

**BIG INVESTMENT GROUP
JOINT STOCK COMPANY**



No.: 17/2026/CV-BIG

Re: Explanation of consolidated 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 Consolidated 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: **14,173,302,787 VND**

Indicators	Q3 2026 (VND)	Q3 2025 (VND)	Variance (VND)	Change (%)
Net revenue from sales of goods and rendering of services	180,151,268,086	83,255,892,932	96,895,375,154	116.38
Cost of goods sold	152,887,539,731	75,918,528,053	76,969,011,678	101.38
Gross profit	27,263,728,355	7,337,364,879	19,926,363,476	271.57
Gross profit margin (%)	15%	9%	6%	
Profit after corporate income tax	14,173,302,787	1,350,743,316	12,822,559,471	949.30

2. Primary drivers leading to the increase in profit after corporate income tax in Quarter III 2026 by VND 12.82 billion, equivalent to an increase of 949.30% compared to Quarter III 2025, are as follows:

- In Q3 2026, the Company recorded consolidated net revenue of VND 180.15 billion, an increase

of VND 96.90 billion, or 116.38% compared to the same period last year. This growth was primarily driven by a 104.89% increase in revenue from sales of merchandise, led by strong growth in agricultural product sales; concurrently, revenue from rendering of services surged by 207.75%.

- Cost of goods sold during the period rose by VND 76.97 billion, representing an increase of 101.38% year-on-year, which was lower than the growth rate of net revenue. This favorable cost-to-revenue dynamic contributed to a substantial increase in gross profit of VND 19.93 billion, or 271.57%, expanding the gross profit margin from 9% to 15% compared to Q3 2025.

- Financial expenses increased by 30.92%, selling expenses rose by 130.77%, and general and administrative expenses increased by 132.78% compared to the same period last year, reflecting higher operating costs commensurate with the expanded scale of business operations during the period. However, as the expansion in gross profit significantly outweighed the increase in these operating and financial expenses, profit after corporate income tax rose by VND 12.82 billion, equivalent to an increase of 949.30% year-on-year.

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

Respectfully./.

Recipients:

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

**BIG INVESTMENT GROUP JOINT STOCK COMPANY
LEGAL REPRESENTATIVE**



KIEU VAN KHOA

