

**BIG INVEST GROUP
JOINT STOCK COMPANY**

No.: 0107 /2026/CV-BIG

Ref: *Explanation of Changes in Separate
Business Performance for Q2 2026*

SOCIALIST REPUBLIC OF VIETNAM

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Hanoi, 30 July 2026

To: The State Securities Commission

Hanoi Stock Exchange

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 issued by the Ministry of Finance on information disclosure in the securities market, Big Invest Group Joint Stock Company (Stock Code: BIG) hereby provides an explanation for the difference in profit after corporate income tax in the Q2 2026 separate financial statements as follows:

1. The post-tax profit of Big Group Holdings Investment (BIG) was specifically achieved:

- Q2 2025: **1,360,326,872 VND**
- Q2 2026: **5,352,687,872 VND**

Indicator	Q2/2026 (VND)	Q2/2025 (VND)	Difference (VND)	Growth Rate (%)
Revenue from Sales and Services	109,787,654,160	136,793,038,247	(27,005,384,087)	-19.7%
Cost of Goods Sold	63,846,302,803	67,985,833,210	(4,139,530,407)	-6.09%
Gross Profit	96,181,781,910	130,802,998,236	(34,621,216,326)	-26.5%
Gross Profit Margin	18%	5%	12%	
Net Profit After Tax	13,605,872,250	5,990,040,011	7,615,832,239	127.1%

2. The main reasons for the increase in profit after corporate income tax in Q2 2026 by VND 3.9 billion (up 293% compared to Q2 2025) are as follows:

- In the second quarter of 2026, the Company recorded net revenue of VND 109 billion, an decrease of VND 27 billion, equivalent to a 19.7% decrease compared to the same period last year. This decline is primarily attributable to the agricultural produce and iron & steel segments, as the company is establishing an ecosystem to gradually transfer business lines to subsidiaries—leveraging their specific regional characteristics and competitive advantages—while focusing its own operations on high-value-added business segments.

- Cost of goods sold for the period decreased by VND 34,6 billion, or 26.5%, compared to the same period of the prior year. As a result, gross profit increased significantly by VND 7.61 billion, equivalent to an increase of 127% compared to Q2 2025.
- Financial expenses in Q2 2026 increased by VND 1.24 billion, or 43%, compared to the same period of the prior year. In addition, selling expenses decrease 14% and general and administrative expenses increased by VND 1.14 billion, or 86%, compared to Q2 2025. However, the increase in expenses was lower than the increase in gross profit, resulting in an improvement in gross profit margin of 12% and a significant increase in profit after corporate income tax of 293% compared to the same period of the prior year.
- Corporate income tax expense increased by VND 1.14 billion compared to the same period of the prior year, mainly due to higher taxable income.

The above represents the Company's explanation for the changes in its operating results and is provided together with the Company's separate financial statements for the second quarter of 2026.

Sincerely./.

Recipients:

- *As above;*
- *Archived.*

BIG INVEST GROUP JOINT STOCK COMPANY
LEGAL REPRESENTATIVE



KIEU VAN KHOA

