CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ BIG
Digitally signed by CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ BIG
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BIG INVESTMENT GROUP JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
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Hanoi, 28 August 2026

No.: 15/2026/CV-BIG

Ref: Explanation of Changes in Business Performance in the Consolidated Financial Statements for the Accounting Period Ended June 30, 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 regarding information disclosure in the securities market, Big Investment Group Joint Stock Company (Stock Code: BIG) hereby provides an explanation for the variance in profit after tax as presented in the Reviewed Consolidated 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: **13.259.659.914** 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	301.834.632.131	208.693.783.918	93.140.848.213	44,63%
Cost of Goods Sold	268.845.383.435	198.780.113.446	70.065.269.989	35,25%
Gross Profit	32.989.248.696	9.913.670.472	23.075.578.224	232,77%
Gross Profit Margin	*11%*	*5%*	6%	

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Net Profit After Tax	13.259.659.914	2.244.894.505	11.014.765.409	490,66%

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 11.01 billion, equivalent to 490,66%, 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 301.83 billion, representing an increase of VND 93.14 billion, or 44,63%, compared to the corresponding period of 2025. In particular, revenue from trading activities increased by 33,64%, while revenue from rendering of services increased significantly by 321,01%. The increase in revenue from rendering of services, together with the corresponding change in the cost structure, contributed to the improvement in the Company's gross profit and gross profit margin.
   - Cost of sales increased by 35,25%, which was lower than the growth rate of revenue, contributing to an increase in gross profit of VND 23.07 billion, equivalent to 232,77%, while the gross profit margin increased from 5% to 11%. The increase was mainly attributable to the growth in revenue and the change in the revenue mix, with an increased contribution from revenue from rendering of services, which had a higher gross profit margin.
   - Finance costs for the period increased by VND 3.66 billion, equivalent to an increase of 89,85%, compared to the corresponding period of the previous year. In addition, selling expenses and general and administrative expenses increased by VND 5.02 billion, equivalent to an increase of 145,23%, compared to the corresponding period of 2025. However, the increase in gross profit was greater than the increase in these expenses, resulting in an increase in profit from business activities and profit after tax of VND 11.01 billion, equivalent to an increase of 490,66%, compared to the corresponding period of the previous year.
   - In addition, corporate income tax expense for the period increased by VND 2.88 billion compared to the corresponding period of the previous year, primarily attributable to the increase in taxable profit.

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

Sincerely./.

CÔNG TY CỔ PHẦN TẬP ĐOÀN ĐẦU TƯ BIG

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Recipients:

- *As above;*
- *Archived.*

BIG INVESTMENT GROUP JOINT STOCK COMPANY
LEGAL REPRESENTATIVE

KIEU VAN KHOA