

Consolidated interim Financial Statements

For the three-month period ended 30 Sep 2023

Phu Nhuan Jewelry Joint Stock Company

Consolidated Financial Statement Q3.2023
30 September 2023

CONTENTS

	<i>Page</i>
General Information	1
Consolidated Balance Sheet	2 - 3
Consolidated Income Statement	4
Consolidated Cash Flows Statement	5
Notes to the Consolidated Financial Statements	6 - 28



Phu Nhuan Jewelry Joint Stock Company
GENERAL INFORMATION

COMPANY

Phu Nhuan Jewelry Joint Stock Company (the "Company") was incorporated in Vietnam, under the Business Registration Certificate No. 0300521758 issued by the Department of Planning and Investment of Ho Chi Minh City on 2 January 2004, and amended 35th on 06 February 2023.

The Company has been listed on the Ho Chi Minh Stock Exchange ("HOSE") with PNJ code since 23 March 2009 pursuant to Decision No.129/DKNY issued by the General Director of HOSE on 26 December 2008.

The Company's head office is located at 170E Phan Dang Luu Street, Ward 3, Phu Nhuan District, Ho Chi Minh City, Vietnam.

Board of Directors	Mrs	Cao Thi Ngoc Dung	Chairwoman	
	Mr	Le Tri Thong	Vice Chairman	
	Mrs	Tran Phuong Ngoc Thao	Vice Chairman (Since 27/04/2023)	
	Mrs	Dang Thi Lai	Member	
	Mrs	Huynh Thi Xuan Lien	Member (Resigned since 27/04/2023)	
	Mr	Dang Hai Anh	Member (Since 27/04/2023)	
	Mr	Dao Trung Kien	Member	
	Mr	Nguyen Tuan Hai	Independent Member	
	Mr	Le Quang Phuc	Independent Member	
	Mrs	Tieu Yen Trinh	Independent Member	
	Audit Committee	Mr	Le Quang Phuc	Chairman
		Mr	Nguyen Tuan Hai	Member
Mrs		Huynh Thi Xuan Lien	Member (Resigned since 27/04/2023)	
Mr		Nguyen Anh Tuan	Head of Internal Audit Department under Audit Committee	
Board of Managements	Mr	Le Tri Thong	Chief Executive Officer	
	Mrs	Dang Thi Lai	Senior Director of Finance	
	Mr	Nguyen Anh Hung	Senior Director of Human Resources (Resigned since 01/05/2023)	
	Mr	Nguyen Chi Kien	Senior Director of Human Resources (Since 19/09/2023)	
	Mr	Dao Trung Kien	Senior Director of Operation (Since 06/02/2023)	
	Mr	Dang Hai Anh	Chief Information Officer	
	Mr	Nguyen Khoa Hong Thanh	Senior Director of Marketing Division (Since 26/03/2023)	
	Mr	Nguyen Ngoc Van Quan	Senior Director of Supply Chain (Since 16/02/2023)	
	Mr	Duong Quang Hai	Chief Accountant	

- ❖ The Board of Director assigned Mr. Le Tri Thong to manage and operate :
- Customer and Retail Division (Since 10/08/2020)
 - Strategy Division (Since 06/02/2023)

Legal representative	Mrs	Cao Thị Ngọc Dung	Chairwoman
	Mr	Le Tri Thong	Chief Executive Officer

CONSOLIDATED BALANCE SHEET

30 September 2023

		VND	
		30/09/2023	31/12/2022
A	ASSETS	Code	
A	CURRENT ASSETS	100	11,615,760,175,676
			11,966,357,761,798
I	Cash and cash equivalents	110	484,626,441,925
			879,548,130,711
1	Cash	111	484,626,441,925
			879,548,130,711
II	Current financial investment	120	990,100,000,000
			200,000,000,000
3	Held to maturity investments	123	990,100,000,000
			200,000,000,000
III	Current accounts receivable	130	340,516,675,915
			300,880,402,245
1	Trade receivables	131	61,943,435,971
			56,532,707,659
2	Advances to suppliers	132	63,010,900,161
			68,902,837,213
5	Short term lending	135	165,000,000,000
			140,000,000,000
6	Other receivables	136	53,605,524,625
			37,641,170,145
7	Provision for doubtful debts	137	(4,796,717,308)
			(2,862,909,308)
8	Shortage of assets pending resolution	139	1,753,532,466
			666,596,536
			9,709,322,163,713
IV	Inventories	140	10,506,054,932,284
			10,508,065,026,916
1	Inventories	141	9,713,633,211,221
			10,508,065,026,916
2	Provision for inventory devaluation (*)	149	(4,311,047,508)
			(2,010,094,632)
V	Other current assets	150	91,194,894,123
			79,874,296,558
1	Short-term prepaid expenses	151	87,664,472,296
			74,007,356,286
2	Value-added tax deductible	152	3,530,421,827
			5,866,940,272
B	NON-CURRENT ASSETS	200	1,439,402,544,432
			1,370,766,887,448
I	Non-current account receivables	210	102,535,062,693
			93,956,493,011
6	Other non-current receivables	216	102,535,062,693
			93,956,493,011
II	Fixed assets	220	877,758,400,149
			882,432,821,075
1	Tangible fixed assets	221	248,019,354,927
			239,734,551,747
	- Cost	222	725,077,944,771
			672,781,337,441
	- Accumulated depreciation (*)	223	(477,058,589,844)
			(433,046,785,694)
3	Intangible fixed assets	227	629,739,045,222
			642,698,269,328
	- Cost	228	707,044,918,895
			707,010,800,099
	- Accumulated amortization (*)	229	(77,305,873,673)
			(64,312,530,771)
IV	Non-current assets in progress	240	28,892,148,410
			30,826,629,189
2	Construction in progress	242	28,892,148,410
			30,826,629,189
V	Long-term investments	250	3,980,000,000
			-
2	Other long-term investments	253	399,251,613,400
			395,271,613,400
3	Provision for long-term investments	254	(395,271,613,400)
			(395,271,613,400)
VI	Other long-term assets	260	426,236,933,180
			363,550,944,173
1	Long-term prepaid expenses	261	306,516,184,812
			243,656,590,750
2	Deferred tax assets	262	119,720,748,368
			119,894,353,423
	TOTAL ASSETS (270=100+200)	270	13,055,162,720,108
			13,337,124,649,246

Phu Nhuan Jewelry Joint Stock Company
CONSOLIDATED BALANCE SHEET
 Q3 - ended 30/09/2023

Form B01a-DN

	RESOURCES	Code	30/09/2023	31/12/2022
C	LIABILITIES	300	3,618,163,773,368	4,893,029,994,396
I	Current liabilities	310	3,608,198,200,368	4,883,064,421,396
1	Trade payables	311	127,850,102,616	277,212,839,495
2	Advances from customers	312	165,339,743,006	222,164,283,405
3	Statutory obligations	313	268,117,290,342	292,985,361,927
4	Payables to employees	314	486,272,536,229	534,807,250,396
5	Accrued expenses	315	428,080,619,248	453,432,735,944
9	Other payables	319	140,940,178,165	227,169,093,119
10	Short-term loans	320	1,714,452,068,045	2,683,045,875,772
11	Provision for short term payables	321	31,976,131,602	30,129,306,488
12	Bonus and welfare fund	322	245,169,531,115	162,117,674,850
II	Non-current liabilities	330	9,965,573,000	9,965,573,000
7	Other long-term liabilities	337	218,668,000	218,668,000
12	Long-term provisions	342	9,746,905,000	9,746,905,000
D	EQUITY	400	9,436,998,946,740	8,444,094,654,850
I	Owner's equity	410	9,436,998,946,740	8,444,094,654,850
1	Owner's contributed capital	411	3,281,691,880,000	2,461,716,200,000
2	Share premium	412	1,851,376,032,458	2,251,376,032,458
5	Treasury shares (*)	415	(3,384,090,000)	(3,384,090,000)
8	Investment and development fund	418	1,936,397,556,918	1,212,120,556,918
11	Retained earnings	421	2,370,917,567,364	2,522,265,955,474
	- Retained profits brought forward	421a	1,031,399,810,665	859,175,348,677
	- Retained profits for the current period	421b	1,339,517,756,699	1,663,090,606,797
	TOTAL RESOURCES (440=300+400)	440	13,055,162,720,108	13,337,124,649,246



Nguyen Thanh Dat
 Preparer
 18 October 2023



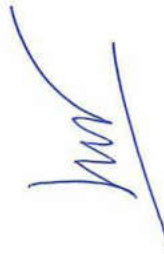
Duong Quang Hai
 Chief Accountant



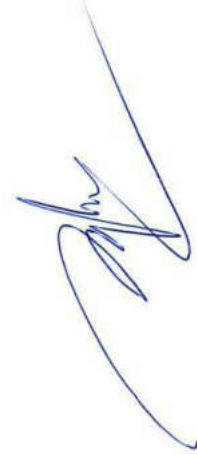

Le Tri Thong
 Chief Executive Officer

CONSOLIDATED INCOME STATEMENT

NO	ITEMS	Code	Q3/2023	Q3/2022	YTD	
					2023	2022
1	Gross revenue from sale of goods and services rendered	01	6,991,365,461,426	7,443,393,767,391	23,617,189,577,801	25,815,151,352,000
2	Deductions	02	73,819,543,649	79,413,872,253	240,642,062,819	240,678,642,509
3	Net revenue from sale of goods and services rendered	10	6,917,545,917,777	7,363,979,895,138	23,376,547,514,982	25,574,472,709,491
4	Cost of goods sold and services rendered	11	5,719,911,177,800	6,116,067,808,131	19,069,359,982,156	21,116,583,108,127
5	Gross profit from sale of goods and services rendered	20	1,197,634,739,977	1,247,912,087,007	4,307,187,532,826	4,457,889,601,364
6	Finance income	21	26,923,762,232	6,432,035,915	77,772,338,646	21,977,946,414
7	Finance expenses	22	36,011,980,249	32,690,598,088	113,630,783,145	89,300,211,901
	- In which: Interest expense	23	28,872,005,523	17,219,503,105	95,902,942,019	61,037,775,017
8	Selling expenses	25	697,134,967,387	725,579,722,879	2,072,911,788,089	2,121,548,022,590
9	General and administrative expenses	26	175,225,524,113	167,343,706,400	506,104,269,060	524,030,218,096
10	Operating profit	30	316,186,030,460	328,730,095,555	1,692,313,031,178	1,744,989,095,191
11	Other income	31	617,662,222	2,376,687,235	6,402,136,250	6,469,757,932
12	Other expenses	32	3,512,242,463	1,476,171,705	6,183,628,330	31,544,893,485
13	Other profit	40	(2,894,580,241)	900,515,530	218,507,920	(25,075,135,553)
15	Accounting profit before tax	50	313,291,450,219	329,630,611,085	1,692,531,539,098	1,719,913,959,638
16	Current corporate income tax expense	51	60,233,629,635	77,698,468,462	352,442,177,344	380,362,461,994
17	Deferred tax expenses	52	(277,272,112)	(338,269,156)	571,605,055	(825,855,832)
18	Net profit after corporate income tax	60	253,335,092,696	252,270,411,779	1,339,517,756,699	1,340,377,353,476
19	Basic earnings per share	70	724	971	3,829	5,298



Nguyen Thanh Dat
Preparer
18 October 2023




Duong Quang Hai
Chief Accountant






Le Tri Thong
Chief Executive Officer

CONSOLIDATED CASH FLOW STATEMENT
 Q3- Ended 30/09/2023

			VND	
STT	ITEMS	CODE	CURRENT YEAR	PREVIOUS YEAR
I	CASH FLOWS FROM OPERATING ACTIVITIES			
1	Profit before tax	01	1,692,531,539,098	1,719,913,959,638
2	Adjustment for			
	- Depreciation and amortization	02	60,690,210,648	59,066,930,223
	- Provisions (reversal of provisions)	03	(7,539,434,939)	
	- Exchange losses arising from evaluation of monetary items	04	(489,952,785)	5,843,645,214
	- (Gain)/loss from investing activities	05	(64,322,601,907)	(4,493,675,474)
	- Interest expense	06	95,902,942,019	61,037,775,017
3	Operating profit before changes in working capital	08	1,776,772,702,134	1,841,368,634,618
	- (Increase)/Decrease in receivables	09	(20,878,324,907)	(106,457,467,948)
	- Increase in inventories	10	796,732,768,571	(532,165,408,359)
	- Increase in payables	11	(237,194,013,727)	507,096,874,744
	- Increase in prepaid expenses	12	(76,343,105,017)	(12,922,138,288)
	- Interest paid	14	(101,261,717,623)	(60,978,095,441)
	- Corporate income tax paid	15	(385,597,321,254)	(348,233,737,006)
	- Other cash outflows from operating activities	17	(11,073,143,498)	(16,339,965,334)
	Net cash flows (used in) from operating activities	20	1,741,157,844,679	1,271,368,696,986
II	CASH FLOWS FROM INVESTING ACTIVITIES			
1	Acquisition and construction of fixed assets	21	(57,829,669,764)	(31,450,930,976)
2	Proceeds from sale, disposals of fixed assets	22	1,000,552,777	563,778,370
3	Payments for granting loans	23	(2,100,100,000,000)	(477,000,000,000)
4	Receipt from collection loans from other entities	24	1,285,000,000,000	-
5	Payment for investment in other entities	25	(3,980,000,000)	-
7	Interest earned and dividends received	27	51,338,776,439	5,189,944,150
	Net cash flows from (used in) investing activities	30	(824,570,340,548)	(502,697,208,456)
III	CASH FLOWS FROM FINANCING ACTIVITIES			
1	Proceeds from issuing stocks and capital contribution from owners	31	-	1,447,266,530,000
3	Drawdown of borrowings	33	4,891,379,622,834	4,569,713,690,125
4	Repayment of borrowings	34	(5,859,973,430,561)	(5,545,950,523,852)
6	Dividends paid	36	(342,915,385,190)	(419,939,618,970)
	Net cash flows used in financing activities	40	(1,311,509,192,917)	51,090,077,303
	Net decrease in cash and cash equivalents	50	(394,921,688,786)	819,761,565,833
	Cash and cash equivalents at beginning of period	60	879,548,130,711	355,454,838,957
	Cash and cash equivalents at end of period	70	484,626,441,925	1,175,216,404,790


 Nguyen Thanh Dat
 Preparer
 18 October 2023


 Duong Quang Hai
 Chief Accountant


 Le Tri Thong
 Chief Executive Officer



I. CORPORATE INFORMATION

Operating industry and principal activities

The Company's principal activities are to trade gold, silver, jewelry and gemstones, and to import and export jewelry in gold, silver and gemstones.

The Company has 402 stores in different provinces and cities in Vietnam.

The number of employees as of 30 September 2023 was 7,379 (as at 31 December 2022: 7,194).

Corporate structure: The Company has 3 subsidiaries, as follows:

- 1. CAO Fine Jewelry Company Limited (CAF)** owned 100% by PNJ, the Business Registration Certificate No.0309279212 issued by the Department of Planning and Investment of Ho Chi Minh City on 14 August 2009. CFC's head office is located at 170E, Phan Dang Luu Street, Ward 3, Phu Nhuan District, Ho Chi Minh City, Vietnam.
- 2. PNJ Laboratory Company Limited (PNJL)** owned 100% by PNJ, the Business Registration Certificate No.0310521330 issued by the Department of Planning and Investment of Ho Chi Minh City on 16 December 2010. PLC's head office is located at 302-304, Phan Xich Long Street, Phu Nhuan District, Ho Chi Minh City, Vietnam.
- 3. PNJ Production and Trading Jewelry Company Limited (PNJP)** owned 100% by PNJ, the Business Registration Certificate No.0315018466 issued by the Department of Planning and Investment of Ho Chi Minh City on 28 April 2018. PNJP's head office is located at No.23 Street 14, Ward 5, Go Vap District, HCMC.

II. BASIS OF PREPARATION

2.1 Applied accounting standards and system

The consolidated financial statements of the Company and its subsidiaries ("the Group") are prepared in accordance with Vietnamese Enterprise Accounting System and Vietnamese Accounting Standards (VAS).

2.2 Applied accounting documentation system

The Company's applied accounting documentation system is the General Journal system.

2.3 Fiscal year

The Group's fiscal year applicable for the preparation of its consolidated financial statements starts on 1 January and ends on 31 December.

2.4 Accounting currency

The consolidated financial statements are prepared in VND.

2.5 Basis of consolidation

The consolidated financial statements comprise the financial statements of the Company and its subsidiaries for the period of Q3.2023 ended 30 September 2023.

Subsidiaries are fully consolidated from the date of acquisition, being the date on which the Company obtains control, and continued to be consolidated until the date that such control ceases.

The financial statements of the Company and its subsidiaries used for consolidation are prepared for the same fiscal year and use consistent accounting policies.

All intra-company balances, income and expenses and unrealized gains or losses resulting from intra-company transactions are fully eliminated.

Minority interests represent the portion of profit or loss and net assets of subsidiaries not held by the Group and are presented separately in the consolidated income statement and within the equity portion of the shareholders of the parent company on the consolidated balance sheet.

III. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

3.1 *Changes in accounting policies and notes*

In addition to continue to apply Vietnam Accounting Standard No. 10 - Effects of changes in foreign exchange rates ("VAS 10") as in the previous year. The Group implemented Circular No. 179/2012 / TT-BTC regulations on recognition, assessment, treatment differences in the exchange rate set by the Ministry of Finance now issued October 24, 2012 ("Circular 179").

According to Circular 179, at the end of the year, the assets and liabilities denominated in foreign currencies are converted into VND at the bid rate of the commercial banks where the Group opened the account.

3.2 *Cash and cash equivalents*

Cash and cash equivalents comprise cash on hand, cash at banks, cash in transit, short-term, highly liquid investments with an original maturity of less than three months that are readily convertible into known amounts of cash and that are not subject to an insignificant risk of change in value.

3.3 *Receivables*

Receivables are presented in the consolidated financial statements at the carrying amounts due from customers and other debtors, after provision for doubtful debts.

The provision for doubtful debts represents amounts of outstanding receivables at the balance sheet date which are doubtful of being recovered at the end of fiscal year. Increases and decreases to the provision balance are recorded as general and administrative expense in reporting period.

3.4 *Inventories*

Inventories are stated at the lower of cost incurred and net reliable value to bring each product to its present location and condition.

Net reliable value represents the estimated selling price of inventories in the normal course of business less the estimated costs of completion and the selling expenses.

The perpetual method is used to record inventories, which are valued as follows:

Merchandises, consumables, and raw materials	-cost of purchase on a weighted average basis.
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Finished goods and work-in process

-cost of direct materials and labor plus attributable manufacturing overheads based on the normal operating capacity on a weighted average basis.

Inventory provision

An inventory provision is created for the estimated loss arising due to the impairment of value (through diminution, damage, obsolescence, etc.) of merchandise goods, raw materials, finished goods, and other inventories owned by the Group, based on appropriate evidence of impairment available at the end of fiscal year.

3.5 Fixed assets

Tangible and intangible fixed assets are stated at cost less accumulated depreciation or amortization.

The cost of a fixed asset comprises its purchase price and any directly attributable costs of bringing the fixed asset to working condition for its intended use.

When fixed assets are sold or retired, their cost and accumulated depreciation or amortization are removed from the consolidated balance sheet and any gain or loss resulting from their disposal is included in the consolidated income statement.

Land use rights

Land use right is recorded as an intangible fixed asset on the consolidated balance sheet when the Company obtained the land use right certificates. The costs of land use right comprise all directly attributable costs of bringing the land lot to the condition available for intended use.

The Group does not amortize the value of land use rights.

3.6 Depreciation and amortization

Depreciation of tangible fixed assets and amortization of intangible fixed assets are calculated on a straight-line method over the estimated useful life of each asset as follows:

Buildings and structures	5 – 25 years
Machinery and equipment	3 – 15 years
Motor vehicles	5 – 10 years
Office equipment	3 – 10 years
Computer software	3 – 5 years

The useful lives of the fixed assets and depreciation and amortization rates are reviewed periodically to ensure that the method and the period of the depreciation and amortisation are consistent with the expected pattern of economic benefits that will be derived from the use of fixed assets.

3.7 Borrowing costs

Borrowing costs consist of interest and other costs that an entity incurs in connection with the borrowings of the Group and are recorded as expense during the period in which they are

3.8 Prepayment expenses

Prepaid expenses are reported as short-term or long-term prepaid expenses on the consolidated balance sheet and are amortized over the period for which the amounts are paid or the period in which economic benefits are generated in relation to these expenses.

The following types of expenses are recorded as long-term prepaid expense and are amortized to the consolidated income statement.

- ▶ Prepaid rental includes land and shop rental prepaid for many years under operating lease contracts and are amortized over the lease term;
- ▶ Tools and consumables with large value issued in use and can be used for more than one year; and
- ▶ Others are amortized to the consolidated income statement over 2 to 3 years.

3.9 Investments in associates

The Group's investment in its associates is accounted for using the equity method of accounting. An associate is an entity in which the Group has significant influence that is neither subsidiaries nor joint ventures. The Group generally deems they have significant influence if they have over 20% of the voting rights.

Under the equity method, the investment is carried in the consolidated balance sheet at cost plus post acquisition changes in the Group's share of net assets of the associates. Goodwill arising on acquisition of the associate is included in the carrying amount of the investment and is amortized over a 10-year year. The consolidated income statement reflects the share of the post-acquisition results of operation of the associate.

The share of post-acquisition profit (loss) of the associates is presented on face of the consolidated income statement and its share of post-acquisition movements in reserves is recognized in reserves. The cumulative post-acquisition movements are adjusted against the carrying amount of the investment. Dividends receivable from associates reduce the carrying amount of the investment.

The financial statements of the associates are prepared for the same reporting period and use the same accounting policies as the Group. Where necessary, adjustments are made to bring the accounting policies in line with those of the Group.

3.10 Investments in securities and other investments

Investments in securities and other investments are stated at their acquisition costs. Provision is made for any diminution in value of the investments at the balance sheet date in accordance with the guidance under the Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on 8 August 2019.

3.11 Payables and accruals

Payables and accrued expenses are recognized for future amounts paid in respect of goods and services received regardless of whether the Group has received the supplier's invoice.

3.12 Provisions

Provisions are recognized when the Group has a present obligation (legal or constructive) as a result of a past event it is probable that an outflow resources embodying economic benefits will be required to settle the obligation and a reliable estimate of the amount of the obligation.

3.13 Treasury shares

Own equity instruments which are reacquired (treasury shares) are recognised at cost and deducted from equity. No gain or loss is recognised in profit or loss upon purchase, sale, issue or cancellation of the Group's own equity instruments.

3.14 Appropriation of profit

Net profit after tax is available for appropriation to shareholders after approval in the shareholders' meeting, and after making appropriation to reserve funds in accordance with the Group's Charter and Vietnam's regulatory requirements.

The Group maintains the following reserve funds which are appropriated from the Group's net profit after tax as proposed by the Board of Directors and subject to approval by shareholders at the annual general meeting.

▶ Investment and development funds

This fund is set aside for use in the Group's expansion of its operation or in-depth investments.

▶ Bonus and welfare funds

This fund is set aside for the purpose of pecuniary rewarding and encouraging, common benefits and improvement of the employees' benefits, and presented as a liability on the consolidated balance sheet.

▶ Board of Directors and Board of Management operation fund

3.15 Earnings per share

Basic earnings per share amounts are calculated by dividing net profit after tax for the year attributable to ordinary shareholders of the Group (after adjusting for interest on the convertible preference shares) by the weighted average number of ordinary shares outstanding during the year.

3.16 Revenue recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Group and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, excluding trade discount, rebate and sales return. The following specific recognition criteria must also be met before revenue is recognized:

Sale of goods

Revenue is recognized when the significant risks and rewards of ownership of the goods have passed to the buyer, usually upon the delivery of the goods.

Services rendered



Revenue is recognized when the service has been rendered.

Interest

Revenue is recognized as the interest accrues (taking into account the profits that the asset brings) unless collectability is in doubt.

Dividends

Income is recognized when the Group's entitlement as an investor to receive the dividend is established.

3.17 Taxation

Other taxes are applied in accordance with applicable tax laws in Vietnam.

Current income tax

Current income tax assets and liabilities for the current and prior years are measured at the amount expected to be recovered from or paid to the taxation authorities, based on the tax rates and tax laws that are enacted as at the balance sheet date.

Deferred income tax

Deferred income tax is provided using the liability method on temporary differences at the balance sheet date between the tax bases of assets and liabilities and their carrying amounts for interim financial reporting purposes.

IV. EVENTS AND SIGNIFICANT TRANSACTIONS

1. CASH AND CASH EQUIVALENTS

	30/09/2023	31/12/2022
Cash on hand	135,349,714,258	404,786,588,480
Cash at banks	312,387,346,593	428,427,918,705
Cash in transit	36,889,381,074	46,333,623,526
TOTAL	<u>484,626,441,925</u>	<u>879,548,130,711</u>

2. FINANCIAL INVESTMENTS

	30/09/2023	31/12/2022
a. Current financial investments		
Term deposits	<u>990,000,000,000</u>	<u>200,000,000,000</u>
b. Non current financial investments		
The Company's subsidiaries	598,300,086,108	586,669,065,179
_ Golden Friend Joint Stock Company	3,980,000,000	-
_ Dong A Joint Stock (EAB)	395,271,613,400	395,271,613,400
_ Provision for long-term investments (EAB) (**)	(395,271,613,400)	(395,271,613,400)
TOTAL	<u>3,980,000,000</u>	<u>-</u>

Term deposit includes bank deposit has had 3 months duration and remaining duration not exceed 12 months until reporting time. Interest has agreed detail for each term deposit.

(**) As at 30 September 2023, Dong A Joint Stock Commercial Bank was still under special control by State Bank of Vietnam and shares are not transferable.

The "Group" holds 38,496,250 EAB shares corresponding EAB ownership ratio (ratio of voting rights) is 7.69%.

The "Group" holds 398,000 NBV shares corresponding NBV ownership ratio (ratio of voting rights) is 19.9%.

3. TRADE RECEIVABLES

	30/09/2023	31/12/2022
AIA Vietnam Life Insurance Limited Company	-	1,202,142,420
TTTM Nowzone	186,894,840	771,785,986
Gold Coast Nha Trang Building	292,002,771	1,309,856,377
Diamond Le Duan	327,328,937	514,723,849
Sense Ben Tre	529,945,216	905,772,564
Private Enterprise Hong Duc	1,136,276,141	
DayOne Joint Stock Company	1,167,509,700	1,732,683,800
Giao hang tiet kiem	1,271,553,465	881,947,065
Private Enterprise Kim Phat Thoi	1,316,884,620	
Sense Ca Mau	1,356,400,397	784,063,107
Aeonmall Ha Dong	1,358,220,696	3,455,906,062
Crescent Mall Q7	1,392,506,429	2,745,711,304
Aeon Hai Phong	1,498,679,069	2,459,044,120
Dentsu Company Limited	1,523,086,901	-
GSK Pharma Vietnam Company Limited	1,615,038,192	
Payoo Payment Service Joint Stock	1,827,400,000	760,950,000
FH Trautz GmbH	1,845,834,808	-
Private Enterprise Vang Si Kim	1,864,636,987	-
Sense Can tho	1,928,447,265	2,751,472,729
Aeonmall Ha Dong	2,800,846,919	3,455,906,062
AEON Ha Noi	3,022,245,443	3,871,527,147
AEON Binh Tan	3,252,475,943	7,549,704,598
DC&D CO .	4,172,281,680	1,536,950,342
AEON Binh Duong	4,911,264,454	8,249,435,172
AEON Tan Phu	6,950,306,208	7,799,727,008
Others	14,395,368,890	3,793,397,947
TOTAL	61,943,435,971	56,532,707,659

According to the cooperation agreement between the two parties, the Malls will collect the money and repay PNJ periodically.

4. SHORT – TERM REPAYMENT TO SUPPLIERS

	30/09/2023	31/12/2022
	-	-
Omega Art Srl	-	9,532,828,735
Hong Chi Viet Nam Company Limited	-	5,299,037,100
Signora Décor Joint Stock Company	-	2,921,926,361
Electronic information page	-	2,066,520,000
Nam Hung Phat Construction Company Limited	1,022,338,011	-
Signora Décor Joint Stock Company	1,046,196,834	2,921,926,361
An Trung Joint Stock Company	1,088,020,450	-
Nguyen Ngoc Lan	1,209,597,635	-
Hoang Duc Minh Company	1,284,824,117	-
Shenzhen Guanglijin	1,318,053,000	9,843,480
Cheil VietNam Company Limited	1,822,575,600	-
Rosy Blue Jewellery (Hk) Ltd.	1,971,879,590	-
Nha Be Trading Joint Stock Company	2,473,536,252	-
Metalor Metalor Technologies	4,633,393,800	-
Otec Viet Nam Company Limited	4,890,780,000	4,339,458,656
Untung Bersama Sejahtera	9,331,640,918	15,497,793,902
Others	19,714,309,452	24,066,195,806
Total	63,010,900,161	68,902,837,213

5. OTHER RECEIVABLES

	30/09/2023	31/12/2022
a. Short term		
_ OCB Bank	-	6,054,794,521
Hoang Gia Ngoc	4,009,596,154	4,009,596,154
Trinh Son Nhut	6,574,723,920	7,043,947,458
_ Advances to employees	9,031,560,473	4,092,287,274
Others	33,989,644,078	16,440,544,738
TOTAL	53,605,524,625	37,641,170,145
b. Long term		
_ Long term deposit for renting stores	102,535,062,693	93,956,493,011
TOTAL	102,535,062,693	93,956,493,011

6. SHORT TERM LENDING

	30/09/2023	31/12/2022
Golden Friend Joint Stock Company	165,000,000,000	140,000,000,000
TOTAL	165,000,000,000	140,000,000,000

The balance represents unsecured lending with interest rates of 9,5% per annum, the original maturity less than 12 months.

7. INVENTORIES

	30/09/2023	31/12/2022
Raw materials	590,626,175,057	993,959,155,489
Tools and supplies	43,350,269,771	51,100,087,913
Work in process	177,346,179,293	207,969,940,730
Finished goods	6,669,883,336,585	7,215,980,192,888
Merchandise goods	2,232,427,250,515	2,039,055,649,896
TOTAL	9,713,633,211,221	10,508,065,026,916

Inventories of VND 4,160,000,000,000 were used as collaterals for short-term loans obtained from commercial banks (Note 11).

8. REPAYMENTS

CURRENT :

	30/09/2023	31/12/2022
Distributed instrument and tools expenses	11,875,083,213	15,245,340,375
Stores rental	46,502,136,122	35,846,009,519
IT expenses	14,105,651,734	13,747,510,963
Repairs and Maintenance Expense	5,596,493,599	4,030,110,219
Others	9,585,107,628	5,138,385,210
TOTAL	87,664,472,296	74,007,356,286

NON CURRENT :

Distributed tools and supplies expenses	153,749,087,984	117,607,382,963
Stores rental	1,891,007,583	4,693,940,300
Repairs and Maintenance Expense	144,472,836,019	110,061,249,509
Others	6,403,253,226	11,294,017,978
TOTAL	306,516,184,812	243,656,590,750



9. FIXED ASSETS					
TANGIBLE FIXED ASSETS					
	Buildings and structures	Machinery and equipment	Motor vehicles	Office equipment	Total
I. Historical cost					
1. As at 31.12.2022	156,288,864,503	343,086,176,101	49,011,257,769	124,395,039,068	672,781,337,441
2. New purchases	1,364,386,870	38,752,547,762	10,158,853,800	6,584,525,231	56,860,313,663
3. Disposals	-	(1,267,077,115)	(1,948,794,554)	(1,347,834,664)	(4,563,706,333)
4. As at 30.09.2023	157,653,251,373	380,571,646,748	57,221,317,015	129,631,729,635	725,077,944,771
In which:					
Fully depreciated	2,714,607,472	182,014,284,249	8,128,418,616	61,701,836,926	254,559,147,263
II. Accumulated depreciation:					
1. As at 31.12.2022	(68,122,628,374)	(247,139,307,538)	(26,553,267,368)	(91,231,582,414)	(433,046,785,694)
2. Charge for the period	(6,405,312,520)	(27,767,180,898)	(2,970,909,294)	(10,553,465,034)	(47,696,867,746)
3. Disposals	-	1,070,076,046	1,948,794,554	666,192,996	3,685,063,596
4. As at 30.09.2023	(74,527,940,894)	(273,836,412,390)	(27,575,382,108)	(101,118,854,452)	(477,058,589,844)
III. Net book value					
1. As at 31.12.2022	88,166,236,129	95,946,868,563	22,457,990,401	33,163,456,654	239,734,551,747
2. As at 30.09.2023	83,125,310,479	106,735,234,358	29,645,934,907	28,512,875,183	248,019,354,927

Buildings and machineries are used as collaterals to obtain loans from commercial banks (Note number 11).

INTANGIBLE FIXED ASSETS

	Land use rights	Software	Total
I. Historical cost			
1. As at 31.12.2022	557,784,111,372	149,226,688,727	707,010,800,099
2. New purchases	34,118,796	-	34,118,796
3. Disposals	-	-	-
4. As at 30.09.2023	557,818,230,168	149,226,688,727	707,044,918,895
In which.			
Fully depreciated	-	6,982,250,583	6,982,250,583
II. Accumulated amortisation			
1. As at 31.12.2022	-	(64,312,530,771)	(64,312,530,771)
2. Charge for the period	-	(12,993,342,902)	(12,993,342,902)
3. Disposals	-	-	-
4. As at 30.09.2023	-	(77,305,873,673)	(77,305,873,673)
III. Net book value			
1. As at 31.12.2022	557,784,111,372	84,914,157,956	642,698,269,328
2. As at 30.09.2023	557,818,230,168	71,920,815,054	629,739,045,222

10. CONSTRUCTION IN PROCESS

	30/09/2023	31/12/2022
Land use right in Di An_Binh Duong	26,137,767,250	26,137,767,250
Others	2,754,381,160	4,688,861,939
TOTAL	28,892,148,410	30,826,629,189

11. SHORT-TERM BORROWINGS

	30/09/2023	31/12/2022
a. Short term		
Loans from commercial banks	1,671,921,660,008	2,650,613,897,113
Individual borrowings and borrowings from related parties	42,530,408,037	32,431,978,659
TOTAL	1,714,452,068,045	2,683,045,875,772

Balances of short term borrowings as at 30/09/2023 are as follows :

Bank	Amount	Maturity date	Interest (per annum)	Collateral
Short-term loans VND	1,671,921,660,008			
Joint Stock Commercial Bank for Foreign Trade of Vietnam	473,127,904,348	From 11/12 to 19/03/2024	5.0%	Inventories
Vietnam Joint Stock Commercial Bank For Industry And Trade	538,816,767,532	From 24/10 to 22/02/2024	5.0%	Inventories
Bank for Investment and Development of Vietnam	299,900,000,000	From 24/10 to 28/02/2024	5.0%	Inventories
The Siam Commercial Bank	22,807,429,800	From 06/10 to 25/01/2024	6.0%	Inventories
KEB Hana Bank - HCM Branch	100,000,000,000	To 30/12/2023	5.5%	Unsecured
HSBC Bank	134,225,051,128	From 26/11 to 19/01/2024	6.0%	Unsecured
Asia Commercial Joint Stock Bank	70,000,000,000	To 11/01/2024	5.0%	Inventories
Vietnam International Commercial Joint Stock Bank	33,044,507,200	To 13/02/2024	5.0%	Unsecured
Borrowings	42,530,408,037			
Short-term loans	1,714,452,068,045			

12. TRADE ACCOUNTS PAYABLES

	30/09/2023	31/12/2022
Rosy Blue Jewellery (HK) Ltd.	-	17,440,357,917
Facebook Ireland Limited	-	2,826,628,727
SAP Asia Pte.LTd	-	5,106,252,291
PR Viet Company Limited	-	3,275,823,600
Top Ten Company Limited	-	1,503,658,448
Silvana Sa	-	4,026,654,130
Jowissa Uhren Ag	-	1,524,869,231
CMC CN CN&GP Co., Ltd	4,560,000	2,325,802,000
Song Hanh Culture Joint Stock Company	33,836,400	2,362,258,000
Hung Kim Loan Company Limited	89,701,500	1,288,875,680
Tianjin Minghang	364,532,517	2,002,097,393
Bao Minh Ben Nghe Joint stock Company	1,064,515,470	-
Nguyen Duc Bay Business Households	1,144,284,323	698,038,900
Phuoc Thinh Thanh Company	1,348,705,929	4,189,514,921
Sodick VietNam Company Limited	1,380,600,000	-
Moc Thach Company Limited	1,389,388,241	359,141,173
Hung Kim Loan Company Limited	1,684,501,000	1,288,875,680
Kobayashi Vina	2,143,224,413	1,781,565,058
Jewel Star Diamond Co. Ltd	3,579,237,670	-
Fineese Impex Ltd	34,430,512,289	98,320,888,917
Forte Jewellery (HK)	35,186,902,914	55,143,909,736
Others	43,999,074,267	64,241,841,012
TOTAL	127,850,102,616	277,212,839,495

13. SHORT TERM ACCURED EXPENSES

	30/09/2023	31/12/2022
Salary costs	332,041,121,605	354,902,558,728
Advertising & media expense	57,435,823,566	64,013,894,164
Interest expense	2,250,262,540	6,375,209,912
Others	36,353,411,537	28,141,073,140
TOTAL	428,080,619,248	453,432,735,944

14. TAXES AND OTHER RECEIVABLES/ PAYABLES TO THE STATE BUDGET

Q3/2023

	As at 31.12.2022	Receivable/payable during the period	Received/paid during the period	As at 30.09.2023
a.Receivables				
Value added tax from import	-	19,090,745,142	19,090,745,142	-
Value added tax	3,552,615,338	1,497,038,314	1,519,231,825	3,530,421,827
Import- Export tax	-	3,329,865,655	3,329,865,655	-
TOTAL	3,552,615,338	23,917,649,111	23,939,842,622	3,530,421,827
b.Payables				
Value added tax	26,349,795,752	190,265,320,973	175,437,491,319	41,177,625,406
Corporate income tax	209,779,787,065	70,361,569,884	61,853,408,713	218,287,948,236
Personal income tax	4,229,424,055	24,037,812,126	24,209,835,900	4,057,400,281
Other taxes	4,600,247,779	2,405,649,906	2,411,581,266	4,594,316,419
TOTAL	244,959,254,651	287,070,352,889	263,912,317,198	268,117,290,342

YTD/2023

	As at 31.12.2022	Receivable/payable during the period	Received/paid during the period	As at 30.09.2023
a.Receivables				
Value added tax from import	-	125,926,547,473	125,926,547,473	-
Value added tax	5,866,940,272	7,189,633,787	9,526,152,232	3,530,421,827
Import- Export tax	-	34,361,508,362	34,361,508,362	-
TOTAL	5,866,940,272	167,477,689,622	169,814,208,067	3,530,421,827
b.Payables				
Value added tax	38,374,833,031	591,019,394,976	588,216,602,601	41,177,625,406
Corporate income tax	241,315,151,897	362,570,117,593	385,597,321,254	218,287,948,236
Personal income tax	8,706,023,120	138,967,724,153	143,616,346,992	4,057,400,281
Other taxes	4,589,353,879	4,855,912,917	4,850,950,377	4,594,316,419
TOTAL	292,985,361,927	1,097,413,149,639	1,122,281,221,224	268,117,290,342

15. OTHER PAYABLES

	30/09/2023	31/12/2022
a. Current		
Pham Gia Phat Company Limited	1,025,503,172	3,146,448,988
Sen Vang Viet Nam Company	7,314,717,057	11,530,588,801
Board of Management fund	44,443,668,932	11,418,221,742
_Dividends payable	15,560,619,717	161,676,227,507
Techcombank	20,660,701,148	-
_Deduction under salary	5,055,374,839	5,293,789,888
Others	42,884,793,600	34,103,816,193
TOTAL	140,940,178,165	227,169,093,119
b.Non current		
_ Long term deposit	218,668,000	218,668,000
TOTAL	218,668,000	218,668,000

16. OWNER'S EQUITY

The additional capital from the private placement and the ESOP 2021 issuance is VND 1,447,266,530. The plan to use capital is as follows:

Unit: VND million

No	Purposes	Budget	Estimated time of disbursement	Disbursement to Q3.2023
1	Strengthening production capacity : Expanding production plant at PNJP to increase production capacity, serving retail segment	285,000	Q2/2022 to Q4/2024	75,380
2	Improve and innovate production technology, product	70,000	Q3/2022 to Q3/2024	20,503
3	Expansion of jewelry market: develop retail store network in width (geography) and depth (product lines)	785,000	Q2/2022 TO Q4/2023	785,000
4	Implement the digital transformation roadmap	285,000	Q2/2022 to Q4/2024	33,721
	Total	1,425,000		914,603

OWNER'S EQUITY

	Share capital	Share premium	Treasury shares	Investment and development fund	Undistributed earnings	Total
01/01/2022	2,276,123,620,000	991,261,882,458	(4,908,890,000)	800,503,556,918	1,949,653,810,877	6,012,633,980,253
Initial increase	186,354,980,000	1,260,911,550,000	-	-	-	1,447,266,530,000
Initial decrease	(762,400,000)	(797,400,000)	1,524,800,000	-	-	(35,000,000)
for the year	-	-	-	-	1,810,691,843,397	1,810,691,843,397
Dividends appropriation	-	-	-	-	(762,662,698,800)	(762,662,698,800)
Reserve appropriation	-	-	-	-	(475,417,000,000)	(63,800,000,000)
Investment and development fund appropriation	-	-	-	411,617,000,000	(411,617,000,000)	-
Transfer to bonus and welfare	-	-	-	-	(51,452,000,000)	(51,452,000,000)
Board of Management fund	-	-	-	-	(12,348,000,000)	(12,348,000,000)
31/12/2022	2,461,716,200,000	2,251,376,032,458	(3,384,090,000)	1,212,120,556,918	2,522,265,955,474	8,444,094,654,850
Initial increase (*)	819,975,680,000	(400,000,000,000)	-	-	(419,975,680,000)	-
for the year	-	-	-	-	1,339,517,756,699	1,339,517,756,699
Dividends declared (*)	-	-	-	-	(196,799,777,400)	(196,799,777,400)
Reserve appropriation(**)	-	-	-	724,277,000,000	(863,700,000,000)	(139,423,000,000)
Investment and development fund appropriation	-	-	-	724,277,000,000	(724,277,000,000)	-
Transfer to bonus and welfare	-	-	-	-	(90,535,000,000)	(90,535,000,000)
Board of Management fund	-	-	-	-	(48,888,000,000)	(48,888,000,000)
Reserve appropriation(***)	-	-	-	-	(10,390,687,409)	(10,390,687,409)
30/09/2023	3,281,691,880,000	1,851,376,032,458	(3,384,090,000)	1,936,397,556,918	2,370,917,567,364	9,436,998,946,740

Notes:

- (*) On 30/01/2023. PNJ announced that the company amended Clause 2. Article 14 of The company's Articles of Organization and Operation after completed the issuance shares to increase share capital from owner's equity.
- (**) On 30/05/2023. PNJ announced dividend payment information for the second period of 2022. Payment rate 6%/par value;
- (***) Additional tax amount for 2021 and 2022. including: corporate income tax 10,127,940,249 VND. personal income tax 262,747,160 VND. according to Decision No. 1338/QĐ-TCT dated 05/09/2023 of the General Department of Taxation .

17. REVENUE

17.1 Revenue from Sales of goods and rendering of services

	Q3.2023	Q3.2022
Gross revenue, in which	6,991,365,461,426	7,443,393,767,391
<i>_ Sale of gold, silver and jewelry</i>	6,955,803,615,841	7,406,392,500,903
<i>_ Others</i>	15,163,350,628	23,296,727,921
<i>_ Provide services</i>	20,398,494,957	13,704,538,567
<i>_ Goods returned</i>	73,819,543,649	79,413,872,253
Net revenue, of which	6,917,545,917,777	7,363,979,895,138
<i>_ Sale of gold, silver and jewelry</i>	6,881,984,072,192	7,326,978,628,650
<i>_ Others</i>	15,163,350,628	23,296,727,921
<i>_ Provide services</i>	20,398,494,957	13,704,538,567

17.2 Financial income

	Q3.2023	Q3.2022
Interest income	24,192,032,996	1,863,324,312
Gain from foreign exchange	2,731,729,236	4,568,711,603
TOTAL	26,923,762,232	6,432,035,915

18. COST OF GOODS SOLD AND SERVICES RENDERED

	Q3.2023	Q3.2022
Cost of gold, silver and jewelry	5,704,605,116,267	6,105,954,829,107
Others	12,308,220,663	6,886,797,690
Cost of services	2,997,840,870	3,226,181,334
TOTAL	5,719,911,177,800	6,116,067,808,131

19. FINANCIAL EXPENSES

	Q3.2023	Q3.2022
Interest expense	28,872,005,523	17,219,503,105
Financial expenses	3,935,450,931	2,455,798,676
Exchange rate	3,204,523,795	13,015,296,307
TOTAL	36,011,980,249	32,690,598,088



20. GENERAL ADMINISTRATIVE AND SELLING EXPENSES BY NATURE

	Q3.2023	Q3.2022
Labor costs	509,772,452,010	582,728,875,792
Raw materials	14,381,384,392	13,323,468,196
Tools and supplies	32,954,571,269	29,098,754,367
Depreciation and amortization	13,671,180,255	12,868,101,045
Expenses for external services	238,899,990,311	212,457,775,759
Other expenses	62,680,913,263	42,446,454,120
TOTAL	872,360,491,500	892,923,429,279

21. CORPORATE INCOME TAX

The tax returns filed by Group are subject to examination by the tax authorities. As the application of tax laws and regulations is susceptible to varying interpretations. The amounts reported in the separate interim financial statements could change at a later date upon final determination by the tax authorities.

	Q3.2023	Q3.2022
Profit before tax	313,291,450,219	329,630,611,085
Estimated current taxable profit	301,168,148,175	388,492,342,310
Corporate income tax rate	20%	20%
Estimated current CIT	60,233,629,635	77,698,468,462

22. OFF BALANCE SHEET ITEM

(a) Leasing: The Company leases outlets under operating lease arrangements. Future rental amounts due under such operating leases after 30 September 2023 were as follows:

	30/09/2023	31/12/2022
Within next year	305,752,521,586	268,880,132,876
From 1 to 5 years	962,207,235,865	855,864,222,099
Over 5 years	424,749,151,041	358,760,879,319
	1,692,708,908,493	1,483,505,234,294



(b) Foreign currencies:

	30/09/2023	31/12/2022
USD	619,122	806,937
GBP	1,625	1,625
AUD	873	919
EUR	3,625	3,653
Gold taels (mace)	16,152	7,903

23. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES

Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. Market prices comprise four types of risk: interest rate risk, currency risk, commodity price risk and other price risk, such as equity price risk. Financial instruments affected by market risk include loans.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Group's exposure to market risk for changes in interest rate relates primarily to the Group's loans with floating interest rates.

The Group manages its interest rate risk by keeping close watch on relevant market situation, in order to contemplate and adapt its leverage level as well as financing strategies to the prevailing situation.

Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Group's exposure to the risk of changes in foreign exchange rates relates primarily to the Group's operating activities.

Risks due to changes in exchange rates of the Group is insignificant.

Commodity price risk

The Group exposes to commodity price risk in relation to purchase of certain commodities. The Group manages its commodity prices risk by keeping close watch on relevant information and situation of commodity market in order to properly manage timing of purchases, production plans and inventories level. The Group does not employ any derivative financial instruments to hedge its commodity price risk.

Credit risk

Credit risk is the risk that counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Group is exposed to credit risk from its operating activities (primarily for trade receivables) and from its financing activities, including deposits with banks, foreign exchange operations and other financial instruments

Trade receivables

758-0
FY
IN
ĐÀ QU
HUÂN
I.P.HỒ

Customer credit risk is managed by the Group based on its established policy, procedures and control. The Group's exposure to credit risk in relation with receivables is mainly influenced by the individual characteristics of each customer. The Group mostly has cash sale which are not exposure to the credit risk.

Outstanding customer receivables are regularly monitored. In terms of account receivables of oversea customers, the Group is guaranteed by a third bank. For large clients, the Group considers the decline in credit quality of each customer at reporting date.

Bank deposits

The Group's bank balances are mainly maintained with well-known banks in Vietnam. The Group evaluates the concentration of credit risk in respect to bank deposit as low.

Liquidity risk

The liquidity risk is the risk that the Group will encounter difficulty in meeting financial obligation due to shortage of funds. The Group's exposure to liquidity risk arises primarily from mismatches of maturities of financial assets and liabilities.

The Group monitors its liquidity risk by maintaining a level of cash, cash equivalents and bank loans deemed adequate by management to finance the Group's operations.

Collateral

The Group has pledged its fixed assets, inventories in order to fulfil the collateral requirements for loans obtained from commercial banks (*Notes 12*).


The Group did not hold any collateral at 31 December 2022 and 30 September 2023.



Nguyen Thanh Dat
Preparer
18 October 2023



Duong Quang Hai
Chief Accountant



Le Tri Thong
Chief Executive Officer