

**BIG INVESTMENT GROUP
JOINT STOCK COMPANY**



No.: 16/2026/CV-BIG

*Re: Explanation of separate financial
performance fluctuations in Quarter III 2026*

THE SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom - Happiness

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Hanoi, October 29, 2026

**To: The State Securities Commission of Vietnam
Hanoi Stock Exchange**

Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 issued by the Ministry of Finance providing guidelines on disclosure of information on the securities market, Big Investment Group Joint Stock Company (stock code: BIG) hereby provides an explanation for the variance in profit after corporate income tax in the Separate Financial Statements for Quarter III 2026 as follows:

1. Profit after corporate income tax achieved by BIG is specifically as follows:

- Quarter III 2025: **1,350,743,316 VND**
- Quarter III 2026: **14,239,306,608 VND**



Indicators	Q3 2026 (VND)	Q3 2025 (VND)	Variance (VND)	Change (%)
Net revenue from sales of goods and rendering of services	85,187,800,584	83,255,892,932	1,931,907,652	2.32
Cost of goods sold	60,795,972,681	75,918,528,053	(15,122,555,372)	(19.92)
Gross profit	24,391,827,903	7,337,364,879	17,054,463,024	232.43
Gross profit margin (%)	29%	9%	20%	
Profit after corporate income tax	14,239,306,608	1,350,743,316	12,888,563,292	954.18

2. Primary drivers leading to the increase in profit after corporate income tax in Quarter III 2026 by VND 12.89 billion, equivalent to an increase of 954.18% compared to Quarter III 2025, are as follows:

- In Q3 2026, the Company recorded net revenue of VND 85.19 billion, an increase of VND 1.93 billion, or 2.32% compared to the same period last year. This increase was primarily driven by revenue

from agricultural products and revenue from rendering of services.

- Cost of goods sold during the period decreased by VND 15.12 billion, representing a decrease of 19.92% year-on-year, which was lower than the growth rate of net revenue, contributing to a substantial increase in gross profit of VND 17.05 billion, or 232.43% compared to Q3 2025.
- Gross profit reached VND 24.39 billion, up VND 17.05 billion compared to the same period last year. This was mainly attributable to higher revenue from rendering of services and agricultural product sales, combined with a reduction in cost of merchandise sold resulting from a shift in the business operations structure. The gross profit margin expanded from 9% to 29%, contributing to improved operating efficiency during the period.
- In addition, financial expenses increased by 30.43% and general and administrative expenses rose by 60.87% year-on-year; however, selling expenses decreased by 70.35%. The expansion in gross profit more than offset the increased expenses and contributed to a VND 12.89 billion increase in profit after corporate income tax, equivalent to an increase of 954.18% compared to the same period last year.

The above constitutes the full explanation of BIG, which is attached to BIG's Separate Financial Statements for Quarter III 2026.

Respectfully./.

Recipients:

- *As above;*
- *Archived: Filing Office.*

BIG INVESTMENT GROUP JOINT STOCK COMPANY
LEGAL REPRESENTATIVE



KIEU VAN KHOA

