

**INTERIM SEPARATE FINANCIAL STATEMENTS
PHU TAI JOINT STOCK COMPANY**

For the period from 01/01/2025 to 30/09/2025

SEPARATE STATEMENT OF FINANCIAL POSITION
As at 30 September 2025

Code	ASSETS	Note	30/09/2025 VND	01/01/2025 VND
100	A . CURRENT ASSETS		<u>1,919,317,028,417</u>	<u>1,930,462,891,515</u>
110	I . Cash and cash equivalents		354,489,760,086	317,305,626,195
111	1 . Cash		354,489,760,086	154,997,188,427
112	2 . Cash equivalents			162,308,437,768
120	II . Short-term investments		43,950,011,439	26,071,482,908
121	1 . Trading securities		45,633,711,204	27,485,125,452
122	2 . Provision for diminution in value of trading securities		(1,683,699,765)	(1,413,642,544)
130	III . Short-term receivables		1,087,074,652,790	1,194,087,119,637
131	1 . Short-term trade receivables		293,032,613,942	412,124,374,522
132	2 . Short-term prepayments to suppliers		31,139,955,748	36,606,518,522
135	3 . Short-term loan receivables		798,961,250,969	779,692,649,951
136	4 . Other short-term receivables		28,113,897,382	26,436,890,967
137	5 . Provision for short-term doubtful debts		(64,173,065,251)	(60,773,314,325)
140	IV . Inventories		359,473,074,856	348,636,250,388
141	1 . Inventories		359,473,074,856	348,636,250,388
150	V . Other short-term assets		74,329,529,246	44,362,412,387
151	1 . Short-term prepaid expenses		10,610,242,365	8,243,914,939
152	2 . Deductible VAT		63,701,344,995	35,829,116,763
153	3 . Taxes and other receivables from the State budget		17,941,886	289,380,685
200	B . NON-CURRENT ASSETS		<u>2,019,672,719,328</u>	<u>1,850,890,003,733</u>
210	I . Long-term receivables		12,376,929,520	11,264,005,671
216	1 . Long-term trade receivables		12,376,929,520	11,264,005,671
220	II . Fixed assets		505,563,840,031	322,351,294,098
221	1 . Tangible fixed assets		500,338,201,737	316,634,159,413
222	- Historical cost		1,190,802,284,249	981,293,704,513
223	- Accumulated depreciation		(690,464,082,512)	(664,659,545,100)
227	2 . Intangible fixed assets		5,225,638,294	5,717,134,685
228	- Historical cost		19,087,566,359	19,087,566,359
229	- Accumulated amortization		(13,861,928,065)	(13,370,431,674)
240	III . Long-term assets in progress		14,638,605,530	51,150,239,088
242	1 . Construction in progress		14,638,605,530	51,150,239,088
250	IV . Long-term investments		1,427,371,308,216	1,410,963,117,702
251	1 . Investments in subsidiaries		1,210,456,775,243	1,192,036,775,243
252	2 . Investments in joint ventures and associates		249,307,565,778	249,307,565,778
254	3 . Provision for devaluation of long-term investments		(33,993,032,805)	(30,381,223,319)
255	4 . Head-to-maturity investments		1,600,000,000	
260	V . Other long-term assets		59,722,036,031	55,161,347,174
261	1 . Long-term prepaid expenses		57,052,784,129	53,915,616,571
262	2 . Deferred income tax assets		2,669,251,902	1,245,730,603
270	TOTAL ASSETS		<u>3,938,989,747,745</u>	<u>3,781,352,895,248</u>

SEPARATE STATEMENT OF FINANCIAL POSITION
As at 30 September 2025
(Continued)

Code	CAPITAL	Note	30/09/2025 VND	01/01/2025 VND
300	A . LIABILITIES		1.361.630.391.794	1.216.796.209.268
310	I . Current liabilities		1.269.050.609.841	1.187.301.375.191
311	1 . Short-term trade payables		230.527.857.997	210.095.304.910
312	2 . Short-term prepayments from customers		22.790.609.719	25.519.122.751
313	3 . Taxes and other payables to State budget		46.740.352.537	21.834.525.345
314	4 . Payables to employees		62.031.615.134	49.400.094.476
315	5 . Short-term accrued expenses		9.303.709.033	5.810.318.754
319	6 . Other short-term payables		45.464.179.254	12.226.391.202
320	7 . Short-term borrowings and finance lease liabilities		802.015.425.547	816.099.368.831
322	9 . Bonus and welfare fund		50.176.860.620	46.316.248.922
330	II . Non-current liabilities		92.579.781.953	29.494.834.077
337	1 . Other long-term payables		248.533.200	306.889.200
338	2 . Long-term borrowings		78.264.503.721	16.580.625.721
342	3 . Provisions for long-term payables		14.066.745.032	12.607.319.156
400	B . OWNER'S EQUITY		2.577.359.355.951	2.564.556.685.980
411	1 . Contributed capital		669.384.030.000	669.384.030.000
411a	- Ordinary shares with voting rights		669.384.030.000	669.384.030.000
412	2 . Share premium		(175.000.000)	
414	3 . Other capital		1.713.747.926.327	1.613.598.212.913
421	6 . Retained earnings		194.402.399.624	281.574.443.067
421a	- Retained earnings accumulated till the end of		-	243.369.958.332
421b	- Retained earnings of the current period		194.402.399.624	38.204.484.735
440	TOTAL CAPITAL		3.938.989.747.745	3.781.352.895.248

Preparer



Vo Phuong Thao

Chief Accountant



Nguyen Thi My Loan

Gia Lai, 30 October 2025
General Director



NGUYỄN SỸ HÒE

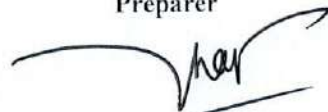
Phu Tai Joint Stock Company
No. 278 Nguyen Thi Dinh, Quy Nhon Nam Ward
Gia Lai Province

Separate Financial Statements
For the accounting period from 01/01/2025
to 30/09/2025

SEPARATE STATEMENT OF INCOME
For the accounting period from 01/01/2025 to 30/09/2025

Code	ITEMS	Note	YEAR 2025		YEAR 2024	
			3rd quarter VND	Cumulative VND	3rd quarter VND	Cumulative VND
01	1. Revenues from sales of goods and rendering of services	24	357.716.242.202	1.454.545.161.288	291.568.160.231	1.279.800.898.754
02	2. Revenue deductions	25				118.125.000
10	3. Net revenues from sales of goods and rendering of services		357.716.242.202	1.454.545.161.288	291.568.160.231	1.279.682.773.754
11	4. Cost of goods sold	26	265.566.748.106	1.115.429.664.266	222.988.713.303	987.105.681.899
20	5. Gross profit from sales of goods and rendering of services		92.149.494.096	339.115.497.022	68.579.446.928	292.577.091.855
21	6. Financial income	27	22.948.663.944	140.292.603.192	17.010.660.450	65.826.146.701
22	7. Financial expense	28	13.569.551.025	38.456.453.807	10.971.752.436	41.466.834.777
23	<i>In which: Interest expense</i>		10.306.762.486	30.207.837.191	9.902.231.861	34.277.634.432
25	8. Selling expense	29	30.949.579.248	122.677.485.750	29.609.708.866	128.235.636.880
26	9. General and administrative expense	30	16.500.845.114	91.098.937.238	21.937.116.285	75.587.002.984
30	10. Net profit from operating activities		54.078.182.653	227.175.223.419	23.071.529.791	113.113.763.915
31	11. Other income	31	70.451.462	5.005.797.873	1.023.710.018	5.340.173.029
32	12. Other expense	32	1.450.138.728	5.018.639.656	146.063.121	4.186.393.468
40	13. Other profit		(1.379.687.266)	(12.841.783)	877.646.897	1.153.779.561
50	14. Total net profit before tax		52.698.495.387	227.162.381.636	23.949.176.688	114.267.543.476
51	15. Current corporate income tax expense	33	10.721.339.387	34.183.503.311	4.621.950.431	22.087.262.880
52	16. Deferred corporate income tax expense	34	(97.461.780)	(1.423.521.299)	(76.904.181)	(48.880.665)
60	17. Profit after corporate income tax		42.074.617.780	194.402.399.624	19.404.130.438	92.229.161.261

Preparer


Võ Phương Thảo

Chief Accountant


Nguyễn Thị Mỹ Loan



Gia Lai, 30 October 2025
General Director


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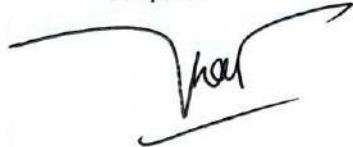
SEPARATE STATEMENT OF CASH FLOWS
For the accounting period from 01/01/2025 to 30/09/2025
(Indirect method)

Code	ITEMS	The first 9 months of 2025	The first 9 months of 2024
		VND	VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES		
01	<i>1. Profit before tax</i>	227.162.381.636	114.267.543.476
02	- Depreciation and amortization of fixed assets and investment properties	45.927.463.877	44.993.243.993
03	- Provisions	8.741.043.509	5.914.957.925
04	- Exchange gains / losses from retranslation of monetary items denominated in foreign currency	(6.308.924.879)	-
05	- Gains / losses from investment	(115.831.723.602)	(45.624.438.148)
06	- Interest expense	30.207.837.191	34.277.634.432
08	<i>3. Operating profit before changes in working capital</i>	189.898.077.732	153.828.941.678
09	- Increase or decrease in receivables	90.969.270.549	218.514.580.086
10	- Increase or decrease in inventories	(10.836.824.468)	(13.759.173.105)
11	- Increase or decrease in payables	42.663.063.126	(90.824.549.951)
12	- Increase or decrease in prepaid expenses	(6.130.644.086)	5.684.382.070
13	- Increase or decrease in trading securities	(18.148.585.752)	(7.603.449.378)
14	- Interest paid	(29.145.336.993)	(36.375.999.735)
15	- Corporate income tax paid	(15.161.225.781)	(32.165.893.607)
16	- Other payments on operating activities	(10.218.110.455)	(9.650.433.227)
20	<i>Net cash flows from operating activities</i>	233.889.683.872	187.648.404.831
	III. CASH FLOWS FROM INVESTING ACTIVITIES		
21	1. Purchase or construction of fixed assets and other long-term assets	(162.433.074.433)	(13.542.602.461)
22	2. Proceeds from disposals of fixed assets and other long-term assets	6.667.106.230	9.310.302.764
23	3. Loans and purchase of debt instruments from other entities	(765.727.614.711)	(532.445.382.391)
24	4. Collection of loans and resale of debt instrument of other entities	838.639.179.839	849.376.770.966
25	5. Equity investments in other entities	(18.420.000.000)	(115.300.000.000)
27	7. Interest and dividend received	22.413.062.252	27.054.181.404
30	<i>Net cash flows from investing activities</i>	(78.861.340.823)	224.453.270.282

SEPARATE STATEMENT OF CASH FLOWS
For the accounting period from 01/01/2025 to 30/09/2025
(Indirect method)
(Continued)

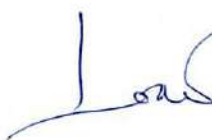
Code	ITEMS	The first 9 months of 2025	The first 9 months of 2024
		VND	VND
	III. CASH FLOWS FROM FINANCING ACTIVITIES		
33	2. Proceeds from borrowings	1.820.554.638.738	1.564.361.599.246
34	3. Repayment of principal	(1.772.954.704.022)	(1.952.006.512.284)
36	4. Dividends or profits paid to owners	(167.271.856.000)	(167.325.106.000)
40	<i>Net cash flows from financing activities</i>	<i>(119.671.921.284)</i>	<i>(554.970.019.038)</i>
50	Net cash flows in the year	35.356.421.765	(142.868.343.925)
60	Cash and cash equivalents at the beginning of the year	317.305.626.195	316.595.697.060
61	Effect of exchange rate fluctuations	1.827.712.126	-
70	Cash and cash equivalents at the end of the year	354.489.760.086	173.727.353.135

Preparer



Vo Phuong Thao

Chief Accountant



Nguyen Thi My Loan

Gia Lai, 30 October 2025
General Director



NGUYỄN SỸ HÒE

NOTES TO SEPARATE FINANCIAL STATEMENTS
For the accounting period from 01/01/2025 to 30/09/2025

1 GENERAL INFORMATION OF THE COMPANY

Form of ownership

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

The Company operates under Certificate of Business Registration and Tax Registration No. 4100259236 issued for the first time on December 30, 2004 and amended for the 30th time on July 08, 2025 by the Department of Planning and Investment of Binh Dinh Province.

The Company's charter capital As at 31 December 2024 is VND 669,384,030,000; equivalent to 66,938,403 shares with the par value of VND 10,000.

The number of employees of the Company As at 30 September 2025 is 2,343 people (It was 2,443 people as at 01 January 2025).

Business field: Industrial manufacturing, trading and services business.

Business activities: Main activities of the Company include:

- Cutting, shaping and finishing granite, basalt, marble;
- Exploiting granite, basalt; exploiting stone, sand and gravel for use as construction materials;
- Manufacturing beds, wardrobes, tables, chairs and other products of wood;
- Producing crushed stone, lime and similar products;
- Office leasing;
- Purchasing and selling products from granite, basalt, marble.

Corporate Structure

The Company's member entities are as follows:

Name of member entities	Address	Principal activities
Enterprise 380	Quy Nhon Bac Ward, Gia Lai Province	Production and trading of stone products
Thang Loi Enterprise	Tuy Phuoc Commune, Gia Lai Province	Production and trading of wood products
Nhon Hoa Construction Material Production Enterprise	An Nhon Nam Ward, Gia Lai Province	Stone processing and mining
Branch in Ho Chi Minh City (i)	Ho Chi Minh City	Trading wood products
Granite Processing Plant in Binh Dinh Province	Xuan An Commune, Gia Lai Province	Stone processing and trading
Stone exploiting Enterprise in Binh Dinh Province	Xuan An Commune, Gia Lai Province	Stone processing and mining
Stone exploiting Enterprise in Khanh Hoa Province	Dien Tho Commune, Khanh Hoa Province	Stone processing and mining
Stone exploiting Enterprise in Van Ninh (iii)	Van Thang Commune, Khanh Hoa Province	Stone processing and mining
Long My Granite Processing Factory (i)	Quy Nhon Tay Ward, Gia Lai Province	Stone processing and trading
Phu Cat wood processing factory (ii)	Xuan An Commune, Gia Lai Province	Production and trading of wood products

- (i) Branches have stopped operating due to restructuring. The Company is carrying out the necessary procedures to close dependent tax codes and dissolve these branches.
- (ii) The company has completed the procedures to dissolve Phu Cat wood processing factory, due to restructuring and merger into Phu Tai Binh Dinh Wood Company Limited.
- (iii) The company has completed the procedures to dissolve Van Ninh Stone Exploitation Enterprise, due to restructuring and merger into Khanh Hoa Stone Export and Import.

Information about the Company's subsidiaries, joint ventures and associates: see details in Note 04.

2 ACCOUNTING SYSTEM AND ACCOUNTING POLICY

2.1 Accounting period and accounting currency

Annual accounting period commences from 01 January and ends as at 31 December.
The Company maintains its accounting records in Vietnamese Dong (VND).

2.2 Standards and Applicable Accounting Policies

Applicable Accounting Policies

The Company applies Corporate Accounting System issued under the Circular No. 200/2014/TT-BTC dated 22 December 2014 by the Ministry of Finance and the Circular No. 53/2016/TT-BTC dated 21 March 2016 issued by Ministry of Finance amending and supplementing some articles of the Circular No. 200/2014/TT-BTC.

Declaration of compliance with Accounting Standards and Accounting System

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

2.3 Basis for preparation of The Separate Financial Statements

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

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

The Users of this Separate Financial Statements should study the Separate Financial Statements combined with the Consolidated Financial Statements of the Company for the period from 01/01/2025 to 30/09/2025 in order to gain enough information regarding the financial position, operating results and cash flows of the Group.

2.4 Accounting estimates

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

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

- Provision for bad debts;
- Provision for devaluation of inventory;
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Allocation of prepaid expenses;

- Estimated provisions for liabilities;
- 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 of the Company and that are assessed by the Board of General Directors to be reasonable under the circumstances.

2.5 Foreign currency transactions

Foreign currency transactions during the period are translated into Vietnamese Dong using the actual exchange rate at the transaction date.

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

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

All actual exchange rate differences arising during the period and differences due to revaluation of balances of foreign currency items at the end of the period are recorded in the business results of the accounting period.

2.6 Cash and cash equivalents

Cash comprises cash on hand, demand deposits.

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

2.7 Financial investments

Trading securities are initially recognized at original cost, which includes purchase prices plus any directly attributable transaction costs such as brokerage, transaction fee, cost of information provision, taxes, bank's fees and charges. After initial recognition, trading securities are measured at original cost less provision for diminution in value of trading securities. Upon the liquidation or transfer, cost of trading securities is determined using weighted average method.

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

Investments in other entities comprise investments in equity instruments of other entities without having control, joint control, or significant influence on the investee. These investments are initially stated at original cost. After initial recognition, these investments are measured at original cost less provision for devaluation of investments.

Provision 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: provision for loss investments shall be made based on the Financial Statements of subsidiaries, joint ventures or associates at the provision date.

Long-term investments (other than trading securities) without significant influence on the investee: If the investment in listed shares or the fair value of the investment is determined reliably, provisions shall be made on the basis of the market value of the shares; if the fair value of the investment is not determined at the reporting date, provision shall be made based on the Financial Statements at the provision date of the investee.

2.8 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 according to their remaining terms at the reporting date.

The provision 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 provisions 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.

2.9 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, at the reporting date, inventories are stated at the lower of cost and net realizable value.

Net realizable value is estimated based on the selling price of the inventory minus 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.

Inventory is recorded by perpetual method.

The value of work in progress is recorded based on actual cost incurred for each unfinished product. Provision for devaluation of inventories made at the end of the period is based on the excess of original cost of inventory over their net realizable value.

2.10 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 future economic benefits obtained from the use of tangible fixed assets are extended to their initial standard conditions, these costs are capitalized as an incremental cost of tangible fixed assets.

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

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

- Buildings, structures	06 - 30 years
- Machinery, equipment	04 - 10 years
- Vehicles, Transportation equipment	06 - 12 years
- Office equipment and furniture	03 - 08 years
- Site preparation expenses	10 - 25 years

- Mining rights 10 - 25 years
2.11 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.

2.12 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 income statement on a straight-line basis over the period of the lease.

2.13 Prepaid expenses

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

The calculation and allocation of long-term prepaid 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 prepaid expenses include:

Prepaid land expenses include prepaid land rental, including those related to leased land for which the Company has received certificate of land use right but not eligible for recording as intangible fixed asset in accordance with the Circular No. 45/2013/TT-BTC dated 25 April 2013 issued by the Ministry of Finance guiding regulation on management, use and depreciation of fixed assets and other expenses related to ensure for the use of leased land. These expenses are recognized in the Separate Statement of Income on a straight-line basis according to the lease term of the contract.

Tools and supplies include assets which are possessed by the Company in an ordinary course of business, with historical cost of each asset less than 30 million dongs and therefore not eligible for recording as fixed assets under current legal regulations. The historical cost of tools and supplies are allocated on the straight-line basis from 01 to 03 years.

Mining Operating Costs are recorded at their historical cost and are allocated to production and business expenses on a straight-line basis over their useful life from 3 to 60 months.

Repair Costs for Assets are collected based on actual expenses incurred and are allocated to production and business expenses on a straight-line basis over their useful life from 6 to 36 months.

Other prepaid expenses are recorded at their historical cost and allocated using the straight-line method over their useful life from 1 to 3 years.

2.14 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 according to their remaining terms at the reporting date.

2.15 Borrowings

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

2.16 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". Besides, regarding borrowings serving the construction of fixed assets and investment properties, the interests shall be capitalized even when the construction duration is under 12 months.

2.17 Accrued expenses

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

The recording of accrued expenses as operating expenses during the period shall be carried out under the matching principle between revenues and expenses during the period. Accrued expenses are settled with actual expenses incurred. The difference between accrued and actual expenses is reverted.

2.18 Provision for payables

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

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

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

Provisions for payables are recorded as operating expenses of the accounting period. In case provision made for the previous accounting period but not used up exceeds the one made for the current accounting period, the difference is recorded as a decrease in production and business expenses in the period.

Environmental Restoration Costs for Mining Sites are accrued based on the total estimated costs for environmental rehabilitation and the duration of mining operations approved by the relevant authorities.

The accrual ensures the principle of matching revenues and expenses, thereby avoiding significant fluctuations in costs during the fiscal year in which the environmental restoration is carried out.

2.19 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 capital is the operating capital formed from the operating results.

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.

Dividends to be paid to shareholders are recognized as a payable in Statement of Financial position after the announcement of dividend payment from the Board of Management and announcement of cut-off date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

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

Revenue from sale of goods

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

Revenue from rendering of services

- The percentage of completion of the transaction at the Balance sheet 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.

Dividends and distributed profits are recognized when the Company is entitled to receive dividends or receive profits from capital contribution.

2.21 Revenue deductions

Revenue deductions from sales of goods and rendering of services arising in the period include: sales discount.

Sales discount 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 Separate Financial Statements of the reporting period (the previous period); and if it is incurred after the issuance of Separate Financial Statements, it is recorded as a decrease in revenue of incurring period (the next period).

2.22 Cost of goods sold and services rendered

Cost of goods sold and services rendered are cost of finished goods, merchandises, materials sold or services rendered during the period, and recorded on the basis of matching with revenue and on a prudence basis. Cases of loss of materials and goods exceeded the norm, 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.

2.23 Financial expenses

Items recorded into financial expenses consist of: borrowing costs; Provision for diminution in value of trading securities price, provision for losses from investment in other entities, losses from sale of foreign currency, exchange loss... The above items are recorded by the total amount arising in the period without offsetting against financial income.

2.24 Selling expenses

Selling expenses reflect the actual costs incurred during the sale of products, goods, and rendering of services. Selling costs mainly include: materials and packaging costs for sales; costs of employee salaries, social insurance, health insurance, unemployment insurance, and union fees for sales staff; transportation costs; customs fees, logistics costs; and other costs.

2.25 General and Administrative expenses

General and administrative expenses reflect the Company's overall management costs, mainly including: costs for employee salaries, social insurance, health insurance, union fees, and unemployment insurance for management staff; costs of materials and office tools; depreciation of fixed assets used for business management; conference and summary costs; travel and vacation expenses for employees; and other costs.

2.26 Corporate income tax

Deferred income tax asset

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

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

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.

Current corporate income tax rate

The Company applies the corporate income tax rate of 20% for the operating activities which has taxable income for the period from 01/01/2025 to 30/09/2025.

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:

- Companies, directly or indirectly through one or more intermediaries, having control over the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent and subsidiaries;
- 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;
- Enterprises that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these Enterprises.

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

Detailed information of related party transactions are presented in both of the Company's Separate and Consolidated Financial Statements for the period from 01/01/2025 to 30/09/2025.

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.

3. CASH AND CASH EQUIVALENTS

	30/09/2025	01/01/2025
	VND	VND
Cash on hand	7.596.941.517	4.125.749.596
Demand deposits	346.892.818.569	150.871.438.831
Cash equivalents	-	162.308.437.768
Total	354.489.760.086	317.305.626.195

4. FINANCIAL INVESTMENTS

a) Head to maturity investments

	30/09/2025		01/01/2025	
	Original cost	Provision	Original cost	Provision
	VND	VND	VND	VND
Long-term	1.600.000.000	-	-	-
Term deposits	1.600.000.000	-	-	-
	1.600.000.000	-	-	-

As at September 30, 2025, held-to-maturity investments consisted of a 15-month time deposit of VND 1,600,000,000 with the Vietnam Bank for Agriculture and Rural Development - Quy Nhon Branch, at an annual interest rate of 4.5% per annum.

Phu Tai Joint Stock Company

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b . Trading securities	Stock Code	30/09/2025			01/01/2025		
		Original cost	Fair Value	Provision	Original cost	Fair Value	Provision
		VND	VND	VND	VND	VND	VND
Phat Dat Real Estate Development Joint Stock Company	PDR	2.643.641.000	2.579.500.000	(64.141.000)	2.570.448.187	2.484.000.000	(86.448.187)
Viglacera Corporation - Joint Stock Company	VGC			-	3.493.184.850	3.281.350.000	(211.834.850)
Kinh Bac Urban Development Corporation - JSC	KBC			-	5.984.868.619	5.766.400.000	(218.468.619)
Ho Chi Minh City Securities Corporation	HCM	4.758.680.918	4.758.680.918	-			-
SSI Securities Corporation	SSI	4.180.826.650	3.970.650.000	(210.176.650)			-
FPT Corporation	FPT	9.607.389.500	8.835.000.000	(772.389.500)			
Gelex Group Joint Stock Company	GEX	4.152.530.327	4.040.400.000	(112.130.327)			
MBLand Holdings JSC		450.000.000	450.000.000		450.000.000	450.000.000	
Others		19.840.642.809	19.315.780.521	(524.862.288)	14.986.623.796	14.089.732.908	(896.890.888)
Total		45.633.711.204	43.950.011.439	(1.683.699.765)	27.485.125.452	26.071.482.908	(1.413.642.544)

The fair value of trading securities is determined on the basis of closing price listed on the stock exchanges as of 31 December 2024 and 30 September 2025.

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c . Equity investments in other entities

	30/09/2025			01/01/2025		
	Original cost VND	Fair Value VND	Provision VND	Original cost VND	Fair Value VND	Provision VND
Investments in subsidiaries	1.210.456.775.243	1.176.463.742.438	(33.993.032.805)	1.192.036.775.243	1.161.655.551.924	(30.381.223.319)
Tuan Dat Minerals One Member Company Limited	10.700.000.000	10.700.000.000		10.700.000.000	10.700.000.000	
Universal Stone Joint Stock Company	6.000.000.000	2.006.967.195	(3.993.032.805)	6.000.000.000	2.670.189.662	(3.329.810.338)
Vi Na G7 Joint - Stock Company	41.877.750.000	41.877.750.000		41.877.750.000	41.877.750.000	
Toyota Danang Company Limited	40.000.000.000	40.000.000.000		40.000.000.000	40.000.000.000	
Toyota Binh Dinh Company Limited	25.309.025.243	25.309.025.243		25.309.025.243	25.309.025.243	
Phu Tai Dong Nai Company Limited	45.000.000.000	45.000.000.000		45.000.000.000	45.000.000.000	
Granite Manufacturing Company Limited	34.650.000.000	34.650.000.000		34.650.000.000	34.650.000.000	
Phu Tai Real Estate Company Limited	255.000.000.000	255.000.000.000		255.000.000.000	255.000.000.000	
Thanh Chau Phu Yen Granite Company Limited	30.000.000.000	30.000.000.000		30.000.000.000	30.000.000.000	
Son Phat Production and Trading Company Limited	39.600.000.000	39.600.000.000		39.600.000.000	39.600.000.000	
Phu Tai Ninh Thuan Stone Joint Stock	5.000.000.000	5.000.000.000		5.000.000.000	5.000.000.000	
Phutai Quartz Stone Company Limited	150.000.000.000	150.000.000.000		150.000.000.000	150.000.000.000	
Phu Tai Binh Dinh Wood Company Limited	146.000.000.000	146.000.000.000		146.000.000.000	146.000.000.000	
Phu Tai Binh Dinh Quartz Company Limited	64.900.000.000	64.900.000.000		64.900.000.000	64.900.000.000	
Phu Tai Yen Bai Stone Company Limited	30.000.000.000		(30.000.000.000)	30.000.000.000	2.948.587.019	(27.051.412.981)
Phu Tai Khanh Hoa Stone Company Limited	60.000.000.000	60.000.000.000		60.000.000.000	60.000.000.000	
Phu Tai Dong Nai Stone Company Limited	50.000.000.000	50.000.000.000		50.000.000.000	50.000.000.000	
Phu Tai Home One Member Company Limited	50.000.000.000	50.000.000.000		50.000.000.000	50.000.000.000	
Phu Tai Dieu Tri Investment Company Limited	108.000.000.000	108.000.000.000		108.000.000.000	108.000.000.000	
Phuc Tan Kieu One Member Company Limited	18.420.000.000	18.420.000.000				

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	30/09/2025			01/01/2025		
	Original cost	Fair Value	Provision	Original cost	Fair Value	Provision
	VND	VND	VND	VND	VND	VND
	Original cost	Fair Value	Provision	Original cost	Fair Value	Provision
	VND	VND	VND	VND	VND	VND
Investments in affiliated company	249.307.565.778	249.307.565.778		249.307.565.778	249.307.565.778	

Detailed information on the Company's Investments in other as at 30 September 2025 is as follows:

Name of subsidiaries	Place of establishment and operation	Rate of interest	Principal activities
Investments in subsidiaries			
Tuan Dat Minerals One Member Company Limited	Phu My Tay Commune, Gia Lai Province	100,00%	Stone processing and mining
Universal Stone Joint Stock Company	Tang Nhon Phu Ward, Ho Chi Minh City	60,00%	Stone products trading and manufacturing
ViNa G7 Joint - Stock Company	Tam Phuoc Ward, Dong Nai Province	75,00%	Wood products trading and manufacturing
Toyota Binh Dinh Company Limited	Quy Nhon Nam Ward, Gia Lai Province	100,00%	Car repair and trading
Toyota Danang Company Limited	Hoa Cuong Ward, Da Nang City	100,00%	Car repair and trading
Phu Tai Dong Nai Company Limited	Tam Phuoc Ward, Dong Nai Province	100,00%	Wood products trading and manufacturing
Granite Manufacturing Company Limited	Son Hoa Commune, Dak Lak Province	70,00%	Stone products trading and manufacturing
Phu Tai Real Estate Company Limited	Quy Nhon Nam Ward, Gia Lai Province	100,00%	Real estate trading
Thanh Chau Phu Yen Granite Company Limited	Xuan Lanh Commune, Dak Lak Province	100,00%	Stone processing and mining
Son Phat Production and Trading Company Limited	Van Thang Commune, Khanh Hoa Province	99,00%	Stone processing and mining
Phu Tai Ninh Thuan Stone Joint Stock Company	Dong Hai Ward, Khanh Hoa Province	98,00%	Stone processing and manufacturing
Phutai Quartz Stone Company Limited (i)	Nhon Trach Commune, Dong Nai Province	100,00%	Stone processing and manufacturing
Phu Tai Binh Dinh Wood Company Limited	Xuan An Commune, Gia Lai Province	100,00%	Wood products trading and manufacturing
Phu Tai Binh Dinh Quartz Company Limited (ii)	Quy Nhon Tay Ward, Gia Lai Province	100,00%	Production and processing of stone and stone powder
Phu Tai Yen Bai Stone Company Limited	Muong Lai Commune, Lao Cai Province	100,00%	Stone processing and mining
Phu Tai Khanh Hoa Stone One Member Company Limited (iii)	Tu Bong Commune, Khanh Hoa Province	100,00%	Stone processing and mining
Phu Tai Dong Nai Stone One Member Company Limited (iv)	Nhon Trach Commune, Dong Nai Province	100,00%	Stone processing and mining
Phu Tai Home One Member Company Limited (v)	Hanh Thong Ward, Ho Chi Minh City	100,00%	Wood products trading and manufacturing
Phu Tai Dieu Tri Investment Company Limited (ii)	Quy Nhon Nam Ward, Gia Lai Province	60,00%	Real estate investment and business
Phuc Tan Kieu One Member Company Limited	Binh An Ward, Gia Lai Province	100,00%	Production of wood chips and pellets
Investments in affiliated company			
Phu Yen Construction Materials Joint Stock Company	Binh Kien Ward, Dak Lak Province	49,01%	Mining and processing of granite, construction stone, construction sand
Phu Tai Van Ha Investment Joint Stock Company	Quy Nhon Nam Ward, Gia Lai Province	50,00%	Real estate investment and business

5 . SHORT-TERM TRADE RECEIVABLES

	30/09/2025		01/01/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Carrefour Imports Sas	-	-	31.950.203.172	-
Home Goods Inc	-	-	6.068.396.073	-
Anavil Company Ltd	-	-	7.040.438.368	-
ASHLEY	9.133.918.113	-	40.805.616.505	-
B and Q Plc	-	-	25.600.977.597	-
Noble House Home Furnishings LLC (i)	64.950.404.920	(54.522.852.855)	63.901.877.467	(54.410.301.475)
Brico Depot Sas	-	-	23.096.894.005	-
Castorama France SAS	-	-	12.532.619.247	-
Coop Italia Scarl	-	-	17.993.504.541	-
Lidl & Kaufland Asia Pte.Limited	-	-	16.505.028.036	-
At Home Procurement INC	-	-	7.312.256.293	-
TCT CP XNK và XD Việt Nam	18.141.715.962	-	-	-
Castorama Polska SP.ZO.O	-	-	10.081.983.183	-
Euro Depot	-	-	6.046.331.244	-
Chis chis	9.981.877.320	-	8.357.169.097	-
Yaraghi LLC	4.142.949.321	-	1.676.844.163	-
TRADEPOINT	22.242.493.990	-	-	-
R.R.STONES PRIVATE LIMITED	8.196.047.492	-	-	-
Venezia Surfaces, LLC	11.218.116.433	-	-	-
An Phat Construction and Trading Co., Ltd.	8.045.196.246	-	-	-
Tin Nhan Bioenergy Co., Ltd.	9.124.696.212	-	-	-
Others	127.855.197.933	(9.650.212.396)	133.154.235.531	(6.363.012.850)
Total	293.032.613.942	(64.173.065.251)	412.124.374.522	(60.773.314.325)

5 . SHORT-TERM TRADE RECEIVABLES

	30/06/2025		01/01/2025	
	Value	Provision	Value	Pr
	VND	VND	VND	
Carrefour Imports Sas	123.505.009	-	31.950.203.172	-
Home Goods Inc	466.842.180	-	6.068.396.073	-
Anavil Company Ltd	237.129.991	-	7.040.438.368	-
ASHLEY	16.689.867.594	-	40.805.616.505	-
B and Q Plc	12.135.985.940	-	25.600.977.597	-
Noble House Home Furnishings LLC (i)	64.950.404.920	(54.410.301.475)	63.901.877.467	(54.410.301.475)
Brico Depot Sas	-	-	23.096.894.005	-
Castorama France SAS	2.178.965.966	-	12.532.619.247	-
Coop Italia Scarl	-	-	17.993.504.541	-

Lidl & Kaufland Asia Pte.Limited			16.505.028.036	
At Home Procurement INC			7.312.256.293	
Vietnam Export-Import and Construction Joint Stock Company	8.951.484.008			
Castorama Polska SP.ZO.O	6.495.577.035		10.081.983.183	
Euro Depot	4.028.767.340		6.046.331.244	
Chis chis	15.345.613.614			
Yaraghi LLC	33.012.328.293		1.676.844.163	
Others	137.236.214.972	(8.514.028.168)	141.511.404.628	(6.363.01
Total	301.852.686.862	(62.924.329.643)	412.124.374.522	(60.773.3

- (i) On September 11, 2023, Noble House Home Furnishings LLC ("Noble House"), a customer purchasing the Company's exported wood products, filed for bankruptcy with the U.S. Bankruptcy Court for the Southern District of Texas under Chapter 11 of the U.S Bankruptcy Code. Therefore, the Company has been unable to collect its receivables from Noble House related to some wood product orders sold to Noble House in 2023. Through the Law Firm representing the members of the Unsecured Creditors' Committee, the Company has submitted claims to the Court to request Noble House to settle its outstanding debts to the Company, including a payment request dated June 21, 2024 amounting to USD 446,138.17 of goods that Noble House received from the Company after filing for bankruptcy and within 20 days before the filing date under Section 503(b)(9) of Chapter 11 of the United States Bankruptcy Code. However, to date, all of the Company's claims have been fulfilled. The Company is continuing to work with the Law Firm to resolve outstanding issues and proceed with further legal actions to recover the debt. Based on documents filed with the Court regarding Noble House's monthly operating reports and the provisions of Section 503(b)(9) of Chapter 11 of the United States Bankruptcy Code, the Company has assessed the provision as at 30 September 2025 amounting to VND 54.41 billion (representing 84% of the outstanding receivable balance).

6 . SHORT-TERM PREPAYMENTS TO SUPPLIERS

	30/09/2025		01/01/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Le Van Vien Business	20.259.116.649		18.000.000.000	
Others	10.880.839.099		18.606.518.522	
Total	31.139.955.748	-	36.606.518.522	-

7. SHORT- TERM LOAN RECEIVABLES

	01/01/2025		30/09/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Related parties	719.692.649.951		725.961.250.969	
Công ty TNHH MTV Toyota Bình Định	-		1.491.198.450	
Toyota Da Nang Company Limited	13.175.001.543		26.889.188.627	
Thanh Chau Phu Yen Granite Company Limited	20.824.310.639		19.836.176.168	
Phu Tai Ninh Thuan Stone Joint Stock Company	6.433.191.140		6.728.308.671	
Son Phat Production and Trading Company Limited	27.369.455.519		16.118.410.093	
Phutai Quartz Stone Company Limited	60.473.034.418		60.473.034.418	
Phu Tai Binh Dinh Wood Company Limited	122.435.478.632		126.612.060.403	
Phu Tai Binh Dinh Quartz Company Limited	103.302.116.215		123.487.350.338	
Phu Tai Yen Bai Stone Company Limited	17.131.458.979		15.048.144.553	
Tuan Dat Minerals One Member Company Limited	2.262.067.267		819.268.652	
Granite Manufacturing Company Limited	103.318.635.177		106.925.946.146	
Universal Stone Joint Stock Company	3.693.855.095		3.843.855.095	
Phu Tai Dong Nai Stone One Member Company Limited	-		500.000.000	
Phu Tai Dong Nai Company Limited	27.000.000.000		-	
Phu Tai Real Estate Company Limited	208.301.151.382		214.688.309.355	
Phu Tai Home One Member Company Limited	3.972.893.945		2.500.000.000	
Phuc Tan Kieu One Member Company Limited	-		18.000.000.000	
Others	60.000.000.000		55.000.000.000	
Mrs. Dao Thi Lien	25.000.000.000		25.000.000.000	
Mrs. Le Thi Trang	25.000.000.000		25.000.000.000	
Mr. Le Hoai Ngoc	10.000.000.000		5.000.000.000	
Total	779.692.649.951	-	798.961.250.969	-

Loans receivable:

- + For organizations (mainly subsidiaries): the loans were provided to supplement working capital for their business and production activities.
- + For individuals: the loans were granted for business and investment purposes in accordance with relevant legal provisions.

8 . OTHER RECEIVABLES

	30/09/2025		01/01/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
a . Short-term	28.113.897.382		26.436.890.967	
Interest receivable	5.639.298.408		9.609.132.016	
Dividends and profits receivables	2.260.501.500		1.552.001.000	
Advances	15.770.428.562		12.981.775.209	
Receivables from social insurance, health insurance, unemployment insurance	1.914.713.671		1.053.104.060	
Others	2.528.955.241		1.240.878.682	
b . Long-term	12.376.929.520		11.264.005.671	
Receivables from site clearance which are offset against land rental at Thang Loi Enterprise (i)	2.481.838.674		2.481.838.674	
Collateral, deposits	9.895.090.846 -		8.782.166.997	
- Environmental restoration deposit (ii)	9.892.090.846		8.779.166.997	
- Collateral, deposits	3.000.000		3.000.000	
Total	40.490.826.902		37.700.896.638	

(i) The compensation for site clearance at Thang Loi Enterprise will continue to be offset against the land rental payable according to the annual land rental notice.

(ii) These are deposits for environmental restoration for quarrying activities paid by the Company according to the notices of the competent authorities.

9 . DOUBTFUL DEBTS

	30/09/2025		01/01/2025	
	Original	Recoverable value	Original	Recoverable value
	VND	VND	VND	VND
Noble House Home Furnishings LLC	64.950.404.920	10.427.552.065	63.901.877.467	9.491.575.992
Ha Binh Company Limited	668.552.930		668.552.930	
Others	11.476.300.199	2.494.640.733	8.394.830.455	2.700.370.535
Total	77.095.258.049	12.922.192.798	72.965.260.852	12.191.946.527

10 . INVENTORIES

	30/09/2025		01/01/2025	
	Value	Provision	Value	Provision
	VND	VND	VND	VND
Goods in transit	-		2.051.799.628	
Raw materials	149.134.757.780		153.720.567.217	
Tools, supplies	1.135.000		1.870.000	
Work in process	155.636.288.150		139.363.084.892	
Finished goods	52.099.193.414		51.508.788.403	
Goods	2.601.700.512		1.990.140.248	-
Total	359.473.074.856	-	348.636.250.388	-

11 . PREPAID EXPENSES

	30/09/2025	01/01/2025
	VND	VND
a . Short-term	10.610.242.365	8.243.914.939
Expenses for mining	867.209.985	1.220.357.098
Tools and supplies awaiting for allocation	4.455.137.300	1.853.017.962
Expenditure on fixing machinery, equipment, factories	1.375.042.865	355.505.500
Insurance expenses	2.256.944.066	1.751.294.810
Other short-term prepaid expenses	1.655.908.149	3.063.739.569
b . Long- term	57.052.784.129	53.915.616.571
Expenses for land rental and infrastructure of Granite Processing Factory in Binh Dinh Province (i)	10.557.024.745	10.700.692.032
Expenses for the right to use leased land in Dien Tho, Khanh Hoa Province (ii)	6.045.454.545	6.151.515.152
Infrastructure rental expenses at Lot D7, Phu Tai Industrial Park under Enterprise 380 (iii)	11.640.961.953	12.018.383.161
Tools and supplies awaiting for allocation	2.914.657.828	4.227.213.351
Expenses for mining	17.215.838.340	16.210.236.475
Expenditure on overhaul of machinery, equipment, factories	8.056.482.294	4.528.514.773
Other long-term prepaid expenses	622.364.424	79.061.627
Total	67.663.026.494	62.159.531.510

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

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

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

12 . TANGIBLE FIXED ASSETS

	Buildings, structures	Machinery, equipment	Vehicles, transportation equipment	Office equipment	Total
	VND	VND	VND	VND	VND
Historical cost					
Beginning balance	373.548.207.967	499.121.815.501	105.657.085.873	2.966.595.172	981.293.704.513
Purchase in the period		177.973.168.051	17.812.651.943	2.729.235.216	198.515.055.210
Completed construction investment	33.765.083.416	-	-		33.765.083.416
Liquidation, disposal		(21.815.533.632)	(956.025.258)		(22.771.558.890)
Ending balance of the period	<u>407.313.291.383</u>	<u>655.279.449.920</u>	<u>122.513.712.558</u>	<u>5.695.830.388</u>	<u>1.190.802.284.249</u>
Accumulated depreciation					
Beginning balance	233.018.115.411	356.335.708.683	73.641.834.304	1.663.886.702	664.659.545.100
Depreciation for the period	11.046.584.566	27.937.021.044	5.513.933.463	311.279.311	44.808.818.384
Liquidation, disposal		(18.048.255.714)	(956.025.258)		(19.004.280.972)
Ending balance of the period	<u>244.064.699.977</u>	<u>366.224.474.013</u>	<u>78.199.742.509</u>	<u>1.975.166.013</u>	<u>690.464.082.512</u>
Net carrying amount					
Beginning balance	140.530.092.556	142.786.106.818	32.015.251.569	1.302.708.470	316.634.159.413
Ending balance of the period	<u>163.248.591.406</u>	<u>289.054.975.907</u>	<u>44.313.970.049</u>	<u>3.720.664.375</u>	<u>500.338.201.737</u>

The remaining value of tangible fixed assets used as collateral to secure loans as of 30 September 2025, is VND 169,878,640,355 (as of 01 January 2025, it was VND 137,169,269,986).

The original cost of tangible fixed assets that have been fully depreciated but are still in use as of 30 September 2025, is VND 409,373,207,383 (as of 01 January 2025, it was VND 396,414,764,235).

13 . INTANGIBLE FIXED ASSETS

	Compensation and site clearance costs	Mining rights	Total
	VND	VND	VND
Historical cost			
Beginning balance	11.145.440.096	7.942.126.263	19.087.566.359
Purchase in the period			
Ending balance of the period	11.145.440.096	7.942.126.263	19.087.566.359
Accumulated amortization			
Beginning balance	10.510.916.416	2.859.515.258	13.370.431.674
Số tăng trong năm	253.921.752	237.574.639	491.496.391
<i>Depreciation for the period</i>	<i>253.921.752</i>	<i>237.574.639</i>	<i>491.496.391</i>
Ending balance of the period	10.764.838.168	3.097.089.897	13.861.928.065
Net carrying amount			
Beginning balance	634.523.680	5.082.611.005	5.717.134.685
Ending balance of the period	380.601.928	4.845.036.366	5.225.638.294

14 CONSTRUCTION IN PROGRESS

	30/09/2025	01/01/2025
	VND	VND
Purchase of fixed assets	14.344.458.778	50.887.506.032
- Machinery and equipment for stone exploitation	14.040.392.764	50.887.506.032
- Machinery and equipment for wood	304.066.014	-
Interest expense	294.146.752	262.733.056
- Tan Dan Bach Viet mine project	294.146.752	262.733.056
Total	14.638.605.530	51.150.239.088

15 . SHORT-TERM TRADE PAYABLES

	30/09/2025		01/01/2025	
	Outstanding balance	Amount can be paid	Outstanding balance	Amount can be paid
	VND	VND	VND	VND
Vu Tin Co., Ltd	1.409.195.520	1.409.195.520	718.871.892	718.871.892
Binh Thanh Co., Ltd	7.439.860.740	7.439.860.740	3.730.112.116	3.730.112.116
Hoang Giang Co., Ltd	26.199.646.061	26.199.646.061	40.229.751.281	40.229.751.281
Tan Dat Packaging Co., Ltd	5.149.637.477	5.149.637.477	5.907.030.300	5.907.030.300
Hoang Trang Company	3.453.080.289	3.453.080.289	1.711.630.977	1.711.630.977
Others	186.876.437.910	186.876.437.910	157.797.908.344	157.797.908.344
Total	230.527.857.997	230.527.857.997	210.095.304.910	210.095.304.910

16 . PREPAYMENT FROM CUSTOMERS

	<u>30/09/2025</u>	<u>01/01/2025</u>
	VND	VND
Tradepoint		6.780.419.253
Sourcebynet Pte Ltd		372.565.036
Vietnam Import-Export and Construction Joint Stock Corporation		5.320.035.704
VCN Investment Joint Stock Company		2.999.154.168
Thanh Cong Construction Consulting Co., Ltd.	5.000.000.000	
Interasia	2.608.747.180	
COCAM	2.941.712.194	
Others	12.240.150.345	10.046.948.590
Total	<u>22.790.609.719</u>	<u>25.519.122.751</u>

17 . TAX AND OTHER PAYABLES TO THE STATE BUDGET

	Tax receivable at the beginning of year	Tax payable at the beginning of year	Tax payable in the period	Tax paid in the period	Tax receivable at the end of the period	Tax payable at the end of the period
	VND	VND	VND	VND	VND	VND
Value-added tax	288.484.373	2.253.817.788	17.853.122.698	17.686.724.389	-	2.131.731.724
Export, import duties	-	-	215.307.465	215.307.465	-	-
Corporate income tax	-	13.218.502.994	34.183.503.311	15.161.225.781	-	32.240.780.524
Personal income tax	896.312	149.071.836	8.738.251.481	8.698.357.589	17.941.886	206.011.302
Natural resource tax	-	799.392.704	14.351.828.045	13.232.031.724	-	1.919.189.025
Land tax and land rental	-	-	2.293.398.225	1.629.399.631	-	663.998.594
Environmental protection tax and other taxes	-	285.417.947	5.364.085.251	5.124.523.574	-	524.979.624
Fees, charges and other payables	-	5.128.322.076	6.137.547.729	2.212.208.061	-	9.053.661.744
Total	289.380.685	21.834.525.345	89.137.044.205	63.959.778.214	17.941.886	46.740.352.537

18 . SHORT-TERM ACCRUED EXPENSES

	<u>30/09/2025</u>	<u>01/01/2025</u>
	VND	VND
Accured interest expenses	158.767.955	129.558.933
Accured land rental	3.163.885.272	1.265.739.513
Accured electricity expenses	4.542.647.189	1.268.842.182
Accured commission expenses	16.761.600	1.939.787.671
Accrued transportation expenses	397.954.234	231.283.000
Accrued design and material expenses	548.343.619	140.962.210
Others	475.349.164	834.145.245
Total	<u>9.303.709.033</u>	<u>5.810.318.754</u>

19 OTHER PAYABLES

	<u>30/09/2025</u>	<u>01/01/2025</u>
	VND	VND
a . Short-term	45.464.179.254	12.226.391.202
Trade union fee	1.732.177.567	2.767.655.191
Dividends payable to Owners	303.399.800	229.248.300
Advances to employees	13.690.256	104.536.707
Land rental to Financial Department - Ministry of Defence	5.802.538.084	5.280.047.229
Interest payable	2.231.382.852	1.198.091.676
Labour Union, Communist membership fee	1.816.886.618	2.088.629.713
Payment to Vi Na G7 Joint - Stock Company	23.000.000.000	-
Payment to Phu Tai Dong Nai Company Limited	10.000.000.000	-
Others	564.104.077	558.182.386
b . Long-term	248.533.200	306.889.200
Long-term deposits, collateral received	248.533.200	306.889.200
Total	<u>45.712.712.454</u>	<u>12.533.280.402</u>

20 BORROWINGS

	01/01/2025		During the period		30/09/2025	
	Outstanding balance	Amount can be paid	Increase	Decrease	Outstanding balance	Amount can be paid
	VND	VND	VND	VND	VND	VND
a . Short-term borrowings	816.099.368.831	816.099.368.831	1.758.870.760.738	1.772.954.704.022	802.015.425.547	802.015.425.547
Short-term borrowings	811.125.185.831	811.125.185.831	1.755.554.638.738	1.769.638.582.022	797.041.242.547	797.041.242.547
Current portion of long-term debts	4.974.183.000	4.974.183.000	3.316.122.000	3.316.122.000	4.974.183.000	4.974.183.000
b . Long-term borrowings	21.554.808.721	21.554.808.721	65.000.000.000	3.316.122.000	83.238.686.721	83.238.686.721
Long-term borrowings	21.554.808.721	21.554.808.721	65.000.000.000	3.316.122.000	83.238.686.721	83.238.686.721
Total	837.654.177.552	837.654.177.552	1.823.870.760.738	1.776.270.826.022	885.254.112.268	885.254.112.268
Amount due in 12 months	(4.974.183.000)	(4.974.183.000)	(3.316.122.000)	(3.316.122.000)	(4.974.183.000)	(4.974.183.000)
Amount due for settlement after 12 months	16.580.625.721	16.580.625.721	61.683.878.000	-	78.264.503.721	78.264.503.721

(i) Detailed information on Short-term borrowings and Current portion of long-term debts:

Detailed information on Short-term borrowings from banks and credit institutions is as follows:

	Curren cy	Interest Rate	Loan purpose	Guarantee	30/09/2025 VND	01/01/2025 VND
Short-term borrowings					797.041.242.547	811.125.185.831
Phu Tai Van Ha Investment Joint Stock Company	VND	0,5%/year	For operating activities	Unsecured	229.660.000.000	234.910.000.000
Phu Tai Dieu tri Investment Company Limited	VND	0,5%/year	For operating activities	Unsecured	30.900.000.000	58.800.000.000
Toyota Binh Dinh Company Limited	VND	0,5%/year	For operating activities	Unsecured	-	13.956.388.550
Phu Tai Khanh Hoa Stone One Member Company Limited	VND	0,5%/year	For operating activities	Unsecured	44.563.194.977	29.820.223.297
Joint Stock Commercial Bank for Investment and Development of Vietnam - Phu Tai Branch	VND	Floating	For operating activities	Secured by asset (*)	66.597.597.860	84.580.374.161
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Quy Nhon Branch	VND	Floating	For operating activities	Secured by asset (*)	90.760.749.843	172.132.967.694
Military Commercial Joint Stock Bank - Binh Dinh Branch	VND	Floating	For operating activities	Secured by asset (*)	146.541.225.801	40.319.068.583
HSBC Bank (Viet Nam) Ltd - Ho Chi Minh City Branch	VND	Floating	For operating activities	Unsecured	18.170.416.867	37.248.529.177
Vietnam Technological and Commercial Joint Stock Bank - Quy Nhon Branch	VND	Floating	For operating activities	Secured by asset (*)	133.374.492.285	99.448.727.584
Vietnam Bank for Agriculture and Rural Development - Binh Dinh Branch	VND	Floating	For operating activities	Secured by asset (*)	25.876.025.150	23.717.213.045
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Quy Nhon Branch	USD	Floating	For operating activities	Secured by asset (*)	10.597.539.764	16.191.693.740
Current portion of long-term debts					4.974.183.000	4.974.183.000
					802.015.425.547	816.099.368.831

(ii) Detailed information on Long-term borrowings:

	Curre ncy	Interest Rate	Date due	Loan purpose	Guarantee	30/09/2025 VND	01/01/2025 VND
Military Commercial Joint Stock Bank - Binh Dinh Branch	VND	Floating	2030	Investment in Artificial Stone Pressing and Production Line Project	Secured by asset (*)	18.238.686.721	21.554.808.721
Vietnam Bank for Agriculture and Rural Development - Binh Dinh Branch	VND	Floating	2030	Investment in the Pelletizing Production		65.000.000.000	-
						83.238.686.721	21.554.808.721
Amount due for settlement within 12 months						(4.974.183.000)	(4.974.183.000)
Amount due for settlement after 12 months						78.264.503.721	16.580.625.721

21 . LONG-TERM PROVISIONS FOR PAYABLES

	<u>30/09/2025</u>	<u>01/01/2025</u>
	VND	VND
Cost of environmental restoration	7.951.545.032	6.962.519.156
Land rental without contract (i)	6.115.200.000	5.644.800.000
Total	<u>14.066.745.032</u>	<u>12.607.319.156</u>

- (i) This is land rental expenses at some mining sites in Gia Lai Province. Since the land lease contracts have not yet been signed and there has been no notification of land rental payments from the Binh Dinh Provincial Tax Department, the Company is temporarily accruing these expenses as production and business costs for the period based on the land rental rates announced by the Binh Dinh Provincial People's Committee.

22 . OWNERS' EQUITY

a) Changes in owners' equity

	Contributed capital	Share premium	Other capital	Retained earnings	Total
	VND	VND	VND	VND	VND
Beginning balance of previous year	669.384.030.000		1.575.298.307.128	216.469.382.405	2.461.151.719.533
Profit of the this year	-	-		92.229.161.261	92.229.161.261
Dividend distribution in cash				(167.346.007.500)	(167.346.007.500)
Additional deductions for other capital of the owner			38.299.905.785	(38.299.905.785)	-
Bonus and welfare fund				(10.823.469.120)	(10.823.469.120)
Ending balance of previous period	<u>669.384.030.000</u>	<u>-</u>	<u>1.613.598.212.913</u>	<u>92.229.161.261</u>	<u>2.375.211.404.174</u>
Beginning balance of current period	669.384.030.000	-	1.613.598.212.913	281.574.443.067	2.564.556.685.980
Profit for this period	-	-	-	194.402.399.624	194.402.399.624
Dividend distribution in cash	-	-	-	(167.346.007.500)	(167.346.007.500)
Bonus and welfare fund	-	-	-	(14.078.722.153)	(14.078.722.153)
Share issuance advisory expenses		(175.000.000)			(175.000.000)
Additional deductions for other capital of the owner	-	-	100.149.713.414	(100.149.713.414)	-
Ending balance of this period	<u>669.384.030.000</u>	<u>(175.000.000)</u>	<u>1.713.747.926.327</u>	<u>194.402.399.624</u>	<u>2.577.359.355.951</u>

b) Details of contributed capital of the Owner

	<u>30/09/2025</u>	<u>Rate</u>	<u>01/01/2025</u>	<u>Rate</u>
	VND	%	VND	%
	669.384.030.000	100,00%	669.384.030.000	100,00%
- Mr. Le Vy	88.718.230.000	13,25%	88.591.230.000	13,23%
- Mr. Le Van Thao	58.148.600.000	8,69%	58.148.600.000	8,69%
- Mr. Nguyen Sy Hoe	41.878.290.000	6,26%	41.878.290.000	6,26%
- Mr. Le Van Loc	41.197.050.000	6,15%	40.963.050.000	6,12%
- Others	439.441.860.000	65,65%	439.802.860.000	65,70%
Total	669.384.030.000	100,00%	669.384.030.000	100,00%

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

	The first 9 months of 2025	The first 9 months of 2024
	VND	VND
Owners' contributed capital		
- At the beginning of the year	669.384.030.000	669.384.030.000
- At the end of the period	669.384.030.000	669.384.030.000
Distributed dividends and profits		
- Dividends, profit payable at the beginning of the year	229.248.300	335.755.800
- Dividends, profit payable in the period	167.346.007.500 #	167.346.007.500
+ Dividends and profits distributed from the previous year's profit	167.346.007.500	167.346.007.500
- Dividends and profits paid in cash in the period	167.271.856.000	167.325.106.000
+ Dividends and profits distributed from the previous year's profit	167.271.856.000	167.325.106.000
- Ending balance of the period	303.399.800	356.657.300

d) Shares

	30/09/2025	01/01/2025
Quantity of Authorized issuing shares		
Quantity of issued shares	66.938.403	66.938.403
- Common shares	66.938.403	66.938.403
Quantity of outstanding shares in circulation	66.938.403	66.938.403
- Common shares	66.938.403	66.938.403
Par value per share: VND 10,000		

23 . OFF STATEMENT OF FINANCIAL POSITION ITEMS AND OPERATING LEASE COMMITMEN

Doubtful debts written-off

	30/09/2025	01/01/2025
	VND	VND
	2.694.973.701	2.694.973.701

Foreign currencies

	30/09/2025	01/01/2025
USD	76.268,66	375.928,96
EUR	579,72	26.042,83

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

	The first 9 months of 2025 VND	The first 9 months of 2024 VND
Revenue from sale of goods	1.453.692.678.801	1.278.566.869.490
- <i>Stone products</i>	532.275.112.639	468.303.083.003
- <i>Wood products</i>	896.700.356.370	807.799.404.064
- <i>Wood pellet products</i>	14.091.746.400	
- <i>Others</i>	10.625.463.392	2.464.382.423
Revenue from rendering of services	852.482.487	1.234.029.264
- <i>Office rental service</i>	852.482.487	1.234.029.264
Total	1.454.545.161.288	1.279.800.898.754

25 . REVENUE DEDUCTIONS

	The first 9 months of 2025 VND	The first 9 months of 2024 VND
Sale discounts		118.125.000
- <i>Wood products</i>		118.125.000
Total	-	118.125.000

26 . COST OF GOODS SOLD

	The first 9 months of 2025 VND	The first 9 months of 2024 VND
Cost of goods sold	1.115.429.664.266	988.074.409.094
- <i>Stone products</i>	380.869.517.076	358.355.068.224
- <i>Wood products</i>	723.264.068.612	629.541.284.170
- <i>Wood pellet products</i>	9.781.476.259	
- <i>Others</i>	1.514.602.319	178.056.700
Provision for devaluation of inventory		(968.727.195)
Total	1.115.429.664.266	987.105.681.899

27 . FINANCIAL INCOME

	<u>The first 9 months of 2025</u> VND	<u>The first 9 months of 2024</u> VND
Interest income	34.783.895.150	41.244.731.364
Gain from disposal of financial investments	7.654.376.274	4.178.221.723
Dividends or profits received	78.148.000.140	3.211.502.000
Gains on exchange difference in the period	13.397.406.749	17.191.691.614
Gains on exchange difference at the period-end	6.308.924.879	-
Total	<u>140.292.603.192</u>	<u>65.826.146.701</u>

28 . FINANCIAL EXPENSES

	<u>The first 9 months of 2025</u> VND	<u>The first 9 months of 2024</u> VND
Interest expenses	30.207.837.191	34.277.634.432
Realised exchange loss	1.693.897.487	1.863.692.953
Provision for devaluation of trading securities and loss of	3.881.866.707	4.439.645.243
Trading securities expenses	-	-
Other financial expenses	2.672.852.422	885.862.149
Total	<u>38.456.453.807</u>	<u>41.466.834.777</u>

29 . SELLING EXPENSES

	<u>The first 9 months of 2025</u> VND	<u>The first 9 months of 2024</u> VND
Raw materials	55.084.198.412	53.761.472.174
Labour expenses	8.262.085.463	7.902.418.148
Depreciation expenses for fixed assets		46.249.998
Tax, Charge, Fee	10.312.392.561	12.156.746.881
Expenses of outsourcing services	46.729.804.888	52.011.657.047
Other expenses in cash	2.289.004.426	2.357.092.632
Total	<u>122.677.485.750</u>	<u>128.235.636.880</u>

30 . GENERAL AND ADMINISTRATIVE EXPENSE

	The first 9 months of 2025	The first 9 months of 2024
	VND	VND
Labour expenses	65.146.861.082	48.429.641.986
Tools and supplies	2.590.678.457	2.937.540.883
Depreciation expenses for fixed assets	2.708.604.580	2.746.237.934
Tax, Charge, Fee	2.054.794.211	1.915.757.621
Provision expenses/ Reversal of provision expense	2.418.807.102	1.703.161.505
Expenses of outsourcing services	6.194.936.893	7.716.097.934
Other expenses in cash	9.984.254.913	10.138.565.121
Total	91.098.937.238	75.587.002.984

31 . OTHER INCOME

	The first 9 months of 2025	The first 9 months of 2024
	VND	VND
Gain from liquidation, disposal of fixed assets	2.899.828.312	1.247.095.231
Gain from sales support	236.453.378	1.338.784.145
Fines collected	-	132.813.209
Land rental is reduced	709.779.960	709.779.960
Gain from debt collection	663.536	321.147.137
Others	1.159.072.687	1.590.553.347
Total	5.005.797.873	5.340.173.029

32 . OTHER EXPENSES

	The first 9 months of 2025	The first 9 months of 2024
	VND	VND
Loss from liquidation, disposal of fixed assets	-	78.890.447
Penalty due to late delivery, defective products	1.830.389.958	1.209.608.252
Fine for administrative and tax violations	1.542.231.411	291.685.598
Debt collection expenses	294.520.242	818.377.661
Others	1.351.498.045	1.787.831.510
Total	5.018.639.656	4.186.393.468

33 . CURRENT CORPORATE INCOME TAX EXPENSES

	The first 9 months of 2025	The first 9 months of 2024
	VND	VND
Total profit before tax	227.162.381.636	114.267.543.476
Increase	12.502.611.199	2.404.370.820
- Fines	1.542.231.411	219.938.898
- The depreciation cost of cars which are more than 1.6	410.873.378	472.512.544
- Life insurance costs exceed 3 million/person	176.133.300	179.133.300
- Salary of non-specialized board of directors	243.200.000	239.400.000
- Exchange rate difference assessed at the end of 2024	5.658.180.618	-
- Land rental costs	529.200.000	529.200.000
- Expenses for environmental renovation and restoration	930.225.876	544.729.907
- Infrastructure contribution costs	2.950.990.666	-
- Others	61.575.950	219.456.171
Decrease	(78.187.995.780)	(4.041.028.579)
- Dividend payment	(78.187.995.780)	(3.211.502.000)
- Deferred corporate income tax expenses	-	(829.526.579)
Taxable income	161.476.997.055	112.630.885.717
Current corporate income tax expense (tax rate 20%)	32.295.399.411	22.526.177.143
Adjustments of tax expenses from previous years to current	1.888.103.900	(438.914.263)
Tax payable at the beginning of the year	13.218.502.994	17.226.073.440
Tax paid in the year	(15.161.225.781)	(32.165.893.607)
Corporate income tax due at the end of the period	32.240.780.524	7.147.442.713

34 DEFERRED INCOME TAX

a) Deferred income tax assets

	<u>30/09/2025</u>	<u>01/01/2025</u>
	VND	VND
Corporate income tax rate used to determine deferred	20%	20%
Deferred income tax assets related to deductible temporary	2.669.251.902	1.245.730.603
	<u>2.669.251.902</u>	<u>1.245.730.603</u>

b) Deferred corporate income tax expense

	<u>The first 9 months of 2025</u>	<u>The first 9 months of 2024</u>
	VND	VND
Deferred CIT expense relating to reversal of deferred income tax assets	1.034.174.344	28.023.516
Deferred CIT income arising from deductible temporary	(2.457.695.643)	(76.904.181)
	<u>(1.423.521.299)</u>	<u>(48.880.665)</u>

35 . ADDITIONAL INFORMATION FOR THE ITEMS OF THE SEPARATE STATEMENT OF CASH FLOWS

	<u>The first 9 months of 2025</u>	<u>The first 9 months of 2024</u>
	VND	VND
a) Proceeds from borrowings during the year		
Proceeds from ordinary contracts	1.820.554.638.738	1.564.361.599.246
Total	<u>1.820.554.638.738</u>	<u>1.564.361.599.246</u>

b) . Actual repayments on principal during the year

	<u>The first 9 months of 2025</u>	<u>The first 9 months of 2024</u>
	VND	VND
Repayment on principal from ordinary contracts	1.772.954.704.022	1.915.706.512.284
Repayment on principal of common bonds		24.200.000.000
Total	<u>1.772.954.704.022</u>	<u>1.939.906.512.284</u>

36 EVENTS AFTER THE REPORTING PERIOD

On October 28, 2025, the Company's Board of Directors issued Decision No. 202/QĐ-HĐQT to approve the acquisition of 98% of the equity capital of An Phu Forestry Joint Stock Company.

37 . SEGMENT REPORTING

a. Under business fields

	Stone business	Wood business	Trading, Services and Others	Exclude	Grand Total
Net revenue from sales to external customers	532.275.112.639	910.792.102.770	11.477.945.879		1.454.545.161.288
- Domestic	350.292.558.781	38.487.553.038	11.477.945.879		400.258.057.698
- Export	181.982.553.858	872.304.549.732			1.054.287.103.590
Cost of goods sold	380.869.517.076	733.045.544.871	1.514.602.319		1.115.429.664.266
Profit from business activities	151.405.595.563	177.746.557.899	9.963.343.560		339.115.497.022
The total cost of acquisition of fixed assets	50.177.893.824	142.861.376.028	2.729.235.216		195.768.505.068
Segment assets	1.291.563.463.986	1.134.505.207.086	1.914.310.304.924	(455.908.291.500)	3.884.470.684.496
Unallocated assets					54.519.063.249
Total assets	1.291.563.463.986	1.134.505.207.086	1.914.310.304.924		3.938.989.747.745
Segment liabilities	540.916.912.759	646.675.212.303	424.371.637.768	(455.908.291.500)	1.156.055.471.330
Unallocated liabilities					205.574.920.464
Total liabilities	540.916.912.759	646.675.212.303	424.371.637.768		1.361.630.391.794

b. Under geographical areas:

	Binh Dinh	Khanh Hoa	Exclude	Grand Total
Net revenue from sales to external customers	1.427.547.146.698	26.998.014.590		1.454.545.161.288
- Domestic	373.260.043.108	26.998.014.590		400.258.057.698
- Export	1.054.287.103.590			1.054.287.103.590
Department assets	4.281.468.772.001	58.910.203.995	(455.908.291.500)	3.884.470.684.496
Total cost of acquisition of fixed assets	187.445.852.901	8.322.652.167		195.768.505.068
Segment liabilities	1.568.053.558.835	43.910.203.995	(455.908.291.500)	1.156.055.471.330

37 COMPARATIVE FIGURES

The comparative figures are figures in the Separate Financial Statements for the fiscal year ended as 30 September 2024.

Preparer



Vo Phuong Thao

Chief Accountant



Nguyen Thi My Loan

Gia Lai, 30 October 2025
General Director

