SEPARATE 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

CONTENTS

	Page
Reports of the Board of Directors	02 - 03
Separate Financial Statements for Quarter III	04 - 48
Interim Separate Statement of Financial Position	04 - 06
Interim Separate Statement of Income	07 - 08
Interim Separate Statement of Cash flows	09 - 10
Notes to the Separate Financial Statements for Quarter III	11 - 48

REPORTS OF THE BOARD OF DIRECTORS

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

THE 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 Department of Planning and Investment of Hanoi City on 13 June 2011, and the latest (fifteenth) amendment was 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)*
Mrs. Nguyen Bao Tram	Member	*(Resigned on 03 March 2026)*

LEGAL REPRESENTATIVE

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

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

The Board of Management of the Company is responsible for preparing the Separate Financial Statements for Quarter III, which give a true and fair view of the financial position, operating results and cash flows of the Company for the period. In preparing these Separate Financial Statements for Quarter III, we confirm that we have 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 Separate 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 Separate Financial Statements for Quarter III;
- Prepare and present the Separate 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 interim financial statements;
- Prepare the Separate Financial Statements for Quarter III on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

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

The Board of Directors approves the accompanying Separate Financial Statements for Quarter III. These Separate 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 for the period from 01/01/2026 to 30/09/2026 of the Company in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of the Separate 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: 0106355... C.T.C.P. CÔNG TY CỔ PHẦN NTQ SOLUTION THÀNH PHỐ HÀ NỘI

Phạm Thái Sơn
Legal Representative

Approved, 30 October 2026

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Code	ASSETS	Note	Ending balance	Beginning balance
			VND	VND
100	**A. CURRENT ASSETS**		**288,942,015,225**	**417,296,855,045**
110	**I. Cash and cash equivalents**	**03**	**9,870,868,996**	**89,078,984,136**
111	1. Cash		9,870,868,996	89,078,984,136
120	**II. Short-term investments**	**04**	**167,994,356,812**	**214,083,296,244**
121	1. Trading securities		51,118,467,965	1,074,450,889
122	2. Allowance for decline in value of trading securities		(7,192,217,965)	(34,510,889)
123	3. Short-term held-to-maturity investments		124,068,106,812	221,869,351,706
124	4. Allowance for short-term impairment of held-to-maturity investments		-	(8,825,995,462)
130	**III. Short-term receivables**		**97,626,192,432**	**101,809,854,373**
131	1. Short-term trade receivables	05	82,243,962,951	90,724,391,057
132	2. Short-term prepayments to suppliers	06	1,179,801,221	4,189,587,226
135	3. Other short-term receivables	07	34,233,974,557	29,147,824,451
136	4. Allowance for short-term doubtful debts		(20,031,546,297)	(22,251,948,361)
140	**IV. Inventories**	**09**	**3,837,787,054**	**1,609,385,413**
141	1. Inventories		3,837,787,054	1,609,385,413
160	**V. Other short-term assets**		**9,612,809,931**	**10,715,334,879**
161	1. Short-term deferred expenses	13	1,435,967,893	3,414,149,076
162	2. Deductible VAT		7,060,400,390	7,301,185,803
163	3. Short-term taxes and other receivables from the	17	1,116,441,648	-

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026
(Continued)

Code	ASSETS	Note	Ending balance	Beginning balance
			VND	VND
200	**B. NON-CURRENT ASSETS**		**538,688,100,703**	**486,381,331,216**
210	**I. Long-term receivables**		**680,400,000**	**3,198,750,600**
215	1. Other long-term receivables	07	680,400,000	3,198,750,600
220	**II. Fixed assets**		**32,692,059,682**	**37,524,835,346**
221	1. Tangible fixed assets	11	5,161,740,945	7,005,513,688
222	*- Historical cost*		*9,886,439,830*	*10,946,817,403*
223	*- Accumulated depreciation*		*(4,724,698,885)*	*(3,941,303,715)*
227	2. Intangible fixed assets	12	27,530,318,737	30,519,321,658
228	*- Historical cost*		*31,882,697,820*	*31,882,697,820*
229	*- Accumulated amortization*		*(4,352,379,083)*	*(1,363,376,162)*
250	**III. Long-term assets in progress**	**10**	**696,352,701**	**312,310,074**
252	1. Construction in progress		696,352,701	312,310,074
260	**IV. Long-term investments**	**04**	**493,193,132,385**	**435,918,475,541**
261	1. Investments in subsidiaries		513,613,743,697	451,213,060,000
262	2. Investments in joint ventures and associates		-	1,700,000,000
263	3. Equity investments in other entities		4,793,350,000	19,600,000
264	4. Allowance for long-term impairment of other		(25,213,961,312)	(23,974,004,459)
265	5. Long-term held-to-maturity investments		-	6,959,820,000
270	**V. Other long-term assets**		**11,426,155,935**	**9,426,959,655**
271	1. Long-term deferred expenses	13	7,174,520,472	5,173,963,118
272	2. Deferred income tax assets	31	4,251,635,463	4,252,996,537
280	**TOTAL ASSETS**		**827,630,115,928**	**903,678,186,261**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

As at 30 September 2026
(Continued)

Code	CAPITAL	Note	Ending balance VND	Beginning balance VND
300	**C. LIABILITIES**		**90,156,202,223**	**174,020,204,456**
310	**I. Current Liabilities**		**90,156,202,223**	**174,020,204,456**
311	1. Short-term trade payables	15	13,231,600,434	1,008,964,784
312	2. Short-term prepayments from customers	16	6,863,197,547	7,624,588,103
314	3. Short-term taxes and other payables to State	17	329,162,284	10,113,405,659
315	4. Payables to employees		2,370,984,319	42,215,414,295
316	5. Short-term accrued expenses	18	582,464,651	2,580,567,371
320	6. Other short-term payables	19	11,730,242,640	3,067,363,292
321	7. Short-term borrowings and finance lease liabilities	14	55,048,550,348	107,409,900,952
400	**D. OWNER'S EQUITY**	**20**	**737,473,913,705**	**729,657,981,805**
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
420	3. Retained earnings		109,568,913,705	101,752,981,805
420a	*Retained earnings accumulated to the previous*		*101,752,981,805*	*28,226,251,011*
420b	*Retained earnings of the current period*		*7,815,931,900*	*73,526,730,794*
440	**TOTAL CAPITAL**		**827,630,115,928**	**903,678,186,261**

Approved, 30 October 2026

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

INTERIM SEPARATE 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**	**22**	**19,996,202,072**	**94,148,187,370**	**158,840,660,335**	**254,918,321,783**
02	2. Revenue deductions		-	-	-	-
10	**3. Net revenue from sales of goods and provision of**		**19,996,202,072**	**94,148,187,370**	**158,840,660,335**	**254,918,321,783**
11	**4. Cost of goods sold and provision of services**	**23**	**14,164,463,251**	**68,684,661,082**	**125,873,188,598**	**202,405,084,354**
20	**5. Gross profit from sales of goods and provision of**		**5,831,738,821**	**25,463,526,288**	**32,967,471,737**	**52,513,237,429**
21	6. Gain/(loss) on liquidation or disposal of investment		-	-	-	-
22	7. Financial income	24	16,586,090,696	3,356,147,712	28,204,979,349	26,350,276,872
23	8. Financial expense	25	14,900,125,089	(4,071,470,524)	13,704,768,568	6,583,742,580
24	*In which: Interest expense*		*1,516,974,054*	*961,206,409*	*5,600,735,600*	*2,419,369,767*
25	9. Selling expense	26	1,779,009,660	3,667,656,927	6,534,412,775	9,796,992,245
26	10. General and administrative expenses	27	2,036,610,553	12,666,925,871	31,175,813,129	45,577,242,372
30	**11. Net profit from operating activities**		**3,702,084,215**	**16,556,561,726**	**9,757,456,614**	**16,905,537,104**
31	12. Other income	28	47,442,741	3,304,074	152,185,089	11,524,330
32	13. Other expenses	29	574,205,762	9,969,489	1,642,428,042	81,171,952
40	**14. Other profit**		**(526,763,021)**	**(6,665,415)**	**(1,490,242,953)**	**(69,647,622)**

INTERIM SEPARATE 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
50	**15. Total net profit before tax**		**3,175,321,194**	**16,549,896,311**	**8,267,213,661**	**16,835,889,482**
51	16. Current corporate income tax expense	30	(1,764,240,713)	1,687,402,284	449,920,687	2,586,143,472
52	17. Deferred corporate income tax expense	31	-	(370,387,818)	1,361,074	-
60	**18. Profit after corporate income tax**		**4,939,561,907**	**15,232,881,845**	**7,815,931,900**	**14,249,746,010**

Approved, 30 October 2026

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

INTERIM SEPARATE 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			
01	***1. Profit before tax***		***8,267,213,661***	***16,835,889,482***
	2. Adjustment for		***(9,921,603,304)***	***(12,929,364,780)***
02	- Depreciation and amortization of fixed assets and investment properties		4,155,478,481	2,410,040,173
03	- Allowances and provisions		(2,614,222,708)	3,275,254,220
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency		(32,334,521)	-
05	- Gains / losses from investing and financing		(17,031,260,156)	(21,034,028,940)
06	- Interest expense		5,600,735,600	2,419,369,767
08	***3. Operating profit before changes in working capital***		***(1,654,389,643)***	***3,906,524,702***
09	- Increase/ decrease in receivables		(11,017,289,926)	55,422,075,280
10	- Increase/ decrease in inventories		(2,228,401,641)	(14,252,821,112)
11	- Increase/ decrease in payables (excluding interest payable/ corporate income tax payable)		(22,306,681,024)	(16,685,576,381)
12	- Increase or decrease in deferred expenses		(22,376,171)	3,877,266,508
13	- Increase or decrease in trading securities		(50,044,017,076)	204,321,133
14	- Interest paid		(5,720,578,665)	(2,419,369,767)
15	- Corporate income tax paid		(9,524,839,520)	(6,026,647,248)
20	***Net cash flow from operating activities***		***(102,518,573,666)***	***24,025,773,115***
	II. CASH FLOWS FROM INVESTING		-	-
21	1. Purchase or construction of fixed assets and other long-term assets		(496,392,327)	(9,424,838,302)
22	2. Proceeds from disposals of fixed assets and other long-term assets		772,727,273	-
23	3. Loans and purchase of debt instruments from other		(99,776,896,065)	(518,614,187,428)
24	4. Collection of loans and resale of debt instrument of other entities		204,537,960,959	387,235,080,781
25	5. Equity investments in other entities		(67,049,433,697)	(388,800,000,000)
26	6. Proceeds from equity investment in other entities		1,575,000,000	-
27	7. Interest and dividend received		36,058,179,766	15,250,989,878
30	***Net cash flow from investing activities***		***75,621,145,909***	***(514,352,955,071)***
	III. CASH FLOWS FROM FINANCING		-	-
33	1. Proceeds from borrowings		224,285,496,482	210,661,547,555
34	2. Repayment of principal		(276,646,847,086)	(154,994,775,310)
40	***Net cash flow from financing activities***		***(52,361,350,604)***	***55,666,772,245***
50	***Net cash flows in the period***		**(79,258,778,361)**	**(434,660,409,711)**

INTERIM SEPARATE 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
60	**Cash and cash equivalents at the beginning of the**		**89,078,984,136**	494,042,452,766
61	Effect of exchange rate fluctuations		50,663,221	668,439,633
70	**Cash and cash equivalents at the end of the period**	**03**	**9,870,868,996**	**60,050,482,688**

Approved, 30 October 2026

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

NOTES TO THE SEPARATE FINANCIAL STATEMENTS FOR QUARTER III

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 Department of Planning and Investment of Hanoi City on 13 June 2011, and the latest (fifteenth) amendment was 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.

Charter capital of the Company is: VND 171,725,000,000; equivalent 17,172,500 shares, par value of one share is VND 10,000.

The number of employees of the Company as at 30 September 2026 is: 116 people (as at 01 January 2026: 877 people).

1.2. Business field: Providing products and services in the field of information technology.

1.3. Business activities

Main business activities of the Company 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.

2. ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1. Accounting period and accounting currency

Annual accounting period 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

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

Declaration of compliance with Accounting Standards and Accounting System

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

2.3. Changes in accounting policies and notes

On 27 October 2025, the Ministry of Finance issued Circular No.99/2025/TT-BTC providing guidance on the Vietnamese Accounting System for Enterprises, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014 and Circular No. 53/2016/TT-BTC dated 21 March 2016 amending and supplementing some articles of the Circular No. 200/2014/TT-BTC. The Circular is effective for annual accounting periods beginning on or after 1 January 2026.

The Company has adopted the applicable requirements of Circular No. 99/2025/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 35 of the Separate Financial Statements for Quarter III.

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

The Separate Financial Statement is prepared based on historical cost principle.

The Users of these Separate Financial Statements for Quarter III should study the Separate Financial Statements combined with the Consolidated Financial Statements of the Company and its subsidiaries for the period from 01/01/2026 to 30/09/2026 in order to gain enough information regarding the financial position, operating results and

2.5. Accounting estimates

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

The estimates and assumptions that have a material impact in the Separate Financial Statements for Quarter III include:
- Allowance for bad debts;
- Allowance for devaluation of inventory;
- Estimated allocation of prepaid expenses;
- Estimated useful life of fixed assets;
- Classification and allowance 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 Separate Financial Statements for Quarter III of the Company and that are assessed by the Board of Management of the Company to be reasonable under

2.6. Financial Instruments

Initial recognition

Financial assets

Financial assets of the Company 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 Company 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 have not been measured at fair value at the end of the accounting period because current regulations on the presentation of financial statements and disclosures for financial instruments do not provide specific guidance on the measurement and recognition of the fair value of financial assets and financial liabilities.

2.7. Foreign currency transactions

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

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

- For monetary items denominated, applying the TTM of the commercial bank where the Company regularly conducts transactions;
- For demand deposits in foreign currencies, applying the TTM of the commercial bank where the Company opens its accounts;
- For part or all of the receivables denominated in foreign currencies for which doubtful debt allowances have been made are not remeasure.

All exchange differences arising as a result of transactions or revaluation at the balance sheet date will be recorded into the operating results in the accounting period.

2.8. Cash and cash equivalents

Cash comprises cash on hand and demand deposits at banks.

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.

2.9. 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.

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

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

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

- Investments in trading securities: provision shall be made on the basis of the excess of original cost of the investments recorded in the accounting book over their market value at the provision date.
- Investments in subsidiaries, joint ventures or associates: allowance shall be made based on the Separate Financial Statements/Consolidated Financial Statements (if the investee is a parent company) of subsidiaries, joint ventures or associates at the allowance date.
- Investments held to maturity: allowance for impairment of held to maturity investments shall be made based on the recovery capacity in accordance with statutory regulations.

2.10. Receivables

The receivables shall be recorded in details in terms of due date, entities receivable, types of currency and other factors according to requirements for management of the Company. The receivables shall be classified into short-term receivables or long-term receivables on the Separate Financial Statements for Quarter III according to their remaining

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

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

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.

2.12. 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 Separate Statements of Income in the accounting period in which the costs are incurred.

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

- Machinery and equipment	03 - 10 years
- Vehicles	10 years
- Office equipment	08 - 10 years
- Management software	05 - 08 years

2.13. Construction in progress

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

2.14. 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.

2.15. 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 period.

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

Types of deferred expenses of the Company include:

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

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

2.16. 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 Separate Financial Statements for Quarter III according to their remaining terms

2.17. Dividends and profits payable

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 and the announcement of the record date for dividend

2.18. Borrowings

Borrowings and finance lease liabilities shall be recorded in details in terms of lending entities, loan agreement and terms of borrowings and finance lease liabilities. In case of borrowings or liabilities denominated in foreign currency,

2.19. 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".

2.20. Accrued expenses

Accrued expenses of the Company are amounts payable for goods and services received from suppliers or provided to customers during the period but not yet paid, and other payables such as accrued loan interest and employee advances incurred during the year whose supporting documents have not yet been settled, which are recognised in production and business expenses of the period.

2.21. Owner's equity

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

Share premium is recorded at the difference between the par value, the direct costs associated with 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).

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

2.22. Revenue

Revenue is recognized to extent that it is probable that the economic benefits will flow to the Company, and the revenue can be reliably measured regard less of when payment is being made.

Revenue is measured at the fair value of the consideration received excluding discounts, rebates, and sales returns. The following specific recognition conditions must also be met when recognizing revenue:

Revenue from sale of goods:

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

Revenue from provision of services:

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

Financial income

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

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

Dividend income will be recognized when the Company's right to receive dividend is established..

2.23. Cost of goods sold and services rendered

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.

2.24. Financial expenses

Items recorded as financial expenses comprise:

- 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.

2.25. 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 Company.

2.26. Corporate income tax

a) Deferred income tax asset and Deferred income tax liability

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

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

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

Deferred income tax asset and Deferred income tax liability shall be offset against each other when preparing the

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

Current corporate income tax expense is determined based on taxable income for the period and the corporate income tax rate applicable in the current accounting period.

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

In the period from 01/01/2026 to 30/09/2026, the Company is subject to a corporate income tax rate of 20% on taxable income from its production and business activities.

2.27. Related Parties

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

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

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

2.28. Segment information

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

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

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

3. CASH AND CASH EQUIVALENTS

	Ending balance	Beginning balance
	VND	VND
Cash on hand	1,175,499,775	643,163,029
Demand deposits (*)	8,695,369,221	88,435,821,107
	9,870,868,996	**89,078,984,136**

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

	Value VND
Demand deposits	
- Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Anh Branch	3,823,207,190
- Joint Stock Commercial Bank for Foreign Trade of Vietnam - Thang Long Branch	3,063,724,048
- Loc Phat Vietnam Joint Stock Commercial Bank - Large Corporate Customer Centre Branch	1,018,774,128
- Other banks (*)	789,663,855
	8,695,369,221

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

4. 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	31,659,144,451	31,659,144,451	-	87,508,811,370	87,508,811,370	-
- Bonds	-	-	-	12,814,970,204	3,988,974,742	(8,825,995,462)
- Loan receivables	92,408,962,361	92,408,962,361	-	121,545,570,132	121,545,570,132	-
	124,068,106,812	**124,068,106,812**	**-**	**221,869,351,706**	**213,043,356,244**	**(8,825,995,462)**
a2) Long-term						
- Term deposits	-	-	-	6,959,820,000	6,959,820,000	-
	-	**-**	**-**	**6,959,820,000**	**6,959,820,000**	**-**

Details of held-to-maturity investments as at 30 September 2026 are as follows:

Term deposits

	Currency	Term	Interest rate	Value
				VND
- Ho Chi Minh City Development Joint Stock Commercial Bank - Dong Da Transaction Offi	VND	13 months	5.40%	4,663,358,646
- Viet A Joint Stock Commercial Bank - Ha Noi Branch	VND	12 months	8.60%	9,846,751,563
- Shinhan Bank Vietnam Limited - Hung Yen Branch	VND	12 months	7.00%	9,460,849,311
- Viet A Joint Stock Commercial Bank - Ha Noi Branch	VND	13 months	8.20%	4,502,831,070
- Other banks	VND	Under 12 months	4.5% - 8.4%	3,185,353,861
				31,659,144,451

Loan receivables

	Currency	Purpose of loan	Annual interest rate	Loan term	Form of collateral	Ending balance	Beginning balance
						VND	VND
Related parties						**91,539,400,717**	**121,545,570,132**
- WBF Finance Company Limited	VND	For investment and business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	59,602,601,655	107,035,493,316
- NTEX Technology Company Limited	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	10,039,262,462	7,604,043,836
- Software Development and Training Joint Stock Company	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	4,021,549,479	6,003,319,829
- Shintaku Vietnam Joint Stock Company	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	-	428,893,699

	Currency	Purpose of loan	Annual interest rate	Loan term	Form of collateral	Ending balance	Beginning balance
						VND	VND
- DentalFlow Joint Stock Company	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	4,897,578,081	272,794,521
- NTQ Factory Joint Stock Company	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	-	100,529,315
- NTQ Digital Joint Stock Company	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	6,848,693,972	100,495,616
- 2B Technology Solutions Company Limited	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	812,361,643	-
- Ntex Innovation Company Limited	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	1,737,298,630	-
- Reco Human Resources Company Limited	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	-	-
- NTQ Software Joint Stock Company	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	3,580,054,795	-
Other parties						**869,561,644**	-
- Truong Dao Quy Duong	VND	For business operations	6% p.a.	12 months under each specific loan agreement	Unsecured	869,561,644	-
						92,408,962,361	**121,545,570,132**

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		*51,118,467,965*	*44,329,020,000*	*(7,192,217,965)*	*1,074,450,889*	*1,039,940,000*	*(34,510,889)*
+ *Yen Bai Forest, Agricultural Products and Foodstuff Joint Stock Company*	CAP	17,648,118,357	15,533,280,000	(2,114,838,357)	-	-	-
+ *Dien May Xanh Investment JSC*	DMX	12,193,880,000	12,582,720,000	-	-	-	-
+ *Saigon - Binh Tay Beer Group Joint Stock Company (Sabibeco)*	SBB	1,758,062,574	1,575,040,000	(183,022,574)	-	-	-
+ *Tin Viet Finance Joint Stock Company - VietCredit*	TIN	18,746,401,934	13,949,900,000	(4,796,501,934)	-	-	-
+ *Huong Son Hydropower Joint Stock Company*	GSM	573,950,000	482,000,000	(91,950,000)	-	-	-
+ *Other shares*		198,055,100	206,080,000	(5,905,100)	1,074,450,889	1,039,940,000	(34,510,889)
		51,118,467,965	**44,329,020,000**	**(7,192,217,965)**	**1,074,450,889**	**1,039,940,000**	**(34,510,889)**

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

c) Equity investments in other entities

	Ending balance			Beginning balance		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
Investments in subsidiaries	**513,613,743,697**	**489,754,316,385**	**(23,859,427,312)**	**451,213,060,000**	**427,239,055,541**	**(23,974,004,459)**
- 2B Technology Solutions Company Limited	2,200,000,000	-	(2,200,000,000)	2,200,000,000	-	(2,200,000,000)
- DentalFlow Joint Stock Company	2,600,000,000	-	(2,600,000,000)	2,600,000,000	-	(2,600,000,000)
- Reco Human Resources Company Limited	4,000,000,000	4,000,000,000	-	4,000,000,000	4,000,000,000	-
- NTQ Korea Co.,Ltd.	2,044,240,000	-	(2,044,240,000)	2,044,240,000	-	(2,044,240,000)
- NTQ Japan Inc.	1,051,300,000	1,051,300,000	-	1,051,300,000	1,051,300,000	-
- NTQ Hong Kong Limited	29,429,100	-	(29,429,100)	29,429,100	-	(29,429,100)
- Shintaku Vietnam Joint Stock Company	15,780,000,000	1,480,000,000	(14,300,000,000)	14,300,000,000	-	(14,300,000,000)
- Zoro Company Limited	1,000,000,000	391,883,147	(608,116,853)	1,000,000,000	392,204,951	(607,795,049)
- NTEX Technology Company Limited	7,500,000,000	7,500,000,000	-	7,500,000,000	7,500,000,000	-
- WBF Finance Company Limited	20,000,000,000	20,000,000,000	-	20,000,000,000	20,000,000,000	-
- NTQ America LLC	2,521,300,000	2,521,300,000	-	2,521,300,000	2,521,300,000	-
- NTQ Europe Holdings B.V.	5,434,790,900	3,967,324,234	(1,467,466,666)	5,434,790,900	3,648,680,338	(1,786,110,562)
- Software Development and Training Joint Stock Company (i)	421,501,000,000	421,501,000,000	-	387,532,000,000	387,532,000,000	-
- NTQ Digital Joint Stock Company (ii)	4,995,000,000	4,384,825,307	(610,174,693)	1,000,000,000	593,570,252	(406,429,748)
- Presb Technology and Solutions Joint Stock Company (iii)	2,976,683,697	2,976,683,697	-	-	-	-
- NTQ Software Joint Stock Company (iv)	19,980,000,000	19,980,000,000	-	-	-	-

	Ending balance			Beginning balance		
	Original cost	Recoverable value	Allowance	Original cost	Recoverable value	Allowance
	VND	VND	VND	VND	VND	VND
Investments in joint ventures and associates	**-**	**-**	**-**	**1,700,000,000**	**1,700,000,000**	**-**
- Presb Technology and Solutions Joint Stock Company (iii)	-	-	-	1,700,000,000	1,700,000,000	-
Investments in other entities	**4,793,350,000**	**3,438,816,000**	**(1,354,534,000)**	**19,600,000**	**19,600,000**	**-**
- Ba Ria - Vung Tau House Development Joint Stock Company (v)	4,793,350,000	3,438,816,000	(1,354,534,000)	19,600,000	19,600,000	-
	518,407,093,697	**493,193,132,385**	**(25,213,961,312)**	**452,932,660,000**	**428,958,655,541**	**(23,974,004,459)**

The Company has not determined the fair value of these financial investments because Vietnamese Accounting Standards and the Vietnamese Corporate Accounting System do not provide specific guidance on the determination of fair value.

(i) During the period, the Company contributed an additional VND 33,969,000,000 to Software Development and Training Joint Stock Company. As at 30 September 2026, the Company owns 99.96% of the charter capital of this company with a total investment cost of VND 421,501,000,000.

(ii) 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 with a total investment cost of VND 4,995,000,000.

(iii) 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

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

(v) During the period, the Company contributed an additional VND 1,000,000,000 to Shintaku Vietnam Joint Stock Company and converted a loan of VND 480,000,000 into capital contribution. As at 30 September 2026, the Company owns 96.93% of the charter capital of this company with a total investment cost of VND 15,780,000,000.

(vi) Details of the investment in convertible bonds of Ba Ria - Vung Tau House Development Joint Stock Company are as follows:

- Securities code: HDC425001;
- Par value: VND 100,000;
- Maturity date: 29/10/2027;
- Interest rate: Fixed interest rate of 10% p.a.;
- 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);
- Time of conversion of bonds into shares:
- Tranche 1: Expected in December 2026, Ba Ria - Vung Tau House Development Joint Stock Company will convert 40% of the bonds held by bondholders into shares;
- Tranche 2: Expected in December 2027, Ba Ria - Vung Tau House Development Joint Stock Company will convert the remaining 60% of the bonds into shares after the bonds reach their 2-year term.

Detailed information on investees during the period:

Name of investee	Place of incorporation and operation	Proportion of interest	Proportion of voting rights	Principal activities
Subsidiaries				
- 2B Technology Solutions Company Limited	10th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Ha Noi	100%	100%	Provision of software services
- DentalFlow Joint Stock Company	10th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Ha Noi	61.75%	61.75%	Sale of dental software packages
- Reco Human Resources Company Limited	10th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Ha Noi	100%	100%	Software production, recruitment services
- NTQ Korea Co.,Ltd,	61, Digital-ro 26-gil, Guro-gu, Seoul, 204 (Guro-dong, Ace High-end Tower 2nd), Korea	100%	100%	Software production
- NTQ Hong Kong Limited	Flat/RM F, 31/F, King Palace Plaza, 55 King Yip Street, Kwun Tong, Kowloon, Hong Kong	100%	100%	Software production

Name of investee	Place of incorporation and operation	Proportion of interest	Proportion of voting rights	Principal activities
- Shintaku Vietnam Joint Stock Company	10th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Ha Noi	96.93%	96.93%	Medical sector
- Zoro Company Limited	10th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Ha Noi	100%	100%	Information technology sector
- NTEX Technology Company Limited	6th Floor, Viet A Building, No. 9 Duy Tan Street, Cau Giay Ward, Ha Noi City	100%	100%	Information technology sector
- WBF Finance Company Limited	No. 129 Nguyen Luong Bang Street, Dong Da Ward, Ha Noi City	100%	100%	Information technology sector
- NTQ America LLC	4113 Elmhill Dr, Plano, Texas, United States 75024	100%	100%	Information technology sector
- NTQ Europe Holdings B.V.	Amalialaan 126 B 3743KJ Baarn, Utrecht, the Netherlands	100%	100%	Information technology sector
- Software Development and Training Joint Stock Company	10th Floor, Ladeco Building, No. 266 Doi Can Street, Ngoc Ha Ward, Ha Noi City	99.96%	99.96%	Training sector
- NTQ Digital Joint Stock Company	20th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Ha Noi	99.90%	99.90%	Information technology sector
- Presb Technology and Solutions Joint Stock Company	6th Floor, Sannam Building, No. 78 Duy Tan Street, Cau Giay Ward, Ha Noi City	99.80%	99.80%	Information technology sector
- NTQ Software Joint Stock Company	20th Floor, Block B, Song Da Building, Pham Hung Street, Tu Liem Ward, Ha Noi	99.90%	99.90%	Information technology sector

5. SHORT-TERM TRADE RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	***62,599,045,078***	***(15,474,638,348)***	***62,557,547,312***	***(17,733,111,019)***
- NTQ Japan Inc.	1,132,756,113	-	23,734,689,733	-
- NTQ Korea Co.,Ltd,	31,410,900,167	(15,474,638,348)	31,738,204,569	(15,474,638,348)
- NTQ Hong Kong Limited	2,939,485,161		2,943,541,294	(2,258,472,671)
- NTQ America LLC	-	-	3,798,613,381	-
- NTQ Europe GmbH	333,922,641	-	342,498,335	-
- NTQ Software Joint Stock Company	26,478,702,459	-	-	-
- NTQ Factory Joint Stock Company	303,278,537	-	-	-
Others	***19,644,917,873***	***(4,556,907,949)***	***28,166,843,745***	***(4,518,837,342)***
- Vietnam Register	6,347,600,000	-	-	-
- Softbridge, Inc	2,245,008,594	-	-	-
- NCS PTE.,Ltd	2,728,849,533	-	3,665,835,125	-
- Other customers	8,323,459,746	(4,556,907,949)	24,501,008,620	(4,518,837,342)
	82,243,962,951	**(20,031,546,297)**	**90,724,391,057**	**(22,251,948,361)**

6. SHORT-TERM PREPAYMENTS TO SUPPLIERS

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
Related parties	-	-	-	-
Others	***1,179,801,221***	-	***4,189,587,226***	-
- ICAD Vietnam Architecture and Construction Joint Stock Company	-	-	3,650,355,153	-
- Advances to other suppliers	1,179,801,221	-	539,232,073	-
	1,179,801,221	-	**4,189,587,226**	-

7. OTHER RECEIVABLES

	Ending balance		Beginning balance	
	Book value	Allowance	Book value	Allowance
	VND	VND	VND	VND
a) Short-term				
- Advances receivable	4,104,584,585	-	5,343,910,797	-
- Dividends and profits receivable	10,000,000,000	-	19,010,000,000	-
- Deposits and collateral	2,518,350,600	-	555,963,142	-
- Receivable from NTQ Hong Kong	1,307,564,965	-	1,291,938,485	-
- Deposit for IPO share purchase - Hoang Anh Gia Lai International Investment Joint Stock Company	12,120,000,000	-	-	-
- Other receivables	4,183,474,407	-	2,946,012,027	-
	34,233,974,557	**-**	**29,147,824,451**	**-**
b) Long-term				
- Mortgages	680,400,000	-	3,198,750,600	-
	680,400,000	**-**	**3,198,750,600**	**-**
c) In which: Other receivables from related parties				
- Reco Human Resources Company Li	-	-	4,000,000,000	-
- NTQ Software Joint Stock Company	10,000,000,000			
- WBF Finance Company Limited	-	-	20,437,691,506	-
- NTQ Hong Kong Limited	1,307,564,965	-	1,291,938,485	-
- Other parties		-	1,601,284,113	-
	11,307,564,965	-	27,330,914,104	-

8. DOUBTFUL DEBTS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
+ Trade receivables	***39,004,826,033***	***18,973,279,736***	***39,336,186,568***	***17,084,238,207***
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	-
NTQ Korea Co.,Ltd,	31,410,900,167	15,936,261,819	31,738,204,569	16,263,566,221
NTQ Hong Kong Limited	2,939,485,161	2,939,485,161	2,943,541,294	685,068,623
Others	713,316,819	97,532,756	713,316,819	135,603,363
	39,004,826,033	**18,973,279,736**	**39,336,186,568**	**17,084,238,207**

9. INVENTORIES

	Ending balance		Beginning balance	
	Original cost	Allowance	Original cost	Allowance
	VND	VND	VND	VND
- Work in progress expenses	3,829,453,182	-	1,606,615,413	-
- Finished goods	-	-	-	-
- Merchandise inventories	8,333,872	-	2,770,000	-
	3,837,787,054	**-**	**1,609,385,413**	-

10. CONSTRUCTION IN PROGRESS

	Ending balance		Beginning balance	
	Original cost	Recoverable value	Original cost	Recoverable value
	VND	VND	VND	VND
- ***Construction in progress***	***696,352,701***	***696,352,701***	***312,310,074***	***312,310,074***
Renovation costs of the office on the 20th floor of Song Da Building	-	-	312,310,074	312,310,074
Internal management software development project at the Company	696,352,701	696,352,701	-	-
	696,352,701	**696,352,701**	**312,310,074**	312,310,074

11. TANGIBLE FIXED ASSETS

	Machinery, equipment	Vehicles, transportation equipment	Fixed assets used in management	Total
	VND	VND	VND	VND
Historical cost				
Beginning balance	7,631,159,913	2,708,343,637	607,313,853	10,946,817,403
- Purchase in the period	-	-	112,349,700	112,349,700
- Liquidation, disposal	-	(1,172,727,273)	-	(1,172,727,273)
Balance at the end of the period	**7,631,159,913**	**1,535,616,364**	**719,663,553**	**9,886,439,830**
Accumulated depreciation				
Beginning balance	2,854,662,091	808,277,537	278,364,087	3,941,303,715
- Depreciation in the	822,680,298	252,308,035	91,487,227	1,166,475,560
- Liquidation, disposal	-	(383,080,390)	-	(383,080,390)
Balance at the end of the period	**3,677,342,389**	**677,505,182**	**369,851,314**	**4,724,698,885**
Net carrying amount				
Beginning balance	4,776,497,822	1,900,066,100	328,949,766	7,005,513,688
At the end of the period	**3,953,817,524**	**858,111,182**	**349,812,239**	**5,161,740,945**

12. INTANGIBLE FIXED ASSETS

	Computer software	Total
	VND	VND
Historical cost		
Beginning balance	31,882,697,820	31,882,697,820
Balance at the end of the period	**31,882,697,820**	**31,882,697,820**
Accumulated amortization		
Beginning balance	1,363,376,162	1,363,376,162
- Amortization in the	2,989,002,921	2,989,002,921
Balance at the end of the period	**4,352,379,083**	**4,352,379,083**
Net carrying amount		
Beginning balance	30,519,321,658	30,519,321,658
At the end of the period	**27,530,318,737**	**27,530,318,737**

13. DEFERRED EXPENSES

	Ending balance	Beginning balance
	VND	VND
a) Short-term		
- Office rental expenses	553,676,729	1,075,928,842
- Information technology service expenses	615,079,026	2,090,926,860
- Dispatched tools and supplies	688,364	2,819,521
- Others	266,523,774	244,473,853
	1,435,967,893	**3,414,149,076**
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	94,995,174	20,047,328
	7,174,520,472	**5,173,963,118**

14. SHORT-TERM BORROWINGS

	Beginning balance	During the period		Ending balance
		Increase	Decrease	
	VND	VND	VND	VND
- Short-term debts	**107,409,900,952**	**224,285,496,482**	**276,646,847,086**	**55,048,550,348**
+ Military Commercial Joint Stock Bank	42,453,693,304	46,236,772,061	42,453,693,304	46,236,772,061
+ Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Anh Branch	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
+ VPS Securities Joint Stock Company	553,716,400	101,448,690,190	99,475,317,283	2,527,089,307
	107,409,900,952	**224,285,496,482**	**276,646,847,086**	**55,048,550,348**

Detailed information on short-term borrowings:

		Loan contract	Interest rate per annum	Loan term	Maturity date	Loan purpose	Form of security	Ending balance	Beginning balance
								VND	VND
Related parties								-	-
Others								**46,236,772,061**	**82,961,162,796**
Military Commercial Joint Stock Bank	VND	Credit contract No. 276816.25.057.25164119.TD	9.2%	Maximum 6 months for each drawdown	From 07/10/2026 to 05/12/2026	Financing the provision of information technology products and services to	(i)	46,236,772,061	42,453,693,304

		Loan contract	Interest rate per annum	Loan term	Maturity date	Loan purpose	Form of security	Ending balance	Beginning balance
								VND	VND
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Dong Anh Branch	VND	Credit line loan contract No. 25017/CRC. CVHM/HDTD.DAH	8.3%	Maximum 6 months for each drawdown	03/09/2026	Additional working capital	(ii)	-	40,507,469,492
Shinhan Bank Vietnam Limited	VND	Credit contract No. SHBVN/ HY/HDTD/ 2024/793200012962 Extension contract No. SHBVN/HY/HDTD/2024 /793200012962/02	From 5.9% to 7.5%	Maximum 6 months for each drawdown	From 09/07/2026 to 30/09/2026	Additional working capital	(iii)	6,284,688,980	23,895,021,756
VPS Securities Joint Stock Company	VND	Securities account opening contract	Margin interest rate announced by VPS Securities Joint Stock Company	90 days from the drawdown date	90 days from the drawdown date	Financial investment	Shares and cash in the Company's margin trading account	2,527,089,307	553,716,400
								55,048,550,348	**107,409,900,952**

(i) Collateral includes:

- Term deposit contracts of NTQ Solution Joint Stock Company at Viet A Commercial Joint Stock Bank - Hanoi Branch under Mortgage Contract 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 Contract 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 Contract 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 Contract 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 Contract 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 Contract 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 Contract 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 circulating goods financed by other credit institutions and currently mortgaged at other credit institutions.
- Receivables arising from commercial contracts in the customer's production and business activities, excluding receivables financed by credit institutions and currently mortgaged at other credit institutions.

(iii) Collateral includes:

- Term deposit contracts of NTQ Solution Joint Stock Company at Shinhan Bank Vietnam Limited - Hung Yen Branch under Pledge Contract No. SHBVN/HY/HDCC/2025/793200012962 dated 27/02/2025 and Pledge Contract 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 deposit value of VND 8,959,820,000

15. SHORT-TERM TI

	Ending balance	Beginning balance
	VND	VND
Related parties	***11,928,196,779***	***92,226,110***
- Reco Human Resources Company	189,918,000	83,700,000
- 2B Technology Solutio	8,526,110	8,526,110
- NTQ Digital Joint Stoc	748,834,097	-
- NTQ Software Joint St	10,980,918,572	-
Others	***1,303,403,655***	***916,738,674***
- Song Da Construction	354,316,265	302,234,031
- Song Da 7 Joint Stock Company	540,200,000	-
- Other suppliers	408,887,390	614,504,643
	13,231,600,434	**1,008,964,784**

16. SHORT-TERM PREPAYMENTS FROM CUSTOMERS

	Ending balance	Beginning
	VND	VND
Related parties	***2,277,842,873***	-
- NTQ America LLC	1,314,300,000	-
- NTQ Japan Inc.	963,542,873	-
Others	***4,585,354,674***	***7,624,588,103***
- BIMCO Informatique A/S	-	4,243,262,734
- Vietnam Register	-	2,720,400,000
- Blinds 2 Go Limited	3,033,503,760	-
- ITSHERPA CO.,LTD.	1,822,978,250	-
- Other customers	(271,127,336)	660,925,369
	6,863,197,547	**7,624,588,103**

17. SHORT-TERM TAXES AND OTHER PAYABLES TO STATE BUDGET

	Opening receivables	Opening payables	Payables in the period	Actual payment in the period	Closing receivables	Closing payables
	VND	VND	VND	VND	VND	VND
- Corporate income tax	-	9,335,412,631	449,920,687	9,524,839,520	-	260,493,798
- Personal income tax	-	729,623,179	5,502,212,366	7,348,277,193	1,116,441,648	-
- Other taxes	-	6,930,611	137,562,708	117,264,071	-	27,229,248
- Fees, charges and other payables	-	41,439,238	312,120,982	312,120,982	-	41,439,238
	-	**10,113,405,659**	**6,401,816,743**	**17,302,501,766**	**1,116,441,648**	**329,162,284**

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

18. ACCRUED EXPENSES

	Ending balance	Beginning balance
	VND	VND
- Interest expense	-	119,843,065
- Accrued operating expenses	582,464,651	2,460,724,306
	582,464,651	**2,580,567,371**

19. OTHER PAYABLES

	Ending balance	Beginning balance
	VND	VND
- Trade union fee	**498,125,750**	1,167,774,389
- 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
- Collections and payments on behalf payable	**10,645,313,325**	1,179,673,520
- Others	119,865,160	47,470,992
	11,730,242,640	**3,067,363,292**
In which: Other payables to related parties		
- NTQ Software Joint Stock Company	10,625,292,634	-
- NTQ Digital Joint Stock Company	20,020,691	
- WBF Finance Company Limited	-	1,179,673,520
	10,645,313,325	**1,179,673,520**

20. OWNER'S EQUITY

a) Changes in owner's equity

	Owners' invested capital	Share premium	Retained earnings	Total
	VND	VND	VND	VND
Beginning balance of the previous year	**171,725,000,000**	**456,180,000,000**	**28,226,251,011**	**656,131,251,011**
Profit for previous period	-	-	14,249,746,010	14,249,746,010
Ending balance of previous period	**171,725,000,000**	**456,180,000,000**	**42,475,997,021**	**670,380,997,021**
Beginning balance of the current year	**171,725,000,000**	**456,180,000,000**	**101,752,981,805**	**729,657,981,805**
Profit for current period	-	-	7,815,931,900	7,815,931,900
Ending balance of this period	**171,725,000,000**	**456,180,000,000**	**109,568,913,705**	**737,473,913,705**

b) Details of Contributed capital

	Ending balance	Rate	Beginning balance	Rate
	VND	%	VND	%
To Hai Son	6,800,000,000	3.96	20,400,000,000	11.88
Pham Thai Son	48,866,720,000	28.46	52,002,750,000	30.28
Bui Duc Chuong	20,267,710,000	11.80	13,600,000,000	7.92
Bui Manh Hung	6,601,000,000	3.84	6,800,000,000	3.96
Luc Hoang Long	6,630,000,000	3.86	6,800,000,000	3.96
REAS Company Limited	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	**100.00**	**171,725,000,000**	**100.00**

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

	From 01/01/2026	From 01/01/2025
	VND	VND
Owner's contributed capital		
- At the beginning of the year	*171,725,000,000*	*171,725,000,000*
- Contributed capital at the end of the period	*171,725,000,000*	*171,725,000,000*
Distributed dividends and profit:		
- Dividend payable at the beginning of the year	-	-
- Dividend payable in the period	-	-
- Dividend payable at the end of the period	-	-

d) Share

	Ending balance	Beginning balance
Quantity of Authorized issuing shares	17,172,500	17,172,500
Quantity of issued shares	17,172,500	17,172,500
- Common shares	*17,172,500*	*17,172,500*
Quantity of outstanding shares in circulation	17,172,500	17,172,500
- Common shares	*17,172,500*	*17,172,500*
Par value per share (VND):	10,000	10,000

21. OFF STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE COMMITMENT

a) Operating leased assets

The Company leases office premises under operating lease contracts. As at 30 September 2026, the total future minimum lease payments under non-cancellable operating lease contracts are as follows:

	Ending balance	Beginning balance
	VND	VND
- 1 year or less	17,544,427,200	17,730,474,379
- Over 1 year to 5 years	297,192,329	9,342,603,791

b) Foreign currencies

	Unit	Ending balance	Beginning balance
- US Dollar	USD	244,564.08	52,467.68
- Japanese Yen	JPY	753,474.00	326,267,313.00
- Euro	EUR	4,169.63	21,264.70
- Singapore Dollar	SGD	1,325.68	1,280.00
- Korean Won	KRW	112,204.00	852,204.00
- Australian Dollar	AUD	1,482.08	11.03

22. TOTAL REVENUE FROM SALES OF GOODS AND RENDERING OF SERVICES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Revenue from provision of service	158,840,660,335	254,918,321,783
	158,840,660,335	**254,918,321,783**
In which: Revenue from sales of good and services to related parties *(See details in Note 34)*	109,786,884,896	187,393,850,080

23. COST OF GOODS SOLD AND PROVISION OF SERVICES

	From 01/01/2026	From 01/01/2025
	VND	VND
Cost of provision of services	125,873,188,598	202,405,084,354
	125,873,188,598	**202,405,084,354**

24. FINANCIAL INCOME

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Interest income	7,047,202,451	9,001,623,454
Gain from disposal of financial investments	5,968,784,270	464,883,265
Dividends or profits received in cash or non-cash assets	10,000,977,315	12,032,405,486
Gain on exchange difference in the period	5,155,680,792	4,851,364,667
Gain on exchange difference at the period-end	32,334,521	-
	28,204,979,349	**26,350,276,872**
In which: Financial income received from related parties *(See details in Note 34)*	4,820,294,816	15,666,351,513

25. FINANCIAL EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Interest expenses	5,600,735,600	2,419,369,767
Loss from disposal of financial investments	5,520,297,832	152,168,897
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 from investment	(393,820,644)	3,054,083,561
Costs of buying and selling securities	739,414,888	23,220,033
Other expenses	10,372	-
	13,704,768,568	**6,583,742,580**

26. SELLING EXPENSES

	From 01/01/2026	From 01/01/2025
	VND	VND
Labour expenses	3,796,152,637	4,639,099,444
Expenses of outsourcing services	19,787,046	-
Other expenses in cash	2,718,473,092	5,157,892,801
	6,534,412,775	**9,796,992,245**

27. GENERAL AND ADMINISTRATIVE EXPENSES

	From 01/01/2026	From 01/01/2025
	VND	VND
Labour expenses	20,226,922,594	31,999,227,190
Depreciation expenses	4,155,478,481	3,064,328,665
Provision expenses	(2,220,402,064)	221,170,659
Tax, Charge, Fee	244,830,523	150,409,220
Expenses of outsourcing services	1,935,923,179	4,093,221,792
Other expenses in cash	6,833,060,416	6,048,884,846
	31,175,813,129	**45,577,242,372**

28. OTHER INCOME

	From 01/01/2026	From 01/01/2025
	VND	VND
Others	152,185,089	11,524,330
	152,185,089	**11,524,330**

29. OTHER EXPENSES

	From 01/01/2026	From 01/01/2025
	VND	VND
Expenses from liquidation, disposal of fixed assets	16,919,610	-
Fines	269,431,702	71,182,221
Others	1,356,076,730	9,989,731
	1,642,428,042	**81,171,952**

30. CURRENT CORPORATE INCOME TAX EXPENSES

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Total accounting profit before tax	8,267,213,661	16,835,889,482
Upward adjustments	3,982,389,772	1,798,215,731
- *Ineligible expenses*	*3,982,389,772*	*892,550,802*
- *Provision expenses*		
- *Income tax paid on income received overseas*	-	*905,664,929*
Downward adjustments	(10,000,000,000)	(970,421,298)
- *Dividends and profits received*	*(10,000,000,000)*	-
- *Other adjustments*	-	*(970,421,298)*
Taxable income	2,249,603,433	17,663,683,915
- Income from software production activities entitled to tax incentives (tax rate of 10%)	-	1,948,017,959
- Income from activities not entitled to incentives (tax rate of 20%)	2,249,603,433	15,715,665,956
CIT on software production activities entitled to tax incentives (tax rate of 10%)	-	194,801,796
CIT on activities not entitled to incentives (tax rate of 20%)	449,920,687	3,143,133,191
Income tax paid overseas deductible in the tax period	-	(905,664,929)
Current corporate income tax expense (tax rate 20%)	**449,920,687**	**2,432,270,058**
Adjustments to corporate income tax expenses of prior periods into the current period's corporate income tax	-	153,873,415
Tax payable at the beginning of the year	9,335,412,631	5,807,353,257
Tax paid in the period	(9,524,839,520)	(6,026,647,248)
Corporate income tax payable at the end of the period from business ac	**260,493,798**	**2,366,849,482**
Total current corporate income tax expense	449,920,687	2,586,143,472
Corporate income tax payable at the end of the period	**260,493,798**	**2,366,849,482**

31. DEFERRED INCOME TAX

a) Deferred income tax assets

	Ending balance	Beginning balance
	VND	VND
- Corporate income tax rate used to determine deferred income tax assets	20%	20%
- Deferred income tax assets related to deductible temporary differences	4,251,635,463	4,252,996,537
Deferred income tax assets	**4,251,635,463**	**4,252,996,537**

b) Deferred corporate income tax expense

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
- Deferred CIT expense relating to reversal of deferred income tax assets	1,361,074	-
	1,361,074	-

32. FINANCIAL INSTRUMENTS

Financial risk management

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

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

Market risk

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

Exchange rate risk:

The Company bears the risk of interest rates due to the transaction made in a foreign currency other than VND such as: borrowings and debts, revenue, cost, importing materials, good, machinery and equipment....

Interest rate risk:

The Company 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 Company has time or demand deposits, borrowings and debts subject to floating interest rates. The Company 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 Company if a counterparty fails to perform its contractual obligations. The Company has credit risk from operating activities (mainly to trade receivables) and financial activities (including deposits, loans and other financial instruments), detailed as follows:

	1 year or less	Over 1 year to 5 years	Over 5 years	Total
As at 30 September 2026	VND	VND	VND	VND
Cash and cash equivalents	8,695,369,221	-	-	8,695,369,221
Trade and other receivables	96,446,391,211	680,400,000	-	97,126,791,211
Loans	124,068,106,812	-	-	124,068,106,812
	229,209,867,244	**680,400,000**	-	**229,890,267,244**
As at 01 January 2026				
Cash and cash equivalents	88,435,821,107	-	-	88,435,821,107
Trade and other receivables	97,620,267,147	3,198,750,600	-	100,819,017,747
Loans	213,043,356,244	6,959,820,000	-	220,003,176,244
	399,099,444,498	**10,158,570,600**	-	**409,258,015,098**

Liquidity Risk:

Liquidity risk is the risk that the Company has trouble in settlement of its financial obligations due to the lack of funds. Liquidity risk of the Company is 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:

	1 year or less	Over 1 year to 5 years	Over 5 years	Total
As at 30 September 2026	VND	VND	VND	VND
Borrowings and debts	55,048,550,348	-	-	55,048,550,348
Trade and other payables	24,961,843,074	-	-	24,961,843,074
Accrued expenses	582,464,651	-	-	582,464,651
	80,592,858,073	-	-	**80,592,858,073**
As at 01 January 2026				
Borrowings and debts	107,409,900,952	-	-	107,409,900,952
Trade and other payables	4,076,328,076	-	-	4,076,328,076
Accrued expenses	2,580,567,371	-	-	2,580,567,371
	114,066,796,399	-	-	**114,066,796,399**

The Company considers that the concentration of risk with respect to debt repayment is manageable. The Company is able to settle its debts as they fall due from cash flows from operating activities and proceeds from maturing financial

33. SUBSEQUENT EVENTS AFTER THE REPORTING PERIOD

There have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the Separate Financial Statements for Quarter III.

34. TRANSACTION AND BALANCES WITH RELATED PARTIES

List and relation between related parties and the Company are as follows:

Related parties	Relationship
TIS INC.	Major
2B Technology Solutions Company Limited	Subsidiary
DentalFlow Joint Stock Company	Subsidiary
Reco Human Resources Company Limited	Subsidiary
NTQ Korea Co.,Ltd,	Subsidiary
NTQ Japan Inc.	Subsidiary
NTQ Hong Kong Limited	Subsidiary
Shintaku Vietnam Joint Stock Company	Subsidiary
Zoro Company Limited	Subsidiary
NTEX Technology Company Limited	Subsidiary
WBF Finance Company Limited	Subsidiary
NTQ America LLC	Subsidiary
NTQ Europe Holdings B.V.	Subsidiary
Software Development and Training Joint Stock Compan	Subsidiary
NTQ Digital Joint Stock Company	Subsidiary
NTQ Factory Joint Stock Company	Subsidiary of a subsidiary
Ntex Innovation Company Limited	Subsidiary of a subsidiary
Ntex Digital Intelligent Solutions Joint Stock Company	Subsidiary of a subsidiary
NTQ Europe GmbH	Subsidiary of a subsidiary
NTQ Consulting Japan Inc.	Subsidiary of a subsidiary
Presb Technology and Solutions Joint Stock Company	Associate until 20 January 2026 Subsidiary from 21 January 2026
NTQ Software Joint Stock Company	Subsidiary
The members of the Board of Directors, the Board of Management, the Board of Supervision/ Audit	

In addition to the information with related parties presented in the above Notes, during the period the Company 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 rendering of services	**109,786,884,896**	**187,393,850,080**
NTQ Korea Co.,Ltd,	6,339,700,898	15,605,848,408
NTQ Japan Inc.	**63,549,768,961**	145,847,633,582
NTQ America LLC	10,549,778,567	25,608,991,636
NTQ Hong Kong Limited	323,571,628	290,167,173
NTQ Europe GmbH	3,666,821,153	41,209,281
NTQ Software Joint Stock Company	25,053,965,152	-
NTQ Factory Joint Stock Company	303,278,537	-

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Purchase	**32,494,906,614**	**475,090,784**
Reco Human Resources Company Limited	773,403,855	475,090,784
Ntex Digital Intelligent Solutions Joint Stock Company	181,420,000	-
NTQ Digital Joint Stock Company	2,225,615,536	-
NTQ Software Joint Stock Company	29,314,467,223	-
Financial income	**4,820,294,816**	**15,666,351,513**
WBF Finance Company Limited	3,796,583,670	3,348,289,316
Reco Human Resources Company Limited	4,776,165	56,219,177
Shintaku Vietnam Joint Stock Company	17,293,150	21,937,808
Software Development and Training Joint Stock Company	250,093,344	207,246,575
DentalFlow Joint Stock Company	110,654,794	253,151
NTQ Digital Joint Stock Company	118,658,629	-
2B Technology Solutions Company Limited	12,361,643	-
NTEX Technology Company Limited	390,218,627	-
Ntex Innovation Company Limited	37,528,766	-
NTQ Korea Co.,Ltd,	-	12,032,405,486
NTQ Software Joint Stock Company	80,054,795	
NTQ Factory Joint Stock Company	2,071,233	-
Loans granted	**27,100,000,000**	**93,282,267,500**
NTQ Factory Joint Stock Company	50,000,000	-
Software Development and Training Joint Stock Company	-	8,992,267,500
NTEX Technology Company Limited	2,045,000,000	-
DentalFlow Joint Stock Company	5,730,000,000	70,000,000
NTQ Digital Joint Stock Company	6,630,000,000	-
2B Technology Solutions Company Limited	800,000,000	-
Ntex Innovation Company Limited	1,700,000,000	-
Reco Human Resources Company Limited	745,000,000	-
NTQ Software Joint Stock Company	8,000,000,000	-
WBF Finance Company Limited	**1,400,000,000**	**84,220,000,000**
Collection of loans	**60,073,267,500**	**1,000,000,000**
WBF Finance Company Limited	51,412,000,000	-
DentalFlow Joint Stock Company	1,200,000,000	
NTQ Factory Joint Stock Company	150,000,000	-
Reco Human Resources Company Limited	745,000,000	1,000,000,000
Shintaku Vietnam Joint Stock Company	400,000,000	
NTQ Software Joint Stock Company	4,500,000,000	
Software Development and Training Joint Stock Company	1,666,267,500	

	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
	VND	VND
Capital contributions to other entities	**59,424,000,000**	**108,000,000,000**
NTQ Digital Joint Stock Company	3,995,000,000	-
NTQ Software Joint Stock Company	19,980,000,000	-
Software Development and Training Joint Stock Company	33,969,000,000	107,000,000,000
Reco Human Resources Company Limited	-	1,000,000,000
Shintaku Vietnam Joint Stock Company	1,480,000,000	
Recovery of capital contributions	**1,575,000,000**	-
Presb Technology and Solutions Joint Stock Company	1,575,000,000	-

Transactions with the other related parties 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 the Board of Directors			
- Pham Thai Son	Chairman	45,000,000	45,000,000
- Bui Duc Chuong	Member	-	14,000,000
- Nguyen Tien Dung	Member	31,500,000	7,000,000
- Tran Ho Phuong	Member (Resigned on 27 June 2025)	-	21,000,000
		76,500,000	87,000,000

	Position	From 01/01/2026 to 30/09/2026	From 01/01/2025 to 30/09/2025
		VND	VND
Remuneration of the Board of Supervisors			
- Tran Thi Bieu	Head of the Board of Supervision	-	24,000,000
- Nguyen Bao Tram	Member (Resigned on 03 March 2026)	-	18,000,000
		-	42,000,000
Salaries and bonuses of the General Director and other managers			
- Bui Duc Chuong	General Director (Appointed on 11 February 2026)	-	217,908,978
- Pham Thai Son	General Director (Resigned on 11 February 2026)	669,354,980	744,952,006
- Nguyen Tien Dung	Deputy General Director	591,200,000	270,677,976
- Tran Ho Phuong	Deputy General Director (Resigned on 27 June 2025)	-	327,962,546
- Nguyen Thi Thanh Ha	Chief Accountant	100,999,999	11,111,111
		1,361,554,979	**1,572,612,617**

35. COMPARATIVE FIGURES

Comparative information in these financial statements is presented as corresponding figures. Under this method, comparative information for the previous period is presented on the separate financial position, results of operations and cash flows of the Company for the previous period.

The comparative information in the interim separate statement of financial position and the corresponding notes is taken from the separate financial statements for the financial year ended 31 December 2025, which were audited by AASC Auditing Firm Company Limited. The comparative information in the interim separate income statement, the interim separate cash flow statement and the corresponding notes is taken from the interim separate financial statements for the accounting period from 01/01/2025 to 30/09/2025, which were prepared by the Company.

As presented in Note 2.3, the Company has applied Circular No. 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 with the financial statement presentation requirements of Circular 99. Information on the reclassified figures is presented in the attached 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				Change
Code		Items	Value	Code		Items	Value	
			VND				VND	
		a) Statement of Financial Position				**a) Balance Sheet**		
100	**A.**	**CURRENT ASSETS**	**417,296,855,045**	**100**	**A.**	**CURRENT ASSETS**	**417,296,855,045**	
120	**I.**	**Short-term investments**	**88,496,172,034**	**120**	**I.**	**Short-term investments**	**214,083,296,244**	
123	1.	Held-to-maturity investments	87,456,232,034	123	1.	Short-term held-to-maturity investments	221,869,351,706	Restatement, rename
				124	2.	Allowance for short-term impairment of held-to-maturity investments	(8,825,995,462)	Restatement, code change
130	**II.**	**Short-term receivables**	**227,396,978,583**	**130**	**II.**	**Short-term receivables**	**101,809,854,373**	
135	1.	Short-term loan receivables	115,707,267,500					Restatement, code change
136	2.	Other short-term receivables	39,612,576,623	135	1.	Other short-term receivables	29,147,824,451	Restatement, code change
137	3.	Provision for short-term doubtful debts (*)	(22,836,843,823)	136	2.	Allowance for short-term doubtful debts	(22,251,948,361)	Restatement, code change
270		**TOTAL ASSETS**	**903,678,186,261**	**280**		**TOTAL ASSETS**	**903,678,186,261**	