CONSOLIDATED FINANCIAL STATEMENTS FOR QUARTER III

NTQ SOLUTION JOINT STOCK COMPANY

For the Quarter III of fiscal year 2026

and the accumulated period from 01/01/2026 to 30/09/2026

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REPORTS OF THE BOARD OF DIRECTORS

The Board of Directors of NTQ Solution Joint Stock Company ("the Company") presents its report and approves the Consolidated Financial Statements for Quarter III of the Company and its subsidiaries ("the Group") for the period from 01/01/2026 to 30/09/2026.

COMPANY

NTQ Solution Joint Stock Company was established and operates under the Enterprise Registration Certificate for joint stock company No. 0105355296 first issued by the Hanoi Department of Planning and Investment on 13 June 2011, with the latest (15th) amendment registered on 01 July 2026.

The Company's head office is located at: 10th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Hanoi City.

BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND BOARD OF SUPERVISION

Members of the Board of Directors, Board of Management and Board of Supervision during the period and to the reporting date are:

Board of Directors:

Mr. Pham Thai Son	Chairman	
Mr. Bui Duc Chuong	Member	
Mr. Dang Anh Trung	Member	
Mr. Nguyen Tien Dung	Member	
Mr. Pham Quang Tuan	Independent Member	(Appointed on 03 March 2026)

Board of Management:

Mr. Bui Duc Chuong	General Director	(Appointed on 11 February 2026)
Mr. Pham Thai Son	General Director	(Resigned on 11 February 2026)
Mr. Nguyen Tien Dung	Deputy General Director	

Board of Supervision:

Mrs. Tran Thi Bieu	Head of the Board of Supervision	
Mrs. Nguyen Thi Ngoc Thao	Member	
Mr. Hoang Quang Huy	Member	(Appointed on 03 March 2026)

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and until the preparation of these Consolidated Financial Statements for Quarter III is Mr. Pham Thai Son - Chairman of the Board of Directors.

STATEMENT OF BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE CONSOLIDATED FINANCIAL STATEMENTS FOR QUARTER III

The Board of Management of the Company is responsible for preparing the Consolidated Financial Statements for Quarter III, which give a true and fair view of the financial position, operating results and cash flows of the Group for the period. In preparing these Consolidated Financial Statements for Quarter III, the Board of Management of the Company confirms that it has complied with the following requirements:

- Establish and maintain such internal control as the Board of Management and those charged with governance of the Company determine is necessary to enable the preparation and presentation of the Consolidated Financial Statements for Quarter III that are free from material misstatement, whether due to fraud or error;
- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the Consolidated Financial Statements for Quarter III;
- Prepare and present the Consolidated Financial Statements for Quarter III in compliance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and the legal regulations relevant to the preparation and presentation of the Consolidated Financial Statements for Quarter III;
- Prepare the Consolidated Financial Statements for Quarter III on the going concern basis unless it is inappropriate to presume that the Group will continue in business.

The Board of Management is responsible for ensuring that proper accounting records are kept to reflect the financial position of the Group with reasonable accuracy at any time, and that the Consolidated Financial Statements for Quarter III comply with the current State regulations. The Board of Management is also responsible for safeguarding the assets of the Group and for taking appropriate measures to prevent and detect fraud and other irregularities.

The Board of Directors approves the accompanying Consolidated Financial Statements for Quarter III. These Consolidated Financial Statements for Quarter III give a true and fair view of the financial position at 30 September 2026, its operation results and cash flows for the period from 01/01/2026 to 30/09/2026 of the Group in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of Consolidated Financial Statements for Quarter III.

Other commitments

We confirm that our Company has fully complied with the information disclosure obligations in accordance with the prevailing laws of Vietnam.

On behalf of the Board of Directors

M.S.D.N: 0105355299 CÔNG TY CỔ PHẦN NTQ SOLUTION THÀNH PHỐ HÀ NỘI

Pham Thai Son
Legal Representative

Approved, 30 October 2026

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Code	ASSETS	Note	Ending balance	Beginning balance
			VND	VND
100	**A. CURRENT ASSETS**		**559,822,826,843**	**685,197,448,876**
110	**I. Cash and cash equivalents**	**04**	**126,614,577,461**	**223,276,570,430**
111	1. Cash		121,518,888,936	172,759,310,156
112	2. Cash equivalents		5,095,688,525	50,517,260,274
120	**II. Short-term investments**	**05**	**215,711,987,156**	**308,635,423,518**
121	1. Trading securities		128,938,595,382	170,476,725,766
122	2. Allowance for decline in value of trading		(10,729,687,006)	(4,710,800,104)
123	3. Short-term held-to-maturity investments		97,503,078,780	151,695,493,318
124	4. Allowance for short-term impairment of held-to-maturity investments		-	(8,825,995,462)
130	**III. Short-term receivables**		**175,984,423,217**	**131,627,055,148**
131	1. Short-term trade receivables	06	133,925,300,513	103,345,513,646
132	2. Short-term prepayments to suppliers	07	10,104,752,176	10,027,553,300
135	3. Other short-term receivables	08	36,954,027,732	23,043,057,656
136	4. Allowance for short-term doubtful debts		(4,999,657,204)	(4,789,069,454)
140	**IV. Inventories**	**10**	**16,550,192,055**	**5,218,903,469**
141	1. Inventories		16,550,192,055	5,218,903,469
160	**V. Other short-term assets**		**24,961,646,954**	**16,439,496,311**
161	1. Short-term deferred expenses	14	3,816,354,960	4,509,345,776
162	2. Deductible VAT		18,940,041,668	10,420,131,951
163	3. Short-term taxes and other receivables from State	19	2,205,250,326	1,510,018,584

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026
(continued)

Code	ASSETS	Note	Ending balance VND	Beginning balance VND
200	**B. NON-CURRENT ASSETS**		**422,667,145,065**	**352,479,644,865**
210	**I. Long-term receivables**		**2,042,236,800**	**11,740,411,845**
215	1. Other long-term receivables	08	2,042,236,800	11,740,411,845
220	**II. Fixed assets**		**39,461,095,422**	**44,493,845,181**
221	1. Tangible fixed assets	12	6,353,455,372	8,059,632,448
222	*- Historical cost*		*13,731,598,641*	*13,221,862,320*
223	*- Accumulated depreciation*		*(7,378,143,269)*	*(5,162,229,872)*
227	2. Intangible fixed assets	13	33,107,640,050	36,434,212,733
228	*- Historical cost*		*42,200,686,609*	*43,591,202,650*
229	*- Accumulated amortization*		*(9,093,046,559)*	*(7,156,989,917)*
250	**III. Long-term assets in progress**	**11**	**360,675,945,539**	**270,859,357,439**
252	1. Construction in progress		360,675,945,539	270,859,357,439
260	**IV. Long-term investments**	**05**	**5,438,816,000**	**12,904,939,658**
262	1. Investments in joint ventures and associates		-	2,363,019,658
263	2. Equity investments in other entities		4,793,350,000	3,582,100,000
264	3. Allowance for long-term impairment of other		(1,354,534,000)	-
265	4. Long-term held-to-maturity investments		2,000,000,000	6,959,820,000
270	**V. Other long-term assets**		**15,049,051,304**	**12,481,090,742**
271	1. Long-term deferred expenses	14	8,126,470,817	6,094,583,543
272	2. Deferred income tax assets	35	-	815,833,728
279	3. Goodwill	15	6,922,580,487	5,570,673,471
			-	-
280	**TOTAL ASSETS**		**982,489,971,908**	**1,037,677,093,741**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

(continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C. LIABILITIES**		**198,150,766,440**	**294,182,970,345**
310	**I. Current Liabilities**		**179,403,230,985**	**279,808,294,425**
311	1. Short-term trade payables	17	17,479,408,318	11,320,356,557
312	2. Short-term prepayments from customers	18	13,534,728,616	12,211,332,011
314	3. Short-term taxes and other payables to State	19	8,697,887,808	28,976,100,167
315	4. Payables to employees		43,848,640,888	58,734,978,274
316	5. Short-term accrued expenses	20	3,291,062,192	5,633,002,107
319	6. Short-term unearned revenue	22	1,622,567,171	1,117,898,070
320	7. Other short-term payables	21	12,492,587,760	11,217,020,890
321	8. Short-term borrowings and finance lease liabilities	16	78,436,348,232	150,597,606,349
330	**II. Non-current liabilities**		**18,747,535,455**	**14,374,675,920**
338	1. Other long-term payables	21	-	16,111,920
339	2. Long-term borrowings and finance lease liabilities	16	18,747,535,455	14,358,564,000
400	**D. OWNER'S EQUITY**	**23**	**784,339,205,468**	**743,494,123,396**
411	1. Contributed capital		171,725,000,000	171,725,000,000
411a	*Ordinary shares with voting rights*		*171,725,000,000*	*171,725,000,000*
412	2. Share Premium		456,180,000,000	456,180,000,000
414	3. Other capital		9,530,229,085	9,530,229,085
417	4. Exchange rate differences		(19,623,614,746)	(23,666,088,626)
419	5. Other reserves		1,286,169,539	1,286,169,539
420	6. Retained earnings		164,994,132,816	128,419,725,767
420a	*Retained earnings accumulated to previous*		*129,128,800,998*	*63,960,976,721*
420b	*Retained earnings of the current period*		*35,865,331,818*	*64,458,749,046*
429	7. Non – Controlling Interests		247,288,774	19,087,631
440	**TOTAL CAPITAL**		**982,489,971,908**	**1,037,677,093,741**

Approved, 30 October 2026

Preparer	Chief Accountant	Legal Representative
Le Thi Thanh Huong	Nguyen Thi Thanh Ha	Pham Thai Son

INTERIM CONSOLIDATED STATEMENT OF INCOME

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

Code	ITEMS	Note	Quarter III		Accumulated year to date	
			From 01/07/2026 to 30/09/2026	From 01/07/2025 to 30/09/2025	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
			VND	VND	VND	VND
01	**1. Revenue from sales of goods and provision of ser**	**25**	**175,574,113,087**	**175,040,870,845**	**494,986,557,266**	**463,103,567,209**
02	2. Revenue deductions	26	(58,318,695)	(8,703,400)	119,754,649	24,443,200
10	**3. Net revenue from sales of goods and provision of services**		**175,632,431,782**	**175,049,574,245**	**494,866,802,617**	**463,079,124,009**
11	**4. Cost of goods sold**	**27**	**116,929,664,220**	**123,722,804,481**	**333,380,932,767**	**338,406,687,966**
20	**5. Gross profit from sales of goods and provision of services**		**58,702,767,562**	**51,326,769,764**	**161,485,869,850**	**124,672,436,043**
21	6. Gain/(loss) on sale and disposal of investment properties		-	-	-	-
22	7. Financial income	28	14,988,621,483	64,399,779,013	74,927,864,744	95,927,556,849
23	8. Financial expenses	29	28,797,967,162	17,756,059,634	71,536,452,314	48,693,966,600
24	*In which: Interest expenses*		*4,960,533,204*	*4,125,926,124*	*12,358,516,694*	*10,446,977,877*
25	9. Selling expenses	30	16,898,799,977	13,065,725,616	38,238,816,346	30,177,141,378
26	10. General and administrative expenses	31	22,316,857,632	22,904,351,360	87,451,557,997	94,727,290,227
27	11. Share of profit or loss in joint ventures and associates		-	(77,017,852)	(499,270,369)	135,423,160
30	**12. Net profit from operating activities**		**5,677,764,274**	**61,923,394,315**	**38,687,637,568**	**47,137,017,847**
31	13. Other income	32	(358,637,426)	2,000,416,496	932,484,185	4,428,301,291
32	14. Other expenses	33	469,968,462	743,701,004	3,168,331,605	2,872,958,839
40	**15. Other profit**		**(828,605,888)**	**1,256,715,492**	**(2,235,847,420)**	**1,555,342,452**

50	**16. Total accounting profit before tax**		**4,849,158,386**	**63,180,109,807**	**36,451,790,148**	**48,692,360,299**
51	17. Current corporate income tax expense	34	(3,300,659,964)	9,155,463,373	649,315,096	10,967,193,068
52	18. Deferred corporate income tax expense	35	(80,000,000)	(370,387,818)	815,833,728	-
60	**19. Profit after corporate income tax**		**8,229,818,350**	**54,395,034,252**	**34,986,641,324**	**37,725,167,231**
61	**20. Profit after tax attributable to owners of the parent**		**8,034,713,297**	**54,211,658,821**	**35,865,331,818**	**37,976,427,532**
62	**21. Profit after tax attributable to non-controlling interests**		**195,105,053**	**183,375,431**	**(878,690,494)**	**(251,260,301)**
70	**22. Basic earnings per share**	**36**	**468**	**945**	**2,089**	**2,211**

Approved, 30 October 2026

Preparer	Chief Accountant	Legal Representative
Le Thi Thanh Huong	Nguyen Thi Thanh Ha	Pham Thai Son

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

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

(Indirect method)

Code	ITEMS	Note	From 01/01/2026 to 30/09/2026 VND	From 01/01/2025 to 30/09/2025 VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	***1. Profit before tax***		***36,451,790,148***	***48,692,360,299***
	2. Adjustments for		***6,649,420,551***	***16,508,600,869***
02	- Depreciation and amortization of fixed assets and investment properties		4,802,565,995	3,288,228,700
03	- Provisions		(1,241,986,810)	1,146,823,971
04	- Exchange gains/losses from revaluation of monetary items denominated in foreign currencies		(82,997,742)	6,124,903,606
05	- Gains/losses from investing and financing activities		(9,186,677,586)	(4,498,333,285)
06	- Borrowing costs		12,358,516,694	10,446,977,877
08	***3. Operating profit before changes in working capital***		***43,101,210,699***	***65,200,961,168***
09	- Increase/decrease in receivables		(33,751,226,625)	(24,439,227,652)
10	- Increase/decrease in inventories		(11,331,288,586)	3,444,943,026
11	- Increase/decrease in payables (excluding interest payable and corporate income tax payable)		(10,017,707,608)	12,639,560,266
12	- Increase/decrease in deferred expenses		(1,331,693,888)	2,923,711,466
13	- Increase/decrease in trading securities		41,538,130,384	3,238,831,409
14	- Borrowing costs paid		(13,957,824,916)	(2,655,692,515)
15	- Corporate income tax paid		(16,520,697,897)	(17,182,698,703)
20	***Net cash flows from operating activities***		***(2,271,098,437)***	***43,170,388,465***
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
21	1. Purchases and construction of fixed assets and other long-term assets		(90,083,073,533)	(10,853,173,535)
22	2. Proceeds from liquidation and disposal of fixed assets and other long-term assets		1,155,807,663	-
23	3. Loans to other entities and purchases of debt instruments of other entities		(97,396,146,476)	(350,776,314,683)
24	4. Collection of loans and proceeds from resale of debt instruments of other entities		153,480,444,376	386,235,080,781
25	5. Payments for equity investments in other entities		(867,266,533)	(387,661,691,202)
26	6. Collection of equity investments in other entities		1,575,000,000	-
27	7. Interest, dividends and profits received		2,780,804,203	3,291,682,006
30	***Net cash flows from investing activities***		***(29,354,430,300)***	***(359,764,416,633)***
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
31	1. Proceeds from issuance of shares and receipt of capital contributions from owners		1,697,354,673	-
33	2. Proceeds from borrowings		1,636,760,968,705	126,271,530,055
34	3. Repayment of loan principal		(1,703,545,450,831)	(159,507,371,150)
40	***Net cash flows from financing activities***		***(65,087,127,453)***	***(33,235,841,095)***

INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS

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

(Indirect method)

Code	ITEMS	Note	From 01/01/2026 to 30/09/2026 VND	From 01/01/2025 to 30/09/2025 VND
50	**Net cash flows during the period**		**(96,712,656,190)**	**(349,829,869,263)**
60	**Cash and cash equivalents at the beginning of the year**		**223,276,570,430**	**571,488,459,194**
61	Effect of exchange rate fluctuations		50,663,221	668,439,633
70	**Cash and cash equivalents at the end of the period**	**04**	**126,614,577,461**	**222,327,029,564**

Approved, 30 October 2026

Preparer	Chief Accountant	Legal Representative
Le Thi Thanh Huong	Nguyen Thi Thanh Ha	Pham Thai Son

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS FOR

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

1. GENERAL INFORMATION

1.1. Form of ownership

NTQ Solution Joint Stock Company was established and operates under the Enterprise Registration Certificate for joint stock company No. 0105355296 first issued by the Hanoi Department of Planning and Investment on 13 June 2011, with the latest (15th) amendment registered on 01 July 2026.

The Company's head office is located at: 10th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Hanoi City.

The charter capital of the Company is VND 171,725,000,000, equivalent to 17,172,500 shares. The par value per share is VND 10,000.

The total number of employees of the Company and its subsidiaries (collectively referred to as "the Group") as at 30 September 2026 is 1,113 people (as at 01 January 2026: 1,111 people).

1.2. Business field

The Company operates in the provision of information technology products and services.

1.3. Business activities

Main business activities of the Group include:

- Computer programming; Software production;
- Wholesale of computers, peripheral equipment and software;
- Wholesale of electronic and telecommunications equipment and components;
- Retail sale of computers, peripheral equipment, software and telecommunications equipment in specialised stores;
- Retail sale via mail order or internet;
- Computer consultancy and computer facilities management;
- Information technology service activities and other computer-related service activities;
- Data processing, hosting and related activities;
- Management consultancy activities;
- Repair of computers and peripheral equipment.

1.4. Group structure

- The Group's subsidiaries consolidated in the Consolidated Financial Statements for Quarter III as at 30 Septen

Name of Company	Address	Proportion of ownership	Proportion of voting rights	Principal activities
NTQ Software Joint Stock Company	Hanoi, Vietnam	99.9%	99.9%	Software services
2B Technology Solutions Company Limited	Hanoi, Vietnam	100%	100%	Software services
DentalFlow Joint Stock Company	Hanoi, Vietnam	61.75%	61.75%	Sale of dental software packages
Reco Human Resources Company Limited	Hanoi, Vietnam	100%	100%	Software production,
NTQ Korea Co.,Ltd.	Seoul, Korea	100%	100%	Software production

Name of Company	Address	Proportion of ownership	Proportion of voting rights	Principal activities
NTQ Japan Inc.	Tokyo, Japan	100%	100%	Software production
NTQ Hong Kong Limited	Kowloon, Hong Kong	100%	100%	Software production
Shintaku Vietnam Joint Stock Company	Hanoi, Vietnam	96.93%	96.93%	Medical field
Zoro Company Limited	Hanoi, Vietnam	100%	100%	Information technology
NTEX Technology Company Limited	Hanoi, Vietnam	100%	100%	Information technology
WBF Finance Company Limited	Hanoi, Vietnam	100%	100%	Information technology
NTQ America LLC	Texas, USA	100%	100%	Information technology
NTQ Europe Holdings B.V.	Utrecht, The Netherlands	100%	100%	Information technology
Software Development and Training Joint Stock Company	Hanoi, Vietnam	96.96%	96.96%	Training
NTQ Digital Joint Stock Company	Hanoi, Vietnam	99.90%	99.90%	Information technology
Presb Technology and Solutions Joint Stock Company	Hanoi, Vietnam	99.80%	99.80%	Information technology
NTQ Factory Joint Stock Company (a subsidiary of NTQ Digital Joint Stock	Hanoi, Vietnam	99.80%	99.90%	Information technology
Ntex Innovation Company Limited (a subsidiary of NTQ Digital Joint Stock	Hanoi, Vietnam	99.90%	99.90%	Information technology
NTQ Europe GmbH (a subsidiary of NTQ Europe Holdings B.V.)	Frankfurt, Germany	100%	100%	Information technology
NTQ Consulting Japan Inc. (a subsidiary of NTQ Japan Inc.)	Tokyo, Japan	75.00%	75.00%	Information technology
Ntex Digital Intelligent Solutions Joint Stock Company	Hanoi, Vietnam	51.00%	51.00%	Other computer programming

Information about the Group's restructuring: Detailed in Note 03.

2. ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1. Accounting period and accounting currency

Annual accounting period of the Group commences from 1 January and ends as at 31 December.
The Company maintains its accounting records in Vietnam Dong (VND).

2.2. Standards and Applicable Accounting Policies

Applicable Accounting Policies
On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC guiding the Corporate Accounting System, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance and Circular No. 53/2016/TT-BTC dated 21 March 2016 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 200/2014/TT-BTC, effective for financial years beginning on or after 01 January 2026.

Declaration of compliance with Accounting Standards and Accounting System

The Group 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 note

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC guiding the Corporate Accounting System, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance and Circular No. 53/2016/TT-BTC dated 21 March 2016 of the Ministry of Finance amending and supplementing a number of articles of Circular No. 200/2014/TT-BTC. On 20 April 2026, the Ministry of Finance issued Circular No. 43/2026/TT-BTC amending and supplementing a number of articles of Circular No. 202/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance guiding the preparation and presentation of Consolidated Financial Statements, effective for financial years beginning on or after 01 January 2026.

The Group has adopted the applicable requirements of Circular No. 99/2025/TT-BTC and Circular No. 43/2026/TT-BTC effective from 1 January 2026 on a prospective basis. The Circular introduced changes in the presentation of items in the Financial Statements. The comparative information is reclassified to conform to the current period's presentation. Details on the reclassification of comparative information are disclosed in Note 42 of the Consolidated Financial Statements.

2.4. Basis for the preparation of Consolidated Financial Statements for Quarter III

Consolidated Financial Statements for Quarter III of the Group are prepared on the basis of consolidating the Separate Financial Statements of the Company and the Financial Statements of its subsidiaries controlled by the Company (subsidiaries), prepared for the period from 01/01/2026 to 30/09/2026.

Control right is achieved when the Group has power to govern the financial and operating policies of invested companies to obtain benefits from their activities.

Consistent accounting policies are applied in Financial Statements of subsidiaries and the Company. If necessary, adjustments are made to the Financial Statements of subsidiaries to ensure the consistency of application of accounting policies among the Company and its subsidiaries.

The operating results of subsidiaries acquired or disposed during the period are included in the Consolidated financial statements from the effective date of acquisition or up to the effective date of disposal.

Balance, main incomes and expenses, including unrealized profits from intra-group transactions are eliminated in full from Consolidated financial statements.

Transactions of business combination achieved in stages:

- Before the date the Group obtained control over Presb Technology and Solutions Joint Stock Company, this company was an associate of the Company. At the date control was obtained, the previously held investment was remeasured at fair value and the difference between the remeasured value and the carrying amount of the investment under the equity method was recognized in the Consolidated Statement of Income.

Non - controlling interests

Non – controlling interests represents the portion of profit or loss and net assets of subsidiaries not held by owners.

Profit and loss when there is a change in the Group's ownership in subsidiaries:

- When the Company's ownership interest in a subsidiary changes without a loss of control, the difference between the consideration and the carrying amount of the changed interest in net assets is recognized in retained earnings.

2.5. Accounting estimates

The preparation of Consolidated Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to Consolidate Financial Staments 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 end of the accounting period and the reported amounts of revenues and expenses during the accounting period.

The estimates and assumptions that have a material impact in the Consolidated Financial Statements for Quarter III

- Allowance for bad debts;
- Allowance for devaluation of inventory;
- Estimated allocation of prepaid
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Estimated 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 Group's Consolidated Financial Statements for Quarter III and that are assessed by the Board of Management to be reasonable under the circumstances.

2.6. Financial Instruments

Initial recognition

Financial assets

Financial assets of the Group include cash, cash equivalents, trade receivables, other receivables, long-term and short-term investments. At initial recognition, financial assets are identified by purchasing price/issuing cost plus other expenses directly related to the purchase and issuance of those assets.

Financial liabilities

Financial liabilities of the Group include borrowings, trade payables, other payables and accrued expenses. At initial recognition, financial liabilities are determined by issuing price plus other expenses directly related to the issuance of those liabilities.

Subsequent measurement after initial recognition

Financial assets and financial liabilities are not revalued according to fair value at the end of the period because the prevailing statutory regulations require to present Financial statements and Notes to financial instruments but not provide any relevant instruction for assessment and recognition of fair value of financial assets and financial liabilities.

2.7. Translation of Financial Statements prepared in foreign currencies into VND

Financial Statements prepared in foreign currencies are translated to Financial Statements prepared in Vietnam Dong at the exchange rates as follows:

- Assets and liabilities are translated into VND at the average transfer buying and selling rate of the commercial bank where the entity regularly conducts transactions at the end of the accounting period;
- Owner's equity is translated into Vietnam Dong at the actual transaction rates at the capital contribution dates;
- Retained earnings are translated into Vietnam Dong by calculation based on the items of the Statement of Income;

- Dividends and profits paid are translated into Vietnam Dong at the actual transaction rates at the dates of dividend/ profit payments;
- Items of the Statement of Income and the Statement of Cash Flows are translated into Vietnam Dong at the actual transaction rates at the dates of the transactions.

All foreign exchange differences arising from the translation of the subsidiary's financial statements for consolidation purposes are recognized in the foreign exchange differences item within equity in the Consolidated Statement of Financial Position, and are reclassified to consolidated profit or loss upon disposal of the investment.

2.8. 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 Group regularly

Actual exchange rate when revaluating monetary items denominated in foreign currencies at the reporting date of the Consolidated Financial Statements for Quarter III is determined under the following principles:

- For items denominated in foreign currencies: the average transfer buying and selling rate of the commercial bank where the Group regularly conducts transactions is applied;
- For demand deposits in foreign currencies: the average transfer buying and selling rate of the bank where the Group opens its deposit accounts is applied;
- For part or all of the receivables denominated in foreign currencies for which doubtful debt allowances have been made are not remeasured.

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

2.9. Cash and cash equivalents

Cash comprises cash on hand and 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.

2.10. Business combination and goodwill

All business combinations shall be accounted for by applying the purchase method. The cost of a business combination includes the aggregate of the fair values, at the date of exchange, of assets given, liabilities incurred or assumed, and equity instruments issued by the acquirer, in exchange for control of the acquiree plus any costs directly attributable to the business combination. The acquiree's identifiable assets, liabilities and contingent liabilities in business combination are measured at their fair values at the acquisition date.

The goodwill or gain from a bargain purchase is defined as the difference between the cost of the business combination and acquirer's interest in the net fair value of the subsidiary's identifiable net assets at the acquisition date held by Parent. Gain from a bargain purchase (if any) will be recognized in the Consolidated income statement. Goodwill is amortized on a straight-line basis over an estimated useful life of 10 years. Periodically, the Group will assess goodwill for impairment at the subsidiary, if there is evidence that the impairment loss of goodwill exceeds the annual amortization amount, impairment loss shall be recognized in the period in which it arises.

Where the Company acquires subsidiaries that do not constitute a business, the transaction is accounted for as an acquisition of a group of assets and liabilities. The acquisition cost is allocated to the assets and liabilities based on their respective fair values, and no goodwill or deferred income tax is recognized. Non-controlling interests are recognized in proportion to the value of the assets and liabilities acquired.

Where, prior to the date of obtaining control, the investment was an associate or a long-term financial investment of the Company and the acquisition of the subsidiary is not a business combination, when preparing the consolidated financial statements, the Company does not remeasure the previously held investment but allocates the carrying amount of the investment and the acquisition cost to the assets and liabilities based on their respective fair values at the acquisition date.

2.11. 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, negotiable instruments (including treasury bills and promissory notes, certificate of deposit), bonds, preference shares classified as liabilities and loans, etc. held to maturity to earn profits periodically and other held to maturity investments or of a similar nature and excluding derivative instruments.

In the Consolidated Financial Statements, investments in associates are accounted for using the equity method. Under the equity method, the investment is initially recognized in the Consolidated Statement of Financial Position at cost and subsequently adjusted for changes in the Group's share of the net assets of the associate after the acquisition date. Goodwill arising from the investment in associates is included in the carrying amount of the investment. The Group does not amortize this goodwill but assesses annually whether the goodwill is impaired.

For the adjustment of the value of investments in joint ventures and associates from the date of investment to the beginning of the reporting year, the Group shall:

- For the adjustment to the income statement of previous years: make an adjustment to the undistributed profit after tax according to net adjusted accumulated amount to the beginning of tthe period.

For the adjustment of the value of investments in joint ventures and associates arising in the period, the Group shall exclude the preferred dividends of other shareholders (if preferred shares are classified as Owner's capital); expected number of deductions for bonus and welfare funds of joint ventures and associates; share of profits related to transactions of joint ventures, associates contributing capital or selling assets to the Group before determining the Group's share in the profit or loss of the joint venture or associated company during the reporting period. The Group then adjusts the value of the investment in proportion to its share in profits and losses of joint ventures and associates and immediately recognizes it in the Consolidated Income Statement..

Financial Statements of associates are prepared in the same period with the Group's consolidated financial statements and use the consistent accounting policies with the Group's policies. Adjustment shall be made if necessary to ensure the consistence with the Group's accounting policies.

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

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

2.12. 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 Group. The receivables shall be classified into short-term receivables or long-term receivables on the Consolidated 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 possible losses.

2.13. 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 weighted average method.

Method for determining the value of work in progress at the end of the year: Work in progress costs are accumulated based on actual costs incurred for each project not yet completed or for which revenue has not yet been recognized, corresponding to the volume of work in progress at the end of the year.

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

2.14. 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 initital 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 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	10 - 25 years
- Machinery, equipment	03 - 10 years
- Vehicles, transportation equipment	10 years
- Office equipment	08 - 10 years
- Management software	05 - 08 years

2.15. Construction in progress

Construction in progress includes fixed assets being purchased and constructed that have not been completed as at the end of the accounting period and is recorded at historical cost. These costs include construction costs, installation of machinery and equipment and other direct costs.

2.16. Operating lease

Operating leases is 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.

2.17. 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 of the Group include:

- Tools and supplies include assets held by the Group for use in the ordinary course of business, with the historical cost of each asset being less than VND 30 million and therefore not eligible for recognition as fixed assets under current regulations. The historical cost of tools and supplies is allocated on a straight-line basis over 01 to 03 years.

- Other deferred expenses are recorded at historical cost and allocated on a straight-line basis over their useful lives of 01 to 03 years.

2.18. Payables

The payables shall be recorded in details 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 consolidated financial statements according to their remaining terms at the reporting date.

2.19. Dividend and profit payables

Dividend and profit 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 entity has no unconditional right to avoid the distribution of dividends: after the announcement of dividend payment from the Board of Directors.

2.20. Borrowings

Borrowings are tracked by each lender, each loan agreement and repayment term. Borrowings denominated in foreign currencies are tracked in detail by original currency.

2.21. 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".

2.22. Accrued expenses

Accrued expenses of the Group are payables for goods and services received from suppliers or provided to customers during the period but not yet paid, and other payables such as interest expenses, expenses advanced to employees, office rental and other accrued expenses, etc. These accrued expenses are recorded in production and business expenses of the period.

2.23. 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 treasury shares) 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 owner's capital reflects the increase in the value of the subsidiaries' share capital attributable to the Company when the subsidiaries use their retained earnings arising after the acquisition date to issue additional shares.

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

2.24. Revenue

Revenue is recognized to extent that it is probable that the economic benefits will flow to the Group and the revenue can be reliably measures regardless of when payment is being made. Revenue is measured at fair value of the consideration received, excluding discounts, rebates, and sales returns.

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
- The Group no longer holds the right to manage the goods as the goods owner, or the right to control the goods.

Revenue from rendering 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 Group shall be recognised when the two conditions are satisfied:

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

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

2.25. Revenue deductions

Revenue deductions from sales of goods and rendering of services arising in the period include: Trade discounts, sales discounts and sales returns.

Trade discount, sales discount and sales return incurred in the same period of sale of goods and rendering of services are recorded as a decrease in revenue in the incurring period. In case goods and services are sold in the previous periods, but until the next period they are incurred as deductible items, the Company records the decrease in revenue under the following principles: If it is incurred prior to the issuance of Financial Statements, it is then recorded as a decrease in revenue on the Financial Statements of reporting period (the previous period); and if it is incurred after the issuance of Financial Statements, it is recorded as a decrease in revenue of incurring period (the next period).

2.26. Cost of goods sold and provision of services

Cost of goods sold and provision of services are cost of finished products, merchandise, materials sold or services rendered 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.

2.27. Financial expenses

Items recorded into financial expenses comprise:
- Interest expenses and borrowing costs;
- Losses from the disposal and transfer of short-term securities, transaction cost of selling securities;
- Allowance for diminution in value of trading securities price; allowance 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.

2.28. Selling expenses, General and administration expenses

Selling expenses comprise actual costs incurred in connection with the supply of goods and services.
General and administrative expenses comprise actual costs incurred for the general administration of the Group.

2.29. Corporate income tax

a) Deferred income tax asset and Deferred income tax liability

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 utilized. Deferred tax assets are recorded a decrease to the extent that it is not sure taxable economic benefits will be usable.

b) Current corporate income tax expenses and deferred corporate income tax expenses

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.

c) Current corporate income tax rate

For the accounting period from 01/01/2026 to 30/09/2026, the corporate income tax rate applicable to the Company and its subsidiaries is 20%, except for the following cases:

- Reco Human Resources Company Limited is entitled to the following tax incentives: the company is entitled to a preferential tax rate of 10% for 15 years from 2020 to 2034, of which it is exempt from tax for 4 years from 2020 to 2023 and entitled to a 50% reduction of tax payable for the following 9 years from 2024 to 2032 for income from software production activities.
- NTQ Software Joint Stock Company is entitled to the following tax incentives: the company is entitled to a preferential tax rate of 10% for 15 years from 2026 to 2041, of which it is exempt from tax for 4 years from 2026 to 2030 and entitled to a 50% reduction of tax payable for the following 9 years from 2031 to 2040 for income from software production activities.
- Foreign subsidiaries are subject to corporate income tax rates in accordance with the regulations of the tax authorities of the host countries.

2.30. Earnings per share

Basic earnings per share are calculated by dividing net profit or loss after tax for the period attributable to ordinary shareholders of the Company (after adjusting for the bonus and welfare fund and allowance for Board of Management) by the weighted average number of ordinary shares outstanding during the period.

2.31. 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 Group's related parties include:

- Organizations, directly or indirectly having control the Group, are controlled by the Group or being under the control of the Group, or being under common control with the Group, including the Group's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Group that have a significant influence on the Group, key management personnel including directors and employees of the Group, 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 Consolidated Financial Statements, the Group should consider the nature of the relationship rather than the legal form of the relationship.

2.32. Segment information

A segment is a distinguishable component of the Group 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 Group in order to help users of financial statements better understand and make more informed judgements about the Group as a whole.

The Company operates mainly in a single business segment, which is the provision of products and services in the field of information technology.

3. BUSINESS COMBINATIONS AND TRANSFER OF SHARES

3.1. Acquisition of additional shares in Software Development and Training Joint Stock Company

During the period, Software Development and Training Joint Stock Company increased its charter capital from VND 192,000,000,000 to VND 225,969,000,000; NTQ Solution Joint Stock Company exercised its subscription rights and received the pre-emptive rights to purchase shares from other shareholders. After this transaction, the ownership interest and voting rights of NTQ Solution Joint Stock Company are 99.96%.

3.2. Additional capital contribution to NTQ Digital Joint Stock Company

During the period, the Company contributed an additional VND 3,995,000,000 to NTQ Digital Joint Stock Company. As at 30 September 2026, the Company owns 99.9% of the charter capital of this company.

3.3. Acquisition of Presb Technology and Solutions Joint Stock Company

On 21 January 2026, the Company entered into transactions to purchase an additional 37,400 shares of Presb Technology and Solutions Joint Stock Company at a total cost of VND 2,851,683,697. Following these transactions, the Company owns 99.80% of the shares of Presb Technology and Solutions Joint Stock Company and obtained

3.4. Capital contribution to establish NTQ Software Joint Stock Company

Under Decision No. 2801-01/2026/QĐ/HĐQT/NTQ dated 28 January 2026, the Board of Directors of NTQ Solution Joint Stock Company approved the investment to establish NTQ Software Joint Stock Company with total charter capital of VND 20,000,000,000, in which the Company's voting rights and ownership interest are 99.9%, to carry out computer programming activities. On 29 April 2026, the Company completed its full capital contribution as required. As at 30 September 2026, the Company had contributed a total of VND 19,980,000,000 to NTQ Software Joint Stock Company.

3.5. Capital contribution to establish Ntex Digital Intelligent Solutions Joint Stock Company

During the period, NTQ Digital Joint Stock Company contributed capital to establish Ntex Digital Intelligent Solutions Joint Stock Company with total charter capital of VND 1,000,000,000, in which NTQ Digital Joint Stock Company's voting rights and ownership interest are 51.0%. As at 30 September 2026, NTQ Digital Joint Stock Company owns 51.0% of the charter capital of this company with a total investment cost of VND 510,000,000.

4. CASH AND CASH EQUIVALENTS

	Ending balance	Beginning balance
	VND	VND
Cash on hand	1,847,820,422	1,251,544,995
Demand deposits (*)	119,671,068,514	171,507,765,161
Cash equivalents	5,095,688,525	50,517,260,274
	126,614,577,461	**223,276,570,430**

Detailed information on demand deposits and cash equivalents as at 30 September 2026 is as follows:

	Amount VND
Demand deposits	
- Mizuho Bank, Ltd.	46,943,565,569
- Joint Stock Commercial Bank for Foreign Trade of Vietnam	49,056,874,542
- Other banks	23,670,628,403
	119,671,068,514

	Currency	Term	Annual interest rate	Amount VND
Cash equivalents				
- Joint Stock Commercial Bank for Foreign Trade of Vietnam	VND	1 month	4.75%	5,095,688,525
				5,095,688,525

(*) As at 30 September 2026, a demand deposit of VND 1,149,169 is held in a jointly controlled escrow account managed by Shinhan Bank Vietnam Limited - Hung Yen Branch.

5. FINANCIAL INVESTMENTS

a) Held-to-maturity investments

	Ending balance			Beginning balance		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
a1) Short-term						
- Term deposits	96,633,517,136	96,633,517,136	-	138,880,523,114	138,880,523,114	-
- Bonds	-	-	-	12,814,970,204	3,988,974,742	(8,825,995,462)
- Loan receivables	869,561,644	869,561,644	-	-	-	-
	97,503,078,780	**97,503,078,780**	**-**	**151,695,493,318**	**142,869,497,856**	**(8,825,995,462)**
a2) Long-term						
- Term deposits	2,000,000,000	2,000,000,000	-	6,959,820,000	6,959,820,000	-
	2,000,000,000	**2,000,000,000**	**-**	**6,959,820,000**	**6,959,820,000**	**-**

Detailed information on held-to-maturity investments as at 30 September 2026 is as follows:

Term deposits

	Currency	Term	Interest rate p.a.	Amount
				VND
- Loc Phat Vietnam Joint Stock Commercial Bank	VND	6 months	3.5%-8.4%	40,847,960,000
- Military Commercial Joint Stock Bank	VND	10 to 12 months	7.9%-8.2%	20,700,000,000
Viet A Commercial Joint Stock Bank	VND	12 months	8.60%	9,846,751,563
- Other banks	VND	Under 12 months	From 0.02% to	27,238,805,573
				98,633,517,136

Loan receivables

	Currency	Purpose of loan	Annual interest rate	Loan term	Form of collateral	Ending balance	Beginning balance
						VND	VND
Related parties						-	-
Other parties						**869,561,644**	-
- Trương Đào Quý Dương	VND	For business operations	6%/year	12 months under each specific loan agreement	Unsecured	869,561,644	
						869,561,644	-

b) Trading securities

	Stock code	Ending balance			Beginning balance		
		Original cost	Fair value	Allowance	Original cost	Fair value	Allowance
		VND	VND	VND	VND	VND	VND
- Total value of shares		128,938,595,382	123,093,548,260	(10,729,687,006)	170,476,725,766	174,007,849,500	(4,710,800,104)
An Cuong Wood JSC	*ACG*	*14,171,661,384*	*12,591,400,000*	*(1,580,261,384)*	*4,456,697,472*	*4,497,075,000*	-
Tin Viet Finance JSC - VietCredit	*TIN*	*19,663,421,226*	*14,801,740,000*	*(4,861,681,226)*	-	-	-
Yen Bai Forest, Agricultural Products and Foodstuff JSC	*CAP*	*17,648,118,357*	*15,533,280,000*	*(2,114,838,357)*	-	-	-
Hoa An JSC	*DHA*	-	-	-	*14,713,317,080*	*18,364,700,000*	-
FPT Corporation	*FPT*	-	-	-	*22,315,829,970*	*22,053,160,000*	*(262,669,970)*
PetroVietnam Power Nhon Trach 2 JSC	*NT2*	-	-	-	*21,410,867,642*	*21,683,675,000*	-
No Va Land Investment Group Corporation	*NVL*	-	-	-	*38,923,039,211*	*35,954,220,000*	*(2,968,877,173)*
Dien May Xanh Investment JSC	*DMX*	*57,183,225,610*	*58,804,170,000*		-	-	-
Huong Son Hydropower JSC	*GSM*	*4,200,959,247*	*3,234,220,000*	*(966,739,247)*	-	-	-
Mien Dong JSC	*MDG*	*9,169,885,958*	*8,978,850,000*	*(191,035,958)*	-	-	-
Other shares		*6,901,323,600*	*9,149,888,260*	*(1,015,130,834)*	*68,656,974,391*	*71,455,019,500*	*(1,479,252,961)*
		128,938,595,382	**123,093,548,260**	**(10,729,687,006)**	**170,476,725,766**	**174,007,849,500**	**(4,710,800,104)**

The fair value of trading securities is determined based on their closing prices on the HNX, HOSE and UPCoM as at 31 December 2025 and 30 September 2026.

c) Investments in joint ventures and associates

		Ending balance			Beginning balance		
	Address	Proportion of ownership interest	Proportion of voting rights	Carrying amount under the equity method	Proportion of ownership interest	Proportion of voting rights	Carrying amount under the equity method
		VND	VND	VND	VND	VND	VND
Investments in associates				-			2,363,019,658
- Presb Technology and Solutions JSC	Hanoi, Vietnam			-	25.00%	25.00%	2,363,019,658
				-			**2,363,019,658**

d) Equity investments in other entities

		Ending balance			Beginning balance		
	Stock code	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
		VND	VND	VND	VND	VND	VND
Investments in other entities							
- Ba Ria - Vung Tau House Development JSC	HDC	4,793,350,000	3,438,816,000	(1,354,534,000)	3,582,100,000	3,582,100,000	-
		4,793,350,000	**3,438,816,000**	**(1,354,534,000)**	**3,582,100,000**	**3,582,100,000**	**-**

The fair value of these investments is determined based on their closing prices on the HNX, HOSE and UPCoM as at 31 December 2025 and 30 September 2026.

(**) Details of the investment in convertible bonds of Ba Ria - Vung Tau House Development JSC are as follows:

- Bond code: HDC425001;
- Par value: VND 100,000;
- Maturity date: 29/10/2027;
- Interest rate: fixed at 10% per annum;
- Total investment value at par: VND 3,582,100,000;
- Conversion price: VND 10,000/share;
- Conversion ratio: 1:10 (each bond is convertible into 10 ordinary shares);
- Bond-to-share conversion schedule:

+ Tranche 1: Expected in December 2026, Ba Ria - Vung Tau House Development JSC will convert 40% of the bonds held by bondholders into shares;

+ Tranche 2: Expected in December 2027, Ba Ria - Vung Tau House Development JSC will convert the remaining 60% of the bonds into shares after the bonds reach their 2-year term.

6. SHORT-TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***133,925,300,513***	***(4,999,657,204)***	***103,345,513,646***	***(4,789,069,454)***
- Blinds 2 Go Limited	4,168,912,160	-	2,078,806,286	-
- Vietnam Register	6,347,600,000	-	-	-
- Lumi Vinh Phuc Joint Stock Company	9,171,809,478	-	4,279,742,004	-
- Reas Co.,Ltd	13,107,470,375	-	-	-
- KMS Technology Vietnam Company L	905,489,643	-	2,585,416,296	-
- Fanplus Joint	5,775,106,142	-	-	-
- Lecip Company	5,319,269,975	-	-	-
- Other customers	89,129,642,740	(4,999,657,204)	94,401,549,060	(4,789,069,454)
	133,925,300,513	**(4,999,657,204)**	**103,345,513,646**	**(4,789,069,454)**

7. SHORT-TERM PREPAYMENTS TO SUPPLIERS

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***10,104,752,176***	-	***10,027,553,300***	-
- Hanoi Urban Development Construction Investment Consulting	4,130,340,000	-	3,650,355,153	-
- Zhejiang Mingguan Electric Co., Ltd	550,181,818	-	594,036,949	
- Construction Technology Consulting and Transfer Office	473,000,000	-	1,652,821,198	-
- Advances to other suppliers	4,951,230,358		4,130,340,000	
	10,104,752,176	-	**10,027,553,300**	-

8. OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
a) Short-term				
- Dividends and profits receivables	10,000,000,000	-	10,000,000	-
- Advances	4,104,584,585	-	7,576,597,928	-
- Deposit for IPO share purchase - Hoang Anh Gia Lai International Investment Joint Stock Company	12,120,000,000	-	-	-
- Deposits and collateral	2,518,350,600	-	1,456,017,200	-
- Other receivables	8,211,092,547	-	14,000,442,528	-
	36,954,027,732	-	**23,043,057,656**	-
b) Long-term				
- Deposits and collateral	2,042,236,800	-	11,740,411,845	-
	2,042,236,800	-	**11,740,411,845**	-

9. DOUBTFUL DEBTS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
+ Trade receivables	***4,654,440,705***	***97,532,756***	***4,924,672,817***	***135,603,363***
- AGT Consulting Limited	3,221,610,732	-	3,221,610,732	-
- Astics	413,372,604	-	413,372,604	-
- Lord Howe	306,140,550	-	306,140,550	-
- Others	713,316,819	97,532,756	983,548,931	135,603,363
	4,654,440,705	**97,532,756**	**4,924,672,817**	**135,603,363**

10. INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
- Raw materials and supplies	5,617,295,811	-	778,509,685	-
- Tools and instruments	5,493,519	-	-	-
- Work in progress	10,181,864,568	-	3,330,093,199	-
- Finished goods	-	-	184,353	-
- Merchandise inventories	745,538,157	-	1,110,116,232	-
	16,550,192,055	**-**	**5,218,903,469**	**-**

11. CONSTRUCTION IN PROGRESS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
Renovation of the 20th floor office at Song Da Building	-	-	312,310,074	312,310,074
Office building combined with information technology training center project (*)	355,357,167,584	355,357,167,584	270,547,047,365	270,547,047,365
Internal management software development project at the Company	5,318,777,955	5,318,777,955	-	-
	360,675,945,539	**360,675,945,539**	**270,859,357,439**	**270,859,357,439**

(*) Project information:

- Construction site: Land lot X1, Phu Dien Ward, Hanoi City;
- Construction purpose: Construction of an office building combined with an information technology training center;
- Investor: Software Development and Training Joint Stock Company;
- Project scale: Total project area of 3,626 m2. The building has 26 floors and 3 basements;
- Total investment under the Investment Policy Decision: VND 910.58 billion;
- Construction commencement and expected completion: Construction commenced in April 2026 and is expected to be completed in Quarter IV/2028;
- Project status: The Company has commenced construction; the project is in its initial phase.

12. TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation	Management equipment	Total
	VND	VND	VND	VND	VND
Historical cost					
Beginning balance	401,080,980	7,679,850,822	2,847,862,336	2,293,068,182	13,221,862,320
- Purchase in the	-	63,175,926	-	1,635,729,899	1,698,905,825
- Liquidation,	-	-	(1,172,727,273)	-	(1,172,727,273)
- Other decrease	-	-	-	(16,442,231)	(16,442,231)
Ending balance	**401,080,980**	**7,743,026,748**	**1,675,135,063**	**3,912,355,850**	**13,731,598,641**
Accumulated depreciation					
Beginning balance	170,053,436	2,862,984,628	947,796,236	1,181,395,572	5,162,229,872
- Depreciation	-	829,036,447	252,308,035	1,684,575,871	2,765,920,353
- Reclassification	-	-	-	(383,080,390)	(383,080,390)
- Other decrease	-	-	-	(166,926,566)	(166,926,566)
Ending balance	**170,053,436**	**3,692,021,075**	**1,200,104,271**	**2,315,964,487**	**7,378,143,269**
Net carrying amount					
Beginning balance	231,027,544	4,816,866,194	1,900,066,100	1,111,672,610	8,059,632,448
Ending balance	**231,027,544**	**4,051,005,673**	**475,030,792**	**1,596,391,363**	**6,353,455,372**

13. INTANGIBLE FIXED ASSETS

	Computer software	Total
	VND	VND
Historical cost		
Beginning balance	43,591,202,650	43,591,202,650
- Liquidation,	(1,415,978,161)	(1,415,978,161)
- Exchange differences on translation of financial statements from other currer	25,462,120	25,462,120
Ending balance	**42,200,686,609**	**42,200,686,609**
Accumulated amortization		
Beginning balance	7,156,989,917	7,156,989,917
- Amortization in	1,950,813,785	1,950,813,785
- Exchange differences on translation of financial statements from other currer	(14,757,143)	(14,757,143)
Ending balance	**9,093,046,559**	**9,093,046,559**
Net carrying amount		
Beginning balance	36,434,212,733	36,434,212,733
Ending balance	**33,107,640,050**	**33,107,640,050**

14. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Office rental expenses	630,395,870	1,075,928,842
- Information technology service expenses	615,079,026	2,090,926,860
- Dispatched tools and supplies	94,230,545	2,819,521
- Others	2,476,649,519	1,339,670,553
	3,816,354,960	**4,509,345,776**
b) Long-term		
- Information technology service expenses	135,381,277	343,936,548
- Dispatched tools and supplies	3,363,684,942	4,414,893,646
- Repair expenses	3,580,459,079	395,085,596
- Others	1,046,945,519	940,667,753
	8,126,470,817	**6,094,583,543**

15. GOODWILL

	Presb Technology and Solutions Joint Stock Company	NTEX Technology Company Limited	Total
	VND	VND	VND
Cost			
- Beginning balance	-	6,490,105,014	6,490,105,014
- Goodwill arising during the period	1,987,745,829	-	1,987,745,829
- **Ending balance**	**1,987,745,829**	**6,490,105,014**	**8,477,850,843**
Accumulated amortization			
- Beginning balance	-	919,431,543	919,431,543
- Amortization and impairment loss in the period	149,080,937	486,757,876	635,838,813
- Ending balance	**149,080,937**	**1,406,189,419**	**1,555,270,356**
Net book value			
- Beginning balance	-	**5,570,673,471**	5,570,673,471
- **Ending balance**	**1,838,664,892**	**5,083,915,595**	6,922,580,487

16. BORROWINGS

	Beginning balance	During the period			Ending balance
		Increase	Decrease	Other increase/(decrease	
	VND	VND	VND		VND
a) Short-term borrowings					
- Short-term borrowings	147,255,976,909	1,623,599,928,608	1,697,627,409,582	-	73,228,495,935
+ Military Commercial Joint Stock Bank	42,453,693,304	64,416,717,648	42,453,693,304	-	64,416,717,648
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam	40,507,469,492	18,282,521,231	58,789,990,723	-	-
+ Shinhan Bank Vietnam Limited	23,895,021,756	58,317,513,000	75,927,845,776	-	6,284,688,980
+ Mr. Luc Hoang Long	866,000,000	-	866,000,000	-	-
+ Mr. Bui Duc Chuong	354,500,000	-	354,500,000	-	-
+ Mr. Vu Duy Khanh	3,178,500,000	-	3,178,500,000	-	-
+ VPS Securities Joint Stock Company	36,000,792,357	1,482,583,176,729	1,516,056,879,779	-	2,527,089,307
- Current portion of long-term borrowings	3,341,629,440	7,164,558,589	5,178,746,389	(193,920,000)	5,207,852,297
+ Japan Finance Corporation - JFC	754,761,600	1,275,985,250	1,275,985,250	(43,800,000)	725,525,100
+ Kiraboshi Bank, Ltd. (1)	862,289,280	3,902,761,139	3,902,761,139	(50,040,000)	828,887,580
+ Kiraboshi Bank, Ltd. (2)	1,724,578,560	-	-	(100,080,000)	1,657,775,160
+ Mizuho Bank, Ltd. (1)	-	1,655,837,400	-	-	1,655,837,400
+ Mizuho Bank, Ltd. (2)	-	329,974,800	-	-	339,827,057
	150,597,606,349	**1,630,764,487,197**	**1,702,806,155,971**	**(193,920,000)**	**78,436,348,232**
b) Long-term borrowings					
- Long-term borrowings	17,700,193,440	7,953,187,800	5,918,041,249	(987,804,536)	18,747,535,455
+ Japan Finance Corporation - JFC	3,270,633,600	-	1,275,985,250	(181,346,746)	1,813,301,604
+ Kiraboshi Bank, Ltd. (1)	6,963,278,880	-	3,902,761,139	(373,177,790)	2,687,339,951
+ Kiraboshi Bank, Ltd. (2)	7,466,280,960	-	408,326,160	(433,280,000)	6,624,674,800
+ Mizuho Bank, Ltd. (1)	-	6,626,662,600	275,972,900		6,350,689,700
+ Mizuho Bank, Ltd. (2)	-	1,326,525,200	54,995,800		1,271,529,400
	17,700,193,440	**7,953,187,800**	**5,918,041,249**	**(987,804,536)**	**18,747,535,455**

Detailed information on short-term borrowings:

Details of the Group's short-term borrowings from banks and other credit institutions are as follows:

	Contract	Currency	Annual interest rate	Loan term	Maturity date	Loan purpose	Collateral	Ending balance	Beginning balance
								VND	VND
Related parties								**-**	**1,220,500,000**
Mr. Luc Hoang Long	Contract No. 01012024/HĐ MT/2B dated 01/01/2024	VND	5.0%	12 months; the loan may be extended as needed;	31/12/2025	For production and business activities;	Unsecured	-	866,000,000
Mr. Bui Duc Chuong	Contract No. 01012025/HĐ MT/DTF	VND	5.0%	12 months, extendable as needed	31/12/2025	For production and business activities;	Unsecured	-	354,500,000
Other parties								**8,811,778,287**	**146,035,476,909**
Mr. Vu Duy Khanh	Contract No. 01012024/HĐ MT/DTF-THP	VND	5.0%	12 months, extendable as needed	31/12/2025	For production and business activities;	Unsecured	-	3,178,500,000
Military Commercial Joint Stock Bank	Credit Agreement No. 276816.25.057. 25164119.TD	VND, FX	7.1%	Maximum 6 months per drawdown	From 07/02/2026 to 07/04/2026	For the Borrower's provision of IT products and services;	(i)	64,416,717,648	42,453,693,304

	Contract	Currency	Annual interest rate	Loan term	Maturity date	Loan purpose	Collateral	Ending balance	Beginning balance
								VND	VND
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Anh Branch	Credit Line Agreement No. 25017/CRC. CVHM/HDTD. DAH	VND	8.3%	Maximum 6 months per drawdown	From 28/01/2026 to 04/05/2026	To supplement working capital;	(ii)	-	40,507,469,492
Shinhan Bank Vietnam Limited	Credit Agreement No. SHBVN/ HY/HDTD/ 2024/793200012962 Extension Agreement No. SHBVN/	VND	From 5.9% to 7.5%	Maximum 6 months per drawdown	From 26/02/2026 to 05/06/2026	To supplement working capital;	(iii)	6,284,688,980	23,895,021,756
VPS Securities Joint Stock Company	Securities account opening agreement	VND	VPS's margin interest rate	90 days from the drawdown date	90 days from the drawdown date	For financial investment;	Shares and cash in the Company's margin trading account	2,527,089,307	36,000,792,357
								73,228,495,935	**147,255,976,909**

(i) Collateral includes:

- Term deposit contracts of NTQ Solution Joint Stock Company at Viet A Commercial Joint Stock Bank - Hanoi Branch under Mortgage Agreement No. 188839.24.057.25164119.BD dated 29/01/2024 between NTQ Solution Joint Stock Company and Military Commercial Joint Stock Bank. The total value of the deposit contracts is VND 10,000,000,000.
- Term deposit contracts of NTQ Solution Joint Stock Company at Viet A Commercial Joint Stock Bank - Hanoi Branch under Mortgage Agreement No. 278560.25.057.25164119.BD dated 05/02/2025 between NTQ Solution Joint Stock Company and Military Commercial Joint Stock Bank. The total value of the deposit contracts is VND 4,000,000,000.

- Term deposit contracts of NTQ Solution Joint Stock Company at Viet A Commercial Joint Stock Bank - Hanoi Branch under Mortgage Agreement No. 307900.25.057.25164119.BD dated 04/06/2025 between NTQ Solution Joint Stock Company and Military Commercial Joint Stock Bank. The total value of the deposit contracts is VND 9,000,000,000.
- Term deposit contracts of NTQ Solution Joint Stock Company at Viet A Commercial Joint Stock Bank - Hanoi Branch under Mortgage Agreement No. 175830.23.057.25164119.BD dated 29/11/2023 between NTQ Solution Joint Stock Company and Military Commercial Joint Stock Bank. The total value of the deposit contracts is VND 4,000,000,000.

(ii Collateral includes:

- Term deposit contracts of NTQ Solution Joint Stock Company at Ho Chi Minh City Development Joint Stock Commercial Bank - Ho Guom Branch - Tuong Mai Transaction Office under Term Deposit Balance Mortgage Agreement No. 24121/CRC.DAH-HĐTC dated 05/12/2024 between NTQ Solution Joint Stock Company and Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Anh Branch. The total value of the deposit contracts is VND 4,000,000,000.
- Term deposit contracts of NTQ Solution Joint Stock Company at Ho Chi Minh City Development Joint Stock Commercial Bank under Mortgage Agreement No. 25002.CRC.DAH-HDTC dated 06/01/2025 between NTQ Solution Joint Stock Company and Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Anh Branch. The total value of the deposit contracts is VND 3,000,000,000.
- Term deposit contracts of NTQ Solution Joint Stock Company at Ho Chi Minh City Development Joint Stock Commercial Bank under Mortgage Agreement No. 25005.CRC.DAH-HDTC dated 15/01/2025 between NTQ Solution Joint Stock Company and Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Anh Branch. The total value of the deposit contracts is VND 3,500,000,000.
- Inventories and goods circulating in the customer's production and business activities, excluding inventories and goods financed by other credit institutions and pledged at other credit institutions.
- Receivables arising from commercial contracts in the customer's production and business activities, excluding receivables financed by credit institutions and pledged at other credit institutions.

(ii Collateral includes:

- Term deposit contracts of NTQ Solution Joint Stock Company at Shinhan Bank Vietnam Limited - Hung Yen Branch under Pledge Agreement No. SHBVN/HY/HDCC/2025/793200012962 dated 27/02/2025 and Pledge Agreement No. SHBVN/HY/HDCC/2025/703011484293 dated 05/12/2025 between NTQ Solution Joint Stock Company and Shinhan Bank Vietnam Limited - Hung Yen Branch, with a total value of the deposit contracts of VND 8,959,820,000.

Detailed information on long-term borrowings:

Terms and conditions of outstanding long-term borrowings are as follows:

	Loan agreement	Currency	Annual interest rate	Loan term	Loan amount (JPY)	Loan purpose	Collateral	Ending balance	Beginning balance
								VND	VND
Related parties								-	-
Other parties								**11,125,316,355**	**17,700,193,440**
Japan Finance Corporation - JFC	Contract No. 23 – 985 dated 17/04/2023	JPY	1.6%	84 months	16,425,000	Working capital	Unsecured	1,813,301,604	3,270,633,600
Kiraboshi Bank, Ltd. (1	Contract No. 001-5042718 dated 26/12/2023	JPY	1.5%	10 years	31,652,000	Working capital	Unsecured	2,687,339,951	6,963,278,880
Kiraboshi Bank, Ltd. (2	Contract No. 001-5042718 dated 14/04/2025	JPY	1.6%	60 months	43,328,000	Working capital	Unsecured	6,624,674,800	7,466,280,960
Mizuho Bank, Ltd. (1)		JPY			40,004,000	Working capital	Unsecured	6,350,689,700	-
Mizuho Bank, Ltd. (2)		JPY			8,008,000	Working capital	Unsecured	1,271,529,400	-
								18,747,535,455	**17,700,193,440**
Amount due for settlement within 12 months								(5,207,852,297)	(3,341,629,440)
Amount due for settlement after 12 months								**13,539,683,158**	**14,358,564,000**

17. SHORT-TERM TRADE PAYABLES

	Ending balance	Beginning balance
	VND	VND
Related parties	-	-
Others	***17,479,408,318***	***11,320,356,557***
- Song Da Construction and Services Joint Stock Company	354,316,265	2,201,503,233
- Bellsystem24 Vietnam Joint Stock Company	248,400,000	1,303,832,903
- LICOGI13FC Joint Stock Company	11,937,584,456	-
- Other suppliers	4,939,107,597	7,815,020,421
	17,479,408,318	**11,320,356,557**

18. SHORT-TERM PREPAYMENTS FROM CUSTOMERS

	Ending balance	Beginning
	VND	VND
Related parties	-	-
Others	***13,534,728,616***	***12,211,332,011***
- BIMCO Informatique A/S	-	4,243,262,734
- Vietnam Register	-	2,720,400,000
- Alaska Education and Training Joint Stock Company	-	637,735,150
- Social Area Networks Co., Ltd	6,242,517,457	3,970,361,168
- ITSherpa Co., Ltd	1,822,978,250	-
- Blinds 2 Go Limited	3,033,503,760	-
- Other customers	2,435,729,149	639,572,959
	13,534,728,616	**12,211,332,011**

19. TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Openning receivable	Openning payables	Payables in the period	Actual payment in the period	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
- Value-added tax	1,873,804	12,459,549,645	2,172,271,872	13,000,956,504	8,735,443	1,643,553,095
- Special excise tax	-	-	-	-	-	-
- Export, import duties	-	2,779,861	50,154,054	27,093,385	-	25,840,530
- Corporate income tax	637,698,448	13,219,275,248	1,051,495,810	16,520,697,897	746,114,012	(2,097,166,575)
- Personal income tax	272,656,638	3,214,976,611	15,326,609,931	16,544,083,323	1,413,274,878	2,826,646,749
- Land tax and land rental	512,815,755	-	2,130,989,223	1,618,173,468	-	-
- Other taxes	36,112,049	7,099,564	144,094,845	124,783,629	37,085,993	27,384,724
- Fees, charges and other payables	48,861,890	72,419,238	6,591,803,963	342,585,026	40,000	6,271,629,285
	1,510,018,584	**28,976,100,167**	**27,467,419,698**	**48,178,373,232**	**2,205,250,326**	**8,697,887,808**

The Group'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 Consolidated Financial Statements for Quarter III could be changed at a later date upon final determination by the tax authorities.

20. SHORT-TERM ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Interest expenses	836,536,709	2,435,844,931
- Accrued office rental expenses	-	264,166,668
- Other accrued expenses	3,778,812,865	2,932,990,508
	4,615,349,574	**5,633,002,107**

21. OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
a) Short-term payables		
- Trade union fee	1,358,472,573	1,452,439,989
- Social insurance, health insurance	520,335,127	5,943,819,853
- Short-term deposits, collateral received	-	336,970,143
- Other payables	10,613,780,060	3,483,790,905
+ Payables to employees for social insurance allowances	*32,235,025*	*203,294,463*
+ Payables to employees for overpaid personal income tax	*434,703,380*	*469,149,928*
+ Interest payables	*8,054,601,657*	-
+ Others	*2,092,239,998*	*2,811,346,514*
	12,492,587,760	**11,217,020,890**
b) Long-term payables		
- Other payables	-	16,111,920
	-	**16,111,920**

22. SHORT-TERM UNEARNED REVENUES

	Ending balance	Beginning balance
	VND	VND
- Revenue received in advance from provision of DentalFlow software	1,607,967,171	1,117,898,070
- Other unearned revenues	14,600,000	-
	1,622,567,171	**1,117,898,070**

23 . OWNER'S EQUITY

a) Reconciliation of changes in owner's equity

	Owner's contributed capital	Share premium	Other owner's capital	Foreign exchange differences	Other reserves	Retained earnings	Non-controlling interests	Total
	VND	VND	VND	VND	VND	VND	VND	VND
Prior year opening balance	**171,725,000,000**	**456,180,000,000**	**9,530,229,085**	**(20,689,422,503)**	**-**	**79,196,793,372**	**382,090,616**	**696,324,690,570**
Prior period profit	-	-	-	-	-	37,976,427,532	(251,260,301)	37,725,167,231
Exchange differences on translation of financial statements from other currencies into VND	-	-	-	(1,913,692,632)	-	(829,289,905)	-	(2,742,982,537)
Profit distribution	-	-	-	-	1,286,169,539	(1,286,169,539)	-	-
Other decrease	-	-	-	-	-	-	-	-
Prior period closing balance	**171,725,000,000**	**456,180,000,000**	**9,530,229,085**	**(22,603,115,135)**	**1,286,169,539**	**115,057,761,460**	**130,830,315**	**731,306,875,264**
This year opening balance	**171,725,000,000**	**456,180,000,000**	**9,530,229,085**	**(23,666,088,626)**	**1,286,169,539**	**128,419,725,767**	**19,087,631**	**743,494,123,396**
Capital increase in subsidiaries	-	-	-	-	-	709,075,231	988,279,442	1,697,354,673
Profit for the current period	-	-	-	-	-	35,865,331,818	(878,690,494)	34,986,641,324
Exchange differences on translation of financial statements from other currencies into VND	-	-	-	4,042,473,880	-	-	116,302,201	4,158,776,081
Consolidation of subsidiaries	-	-	-	-	-	-	2,309,994	2,309,994
This period closing balance	**171,725,000,000**	**456,180,000,000**	**9,530,229,085**	**(19,623,614,746)**	**1,286,169,539**	**164,994,132,816**	**247,288,774**	**784,339,205,468**

b) Details of Contributed capital

	Ending balance	Proportion	Beginning balance	Proportion
	VND	%	VND	%
Tô Hải Sơn	6,800,000,000	3.96	20,400,000,000	11.88
Phạm Thái Sơn	48,866,720,000	28.46	52,002,750,000	30.28
Bùi Đức Chương	20,267,710,000	11.80	13,600,000,000	7.92
Bùi Mạnh Hùng	6,601,000,000	3.84	6,800,000,000	3.96
Lục Hoàng Long	6,630,000,000	3.86	6,800,000,000	3.96
REAS Co.,Ltd	13,600,000,000	7.92	13,600,000,000	7.92
TIS INC.	34,345,000,000	20.00	34,345,000,000	20.00
Other shareholders	34,614,570,000	20.16	24,177,250,000	14.08
	171,725,000,000	**100**	**171,725,000,000**	**100**

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

	to 30/09/2026	to 30/09/2025
	VND	VND
Owner's contributed capital		
- *At the beginning of the year*	*171,725,000,000*	*171,725,000,000*
- *At the end of the period*	*171,725,000,000*	*171,725,000,000*

d) Shares

	Ending balance	Beginning balance
Number of shares registered for issuance	17,172,500	17,172,500
Number of shares issued and fully paid	17,172,500	17,172,500
- *Common shares*	*17,172,500*	*17,172,500*
Number of outstanding shares	17,172,500	17,172,500
- *Common shares*	*17,172,500*	*17,172,500*
Par value of outstanding shares (VND):	10,000	10,000

24. OFF-STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE COMMITMENTS

a) Operating leased assets

The Group leases assets under operating lease contracts. As at 30 September 2026, the total future minimum lease payments under non-cancellable operating lease contracts by term are as follows:

	Ending balance	Beginning balance
	VND	VND
- 1 year or less	31,069,261,728	19,018,885,062
- Over 1 year to 5 years	8,961,910,152	25,448,995,495

b) Foreign currencies

	Unit	Ending balance	Beginning balance
US Dollar	USD	459,939.50	150,643.01
Japanese Yen	JPY	291,439,389.00	326,476,313.00
Euro	EUR	164,510.94	21,264.70
Singapore Dollar	SGD	1,325.68	1,280.00
Korean Won	KRW	316,371,349.00	1,658,204.00
Australian Dollar	AUD	1,482.08	11.03

25. REVENUE FROM SALES OF GOODS AND PROVISION OF SERVICES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Revenue from sales of products, goods	19,000,591,246	2,042,662,579
Revenue from provision of services	475,985,966,020	461,060,904,630
	494,986,557,266	**463,103,567,209**

26. REVENUE DEDUCTIONS

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
- Trade discounts	119,754,649	24,443,200
	119,754,649	**24,443,200**

27. COST OF GOODS SOLD

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Cost of products, goods sold	14,604,650,729	1,586,596,394
Cost of provision of services	318,776,282,038	336,820,091,572
	333,380,932,767	**338,406,687,966**

28. FINANCIAL INCOME

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Interest income	9,701,890,250	6,480,630,991
Gain from sale or disposal of financial investments	60,036,981,866	84,595,561,191
Dividends or profits received in cash or non-cash assets	977,315	-
Foreign exchange gain arising during the period	5,155,680,792	4,851,364,667
Foreign exchange gain from revaluation of ending balances	32,334,521	-
	74,927,864,744	**95,927,556,849**

29. FINANCIAL EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Borrowing costs	12,358,516,694	10,446,977,877
Loss from disposal of financial investments	52,996,423,839	37,288,868,368
Loss on exchange difference in the period	2,238,130,520	934,900,322
Allowance for diminution in value of trading securities and impairment loss frc	(1,418,063,671)	-
Securities trading expenses	5,361,434,560	23,220,033
Other expenses	10,372	-
	71,536,452,314	**48,693,966,600**

30. SELLING EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Labour expenses	26,318,849,616	19,010,778,889
Depreciation expenses	556,422,031	89,516,198
Expenses of outsourcing services	5,238,689,668	4,058,111,840
Other expenses in cash	6,124,855,031	7,018,734,451
	38,238,816,346	**30,177,141,378**

31. GENERAL AND ADMINISTRATIVE EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Labour expenses	52,738,725,210	50,506,877,628
Depreciation expenses	3,595,548,008	2,868,870,421
Provision expenses	(2,220,402,064)	221,170,659
Tax, Charge, Fee	1,465,148,824	10,967,193,068
Expenses of outsourcing services	22,430,475,782	22,507,311,730
Other expenses in cash	9,442,062,238	7,655,866,721
	87,451,557,997	**94,727,290,227**

32. OTHER INCOME

	to 30/09/2026	to 30/09/2025
	VND	VND
Other income	932,484,185	4,428,301,291
	932,484,185	**4,428,301,291**

33. OTHER EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Net book value and expenses from disposal and liquidation of fixed assets	16,919,610	-
Penalties	269,431,702	71,182,221
Others	2,881,980,293	2,801,776,618
	3,168,331,605	**2,872,958,839**

34. CURRENT CORPORATE INCOME TAX EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Current corporate income tax expense at the parent company	449,920,687	2,586,143,472
Current corporate income tax expense at subsidiaries	199,394,409	8,381,049,596
Total current corporate income tax expense	**649,315,096**	**10,967,193,068**

35. DEFERRED CORPORATE INCOME TAX EXPENSES

a) Deferred income tax assets

	Ending balance	Beginning
	VND	VND
- Deferred income tax assets related to deductible temporary differences	-	815,833,728
Deferred income tax assets	**-**	**815,833,728**

b) Deferred corporate income tax expense

	to 30/09/2026	to 30/09/2025
	VND	VND
- Deferred CIT expense relating to reversal of deferred income tax assets	815,833,728	-
	815,833,728	**-**

36. BASIC EARNINGS PER SHARE

Basic earnings per share distributed to common shareholders of the Company are calculated as follows::

	to 30/09/2026	to 30/09/2025
	VND	VND
Net profit after tax	35,865,331,818	37,976,427,532
Profit distributed to common shares	35,865,331,818	37,976,427,532
Average number of outstanding common shares in circulation in the period	17,172,500	17,172,500
Basic earnings per share	**2,089**	**2,211**

The Company has not planned to make any distribution to Bonus and welfare fund, bonus for the Board of Management from the net profit after tax at the date of preparing Consolidated Financial Statements for Quarter III.

As at 30 September 2026, the Company does not have any potential ordinary shares with a dilutive effect on earnings

37. FINANCIAL INSTRUMENTS

Financial risk management

Financial risks that the Group may face risks including: market risk, credit risk and liquidity risk.

The Group has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. The Board of Management of the Group is responsible for monitoring the risk management process to ensure the appropriate balance between risk and risk control.

Market risk

The Group may face market risk such as: changes in prices, exchange rates and interest rates.

Price Risk:

The Group bears price risk of equity instruments from short-term and long-term investments in securities due to the uncertainty of future prices of the securities. As regards, long-term securities held for long-term strategies, at the end of the accounting period the Group has no plan to sell these investments.

	Under 1 year	From 1 to 5 years	Over 5 years	Total
	VND	VND	VND	VND
As at 30 September 2026				
Short term investments	123,093,548,260	-	-	123,093,548,260
Long term investments	-	-	3,438,816,000	3,438,816,000
	123,093,548,260	**-**	**3,438,816,000**	**126,532,364,260**
As at 01 January 2026				
Short term investments	174,007,849,500	-	-	174,007,849,500
Long term investments	-	-	3,582,100,000	3,582,100,000
	174,007,849,500	**-**	**3,582,100,000**	**177,589,949,500**

Exchange rate risk:

The Group bears foreign exchange risk on transactions denominated in currencies other than Vietnam Dong, such as: borrowings, revenue, expenses, imports of materials, goods, machinery and equipment, etc.

Interest rate risk:

The Group bears the risk of interest rates due to the fluctuation in fair value of future cash flow of a financial instrument in line with changes in market interest rates if the Group has time or demand deposits, borrowings and debts subject to floating interest rates. The Group manages interest rate risk by analyzing the market competition situation to obtain interest beneficial for its operation purpose.

Credit Risk

Credit risk is the risk of financial loss to the Group if a counterparty fails to perform its contractual obligations. The Group has credit risk from operating activities (mainly to trade receivables) and financial activities (including deposits, loans and other financial instruments), detailed as follows:

	Under 1 year	From 1 to 5 years	Over 5 years	Total
As at 30 September 2026	VND	VND	VND	VND
Cash and cash equivalents	124,766,757,039	-	-	124,766,757,039
Trade and other receivables	165,879,671,041	2,042,236,800	-	167,921,907,841
Loans	97,503,078,780	2,000,000,000	-	99,503,078,780
	388,149,506,860	**4,042,236,800**	**-**	**392,191,743,660**
As at 01 January 2026				
Cash and cash equivalents	222,025,025,435	-	-	222,025,025,435
Trade and other receivables	121,599,501,848	11,740,411,845	-	133,339,913,693
Loans	142,869,497,856	6,959,820,000	-	149,829,317,856
	486,494,025,139	**18,700,231,845**	**-**	**505,194,256,984**

Liquidity Risk:

Liquidity risk is the risk that the Group has trouble in settlement of its financial obligations due to the lack of funds. Liquidity risk of Group mainly arises from different maturity of its financial assets and liabilities.

Due date for payment of financial liabilities based on expected payment under the contracts (based on cash flow of the original debts) as follows:

	Under 1 year	From 1 to 5 years	Over 5 years	Total
As at 30 September 2026	VND	VND	VND	VND
Borrowings and debts	78,436,348,232	18,747,535,455	-	97,183,883,687
Trade and other payables	29,971,996,078	-	-	29,971,996,078
Accrued expenses	3,291,062,192	-	-	3,291,062,192
	111,699,406,502	**18,747,535,455**	**-**	**130,446,941,957**
As at 01 January 2026				
Borrowings and debts	150,597,606,349	14,358,564,000	-	164,956,170,349
Trade and other payables	22,537,377,447	16,111,920	-	22,553,489,367
Accrued expenses	5,633,002,107	-	-	5,633,002,107
	178,767,985,903	**14,374,675,920**	**-**	**193,142,661,823**

The Group believes that risk level of loan repayment is controllable. The Group has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

38. ADDITIONAL INFORMATION FOR THE ITEMS OF THE CONSOLIDATED STATEMENT OF CASH FLOWS

a) Proceeds from borrowings during the period

Proceeds from ordinary contracts;	1,636,760,968,705	126,271,530,055

b) Actual principal repayments during the period

Repayment on principal from ordinary contracts;	1,703,545,450,831	159,507,371,150

c) Acquisition of subsidiaries during the reporting period

	to 30/09/2026	to 30/09/2025
	VND	VND
- Total acquisition value of subsidiaries during the period	2,851,683,697	227,532,000,000
- Portion of the acquisition value of subsidiaries paid in cash and cash equivalents	2,851,683,697	227,532,000,000
- Cash and cash equivalents held by the acquired subsidiaries or other business units	3,195,667,164	138,308,798

39. 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 Consolidated Financial Statements for Quarter III.

40. SEGMENT REPORTING

Under geographical areas:

Segment reporting by geographic area based on the location of the assets generating revenue for the segment

	Domestic	Overseas	Eliminations	Total
	VND	VND	VND	VND
Net revenue from sales of goods and provision of services	402,000,230,505	361,910,339,486	(269,043,767,374)	494,866,802,617
Segment assets	1,275,710,027,165	147,029,457,819	(440,249,513,076)	982,489,971,908
Total cost of acquisition of fixed assets	91,399,733,135	115,760,790	-	91,515,493,925

41. TRANSACTIONS AND BALANCES WITH RELATED PARTIES

The list of related parties and their relationships with the Group is as follows:

Related parties	Relationship
TIS INC.	Major
Members of the Board of Directors, the Board of General Directors and the Board of Supervisors	

In addition to the information with related parties presented in the above Notes, during the period the Group has transactions with related parties as follows:

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Revenue from sales of goods and provision of services	**5.281.182.757**	**1.719.799.203**
TIS INC.	5.281.182.757	1.719.799.203

Transactions with other related parties are as follows:

	Position	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
Remuneration of key management persons		VND	VND
Remuneration of members of the Board of Directors			
- Pham Thai Son	Chairman	45.000.000	45.000.000
- Bui Duc Chuong	Member	31.500.000	31.500.000
- Nguyen Tien Dung	Member	31.500.000	7.000.000
- Tran Ho Phuong	Member (Dismissed on 27 June 2025)	-	21.000.000
		108.000.000	**104.500.000**
Remuneration of members of the Board of Supervisors			
- Tran Thi Bieu	Head of the Board of Supervisors	27.000.000	27.000.000
- Nguyen Thi Ngoc Thao	Member	18.000.000	18.000.000
- Hoang Quang Huy	Member	16.000.000	-
- Nguyen Bao Tram	Member (Dismissed from 03 March 2026)		18.000.000
		61.000.000	**63.000.000**
Salaries and bonuses of the General Director and other managers			
- Bui Duc Chuong	General Director (Appointed from 11 February 2026)	542.900.000	498.844.043
- Nguyen Tien Dung	Deputy General Director	591.200.000	270.677.976
- Tran Ho Phuong	Deputy General Director	-	327.962.546
- Pham Thai Son	General Director (Dismissed from 11 February 2026)	1.119.354.980	784.952.006
		2.253.454.980	**1.882.436.571**

In addition to the above related parties' transactions, other related parties did not have any transactions during the period and have no balance at the end of the accounting period with the Group.

42. COMPARATIVE FIGURES

The comparative information in these Financial Statements is presented as corresponding figures. Under this method, the comparative information for the prior period is presented in respect of the consolidated financial position, consolidated operating results and consolidated cash flows of the Group for the prior period.

The comparative information in the Interim Consolidated Statement of Financial Position and related notes is derived from the Consolidated Financial Statements for the financial year ended 31/12/2025, which were audited by AASC Auditing Firm Company Limited. The information in the Interim Consolidated Statement of Income, the Interim Consolidated Statement of Cash Flows and related notes is derived from the Interim Financial Statements for the accounting period from 01/01/2025 to 30/09/2025 prepared by the Company, which have not been reviewed.

As presented in Note 2.3, the Group has applied Circular 99/2025/TT-BTC prospectively from 01 January 2026. As a result, the presentation of certain items in the financial statements has changed. Certain figures as at 01 January 2026 and for the accounting period from 01/01/2025 to 30/09/2025 have been reclassified to conform to the financial statement presentation requirements of Circular 99. Details are presented in Appendix 01.

Approved, 30 October 2026

Preparer	Chief Accountant	Legal Representative
Le Thi Thanh Huong	Nguyen Thi Thanh Ha	Pham Thai Son

APPENDIX I: COMPARATIVE FIGURES

Figures according to the Financial Statements for the fiscal year ended 31 December 2025				Figures adjusted in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 and Circular No. 43/2026/TT-BTC dated 20 April 2026				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		a/ Balance Sheet				**a/ Statement of Financial Position**		
100	**A.**	**CURRENT ASSETS**	**685,197,448,876**	**100**	**A.**	**CURRENT ASSETS**	**685,197,448,876**	
110	**I.**	**Cash and cash equivalents**	**222,759,310,156**	**110**	**I.**	**Cash and cash equivalents**	**223,276,570,430**	
112	1.	Cash equivalents	50,000,000,000	112	1.	Cash equivalents	50,517,260,274	Restatement
120	**II.**	**Short-term investments**	**304,045,450,038**	**120**	**II.**	**Short-term investments**	**308,635,423,518**	
123	1.	Held-to-maturity investments	138,279,524,376	123	1.	Short-term held-to-maturity investments	151,695,493,318	Restatement, rename
				124	2.	Allowance for short-term impairment of held-to-maturity investments	(8,825,995,462)	Restatement
130	**III**	**Short-term receivables**	**136,734,288,902**	**130**	**III.**	**Short-term receivables**	**131,627,055,148**	
136	1.	Other short-term receivables	28,735,186,872	135	1.	Other short-term receivables	23,043,057,656	Restatement, code change
137	2.	Provision for short-term doubtful debts	(5,373,964,916)	136	2.	Allowance for short-term doubtful debts	(4,789,069,454)	Restatement, code change
280		**TOTAL ASSETS**	**1,037,677,093,741**	**280**		**TOTAL ASSETS**	**1,037,677,093,741**	