BIG INVESTMENT GROUP JOINT STOCK COMPANY

BIG INVESTMENT GROUP

No.: 14/2026/CV-BIG

Ref: Explanation of Changes in Business Performance in the Separate Financial Statements for the Accounting Period Ended June 30, 2026

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Hanoi, 28 August 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 Investment Group Joint Stock Company (Stock Code: BIG) hereby provides an explanation for the difference in profit after corporate income tax in the Reviewed Financial Statements for the accounting period ended June 30, 2026 as follows:

1. The post-tax profit of Big Group Holdings Investment (BIG) was specifically achieved:
   - First six months of 2025: **2.244.894.505** VND
   - First six months of 2026: **10.913.398.172** VND

Indicator	Accounting period ended 30 June 2026 (VND)	Accounting period ended 30 June 2025 (VND)	Difference (VND)	Growth Rate (%)
Net Revenue from sale of goods and rendering of services	187.410.164.929	208.693.783.918	(21.283.618.989)	-10,20%
Cost of Goods Sold	160.033.838.801	198.780.113.446	(38.746.274.645)	-19,49%
Gross Profit	27.376.326.128	9.913.670.472	17.462.655.656	176,15%
Gross Profit Margin	15%	5%	10%	

Net Profit After Tax	10.913.398.172	2.244.894.505	8.668.503.667	386,14%

2. The principal factors contributing to the increase in profit after corporate income tax for the six-month period ended June 30, 2026, by VND 8,66 billion, equivalent to 386,14%, compared to the corresponding period of 2025 are as follows:
   - During the six-month period ended June 30, 2026, total net revenue from sales of goods and rendering of services amounted to VND 187.41 billion, representing a decrease of VND 21.28 billion, or 10.20%, compared to the corresponding period of 2025. Although total net revenue decreased, revenue from rendering of services increased significantly by 275,07%, resulting in an increase in the proportion of revenue from rendering of services from 3.82% to 15.97%. The increase in revenue from rendering of services, together with the corresponding change in the cost structure, contributed to the increase in the Company's gross profit and gross profit margin.
   - In addition, cost of sales decreased by 19,49%, compared to a 10,20% decrease in revenue, contributing to an increase in gross profit from VND 9.91 billion to VND 27.37 billion, equivalent to an increase of 176.15%.
   - Finance costs for the period increased by VND 3.68 billion, equivalent to 90,39%, compared to the corresponding period of the previous year. In addition, selling expenses and general and administrative expenses increased by VND 2.29 billion, equivalent to 66,31%, compared to the corresponding period of 2025. However, the increase in expenses was lower than the growth in revenue, contributing to an improvement in the gross profit margin from approximately 5% to 15%, representing an increase of approximately 10 percentage points. Consequently, profit after corporate income tax increased by 386,14% compared to the corresponding period of the previous year.
   - In addition, corporate income tax expense for the period increased by VND 2.26 billion compared to the corresponding period of the previous year, primarily attributable to the increase in taxable profit.

The above is the full explanation provided by BIG regarding the changes in its business performance. This explanation is enclosed with BIG's Reviewed Separate Financial Statements for the accounting period ended June 30, 2026.

Sincerely./.

Recipients:

- *As above;*
- *Archived.*

BIG INVESTMENT GROUP JOINT STOCK COMPANY
LEGAL REPRESENTATIVE

KIEU VAN KHOA