BIG INVESTMENT GROUP JOINT STOCK COMPANY	**SOCIALIST REPUBLIC OF VIETNAM**
	Independence - Freedom - Happiness
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No.: 34/2026/CBTT-BIG	*Hanoi, September 23, 2026*

INFORMATION DISCLOSURE

To: - State Securities Commission of Vietnam;
- Hanoi Stock Exchange.

1. Name of Organization: BIG INVESTMENT GROUP JOINT STOCK COMPANY

- Stock Code: BIG
- Headquarters Address: No. 62/6 Khuc Thua Du, Cau Giay Ward, Hanoi City, Vietnam
- Telephone: 035 758 3468 Fax: 0911 8888 42
- Email: admin@biggroup.vn

2. Content of Disclosed Information:

Report on the Progress of Capital / Proceeds Use from the Public Offering / Issuance (Under Public Offering Registration Certificate No. 561/GCN-UBCK issued by the Chairman of the State Securities Commission on December 31, 2025).

3. Publication Date & Location:

This information was published on the Company's official website on September 23, 2026 at the link: https://biggroup.vn/

We hereby commit that the information disclosed above is true and correct, and we take full legal responsibility for the content of the disclosed information.

Attached Documents:
- Report on the Progress of Capital / Proceeds Use from the Public Offering / Issuance.

ORGANIZATION REPRESENTATIVE / LEGAL REPRESENTATIVE / AUTHORIZED PERSON FOR INFORMATION DISCLOSURE

M.S.D.N: 0108045831 * C.T.C.P. TẬP ĐOÀN ĐẦU TƯ BIG * BIG INVESTMENT GROUP * BIG JSC

VO PHI NHAT HUY

BIG INVESTMENT GROUP
JOINT STOCK COMPANY

BIG INVESTMENT GROUP

No.: 05/2026/BC-BIG

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
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Hanoi, September 23, 2026

REPORT ON THE PROGRESS OF CAPITAL USE / PROCEEDS FROM THE PUBLIC OFFERING / ISSUANCE

(Under Public Offering Registration Certificate No. 561/GCN-UBCK issued by the Chairman of the State Securities Commission on December 31, 2025)

To: State Securities Commission of Vietnam

I. INTRODUCTION OF THE ISSUER

1. Name of Issuer: BIG INVESTMENT GROUP JOINT STOCK COMPANY
   (Former Name: Big Group Holdings Investment Joint Stock Company)
2. Headquarters Address: No. 62/6 Khuc Thua Du, Cau Giay Ward, Hanoi City, Vietnam
3. Telephone: 035 758 3468 Fax: 0911 8888 42 Website: https://biggroup.vn/
4. Charter Capital: **341,814,520,000 VND** *(In words: Three hundred forty-one billion eight hundred fourteen million five hundred twenty thousand Vietnamese Dong)*
5. Stock Code: BIG
6. Bank Account Opened At: Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Bui Thi Xuan Branch
   Account Number: 1056851204
7. Business Registration Certificate: No. 0108045831 initially issued by Hanoi Department of Planning and Investment on November 7, 2017, and amended for the 16th time by Hanoi Department of Finance on June 29, 2026.
   - Main Business Sector: Real estate advisory, brokerage, auctioning, and land use rights auctioning. Details: Excluding real estate valuation and auctioning - Industry Code: 6820
   - Main Products/Services: Trading, service provision, real estate business.
8. Establishment & Operating License (if applicable): Not applicable.

II. OFFERED / ISSUED SECURITIES

1. Name of Securities: Stock of Big Investment Group Joint Stock Company

(Former name: Stock of Big Group Holdings Investment Joint Stock Company)

2. Type of Securities: Common stock
3. Par Value: VND 10,000 / share
4. Quantity Offered/Issued: 15,084,689 shares

5. Total Capital/Funds Raised: VND 150,846,890,000 (of which amount raised for project: VND 0)
6. Closing Date of Offering/Issuance: March 18, 2026

III. PROGRESS OF CAPITAL / PROCEEDS USE

1. Capital Use Plan:

Based on Annual General Meeting of Shareholders Resolution No. 01/2025/BIG/NQ-ĐHĐCĐ dated April 27, 2025; Board of Directors Resolution No. 1610A/2025/NQ/BIG-HĐQT dated October 16, 2025; and Board of Directors Resolution No. 0212/2025/NQ/BIG-HĐQT dated December 2, 2025, the entire proceeds expected from the offering of VND 150,846,890,000 will be used to pay principal debts to credit institutions under Credit Contracts / Credit Contract Amendment and Supplement Agreements (hereinafter referred to as ***"Contracts"***) as follows:

No.	Purpose of Capital Use	Expected Amount (VND)	Expected Disbursement Timeline
1	Payment of principal loan debt to Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB) under: - Credit Contract No. 0114/SGN.KHDN/LD25 dated May 13, 2025; - Amendment & Supplement Contract No. 0114/SGN.KHDN/LD25-01 dated June 10, 2025; - Credit Line Loan Contract No. 0115/SGN.KHDN/LD25 dated May 13, 2025; - Amendment & Supplement Contract No. 0115/SGN.KHDN/LD25-01 dated June 10, 2025.	35,000,000,000	Expected from Q4/2025 onwards, following written notification from the SSC confirming receipt of the offering report, based on priority level and maturity dates.
2	Payment of principal loan debt to Loc Phat Vietnam Joint Stock Commercial Bank (LPB) under Credit Contract No. HDTD503202500061 dated May 21, 2025.	18,803,658,564	
3	Payment of principal loan debt to Vietnam Prosperity Joint Stock Commercial Bank (VPB) under: - Credit Contract No. CLC-56772-01 dated	14,915,000,000	

	September 10, 2025; - Credit Contract No. CLC-51165-01 dated July 29, 2025.		
4	Payment of principal loan debt to Military Commercial Joint Stock Bank (MB) under: - Credit Contract No. 281932.25.900.37054416.TD dated April 10, 2025; - Appendix No. 281932.25.900.37054416.TD.PL01 dated April 10, 2025; - Appendix No. 281932.25.900.37054416.TD.PL02 dated April 16, 2025; - Appendix No. 281932.25.900.37054416.TD.PL03 dated September 11, 2025.	16,532,287,704	
5	Payment of principal loan debt to Vietnam Bank for Agriculture and Rural Development (AGRIBANK) under: - Credit Contract No. 8800-LAV202401178 dated July 31, 2024; - Credit Contract No. 8800LAV202501597 dated October 13, 2025.	16,300,000,000	
6	Payment of principal loan debt to Vietnam Prosperity Joint Stock Commercial Bank (VPB) under Credit Contract No. CLC-38542-01 dated March 24, 2025.	24,295,943,732	
7	Payment of principal loan debt to Vietnam Bank for Agriculture and Rural Development (AGRIBANK) under Credit Contract No. 8800LAV202401462 dated September 13, 2024.	25,000,000,000	
	TOTAL	**150,846,890,000**	

Priority order for using proceeds from the offering:
- Contracts with higher priority will be settled first (priority decreases from No. 1 to 7).
- For each Contract, loan notes/repayment periods maturing earlier will be prioritized for earlier settlement.

2. Information on the project progress of the issuer: Not applicable.

3. Progress of Capital / Proceeds Use from the Offering/Issuance:

- Actual progress of capital/proceeds utilization up to the present date:

No.	Purpose of Capital Use	Amount Used (VND)	Remaining Amount (VND)	Disbursement Period
1	Payment of principal loan debt to Joint Stock Commercial Bank for Foreign Trade of Vietnam (VCB) under: - Credit Contract No. 0114/SGN.KHDN/LD25 dated May 13, 2025; - Amendment & Supplement Contract No. 0114/SGN.KHDN/LD25-01 dated June 10, 2025; - Credit Line Loan Contract No. 0115/SGN.KHDN/LD25 dated May 13, 2025; - Amendment & Supplement Contract No. 0115/SGN.KHDN/LD25-01 dated June 10, 2025.	35,000,000,000	0	From May 04, 2026 to June 08, 2026
2	Payment of principal loan debt to Loc Phat Vietnam Joint Stock Commercial Bank (LPB) under Credit Contract No. HDTD503202500061 dated May 21, 2025.	18,803,658,564	0	From April 01, 2026 to April 23, 2026

3	Payment of principal loan debt to Vietnam Prosperity Joint Stock Commercial Bank (VPB) under: - Credit Contract No. CLC-56772-01 dated September 10, 2025; - Credit Contract No. CLC-51165-01 dated July 29, 2025.	14,915,000,000	0	From March 18, 2026 to December 08, 2026
4	Payment of principal loan debt to Military Commercial Joint Stock Bank (MB) under: - Credit Contract No. 281932.25.900.37054416.TD dated April 10, 2025; - Appendix No. 281932.25.900.37054416.TD.PL01 dated April 10, 2025; - Appendix No. 281932.25.900.37054416.TD.PL02 dated April 16, 2025; - Appendix No. 281932.25.900.37054416.TD.PL03 dated September 11, 2025.	16,532,287,704	0	From April 13, 2026 to October 04, 2026
5	Payment of principal loan debt to Vietnam Bank for Agriculture and Rural Development (AGRIBANK) under: - Credit Contract No. 8800-LAV202401178 dated July 31, 2024; - Credit Contract No. 8800LAV202501597 dated	16,300,000,000	0	From March 26, 2026 to April 21, 2026

	October 13, 2025.			
6	Payment of principal loan debt to Vietnam Prosperity Joint Stock Commercial Bank (VPB) under Credit Contract No. CLC-38542-01 dated March 24, 2025.	0	24,295,943,732	Expected from Q4/2026
7	Payment of principal loan debt to Vietnam Bank for Agriculture and Rural Development (AGRIBANK) under Credit Contract No. 8800LAV202401462 dated September 13, 2024.	0	25,000,000,000	Expected from Q4/2026
	TOTAL	**101,550,946,268**	**49,295,943,732**	

- Changes (if any): None.
- Reason for changes (if any): None.

4. The report on the progress of capital/proceeds utilization is published on:
Company website: https://biggroup.vn/
Effective date of disclosure: September 23, 2026.

BIG INVESTMENT GROUP JOINT STOCK COMPANY
LEGAL REPRESENTATIVE

KIEU VAN KHOA