INVESTOR NEWSLETTER

Preliminary Q2/2026 • 13 July 2026
BIG Investment Group JSC | UPCoM: BIG

VND 180bn Revenue estimated Q2/2026	**VND 6 bn** Net profit +175% YoY	**~VND 350bn** Charter capital post capital increase & dividend

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A listed-company style quarterly newsletter: from key financial metrics and performance drivers to strategy, governance and shareholder updates.

Q2/2026 investment highlights

BIG INVESTMENT GROUP

VND 180bn	VND 6bn	12%	~VND 350bn	08/2026
Estimated revenue	**Estimated net profit**	**Dividend**	**Charter capital**	**Target**
+ 32% YoY	+ 175 YoY	10% stock + 2% cash	post capital increase	HOSE application filing

Expanding operating footprint and strengthening the BIG brand

MANAGEMENT MESSAGE

Q2/2026 marked BIG's transition from a single-company model into a multi-pillar investment group spanning trading/export, hospitality, real estate and ancillary services.

- Export and trading remained the primary revenue engine.
- Hospitality, services and brokerage delivered a strong recovery from a low base.
- The capital increase and dividend policy strengthen the financial base for the next asset expansion cycle.
- The Company has reinforced its Board and management team while preparing governance standards for the HOSE listing roadmap.

Quarterly events are framed by their impact on capital, governance, cash flow and growth strategy.

DRAFT • Q2/2026 figures are preliminary estimates and unaudited

Q2/2026 consolidated financial performance (estimated)

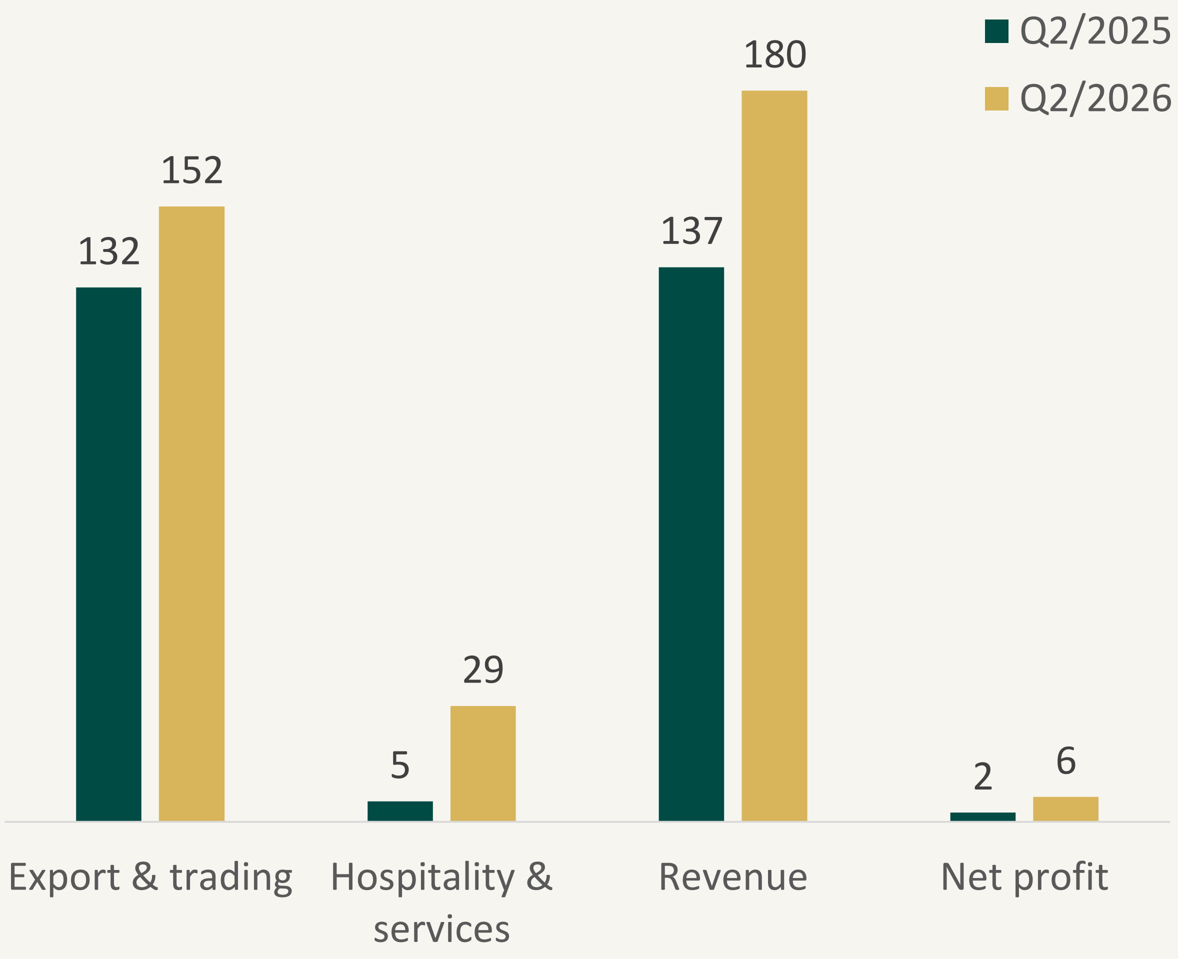
Q2 business performance commentary

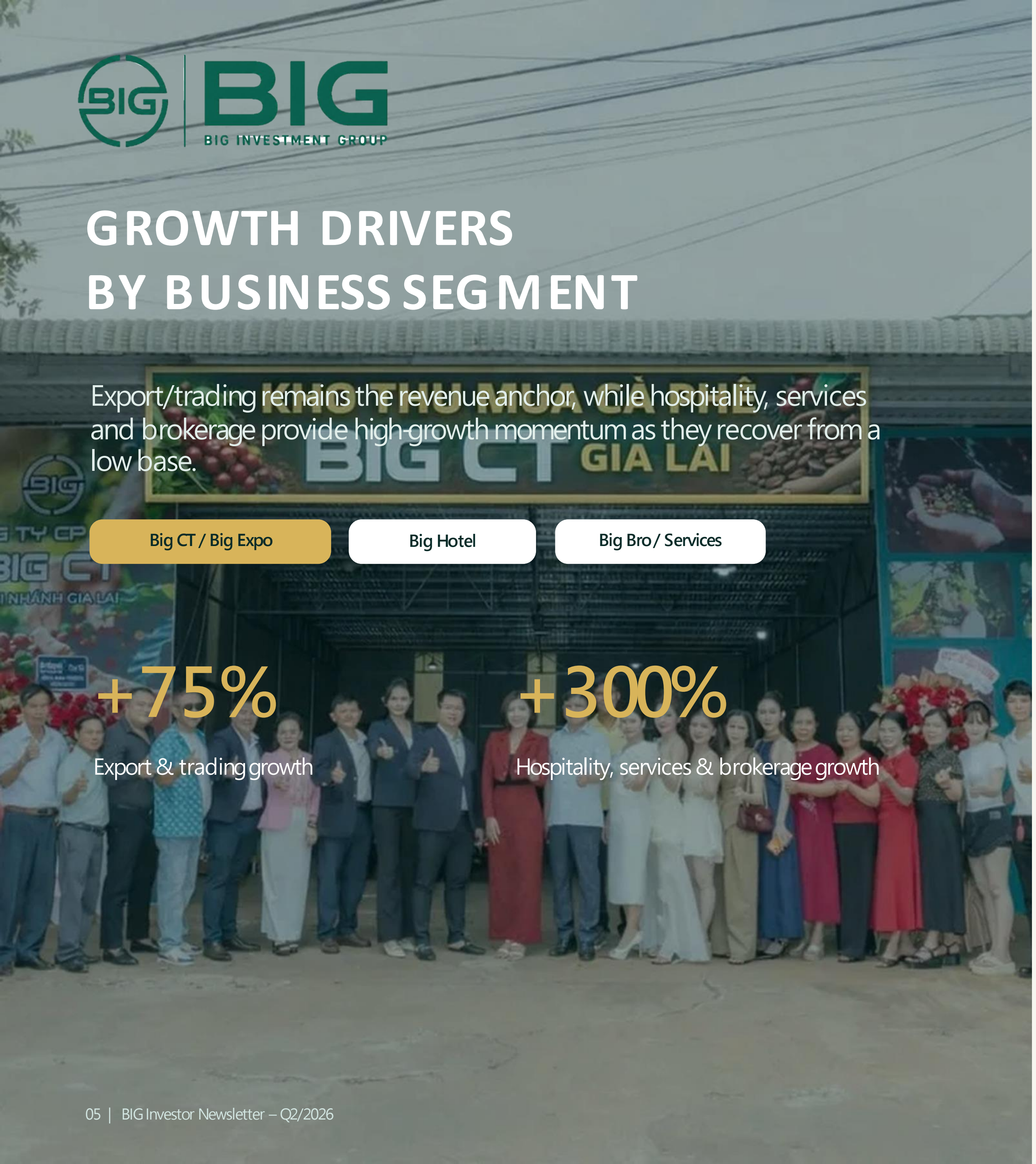
In Q2/2026, net revenue is estimated at VND 181bn, up 32% YoY, while net profit is estimated at VND 6bn, up 175% YoY. The positive performance was driven by robust growth in export and trading, alongside a notable recovery in hospitality and services.

Metric	Q2/2025	Q2/2026	YoY	% Plan
Export & trading	132	152	15%	29%
Hospitality, services & brokerage	5	29	466%	45%
Net revenue	137	180	32%	30%
Net profit	2	6	175%	14%

Unit: VND bn. Q2/2026 figures are preliminary estimates and unaudited.

Q2/2025 – Q2/2026 comparison





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GROWTH DRIVERS BY BUSINESS SEGMENT

Export/trading remains the revenue anchor, while hospitality, services and brokerage provide high-growth momentum as they recover from a low base.

Big CT / Big Expo | Big Hotel | Big Bro / Services

+75%
Export & trading growth

+300%
Hospitality, services & brokerage growth

FINANCIAL BRIDGE

From revenue to earnings

01 **Revenue scale expanded**

Estimated Q2 revenue reached VND 181bn, up 32% YoY.

02 **Services recovered**

Hospitality, services and brokerage improved from a low base.

03 **Capital capacity strengthened**

The near-VND 350bn capital base supports asset and project expansion.

04 **Group governance sharpened**

The Board and management team were reinforced ahead of the HOSE roadmap.

Share information & indicative valuation

Share information	Unit	BIG
Share price	VND	4,500
Market cap	VND bn	150.4
Shares outstanding	mn shares	34
52-week high/low	VND k	8.5/4.2
52-week avg. volume	k shares	317
EPS (TTM)	VND	1240
Market cap / annual profit	x	3.55
Market cap / book value	x	0.68
Sector average P/E	x	25.6
Implied value (sector avg. P/E × EPS)	VND	31,744

As of 10 July 2026, BIG shares were trading around VND 4,500/share, with 5-day average liquidity of approximately 200k shares. BIG traded at an estimated P/E of 3.55x and P/B of 0.68x, materially below the sector average.

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Capital market events & shareholder policy

Capital increase, dividends and brand repositioning were the quarter's key events.

01

Completed charter capital increase to nearly VND 350bn

The rights offering increased outstanding shares from 15.98mn to 31.07mn; together with the stock dividend, the new capital base is expected to approach VND 350bn.

02

Declared a 12% dividend for 2025

The dividend comprises 10% in shares and 2% in cash, reflecting a balanced approach between reinvestment and shareholder returns.

03

Renamed and repositioned the brand

Big Group Holdings was renamed BIG Investment Group JSC, unifying the brand identity for the ecosystem expansion phase.

IR perspective: each capital event should be linked to use of proceeds, expected efficiency and shareholder impact.

Governance reinforcement & HOSE listing roadmap

SENIOR LEADERSHIP

Mr. Kieu Van Khoa — Chairman of the Board

Nearly 30 years of experience in legal affairs, construction and real estate.

Mr. Vo Phi Nhat Huy — CEO and Vice Chairman

Founder, directly overseeing business operations.

Ms. Tran Thi Mua Thao — Deputy CEO in charge of trading

Focused on international agricultural trading and export-import activities at Big CT.

HOSE ROADMAP

UPCoM	→	16/05/2026	→	06/2026	→	08/2026
Currently trading under ticker BIG		Renamed BIG Investment Group JSC		Increased charter capital to nearly VND 350bn		Expected HOSE application filing

Note: the listing roadmap remains subject to legal conditions, business performance, disclosure governance and regulatory approval.

2026 Strategy:
Group Restructuring
& Southward Expansion

The focus is to scale a cash-flow-generating asset ecosystem, strengthen capital discipline and standardize information disclosure.

01	**Brand repositioning**	Operate as a multi-sector investment group with an integrated ecosystem.
02	**Relocate headquarters to Ho Chi Minh City**	Gain access to a major financial hub and improve oversight of the Southern asset portfolio.
03	**Expand Western region land bank**	Can Tho: 544.2 m² and Soc Trang: 3,243 m² for Big Home/Big Hotel.
04	**Transparent governance**	Investment decisions are routed through the Board and management, reducing key-person risk.

Proposed 2026 dividend plan: 12% in cash and shares

Ecosystem expansion: Big CT & agricultural exports

Big CT coffee procurement office – Gia Lai

Subsidiary	Business area	Role in the ecosystem
Big CT	Agricultural exports	Farming areas → procurement → processing
Big Expo	International exports	Gateway to overseas markets
Big Hotel	Hospitality & lodging	Core cash flow; footprint in 7 provinces/cities
Big Bro	Real estate brokerage	Distribution of smart real estate products
Big Fnb	Restaurants & cafes	Ancillary F&B service chain

ROLE IN THE VALUE CHAIN

Big CT is positioned as the link between raw-material zones, procurement, quality control and export, supporting margin improvement and stronger input control.

- Build access to key Central Highlands sourcing areas.
- Shorten intermediary layers in coffee procurement.
- Enhance quality control before export.

~VND 600bn
Revenue target
2026

05
Subsidiary
complementary platform

07
provinces/cities
Big Hotel footprint

Asset footprint & operating destinations

Region	Presence	Status
Hanoi	Head office + hotel	Operating
Ho Chi Minh City	Southern branch + hotel/serviced apartments	Operating, expanding
Vung Tau	Lodging hotel	Operating
Can Tho	Hotel + 544.2 m² land bank	Operating + development
Soc Trang	Big Home land bank	Pre-launch preparation
Hue	Central branch + hotel	Operating
Tay Ninh	Lodging hotel	Operating
Lao Cai	Northwest branch + hotel	Operating
Gia Lai	Coffee procurement office	Opened in Apr 2026

Asset network expanding along the North–Central–South corridor

Recommended presentation: each asset should show type, status, current contribution and the next operating milestone, enabling investors to track progress.

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OUTLOOK
& INVESTOR NOTES

CATALYSTS OVER THE NEXT 6–12 MONTHS

- Complete deployment of capital proceeds into priority assets and projects.
- Standardize disclosure practices and governance documentation for the HOSE roadmap.
- Increase hotel asset utilization and expand Big Home in the Western region.

KEY RISKS TO MONITOR

- Q2 figures are preliminary estimates and should be confirmed once official reports are released.
- Risks include project legal timelines, investment cash flow and stock liquidity.
- Valuation metrics are indicative only and do not replace independent investment decisions.

PARTNER WITH BIG ON ITS LONG-TERM GROWTH JOURNEY

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