Mobile World Investment Corporation

Interim separate financial statements

For the nine-month period ended 30 September 2025

Mobile World Investment Corporation

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Mobile World Investment Corporation

GENERAL INFORMATION

THE COMPANY

Mobile World Investment Corporation ("the Company") is a shareholding company incorporated under the Law on Enterprise of Vietnam pursuant to the Enterprise Registration Certificate ("ERC") No. 0306731335 issued by the Department of Planning and Investment (the "DPI") of Binh Duong Province on 16 January 2009, and the latest amended 35th ERC dated on 18 July 2025.

The Company's shares were listed on the Ho Chi Minh City Stock Exchange ("HOSE") with code "MWG" in accordance with the Decision No. 253/QD-SGDHCM issued by the HOSE on 7 July 2014.

The current principal activity of the Company is to manage investments in subsidiaries.

The Company's head office is located at No. 222, Yersin Street, Thu Dau Mot Ward, Ho Chi Minh City, Vietnam and operating office is located at MWG Tower, Lot T2-1.2, D1 Street, Saigon Hi-tech Park, Ho Chi Minh City, Vietnam.

BOARD OF DIRECTORS

Members of the Board of Directors during the period and at the date of this report are:

Mr Nguyen Duc Tai	Chairman	
Mr Pham Van Trong	Executive member	appointed on 26 April 2025
Mr Vu Dang Linh	Executive member	appointed on 26 April 2025
Mr Doan Van Hieu Em	Executive member	
Mr Tran Huy Thanh Tung	Executive member	term ended on 26 April 2025
Mr Dang Minh Luom	Executive member	term ended on 26 April 2025
Mr Thomas Lanyi	Non-executive member	
Mr Robert Willett	Non-executive member	
Mr Nguyen Tien Trung	Independence member	
Mr Do Tien Si	Independence member	
Mr Dao The Vinh	Independence member	term ended on 26 April 2025

BOARD OF AUDIT COMMITTEE

Members of the Board of Audit committee during the period and at the date of this report are:

Mr Nguyen Tien Trung	Chairman	
Mr Do Tien Si	Member	appointed on 13 May 2025
Mr Dao The Vinh	Member	term ended on 13 May 2025

MANAGEMENT

Members of the Management during the period and at the date of this report are:

Mr Vu Dang Linh	General Director	appointed on 3 April 2025
	Finance Director	resigned on 3 April 2025
Ms Ly Tran Kim Ngan	Chief Accountant	
Mr Tran Huy Thanh Tung	General Director	resigned on 3 April 2025

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of this report are:

Mr Vu Dang Linh	appointed on 3 April 2025
Mr Tran Huy Thanh Tung	resigned on 3 April 2025

AUDITORS

The auditor of the Company is Ernst & Young Vietnam Limited.

Mobile World Investment Corporation

REPORT OF MANAGEMENT

Management of Mobile World Investment Corporation ("the Company") is pleased to present its report and the interim separate financial statements of the Company for the nine-month period ended 30 September 2025.

MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE SEPARATE FINANCIAL STATEMENTS

Management is responsible for the interim separate financial statements of the Company which give a true and fair view of the interim separate financial position of the Company and of the interim separate results of its operations and its interim separate cash flows for the period. In preparing those interim separate financial statements, management is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements 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 interim separate financial statements; and
- prepare the interim separate financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue its business.

Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim separate financial position of the Company and to ensure that the accounting records comply with the applied accounting system. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Management confirmed that it has complied with the above requirements in preparing the accompanying interim separate financial statements.

STATEMENT BY MANAGEMENT

Management does hereby state that, in its opinion, the accompanying interim separate financial statements give a true and fair view of the interim separate financial position of the Company as at 30 September 2025 and of the interim separate results of its operations and its interim separate cash flows for the nine-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to the preparation and presentation of the interim separate financial statements.

The Company has subsidiaries as disclosed in the interim separate financial statements. The Company prepared these interim separate financial statements to meet the prevailing requirements in relation to disclosure of information, specifically the Circular 96/2020/TT-BTC on disclosure of information on the securities market. In addition, as required by these regulations, the Company has also prepared the interim consolidated financial statements of the Company and its subsidiaries ("the Group") for the nine-month period ended 30 September 2025 dated 22 October 2025.

Users of the interim separate financial statements should read them together with the said interim consolidated financial statements in order to obtain full information on the interim consolidated financial position, the interim consolidated results of operations and the interim consolidated cash flows of the Company and its subsidiaries.

For and on behalf of management:

CÔNG TY CỔ PHẦN ĐẦU TƯ THẾ GIỚI DI ĐỘNG

P. THỦ DẦU MỘT - T.P HỒ CHÍ MINH

Vu Dang Linh
General Director

Ho Chi Minh City, Vietnam

22 October 2025

Mobile World Investment Corporation

INTERIM SEPARATE BALANCE SHEET
as at 30 September 2025

VND

Code	*ASSETS*	*Notes*	*30 September 2025*	*31 December 2024*
100	**A. CURRENT ASSETS**		**5,165,757,564,948**	**6,159,541,372,542**
110	***I. Cash***	***4***	***2,251,490,476***	***10,166,536,777***
111	1. Cash		2,251,490,476	10,166,536,777
120	***II. Short-term investment***		***3,882,982,123,902***	***5,180,322,000,323***
123	1. Held-to-maturity investment	5.1	3,882,982,123,902	5,180,322,000,323
130	***III. Current accounts receivables***		***1,276,367,871,610***	***964,957,408,171***
135	1. Short-term loan receivables	6	1,098,000,000,000	877,000,000,000
136	2. Other short-term receivables	7	178,367,871,610	87,957,408,171
150	***IV. Other current assets***		***4,156,078,960***	***4,095,427,271***
151	1. Short-term prepaid expenses		20,893,997	22,837,246
153	2. Tax and other receivables from the State	9	4,135,184,963	4,072,590,025
200	**B. NON-CURRENT ASSET**		**19,651,037,208,947**	**20,002,876,222,422**
250	***I. Long-term investments***		***19,651,037,208,947***	***19,988,608,896,059***
251	1. Investments in subsidiaries	8.1	20,136,758,211,707	20,136,758,211,707
254	2. Provision for diminution in value of long-term investment	8.1	(700,877,502,760)	(148,149,315,648)
255	3. Held-to-maturity investments		215,156,500,000	-
260	***II. Other long-term asset***		**-**	***14,267,326,363***
261	1. Long-term prepaid expenses		-	14,267,326,363
270	**TOTAL ASSETS**		**24,816,794,773,895**	**26,162,417,594,964**

INTERIM SEPARATE BALANCE SHEET (continued)
as at 30 September 2025

VND

Code	*RESOURCES*	*Notes*	*30 September 2025*	*31 December 2024*
300	**C. LIABILITIES**		**2,676,311,096,126**	**6,216,670,297,707**
310	***I. Current liabilities***		***2,676,311,096,126***	***6,216,670,297,707***
315	1. Short-term accrued expenses		-	266,595,773,351
319	2. Other short-term payables	10	1,764,561,096,126	1,549,524,356
320	3. Short-term loans	11	911,750,000,000	5,948,525,000,000
400	**D. OWNERS' EQUITY**		**22,140,483,677,769**	**19,945,747,297,257**
410	***I. Capital***	***12.1***	***22,140,483,677,769***	***19,945,747,297,257***
411	1. Share capital		14,796,931,770,000	14,622,441,770,000
411a	- *Shares with voting rights*		*14,796,931,770,000*	*14,622,441,770,000*
412	2. Share premium		522,021,325,200	522,021,325,200
415	3. Treasury shares		(12,364,140,000)	(7,599,680,000)
421	4. Undistributed earnings		6,833,894,722,569	4,808,883,882,057
421a	- *Undistributed earnings by the end of prior period*		*3,330,427,119,057*	*2,180,582,129,650*
421b	- *Undistributed earnings of current period*		*3,503,467,603,512*	*2,628,301,752,407*
440	**TOTAL OWNERS' EQUITY**		**24,816,794,773,895**	**26,162,417,594,964**

CÔNG TY CỔ PHẦN ĐẦU TƯ THẾ GIỚI DI ĐỘNG
M.S.D.N: 0306731335
P. THỦ DẦU MỘT - T.P HỒ CHÍ MINH

Vo Thi Phuong Thao	Ly Tran Kim Ngan	Vu Dang Linh
Preparer	Chief Accountant	General Director

Ho Chi Minh City, Vietnam

22 October 2025

INTERIM SEPARATE INCOME STATEMENT
For the nine-month period ended 30 September 2025

VND

ITEMS	Code	Notes	*Current year* For the three-month period ended 30 September 2025	*Current year* For the nine-month period ended 30 September 2025	*Previous year* For the three-month period ended 30 September 2024	*Previous year* For the nine-month period ended 30 September 2024
1. Finance income	**21**	**13**	**2,148,056,835,267**	**4,406,129,695,794**	**289,613,223,633**	**1,534,800,282,324**
2. Finance expenses	**22**	**14**	**(102,326,362,387)**	**(898,711,498,871)**	**(151,178,178,486)**	**(524,011,392,051)**
- *In which: Interest expenses*	*23*		*(80,446,205,249)*	*(282,367,812,098)*	*(125,065,451,102)*	*(340,217,519,891)*
3 General and administrative expenses	**26**	**15**	**(1,275,041,546)**	**(3,950,140,594)**	**(6,194,035,774)**	**(20,086,680,579)**
4. Operating profit	**30**		**2,044,455,431,334**	**3,503,468,056,329**	**132,241,009,373**	**990,702,209,694**
5. Other expenses	**32**		**-**	**(452,817)**	**-**	**-**
6. Other loss	**40**		**-**	**(452,817)**	**-**	**-**
7. Accounting profit before tax	**50**		**2,044,455,431,334**	**3,503,467,603,512**	**132,241,009,373**	**990,702,209,694**
8. Current corporate income tax expense	**51**	**16.1**	**-**	**-**	**-**	**-**
9. Net profit after tax	**60**		**2,044,455,431,334**	**3,503,467,603,512**	**132,241,009,373**	**990,702,209,694**

Vo Thi Phuong Thao
Preparer

Ly Tran Kim Ngan
Chief Accountant

Vu Dang Linh
Finance Director

CÔNG TY CỔ PHẦN ĐẦU TƯ THẾ GIỚI DI ĐỘNG
M.S.D.N: 0306731335 - C.T.C.P - P. THỦ DẦU MỘT - TP. HỒ CHÍ MINH

Ho Chi Minh City, Vietnam
22 October 2025

INTERIM SEPARATE CASH FLOW STATEMENT
For the nine-month period ended 30 September 2025

VND

Code	*ITEMS*	*Notes*	*For the nine-month period ended 30 September 2025*	*For the nine-month period ended 30 September 2024*
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	**Accounting profit before tax**		**3,503,467,603,512**	**990,702,209,694**
	Adjustments for:			
03	Provisions		552,728,187,112	-
04	Foreign exchange gains arisen from revaluation of monetary accounts		48,349,680,191	166,625,000,000
05	Profit from investing activities		(4,406,129,695,794)	(1,534,800,282,324)
06	Interest expenses	14	282,367,812,098	340,217,519,891
08	**Operating loss before changes in working capital**		**(19,216,412,881)**	**(37,255,552,739)**
09	(Increase) decrease in receivables		(29,923,608,053)	50,313,187
11	Decrease in payables		1,415,497,911,661	644,018,471
12	Decrease in prepaid expenses		14,269,269,612	16,367,907,164
14	Interest paid		(297,074,605,531)	(363,753,207,565)
20	**Net cash flows used in operating activities**		**1,083,552,554,808**	**(383,946,521,482)**
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
23	Loans to other entities and term deposits		(5,319,566,402,977)	(4,624,222,656,536)
24	Collections from borrowers and term deposits		6,210,610,792,513	4,229,268,884,931
27	Interest and dividends received		4,315,719,232,355	1,530,593,060,471
30	**Net cash flows from investing activities**		**5,206,763,621,891**	**1,135,639,288,866**
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
31	Capital contribution	12.1	174,490,000,000	-
32	Capital redemption	12.1	(4,764,460,000)	(4,830,000,000)
33	Drawdown of borrowings	11.1	911,750,000,000	-
34	Repayment of borrowings	11.1	(5,901,250,000,000)	(300,000,000,000)
36	Dividends paid		(1,478,456,763,000)	(730,957,694,000)

INTERIM SEPARATE CASH FLOW STATEMENT (continued)
For the nine-month period ended 30 September 2025

VND

Code	*ITEMS*	*Notes*	*For the nine-month period ended 30 September 2025*	*For the nine-month period ended 30 September 2024*
40	**Net cash flows used in financing activities**		**(6,298,231,223,000)**	**(1,035,787,694,000)**
50	**Net decrease in cash for the period**		**(7,915,046,301)**	**(284,094,926,616)**
60	**Cash and cash equivalents at beginning of period**		**10,166,536,777**	**286,884,379,540**
70	**Cash at end of period**	**4**	**2,251,490,476**	**2,789,452,924**

Vo Thi Phuong Thao Preparer	Ly Tran Kim Ngan Chief Accountant	Vu Dang Linh General Director

Ho Chi Minh City, Vietnam

22 October 2025

1. CORPORATE INFORMATION

Mobile World Investment Corporation ("the Company") is a shareholding company incorporated under the Law on Enterprise of Vietnam pursuant to the Enterprise Registration Certificate ("ERC") No. 0306731335 issued by the Department of Planning and Investment (the "DPI") of Binh Duong Province on 16 January 2009, and the latest amended 35th ERC dated on 18 July 2025.

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The current principal activity of the Company is to manage investments in subsidiaries.

The Company's head office is located at No. 222, Yersin Street, Thu Dau Mot Ward, Ho Chi Minh City, Vietnam and operating office is located at MWG Tower, Lot T2-1.2, D1 Street, Saigon Hi-tech Park, Ho Chi Minh City, Vietnam.

Corporate structure

As at 30 September 2025, the Company has six (6) direct subsidiaries as follows:

Name	*Location*	*Principal activities*	*Percentage of ownership and voting rights (%)*	
			30 September 2025	*31 December 2024*
Name of subsidiaries				
The Gioi Di Dong Joint Stock Company	Ho Chi Minh City, Vietnam	Trading of electronic products	99.95	99.95
Bach Hoa Xanh Technology and Investment Joint Stock Company	Ho Chi Minh City, Vietnam	Investment management	94.99	94.99
Tran Anh Digital World Joint Stock Company *(*)*	Ha Noi City, Vietnam	Trading of electronic products	99.33	99.33
The Gioi Di Dong Information Technology Limited Company	Ho Chi Minh City, Vietnam	Information Technology	100.00	100.00
4K Farm Joint Stock Company *(*)*	Ba Ria – Vung Tau Province, Vietnam	Agriculture	99.99	99.99
Conscientious Installation - Repair – Maintenance Service Joint Stock Company	Ho Chi Minh City, Vietnam	Repair and maintenance services	99.99	99.99

(*) As of the reporting date, these companies are in the process of completing the necessary procedures for dissolution.

2. BASIS OF PREPARATION

2.1 Purpose of preparing the interim separate financial statements

The Company has subsidiaries as disclosed in Note 9.1. The Company prepared these interim separate financial statements to meet the prevailing requirements in relation to disclosure of information, specifically the Circular No. 96/2020/TT-BTC on disclosure of information on the securities market. In addition, as required by these regulations, the Company has also prepared the interim consolidated financial statements of the Company and its subsidiaries ("the Group") for the nine-month period ended 30 September 2025 dated 22 October 2025.

Users of the interim separate financial statements should read them together with the said interim consolidated financial statements in order to obtain full information on the interim consolidated financial position, the interim consolidated results of operations and the interim consolidated cash flows of the Company and its subsidiaries.

2.2 Accounting standards and system

The interim separate financial statements of the Company expressed in Vietnam dong ("VND"), are prepared in accordance with the Vietnamese Enterprise Accounting System and Vietnamese Accounting Standard No. 27 - Interim Financial Reporting and other Vietnamese Accounting Standards issued by the Ministry of Finance as per:

- Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series 1);
- Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 2);
- Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 3);
- Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 4); and
- Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series 5).

Accordingly, the accompanying interim separate financial statements, including their utilisation are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the interim separate financial position and the interim separate results of operations and the interim separate cash flows of the Company in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

2.3 Applied accounting documentation system

The Company's applied accounting documentation system is the Journal Voucher system.

2.4 Fiscal year

The Company's fiscal year applicable for the preparation of its financial statements starts on 1 January and ends on 31 December.

2.5 Accounting currency

The interim separate financial statements are prepared in VND which is also the Company's accounting currency.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

3.1 Cash

Cash comprise cash in banks.

3.2 Receivables

Receivables are presented in the interim separate balance sheet at the carrying amounts due from customers and other debtors, after provision for doubtful debts.

The provision for doubtful debts represents amounts of outstanding receivables at the balance sheet date which are doubtful of being recovered. Increases and decreases to the provision balance are recorded as general and administrative expense in the interim separate income statement.

3.3 Borrowing costs

Borrowing costs consist of interest and other costs that an entity incurs in connection with the borrowing of funds and are recorded as expense during the period in which they are incurred.

3.4 Investments

Investments in subsidiaries

Investments in subsidiaries over which the Company has control are carried at cost.

Distributions from accumulated net profits of the subsidiaries arising subsequent to the date of acquisition are recognised in the interim separate income statement. Distributions from sources which are attributable to period before obtaining controls are considered a recovery of investment and are deducted to the cost of the investment.

Held-to-maturity investment

Held-to-maturity investments are stated at their acquisition costs. After initial recognition, held-to-maturity investments are measured at recoverable amount. Any impairment loss incurred is recognised as expense in the consolidated financial statements and deducted against the value of such investments

Provision for diminution in value of investment

Provision for diminution in value of the investment is made when there are reliable evidence of the diminution in value of those investments at the balance sheet date. Increases or decreases to the provision balance are recorded as finance expense in the interim separate income statement.

3.5 Payables and accruals

Payables and accruals are recognised for amounts to be paid in the future for goods and services received, whether or not billed to the Company.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.6 Foreign currency transactions

Transactions in currencies other than the Company's reporting currency of VND are recorded at the actual transaction exchange rates at transaction dates which are determined as follows:

- Transactions resulting in liabilities are recorded at the selling exchange rates of the commercial banks designated for payment; and

At the end of the period, monetary balances denominated in foreign currencies are translated at the actual exchange rates at the interim balance sheet dates which are determined as follows:

- Monetary liabilities are translated at selling exchange rate of the commercial bank where the Company conducts transactions regularly.

All foreign exchange differences incurred are taken to the interim separate income statement.

3.7 Share capital

Ordinary shares

Ordinary shares are recognised at issuance price less incremental costs directly attributable to the issue of shares, net of tax effects. Such costs are recognised as a deduction from share premium.

Share premium

Share premium is the difference between the par value and the issuance price of the shares, minus the actual expenses incurred for the issuance of the shares.

Treasury shares

Own equity instruments which are reacquired (treasury shares) are recognised at cost and deducted from equity. No gain or loss is recognised in profit or loss upon purchase, sale, issue or cancellation of the Company's own equity instruments.

3.8 Appropriation of net profits

Net profit after tax (excluding negative goodwill arising from a bargain purchase) is available for appropriation to shareholders after approval in the annual general meeting, and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

The Company maintains the following reserve funds which are appropriated from the Company's net profit as proposed by the Board of Directors and subject to approval by shareholders at the annual general meeting.

Bonus and welfare fund

This fund is set aside for the purpose of pecuniary rewarding and encouraging, common benefits and improvement of the employees' benefits, and presented as a liability on the interim separate balance sheet.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.9 Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, excluding trade discount, rebate and sales return. The following specific recognition criteria must also be met before revenue is recognised:

Interest income

Interest income is recognised as the interest accrues (taking into account the effective yield on the asset) unless collectability is in doubt.

Dividends income

Dividend income is recognised when the Company's entitlement as an investor to receive the dividend is established.

3.10 Taxation

Current income tax

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the balance sheet date.

Current income tax is charged or credited to the interim separate income statement, except when it relates to items recognised directly to equity, in which case the current income tax is also dealt with in equity.

Current income tax assets and liabilities are offset when there is a legally enforceable right for the Company to offset current tax assets against current tax liabilities and when the Company intends to settle its current tax assets and liabilities on a net basis.

Deferred tax

Deferred tax is provided using the liability method on temporary differences at the balance sheet date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

Deferred tax liabilities are recognised for all taxable temporary differences.

Deferred tax assets are recognised for all deductible temporary differences, carried forward unused tax credit and unused tax losses, to the extent that it is probable that taxable profit will be available against which deductible temporary differences, carried forward unused tax credit and unused tax losses can be utilised.

The carrying amount of deferred tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Previously unrecognised deferred tax assets are re-assessed at each balance sheet date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the assets is realised or the liability is settled based on tax rates and tax laws that have been enacted at the balance sheet date.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.10 *Taxation (continued)*

Deferred income tax is charged or credited to the interim separate income statement, except when it relates to items recognised directly to equity, in which case the deferred tax is also dealt with in the equity account.

Deferred tax assets and liabilities are offset when there is a legally enforceable right for the Company to offset current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority.

3.11 *Related parties*

Parties are considered to be related parties of the Company if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Company and other party are under common control or under common significant influence. Related parties can be enterprise or individual, including close members of the family of any such individual.

4. CASH

	30 September 2025	*VND* *31 December 2024*
Cash at banks	2,251,490,476	10,166,536,777

5. HELD-TO-MATURITY INVESTMENT

5.1 *Short-term investments*

	30 September 2025	*VND* *31 December 2024*
Term deposit *(i)*	2,158,000,000,000	1,385,500,000,000
Others *(ii)*	1,724,982,123,902	3,794,822,000,323
TOTAL	**3,882,982,123,902**	**5,180,322,000,323**

(i) This represents term deposits in VND with maturity terms of less than 1 year and earning interest at the applicable interest rate.

(ii) This represents investment in bonds and other investment with maturity terms from 6 months to less than 1 year and earning interest at the applicable interest rate.

5.2 *Long-term investments*

This represents term bank deposit in VND with maturity terms from more than 1 year and earning interest at the applicable interest rate.

6. SHORT-TERM LOAN RECEIVABLES

	30 September 2025	31 December 2024
		VND
Securities companies *(i)*	1,098,000,000,000	877,000,000,000

(i) Loan receivables represent unsecured loans to third parties with maturity terms from 3 months to less than 12 months and earning interest at the applicable interest rate.

7. OTHER SHORT-TERM RECEIVABLES

	30 September 2025	31 December 2024
		VND
Bank interest receivables	96,684,075,324	25,520,479,458
Lending interest receivables	50,020,191,806	30,118,381,631
Bond interest receivables	31,506,754,915	32,318,547,082
Others	156,849,565	-
TOTAL	**178,367,871,610**	**87,957,408,171**

8. LONG-TERM INVESTMENTS

	30 September 2025	31 December 2024
		VND
Investments in subsidiaries *(Note 8.1)*	20,136,758,211,707	20,136,758,211,707
Provision for long-term investments *(Note 8.1)*	(700,877,502,760)	(148,149,315,648)
TOTAL	**19,435,880,708,947**	**19,988,608,896,059**

8. LONG-TERM INVESTMENTS (continued)

8.1 *Investments in subsidiaries*

Details of investments in subsidiaries are as follows:

Name	*Location*	*Principal activities*	*30 September 2025*			*31 December 2024*		
			% ownership	*Cost VND*	*Provision VND*	*% ownership*	*Cost VND*	*Provision VND*
Bach Hoa Xanh Technology and Investment Joint Stock Company	Ho Chi Minh City, Vietnam	Management of investments	94.99	14,049,800,000,000	-	94.99	14,049,800,000,000	-
The Gioi Di Dong Joint Stock Company	Ho Chi Minh City, Vietnam	Trading of electronic products	99.95	4,426,023,111,000	-	99.95	4,426,023,111,000	-
Tran Anh Digital World Joint Stock Company *(*)*	Ha Noi City, Vietnam	Trading of electronic products	99.33	860,937,300,707	(551,924,188,370)	99.33	860,937,300,707	-
The Gioi Di Dong Information Technology Limited Company	Ho Chi Minh City, Vietnam	Information technology	100.00	538,000,000,000	-	100.00	538,000,000,000	-
4K Farm Joint Stock Company *(*)*	Ba Ria – Vung Tau Province, Vietnam	Agriculture	99.99	161,998,900,000	(148,953,314,390)	99.99	161,998,900,000	(148,149,315,648)
Conscientious Installation - Repair – Maintenance Service Joint Stock Company	Ho Chi Minh City, Vietnam	Repair and maintenance services	99.99	99,998,900,000	-	99.99	99,998,900,000	-
TOTAL				**20,136,758,211,707**	**(700,877,502,760)**		**20,136,758,211,707**	**(148,149,315,648)**

(*) As of the reporting date, these companies are in the process of completing the necessary procedures for dissolution.

9. TAX AND OTHER RECEIVABLES FROM THE STATE

VND

	31 December 2024	*Increase during the period*	*Decrease during the period*	*30 September 2025*
Receivables				
Corporate income tax	4,043,554,524	-	-	4,043,554,524
Value added tax	29,035,501	220,142,480	(157,547,542)	91,630,439
TOTAL	**4,072,590,025**	**220,142,480**	**(157,547,542)**	**4,135,184,963**

10. SHORT-TERM OTHER PAYABLES

VND

	30 September 2025	*31 December 2024*
Advance dividends *(Note 17)*	1,763,000,000,000	-
Others	1,561,096,126	1,549,524,356
TOTAL	**1,764,561,096,126**	**1,549,524,356**

11. LOANS

VND

	31 December 2024	*Increase during the period*	*Decrease during the period*	*Foreign exchange difference*	*30 September 2025*
Short-term loans from bank *(Note 11.1)*	-	911,750,000,000	-	-	911,750,000,000
Current portion of long-term loans from bank	5,948,525,000,000	-	5,901,250,000,000	(47,275,000,000)	-
TOTAL	**5,948,525,000,000**	**911,750,000,000**	**5,901,250,000,000**	**(47,275,000,000)**	**911,750,000,000**
In which:					
Payable amount	*5,948,525,000,000*				*911,750,000,000*

11.1 Short-term loans from bank

The Company obtained these unsecured loans with floating rates to finance its working capital requirements; details are as follows:

Loans	*30 September 2025* *VND*	*Maturity date*
Unsecured short-term bank loans	911,750,000,000	25 September2026

12. OWNERS' EQUITY

12.1 *Increase and decrease in owners' equity*

VND

	Share capital	*Share premium*	*Treasury shares*	*Undistributed earnings*	*Total*
For the nine-month period ended 30 September 2024					
31 December 2023	14,633,767,160,000	522,021,325,200	(9,783,280,000)	2,911,539,823,645	18,057,545,028,845
Net profit for the period	-	-	-	990,702,209,694	990,702,209,694
Shares repurchase	-	-	(4,830,000,000)	-	(4,830,000,000)
Shares cancelation	(11,325,390,000)	-	11,325,390,000	-	-
Cash dividends	-	-	-	(730,957,694,000)	(730,957,694,000)
30 September 2024	14,622,441,770,000	522,021,325,200	(3,287,890,000)	3,171,284,339,339	18,312,459,544,539
For the nine-month period ended 30 September 2025					
31 December 2024	14,622,441,770,000	522,021,325,200	(7,599,680,000)	4,808,883,882,057	19,945,747,297,257
Shares issuance ESOP *(i)*	174,490,000,000	-	-	-	174,490,000,0-00
Net profit for the period	-	-	-	3,503,467,603,512	3,503,467,603,512
Shares repurchase *(ii)*	-	-	(4,764,460,000)	-	(4,764,460,000)
Cash dividends *(iii)*	-	-	-	(1,478,456,763,000)	(1,478,456,763,000)
30 September 2025	14,796,931,770,000	522,021,325,200	(12,364,140,000)	6,833,894,722,569	22,140,483,677,769

(i) In accordance with Shareholders' Resolution No.01/NQ/ĐHĐCĐ/2025 dated 26 April 2025 and BOD' Resolution No.06/NQ/HĐQT-2025 dated 19 April 2025, General Shareholder and Board of Director of the Company approved the plan to issue shares under the employee stock option program for key management personnel of the Company and its subsidiaries has been approved, with a total of 17,449,000 shares to be issued, equivalent to an increase the corresponding share capital of VND 174,490,000,000. On 29 April 2025, the Company received 34th ERC issued by Department of Finance of Binh Duong Province approving the decrease in share capital VND 14,622,441,770,000 to VND 14,796,931,770,000.

(ii) On 21 July 2025, the Company completed repurchase transaction related 476,446 treasury shares of quitting employees under the ESOP issuance policy with amounting VND 4,764,460,000 in accordance with Report on results repurchase of treasury share and Report on change in number of shares with voting rights. Therefore, the number of treasury shares of the Company increased from 759,968 shares to 1,236,414 shares.

(iii) In accordance with Shareholders' Resolution No.01/NQ/ĐHĐCĐ/2025 dated 26 April 2025 and BOD' Resolution No.09/NQ/HĐQT-2025 dated 25 June 2025, General Shareholder and Board of Director of the Company approved the payment of dividends of year 2024 in form of cash to existing Shareholders at 10% of par value of ordinary shares.

12. OWNERS' EQUITY (continued)

12.2 Capital transactions with owners and distribution of dividends

		VND
	For the nine-month period ended 30 September 2025	*For the nine-month period ended 30 September 2024*
Share capital		
As at 31 December	14,622,441,770,000	14,633,767,160,000
Issue shares	174,490,000,000	-
Shares cancelation	-	(11,325,390,000)
As at 30 September	14,796,931,770,000	14,622,441,770,000
Dividends declared and paid during the period		
Dividends by cash declared	(1,478,456,763,000)	(730,957,694,000)

12.3 Shares – ordinary shares

	Number of shares	
	30 September 2025	*31 December 2024*
Authorized shares	1,479,693,177	1,462,244,177
Issued and paid-up shares		
Ordinary shares	*1,479,693,177*	1,462,244,177
Treasury shares		
Ordinary shares	*(1,236,414)*	*(759,968)*
Shares in circulation		
Ordinary shares	*1,478,456,763*	*1,461,484,209*

The holders of the ordinary shares are entitled to receive dividends as and when declared by the Company. Each ordinary share with par value of VND 10,000 carries one vote per share without restriction.

13. FINANCE INCOME

VND

	For the nine-month period ended 30 September 2025	*For the nine-month period ended 30 September 2024*
Dividends	3,997,783,882,080	1,249,307,463,147
Bond interest income	196,946,582,986	151,272,144,456
Deposit interest income	110,551,669,072	30,619,913,544
Loan interest income	100,847,561,656	103,600,761,177
TOTAL	**4,406,129,695,794**	**1,534,800,282,324**

14. FINANCE EXPENSES

VND

	For the nine-month period ended 30 September 2025	*For the nine-month period ended 30 September 2024*
Provision	552,728,187,112	-
Interest expenses	282,367,812,098	340,217,519,891
Foreign exchange losses	48,349,680,191	166,625,000,000
Others	15,265,819,470	17,168,872,160
TOTAL	**898,711,498,871**	**524,011,392,051**

15. GENERAL AND ADMINISTRATIVE EXPENSES

VND

	For the nine-month period ended 30 September 2025	*For the nine-month period ended 30 September 2024*
Consultant fee	2,188,018,552	2,093,566,872
External service expenses	560,159,795	12,321,681,592
Others	1,201,962,247	5,671,432,115
TOTAL	**3,950,140,594**	**20,086,680,579**

16. CORPORATE INCOME TAX

The statutory corporate income tax ("CIT") rate applicable to the Company is 20% of taxable profits.

The Company's tax returns are subject to examination by the tax authorities. As the application of tax laws and regulations is susceptible to varying interpretations, amounts reported in the interim separate financial statements could change at a later date upon final determination by the tax authorities.

16.1 CIT expense

Reconciliation between CIT expense and the accounting profit before tax multiplied by CIT rate is presented below:

VND

	For the nine-month period ended 30 September 2025	*For the nine-month period ended 30 September 2024*
Accounting profit before tax	**3,503,467,603,512**	**990,702,209,694**
At CIT rate of 20% applicable to the Company	700,693,520,702	198,140,441,939
Adjustment:		
Dividend income	(799,556,776,416)	(249,861,492,629)
Tax losses not yet recognised deferred tax	98,863,255,714	51,721,050,690
CIT expense	-	-

16.2 Current tax

The current tax payable is based on taxable profit for the period. The taxable profit of the Company for the period differs from the accounting profit as reported in the interim separate income statement because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are not taxable or deductible. The Company's liability for current tax is calculated using tax rates that have been enacted at the balance sheet date.

17. TRANSACTIONS WITH RELATED PARTIES

List of related parties that have a controlling relationship with the Company during the year and as at 30 September 2025 is as follows:

Related parties	*Relationship*
The Gioi Di Dong Joint Stock Company	Subsidiary
Bach Hoa Xanh Technology and Investment Joint Stock Company	Subsidiary
Tran Anh Digital World Joint Stock Company	Subsidiary
The Gioi Di Dong Information Technology Limited Company	Subsidiary
4K Farm Joint Stock Company	Subsidiary
Conscientious Installation - Repair – Maintenance Service Joint Stock Company	Subsidiary
Bach Hoa Xanh Trading Joint Stock Company	Indirect subsidiary
An Khang Pharma Pharmacy Joint Stock Company	Indirect subsidiary
MWG (Cambodia) Co., Ltd	Indirect subsidiary
PT Era Blu Elektronik	Jointly controlled entity
Mr Nguyen Duc Tai	Chairman
Mr Pham Van Trong	Member of BOD
Mr Doan Van Hieu Em	Member of BOD
Mr Thomas Lanyi	Member of BOD
Mr Robert Willett	Member of BOD
Mr Nguyen Tien Trung	Member of BOD and Chairman of the Board of Audit committee
Mr Do Tien Si	Member of BOD
Mr Vu Dang Linh	General Director *(from 3 April 2025)*

Significant transactions with related parties during the current and previous periods were as follows:

VND

Related parties	*Relationship*	*Transactions*	*For the nine-month period ended 30 September 2025*	*For the nine-month period ended 30 September 2024*
The Gioi Di Dong Joint Stock Company	Subsidiary	Dividend	3,997,783,882,080	1,249,307,463,147
		Advance dividends	1,743,000,000,000	-
		Collection of lending	-	1,902,824,000,000
		Interest income	-	76,156,605,916
		Lending	-	292,400,000,000
Conscientious Installation - Repair – Maintenance Service Joint Stock Company	Subsidiary	Advance dividends	20,000,000,000	-
Mr Robert Willett	Member of the Board of Directors	Consulting fee	1,848,918,553	2,208,080,864

17. TRANSACTIONS WITH RELATED PARTIES (continued)

VND

Related parties	*Transactions*	*30 September 2025*	*31 December 2024*
Other payables			
The Gioi Di Dong Joint Stock Company	Advance dividends	1,743,000,000,000	-
Conscientious Installation - Repair – Maintenance Service Joint Stock Company		20,000,000,000	-
TOTAL		**1,763,000,000,000**	**-**

18. EVENTS AFTER THE BALANCE SHEET DATE

There is no matter or circumstance that has risen that has arisen since the balance sheet date that requires adjustment or disclosure in the interim separate financial statements of the Company.

Vo Thi Phuong Thao Preparer	Ly Tran Kim Ngan Chief Accountant	Vu Dang Linh General Director

Ho Chi Minh City, Vietnam

22 October 2025