CÔNG TY CỔ PHẦN ĐẦU TƯ VÀ PHÁT TRIỂN Y TẾ VIỆT NHẬT

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JAPAN VIETNAM MEDICAL INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY

INTERIM SEPARATE FINANCIAL STATEMENTS

From 01/07/2026 to 30/09/2026

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REPORT OF THE BOARD OF GENERAL DIRECTORS

The Board of General Directors of JAPAN VIETNAM MEDICAL INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY (the "Company") presents its report and the Company's interim Separate financial statements period from 01/07/2026 to 30/09/2026.

THE COMPANY

Japan Vietnam Medical Investment and Development Joint Stock Company ("the Company") formerly was establised under the Certificate of Business Registration No. 0101178800 dated 27 September 2010 issued by the Hanoi Department of Planning and Investment and registered for the 25st change on 13 August 2026.

The Company's head office is located at: 24th Floor, Icon4 Building, 243A De La Thanh Street, Lang Ward, Hanoi, Vietnam

BOARD OF MANAGEMENT, BOARD OF GENERAL DIRECTORSS AND BOARD OF SUPERVISION

The members of the Board of Directors during the fiscal period and to the reporting date are:

Mr. Pham Thanh Nam	Chairman	(Since 21/04/2026)
Mr. Vu Van Toan	Vice Chairman	(Since 21/04/2026)
Mr. Vu Khanh Din	Member of BOD	
Mr. Nguyen Van Chi	Member of BOD	
Mr. Le Tuan	Member of BOD	(Since 03/11/2025)

The member of the Board of Directors during the fiscal period and to the reporting date are:

Mr. Nguyen Ngoc Cuong	CEO	(Since 21/04/2026)
Mr. Nguyen Dai Nam	Deputy General Director	(Since 20/01/2026)
Mr. Nguyen Dai Nam	Deputy General Director	(To 15/10/2026)

The members of the Board of Supervision are:

Mr. Do Duc Hiep	Head	(To 10/08/ 2026)
Ms. Dang Thi Ha Giang	Member	(To 10/08/ 2026)
Ms. Nguyen Vu Y Tan	Member	(To 10/08/ 2026)
Mr. Nguyen Duc Huy	Head	(Since 10/08/2026)
Ms. Do Thi Mai	Member	(Since 10/08/2026)
Ms. Ha Huyen Luong	Member	(Since 10/08/2026)

STATEMENT OF THE BOARD OF MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM SEPARATE FINANCIAL STATEMENTS

The Board of Management is responsible for the interim Separate financial statements which give a true and fair view of the financial position of the Company, its operating results and its cash flows for the year. In preparing those interim Separate financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the interim Separate financial statements;
- Prepare the interim Separate financial statements on going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that accounting records are kept to reflect the financial position of the Company, with reasonable accuracy at any time and to ensure that the interim Separate financial statements comply with the registered accounting system. It is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

JAPAN VIETNAM MEDICAL INVESTMENT AND DEVELOPMENT JOINT STOCK COMPANY
Company Information
From 01/07/2026 to 30/09/2026

We, The Board of Management, confirm that the interim Separate financial statements give a true and fair view of the financial position as at 30/09/2026, its operation results and cash flows in the period from 01/07/2026 to 30/09/2026 of the Company in accordance with the Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and the statutory requirements relevant to the preparation and presentation of interim Separate financial statements.

On behalf of the Board of Management

Nguyen Ngoc Cuong
General Director
Ha Noi, 30 October 2026

Unit: VND

ASSETS	Codes	Notes	30/09/2026	01/01/2026
A - CURRENT ASSETS (100 = 110 + 120 + 130 + 140 + 150)	**100**		**450,640,586,032**	**490,598,123,109**
I. Cash and cash equivalents	**110**	**5**	**7,514,780,431**	**27,437,805,198**
Cash	111		7,514,780,431	26,017,805,198
Cash equivalents	112			1,420,000,000
II. Short-term investments	**120**		**10,634,522,633**	**13,815,782,222**
Investments held to maturity	123	6.1	10,634,522,633	13,815,782,222
III. Short-term receivables	**130**		**313,847,258,670**	**326,778,990,872**
Short-term trade receivables	131	7	250,399,906,959	210,387,278,972
Short-term advances to suppliers	132	8	23,898,703,897	133,595,024,105
Other short-term receivables	135	9	62,761,856,424	15,768,640,198
Provision for Doubtful Short-term Receivables	136	10	(23,213,208,610)	(32,971,952,403)
IV. Inventories	**140**	**11**	**117,971,580,251**	**120,498,416,949**
Inventories	141		136,082,269,944	140,949,717,219
Allowance for devalutaion of inventories	149		(18,110,689,693)	(20,451,300,270)
V. Other current assets	**160**		**672,444,047**	**2,067,127,868**
Short-term prepaid expenses	161	12	635,042,779	2,029,726,600
Value added tax deductibles	162		37,401,268	37,401,268

ASSETS	Codes		30/09/2026	01/01/2026
B - NON-CURRENT ASSETS (200 = 210 + 220 + 230 + 240 + 250 + 260)	**200**		**510,394,661,938**	**518,678,916,067**
I. Long-term receivables	**210**		**516,962,500**	**480,500,000**
Other long-term receivables	215	9	516,962,500	480,500,000
II. Fixed assets	**220**		**63,000,477,479**	**75,623,386,331**
Tangible fixed assets	221	13	63,000,477,479	75,611,034,803
Historical cost	*222*		*432,037,256,092*	*435,501,435,277*
Accumulated depreciation	*223*		(369,036,778,613)	(359,890,400,474)
Intangible fixed assets	227	14		12,351,528
Historical cost	*228*		*3,610,757,500*	*3,610,757,500*
Accumulated depreciation	*229*		(3,610,757,500)	(3,598,405,972)
IV. Long-term assets in progress	**250**		**12,329,471,236**	
Construction in progress	252	15	12,329,471,236	
V. Long-term financial investments	**260**	**6.2**	**429,501,210,609**	**435,151,391,492**
Investments in subsidiaries	261		310,603,000,000	310,603,000,000
Investments in associates	262		750,000,000	750,000,000
Investments in other entities	263		192,800,000,000	192,800,000,000
Provision for impairment of long-term investments in other entities	264		(79,527,007,559)	(73,603,000,000)
Long-term held-to-maturity investments	265		4,875,218,168	4,601,391,492
VI. Other long-term assets	**270**		**5,046,540,114**	**7,423,638,244**
Long-term prepaid expenses	271	12	5,046,540,114	7,423,638,244
TOTAL ASSETS (270 = 100 + 200)	**280**		**961,035,247,970**	**1,009,277,039,176**

Unit: VND

RESOURCES	Codes	Notes	30/09/2026	01/01/2026
C - LIABILITIES (300 = 310 + 330)	**300**		**330,759,950,322**	**412,237,562,171**
I. Current Liabilities	**310**		**324,811,065,322**	**404,441,332,171**
Short-term trade payables	311	16	56,537,133,829	83,334,547,559
Short-term prepayments from customers	312	17	34,417,792,307	14,220,217,259
Short-term Taxes and other payables to State Budget	314	18	9,647,429,651	14,631,333,395
Payables to employees	315		4,058,616,605	6,242,336,961
Short-term accured expenses	316	19	11,512,400,792	10,408,893,816
Other short-term payables	320	20	4,036,526,804	4,434,577,990
Short-term loans and finance leases	321	21	198,098,705,780	264,141,437,861
Provison for short-term payables	322		6,502,459,554	7,027,987,330
II. Non-current liabilities	**330**		**5,948,885,000**	**7,796,230,000**
Long-term loans and finance leases	339	21	5,948,885,000	7,796,230,000

RESOURCES	Mã số		30/09/2026	01/01/2026
D - EQUITY (400 = 410)	**400**		**630,275,297,648**	**597,039,477,005**
Owner's contributed capital	411	22	1,125,001,710,000	1,125,001,710,000
Ordinary shares with voting rights	*411a*		*1,125,001,710,000*	*1,125,001,710,000*
Share premium	412		402,288,328,850	402,288,328,850
Investment and development funds	418		19,211,235,252	19,211,235,252
Retained earnings	420		(916,225,976,454)	(949,461,797,097)
Retained earnings until last period	*420a*		(949,461,797,097)	(1,003,094,905,327)
Retained earnings of this period	*420b*		*33,235,820,643*	*53,633,108,230*
TOTAL RESOURCES (440 = 300 + 400)	**440**		**961,035,247,970**	**1,009,277,039,176**

Ha Noi, 30 October 2026

Preparer	Chief Accountant	Chief Executive Officer
Nguyen Thi Lua	Nguyen Thi Lua	Nguyen Ngoc Cuong

JAPAN VIETNAM MEDICAL INVESTMENT AND DEVELOPMENT JSC
INTERIM SEPARATE FINANCIAL STATEMENTS
For the period from 01/07/2026 to 30/09/2026 and for the cumulative period from 01/01/2026 to 30/09/2026

Unit: VND

ITEMS	Codes	Notes	Quarter III 2026	Quarter III 2025	Accumulated from the beginning to the end of this quater (This year)	Accumulated from the beginning to the end of this quater (Last year)
1. **Revenue from goods sold and services rendered**	01	24	149,421,861,146	151,280,196,123	439,192,897,730	455,135,153,743
2. Revenue deduction	02	25	134,057,142		14,691,200,686	151,076,190
3. **Net Revenue from goods sold and services rendered**	10		**149,287,804,004**	**151,280,196,123**	**424,501,697,044**	**454,984,077,553**
4. Cost of goods sold	11	26	109,637,209,376	117,276,776,797	304,111,725,967	346,719,190,677
5. **Gross profit from goods sold and services rendered (20=10-11)**	20		**39,650,594,628**	**34,003,419,326**	**120,389,971,077**	**108,264,886,876**
6. Financial income	21	27	1,039,955,812	462,156,649	3,047,267,421	4,925,727,446
7. Financial expenses	22	28	6,117,408,237	3,887,837,849	19,914,599,080	10,370,749,045
Of which: interest expense	23		4,670,953,181	3,882,282,849	*13,322,783,583*	*8,299,796,815*
9. Selling expenses	25	29	13,114,094,839	12,271,616,405	39,571,888,163	37,166,258,286
10. General and Administration expenses	26	30	8,612,757,731	7,192,978,617	27,914,446,680	25,962,083,191
11. **Operating profit (30=20+(21-22)+24-(25+26))**	30		**12,846,289,633**	**11,113,143,104**	**36,036,304,575**	**39,691,523,800**
12. Other income	31	31	151,360,981	2,737,801,935	5,699,279,282	14,445,957,128
13. Other expenses	32	32	92,060,013	58,626	182,468,442	233,830,373
14. **Profit from other activities (40=31-32)**	40		**59,300,968**	**2,737,743,309**	**5,516,810,840**	**14,212,126,755**
15. **Accounting profit before tax (50=30+40)**	50		**12,905,590,601**	**13,850,886,413**	**41,553,115,415**	**53,903,650,555**
16. Current coporate income tax	51	33	2,587,789,809	2,770,177,283	8,317,294,772	10,780,730,111
18. **Profit after tax (60=50-51-52)**	60		**10,317,800,792**	**11,080,709,130**	**33,235,820,643**	**43,122,920,444**

Preparer	Chief Accountant	Chief Executive Officer
Nguyen Thi Lua	Nguyen Thi Lua	Nguyen Ngoc Cuong

ITEMS	Codes	Notes	Cumulative This period	Cumulative Last period
I. Cash flows from operating activities				
Profit before tax	***01***		***41,553,115,415***	***53,903,650,555***
Adjustment for				
Depreciation and amortization and goodwill	02		12,643,682,507	13,877,191,973
Allowance and provisions	03		4,498,287,198	7,619,736,363
Foreign exchange gain (loss) upon revaluation of monetary items denominated in foreign currency	04		(255,608,867)	260,293,890
Gain/Loss from investing activities	05		(1,929,011,610)	(11,213,425,642)
Interest expenses	06		13,322,783,583	8,299,796,815
Operating profit before working capital movements	***08***		***69,833,248,226***	***72,747,243,954***
Increase, decrease in receivables	09		49,626,385,495	(128,996,839,526)
Increase, decrease in inventories	10		4,867,447,275	16,410,673,612
Increase, decrease in payables (exclude interest expensex, CIT)	11		(10,434,654,789)	(31,076,568,038)
Increase, decrease prepayments	12		3,771,781,951	654,667,560
Interest paid	14		(13,376,578,291)	(8,215,003,097)
Coporate income tax paid	15		(12,390,536,180)	(15,651,839,350)
Net cash from operating activites	***20***		***91,897,093,687***	***(94,127,664,885)***
II. Cash flows from investing activities				
Acquisition of fixed assets and other long-term assets	21		(12,526,670,144)	(20,861,571,840)
Proceeds from disposals of fixed assets and	22		450,500,000	2,918,704,545
Cash outflow for lending, acquiring debt instruments of other entities	23		(87,800,000,000)	(493,550,000,000)
Cash recovered from lending, selling debt instruments of other entities	24		52,955,000,000	508,722,368,422
Cash outflow for investments in other entities	25			(99,726,000,000)
Cash recovered from investments in other entities	26			46,926,000,000
Interest earned, dividend an profit received	27		1,904,060,483	11,774,411,127
Net cash from investing activities	***30***		***(45,017,109,661)***	***(43,796,087,746)***

ITEMS	Codes	Notes	Cumulative This period	Cumulative Last period
III. Cash flows from financial activities				
Proceeds from borrowings	33		354,982,811,424	464,381,846,385
Repayment for borrowings	34		(421,785,820,217)	(327,693,730,694)
Net cash from financial activities	***40***		***(66,803,008,793)***	***136,688,115,691***
Net cash during the period	**50**		**(19,923,024,767)**	**(1,235,636,940)**
Cash and cash equivalents at the beginning	**60**	**5**	**27,437,805,198**	**18,565,353,017**
Cash and cash equivalents at the ending	**70**	**5**	**7,514,780,431**	**17,329,716,077**

Ha Noi, 30 October 2026

Preparer	Chief Accountant	Chief Executive Officer
Nguyen Thi Lua	Nguyen Thi Lua	Nguyen Ngoc Cuong

1.1. Structure of ownership

Japan Vietnam Medical Investment and Development Joint Stock Company ("the Company") operated under the Certificate of Business Registration No. 0101178800 dated 27 September 2010 issued by the Hanoi Department of Planning and Investment and registered for the 25th change on 13 August 2026.

The Company's head office is located at Floor 24, Icon4 Building, No. 243A De La Thanh Street, Lang Ward, Hanoi City.

The Company's chartered capital is VND 1,125,001,710,000 equivalent to 112,500,171 shares, par value per share is VND 10,000.

Total employees of the group as at 30/09/2026 was 112 (at 01/01/2026 was 110)

1.2. Operating industry and principal activities

The Company's principal activities include:

- Wholesale of medical equipment and instruments;
- Lease of medical equipment and instruments;
- Associate investment medical equipments;
- General clinic, specialits clinic and dental clinic;
- Financial investment activities;
- Pharmaceutical business.

1.3. Normal production and business cycle

The Company's normal course of business cycle is no more than 12 months

1.4. Corporate structure

The Company have a branch located at No. 218 Tran Hung Dao Street, Cho Lon Ward, Ho Chi Minh City which operating in wholesales of medical machinery and equipments.
As at 30/09/2026, the Company have 03 subsidiaries and 01 associate company as follow:

Subsidiaries	Principal activites	Address	Ownership ratio	Voting right ratio
- Kyoto Medical Science Company Limited.,	Medical Equipment Trading	Floor 24, Icon4 Building, No. 243A De La Thanh Street, Lang Ward, Hanoi City.	100.00%	100%
- Vietnam Japan Medical Technology Investment Joint Stock Company	General clinic, specialits clinic and dental clinic	Floor 1, No. 163 Hoang Cau Street, Dong Da Ward, Ha Noi City.	99%	99%
- VIETNAM PHARMACEUTICAL INVESTMENT AND TRADING JOINT STOCK COMPANY	Pharmaceutical business activities	Floor 24, Icon4 Building, No. 243A De La Thanh Street, Lang Ward, Hanoi City.	85.2%	85%

Subsidiaries	Principal activites	Address	Ownership ratio	Voting right ratio
- Viet Tin Medical Equipment Joint Stock Company	Traing medical equipments	No. 19 Vo Van Tan Street, 6 Ward, Ho Chi Minh City	25.00%	25%

2 ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

2.1 The Company's fiscal year begins on 01 Jan and ends on 31 Dec of the following year

2.2 The currency unit used in accounting period is Vietnam Dong (VND)

3 ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM APPLIED

These financial statements are the separate financial statements of the parent company - Japan Vietnam Medical Investment and Development Joint Stock Company prepared for the year ended 30/09/2026.

The Company applies Vietnamese Accounting Standards, the Vietnamese Accounting Regime for Enterprises promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Minister of Finance providing guidance on the Accounting Regime for Enterprises, circulars issued by the Ministry of Finance guiding the implementation of Vietnamese Accounting Standards, and other relevant legal regulations applicable to the preparation and presentation of the separate interim financial statements.

4 Estimates

The significant accounting policies, which have been adopted by the Company in the preparation of these financial statements, are as follows:

4.1 Basis of preparation of financial statements

The financial statements are prepared on the accrual basis (except for the information related to cash flows), under historical cost principle, based on the assumption of going concern.

4.2 Estimates

The preparation of financial statements in conformity with Vietnamese accounting standards, the Vietnamese corporate accounting system, and the relevant statutory requirements applicable to financial reporting requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. The actual number incurred may differ from the estimates and assumptions

4.3 Cash and cash equivalent

Cash reflects the full existing amount of the Company at the end of the accounting period, comprising cash on hand, demand deposits and cash in transit.

Cash equivalents include short-term investments with maturity less than 03 months since the date of investment, which can be converted easily into a certain amount of cash without any risk in conversion into cash at the reporting date and recorded following Vietnamese Accounting Standard No. 24 - Cash flow statement

4.4 Conversion of foreign currencies

During the period, transactions arising in foreign currencies are converted into VND at exchange rates ruling at the transaction dates or accounting book exchange rate. Foreign exchange differences arising from these transactions are recognized in financial income (if gain) and financial expense (if loss). Monetary items denominated in foreign currencies are translated using exchange rate ruling at the balance sheet date. Foreign exchange differences arising from revaluation are reflected in the foreign exchange rate differences account and the balance of this account is transferred to the financial income (if profit) or financial expense (if loss) at the end of the accounting period.

4.5 Held to maturity investment

Held-to-maturity investments comprise investments that the Company has both the intention and the ability to hold until maturity. Held-to-maturity investments include term deposits with banks, bonds, preference shares that the issuer is obligated to redeem at a specified date in the future, loans held to maturity for the purpose of earning periodic interest income, and other held-to-maturity investments.

Held-to-maturity investments are initially recognized at cost, including the purchase price and transaction costs directly attributable to the acquisition of such investments. Subsequent to initial recognition, these investments are measured at recoverable value. Interest income from held-to-maturity investments after the acquisition date is recognized in the Statement of Income on an accrual basis. Interest receivable before the Company's acquisition of such investments is deducted from the cost of the investments at the acquisition date.

When there is objective evidence that part or all of an investment may not be recoverable and the amount of impairment loss can be reliably measured, the impairment loss is recognized in finance expenses in the year and directly deducted from the carrying amount of the investment.

4.6 Other investment

Investments in subsidiaries

A subsidiary is an entity controlled by the Company. Control is achieved when the Company has the ability to govern the financial and operating policies of the investee in order to obtain economic benefits from its activities.
Investments in subsidiaries are initially recognized at cost, including the purchase price or capital contribution plus directly attributable costs related to the investment. Dividends and profits from periods before the investment acquisition date are accounted for as a reduction in the carrying amount of the investment. Dividends and profits from periods after the investment acquisition date are recognized as income. Dividends received in the form of shares are only monitored in terms of the number of additional shares received and are not recognized at fair value or any other value.
Provision for impairment of investments in subsidiaries is made when a subsidiary incurs losses. The provision is calculated as the difference between the actual contributed capital of all parties in the subsidiary and the subsidiary's actual equity multiplied by the Company's ownership ratio compared to the total actual contributed capital of all parties in the subsidiary.
Any increase or decrease in the provision for impairment of investments in subsidiaries required at the end of the accounting period is recognized in finance expenses.

Investments in associates

Investments in associates represent investments in which the Company holds, directly or indirectly, from 20% to less than 50% of the voting rights of the investee (associate) without any other agreements.
An associate is an entity over which the Company has significant influence but does not have control over its financial and operating policies. Significant influence is the power to participate in the financial and operating policy decisions of the investee but does not include control or joint control over those policies.

4.7 Receivables and provision for doubtful debts

Receivables are monitored in detail by original maturity, remaining maturity at the reporting date, original currency and each customer/debtor. Receivables are presented at carrying value less allowance for doubtful debts.

The classification of receivables as trade receivables and other receivables is made based on the following principles:
- Trade receivables represent receivables arising from commercial transactions between the Company and buyers that are independent parties to the Company.
- Other receivables represent non-commercial receivables that do not arise from purchase and sale transactions.

Allowance for doubtful debts is provided for each doubtful receivable based on the overdue period of the receivable or the estimated potential loss, as follows:

- For overdue receivables:
30% of the receivable value for receivables overdue from more than 6 months to less than 1 year.
50% of the receivable value for receivables overdue from 1 year to less than 2 years.
70% of the receivable value for receivables overdue from 2 years to less than 3 years.
100% of the receivable value for receivables overdue for 3 years or more.

- For receivables that are not yet overdue but are unlikely to be collected: allowance is provided based on the estimated potential loss.

4.8 Inventories

The cost of inventories is determined as follows:

- Raw materials and merchandise: comprise purchase costs and other directly attributable costs incurred to bring the inventories to their present location and condition.
- Finished goods: comprise costs of raw materials, direct labor and relevant production overheads allocated based on normal operating capacity.

Net realizable value is the estimated selling price of inventories in the ordinary course of business less estimated costs of completion and estimated costs necessary to make the sale.

The Company applies the periodic inventory system (for finished goods and major production raw materials) and the perpetual inventory system (for auxiliary materials and supplies used for installation and repair) for accounting for inventories.

Allowance for inventory write-down is made for each inventory item where its cost exceeds its net realizable value. The increase or decrease in the balance of allowance for inventory write-down required at the end of the financial year is recognized in cost of goods sold.

4.9 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the date when the assets are ready for their intended use and in the location and condition necessary for them to operate as intended by the Company. Subsequent expenditures are capitalized as part of the cost of tangible fixed assets only when it is probable that future economic benefits associated with the assets will flow to the Company. All other expenditures are recognized as production and business expenses in the period in which they are incurred.

When tangible fixed assets are disposed of or sold, their cost and accumulated depreciation are derecognized. Any gain or loss arising from the disposal of such assets is recognized as income or expense in the year.

Property, plant and equipment are depreciated using the straight-line method over their estimated useful lives. Depreciation of property, plant and equipment is recognized as an expense in the statement of profit or loss during the period, except for property, plant and equipment acquired from the Reward and Welfare Fund (Note 3.20).

The estimated useful lives of tangible fixed assets are as follows:

Buildings and structures:	05-25 years
Machinery and equipment:	03-10 years
Vehicles:	05-10 years
Management equipment and tools:	03-07 years

4.10 Intangible assets and amortisation

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of intangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the date when the assets are ready for their intended use and in the location and condition necessary for them to operate as intended by the Company. Expenditures related to intangible fixed assets incurred after initial recognition are recognized as production and business expenses in the period, unless such expenditures are associated with a specific intangible fixed asset and increase the future economic benefits derived from those assets.

When intangible fixed assets are disposed of or sold, their cost and accumulated amortization are derecognized. Any gain or loss arising from the disposal of such assets is recognized as income or expense in the period.

4.11 Construction in progress

Construction in progress is stated at cost and comprises costs directly attributable to the construction of assets, including related borrowing costs capitalized in accordance with the Company's accounting policies, as well as costs of machinery and equipment under installation for production, rental and administrative purposes, and costs related to ongoing repairs of tangible fixed assets. Depreciation of these assets is applied in the same manner as for other assets, commencing when the assets are ready for their intended use.

4.12 Prepaid expenses

Prepayments comprise actual expenses incurred which are related to the operating results of several accounting periods. Prepayments include costs of tools and supplies issued for use, major repair costs of tangible fixed assets, and other prepaid expenses.

4.13 Payables

Payables are monitored in detail by original maturity, remaining maturity at the reporting date, payable parties, payable currencies and other factors according to the Company's management requirements. The classification of payables into trade payables and other payables is made based on the following principles:

- Trade payables comprise payables of a commercial nature arising from purchase and sale transactions, including payables related to imported goods through entrusted importers.
- Other payables comprise non-commercial payables that do not arise from transactions involving the purchase, sale or provision of goods and services, including: interest payable; dividends and profits payable; payable financial investment operating expenses; amounts payable for expenses paid on behalf by third parties; borrowed assets; fines and compensation payable; assets identified as surplus but whose causes have not yet been determined; payable amounts relating to social insurance, health insurance, unemployment insurance and trade union funds; deposits received and security deposits, etc.

The Company classifies payables as long-term or short-term based on the remaining maturity at the reporting date and revalues monetary items denominated in foreign currencies in accordance with the principles presented in Note 4.4.

Payables are recognized at amounts not lower than the obligations to be settled. When there is evidence indicating that a loss may occur, the Company immediately recognizes a payable in accordance with the prudence principle.

4.14 Payable provisions

A provision is recognized only when the following conditions are satisfied: the Company has a present obligation (legal or constructive obligation) as a result of a past event; it is probable that an outflow of economic benefits will be required to settle the obligation; and a reliable estimate can be made of the amount of the obligation.

Provisions are recognized based on the best estimate of the expenditure required to settle the present obligation at the end of the accounting period.

4.15 Loans and finance lease liabilities

The loans and finance lease liabilities are monitored detailed for each loan object, loan agreement, and loan asset; for the term of loan and finance lease liabilities and type of foreign currency (if any). The loans and finance lease liabilities with the remaining term more than 12 months from the reporting date are presented as long-term loans and finance lease liabilities. The due loans and finance lease liabilities within the next 12 months from the reporting date are presented as short-term loans and finance lease liabilities.

4.16 Borrowing costs

Borrowing costs include interests and other costs incurred directly related to the loans.

Borrowing cost is charged to operating expenses during the period when incurred, except for borrowing costs directly attributable to the construction or production of qualifying assets with appropriate time (more than 12 months) to put into use for the intended purposes or sales, which recorded in the value of capitalized assets whether it is subject to the fulfillment of certain conditions of Vietnamese Accounting Standard No. 16 - Borrowing cost. Borrowing costs directly attributable to the construction of fixed assets, investment properties can be capitalized even though the construction is less than 12 months.

4.17 Revenue recognition

Revenue from the sale of goods shall be recognized if it simultaneously meets the following conditions:

(a)The Company has transferred the majority of risks and benefits associated with the right to own the products or goods to the buyer;
(b)The Company no longer holds the right to manage the goods as the goods owner, or the right to control the goods;
(c) revenue has been determined with relative certainty. When contracts define that buyers are entitled to return products, goods purchased under specific conditions, the Company shall only record turnovers if such specific conditions no longer exist and buyers are not entitled to return products, goods (unless the customer is entitled to return the goods under the form of exchange for other goods or services);
(d)The Company has gained or will gain economic benefits from the good sale transaction; and
(e)It is possible to determine the costs related to the goods sale transaction.

Revenue recognition from services rendered if simultaneously satisfying the following conditions:

(a) Revenue is measured reliably. When the contracts define that the customers are entitled to return service purchased under specific conditions, the Company shall only record revenue if such specific conditions do not exist and the customers are not entitled to return services provided;
(b)The Company received or will receive economic benefits from the sale transactions;
(c)The completed work is determined at the reporting date; and
(d)Incurred costs for the transaction and the costs to complete the transaction of providing such services is determined.

Revenue from financial activities includes: comprises deposit interest, profit from bond investment, profit from financial investment cooperation contract, discounted payments, gains from foreign exchange differences and others (if any).

Other income reflects income arising from the events or separate transactions with normal business operations of the Company, besides the above revenue.

4.18 Taxation

Corporate income tax represents the sum of the tax currently payable and deferred tax.

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognized on differences between the carrying amounts of assets and liabilities and its tax base in the financial statements and is recognized using the balance sheet method. Deferred tax liability should be recognized for all taxable temporary differences, and deferred tax asset shall be recognized when it is probable that taxable profit will be available against so that temporary differences are deductible.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset realized. Deferred tax is recognized in the income statement, and recognized in the equity only when it relates to items charged or credited directly to equity.

Deferred tax assets and liabilities are offset when the company has a legally enforceable right to set off current tax assets against current tax liabilities, and when the deferred tax assets and the deferred tax liabilities relate to income taxes levied by the same tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

The determination of the taxes borne by the Corporation is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

4.19 Related parties

The parties are regarded as related parties of the Company if they have the ability to control or exercise significant influence over the Company in making financial and operating decisions or have the same key management personnel or jointly managed by another Company.

Individuals with the direct or indirect voting rights can impact significantly to the Company, including close family members of these individuals (parents, spouses, children, siblings).

Key management personnel have authority and responsibility for planning, managing and controlling the operation of the Company: the directors, the managers of the Company and close family members of these individuals.

The companies managed by these individuals mentioned above with direct or indirect voting rights or through these rights they can have a significant impact on the Company, including the companies owned by the leaders or major shareholders of the Company and the companies have the same key management personnel.

5. Cash and cash equivalents

	30/09/2026	01/01/2026
Cash on hand	148,266,180	
Cash in bank	7,366,514,251	26,017,805,198
Total	**7,514,780,431**	**26,017,805,198**
Cash equivalents		1,420,000,000
Total Cash and cash equivalents	**7,514,780,431**	**27,437,805,198**

6 Financial investments

6.1 *Short-term investments held to maturity*

	30/09/2026	01/01/2026
Term - Deposit	10,634,522,633	13,815,782,222
Total	**10,634,522,633**	**13,815,782,222**

6.2 *Long-term held-to-maturity investments*

	30/09/2026		01/01/2026	
	Value	*Provision*	*Value*	*Provision*
TAM AN INVESTMENT AND TRADING JSC	4,875,218,168		4,601,391,492	

6.3 *Other short-term investments*

	30/09/2026		01/01/2026	
	Value	*Provision*	*Value*	*Provision*
Investments in associates	***310,603,000,000***	***(78,777,007,559)***	***310,603,000,000***	***(72,853,000,000)***
- KYOTO MEDICAL SCIENCE COMPANY LIMITED	*72,853,000,000*	*(72,853,000,000)*	*72,853,000,000*	*(72,853,000,000)*
- VIETNAM JAPAN MEDICAL TECHNOLOGY INVESTMENT JSC	*24,750,000,000*	*(1,064,173,314)*	*24,750,000,000*	
- VIETNAM PHARMACEUTICAL INVESTMENT AND TRADING JSC	*213,000,000,000*	*(4,859,834,245)*	*213,000,000,000*	
Investments in joint ventures	***750,000,000***	***(750,000,000)***	***750,000,000***	***(750,000,000)***
- Viet Tin Medical Devices JSC	*750,000,000*	*(750,000,000)*	*750,000,000*	*(750,000,000)*
Investments in other entities	***192,800,000,000***		***192,800,000,000***	
TNG Investment and Construction Company Limited	*140,000,000,000*		*140,000,000,000*	
Other entities	*52,800,000,000*		*52,800,000,000*	
Total	**504,153,000,000**	**(79,527,007,559)**	**504,153,000,000**	**(73,603,000,000)**

7 Short-term trade receivables

	30/09/2026	01/01/2026
Kien An Hospital		25,474,050,000
Hoan My Technology Development Investment Company Limited	52,504,022,649	33,643,020,795
Other Customers	197,895,884,310	151,270,208,177
Total	**250,399,906,959**	**210,387,278,972**

8 Short-term advances to suppliers

	30/09/2026	01/01/2026
An Thanh Phat Medical Devices Ltd, Company	12,240,360,000	12,240,360,000
Microvention Inc		21,656,161,340
Hai Phat Medical Equipment Company Limited	3,395,000,000	93,818,635,996
Other Customers	8,263,343,897	5,879,866,769
Total	**23,898,703,897**	**133,595,024,105**

9 Other receivables

	30/09/2026	01/01/2026
Short-term		
Receivables from interests	20,960,506,551	12,308,204,257
Advances	480,232,452	305,394,352
Deposit	41,026,000,000	3,025,000,000
Receivable of BCC	295,117,421	130,041,589
Others		
Total	**62,761,856,424**	**15,768,640,198**
Long -term		
Mortgages	516,962,500	480,500,000
Total	**516,962,500**	**480,500,000**

10 DOUBTFUL DEBTS

Receivables that are overdue or not yet due but are doubtful of collection

	30/09/2026			01/01/2026		
	Historical cost	*Allowance*	*Recoverable Amount*	*Historical cost*	*Allowance*	*Recoverable Amount*
Short-term receivables						
Huu nghi Viet Duc Hospital	3,231,100,000	(2,261,770,000)	969,330,000	3,403,050,000	(2,261,770,000)	1,141,280,000
Song Viet Ltd. Company	1,896,450,000	(1,896,450,000)		1,896,450,000	(1,896,450,000)	
Other Customers	6,209,569,790	(3,769,703,652)	2,439,866,138	6,273,579,916	(2,329,285,660)	3,944,294,256
Advance payments to suppliers						
An Thanh Phat Medical Devices Ltd, Company	12,240,360,000	(12,240,360,000)		12,240,360,000	(12,240,360,000)	
Toan Dan Law Firm Co., Ltd.	2,889,424,958	(2,889,424,958)		2,889,424,958	(2,889,424,958)	

	30/09/2026			01/01/2026		
	Historical cost	*Allowance*	*Recoverable Amount*	*Historical cost*	*Allowance*	*Recoverable Amount*
Total value of overdue other receivables						
Other Customers	155,500,000	(155,500,000)		11,354,661,785	(11,354,661,785)	
Toal	**26,622,404,748**	**(23,213,208,610)**	**3,409,196,138**	**38,057,526,659**	**(32,971,952,403)**	**5,085,574,256**

11 Inventories

	30/09/2026		01/01/2026	
	Historical cost	*Allowance*	*Historical cost*	*Allowance*
Goods in transit	10,312,776,760		22,558,224,202	
Goods for sales	106,542,999,530	(18,054,576,426)	107,036,247,034	(20,384,051,734)
Goods on consignment	19,226,493,654	(56,113,267)	11,355,245,983	(67,248,536)
Total	**136,082,269,944**	**(18,110,689,693)**	**140,949,717,219**	**(20,451,300,270)**

12 Prepaid expenses

	30/09/2026	01/01/2026
Short-term		
Dispatched tools and supplies	566,200,639	121,006,334
Others	68,842,140	1,908,720,266
Total	**635,042,779**	**2,029,726,600**
Long-term		
Dispatched tools and supplies	393,095,542	164,659,759
Spare parts and replacement components	2,038,035,383	3,342,212,537
Others	2,615,409,189	3,916,765,948
Total	**5,046,540,114**	**7,423,638,244**

13 Tangible fixed assets

Notes in accordance with Appendix No. 01

14 Intangible fixed assets

Notes in accordance with Appendix No. 02

15 Long-term assets in progress

	30-Sep-26	01/01/2026
Construction in progress	12,329,471,236	
Total	**12,329,471,236**	

16 Short-term trade payables

	30/09/2026		01/01/2026	
	Outstanding balance	*Repayment capability amount*	*Outstanding balance*	*Repayment capability amount*
FujiFilm Vietnam Co.,Ltd	11,380,513,778	11,380,513,778	40,241,235,896	40,241,235,896
NIPON VIETNAM COMPANY LIMITED	8,225,000,000	8,225,000,000		
Konica Minolta Japan, Inc. - JPY			6,596,080,524	6,596,080,524
United Imaging Healthcare Hong Kong Limited (UI)	9,420,202,600	9,420,202,600	12,397,190,000	12,397,190,000
Microvention Inc	18,340,795,605	18,340,795,605	18,802,669,306	18,802,669,306
Others	9,170,621,846	9,170,621,846	5,297,371,833	5,297,371,833
Total	**56,537,133,829**	**56,537,133,829**	**83,334,547,559**	**83,334,547,559**

17 Prepayments from customers

	30/09/2026	01/01/2026
Khoi Nguyen Health Company Limited	4,116,000,000	
HA CAO MEDICAL EQUIPMENT CO., LTD	7,695,000,000	
199 HOSPITAL OF THE MINISTRY OF PUBLIC SECURITY	10,016,700,000	
Bach Mai Hospital		5,287,900,000
K Hospital		3,593,400,000
Hoan My Da Nang General Hospital Joint Stock Company		2,038,950,000
Others	12,590,092,307	3,299,967,259
Total	**34,417,792,307**	**14,220,217,259**

18 Taxes and other payables to State Budget

Notes in accordance with Appendix No. 03

19 Short-term Accrued Expenses

	30/09/2026	01/01/2026
Profesional consulting expense	5,303,255,718	5,303,255,718
Business Commission expense	5,973,596,102	4,687,880,677
Interest expense	235,548,972	289,343,680
Other accrued expenses		128,413,741
Total	**11,512,400,792**	**10,408,893,816**

20 Other payables

Short-term other payables	30/09/2026	01/01/2026
Trade union fee,SHUI	240,931,736	13,295,386
Deposits and collaterals received	28,000,000	28,000,000
Others	3,767,595,068	4,393,282,604
Total	**4,036,526,804**	**4,434,577,990**

21 Loans and finance leases

Notes in accordance with Appendix No. 04

22 Changing in owner's equity

Notes in accordance with Appendix No. 05

23 Equity

	30/09/2026		01/01/2026	
	VND	*%*	*VND*	*%*
Contributed capital	1,125,001,710,000	100%	1,125,001,710,000	100%
Total	**1,125,001,710,000**	**100%**	**1,125,001,710,000**	**100%**

Capital transactions with owners and dividend distribution, profit sharing:

	30/09/2026	01/01/2026
Paid-in equity		
+ Opening balance	**1,125,001,710,000**	**1,125,001,710,000**
+ Ending balance	**1,125,001,710,000**	**1,125,001,710,000**

24 Revenue from goods sold and services rendered

	This period	Last period
Revenue from goods sold	137,192,762,171	138,779,228,406
Revenue from services rendered	4,490,807,334	5,579,923,680
Other revenue	7,738,291,641	6,921,044,037
Total	**149,421,861,146**	**151,280,196,123**

Revenue from related parties:		
VIETNAM JAPAN MEDICAL TECHNOLOGY INVESTMENT JSC	547,299,754	523,674,891
Tasco Joint Stock Company	55,515,096	23,083,200
Total	**602,814,850**	**546,758,091**

25 Revenue deduction

	This period	Last period
Revenue deduction	134,057,142	
Total	**134,057,142**	

26 Cost of goods sold and services rendered

	This period	Last period
Cost of goods sold	106,323,510,750	113,454,378,805
Cost of services rendered	(277,141,870)	553,916,251
Cost of leasing investment properties	3,700,478,731	2,640,638,063
Allowance for devalutaion of inventories	(109,638,235)	627,843,678
Total	**109,637,209,376**	**117,276,776,797**

27 Financial Income

	This period	Last period
Bank and loan interest	484,487,029	119,876,917
Foreign exchange gains arising during the period	69,908,207	312,160,231
Foreign exchange gains from year-end revaluation	393,270,165	30,119,501
Profit from investment cooperation contracts	92,290,411	
Total	**1,039,955,812**	**462,156,649**

28 Financial Expenses

	This period	Last period
Interest expenses	4,670,953,181	3,882,282,849
Foreign exchange losses arising during the period	382,281,742	5,555,000
Provision for impairment of investment in subsidiaries	1,064,173,314	
Total	**6,117,408,237**	**3,887,837,849**

29 Selling expenses

	This period	Last period
Raw materials	287,345,450	104,663,518
Labour expenses	6,845,601,303	5,280,491,668
Depreciation expenses	732,030,238	1,074,632,733
Provision/Reversal of provision for product warranty	33,609,775	1,022,691,485
Expenses of outsourcing services	4,246,933,144	3,676,255,583
Other expenses in cash	968,574,929	1,112,881,418
Total	**13,114,094,839**	**12,271,616,405**

30 Administrative expenses

	This period	Last period
Labour expenses	4,446,918,065	4,312,404,655
Tools and stationery expenses	384,421,863	228,609,261
Depreciation expenses	155,104,439	145,057,910
Provision expenses	150,124,957	93,127,996
Expenses of outsourcing services	2,163,187,951	1,670,523,735
Other expenses in cash	1,313,000,456	743,255,060
Total	**8,612,757,731**	**7,192,978,617**

31 Other income

	This period	Last period
Gain from liquidation, disposal of fixed assets		10,066,741
Gains from revaluation of assets		2,727,705,836
Others	151,360,981	29,358
Total	**151,360,981**	**2,737,801,935**

32 OTHER EXPENSES

	This period	Last period
Others	92,060,013	58,626
Total	**92,060,013**	**58,626**

33 Corporate income tax expense

	This period	Last period
Corporate income tax expense calculated on taxable income for the current year	2,587,789,809	2,770,177,283
Total current corporate income tax expense	**2,587,789,809**	**2,770,177,283**

Current corporate income tax payable is determined based on the taxable income for the current year. The Company's taxable income differs from the profit or loss reported in the Statement of Profit or Loss because taxable income excludes items of income and expenses that are subject to taxation or deductible in other periods, as well as items that are non-taxable or non-deductible for tax purposes. The current corporate income tax payable is calculated using the tax rates enacted as of the end of the interim reporting period.

34 OFF STATEMENT OF FINANCIAL POSITION ITEMS

Foreign currencies

	30/09/2026	01/01/2026
CNY	11,855	
JPY	330,000	
USD	100	100

Doubtful debts written-off

Doubtful debts are written off and tracked off the balance sheet in accordance with the Resolutions of the Board of Directors of Viet Nhat Medical Investment and Development Joint Stock Company No. 0605/2022/NQ-HĐQT dated 6 May 2022 and No. 2603/2025/NQ-HĐQT dated 26 March 2025, and Decision No. 3006/QĐ-VMPI dated 30 June 2026 issued by the General Director of Viet Nhat Medical Investment and Development Joint Stock Company. Details are as follows:

Object	Value
Trade receivables	301,742,070,829
Other receivables	609,383,037,664
Advances to suppliers	307,847,523,800
Total	**1,218,972,632,293**

35 SUBSEQUENT EVENTS AFTER THE REPORTING PERIOD

Outstanding balances up to the reporting date are as follows:

	Relation	30/09/2026	01/01/2026
Other short-term receivables			
- VIETNAM JAPAN MEDICAL TECHNOLOGY INVESTMENT JOINT STOCK COMPANY	Subsidiary company	13,241,401,823	13,543,301,800
- Tasco Joint Stock Company	Related Company	64,724,302	59,519,040
Short-term prepayments from customers			
- Vietnam Pharmaceutical Investment and Trading JSC.	Subsidiary company	33,500,000,000	
- VIET NAM JAPAN MEDICAL TECHNOLOGY INVESTMENT JSC	Subsidiary company	1,000,000,000	

Transactions with Related Parties as follow:

	This Period	Last Period
Remuneration of the Board of Directors, the Board of Supervisors, and the Board of Management	1,227,763,636	1,453,500,000

Preparer	Chief Accountant	Chief Executive Officer
Nguyen Thi Lua	Nguyen Thi Lua	Nguyen Ngoc Cuong

APPENDIX 01

13 Tangible Fixed Assets

	Buildings and structures	Machinery	Office Equipments	Trasportation Vehicle	Total
	VND	VND	VND	VND	VND
HISTORICAL COST					
Balance on 01/01/2026	7,617,359,883	414,836,834,687	3,140,438,021	9,906,802,686	435,501,435,277
Purchasing		197,198,908			197,198,908
Liquidation, disposal		(3,661,378,093)			(3,661,378,093)
Balance on 30/09/2026	7,617,359,883	411,372,655,502	3,140,438,021	9,906,802,686	432,037,256,092
ACCUMULATED DEPRECIATION					
Balance on 01/01/2026	3,710,729,060	349,730,651,804	2,234,505,601	4,214,514,009	359,890,400,474
Depreciation	704,281,230	10,609,129,157	615,268,968	727,354,680	12,656,034,035
Liquidation, disposal		(3,509,655,896)			(3,509,655,896)
Balance on 30/09/2026	4,415,010,290	356,830,125,065	2,849,774,569	4,941,868,689	369,036,778,613
CARRYING AMOUNT					
Balance on 01/01/2026	3,906,630,823	65,106,182,883	905,932,420	5,692,288,677	75,611,034,803
Balance on 30/09/2026	3,202,349,593	54,542,530,437	290,663,452	4,964,933,997	63,000,477,479

APPENDIX 02

14 Intangible fixed assets

	Unlimited-term land use rights	Limited-term land use rights	Software	Others	Total
	VND	VND	VND	VND	VND
HISTORICAL COST					
Balance on 01/01/2026			3,610,757,500		3,610,757,500
Balance on 30/09/2026			3,610,757,500		3,610,757,500
ACCUMULATED DEPRECIATION					
Balance on 01/01/2026			3,598,405,972		3,598,405,972
Depreciation			12,351,528		12,351,528
Balance on 30/09/2026			3,610,757,500		3,610,757,500
CARRYING AMOUNT					
Balance on 01/01/2026			12,351,528		12,351,528
Balance on 30/09/2026					

APPENDIX 03

18 Taxes and other payables to State Budget

	Opening balance		Arising during period		Ending Balance	
	Receivables 01/01/2026	Payables 01/01/2026	Payable amount	Decrease during the period	Receivables 30/09/2026	Payables 30/09/2026
	VND	VND	VND	VND	VND	VND
- Output VAT		2,115,834,437	21,087,967,702	22,578,304,242		625,497,897
- VAT of imported goods						
- Importing and exporting tax		12,380,536,180	8,317,294,772	12,390,536,180		8,307,294,772
- Coporate income tax		119,904,542	3,303,687,783	2,719,820,033		703,772,292
- Personal income tax		15,058,236	15,000,002	19,193,548		10,864,690
- Environmental protection tax and other taxes						
Total		**14,631,333,395**	**32,723,950,259**	**37,707,854,003**		**9,647,429,651**

JAPAN VIETNAM MEDICAL INVESTMENT AND DEVELOPMENT JSC
NOTES TO FINANCIAL STATEMENT
From 01/01/2026 to 30/09/2026

APPENDIX 04

21 Loans and finance leases

	01/01/2026	During period		30/09/2026
	VND		VND	VND
	Value/Repayment Capability	Increase	Decrease	Value/Repayment Capability
Short-term loans	**264,141,437,861**	**354,982,811,424**	**421,025,543,505**	**198,098,705,780**
BIDV - My Dinh Branch (1)	17,200,802,390	21,199,613,202	20,926,839,800	17,473,575,792
MB - So giao dich 1 Branch (2)	34,521,863,960		34,521,863,960	
Vietcombank - Ha Thanh Branch (3)	36,689,316,042	66,488,967,349	67,646,230,533	35,532,052,858
Vietinbank - Thang Long Branch (4)	77,374,059,705	135,556,317,189	129,307,140,235	83,623,236,659
TPBank - Hanoi Branch (5)	18,760,443,742	68,939,124,023	41,288,980,584	46,410,587,181
VPBank - Ngo Quyen Branch (6)	12,197,764,422	10,442,701,337	20,226,011,339	2,414,454,420
SHB Bank - Thang Long Branch (7)	67,397,187,600	30,756,088,324	85,508,477,054	12,644,798,870
VIETNAM PHARMACEUTICAL INVESTMENT AND TRADING JOINT STOCK COMPANY (8)		21,600,000,000	21,600,000,000	
Total	**264,141,437,861**	**354,982,811,424**	**421,025,543,505**	**198,098,705,780**

Long-term loans and finance leases

	01/01/2026	During period		30/09/2026
	VND		VND	VND
	Value/Repayment Capability	Increase	Decrease	Value/Repayment Capability
Loans from banks and financial orgnizations	7,796,230,000		1,847,345,000	5,948,885,000
BIDV - My Dinh Branch (9)	7,796,230,000		1,847,345,000	5,948,885,000
Total	**7,796,230,000**		**1,847,345,000**	**5,948,885,000**

Repayment schedule	30/09/2026	01/01/2026
	VND	VND
Within one year	1,832,000,000	1,832,000,000
In the second year	1,832,000,000	1,832,000,000
From the third to the fifth year	4,116,885,000	5,964,230,000
After five years		
	7,780,885,000	**9,628,230,000**
Less: Amounts payable within 12 months (Presented under short-term borrowings)	1,832,000,000	1,832,000,000
Amounts payable after 12 months	**5,948,885,000**	**7,796,230,000**

Detailed information relating to borrowings:

(1) Loan under Credit Facility Agreement No. 01/2025/6453135/HĐTD dated 17 July 2025 entered into between the Company and the Bank for Investment and Development of Vietnam – My Dinh Branch, with a total credit limit of VND 24,000,000,000. The loan is intended to finance the Company's working capital requirements for its ordinary production and business activities. The applicable interest rate is specified in each debt acknowledgement agreement. The loan is secured by a fixed-term deposit contract and the Company's fixed assets.

(2) Loan under Credit Facility Agreement No. 311578.25.002.449769.TD dated 26 June 2025 entered into between the Company and Military Commercial Joint Stock Bank – Transaction Office 1 Branch, with a total credit limit of VND 140,000,000,000 and a loan term ending on 26 June 2026. The loan was intended to finance the Company's working capital requirements for its ordinary business operations. As at 30 September 2026, the Company had no outstanding borrowings from Military Commercial Joint Stock Bank.

(3) Loan under Credit Facility Agreement No. 26/8767425-CTD/063 dated 26 August 2026 entered into between the Company and Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ha Thanh Branch, with a total credit limit of VND 200,000,000,000. The loan is intended to finance the Company's working capital requirements for its ordinary production and business activities. The applicable interest rate is specified in each debt acknowledgement agreement. The loan is secured by deposit contracts, fixed assets and real estate owned by the Company and third parties.

(4) Loan under Credit Facility Agreement No. 06/2026-HĐCVHM/NHCT326-DPVN JVC dated 24 June 2026 entered into between the Company and Vietnam Joint Stock Commercial Bank for Industry and Trade – Thang Long Branch, with a total credit limit of VND 120,000,000,000. The loan is intended to finance the Company's working capital requirements for its ordinary production and business activities. The applicable interest rate is specified in each debt acknowledgement agreement. The loan is secured by real estate and fixed assets owned by the Company and third parties.

(5) Loan under Loan Agreement No. 667/2025/HDTD/DDO dated 17 November 2025 entered into between the Company and Tien Phong Commercial Joint Stock Bank – Hanoi Branch, with a total credit limit of VND 120,000,000,000. The loan is secured by deposit contracts and receivables arising from contracts financed by TPBank. The applicable interest rate is specified in each debt acknowledgement agreement.

(6) Loan under Loan Agreement No. 200326/JVC dated 20 March 2026 entered into between the Company and Vietnam Prosperity Joint Stock Commercial Bank – Ngo Quyen Branch, with a total credit limit of VND 70,000,000,000. The applicable interest rate is specified in each debt acknowledgement agreement. The loan is secured by receivables arising from contracts financed by VPBank.

(7) Loan under Credit Agreement No. 0010/2025/HDHM-PN/SHB.110601 dated 10 July 2025 entered into between the Company and Saigon – Hanoi Commercial Joint Stock Bank – Thang Long Branch, with a total credit limit of VND 280,000,000,000 and a loan term of six months from the disbursement date. The applicable interest rate is specified in each debt acknowledgement agreement. The loan is secured by capital contributions in other entities and/or receivables arising from contracts financed by SHB.

(8) Loan under Loan Agreement No. 30062026/VMPI-VPI dated 30 June 2026 entered into between the Company and Vietnam Pharmaceutical Investment and Trading Joint Stock Company, with a principal amount of VND 21,600,000,000 and a loan term of one month. The loan bears interest at 8.5% per annum and was fully repaid on 3 August 2026.

(9) Loan under Credit Facility Agreement No. 02/2025/6453135/HĐTD dated 15 August 2025 entered into between the Company and the Bank for Investment and Development of Vietnam – My Dinh Branch, with a total credit limit of VND 11,000,000,000 and a loan term of 60 months. The applicable interest rate is subject to periodic adjustments. The loan is secured by the Company's fixed assets.

APPENDIX 05

22 Changing in owner's equity

	Paid-in capital of owners	Share premium	Other capital of owners	Retained Earnings	Total
	VND	VND	VND	VND	VND
As of 30 Sep 2026					
Balance on 01/01/2026	1,125,001,710,000	402,288,328,850	19,211,235,252	(949,461,797,097)	597,039,477,005
Profit of the year				33,235,820,643	33,235,820,643
Balance on 30/09/2026	**1,125,001,710,000**	**402,288,328,850**	**19,211,235,252**	**(916,225,976,454)**	**630,275,297,648**