure that the Separate Financial Statements comply with the registered accounting system. It is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirms that the Company has complied with the above requirements in preparing and presenting the Separate Financial Statements.

APPROVAL OF SEPARATE FINANCIAL STATEMENTS

The Board of Management confirm that the Separate Financial Statements give a true and fair view of the financial position as at 30 September 2026, its operation results and cash flows in the year then ended of the Company in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to preparation and presentation of Separate Financial Statements.

OTHER COMMITMENTS

The Board of Management commits that the Company complies with Decree No. 155/2020/ND-CP dated December 31, 2020, guiding corporate governance applicable to public companies, and the Company has not violated the information disclosure obligations as regulated in Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance, guiding information disclosure on the Stock Market.

On behalf of the Board of Management,

M.S.D.N: 0101515686 - C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN THÀNH NAM
THÀNH PHỐ HÀ NỘI

Nguyen Hung Cuong
Chairman of the Board of Management

Hanoi, 03 November 2026

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As of September 30,2026

Unit: VND

ASSETS	Code	Notes	30/09/2026	01/01/2026
			VND	VND
CURRENT ASSETS	**100**		**652,974,519,143**	**706,667,537,072**
Cash and cash equivalents	**110**	**5**	**12,624,758,572**	**16,067,173,054**
Cash	111		12,624,758,572	9,004,196,571
Cash equivalents	112		-	7,062,976,483
Short-term financial investments	**120**		**2,688,074,516**	**7,751,974,696**
Held-to-maturity investments	123		2,688,074,516	7,751,974,696
Short-term receivables	**130**		**425,845,195,053**	**494,011,042,697**
Short-term trade receivables	131	6	208,911,065,347	244,428,558,410
Short-term prepayments to suppliers	132	7	20,059,275,531	1,347,345,927
Short-term loan receivables	135	8	58,800,000,000	-
Other receivables	136	9	138,074,854,175	248,235,138,360
Allowance for doubtful short-term receivables	137	10	-	-
Inventories	**140**	**11**	**206,358,842,062**	**181,782,518,857**
Inventories	141		206,358,842,062	181,782,518,857
Allowance for inventory devaluation	149		-	
Other current assets	**150**		**5,457,648,940**	**7,054,827,768**
Short-term prepaid expenses	151		1,005,170,184	661,478,958
Deductible VAT	152		4,452,478,756	6,392,348,810
Taxes and other receivables from the State	153	17	-	1,000,000
NON-CURRENT ASSETS	**200**		**402,627,634,719**	**227,725,043,312**
Fixed assets	**220**		**58,608,609,430**	**84,829,039,898**
Tangible fixed assets	221	12	58,603,494,837	84,820,856,557
- Cost	*222*		*88,529,887,172*	135,628,774,609
- Accumulated depreciation	*223*		*(29,926,392,335)*	(50,807,918,052)
Intangible fixed assets	227	14	**72,005,114,593**	**8,183,341**
- Cost	*228*		*73,145,540,440*	1,145,540,440
- Accumulated depreciation	*229*		*(1,140,425,847)*	(1,137,357,099)
Long-term assets in progress	**240**		**106,118,929,605**	**102,914,598,269**
Construction in progress	242		106,118,929,605	102,914,598,269
Other non-current assets	**260**		**165,900,095,684**	**39,981,405,145**
Long-term prepaid expenses	261		13,366,993,637	2,450,795,840
Goodwill	269		152,533,102,047	37,530,609,305
TOTAL ASSETS	**270**		**1,055,602,153,862**	**934,392,580,384**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As of September 30,2026

Unit: VND

LIABILITIES AND EQUITY	Code	Notes	30/09/2026	01/01/2026
			VND	VND
LIABILITIES	**300**		**445,454,263,418**	**343,399,227,158**
Current liabilities	**310**		**417,514,542,533**	**330,388,229,646**
Short-term trade payables	311	16	80,560,065,326	119,923,048,028
Short-term advances from customers	312		1,032,969,916	
Taxes and amounts payable to the State	313	17	1,783,351,170	20,280,051,614
Payables to employees	314		791,678,699	584,972,055
Short-term accrued expenses	315		1,076,507,666	691,449,568
Short-term unearned revenue	318		-	-
Other short-term payables	319		2,750,946,692	79,174,450
Short-term borrowings and finance lease liabilities	320	18	328,162,595,133	187,473,106,000
Bonus and welfare funds	322		1,356,427,931	1,356,427,931
Non-current liabilities	**330**		**27,939,720,885**	**13,010,997,512**
Long-term borrowings and finance lease liabilities	338	19	27,585,616,180	11,994,156,018
Deferred tax liabilities	341		354,104,705	1,016,841,494
OWNERS' EQUITY	**400**		**610,147,890,444**	**590,993,353,226**
Owners' equity	**410**	**19**	**610,147,890,444**	**590,993,353,226**
Owners' contributed capital	411		525,000,000,000	525,000,000,000
- Ordinary shares with voting rights	*411a*		*525,000,000,000*	*525,000,000,000*
Share premium	412		3,811,400,000	3,811,400,000
Investment and development fund	418		4,180,283,793	4,180,283,793
Undistributed post-tax profit	421		24,565,338,083	7,922,302,671
- Undistributed post-tax profit accumulated to prior period end	*421a*		*7,922,302,671*	(35,822,296,452)
- Undistributed post-tax profit of current period	*421b*		*16,643,035,412*	43,744,599,123
Non-controlling interests	429		52,590,868,568	50,079,366,762
TOTAL LIABILITIES AND EQUITY	**440**		**1,055,602,153,862**	**934,392,580,384**

Hanoi, 03 November 2026

Nguyen Thi Ngan Khanh	**Nguyen Thi Ngan Khanh**	**Nguyen Hung Cuong**
Preparer	**Preparer**	**Chairman**

CONSOLIDATED INCOME STATEMENT

(Applying indirect method)
The period from January 1, 2026 to September 30, 2026.

Unit: VND

ITEMS	Code	Note	This quarter – current year	This quarter – prior year	Year-to-date – current year	Year-to-date – prior year
			VND	VND	VND	VND
Revenue from sales of goods and rendering of services	**01**	**20**	**525,312,074,082**	**175,040,152,086**	**1,222,367,264,114**	**706,008,297,768**
Revenue deductions	**02**	**21**	**109,167,668**	-	**109,167,668**	-
Net revenue from sales of goods and rendering of services	**10**		**525,202,906,414**	**175,040,152,086**	**1,222,258,096,446**	**706,008,297,768**
Cost of goods sold	11	22	499,781,420,174	168,358,540,974	1,183,560,725,816	681,564,403,311
Gross profit from sales of goods and rendering of services	**20**		**25,421,486,240**	**6,681,611,112**	**38,697,370,630**	**24,443,894,457**
Financial income	21	23	7,781,644,238	159,882,529	57,979,097,138	1,304,213,504
Financial expenses	22	24	15,136,263,408	3,725,751,883	44,753,104,834	10,730,671,858
Of which: Interest expense	*23*		*9,187,384,640*	*3,725,751,883*	*21,860,752,908*	*10,688,329,920*
Share of profit or loss in joint ventures and associates	24		-	(1,805,958,898)	-	(5,443,426,476)
Selling expenses	25	25	4,472,732,413	1,184,081,013	8,798,455,033	3,560,539,615
General and administrative expenses	26	25	10,932,429,293	3,163,642,811	30,240,725,530	9,746,177,058
Net operating profit	**30**		**2,661,705,364**	**(3,037,940,963)**	**12,884,182,371**	**(3,732,707,046)**
Other income	31		36,583,752,829	37	40,875,090,548	366,157
Other expenses	32	26	36,446,234,178	102,851,081	36,798,764,267	363,772,261
Other profit	**40**		**137,518,651**	**(102,851,044)**	**4,076,326,281**	**(363,406,104)**
Total accounting profit before tax	**50**		**2,799,224,015**	**(3,140,792,007)**	**16,960,508,652**	**(4,096,113,150)**

ITEMS	Code	Note	This quarter – current year	This quarter – prior year	Year-to-date – current year	Year-to-date – prior year
			VND	VND	VND	VND
Current corporate income tax expense	51		-	-	344,576,060	-
Deferred corporate income tax expense	52		5,223,833	152,624,034	(662,736,789)	350,206,908
Profit after corporate income tax	**60**		**2,794,000,182**	**(3,293,416,041)**	**17,278,669,381**	**(4,446,320,058)**
Profit after tax attributable to owners of the parent	61		2,607,365,224	(3,328,386,433)	16,643,035,412	(4,534,741,882)
Profit after tax attributable to non-controlling interests	62		186,634,958	34,970,392	635,633,969	88,421,824
Basic earnings per share	70	27				

Hanoi, 03 November 2026

Nguyen Thi Ngan Khanh
Preparer

Nguyen Thi Ngan Khanh
Preparer

M.S.D.N: 0101516686 - C.T.C.P
CÔNG TY CỔ PHẦN TẬP ĐOÀN THÀNH NAM
THÀNH PHỐ HÀ NỘI

Nguyen Hung Cuong
Chairman

CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

For the period from 01/01/2026 to 30/09/2026

Unit: VND

ITEMS	Code	Note	Cumulative from beginning of year to end of Q3	
			2026	2025
			VND	VND
I. Cash flows from operating activities				
Profit before tax	***01***		***16,960,508,652***	***(4,096,113,150)***
Depreciation of fixed assets and investment properties	02		107,925,797	*6,883,652,206*
Provisions	03		-	*9*
Gains/losses from investing activities	05		(3,130,434,815)	*(1,304,213,504)*
Interest expense	06		21,860,752,908	*10,688,329,920*
Operating profit before changes in working capital	***08***		***35,798,752,542***	***12,171,655,481***
Increase/decrease in receivables	09		(12,373,185,618)	*26,043,212,124*
Increase/decrease in inventories	10		9,209,717,293	*(13,693,033,756)*
Increase/decrease in payables (excluding interest payable and corporate income tax payable)	11		(68,652,935,793)	*16,041,772,103*
Increase/decrease in prepaid expenses	12		(10,515,419,671)	*(942,950,594)*
Interest paid	14		(21,640,801,855)	*(11,082,875,075)*
Corporate income tax paid	15		-	*(260,162,720)*
Net cash flows from operating activities	***20***		***(68,173,873,102)***	***28,277,617,562***
II. Cash flows from investing activities				
Purchase and construction of fixed assets and other long-term assets	21		(29,948,342,472)	*(2,574,024,153)*
Proceeds from disposal of fixed assets and other long-term assets	22		21,045,181,819	-
Loans granted and purchase of debt instruments of other entities	23		4,193,380,540	*(224,079,397)*
Collection of loans and resale of debt instruments of other entities	24		1,030,000,000	-
Investments in other entities	25		(221,377,419,480)	*(68,700,000,000)*
Proceeds from divestment in other entities	26		221,000,000,000	-
Interest, dividends and profit received	27		238,208,917	*1,295,710,195*
Consolidation cash flow adjustments			-	-
Net cash flows from investing activities	***30***		***(3,818,990,676)***	***(70,202,393,355)***

ITEMS	Code	Note	Cumulative from beginning of year to end of Q3	
			2026	2025
			VND	VND
III. Cash flows from financing activities				
Proceeds from borrowings	33		483,506,377,437	*242,833,986,403*
Repayments of borrowings	34		(414,955,928,142)	*(357,164,398,457)*
Net cash flows from financing activities	***40***		***68,550,449,295***	***(114,330,412,054)***
Net cash flows during the year	***50***		***(3,442,414,483)***	***(156,255,187,847)***
Cash and cash equivalents at beginning of year	***60***		***16,067,173,054***	***174,304,665,627***
Cash and cash equivalents at end of period	***70***		***12,624,758,572***	***18,049,477,780***

Hanoi, 03 November 2026

Nguyen Thi Ngan Khanh	**Nguyen Thi Ngan Khanh**	**Nguyen Hung Cuong**
Preparer	**Preparer**	**Chairman**

1. CHARACTERISTICS OF OPERATION OF THE COMPANY

1.1 Form of capital ownership

Thanh Nam Group Joint Stock Company was established and operating activities with the Business Registration Certificate No. 0101515686 issued by Hanoi Department of Investment and Planning for the first time on 17 July 2009, registered sign the seventeenth change on 05 May 2026.

The Company's head office is located at 3rd Floor, Tower A, Golden Palace Office Building, 99 Me Tri, Me Tri Ward, Nam Tu Liem District, Hanoi City, Vietnam.

The Company's charter capital is VND 525,000,000 (Five hundred and twenty-five million dong), divided into 52,500,000 shares with a face value of 10,000 VND per share.

The legal representative of the Company is Mr. Nguyen Hung Cuong.

1.2. Main Business activities

The main business activities of the company according to its business registration certificate include:

- Wholesale of machinery, equipment, and other machine parts. Details: Wholesale of machinery, equipment, and materials in the fields of industry, mechanical engineering, and construction.

- Real estate business, including the use or leasing of land. Details: Real estate business, warehouse leasing, and goods storage services.

- Other passenger land transport services. Details: Passenger transport by contract.

- Freight transport by road. Details: Freight transport services.

- Construction of other civil engineering works. Details: Construction of civil, industrial, and transportation infrastructure projects.

- Wholesale of automobiles and other motor vehicles. Details: Wholesale of automobiles and motorcycles.

- Agents, brokers, and auction services. Details: Commercial brokerage, agency for consignment sales of goods.

- Short-term accommodation services. Details: Hotel services (excluding bar operations).

- Restaurants and mobile food services. Details: Restaurant and catering services (excluding bar operations, karaoke rooms, and nightclubs).

- Manufacture of other general-purpose machinery. Details: Manufacturing of machinery, equipment, and materials for industrial, mechanical, and construction fields.

- Cargo handling services. Details: Cargo loading and unloading services.

- Wholesale of metals and metal ores. Details: Wholesale of steel and iron products.

- Manufacture of other metal products not classified elsewhere. Details: Manufacturing and processing of mechanical products.

• For conditional business activities, the company will only operate if it meets the legal requirements.

1.3. Corporate structure

As at 30 September 2026, the corporate structure is as follows:
Subsidiaries with the following details:

Company Name	Place of Establishment	Percentage of ownership (%)	Voting Rights Percentage (%)	Main Activities
IPG Trading and Investment Joint Stock Company	11th Floor, Hai Au Building, 39B Truong Son, Tan Son Nhat Ward, Ho Chi Minh City	59%	59%	Trading in real estate, land use rights belonging to owners, users or tenants
Dong Xuan Farm and Energy Joint Stock Company	Dong Am Village, Yen Xuan Commune, Hanoi City	95%	95%	Commercial and Power Generation
Vietnam Roof Voltage Co., Ltd. (*)	Suoi Coi 1 Village, Dak Lak Province	95%	95%	Commercial and Power Generation
Green Solar Vietnam Co., Ltd. (*)	Hao Danh Village, Xuan Tho Commune, Dak Lak Province	95%	95%	Commercial and Power Generation
Thien Ha Xanh Energy Co., Ltd. (*)	Hao Danh Village, Xuan Tho Commune, Dak Lak Province	95%	95%	Commercial and Power Generation
Roof Voltage System Co., Ltd. (*)	Phong Hau Village, Phu Hoa Commune, Dak Lak Province	95%	95%	Commercial and Power Generation
World Green Energy Co., Ltd. (*)	Hao Danh Village, Xuan Tho Commune, Dak Lak Province	95%	95%	Commercial and Power Generation
Solar Power Generation Co., Ltd. (*)	Hao Danh Village, Xuan Tho Commune, Dak Lak Province	95%	95%	Commercial and Power Generation
Vietnam Coffee Export Joint Stock Company	Co Noi Village, Huong Phung Commune, Quang Tri Province, Vietnam	98.33%	98.33%	Coffee production and export

2. BASIS FOR PREPARING FINANCIAL STATEMENTS AND ACCOUNTING PERIOD

2.1. Basis for preparing financial statements

The Company maintains its accounting records in Vietnam Dong (VND), are prepared under the historical cost convention and in accordance with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting.

The Company applies Corporate Accounting System issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Minister of Finance.

2.2. Accounting period

The attached financial statements have been prepared for the accounting period ending on 30 September 2026.

3. THE MAIN ACCOUNTING POLICIES

Here are the key accounting policies applied by the Company in the preparation of this financial report:

3.1. Standards and Applicable Accounting Policies

The Company applies Vietnamese Accounting Standards and supplement documents issued by the State. Financial Statements are prepared in accordance with regulations of each standard and supplement documents as well as with current Accounting Standards and Accounting System.

3.2. Accounting estimates

Manually preparing financial reports according to accounting standards, Vietnamese Accounting Standard and legal regulations related to the preparation and presentation of financial reports requires the Board of General Directors to have Computational covenants and assumptions affecting the financial statement amounts of debt, assets and presentation of liabilities and assets held at the date of the financial statements as well as the financial statements of revenues and expenses fees throughout the financial year. Although the mathematical estimates are established to the best of the Board's General Director's knowledge, actual quantity findings may differ from the estimates and assumptions made.

3.3. Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and at bank, cash in transit, deposits, mortgages, deposits and highly liquid investments that are readily convertible to known amounts of cash with an original maturity of less than three months and subject to an insignificant risk of changes in value.

3.4. Receivables

Receivables are presented at carrying amounts net of allowance for doubtful debts. The allowance for doubtful debts is provided in accordance with the guidance set out in Circular No. 228/2009/TT-BTC dated 7 December 2009 and the amended and supplemented Circular No. 89/2013/TT-BTC dated 28 June 2013 issued by the Ministry of Finance.

Any increase or decrease in the allowance for doubtful debts is recognized in administrative expenses during the year.

3.5. Inventories

Inventories are stated at the lower of cost and net realisable value. Cost comprises direct materials and where applicable, direct labour costs and those overheads that have been incurred in bringing the inventories to their present location and condition. Cost is calculated using the weighted average

method. Net realisable value represents the estimated selling price less all estimated costs to completion and costs to be incurred in marketing, selling and distribution.

The evaluation of necessary provision for inventory obsolescence follows current prevailing accounting regulations which allow provisions to be made for obsolete, damaged, or sub-standard inventories and for those which have costs higher than net realisable values as at the balance sheet date.

The increase or decrease in the provision for inventory write-down is recorded in the cost of goods sold for the year.

3.6. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation.

The costs of purchased tangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to their working condition and location for their intended use.

The original cost of tangible fixed assets constructed by contractors includes the value of completed works handed over, other directly related costs, and registration fees, if any. The costs of self-constructed or manufactured assets are the actual construction or manufacturing cost plus installation and test running costs.

Tangible fixed assets are depreciated using the straight-line method over their following estimated useful lives. The depreciation periods are as follows:

Asset categories	Depreciation periods (years)
Buildings	15
Machine, equipment	03 - 10
Office equipment and furniture	03 - 06
Transportation equipment	06 - 10

3.7. Construction in progress

Properties in the course of construction for production, rental or administrative purposes, or for other purposes, are carried at cost. Cost includes professional fees, and for qualifying assets, borrowing costs dealt with in accordance with the Company's accounting policy. Depreciation of these assets, on the same basis as other assets, commences when the assets are ready for their intended use.

3.8. Financial investments

Financial investments are accounted for using the cost method; the net income earned from the companies after the investment date is recognized in the Income Statement. Other distributions (besides net income) are considered as a recovery of the investment and are recorded as a reduction in the investment's original cost.

Other short-term and long-term investments are recognized and reflected in the financial statements using the cost method.

3.9. Owner's equity

Owner's equity is stated at actually contributed capital of owners.

Undistributed profit after tax is used to record business results (profit, loss) after corporate income tax and the situation of income distribution or loss handling of the Company.

In the case of payment of dividends, profits for the owners exceeding the undistributed profit after tax shall be essentially decrease of contributed capital.

Undistributed profit after tax can be distributed to investors based on capital contribution rate after approval by the Board of Members and after making appropriation to funds in accordance with the Company's Charter and Vietnamese regulatory requirements.

3.10. Revenue and expense recognition

Revenue from the sale of goods and the provision of services is recognized when the risks, benefits, and ownership of the goods have been transferred to the buyer, and at the same time, the Company can reliably determine the related costs of the sales transaction.
The timing of revenue recognition normally coincides with the transfer of goods or services, issuance of invoices to customers, and acceptance of payment by the buyer.

Revenue from export sales is recognized when the Company has completed the customs declaration procedures for the export of goods and when the goods have physically left the port of Vietnam.

Financial income comprises profit sharing (if any) from enterprises in which the Company holds investments, and interest income from bank deposits, which is recognized on an accrual basis, determined based on the bank deposit balance and the interest rate applicable for each period.

Operating expenses incurred that are related to the generation of revenue during the year are accumulated based on actual costs and estimated on an accrual basis consistent with the accounting period.

The cost of goods sold and other service costs are determined in accordance with the matching principle, ensuring that expenses are recognized in the same period as the related revenue.

3.11. Borrowing costs

Borrowing costs that are directly attributable to the acquisition, construction, or production of qualifying assets which require a substantial period of time to get ready for their intended use or sale are capitalized as part of the cost of those assets until such time as the assets are ready for use or sale. Any income earned from the temporary investment of borrowed funds is deducted from the cost of the related asset.

All other borrowing costs are recognized as expenses in the Income Statement in the period in which they are incurred.

3.12. Current corporate income tax

Corporate income tax (if any) comprises the aggregate of current tax payable and deferred tax.

The current tax payable is calculated based on taxable income for the year. Taxable income differs from profit before tax as reported in the Statement of Profit or Loss, as it excludes items of income or expense that are taxable or deductible in other periods (including carried-forward losses, if any), and further excludes items that are non-taxable or non-deductible. Corporate income tax is calculated using the applicable tax rate of 20% on taxable income.

The determination of the Company's corporate income tax is based on the prevailing tax regulations. However, these regulations are subject to change from time to time, and the final tax liability is subject to review by the competent tax authorities.

Other taxes are applied in accordance with the prevailing tax laws in Vietnam.

3.13. Financial Instruments

Initial Recognition

Financial Assets

At the initial recognition date, financial assets are recognized at their cost, including any transaction costs directly attributable to the acquisition of those financial assets.

The financial assets of the company include cash, bank deposits, cash equivalents, short-term and long-term financial investments, and short-term and long-term receivables.

Financial Liabilities

At the initial recognition date, financial liabilities are recognized at their cost, less any transaction costs directly attributable to the issuance of the financial liabilities.

The company's financial liabilities include payables to suppliers, accrued expenses, payables to the state, and short-term and long-term borrowings.

Revaluation after Initial Recognition

Currently, there are no regulations for the revaluation of financial instruments after initial recognition.

Offsetting Financial Instruments

Financial assets and financial liabilities can be offset on the balance sheet only when the company has a legal right to offset the recognized amounts and intends to settle on a net basis or realize the asset and settle the liability simultaneously.

3.14. Foreign currency

The foreign currency transactions during the year are converted into VND with the real exchange rate at the transaction date. Exchange differences arising from these transactions are recognized as income or expenses in the financial year.

Real exchange rate when revaluating monetary items denominated in foreign currencies at the reporting date of Consolidated Financial Statements is determined on the following principles:

- For monetary items denominated in foreign currencies classified as assets, applying the bid rate of the commercial bank where the Company regularly conducts transaction;

- For foreign currency deposited in bank, applying the bid rate of the bank where the Company opens its foreign currency accounts;
- For liability accounts, applying the offer rate of the commercial bank where the Company regularly conducts transaction.

All exchange differences arising from foreign currency transactions in the year and from revaluation of remaining foreign currency monetary items at the end of the year are recorded immediately to operating results of the accounting year. The Company must not distribute its profit nor pay dividend on the exchange gains arising from the retranslation of the foreign currency balance of the accounts derived from foreign currencies at the end of the year.

3.15. Related Parties

A party is considered to be a related party of the Company if it has the ability, directly or indirectly, to control or exercise significant influence over the Company in making financial and operating decisions, or where the Company and the other party are subject to common control or common significant influence. Related parties may be entities or individuals, including close members of the family of such individuals who are considered to be related.

4. CASH AND CASH EQUIVALENTS

	30/09/2026 *VND*	01/01/2026 *VND*
Cash on hand	11,655,306,909	8,452,474,348
Demand deposit	969,451,663	551,722,223
Cash equivalents	-	7,062,976,483
	12,624,758,572	**16,067,173,054**

5. HELD-TO-MATURITY INVESTMENTS

	30/09/2026			01/01/2026		
	Value *VND*	Provision *VND*	Fair value *VND*	Value *VND*	Provision *VND*	Fair value *VND*
Other investments held to maturity	2,688,074,516	-	2,688,074,516	7,751,974,696	-	7,751,974,696
Total	**2,688,074,516**	**-**	**2,688,074,516**	**7,751,974,696**	**-**	**7,751,974,696**

6. SHORT-TERM TRADE RECEIVABLES

	30/09/2026 *VND*	01/01/2026 *VND*
Kscons Construction Joint Stock Company	6,960,649,424	
2HC Vietnam Co., Ltd	-	26,380,954,413
Nam Thang Long Consulting and Trading Co., Ltd	21,898,472,897	8,922,543,711
Kinh Bac Real Estate and Construction JSC	14,555,505,234	25,497,339,467
JK Vietnam Industrial JSC	7,149,835,806	
Thep Viet Trading One Member Co., Ltd	15,999,365,584	39,256,525,967
Minh Phu Investment - Trading and Import-Export Co., Ltd	55,935,979,968	
CIC Vietnam JSC		21,197,765,194
Dong Do Architecture Consulting and Construction JSC		23,576,581,577
Phu Cuong Production and Import-Export JSC		57,492,151,500
NKG COPROCAFE SA	83,060,109	
NKG BERO ITALIA SPA	200,425,447	
SARL EMBA	8,906,040,000	
Dak Lak Power Company - Central Vietnam Power Corporation	6,597,741,624	6,393,743,112
Dong A International JSC	3,679,133,504	13,162,455,900
Saigon Steel JSC	3,689,198,490	5,746,564,439
Other parties	70,405,493,066	16,801,933,130
TOTAL	**208,911,065,347**	**244,428,558,410**

7. SHORT-TERM ADVANCES TO SUPPLIERS

	Closing balance *VND*	Opening balance *VND*
China Steel & Nippon Steel Vietnam JSC		559,951,700
Dak Lak Organic Coffee JSC	12,052,632,947	
Western Homes JSC	379,500,000	379,500,000
Doan Thanh Dat Co., Ltd		368,120,759
Prepayments to suppliers - other parties	7,627,142,584	39,773,468
	20,059,275,531	**1,347,345,927**

8. OTHER RECEIVABLES

	Closing balance		Opening balance	
	Value *VND*	Provision *VND*	Value *VND*	Provision *VND*
Advances	79,534,000	-	5,263,413,425	-
Deposits and collaterals	23,628,845,333	-	227,900,000	-
Other receivables	114,366,474,842	-	242,743,824,935	-
	138,074,854,175	**-**	**248,235,138,360**	**-**

9. INVENTORIES

	Closing balance		Opening balance	
	Value *VND*	Provision *VND*	Value *VND*	Provision *VND*
Raw materials	23,881,964,579	-	1,722,014,885	-
Tools and supplies	392,031,163	-	900,000	-
Short-term work in progress	16,842,025,299	-	-	-
Finished goods	14,194,090,382	-	-	-
Merchandise goods	151,048,730,639	-	180,059,603,972	-
	206,358,842,062	**-**	**181,782,518,857**	**-**

10. PREPAID EXPENSES

	30/09/2026 *VND*	Beginning of year *VND*
Short-term	**1,005,170,184**	**661,478,958**
Tools and supplies	1,005,170,184	661,478,958
Long-term	**13,366,993,637**	**2,450,795,840**
Tools and supplies	13,366,993,637	2,450,795,840
Total	**14,372,163,821**	**3,112,274,798**

11. TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Means of transportation	Equipment, tools for management	Other fixed assets	Total
	VND	*VND*	*VND*	*VND*	*VND*	*VND*
COST						
Opening balance	**117,772,322,437**	**3,007,940,991**	**13,201,728,766**	**1,646,782,415**	-	**135,628,774,609**
Increases	15,883,098,839	13,214,763,728	6,779,419,198	-	71,707,300	35,948,989,065
- Completed CIP	*1,417,052,960*				-	1,417,052,960
- Purchases		*140,000,000*	*6,324,873,744*			6,464,873,744
- Consolidation	*14,466,045,879*	*13,074,763,728*	*454,545,454*		*71,707,300*	28,067,062,361
Decreases	(79,501,128,102)	(232,590,909)	(3,069,637,324)	(244,520,167)	-	(83,047,876,502)
- Disposals	*(79,501,128,102)*	*(232,590,909)*	*(3,069,637,324)*	*(244,520,167)*	-	(83,047,876,502)
Closing balance	**54,154,293,174**	**15,990,113,810**	**16,911,510,640**	**1,402,262,248**	**71,707,300**	**88,529,887,172**
ACCUMULATED DEPRECIATION						
Opening balance	41,482,947,784	1,964,530,003	5,781,074,464	1,579,365,801	-	50,807,918,052
Increases	5,354,373,130	1,643,899,821	788,088,344	4,362,726	12,561,632	7,803,285,653
- Depreciation	*4,949,455,610*	*1,039,112,610*	*753,875,247*	*4,362,726*	*6,971,545*	6,753,777,738
- Consolidation	*404,917,520*	*604,787,211*	*34,213,097*		*5,590,087*	1,049,507,915
Decreases	(26,613,135,626)	(50,615,529)	(1,845,886,493)	(175,173,722)	-	(28,684,811,370)
- Disposals	*(26,613,135,626)*	*(50,615,529)*	*(1,845,886,493)*	*(175,173,722)*	-	(28,684,811,370)
Closing balance	20,224,185,288	3,557,814,295	4,723,276,315	1,408,554,805	12,561,632	29,926,392,335
NET VALUE						
- At opening	**76,289,374,653**	**1,043,410,988**	**7,420,654,302**	**67,416,614**	-	**84,820,856,557**
- At closing	**33,930,107,886**	**12,432,299,515**	**12,188,234,325**	**(6,292,557)**	**59,145,668**	**58,603,494,837**

12. INTANGIBLE FIXED ASSETS

	Trademarks, trade names	Software programs	Total
	VND	*VND*	*VND*
COST			
Opening balance	**49,100,000**	**1,096,440,440**	**1,145,540,440**
Increase during the period		-	-
Closing balance	**49,100,000**	**1,096,440,440**	**1,145,540,440**
ACCUMULATED AMORTIZATION			
Opening balance	**40,916,659**	**1,096,440,440**	**1,137,357,099**
Amortization for the year	3,068,748	-	3,068,748
Closing balance	**43,985,407**	**1,096,440,440**	**1,140,425,847**
NET BOOK VALUE			
At beginning of year	**8,183,341**	**-**	**8,183,341**
At end of year	**5,114,593**	**-**	**5,114,593**

13. SHORT-TERM ADVANCES FROM CUSTOMERS

	30/09/2026		01/01/2026	
	Value	Repayable amount	Value	Repayable amount
	VND	*VND*	*VND*	*VND*
Dong A Consulting and Trading Co., Ltd			-	-
Vietnam Inox Production and Trading Co., Ltd	12,132,307,555	12,132,307,555	33,554,213,988	33,554,213,988
Dong A International JSC	43,908,038,931	43,908,038,931	31,994,136,961	31,994,136,961
Dong A Business Co., Ltd			13,200,495,022	13,200,495,022
Saigon Steel JSC		-	21,110,387,870	21,110,387,870
Thep Viet Trading One Member Co., Ltd		-	6,084,158,190	6,084,158,190
Ngoc Khanh Son La One Member Co., Ltd		-	2,189,000,000	2,189,000,000
PHU CUONG PRODUCTION AND IMPORT-EXPORT JOINT STOCK COMPANY	11.199.170.644	11.199.170.644		
Payables to other parties	13,320,548,196	13,320,548,196	11,790,655,997	11,790,655,997
	80,560,065,326	**80,560,065,326**	**119,923,048,028**	**119,923,048,028**

14. OTHER SHORT-TERM PAYABLES

	30/09/2026	01/01/2026
	VND	*VND*
Short-term advances from customers	1,032,969,916	-
Total	**1,032,969,916**	**-**

15. OTHER SHORT-TERM PAYABLES

	30/09/2026	01/01/2026
	VND	*VND*
Other payables and amounts payable	2,750,946,692	79,174,450
Total	**2,750,946,692**	**79,174,450**

16. TAXES AND AMOUNTS PAYABLE TO/RECEIVABLE FROM THE STATE

	Opening balance		Increase from business combination	Movements during the period		Closing balance	
	Payable	Receivable		Amount payable	Amount paid	Payable	Receivable
	VND	*VND*	*VND*	*VND*	*VND*	*VND*	*VND*
VAT on domestic sales	15,527,211,519	-	-	3,787,188,150	18,570,670,496	1,246,600,722	-
Corporate income tax	-	-	18,898,652	344,576,060	18,898,652	344,576,060	-
Personal income tax	27,366,870	-	41,725,748	618,015,395	494,933,625	192,174,388	-
Fees, charges and other payables	4,725,473,225	1,000,000	-	224,757,715	4,949,230,940	-	-
	20,280,051,614	**1,000,000**	**60,624,400**	**4,974,537,320**	**24,033,733,713**	**1,783,351,170**	**-**

17. SHORT-TERM LOANS AND FINANCE LEASE LIABILITIES

	Opening balance *VND*	During the period: Increase from business combination *VND*	During the period: Increase *VND*	During the period: Decrease *VND*	Closing balance *VND*
Short-term borrowings	***177.842.047.084***	***71.394.500.000***	***479,206,377,437***	***400,280,329,388***	***328,162,595,133***
Saigon Tai Loc Joint Stock Commercial Bank - Thu Do Branch (i)	99.347.567.084	-	203,807,459,873	199,317,133,750	103,837,893,207
Saigon Tai Loc Joint Stock Commercial Bank - Thanh Tri Branch (ii)	19.944.480.000	49.944.500.000	26.130.000.000	26.258.480.000	73,737,477,068
+ Loan 1	*19.944.480.000*	-	*19.816.000.000*	*19.944.480.000*	*19.816.000.000*
+ Loan 2	-	*49.944.500.000*	*53,842,715,000*	*49,990,737,932*	*53,796,477,068*
Saigon - Hanoi Joint Stock Commercial Bank (iii)	58.550.000.000	-	59.213.448.964	59.218.666.666	59,980,782,298
+ Loan 1	*30.000.000.000*	-	*29.996.093.410*	*30.000.000.000*	*29.996.093.410*
+ Loan 2	*28.550.000.000*	-	*40,251,355,554*	*38,816,666,666*	*29,984,688,888*
Vietnam Joint Stock Commercial Bank for Industry and Trade - Song Han Branch (iv)	-	1.700.000.000	28,914,653,600	4,670,000,000	25,944,653,600
Vietnam Prosperity Joint Stock Commercial Bank - Hanoi Branch (v)	-	19.750.000.000	82,037,100,000	37,125,311,040	64,661,788,960
Current portion of long-term debts	***9.631.058.916***	***360.000.000***	***7,189,147,970***	***8,758,130,522***	***8,422,076,364***
Shinhan Bank Vietnam Co., Ltd. (single-member)	588.399.996	-	1,194,908,246	662,949,482	1.120.358.760
+ Loan 1	*588.399.996*	-	*441,299,997*	*441,299,997*	*588.399.996*
+ Loan 2	-	-	*753,608,249*	*221,649,485*	*531.958.764*
Military Joint Stock Commercial Bank - Thuy Khue Branch	9.042.658.920	-	5.814.239.724	7.915.181.040	6.941.717.604
Vietnam Joint Stock Commercial Bank for Industry and Trade	-	360.000.000	180.000.000	180.000.000	360.000.000
	187.473.106.000	**71.754.500.000**	**486,395,525,407**	**409,038,459,910**	**336,584,671,497**

(1) Borrowings under Credit Facility Agreement No. 202025391481 dated 11 December 2024, entered into between Thanh Nam Group Joint Stock Company and Saigon Wealth Commercial Joint Stock Bank – Capital Branch, with an original credit facility limit of VND 149,600,000,000. Pursuant to the latest notification issued in 2026, the credit facility limit has been revised to VND 104,000,000,000. The credit facility encompasses all forms of credit facilities, including loans, bank guarantees, letters of credit (LCs), factoring and other credit extension facilities.

- The credit facility term is 12 months from the signing date;
- Interest rates are specified in each promissory note;
- Purpose: to supplement working capital.

The loan from BIDV – Thanh Xuan Branch under the Credit Facility Agreement No. 01/2024/1061128/HĐTHM (as amended and supplemented), signed in August 2024, was secured by Deposit Pledge Agreement No. 01/2024/1061128/HĐBĐ dated 26 December 2024 with a nominal value of VND 167 billion. This amount was withdrawn on 23 January 2025 for loan settlement. The loan was fully repaid on 23 January 2025.

(2) Loan under Credit Facility Agreement No. 0325/2026/HDHM-PN/SHB.112500 dated 7 August 2025 between Thanh Nam Group Joint Stock Company and Saigon – Hanoi Commercial Joint Stock Bank. The credit facility limit is VND 30,000,000,000, including loans, bank guarantees, letters of credit (LC), factoring, and other credit facilities.

- The credit facility term is 12 months from the signing date;
- Interest rates are specified in each promissory note;
- Purpose: to supplement working capital for steel trading operations.

(3) Loan under Credit Facility Agreement No CLC-101215-01 dated 20 August 2026 between Vietnam Coffee Export Joint Stock Company and Vietnam Prosperity Joint Stock Commercial Bank – Hanoi Branch. The credit facility limit is VND 145,000,000,000 (in words: sixty billion VND), including loans, bank guarantees, letters of credit (LC), factoring, and other credit facilities.

- The credit facility term is 12 months from the signing date.

(4) Loan under Credit Facility Agreement No. 25122024 dated 25 December 2024 between Vietnam Coffee Export Joint Stock Company and Saigon Tai Loc Commercial Joint Stock Bank – Thanh Tri Branch. The credit facility limit is VND 50,000,000,000 (in words: fifty billion VND), including loans, bank guarantees, letters of credit (LC), factoring, and other credit facilities.

- The credit facility term is 12 months from the signing date.

(5) Loan under Credit Facility Agreement No. 3030638693/2026-HĐCVHM/NHCT490-CAPHEVIETNAM dated 30 September 2025 between Vietnam Coffee Export Joint Stock Company and Vietnam Joint Stock Commercial Bank for Industry and Trade – Song Han Branch. The credit facility limit is VND 55,000,000,000 (in words: fifty-five billion VND), including loans, bank guarantees, letters of credit (LC), factoring, and other credit facilities.

- The credit facility term is 12 months from the signing date.

18. LOANS AND LONG-TERM FINANCE LEASE LIABILITIES

		During the period			
	Opening balance *VND*	**Increase from business combination** *VND*	**Increase** *VND*	**Decrease** *VND*	**Closing balance** *VND*
Long-term borrowings	***21.625.214.934***	***16.336.000.000***	***4.300.000.000***	***27,585,616,180***	***27,585,616,180***
Shinhan Bank Vietnam Co., Ltd. (single-member) (vi)	4.167.833.337	-	4.300.000.000	662,949,482	7,804,883,855
+ Loan 1	*4.167.833.337*	-	-	*441,299,997*	*3,726,533,340*
+ Loan 2	-	-	*4.300.000.000*	*221,649,485*	*4,078,350,515*
Military Joint Stock Commercial Bank - Thuy Khue Branch (vii)	17.457.381.597	-	-	13.832.649.272	3.624.732.325
Vietnam Joint Stock Commercial Bank for Industry and Trade - Song Han Branch (viii)	-	16.336.000.000	-	180.000.000	16,156,000,000
	21.625.214.934	**16.336.000.000**	**4.300.000.000**	**14,675,598,754**	**27,585,616,180**

(1) Loan under Credit Limit Agreement No. 806400397823 dated 8/1/2025 between Thanh Nam Group Joint Stock Company and Shinhan Bank Vietnam Limited – Tran Duy Hung Branch. The credit limit is VND 4,707,200,000. This includes all lending, bank guarantees, letters of credit (LC), factoring and other credit-granting operations;

- The credit limit term is 96 months from the contract signing date;

(2) Loan under Single Loan Agreement No. 3030638693/2026-HĐCVTL/NHCT490-CAPHEVIETNAM dated 30/09/2025 between Vietnam Coffee Export Joint Stock Company and VIETNAM JOINT STOCK COMMERCIAL BANK FOR INDUSTRY AND TRADE – Song Han Branch. The credit limit is VND 18,200,000,000 (In words: Eighteen billion two hundred million dong). Loan purpose: To cover the cost of receiving the transfer of assets attached to land plot No. 55, map sheet No. 59, address: Tan An Ward, Buon Ma Thuot City, Dak Lak Province

- The credit limit term is 84 months from the contract signing date;

(3) The loan under Credit Facility Agreement No. 806400454345 signed on 24 April 2026 between Vietnam Coffee Export Joint Stock Company and Shinhan Bank Vietnam Limited – Tran Duy Hung Branch. The credit limit is VND 4,300,000,000, which covers all loans, bank guarantees, letters of credit (L/Cs), factoring and other credit products;

The credit limit period is 96 months from the date of signing the agreement;

19. OWNERS' EQUITY

	Owners' contributed capital	Share premium	Investment and development fund	Undistributed post-tax profit	Non-controlling interests	Total
	VND	*VND*	*VND*	*VND*	*VND*	*VND*
Opening balance of the prior year	**525.000.000.000**	**3.811.400.000**	**4.180.283.793**	**(35.857.055.035)**	**6.046.975.627**	**503.181.604.385**
Loss for the prior year	-	-	-	43.744.599.123	(251.491.604)	43.493.107.519
Increase from business combination	-	-	-	-	44.576.255.878	44.576.255.878
Other adjustments	-	-	-	34.758.583	(292.373.139)	(257.614.556)
Closing balance of the prior year	**525,000,000,000**	**3,811,400,000**	**4,180,283,793**	**7,922,302,671**	**50,079,366,762**	**590,993,353,226**
Opening balance of the current year	**525,000,000,000**	**3,811,400,000**	**4,180,283,793**	**7,922,302,671**	**50,079,366,762**	**590,993,353,226**
Profit for the year	-	-	-	16,643,035,412	-	16,643,035,412
Increase from capital contribution to subsidiary Café Việt	-	-	-	-	2,511,501,806	2,511,501,806
Loss for the year	-	-	-	-	-	-
Other adjustments	-	-	-			-
Closing balance of the current year	**525,000,000,000**	**3,811,400,000**	**4,180,283,793**	**24,565,338,083**	**52,590,868,568**	**610,147,890,444**

20. REVENUE FROM SALES AND PROVISION OF SERVICES

	Year-to-date as of end of Q3	
	Year 2026	**Year 2025**
Revenue from sales of goods and rendering of services	1,222,367,264,114	706,008,297,768
Total	**1,222,367,264,114**	**706,008,297,768**

21. COST OF GOODS SOLD

	Year-to-date as of end of Q3	
	Year 2026	**Year 2025**
Cost of goods sold and services rendered	1,183,560,725,816	681,564,403,311
Total	**1,183,560,725,816**	**681,564,403,311**

22. FINANCIAL INCOME

	Year-to-date as of end of Q3	
	Year 2026	**Year 2025**
Bank deposit interest	391,628,143	
Late payment interest	2,686,178,082	
Payment discounts	15,448,557,896	
Foreign exchange gains	864,965,160.00	
Gains from coffee exchange trading	31,194,221,876	1,304,213,504
Revenue from financial activities	7,393,545,981	
Total	**57,979,097,138**	**1,304,213,504**

23. FINANCIAL EXPENSES

	Year-to-date as of end of Q3	
	Year 2026	**Year 2025**
Other financial expenses	44,753,104,834	10,730,671,858
Of which: *Interest expense*	21,860,752,908	10,688,329,920
Total	**44,753,104,834**	**10,730,671,858**

24. SELLING EXPENSES

	Year-to-date as of end of Q3	
	Year 2026	**Year 2025**
Outsourced service expenses	8,798,455,033	3,560,539,615
Total	**8,798,455,033**	**3,560,539,615**

25. GENERAL AND ADMINISTRATIVE EXPENSES

	Year 2026	**Year 2025**
	VND	*VND*
	30,240,725,530	9,746,177,058
	30,240,725,530	**9,746,177,058**

26. OTHER INCOME

	Year-to-date as of end of Q3	
	Year 2026	**Year 2025**
Other income	40,875,090,548	366,157
Total	**40,875,090,548**	**366,157**

27. OTHER EXPENSES

	Year-to-date as of end of Q3	
	Year 2026	**Year 2025**
Other expenses	36,798,764,267	363,772,261
Total	**36,798,764,267**	**363,772,261**

Hanoi, 30 October 2026

Nguyen Thi Ngan Khanh	**Nguyen Thi Ngan Khanh**	**Nguyen Hung Cuong**
Preparer	**Chief Accountant**	**Chairman of the Board**