

**CÔNG TY CỔ PHẦN PHÚ TÀI
PHU TAI J.S.C**

**CÔNG TY CỔ
PHẦN PHÚ
TÀI**

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**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Quy Nhơn Nam, ngày 30 tháng 10 năm 2026
Quy Nhơn Nam, October 30, 2026

**CÔNG BỐ THÔNG TIN
TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA
ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ
SGDCK TP.HCM**

**DISCLOSURE OF INFORMATION
ON THE STATE SECURITIES
COMMISSION'S PORTAL AND HCM
STOCK EXCHANGE'S PORTAL**

Kính gửi/ To: - Ủy ban Chứng khoán Nhà nước/ *The State Securities Commission*
- Sở Giao dịch chứng khoán TP.HCM/ *Hochiminh Stock Exchange*

Tên tổ chức / Organization name: CÔNG TY CỔ PHẦN PHÚ TÀI/ PHU TAI J.S.C

- Mã chứng khoán/ *Securities Symbol:* PTB
- Địa chỉ trụ sở chính/ *Address:* 278 Nguyễn Thị Định, P. Quy Nhơn Nam, tỉnh Gia Lai/
No. 278 Nguyen Thi Dinh st, Quy Nhon Nam ward, Gia Lai province
- Điện thoại/ *Telephone:* 0256 3847 668 - Fax: 0256 3847 556

Người thực hiện công bố thông tin/ Submitted by: Ông/Mr. Phan Quốc Hoài

- Chức vụ/ *Position:* Phó Tổng giám đốc/ Deputy General Director

Loại thông tin công bố: ☒ định kỳ ☐ bất thường ☐ 24h ☐ theo yêu cầu

Information disclosure type: ☒ Periodic ☐ Irregular ☐ 24 hours ☐ On demand

Nội dung thông tin công bố (*)/ Content of Information disclosure:

- Báo cáo tài chính Quý III năm 2026 riêng/ *Separate Financial Statements for Q3.2026*
- Báo cáo tài chính Quý III năm 2026 hợp nhất/ *Consolidated Financial Statements for Q3.2026*

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 30/10/2026.

This information was disclosed on Company's Potral on date 30/10/2026.

Tại đường dẫn: <http://phutai.com.vn> (mục Báo cáo tài chính)

Available at <http://phutai.com.vn> (Financial statements)

Tôi cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.

I commit that all information provided in this paper is true and accurate; I shall be legally responsible for any misrepresentation.

Tài liệu đính kèm/ Attached

Documents:

- Báo cáo tài chính Quý III năm 2026/ *Financial statements for Q3.2026*

Đại diện tổ chức/ Organization representative
Người UQ CBTT /Party authorized to disclose information

**PHÓ TỔNG GIÁM ĐỐC
DEPUTY GENERAL DIRECTOR**



PHAN QUỐC HOÀI

SEPARATE FINANCIAL STATEMENTS

PHU TAI JOINT STOCK COMPANY

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



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SEPARATE STATEMENT OF FINANCIAL POSITION
As at 30 September 2026

Code	ASSETS	Note	Ending balance VND	Beginning balance VND
100	A. CURRENT ASSETS		2,029,808,485,601	2,164,418,672,461
110	I. Cash and cash equivalents	3	269,265,783,725	426,479,055,821
111	1. Cash		269,265,783,725	426,479,055,821
120	II. Short-term investments	4	930,857,333,513	828,067,892,464
121	1. Trading securities		50,744,964,449	41,158,050,501
122	2. Allowance for decline in value of trading securities		(5,724,288,594)	(2,581,414,997)
123	3. Short-term held-to-maturity investments		885,836,657,658	789,491,256,960
130	III. Short-term receivables		339,042,153,606	417,737,098,945
131	1. Short-term trade receivables	6	281,249,850,743	372,323,676,367
132	2. Short-term prepayments to suppliers	5	112,338,951,424	81,696,915,879
133	3. Short-term intra-company receivables		-	-
135	3. Other short-term receivables	7	22,487,739,607	40,260,803,931
136	4. Allowance for short-term doubtful debts		(77,034,388,168)	(76,544,297,232)
140	IV. Inventories	9	386,581,473,204	403,840,376,969
141	1. Inventories		386,581,473,204	403,840,376,969
160	V. Other short-term assets		104,061,741,553	88,294,248,262
161	1. Short-term deferred expenses	10	17,736,756,387	13,588,015,730
162	2. Deductible VAT		84,301,318,156	74,706,232,532
163	3. Short-term taxes and other receivables from the State budget	17	2,023,667,010	-
200	B. NON-CURRENT ASSETS		3,784,018,214,139	2,062,554,522,569
210	I. Long-term receivables		13,415,187,376	12,279,663,976
215	1. Other long-term receivables	7	13,415,187,376	12,279,663,976
220	II. Fixed assets		648,143,172,341	492,130,414,360
221	1. Tangible fixed assets	11	643,392,345,533	487,023,478,935
222	- Historical cost		1,355,999,731,616	1,192,561,313,257
223	- Accumulated depreciation		(712,607,386,083)	(705,537,834,322)
227	2. Intangible fixed assets	12	4,750,826,808	5,106,935,425
228	- Historical cost		19,087,566,359	19,087,566,359
229	- Accumulated amortization		(14,336,739,551)	(13,980,630,934)
250	III. Long-term assets in progress	13	283,481,518,028	7,789,830,251
252	1. Construction in progress		283,481,518,028	7,789,830,251
260	IV. Long-term investments	4	2,766,394,888,777	1,489,868,990,526
261	1. Investments in subsidiaries		2,558,783,414,251	1,274,029,775,243
262	2. Investments in joint ventures and associates		249,307,565,778	249,307,565,778
264	3. Allowance for long-term impairment of other investments		(41,696,091,252)	(33,468,350,495)
270	V. Other long-term assets		72,583,447,617	60,485,623,456
271	1. Long-term deferred expenses	10	69,498,334,457	58,103,309,796
272	2. Deferred income tax assets	33	3,085,113,160	2,382,313,660
280	TOTAL ASSETS		5,813,826,699,740	4,226,973,195,030

SEPARATE STATEMENT OF FINANCIAL POSITION
As at 30 September 2026
(Continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	C. LIABILITIES		2,758,871,513,500	1,498,780,117,738
310	I. Current liabilities		1,605,614,995,291	1,408,784,532,117
311	1. Short-term trade payables	14	238,971,752,315	215,758,082,594
312	2. Short-term prepayments from customers	15	59,199,470,685	37,438,102,111
313	3. Dividends and profit payables	16	1,339,629,800	303,399,800
314	4. Short-term taxes and other payables to State budget	17	54,737,689,594	60,023,934,950
315	5. Payables to employees		57,824,138,424	55,490,014,752
316	6. Short-term accrued expenses	18	8,313,753,457	6,840,398,498
320	7. Other short-term payables	19	46,259,038,814	15,117,136,914
321	8. Short-term borrowings and finance lease liabilities	21	1,089,662,443,992	970,749,357,628
323	9. Bonus and welfare fund		49,307,078,210	47,064,104,870
330	II. Non-current liabilities		1,153,256,518,209	89,995,585,621
338	1. Other long-term payables	19	170,773,200	203,173,200
339	2. Long-term borrowings and finance lease liabilities	21	1,136,939,693,685	75,245,447,685
343	3. Provisions for long-term payables	20	16,146,051,324	14,546,964,736
400	D. OWNER'S EQUITY	22	3,054,955,186,240	2,728,193,077,292
411	1. Contributed capital		1,004,070,740,000	669,384,030,000
411a	- Ordinary shares with voting rights		1,004,070,740,000	669,384,030,000
412	2. Share premium		26,722,647,000	-
414	3. Other capital		1,800,583,049,244	1,713,747,926,327
420	4. Retained earnings		223,578,749,996	345,061,120,965
420b	- Retained earnings of the current period		223,578,749,996	345,061,120,965
440	TOTAL CAPITAL		5,813,826,699,740	4,226,973,195,030

Preparer



Tran Nguyen Kha

Chief Accountant



Nguyen Thi My Loan

Approved: 30 October 2026
Legal Representative

M.S.D.N: 410025
CÔNG TY CỔ PHẦN
PHÚ TÀI
TỈNH GIA LAI

NGUYỄN SỸ HÒE

SEPARATE STATEMENT OF INCOME
For the period from 01/01/2026 to 30/09/2026

Code	ITEMS	Note	3rd quarter of year 2026	Cumulative	3rd quarter of year 2025	Cumulative
			VND	VND	VND	VND
01	. Revenue from sales of goods and provision of services	24	518,459,078,493	1,967,899,653,346	357,716,242,202	1,454,545,161,288
10	. Net revenue from sales of goods and provision of services		518,459,078,493	1,967,899,653,346	357,716,242,202	1,454,545,161,288
11	. Cost of goods sold and provision of services	25	409,787,723,216	1,525,266,996,870	265,566,748,106	1,115,429,664,266
20	. Gross profit from sales of goods and provision of services		108,671,355,277	442,632,656,476	92,149,494,096	339,115,497,022
22	. Financial income	26	21,770,177,383	233,726,504,406	22,948,663,944	140,292,603,192
23	. Financial expenses	27	19,777,773,122	72,367,097,550	13,569,551,025	38,456,453,807
24	. In which: Interest expense		15,087,906,632	43,076,051,059	10,306,762,486	30,207,837,191
25	. Selling expenses	28	44,044,967,510	158,396,287,623	30,949,579,248	122,677,485,750
26	. General and administrative expenses	29	30,044,084,337	88,539,724,263	16,500,845,114	91,098,937,238
30	. Net profit from operating activities		36,574,707,691	357,056,051,446	54,078,182,653	227,175,223,419
31	. Other income	30	747,367,109	4,604,266,235	70,451,462	5,005,797,873
32	. Other expenses	31	1,070,286,394	2,976,713,221	1,450,138,728	5,018,639,656
40	. Other profit		(322,919,285)	1,627,553,014	(1,379,687,266)	(12,841,783)
50	. Total net profit before tax		36,251,788,406	358,683,604,460	52,698,495,387	227,162,381,636
51	. Current corporate income tax expense	32	7,066,813,490	35,400,579,965	10,721,339,387	34,183,503,311
52	. Deferred corporate income tax expense	33	(122,092,804)	(702,799,500)	(97,461,780)	(1,423,521,299)
60	. Profit after corporate income tax		29,307,067,720	323,985,823,995	42,074,617,780	194,402,399,624

Preparer

Tran Nguyen Kha

Chief Accountant

Nguyen Thi My Loan

Approved: 30 October 2026
Legal Representative

M.S.D. 4110
CÔNG TY
CỔ PHẦN
PHÚ TÀI
TỈNH GIA LAI

NGUYỄN SỸ HÒE

SEPARATE STATEMENT OF CASH FLOWS
For the period from 01/01/2026 to 30/09/2026
(Indirect method)

Code	ITEMS	Note	Current period VND	Prior period VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	1. Profit before tax		358,683,604,460	227,162,381,636
	2. Adjustment for			
02	- Depreciation and amortization of fixed assets and investment properties		57,246,274,818	45,927,463,877
03	- Allowances and provisions		13,459,791,878	8,741,043,509
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		(1,754,171,456)	(6,308,924,879)
05	- Gains / losses from investment activities		(223,764,808,365)	(115,831,723,602)
06	- Interest expense		43,076,051,059	30,207,837,191
08	3. Operating profit before changes in working capital		246,946,742,394	189,898,077,732
09	- Increase / decrease in receivables		126,615,575,216	90,969,270,549
10	- Increase / decrease in inventories		17,258,903,765	(10,836,824,468)
11	- Increase / decrease in payables		80,852,760,505	42,663,063,126
12	- Increase / decrease in deferred expenses		(16,273,638,507)	(6,130,644,086)
13	- Increase / decrease in trading securities		(9,586,913,948)	(18,148,585,752)
14	- Interest paid		(40,325,227,097)	(29,145,336,993)
15	- Corporate income tax paid		(45,237,261,142)	(15,161,225,781)
17	- Other payments on operating activities		(15,010,082,707)	(10,218,110,455)
20	Net cash flow from operating activities		345,240,858,479	233,889,683,872
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchase or construction of fixed assets and other long-term assets		(571,846,689,335)	(162,433,074,433)
22	2. Proceeds from disposals of fixed assets and other long-term assets		12,103,553,172	6,667,106,230
23	3. Loans and purchase of debt instruments from other entities		(558,436,773,314)	(765,727,614,711)
24	4. Collection of loans and resale of debt instrument of other entities		463,625,970,599	838,639,179,839
25	5. Equity investments in other entities		(1,284,753,639,008)	(18,420,000,000)
27	6. Interest and dividend received		233,803,154,583	22,413,062,252
30	Net cash flow from investing activities		(1,705,504,423,303)	(78,861,340,823)
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
31	1. Proceeds from issuance of shares and receipt of contributed capital		160,599,457,000	-
33	2. Proceeds from borrowings		3,422,242,767,173	1,820,554,638,738
34	3. Repayment of principal		(2,240,172,214,500)	(1,772,954,704,022)
36	4. Dividends or profits paid to owners		(139,533,886,000)	(167,271,856,000)
40	Net cash flow from financing activities		1,203,136,123,673	(119,671,921,284)

SEPARATE STATEMENT OF CASH FLOWS
For the period from 01/01/2026 to 30/09/2026
(Indirect method)
(Continued)

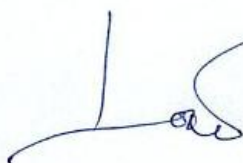
Code	ITEMS	Note	<u>Current period</u> VND	<u>Prior period</u> VND
50	Net cash flows in the period		(157,127,441,151)	35,356,421,765
60	Cash and cash equivalents at the beginning of the year		426,479,055,821	317,305,626,195
61	Effect of exchange rate fluctuations		(85,830,945)	1,827,712,126
70	Cash and cash equivalents at the end of the period	3	<u>269,265,783,725</u>	<u>354,489,760,086</u>

Preparer



Tran Nguyen Kha

Chief Accountant



Nguyen Thi My Loan

Approved, 30 October 2026
 Legal Representative



NGUYỄN SỸ HÒE

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
*For the period from 01/01/2026 to 30/09/2026***1 GENERAL INFORMATION****1.1 Form of ownership**

Phu Tai Joint Stock Company was established under Decision No. 150/QD-BQP dated 10 November 2004 by the Ministry of Defence on the transformation of Phu Tai Company under Military Region 5 into Phu Tai Joint Stock Company.

The Company operates under the Certificate of Business Registration and Tax Registration for Joint Stock Company No. 4100259236, initially issued by the Department of Planning and Investment of Binh Dinh Province (now Gia Lai Province) on 30 December 2004, and subsequently amended. The most recent amendment (the 32rd) was issued by the Department of Finance of Gia Lai Province on 27 May 2026.

The Company's head office is located at No. 278, Nguyen Thi Dinh Street, Quy Nhon Nam Ward, Gia Lai Province, Vietnam.

The Company's charter capital is VND 1,004,070,740,000, equivalent to 100,407,074 shares with a par value of VND 10,000.

The number of employees of the Company as at 30 September 2026 was 2,539 employees (as at 01 January 2026: 2,397 employees).

1.2 Business field: Industrial manufacturing, trading and services.**1.3 Business activities:** Main business activities of the Company include:

- Cutting, shaping and finishing of granite, basalt, marble;
- Extraction of granite and basalt; extraction of stone, sand and gravel for use as construction materials;
- Manufacture of beds, wardrobes, tables, chairs and other products of wood;
- Manufacture of crushed stone, stone powder and similar products;
- Office leasing;
- Trading of products from granite, basalt, marble stone.

1.4 The Company's operation in the year that affects the Separate Financial Statements

During the first nine months of 2026, the Company's business operations benefited from a number of favorable factors, primarily driven by increased demand for the Company's products in its key export markets and the promotion of public investment activities in the domestic market. In addition, the Company continued to expand its production and business activities by developing additional products such as wood pellets and aluminum and steel products, while strengthening investments in upgrading machinery and equipment and optimizing production processes to enhance operational efficiency. These factors positively supported the Company's business performance during the period.

1.5 Corporate structure

The Company's member entities are as follows:

Name of member entities	Address	Main business activities
380 Enterprise	Quy Nhon Bac Ward, Gia Lai Province	Manufacturing and trading of stone products
Thang Loi Enterprise	Tuy Phuoc Tay Commune, Gia Lai Province	Manufacturing and trading of wood products
Nhon Hoa Construction Materials Enterprise	An Nhon Nam Ward, Gia Lai Province	Stone mining and processing

Name of member entities	Address	Main business activities
Branch in Ho Chi Minh City (i)	Hanh Thong Ward, Ho Chi Minh City	Trading in wooden products
Binh Dinh Stone Processing Factory	Xuan An Commune, Gia Lai Province	Stone trading and processing
Binh Dinh Stone Mining Enterprise	Xuan An Commune, Gia Lai Province	Stone mining and processing
Khanh Hoa Stone Exploitation Enterprise	Dien Tho Commune, Khanh Hoa Province	Stone mining and processing

(i) The branch has ceased operations as part of the restructuring process. The Company is currently carrying out the necessary procedures to close the dependent tax identification number and complete the dissolution of this branch.

Information of Subsidiaries, Associates and Joint ventures of the Company is provided in Note No.04.

2 ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1 Accounting period and accounting currency

Annual accounting period commences from 01 January and ends as at 31 December.

The Company maintains its accounting records in Vietnamese Dong (VND).

2.2 Standards and Applicable Accounting Policies

Applicable Accounting Policies

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

Declaration of compliance with Accounting Standards and Accounting System

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

2.3 Changes in accounting policies and notes

On 27 October 2025, the Ministry of Finance issued Circular No.99/2025/TT-BTC providing guidance on the Vietnamese Accounting System for Enterprises, replacing 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 the Circular No. 200/2014/TT-BTC. The Circular is effective for annual accounting periods beginning on or after 1 January 2026.

The Company has applied non-retrospective adjustments to its accounting policies upon the initial adoption of the requirements of Circular No. 99/2025/TT-BTC. The adoption of Circular No. 99/2025/TT-BTC also requires changes in the presentation of certain items in the financial statements. Accordingly, the comparative information has been re-presented and reclassified, where appropriate, to conform to the current period's presentation and to comply with the relevant requirements of Circular No. 99/2025/TT-BTC. Details on the reclassification of comparative information are disclosed in Note 38 of the Separate Financial Statements.

2.4 Basis for preparation of the Separate Financial Statements

The Separate Financial Statements of the Company are prepared based on summarization of the financial statements of the independent accounting entities and the head office of the Company.

In the Separate Financial Statements of the Company, the intra-group balances and transactions related to assets, equity, receivables and are eliminated in full.

The Users of this Separate Financial Statements should study the Separate Financial Statements combined with the Consolidated Financial Statements of the Company and its subsidiaries ("the Group") for the period from 01/01/2026 to 30/09/2026 in order to gain enough information regarding the financial position, operating results and cash flows of the Group.

2.5 Accounting estimates

The preparation of Separate Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the date of the Separate financial statements and the reported amounts of revenues and expenses during the accounting period.

The estimates and assumptions that have a material impact in the Separate Financial Statements include:

- Allowance for doubtful debts;
- Provision for devaluation of inventory;
- Provision for payables;
- Estimated allocation of deferred expenses;
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Estimated corporate income tax.

Such estimates and assumptions are continually evaluated. They are based on historical experience and other factors, including expectations of future events that may have a financial impact on the Company and that are assessed by the Board of Management to be reasonable under the circumstances.

2.6 Foreign currency transactions

Foreign currency transactions during the period are translated into Vietnam Dong using the actual rate at the transaction dates is the Telegraphic Transfer Middle (TTM) of the commercial bank where the Company regularly conducts transactions.

Actual exchange rate when revaluing monetary items denominated in foreign currencies at the reporting date of Separate Financial Statements is determined under the following principles:

- For monetary items denominated, applying the TTM of the commercial bank where the Company regularly conducts transactions;
- For demand deposits in foreign currencies, applying the TTM of the commercial bank where the Company opens its accounts.

For part or all of the receivables denominated in foreign currencies for which doubtful debt allowances have been made are not remeasure.

All exchange differences arising as a result of transactions or revaluation at the balance sheet date shall be recorded into the financial income or expense in the period.

2.7 Cash and cash equivalents

Cash comprises cash on hand, demand deposits.

Cash equivalents are short-term investments with the maturity of not over than 3 months from the date of investment, that are highly liquid and readily convertible into known amount of cash and that are subject to an insignificant risk of conversion into cash.

2.8 Financial investments

Trading securities are initially recognized at fair value of the payments at the time the transaction occurs. Costs incurred in purchasing trading securities (if any) such as brokerage, transaction fee, cost of information allowance, taxes, bank's fees and charges,... are recognized in the financial expenses in the period. After initial recognition, trading securities are measured at original cost less allowance for diminution in value of trading securities.

Investments held to maturity comprise term deposits, certificate of deposit, held to maturity to earn profits periodically and other held to maturity investments or of a similar nature and excluding derivative instruments.

Investments in subsidiaries, joint ventures or associates are initially recognized at original cost. After initial recognition, value of these investments is measured at original cost less allowance for devaluation of investments.

For dividends received in the form of shares, only the number of shares received is recorded without any increase in the investment value and financial income.

Allowance for devaluation of investments is made at the end of the period as follows:

Investments in trading securities: allowance shall be made on the basis of the excess of original cost of the investments recorded in the accounting book over their market value at the allowance date.

Investments in subsidiaries, joint ventures or associates: allowance shall be made based on the Financial Statements of subsidiaries, joint ventures or associates at the allowance date.

Investments held to maturity: allowance for impairment of held to maturity investments shall be made based on the recovery capacity in accordance with statutory regulations.

2.9 Receivables

The receivables shall be recorded in detail in terms of due date, entities receivable, types of currency and other factors according to requirements for management of the Company. The receivables shall be classified into short-term receivables or long-term receivables on the Separate financial statements according to their remaining terms at the reporting date.

The allowance for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a promissory note and for receivables that are not due but difficult to be recovered. Accordingly, the allowances for overdue debts shall be based on the due date stipulated in the initial sale contract, exclusive of the debt rescheduling between contracting parties and the case where the debts are not due but the debtor is in bankruptcy, in dissolution, or missing and making fleeing or estimating the possible losses.

2.10 Inventories

Inventories are initially recognized at original cost including purchase price, processing cost and other costs incurred in bringing the inventories to their location and condition at the time of initial recognition. After initial recognition, if the net realizable value of inventories is lower than the original price, inventories must be valued according to the net realizable value at the reporting date of Financial Statements.

Net realizable value is estimated based on the selling price of the inventory less the estimated costs for completing the products and the estimated costs needed for their consumption.

The cost of inventory is calculated using the weighted average method.

Method for valuation of work in process at the end of the year: The value of work in progress is recorded based on actual cost incurred for each unfinished product.

Provision for devaluation of inventories made at the end of the period is based on the excess of original cost of inventory over their net realizable value.

2.11 Fixed assets

Fixed assets (tangible and intangible) are initially stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation and carrying amount.

Subsequent measurement after initial recognition

If these costs augment the future economic benefits obtained from the use of tangible fixed assets beyond their initial standards conditions, they are capitalized as an increase in the historical cost.

Other costs incurred after tangible fixed assets have been put into operation such as repair, maintenance and overhaul costs are recognized in the Separate Statement of Income in the period in which the costs are incurred.

Fixed assets are depreciated (amortised) using the straight-line method over their estimated useful lives as follows:

- Buildings, structures	06 - 30 years
- Machinery, equipment	04 - 10 years
- Vehicles, Transportation equipment	06 - 12 years
- Office equipment and furniture	03 - 08 years
- Compensation costs for leveling the site	10 - 25 years
- Right to exploit stone quarries	10 - 25 years

2.12 Construction in progress

Construction in progress includes fixed assets which is being purchased and constructed as at the balance sheet date and is recognised in historical cost. This includes costs of construction, installation of equipment and other direct costs.

2.13 Operating lease

Operating leases are fixed asset leasing in which a significant portion of the risks and rewards of ownership are retained by the lessor. Payments made under operating leases are charged to Statement of Income on a straight-line basis over the period of the lease.

2.14 Deferred expenses

The expenses incurred but related to operating results of several accounting periods are recorded as deferred expenses and are allocated to the operating results in the following accounting periods.

The calculation and allocation of long-term deferred expenses to operating expenses in each accounting period should be based on the nature of those expenses to select a reasonable allocation method and criteria.

Types of deferred expenses include:

Deferred land expenses include prepaid land rental, including those related to leased land for which the Company has received certificate of land use right but not eligible for recording as intangible fixed asset in accordance with current regulations. These expenses are recognized in the Separate Statement of Income on a straight-line basis according to the lease term of the contract.

Tools and supplies include assets which are possessed by the Company in an ordinary course of business, with historical cost of each asset less than 30 million dong and therefore not eligible for recording as fixed asset under current legal regulations. The historical cost of tools and supplies are allocated on the straight-line basis from 6 to 12 months.

Mining operation costs are recognized at historical cost and allocated to annual production and business expenses using the straight-line method over a useful life ranging from 03 to 60 months.

Expenses for major repair of machinery, equipment, workshops and offices are allocated on the straight-line basis over 06 to 36 months. Costs of repairing assets are accumulated based on actual costs incurred and amortized to production and business expenses on a straight-line basis over their useful lives, from 6 to 36 months.

Other deferred expenses are recorded according to their historical costs and allocated on the straight-line basis over their useful lives from 1 to 3 years.

2.15 Payables

The payables shall be recorded in detail in terms of due date, entities payable, types of currency and other factors according to the requirements for management of the Company. The payables shall be classified into short-term payables or long-term payables on the Separate Financial Statements according to their remaining terms at the reporting date.

2.16 Dividend and profit payables

Dividend payables (in cash or non-monetary assets) are recognized when the Company has no unconditional right to avoid the obligation to pay dividends and profits to shareholders and capital-contributing members of the company according to relevant laws.

The recognition time is when the Company has no unconditional right to avoid the distribution of dividends: after the announcement of dividend payment from the Board of Directors and the announcement of the record date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

2.17 Borrowings

Borrowings shall be recorded in detail in terms of lending entities, loan agreement and terms of borrowings. In case of borrowings in foreign currency, they shall be recorded in detail in terms of types of currency.

2.18 Borrowing costs

Borrowing costs are recognized as operating expenses in the period, in which it is incurred excepting those which are directly attributable to the construction or production of a qualifying asset are capitalized as part of the cost of that asset in accordance with VAS No. 16 "Borrowing costs".

2.19 Accrued expenses

Accrued expenses include payables to goods or services received from the suppliers or provided for the customers during the reporting period, but the payments for such goods or services have not been made and other payables such as interest expenses, land rental, transportation expense, etc which are recorded as operating expenses of the reporting period.

2.20 Provision for payables

Provision for payables is only recognized when meeting all of the following conditions:

- The Company has a present debt obligation (legal obligation or joint obligation) as a result of past events;
- It is probable that the decrease in economic benefits may lead to the requirement for debt settlement;
- Debt obligation can be estimated reliably.

Value recorded as a provision for payables is the most reasonably estimated amount required to settle the current debt obligation at the end of the accounting period.

Only expenses related to the previously recorded provision for payables shall be offset by that provision for payables.

Provisions for payables are recognized as operating expenses of the accounting period. In case the provision made for the previous accounting period but not used up exceeds the one made for the current period, the difference is reversed against operating expenses.

Expenses for environmental restoration for mining sites are accrued based on the total estimated restoration expenses and the approved mining duration as authorized by relevant authorities. This accrual ensures the matching principle between revenue and expenses, preventing significant cost fluctuations in the accounting period when the actual restoration is carried out.

2.21 Owner's equity

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

Share premium is recorded at the difference between the par value with costs directly attributable to the issuance of shares and issue price of shares (including the case of re-issuing shares repurchased by the Company) and can be a positive premium (if the issue price is higher than par value and costs directly attributable to the issuance of shares) or negative premium (if the issue price is lower than par value and costs directly attributable to the issuance of shares).

Other capital is the operating capital formed from the operating results or from gifts, presents, financing, assets revaluation (if these items are allowed to be recorded as a decrease or increase in the owner's equity).

Retained earnings are used to present the Company's operating results (profit, loss) after corporate income tax and profits appropriation or loss handling of the Company.

2.22 Revenue

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured regardless of when payment is being made. Revenue is measured at the fair value of the consideration received, excluding discounts, rebates, and sales returns. The following specific recognition conditions must also be met when recognizing revenue:

Revenue from sale of goods

- The majority of risks and benefits associated with the right to own the products or goods have been transferred to the buyer;
- The company no longer holds the right to manage the goods as the goods owner, or the right to control the goods.

Revenue from provision of services

- The percentage of completion of the transaction at the Statement of Financial Position date can be measured reliably.

Financial income

Financial incomes include income from assets yielding interest, royalties, dividends and other financial gains by the company shall be recognised when the two conditions are satisfied:

- It is probable that the economic benefits associated with the transaction will flow to the Company; and
- The amount of the revenue can be measured reliably.

Dividend income shall be recognised when the Company's right to receive dividend is established.

2.23 Cost of goods sold and provision of services

Cost of goods sold are cost of finished products, merchandise, materials sold during the period, and are recognized in matching with the revenue generated in the period and ensuring compliance with the prudence principle. Cases of loss of materials and goods exceeded the norm, labour cost and

fixed manufacturing overheads not allocated to the value of inventory, allowance for devaluation of inventory, abnormal expenses and losses of inventories after deducting the responsibility of collective and individuals concerned, etc. is recognized fully and promptly into cost of goods sold in the period even when products and merchandises have not been determined as sold.

2.24 Financial expenses

Financial expenses include: Borrowing costs; Losses from the disposal and transfer of short-term securities, transaction cost of selling securities; Provision for diminution in value of trading securities price; provision for losses from investment in other entities, losses from sale of foreign currency, exchange loss, etc. The above items are recorded by the total amount arising in the period without offsetting against financial income.

2.25 Selling expenses

Selling expenses reflect the actual costs incurred during the process of selling products, goods, and providing services. These expenses primarily include salaries of sales personnel, costs of raw materials and supplies, depreciation of fixed assets used for sales activities, outsourced service costs, and other related expenses.

2.26 General and administrative expenses

General and administrative expenses reflect the Company's overall management costs, primarily including salaries of management personnel, social insurance, health insurance, trade union fees, unemployment insurance for management staff, office supplies, work tools, depreciation of fixed assets used for corporate management, provisions for doubtful debts, outsourced service costs, and other related expenses.

2.27 Corporate income tax

Deferred income tax asset and Deferred income tax liability

Deferred income tax asset is recognized for deductible temporary differences and the carrying forward of unused tax losses and unused tax credits. Deferred income tax liability is recognized for taxable temporary differences.

Deferred income tax asset and Deferred income tax liability are determined based on prevailing corporate income tax rate, tax rates and tax laws enacted at the end of accounting period.

Deferred tax assets are recognized only to the extent that it is probable that taxable profit in future will be available against which the deductible temporary difference can be utilised. Deferred tax assets are recorded a decrease to the extent that it is not sure taxable economic benefits will be usable.

Current corporate income tax expenses and deferred corporate income tax expenses

Current income tax expense includes the current corporate income tax expense in accordance with the Corporate Income Tax Law. In which:

Current corporate income tax expenses are determined based on taxable income during the period and current corporate income tax rate.

Deferred corporate income tax expenses are determined based on deductible temporary differences, the taxable temporary differences and corporate income tax rate.

Current corporate income tax expenses and deferred corporate income tax expenses are not offset against each other.

Tax incentives policies

According to Investment Registration Certificate No. 1345282631 dated 04 April 2019, amended for the third time on 15 February 2025 and issued by the Department of Planning and Investment of Binh Dinh Province (now Gia Lai Province), the Company's Export Wood Pellet Plant Project located at

Lots A1, A2, A3 and part of Lot A4, Cat Nhon Industrial Cluster, Xuan An Commune, Gia Lai Province is entitled to a preferential corporate income tax ("CIT") rate of 10% for a period of 15 years from the first year in which revenue is generated from the project, together with a tax exemption for 4 years and a 50% reduction of the payable CIT for the subsequent 9 years. The Company has registered to apply the CIT incentives for this project starting from the 2026 tax year.

Current corporate income tax rate

During the accounting period ended 30 September 2026, apart from income eligible for tax incentives from production and business activities, the Company applies the corporate income tax rate of 20% for the operating activities which has taxable income.

2.28 Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. The Company's related parties include:

- Organizations, directly or indirectly having control the Company, are controlled by the Company, or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, the close family members of these individuals;
- Organizations that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises;
- Other organizations and individuals identified as related parties in accordance with current legal regulations.

In considering the relationship of related parties to serve for the preparation and presentation of Separate Financial Statements, the Company should consider the nature of the relationship rather than the legal form of the relationship.

Details of related party transactions are presented in the Consolidated Financial Statements for the accounting period ended 30 September 2026 of the Company published concurrently by the Company in its Consolidated Financial Statements and Separate Financial Statements for the accounting ended 30 September 2026.

2.29 Segment information

A segment is a distinguishable component of the Company that is engaged in providing an individual or group of related products or services (business segment), or providing products or services within a particular economic environment (geographical segment). Each segment is subject to risks and returns that are different from other ones.

Segment information should be prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the Company in order to help users of financial statements better understand and make more informed judgements about the Company as a whole.

3 CASH AND CASH EQUIVALENTS

	<u>Ending balance</u> VND	<u>Beginning balance</u> VND
Cash on hand	5,467,523,257	7,531,841,256
Demand deposits	263,798,260,468	418,947,214,565
	<u>269,265,783,725</u>	<u>426,479,055,821</u>

Details of demand deposits and cash equivalents as at 30 September 2026 were as follow:

	<u>Currency</u>	<u>Term</u>	<u>Interest Rate</u>	<u>Value</u> VND
- Military Commercial Joint Stock Bank - Quy Nhon Branch	VND	Non-term	0.05%	56,540,454,595
	USD	Non-term	0.00%	5,369,765,711
- Vietnam Technological And Commercial Joint Stock Bank - Quy Nhon Branch	VND	Non-term	0.50%	54,089,297,901
	USD	Non-term	0.00%	9,757,044,872
- Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Tai Branch	VND	Non-term	0.20%	35,129,483,118
	USD	Non-term	0.00%	1,612,989,428
	EUR	Non-term	0.00%	16,560,178
- Joint Stock Commercial Bank for Foreign Trade of Vietnam - Phu Tai Branch	VND	Non-term	0.20%	47,201,156,139
	USD	Non-term	0.00%	5,993,612,664
- Other Banks	VND	Non-term	0.10% - 0.20%	47,777,368,515
	USD	Non-term	0.00%	310,527,347
				<u>263,798,260,468</u>

4 FINANCIAL INVESTMENTS**a) Trading securities**

	Stock Code	Ending balance			Beginning balance		
		Original cost	Fair value	Allowance	Original cost	Fair value	Allowance
		VND	VND	VND	VND	VND	VND
Mobile World Investment Corporation	MWG	8,829,615,020	7,964,000,000	(865,615,020)	-	-	-
FPT Corporation	FPT	15,645,318,055	12,474,000,000	(3,171,318,055)	-	-	-
SSI Securities Corporation	SSI	2,411,613,475	2,291,400,000	(120,213,475)	10,261,190,368	9,377,500,000	(883,690,368)
Sai Gon - Ha Noi Commercial Joint Stock Bank	SHB	-	-	-	5,274,648,750	4,905,000,000	(369,648,750)
Binh Duong Mineral and Construction Joint Stock	KSB	-	-	-	5,539,871,938	4,924,800,000	(615,071,938)
Masan Group Corporation	MSN	5,521,879,776	4,830,000,000	(691,879,776)	8,122,672,415	7,700,000,000	(422,672,415)
MBLand Holdings JSC (i)		450,000,000	-	-	450,000,000	-	-
Others		17,886,538,123	17,011,275,855	(875,262,268)	11,509,667,030	11,413,600,000	(290,331,526)
		50,744,964,449	44,570,675,855	(5,724,288,594)	41,158,050,501	38,320,900,000	(2,581,414,997)

The fair value of trading securities are closing price listed on HNX, HOSE on 31 December 2025 and 30 September 2026.

- (i) With respect to the investment in shares of MBLand Holdings JSC, the Company has not determined the fair value of this financial investment as Vietnamese Accounting Standards and the Vietnamese Corporate Accounting Regime have not yet provided specific guidance on fair value determination.

b) Held to maturity investments

	Ending balance			Beginning balance		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND		VND	VND		VND
Short-term						
Term deposits	3,600,000,000	3,600,000,000	-	2,418,284,380	2,418,284,380	-
Loan receivables	882,236,657,658	882,236,657,658	-	742,933,427,720	742,933,427,720	-
Other investments	-	-	-	44,139,544,860	44,139,544,860	-
	885,836,657,658	885,836,657,658	-	789,491,256,960	789,491,256,960	-

(i) At 30 September 2026, the term deposits comprise:

- A 18-month term deposit of VND 1,600,000,000 placed at the Vietnam Bank for Agriculture and Rural Development - Quy Nhon Branch, with an interest rate of 4.5% per annum. As at the end of the period, these term deposits were pledged as collateral for payment guarantee agreements with banks.
- A 06-month term deposit of VND 2,000,000,000 placed at the Joint Stock Commercial Bank for Foreign Trade of Viet Nam - Phu Tai Branch, with an interest rate of 3.4% per annum.

Details of loan receivables classified as held-to-maturity investments as at 30 September 2026 were as follow:

	Purpose of borrowing	Interest Rate	Maturity date	Guarantee	Ending balance VND	Beginning balance VND
Short-term						
Related parties					643,180,580,855	691,938,907,181
- Thanh Chau Phu Yen Granit Company Limited	Supplement working capital	Floating	12 months	Unsecured	-	18,983,549,382
- Phu Tai Ninh Thuan Stone Joint Stock Company	Supplement working capital	Floating	12 months	Unsecured	7,247,017,199	6,864,261,620
- Son Phat Production and Trading Company Limited	Supplement working capital	Floating	12 months	Unsecured	5,516,280,183	14,190,751,160
- PhuTai Quartz Stone Company Limited	Supplement working capital	Floating	12 months	Unsecured	41,023,477,904	71,765,729,530
-	Supplement working capital	Floating	12 months	Unsecured	-	-
- Phu Tai Binh Dinh Quartz Company Limited	Supplement working capital	Floating	12 months	Unsecured	74,569,826,220	117,149,490,997
- Phu Tai Yen Bai Stone Company Limited	Supplement working capital	Floating	12 months	Unsecured	14,578,642,600	14,859,383,518
- Toyota Binhdinh Company Limited	Supplement working capital	Floating	12 months	Unsecured	2,414,392,236	-
- Toyota Danang Company Limited	Supplement working capital	Floating	12 months	Unsecured	34,789,491,132	1,136,197,560
- Tuan Dat Minerals One Member Company Limited	Supplement working capital	Floating	12 months	Unsecured	856,749,572	507,902,834
- Granite Manufacturing Company Limited	Supplement working capital	Floating	12 months	Unsecured	100,759,131,326	104,725,688,083
- Universal Stone Joint Stock Company	Supplement working capital	Floating	12 months	Unsecured	4,343,855,095	3,843,855,095
- Phu Tai Real Estate One Member Company Limited	Supplement working capital	Floating	12 months	Unsecured	202,446,196,689	204,994,673,192
- Phu Tai Premium Metal Furniture One Member Limited Liability Company	Supplement working capital	Floating	12 months	Unsecured	46,468,485,972	44,087,400,341
- Phuc Tan Kieu One Member Company Limited	Supplement working capital	Floating	12 months	Unsecured	108,167,034,727	88,830,023,869
Others					59,806,624,740	50,994,520,539
- Ms. Dao Thi Lien	Conduct business	Floating	12 months	Unsecured	23,856,542,457	25,000,000,000
- Ms. Le Thi Trang	Conduct business	Floating	12 months	Unsecured	25,928,082,281	25,000,000,000
- Mr. Le Hoai Ngoc	Conduct business	Floating	12 months	Unsecured	10,022,000,002	994,520,539
- Mr. Nguyen Huu Tam	Conduct business	Floating	12 months	Unsecured	75,138,356,170	-
- Mr. Le Thanh Trung	Conduct business	Floating	12 months	Unsecured	9,008,356,163	-
- Mr. Truong Dinh Dung	Conduct business	Floating	12 months	Unsecured	45,061,643,840	-
- Ms. Nguyen Pham Thanh Uyen	Conduct business	Floating	12 months	Unsecured	50,041,095,890	-
					882,236,657,658	742,933,427,720

c) Equity investments in other entities

	Ending balance			Beginning balance		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
Investments in subsidiaries	2,558,783,414,251	2,517,940,819,713	(40,842,594,538)	1,274,029,775,243	1,240,561,424,748	(33,468,350,495)
- Tuan Dat Minerals One Member Company Limited	10,700,000,000	10,700,000,000	-	10,700,000,000	10,700,000,000	-
- Universal Stone Joint Stock Company	6,000,000,000	2,263,603,124	(3,736,396,876)	6,000,000,000	2,531,649,505	(3,468,350,495)
- Vi Na G7 Joint Stock Company (i)	710,881,881,008	710,881,881,008	-	41,877,750,000	41,877,750,000	-
- Toyota Binh Dinh Company Limited	25,309,025,243	25,309,025,243	-	25,309,025,243	25,309,025,243	-
- Toyota Danang Company Limited	40,000,000,000	40,000,000,000	-	40,000,000,000	40,000,000,000	-
- Phu Tai Dong Nai Company Limited	45,000,000,000	45,000,000,000	-	45,000,000,000	45,000,000,000	-
- Granite Manufacturing Company Limited	34,650,000,000	34,650,000,000	-	34,650,000,000	34,650,000,000	-
- Phu Tai Real Estate One Member Company Limited	255,000,000,000	255,000,000,000	-	255,000,000,000	255,000,000,000	-
- Thanh Chau Phu Yen Granite Company Limited (ii)	70,000,000,000	70,000,000,000	-	30,000,000,000	30,000,000,000	-
- Son Phat Production and Trading Company Limited	39,600,000,000	39,600,000,000	-	39,600,000,000	39,600,000,000	-
- Phu Tai Ninh Thuan Stone Joint Stock Company	5,000,000,000	4,365,654,633	(634,345,367)	5,000,000,000	5,000,000,000	-
- PhuTai Quartz Stone Company Limited	150,000,000,000	150,000,000,000	-	150,000,000,000	150,000,000,000	-
- Phu Tai Binh Dinh Wood Company Limited (iii)	266,000,000,000	266,000,000,000	-	146,000,000,000	146,000,000,000	-
- Phu Tai Binh Dinh Quartz Company Limited	64,900,000,000	64,900,000,000	-	64,900,000,000	64,900,000,000	-
- Phu Tai Yen Bai Stone Company Limited	30,000,000,000	-	(30,000,000,000)	30,000,000,000	-	(30,000,000,000)
- Phu Tai Khanh Hoa Stone One Member Company Limited	60,000,000,000	60,000,000,000	-	60,000,000,000	60,000,000,000	-
- Phu Tai Dong Nai Stone Company Limited	50,000,000,000	50,000,000,000	-	50,000,000,000	50,000,000,000	-
- Phu Tai Home One Member Company Limited	50,000,000,000	50,000,000,000	-	50,000,000,000	50,000,000,000	-
- Phu Tai Dieu Tri Investment Company Limited	108,000,000,000	104,801,700,524	(3,198,299,476)	108,000,000,000	108,000,000,000	-
- Phu Tai Premium Metal Furniture One Member Limited Liability Company	50,000,000,000	50,000,000,000	-	50,000,000,000	50,000,000,000	-
- Phuc Tan Kieu One Member Company Limited (iv)	63,920,000,000	61,907,421,687	(2,012,578,313)	18,420,000,000	18,420,000,000	-
- An Phu Forestry Joint Stock Company	13,822,508,000	12,561,533,494	(1,260,974,506)	13,573,000,000	13,573,000,000	-
- Phu Tai Land One Member Liability Limited Company (v)	410,000,000,000	410,000,000,000	-	-	-	-

c) Equity investments in other entities

	Ending balance			Beginning balance		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
Investments in joint ventures and associates	249,307,565,778	248,454,069,064	(853,496,714)	249,307,565,778	249,307,565,778	-
- Phu Yen Construction Materials Joint Stock Company	9,307,565,778	9,307,565,778	-	9,307,565,778	9,307,565,778	
- Phu Tai Van Ha Investment Joint Stock Company	240,000,000,000	239,146,503,286	(853,496,714)	240,000,000,000	240,000,000,000	
	<u>2,808,090,980,029</u>	<u>2,766,394,888,777</u>	<u>(41,696,091,252)</u>	<u>1,523,337,341,021</u>	<u>1,489,868,990,526</u>	<u>(33,468,350,495)</u>

Reasons for changes in investments in subsidiaries:

- (i) The Company made an additional capital contribution to increase the charter capital of Vina G7 Joint Stock Company from VND 63 billion to VND 1,155 billion pursuant to Decision No. 91/QĐ-HĐQT dated 21 May 2026 issued by the Board of Directors.
- (ii) The Company made an additional capital contribution to increase the charter capital of Thanh Chau Phu Yen Granite Company Limited from VND 40 billion to VND 70 billion pursuant to Resolution No. 145A/QĐ-HĐQT dated August 11, 2026, issued by the Board of Directors.
- (iii) The Company made an additional capital contribution to increase the charter capital of Phu Tai Binh Dinh Wood Company Limited from VND 146 billion to VND 266 billion pursuant to Decision No. 35/QĐ-HĐQT dated 18 March 2026 issued by the Board of Directors.
- (iv) The Company made an additional capital contribution to increase the charter capital of Phuc Tan Kieu One Member Company Limited from VND 4.5 billion to VND 50 billion pursuant to Decision No. 37/QĐ-HĐQT dated 18 March 2026 issued by the Board of Directors.
- (v) Phu Tai Land One Member Liability Limited Company was established with charter capital of VND 410 billion pursuant to Decision No. 138/QĐ-HĐQT dated July 20, 2026, issued by the Board of Directors. The Company was initially issued an Enterprise Registration Certificate by the Department of Finance of Dong Nai City under enterprise registration number 3604115496. Its head office is located at No. 6 Street, Tam Phuoc Industrial Park, Tam Phuoc Ward, Dong Nai City, Vietnam. Its principal business activities are real estate business, including the ownership, use or lease of land use rights, and completion of construction works.

Details of investees as at 30 September 2026 were as follows:

Name of investee company	Head office	Proportion of voting rights	Principal activities
Subsidiary company			
Tuan Dat Minerals One Member Company Limited	Phu My Tay Commune, Gia Lai	100.00%	Stone processing and mining
Universal Stone Joint Stock Company	Hiep Phu Ward, Thu Duc City, Ho Chi Minh City	60.00%	Stone products trading and manufacturing
Vi Na G7 Joint Stock Company	Tam Phuoc Ward, Dong Nai Province	97.80%	Wood products trading and manufacturing
Toyota Binh Dinh Company Limited	Quy Nhon Nam Ward, Gia Lai Province	100.00%	Car repair and trading
Toyota Danang Company Limited	Da Nang City	100.00%	Car repair and trading
Phu Tai Dong Nai Company Limited	Tam Phuoc Ward, Dong Nai Province	100.00%	Wood products trading and manufacturing
Granite Manufacturing Company Limited	Son Hoa Commune, Dak Lak Province	70.00%	Stone products trading and manufacturing
Phu Tai Real Estate One Member Company Limited	Quy Nhon Nam Ward, Gia Lai Province	100.00%	Real estate trading
Thanh Chau Phu Yen Granite Company Limited	Xuan Lanh Commune, Dak Lak Province	100.00%	Stone processing and mining
Son Phat Production and Trading Company Limited	Van Thang Commune, Khanh Hoa Province	99.00%	Stone processing and mining
Phu Tai Ninh Thuan Stone Joint Stock Company	Dong Hai Ward, Khanh Hoa Province	98.00%	Stone processing and manufacturing
PhuTai Quartz Stone Company Limited	Nhon Trach Commune, Dong Nai Province	100.00%	Stone processing and manufacturing

Details of investees as at 30 September 2026 were as follows:

Name of investee company	Head office	Proportion of voting rights	Principal activities
Phu Tai Yen Bai Stone Company Limited	Muong Lai Commune, Lao Cai Province	100.00%	Stone processing and mining
Phu Tai Khanh Hoa Stone One Member Company	Tu Bong Commune, Khanh Hoa Province	100.00%	Stone processing and mining
Phu Tai Dong Nai Stone Company Limited	Nhon Trach Commune, Dong Nai Province	100.00%	Stone processing and mining
Phu Tai Home One Member Company Limited	Hanh Thong Ward, Ho Chi Minh City	100.00%	Wood products trading and manufacturing
Phu Tai Dieu Tri Investment Company Limited	Quy Nhon Nam Ward, Gia Lai Province	60.00%	Real estate trading
Phu Tai Premium Metal Furniture One Member	Xuan An Commune, Gia Lai Province	100.00%	Production of aluminum-steel combined with other
Phuc Tan Kieu One Member Company Limited	An Binh Ward, Gia Lai Province	100.00%	Production of wood chips and wood pellets
An Phu Forestry Joint Stock Company	Quy Nhon Nam Ward, Gia Lai Province	98.00%	Production of wood chips, wood pellets, dimensional
Phu Tai Land One Member Liability Limited Company	Tam Phuoc Ward, Dong Nai City	100.00%	Real estate trading
Joint venture, associate company			
Phu Yen Construction Materials Joint Stock Company	Binh Kien Ward, Dak Lak Province	49.01%	Mining and processing of granite, construction
Phu Tai Van Ha Investment Joint Stock Company	Quy Nhon Nam Ward, Gia Lai Province	50.00%	Real estate investment and trading

5 SHORT-TERM PREPAYMENTS TO SUPPLIERS

	Ending balance		Beginning balance	
	Book value VND	Allowance VND	Book value VND	Allowance VND
Others		-		-
B Company	-	-	24,246,266,064	-
Other suppliers	18,000,000,000	-	18,000,000,000	-
Other suppliers	29,510,856,000	-	7,109,656,000	-
Other suppliers	20,572,627,572	-	4,693,948,883	-
Other suppliers	44,255,467,852	-	27,647,044,932	-
	112,338,951,424	-	81,696,915,879	-

6 SHORT-TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	40,772,633,945	-	38,793,754,560	-
Tuan Dat Minerals One Member Company Limited	12,704,116,886	-	21,356,524,311	-
Phu Tai Khanh Hoa Stone One Member Company Limited	7,527,651,010	-	9,890,834,493	-
Phu Tai Dong Nai Stone Company Limited	-	-	911,329,508	-
Phuc Tan Kieu One Member Company Limited	-	-	440,000,000	-
Phu Tai Home One Member Company Limited	-	-	39,568,235	-
Son Phat Production and Trading Company Limited	2,957,667,700	-	2,589,214,466	-
Phu Tai Quartz Stone Company Limited	9,634,654,415	-	1,301,009,000	-
Thanh Chau Phu Yen Granite Company Limited	-	-	1,217,957,377	-
Phu Tai Binh Dinh Quartz Company Limited	204,538,061	-	1,047,317,170	-
Phu Tai Binh Dinh Wood Company Limited	4,925,768,130	-	-	-
Granite Manufacturing Company Limited	2,818,237,743	-	-	-
Others	240,477,216,798	(77,034,388,168)	333,529,921,807	(76,544,297,232)
ASHLEY	9,172,215,218	-	23,741,323,790	-
Carrefour Imports Sas	-	-	16,830,277,557	-
Coop Italia Scarl	-	-	18,373,264,077	-
B and Q Plc	30,082,514,843	-	8,535,177,337	-
Noble House Home Furnishings LLC (i)	65,293,435,201	(65,293,435,201)	65,293,435,201	(65,293,435,201)
Yaraghi LLC	7,430,257,107	-	11,389,118,798	-
Other customers	128,498,794,429	(11,740,952,967)	189,367,325,047	(11,250,862,031)
	281,249,850,743	(77,034,388,168)	372,323,676,367	(76,544,297,232)

- (i) On 11 September 2023, Noble House Home Furnishings LLC ("Noble House"), a customer purchasing the Company's exported wood products, filed for bankruptcy with the U.S. Bankruptcy Court for the Southern District of Texas under Chapter 11 of the U.S Bankruptcy Code. Therefore, the Company has been unable to collect its receivables from Noble House related to some wood product orders sold to Noble House in 2023. Through the Law Firm representing the members of the Unsecured Creditors' Committee, the Company has submitted claims to the Court requesting Noble House to settle its outstanding debts, including a payment request dated 21 June 2024 amounting to USD 446,138.17 of goods that Noble House received from the Company after filing for bankruptcy and within 20 days before the filing date under Section 503(b)(9) of Chapter 11 of the United States Bankruptcy Code. During the year, the Company received USD 26,796.54 from Noble House in respect of this payment request. All other claims of the Company remain unsettled. Currently, the Court has ceased handling the case and, according to the notification published on the Court's website, the Court has issued an and to proceed with procedures for debt recovery. The Company continues to work with the Law Firm to clarify outstanding issues and proceed with the procedures for debt recovery. The Company has assessed the provision for this receivable as of 30 September 2026, at VND 65.29 billion.

Reason for the additional allowance for doubtful debts: The additional allowance for doubtful debts for trade receivables was primarily attributable to limited improvement in the collection of certain overdue receivables, resulting in the Company continuing to recognize an additional allowance based on the aging of the receivables.

7 OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
a) Short-term				
Dividends and profits receivables	2,260,501,500	-	14,760,501,500	-
Receivables from employees (i)	17,698,772,938	-	18,663,377,727	-
- Mr. Nguyen Huu Tam	11,834,635,988	-	13,928,816,916	-
- Others	5,864,136,950	-	4,734,560,811	-
Unsettled proceeds from sale of trading securities	275,000,000	-	3,812,860,430	-
Receivables from social insurance,	835,960,678	-	1,172,681,711	-
Other receivables	1,417,504,491	-	1,851,382,563	-
	22,487,739,607	-	40,260,803,931	-
b) Long-term				
Mortgages	11,030,614,246	-	9,895,090,846	-
- Environmental restoration deposit (ii)	11,027,614,246	-	9,877,090,846	-
- Others	3,000,000	-	18,000,000	-
Receivables from site clearance which are offset against land rental (iii)	2,384,573,130	-	2,384,573,130	-
	13,415,187,376	-	12,279,663,976	-
c) In which: Other payables from related parties				
Phu Tai Dong Nai Company Limited	-	-	12,500,000,000	-
Phu Yen Construction Materials Joint Stock Company	2,260,501,500	-	2,260,501,500	-
	2,260,501,500	-	14,760,501,500	-

(i) Employee receivables primarily comprise advances made to employees and management personnel for business-related activities, such as payment of business travel expenses, entertainment expenses, purchases of minor supplies and goods, and implementation of investment projects. The advance settlement period is determined depending on the nature of the work and is settled promptly upon completion of the relevant work.

(ii) These are environmental restoration deposits related to the Company's stone mining activities, which were paid in accordance with notifications from the relevant authorities.

(iii) The compensation for site clearance at Thang Loi Enterprise will continue to be offset against the land rental payments according to the annual land lease payment notifications.

8 DOUBTFUL DEBTS

Receivables that are overdue or not yet overdue but difficult to recover:

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Trade receivables	77,715,367,050	680,978,882	77,383,288,330	838,991,098
- Noble House Home Furnishings LLC	65,293,435,201	-	65,293,435,201	-
- Fecon South Joint Stock Company	1,942,028,260	-	1,174,936,024	352,480,807
- Others	10,479,903,589	680,978,882	10,914,917,105	486,510,291
	77,715,367,050	680,978,882	77,383,288,330	838,991,098

9 INVENTORIES

	Beginning balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
Goods in transit	577,541,615	-	1,533,395,506	-
Raw materials and supplies	153,504,199,450	-	187,338,433,131	-
Tools and instruments	6,179,000	-	1,484,000	-
Work in progress expenses	139,851,955,861	-	136,804,336,127	-
Finished goods	85,764,270,241	-	71,781,852,298	-
Merchandise inventories	6,877,327,037	-	6,380,875,907	-
	386,581,473,204	-	403,840,376,969	-

The value of inventories pledged as collaterals for borrowings at the end of the period was VND 174,330,587,478.

10 DEFERRED EXPENSES

	Ending balance VND	Beginning balance VND
a) Short-term		
Insurance premiums	2,556,079,590	4,580,836,613
Dispatched tools and supplies	5,106,116,402	5,112,647,545
Expenditure on fixing machinery, equipment, factories and	2,629,733,182	1,207,787,391
Mining expenses	781,989,535	602,077,692
Others	6,662,837,678	2,084,666,489
	<u>17,736,756,387</u>	<u>13,588,015,730</u>
b) Long-term		
Expenses for land rental and infrastructure of Binh Dinh Stone Processing Factory (i)	10,125,778,823	10,372,170,199
Expenses for the right to use leased land in Dien Tan Commune, Dien Khanh, Khanh Hoa Province (ii)	5,904,040,401	6,010,101,009
Infrastructure rental expenses at Lot D7, Phu Tai Industrial Park under 380 Enterprise (iii)	11,137,733,680	11,515,154,885
Infrastructure rental expenses at Long My Industrial Park (iv)	11,740,387,180	-
Dispatched tools and supplies	4,804,398,646	3,799,807,353
Expenditure on fixing machinery, equipment, factories and offices	11,177,670,801	9,174,251,379
Mining expenses	11,791,655,934	16,722,026,482
Others	2,816,668,992	509,798,489
	<u>69,498,334,457</u>	<u>58,103,309,796</u>

(i) Including the value of land rental and infrastructure at Cat Nhon Industrial Cluster, Xuan An Commune, Gia Lai Province with areas of 39,426.5 m² and 32,439 m² respectively, lease term of 41 years from 2017 and 38 years from 2019 to serve the construction and implementation of production and business activities at Binh Dinh Stone Processing Factory.

(ii) This is the amount that the Company paid to households under the land transfer contracts to serve stone mining work in Dien Khanh Commune, Khanh Hoa Province, allocation time is 50 years from January 2019.

(iii) This is rental value of infrastructure at Lot D7, Phu Tai Industrial Zone, Gia Lai Province with rental area of 47,086.1 m², rental period until 31 December 2048 to serve for the construction and implementation of production and business activities at 380 Enterprise.

(iv) This represents expenses for the sublease of infrastructure at Lots CI-3 and CI-5 in Long My Industrial Park, Quy Nhon Tay Ward, Gia Lai Province, for the period from September 1, 2026 to December 31, 2048. The respective land areas are 30,716.7 m² and 30,075.8 m². These expenses are incurred in support of the production and business activities of Enterprise 380 – Phu Tai Joint Stock Company.

11 TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation equipment	Office equipment	Total
	VND	VND	VND	VND	VND
Historical cost					
Beginning balance	407,416,732,383	656,732,236,346	122,716,514,140	5,695,830,388	1,192,561,313,257
Purchase in the period	33,933,325,291	77,748,095,168	16,159,703,833	375,000,000	128,216,124,292
Completed construction investment	5,079,834,366	56,037,619,420	34,372,078,905	-	95,489,532,691
Liquidation, disposal	-	(49,721,632,163)	(10,545,606,461)	-	(60,267,238,624)
Ending balance of the period	446,429,892,040	739,257,182,865	164,241,826,323	6,070,830,388	1,355,999,731,616
Accumulated depreciation					
Beginning balance	249,319,029,411	373,712,004,310	80,329,349,729	2,177,450,872	705,537,834,322
Depreciation in the period	13,120,645,385	34,762,333,876	7,815,244,150	462,069,601	56,160,293,012
Liquidation, disposal	-	(39,451,454,127)	(9,639,287,124)	-	(49,090,741,251)
Ending balance of the period	262,448,227,874	368,936,319,983	78,583,317,753	2,639,520,473	712,607,386,083
Net carrying amount					
Beginning balance	158,097,702,972	283,020,232,036	42,387,164,411	3,518,379,516	487,023,478,935
Ending balance	183,981,664,166	370,320,862,882	85,658,508,570	3,431,309,915	643,392,345,533

The carrying amount of tangible fixed assets pledged as collateral for borrowings at the end of the period: VND 229,064,957,157 (at the beginning of the year was VND 260,531,688,763).

The cost of tangible fixed assets that have been fully depreciated but are still in use at the end of the period: VND 432,219,110,784 (at the beginning of the year was VND 431,746,868,104).

Details of the Company's major tangible fixed assets as at 30 September 2026 were as follows:

Name of asset	Using department	Usage status	Historical cost VND	Net carrying amount VND
Pressing Line	380 Enterprise	In normal use	41,083,774,372	36,780,764,899
Main Production Line of Pellet Plant	Binh Dinh Stone Processing Factory	In normal use	43,221,373,840	40,294,556,607
CPM Machine (Pellet Mill)	Binh Dinh Stone Processing Factory	In normal use	32,668,638,329	30,456,419,578

Details of the Company's major tangible fixed assets disposed of, sold or transferred during the period were as follows:

Name of asset	Historical cost VND	Net book value at the date of disposal or sale VND	Costs incurred on disposal or sale VND	Proceeds from disposal or sale VND
Crushing and Screening Plant	4,246,212,909	-	-	45,000,000
E63001 Crawler Excavator	2,749,238,687	1,579,117,509	-	1,291,000,000
E63001 Crawler Excavator	2,726,851,852	1,879,580,026	-	1,605,000,000
E6300F Excavator	2,713,985,185	1,733,317,041	-	1,523,000,000
JINGONG JIN761FT 28-ton Forklift	1,908,000,000	263,039,726	-	260,000,000
Lexus GX 470 Car	4,287,478,182	-	-	45,454,545

12 INTANGIBLE FIXED ASSETS

	Site preparation expenses	Mining right	Total
	VND	VND	VND
Historical cost			
Beginning balance	11,145,440,096	7,942,126,263	19,087,566,359
Ending balance of the period	11,145,440,096	7,942,126,263	19,087,566,359
Accumulated amortization			
Beginning balance	10,804,349,490	3,176,281,444	13,980,630,934
Amortization in the period	118,533,976	237,574,641	356,108,617
Ending balance of the period	10,922,883,466	3,413,856,085	14,336,739,551
Net carrying amount			
Beginning balance	341,090,606	4,765,844,819	5,106,935,425
Ending balance	222,556,630	4,528,270,178	4,750,826,808

The cost of intangible fixed assets that have been fully depreciated but are still in use as at the end of the period was VND 9,040,677,465 (at the beginning of the period: VND 9,040,677,465).

Details of the Company's major intangible fixed assets as at 30 September 2026 were as follows:

Name of asset	Using department	Usage status	Historical cost VND	Net carrying amount VND
Mining Rights at Phu Cat Mine	Head office	In normal use	1,285,910,265	-
Compensation for Site Clearance and Construction of the Access Road to My Thang Mine	380 Enterprise	In normal use	1,685,398,134	-
Factory Site Costs	Thang Loi Enterprise	In normal use	2,913,529,646	187,139,963
Factory Site Costs	Thang Loi Enterprise	In normal use	4,808,529,176	-
Tan Dan Mine Acquisition Costs	Khanh Hoa Stone Exploitation Enterprise	In normal use	2,500,000,000	1,531,250,000

13 CONSTRUCTION IN PROGRESS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Procurement of fixed assets	148,957,330,759	146,534,308,263	7,481,230,300	7,481,230,300
- Machinery and equipment for stone exploitation	7,817,678,084	6,569,308,263	7,384,008,077	7,384,008,077
- Woodworking machinery and	4,125,000,000	4,125,000,000	97,222,223	97,222,223
- Database system	1,174,652,675	-	-	-
- Land Use Rights (i)	135,840,000,000	135,840,000,000	-	-
Construction in progress	134,524,187,269	134,524,187,269	308,599,951	308,599,951
- Pellet Plant Project in Khanh Hoa (ii)	134,524,187,269	134,524,187,269	308,599,951	308,599,951
	<u>283,481,518,028</u>	<u>281,058,495,532</u>	<u>7,789,830,251</u>	<u>7,789,830,251</u>

(i) This represents the cost of acquiring land use rights at the An Phu - An Khanh Urban Area Infrastructure Construction Investment Project, An Khanh Ward, Ho Chi Minh City. The Company plans to construct a building for its own use as an office or for lease on this land.

(ii) The Project of Granite Processing Plant, Export Wood Pellet Production and Forest Products Processing was approved pursuant to Decision No. 100/3/QĐ-HĐQT dated 24 September 2025 issued by the Board of Directors of the Company, with the key information as follows:

- Project name: Granite Stone Processing Factory, Export Wood Pellet Production and Forestry Product Processing;
- Construction location: Lam Dien Village, Tu Bong Commune, Khanh Hoa Province;
- Investor: Phu Tai Joint Stock Company;
- Project scale: Construction of a factory for the production of export wood pellets and processing of forestry products, with a production capacity of 90,000 tons of finished products per year and a total area of 45,807.6 m²;
- Total investment: VND 138,985,950,000;
- Implementation commencement date and expected completion: 6 months;
- As at 30 September 2026: The project was under investment and construction implementation.

14 SHORT-TERM TRADE PAYABLES

	Ending balance VND	Beginning balance VND
Related parties	44,150,486,139	46,335,137,961
Tuan Dat Minerals One Member Company Limited	688,624,640	14,375,413,674
Toyota Binh Dinh Company Limited	123,085,816	752,004
Granite Manufacturing Company Limited	-	64,525,000
Thanh Chau Phu Yen Granite Company Limited	2,170,963,157	1,670,162,413
Son Phat Production and Trading Company Limited	-	416,309,123
Phu Tai Binh Dinh Wood Company Limited	2,091,453,000	13,395,241,145
Phu Tai Binh Dinh Quartz Company Limited	38,833,874,371	14,306,404,142
Phu Tai Yen Bai Stone Company Limited	-	414,237,290
Phu Yen Construction Materials Joint Stock Company	242,485,155	128,527,560
Phu Tai Premium Metal Furniture One Member Limited	-	1,563,565,610
Others	194,821,266,176	169,422,944,633
Sudima Panels Company Limited	4,328,846,104	7,616,397,524
Phuong Tin Viet Nam Company Limited	4,233,685,600	8,180,543,465
Binh Thanh Chemical Manufacturing and Trading Company Limited	9,816,852,320	6,810,094,320
Hoang Giang Company Limited	21,008,824,420	13,938,774,041
Tan Dat Packaging Company Limited	6,818,034,258	8,313,862,570
Hoang Trang Company Limited	9,656,115,366	11,110,311,815
Hiep Nghia Company Limited	4,391,008,178	8,720,707,142
Other suppliers	134,567,899,930	104,732,253,756
	238,971,752,315	215,758,082,594

15 SHORT-TERM PREPAYMENTS FROM CUSTOMERS

	Ending balance VND	Beginning balance VND
Related parties	328,821,461	119,440
Phu Tai Khanh Hoa Stone One Member Company	-	119,440
Phu Tai Home One Member Company Limited	328,821,461	-
Others	58,870,649,224	37,437,982,671
Huy Hung Building Material Joint Stock Company	-	12,832,913,145
Thanh Cong Construction Consulting Company Limited	7,077,063,573	10,857,941,237
Sklum Home and Deco, S.L.	15,882,156,612	-
Others	35,911,429,039	13,747,128,289
	59,199,470,685	37,438,102,111

16 DIVIDENDS AND PROFIT PAYABLES

	Ending balance VND	Beginning balance VND
Dividends and profit payables	1,339,629,800	303,399,800
	1,339,629,800	303,399,800

17 SHORT-TERM TAXES AND OTHER PAYABLES TO STATE BUDGET

	Tax receivable at the beginning of year	Tax payable at the beginning of year	Tax payable in the period	Tax paid in the period	Tax receivable at the end of the period	Tax payable at the end of the period
	VND	VND	VND	VND	VND	VND
Value-added tax	-	3,546,866,579	35,881,416,588	36,233,219,387	1,543,397,760	3,195,063,780
Export, import duties	-	-	44,411,394	44,411,394	-	-
Corporate income tax	-	45,098,627,235	35,400,579,965	45,237,261,142	-	35,261,946,058
Personal income tax	-	203,319,794	8,672,820,022	4,135,226,395	-	4,740,913,421
Natural resource tax	-	2,225,427,955	19,548,246,430	19,654,275,585	-	2,119,398,800
Land tax and land rental	-	-	2,733,331,754	1,455,682,166	-	1,277,649,588
Fees, charges and other payables	-	8,949,693,387	15,663,860,425	16,951,105,115	480,269,250	8,142,717,947
	-	60,023,934,950	117,944,666,578	123,711,181,184	2,023,667,010	54,737,689,594

The Company's tax settlements are subject to examination by the tax authorities. Because the application of tax laws and regulations on many types of transactions is susceptible to varying interpretations, amounts reported in the Separate Financial Statements could be changed at a later date upon final determination by the tax authorities.

18 SHORT TERM ACCRUED EXPENSES

	Ending balance VND	Beginning balance VND
Accrued interest expenses	335,597,611	292,411,955
Accrued land rental	3,567,139,213	821,145,170
Accrued electricity expenses	3,203,469,630	3,573,736,923
Accrued commission expenses	-	1,021,433,978
Accrued transportation expenses	488,918,100	318,178,300
Accrued design and material expenses	15,139,595	773,976,263
Other accrued expenses	703,489,308	39,515,909
	8,313,753,457	6,840,398,498

19 OTHER PAYABLES

	Ending balance VND	Beginning balance VND
a) Short-term		
Trade union fee	2,758,945,287	979,265,531
Interest expense	5,265,450,188	2,557,811,882
Land rental to Financial Department - Ministry of Defence	575,470,855	7,885,268,719
Payables to Vi Na G7 Joint Stock Company	-	550,000,000
Labour Union, Communist membership fee	1,993,120,951	2,053,031,404
Payables to An Phu Forestry Joint Stock Company	6,988,000,000	-
Payables to Thanh Chau Phu Yen Granite Company Limitec	25,507,805,315	-
Payables to Phu Tai Binh Dinh Wood Company Limited	2,374,973,610	-
Other payables	795,272,608	1,091,759,378
	46,259,038,814	15,117,136,914
b) Long-term		
Long-term deposits, collateral received	170,773,200	203,173,200
	170,773,200	203,173,200
c) In which: Other payables to related parties		
Vi Na G7 Joint Stock Company	1,563,764,520	550,000,000
Phu Tai Dieu Tri Investment Company Limited	574,518,655	519,428,242
An Phu Forestry Joint Stock Company	6,988,000,000	-
Phu Tai Land One Member Liability Limited Company	358,767,123	-
Payables to Thanh Chau Phu Yen Granite Company Limitec	25,507,805,315	-
Payables to Phu Tai Binh Dinh Wood Company Limited	2,374,973,610	-
Phu Tai Van Ha Investment Joint Stock Company	2,768,399,890	2,038,383,640
	40,136,229,113	3,107,811,882

20 PROVISIONS FOR LONG-TERM PAYABLES

	Beginning balance VND	During the period		Ending balance VND
		Increase	Decrease	
Cost of environmental	8,196,564,736	1,069,886,588	-	9,266,451,324
Land rental without contract (i)	6,350,400,000	529,200,000	-	6,879,600,000
	14,546,964,736	1,599,086,588	-	16,146,051,324

- (i) Land rental expenses relate to certain mining sites in Gia Lai Province (formerly Binh Dinh Province). As the Company has not yet signed the land lease contracts and has not yet received a land rental payment notice from the Tax Department, the Company is temporarily accruing these expenses to production and business expenses during the year based on the land rental rates announced by the People's Committee of Gia Lai Province (formerly Binh Dinh Province).

21 BORROWINGS AND FINANCE LEASE LIABILITIES

	Beginning balance VND	During the period		Ending balance VND
		Increase VND	Decrease VND	
a) Short-term borrowings (i)				
Short-term debts	952,167,849,628	1,913,473,792,864	1,788,555,329,500	1,077,086,312,992
Current portion of long-term debts	18,581,508,000	10,305,754,000	16,311,131,000	12,576,131,000
	970,749,357,628	1,923,779,546,864	1,804,866,460,500	1,089,662,443,992
b) Long-term borrowings				
Long-term debts (ii)	93,826,955,685	1,507,305,754,000	451,616,885,000	1,149,515,824,685
	93,826,955,685	1,507,305,754,000	451,616,885,000	1,149,515,824,685
Amount due for settlement within 12 months	(18,581,508,000)	(10,305,754,000)	(16,311,131,000)	(12,576,131,000)
Amount due for settlement after 12 months	75,245,447,685			1,136,939,693,685

(i) Details of short-term borrowings and current portion of long-term debt were as follows:

	Interest Rate	Purpose of borrowing	Guarantee	Ending balance	Ending balance	Beginning balance	Beginning balance
				VND	VND	VND	VND
Short-term borrowings (VND)					840,697,529,676		889,699,256,447
Related parties					177,660,000,000		328,842,953,278
Phu Tai Van Ha Investment Joint Stock Company	0.5%/year	For operating activities	Unsecured		177,660,000,000		221,160,000,000
Phu Tai Dieu Tri Investment Company Limited	0.5%/year	For operating activities	Unsecured		-		28,800,000,000
Toyota Binh Dinh Company Limited	0.5%/year	For operating activities	Unsecured		-		13,787,607,764
Phu Tai Khanh Hoa Stone One Member Company Limited	0.5%/year	For operating activities	Unsecured		-		42,560,223,297
Phu Tai Binh Dinh Wood Company Limited	0.5%/year	For operating activities	Unsecured		-		22,535,122,217

	Interest Rate	Purpose of borrowing	Guarantee	Ending balance	Ending balance	Beginning balance	Beginning balance
				VND	VND	VND	VND
Others					663,037,529,676		560,856,303,169
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Tai Branch	Floating	For operating activities	Secured by machinery and equipment (*)		130,475,599,616		92,461,755,708
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Quy Nhon Branch	Floating	For operating activities	Secured by production lines, machinery and equipment (*)		265,568,518,344		88,390,838,200
Military Commercial Joint Stock Bank - Binh Dinh Branch	Floating	For operating activities	Secured by machinery and equipment (*)		220,129,589,785		195,707,487,181
HSBC Bank (Viet Nam) Ltd - Ho Chi Minh City Branch	Floating	For operating activities	Secured by receivables (*)		16,863,821,931		65,484,137,836
Vietnam Technological and Commercial Joint Stock Bank - Quy Nhon Branch	Floating	For operating activities	Secured by machinery and equipment (*)		-		93,812,084,244
Vietnam Bank for Agriculture and Rural Development - Binh Dinh Branch	Floating	For operating activities	Secured by production lines, machinery and equipment (*)		30,000,000,000		25,000,000,000
Short-term borrowings (USD)				9,104,049.99	236,388,783,316	2,368,297.88	62,468,593,181
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Tai Branch	Floating	For operating activities	Secured by machinery, equipment and production lines (*)	1,561,898.61	40,562,506,902	475,067.05	12,530,843,578
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Quy Nhon Branch	Floating	For operating activities	Secured by machinery, equipment and production lines (*)	1,099,079.79	28,543,102,146	1,893,230.83	49,937,749,603
Military Commercial Joint Stock Bank - Binh Dinh Branch	Floating	For operating activities	Secured by machinery, equipment (*)	2,794,891.59	72,558,180,568	-	-
Vietnam Technological and Commercial Joint Stock Bank - Quy Nhon Branch	Floating	For operating activities	Secured by assets attached to land, machinery and equipment, inventories, and property rights (*)	3,648,180.00	94,724,993,700	-	-
Current portion of long-term debts				-	12,576,131,000	-	18,581,508,000
				9,104,049.99	1,089,662,443,992	2,368,297.88	970,749,357,628

(*) Bank loans are secured by mortgage/pledge/guarantee agreements with the lenders and have been duly registered as secured transactions.

(ii) Details of long-term borrowings were as follows:

	Currency	Interest Rate	Date due	Purpose of borrowing	Guarantee	Ending balance	Beginning balance
						VND	VND
Long-term borrowings							
Related parties						1,072,000,000,000	-
Vi Na G7 Joint Stock Company	VND	0.4%/year	No maturity date	Additional working capital	Unsecured	667,000,000,000	-
Phu Tai Land One Member Liability Limited Company	VND	0.4%/year	No maturity date	Additional working capital	Unsecured	405,000,000,000	-
Others						22,015,824,685	28,826,955,685
Military Commercial Joint Stock Bank - Binh Dinh Branch	VND	Floating	2030	Investment in Artificial Stone Pressing and Production Line Project	Secured by machinery, equipment and production lines formed from the project (*)	11,606,442,721	16,580,625,721
Military Commercial Joint Stock Bank - Binh Dinh Branch	VND	Floating	2030	Investment in Rooftop Solar Power Projects	Secured by machinery, equipment and production lines formed from the project (*)	10,409,381,964	12,246,329,964
Vietnam Bank for Agriculture and Rural Development - Binh Dinh Branch	VND	Floating	2030	Investment in Pellet Pressing and Production Line Project	Secured by machinery, equipment and production lines formed from the project (*)	55,500,000,000	65,000,000,000
						1,149,515,824,685	93,826,955,685
Amount due for settlement within 12 months						(12,576,131,000)	(18,581,508,000)
Amount due for settlement after 12 months						1,136,939,693,685	75,245,447,685

(*) Bank loans are secured by mortgage/pledge/guarantee agreements with the lenders and have been duly registered as secured transactions.

22 OWNER'S EQUITY

a) Changes in owner's equity

	Contributed capital	Share premium	Other capital	Retained earnings	Total
	VND	VND	VND	VND	VND
Beginning balance of previous year	669,384,030,000	-	1,613,598,212,913	281,574,443,067	2,564,556,685,980
Profit for previous period	-	-	-	194,402,399,624	194,402,399,624
Dividend payment in cash	-	-	-	(167,346,007,500)	(167,346,007,500)
Bonus and welfare fund	-	-	-	(14,078,722,153)	(14,078,722,153)
Transfer from other components of	-	-	100,149,713,414	(100,149,713,414)	-
Ending balance of previous period	669,384,030,000	(175,000,000)	1,713,747,926,327	194,402,399,624	2,577,359,355,951
Beginning balance of current year	669,384,030,000	-	1,713,747,926,327	345,061,120,965	2,728,193,077,292
Share issuance to increase charter capital (i)	133,876,810,000	26,722,647,000	-	-	160,599,457,000
Profit for this period	-	-	-	323,985,823,996	323,985,823,996
Dividend payment in cash	-	-	-	(140,570,116,000)	(140,570,116,000)
Stock Dividend (ii)	200,809,900,000	-	5,310,000	(200,815,210,000)	-
Bonus and welfare fund	-	-	-	(17,253,056,048)	(17,253,056,048)
Transfer from other components of owners' equity	-	-	86,829,812,917	(86,829,812,917)	-
Ending balance of this period	1,004,070,740,000	26,722,647,000	1,800,583,049,244	223,578,749,996	3,054,955,186,240

- (i) During the period, the Company completed the public offering of shares to existing shareholders in 2025 in accordance with the policy approved under Resolution No. 06/NQ-DHDCD dated 9 September 2025 of the 1st Extraordinary General Meeting of Shareholders in 2025 and the Certificate of Registration for Additional Public Offering of Shares No. 454/GCN-UBCK dated 1 December 2025 issued by the State Securities Commission. Accordingly, the Company successfully distributed all 13,387,681 shares proposed to be issued, of which 13,264,836 shares were distributed to the public at a price of VND 12,000 per share and 122,845 shares were distributed under the plan for handling fractional shares and undistributed shares at a price of VND 15,000 per share. Following the offering, the Company's charter capital increased from VND 669,384,030,000 to VND 803,260,840,000. The entire proceeds from the offering were used to increase the Company's capital contributions to its subsidiaries in accordance with the approved purposes of the capital raising.

- (ii) Pursuant to Resolution No. 02/NQ-DHDCD dated 15 April 2026 of the 2026 Annual General Meeting of Shareholders and Document No. 3391/UBCK-QLCB dated 24 April 2026 issued by the State Securities Commission regarding the documents for the issuance of shares to pay dividends of PTB, the Company successfully issued 20,080,990 shares (out of a total of 20,081,521 shares proposed to be issued at a ratio of 4:1) to pay dividends for 2025. Following the issuance, the Company's charter capital increased from VND 803,260,840,000 to VND 1,004,070,740,000.

Pursuant to Resolution No. 02/NQ-DHDCD dated 15 April 2026 of the General Meeting of Shareholders, the Company announced the distribution of profit for 2025 as follows:

	Rate	Amount
	%	VND
Net Profit after tax in 2025	100	345,061,120,965
Additional capital of the owner	25	86,829,812,917
Bonus and welfare fund	5	17,253,056,048
Dividend payment	99	341,385,326,000
- Dividend payment in cash (i)		140,570,116,000
- Stock dividend payment		200,815,210,000
Remaining retained earnings	-	-

- (i) On 28 April 2026, the Company's Board of Directors issued Resolution No. 71/NQ-HDQT approving the plan for the payment of cash dividends and receipt of stock dividends for 2025. Accordingly, the record date for determining the list of shareholders entitled to exercise their rights was 18 May 2026; the cash dividend rate was 5% per share, and the payment was made on 28 May 2026.

On August 3, 2026, the Company's Board of Directors issued Resolution No. 149/NQ-HDQT approving the plan for the first cash dividend payment for 2026 at a rate of 10% of the par value per share. The record date was September 9, 2026, and the dividend payment was made on September 29, 2026.

b) Details of Contributed capital

	Ending balance	Rate	Beginning balance	Rate
	VND	%	VND	%
Mr. Le Vy	136,625,070,000	13.61%	90,340,230,000	13.50%
Mr. Le Van Thao	87,442,270,000	8.71%	58,148,600,000	8.69%
Mr. Nguyen Sy Hoe	63,036,790,000	6.28%	41,878,290,000	6.26%
Mr. Le Van Loc	65,168,410,000	6.49%	41,413,050,000	6.19%
Others	651,798,200,000	64.92%	437,603,860,000	65.37%
	1,004,070,740,000	100%	669,384,030,000	100%

c) Capital transactions with owners and distribution of dividends and profits

	Current period	Prior period
	VND	VND
Owner's contributed capital		
- At the beginning of the year	669,384,030,000	669,384,030,000
- Increase in the period	334,686,710,000	-
- Decrease in the period	-	-
- At the end of the period	1,004,070,740,000	669,384,030,000
Distributed dividends and profit		
- Dividend payable at the beginning of the year	303,399,800	229,248,300
- Dividend payable in the period	140,570,116,000	167,346,007,500
+ Dividend payable from last year's profit	40,163,042,000	167,346,007,500
+ Estimated dividend payable from this year's profit	100,407,074,000	-
- Dividend paid in cash in the period	139,533,886,000	167,271,856,000
+ Dividend paid from last year's profit	139,533,886,000	167,271,856,000
- Dividend payable at the end of the period	1,339,629,800	303,399,800

d) Share

	Ending balance	Beginning balance
Quantity of Authorized issuing shares	100,407,074	66,938,403
Quantity of issued shares	100,407,074	66,938,403
- Common shares	100,407,074	66,938,403
Quantity of outstanding shares in circulation	100,407,074	66,938,403
- Common shares	100,407,074	66,938,403
Par value per share: VND 10,000/ share		

23 OFF STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE COMMITMENT

a) Operating asset for leasing

The Company is the lessor under operating lease contracts. As at 30 September 2026, total future minimum lease income under irrevocable operating lease contracts are presented as follows:

	Ending balance	Beginning balance
	VND	VND
Under 1 year	481,404,000	632,812,145
From 1 year to 5 years	683,833,909	862,492,909

b) Operating leased assets

The Company has land lease contracts signed with the People's Committees of the provinces and the Ministry of National Defence to support its business operations in various locations. Under these contracts, the Company is required to pay annual land rental fees until the contract expiration date, as stipulated in the land lease agreements. Under the terms of the land lease agreements entered into with the provincial-level People's Committees and the prevailing Land Law, the Company is obligated to relocate and dismantle assets attached to the land and restore the premises to the State upon expiry of the land use term. However, the Board of Management does not have sufficient basis to reliably estimate the costs required to fulfill this obligation. Accordingly, this obligation is presented as a contingent liability in these financial statements.

In addition, the Company also has contracts to sublease land with developed infrastructure in Industrial Parks (details in Note 10) to support its business operations. The Company has made a one-time infrastructure rental payment for the entire lease term.

c) Foreign currencies

	<u>Ending balance</u>	<u>Beginning balance</u>
USD	887,471.12	308,638.72
EUR	559.56	574.87

d) Doubtful debts written-off

	<u>Ending balance</u>	<u>Beginning balance</u>
Doubtful debts written-off	2,694,973,701	2,694,973,701

24 REVENUE FROM SALE OF GOODS AND PROVISION OF SERVICES

	<u>Current period</u>	<u>Prior period</u>
	VND	VND
Revenue from sales of products, goods	1,967,285,477,649	1,453,692,678,801
- <i>Stone products</i>	766,555,426,900	532,275,112,639
- <i>Wood products</i>	1,191,163,351,465	910,792,102,770
- <i>Others</i>	9,566,699,284	10,625,463,392
Revenue from provision of service	614,175,697	852,482,487
- <i>Office and factory rental revenue</i>	614,175,697	852,482,487
	<u><u>1,967,899,653,346</u></u>	<u><u>1,454,545,161,288</u></u>

25 COST OF GOODS SOLD AND PROVISION OF SERVICES

	<u>Current period</u>	<u>Prior period</u>
	VND	VND
Cost of products, goods sold	1,525,266,996,870	1,115,429,664,266
- <i>Stone products</i>	610,989,068,082	380,869,517,076
- <i>Wood products</i>	908,555,329,368	733,045,544,871
- <i>Others</i>	5,722,599,420	1,514,602,319
	<u><u>1,525,266,996,870</u></u>	<u><u>1,115,429,664,266</u></u>

26 FINANCIAL INCOME

	<u>Current period</u> VND	<u>Prior period</u> VND
Interest income	40,627,312,971	34,783,895,150
Gain on disposal of financial investments	5,713,284,120	7,654,376,274
Dividends and profit distributions received in cash	182,364,133,008	78,148,000,140
Gains on exchange difference in the period	3,183,639,822	13,397,406,749
Gains on exchange difference at the period-end	1,838,134,485	6,308,924,879
	<u>233,726,504,406</u>	<u>140,292,603,192</u>

27 FINANCIAL EXPENSES

	<u>Current period</u> VND	<u>Prior period</u> VND
Interest expenses	43,076,051,059	30,207,837,191
Loss on disposal of financial investments	11,778,878,298	2,672,852,422
Loss on exchange difference in the period	6,057,590,810	1,693,897,487
Loss on exchange difference at the period-end	83,963,029	-
Allowance for diminution in value of trading securities and impairment loss from investment	11,370,614,354	3,881,866,707
	<u>72,367,097,550</u>	<u>38,456,453,807</u>

28 SELLING EXPENSES

	<u>Current period</u> VND	<u>Prior period</u> VND
Raw materials	69,287,280,080	55,084,198,412
Labour expenses	14,591,285,564	8,262,085,463
Depreciation expenses	326,251,035	-
Taxes, fees and charges	10,567,075,454	10,312,392,561
Expenses of outsourcing services	61,133,622,301	46,729,804,888
Other expenses	2,490,773,189	2,289,004,426
	<u>158,396,287,623</u>	<u>122,677,485,750</u>

29 GENERAL AND ADMINISTRATIVE EXPENSES

	<u>Current period</u> VND	<u>Prior period</u> VND
Labour expenses	53,026,893,964	65,146,861,082
Tools, instruments and supplies expenses	2,213,176,611	2,590,678,457
Depreciation expenses	3,119,283,768	2,708,604,580
Tax, Charge, Fee	2,841,896,714	2,054,794,211
Provisions expenses	580,060,936	2,418,807,102
Expenses of outsourcing services	6,379,525,959	6,194,936,893
Other expenses	20,468,856,311	10,040,254,913
Reductions in general and administrative expenses	(89,970,000)	(56,000,000)
- Reversal of loss allowance for receivables	(89,970,000)	(56,000,000)
	<u>88,539,724,263</u>	<u>91,098,937,238</u>

30 OTHER INCOME

	<u>Current period</u> VND	<u>Prior period</u> VND
Gain on liquidation, disposal of fixed assets	927,055,799	2,899,828,312
Gain from debt collection	6,296,269	663,536
Gain from wood sales support	-	236,453,378
Land rental reduction	2,320,769,509	709,779,960
Others	1,350,144,658	1,159,072,687
	<u>4,604,266,235</u>	<u>5,005,797,873</u>

31 OTHER EXPENSES

	<u>Current period</u> VND	<u>Prior period</u> VND
Fine for administrative and tax violations	307,805,892	1,542,231,411
Bad debt write-off expenses	2,249,601	294,520,242
Penalty due to late delivery, defective products	1,100,846,661	1,830,389,958
Others	1,565,811,067	1,351,498,045
	<u>2,976,713,221</u>	<u>5,018,639,656</u>

32 CURRENT CORPORATE INCOME TAX EXPENSE

	Current period VND	Prior period VND
Total profit before tax	358,683,604,460	227,162,381,636
Increase	11,755,640,132	12,502,611,199
- Foreign exchange gains from prior year revaluation realised in the current period	1,914,910,912	5,658,180,618
- Infrastructure contribution costs	-	2,950,990,666
- Environmental rehabilitation costs	1,069,886,589	930,225,876
- Fines	307,795,892	1,542,231,411
- Non-executive Board of Directors remuneration	241,660,000	243,200,000
- The depreciation cost of cars with fewer than 9	609,118,040	410,873,378
- Other non-deductible items	7,612,268,699	766,909,250
Decrease	(180,857,132,008)	(78,187,995,780)
- Tax-exempt dividend income	(180,857,132,008)	(78,187,995,780)
Taxable income	189,582,112,584	161,476,997,055
- Taxable income from the Export Wood Pellet Plant	12,586,340,760	-
- Taxable income from other business activities	176,995,771,824	161,476,997,055
CIT at applicable tax rates	36,657,788,441	32,295,399,411
- CIT expense from Export Wood Pellet Plant (10% tax rate)	1,258,634,076	-
- CIT expense from other business activities (20% tax rate)	35,399,154,365	32,295,399,411
Deductible corporate income tax expense	(1,258,634,076)	-
Current CIT expense	35,399,154,365	32,295,399,411
Adjustment of tax expenses from previous year to current period	1,425,600	1,888,103,900
Tax payable at the beginning of the year	45,098,627,235	13,218,502,994
Tax paid in the period	(45,237,261,142)	(15,161,225,781)
Corporate income tax payable at the end of the period	35,261,946,058	32,240,780,524

33 DEFERRED INCOME TAX**a) Deferred income tax assets**

	Ending balance VND	Beginning balance VND
Corporate income tax rate used to determine deferred income tax assets	20%	20%
Deferred income tax assets related to deductible temporary differences	3,085,113,160	2,382,313,660
	3,085,113,160	2,382,313,660

c) Deferred corporate income tax expense

	Current period	Prior period
	VND	VND
Deferred CIT expense relating to taxable temporary difference	-	1,034,174,344
Deferred CIT income arising from deductible temporary difference	(702,799,500)	(2,457,695,643)
	<u>(702,799,500)</u>	<u>(1,423,521,299)</u>

34 ADDITIONAL INFORMATION FOR THE ITEMS OF THE INTERIM SEPARATE STATEMENT OF CASH FLOWS

	Current period	Prior period
	VND	VND
Proceeds from borrowings during the period		
Proceeds from ordinary contracts	3,422,242,767,173	1,820,554,638,738
Actual repayments on principal during the period		
Repayment on principal from ordinary contracts	2,240,172,214,500	1,087,860,196,133

35 OTHER INFORMATIONS

As at 30 September 2026, the Company had a capital contribution commitment of VND 156.6 billion to Binh Kien House Investment Joint Stock Company ("Binh Kien House") to acquire a 23.29% ownership interest in this associate, pursuant to Decision No. 78B/QD-HDQT dated 6 May 2026 issued by the Company's Board of Directors regarding the capital contribution for the establishment of a joint venture company. Binh Kien House was established under Enterprise Registration Certificate No. 4401132988, first issued by the Department of Finance of Dak Lak Province on 21 May 2026. Binh Kien House's head office is located at 775 Hung Vuong, Binh Kien Ward, Dak Lak Province, Vietnam. The principal business activities of the associate are real estate business, trading in land use rights owned, used or leased by the owner/user, and residential construction, etc. The Company expects to contribute capital when the project is implemented.

36 SUBSEQUENT EVENTS AFTER THE REPORTING PERIOD

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the Separate financial statements.

37 SEGMENT REPORTING

a) Under business fields

	Stone business	Wood, aluminum - steel business	Real estate, Trade and services	Elimination	Grand total
	VND	VND	VND	VND	VND
Net revenue from sales to external customers	767,690,755,826	1,182,525,026,865	17,683,870,655	-	1,967,899,653,346
- Domestic	457,893,163,745	258,885,085,795	17,683,870,655	-	734,462,120,195
- Export	309,797,592,081	923,639,941,070	-	-	1,233,437,533,151
Cost of goods sold	602,989,068,082	908,555,329,368	5,722,599,420	-	1,517,266,996,870
Profit from business activities	164,701,687,744	273,969,697,497	11,961,271,235	-	450,632,656,476
The total cost of acquisition of fixed assets	187,644,382,107	175,912,962,653	135,840,000,000	-	499,397,344,760
Segment assets	1,372,222,437,670	2,092,023,126,188	2,299,214,845,367	-	5,763,460,409,225
Unallocated assets	-	-	-	-	50,366,290,515
Total assets	1,372,222,437,670	2,092,023,126,188	2,299,214,845,367	-	5,813,826,699,740
Segment liabilities	185,691,166,917	175,084,418,922	2,214,420,477,215	-	2,575,196,063,054
Unallocated liabilities	-	-	-	-	183,675,450,446
Total liabilities	185,691,166,917	175,084,418,922	2,214,420,477,215	-	2,758,871,513,500

b) Under geographical areas

	Gia Lai	Khánh Hòa	Others	Grand total
	VND	VND	VND	VND
Net revenue from sales to external customers	1,916,796,814,646	51,102,838,700	-	1,967,899,653,346
- Domestic	683,359,281,495	51,102,838,700	-	734,462,120,195
- Export	1,233,437,533,151	-	-	1,233,437,533,151
Segment assets	5,626,774,417,639	187,052,282,101	-	5,813,826,699,740
Segment liabilities	2,722,518,071,343	61,831,925,959	(25,478,483,802)	2,758,871,513,500

38 COMPARATIVE FIGURES

The comparative figures in these Financial Statements are presented in corresponding figures. According to this method, the comparative information of the previous period is presented regarding the financial position, operating results and cash flow of the Company during the previous period.

The comparative figures in the Separate Statement of Financial Position for the period from 01/01/2026 to 30/09/2026 and related notes are those of the Separate Financial Statements for the fiscal year ended 31 December 2025. Comparative information in the Separate Statement of Income for the period from 01/01/2026 to 30/09/2026, Separate Statement of Cash flows for the period from 01/01/2026 to 30/09/2026, and related notes is that of the Separate Financial Statements for the accounting period from 01 January 2025 to 30 September 2025

As disclosed in Note 2.3, certain comparative figures as at 01 January 2026 have been adjusted to conform to the presentation requirements of the financial statements under Circular No. 99/2025/TT-BTC. The details are as follows:

Figures are based on the Separate Financial Statements for the fiscal year ended 31 December 2025			Figures adjusted in accordance with Circular No. 99/2025/TT-BTC			
Code	Items	Amount VND	Code	Items	Amount VND	Change VND
STATEMENT OF FINANCIAL POSITION			STATEMENT OF FINANCIAL POSITION			
123	Held-to-maturity investments	45,739,544,860	123	Short-term held-to-maturity investments	789,491,256,960	743,751,712,100
135	Short-term loan receivables	738,584,689,440				(738,584,689,440)
136	Other short-term receivables	45,427,826,591	135	Other short-term receivables	40,260,803,931	(5,167,022,660)
			313	Dividends and profit payables	303,399,800	303,399,800
319	Other short-term payables	15,420,536,714	320	Other short-term payables	15,117,136,914	(303,399,800)

In addition to the line items with changes in amounts upon conversion in accordance with Circular No. 99/2025/TT-BTC as presented in the above table, certain other line items have also been changed in terms of their codes and names.

Preparer



Tran Nguyen Kha

Chief Accountant



Nguyen Thi My Loan

Approved, 30 October 2026
Legal Representative



NGUYỄN SỸ HÒE