CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS
Digitally Signed by CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS
DN: OID.0.9.2342.19200300.100.1.1=MST:0315205307, CN=CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS, S=Hồ Chí Minh, C=VN
Reason:

SGI HOLDINGS INVESTMENT JSC

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No. : 4710/2026/CV-SGI

Ho Chi Minh City, October 30, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: **Hanoi Stock Exchange**

Pursuant to the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding the disclosure of information on the stock market, SGI Holdings Investment JSC discloses consolidated financial statements for Quarter 3 of 2026 to the Hanoi Stock Exchange as follows:

1. Organization name:

- Stock code : SGI
- Address : No. 6 Ho Tung Mau street, Sai Gon Ward, Ho Chi Minh City.
- Phone : (028) 3779 1179 Fax: (028) 3727 1143
- Email : info@sgiholdings.vn Website: https://saigon3group.com.vn

2. Information disclosure content:

- **Consolidated financial statements for Quarter 3 of 2026**

☐ Separate financial statements (for listed companies without or subsidiaries superior accounting units with dependent units);

☒ Consolidated financial statements (for the listed company has subsidiaries);

☐ General financial statements (for the listed company with dependent accounting units operating their own accounting systems)

- Cases that require explanation:

+ The auditing organization gave an opinion that was not an unqualified opinion on the financial statements (for the financial statements reviewed/audited in 2026):

☐ Yes ☐ No

Explanatory document is required in case "Yes" is selected:

☐ Yes ☐ No

+ Profit after tax for the reporting period shows a difference of 5% or more between unaudited and audited figures, with a change from a loss to a profit or vice versa (for the financial statements reviewed/audited in 2026)

☐ Yes ☐ No

Explanatory document is required in case "Yes" is selected:

☐ Yes ☐ No

+ Profit after tax in the income statements for the reporting period changes by 10% or more compared to the same period of the previous year:

[X] Yes [ ] No

Explanatory document is required in case "Yes" is selected:

[X] Yes [ ] No

+ Profit after tax reporting period shows a loss, with a change from profit in the same period of the previous year to a loss in the current period, or vice versa:

[X] Yes [ ] No

Explanatory document is required in case "Yes" is selected:

[X] Yes [ ] No

This information was published on the company's website on October 30, 2026, as in the link https://saigon3group.com.vn/Quan hệ cổ đông/ Báo cáo tài chính/.

Organization representative
Legal representative
Chief Executive Officer

M.S.D.N: 0315205301 CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS THÀNH PHỐ HỒ CHÍ MINH

Nguyen Quoc Viet

Attached documents:

- *Consolidated Financial statements for Quarter 3/2026.*
- *Explanatory document.*

CONSOLIDATED FINANCIAL STATEMENTS

QUARTER III OF 2026

SGI HOLDINGS INVESTMENT JSC

SGI HOLDINGS INVESTMENT JSC

TABLE OF CONTENTS

		Page
1.	Table Of Contents	**1**
2.	Consolidated Statement of Financial Position for quarter III of 2026 For the fiscal year ending 31 December 2026	**2-5**
3.	Interim Income Statement for quarter III of 2026 For the fiscal year ending 31 December 2026	**6**
4.	Cash Flow Statement for quarter III of 2026 For the fiscal year ending 31 December 2026	**7-8**
5.	Notes to Financial Statements for quarter III of 2026 For the fiscal year ending 31 December 2026	**9-40**
6.	Capital Appendix	**41**

****

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

Unit: VND

	ITEMS	Code	Note	Ending balance	Beginning balance
A -	**CURRENT ASSETS**	**100**		**4,354,176,892,619**	**5,179,076,486,357**
I.	**Cash and cash equivalents**	**110**	**V.1**	**773,736,927,129**	**471,391,756,073**
1.	Cash	111		344,136,927,129	161,244,462,159
2.	Cash equivalents	112		429,600,000,000	310,147,293,914
II.	**Short-term financial investments**	**120**		**2,178,875,390,095**	**3,339,605,554,719**
1.	Trading securities	121	V.2a	288,091,068,426	765,032,113,482
2.	Provisions for devaluation of trading securities	122	V.2a	(19,302,280,799)	(37,558,486,752)
3.	Short-term held-to-maturity investments	123	V.2b	1,910,086,602,468	2,656,349,022,003
4.	Provision for short-term held-to-maturity investments	124			(44,217,094,014)
5.	Other short-term investments	125			
6.	Provision for impairment of other short-term investments	126			
III.	**Short-term receivables**	**130**		**946,623,692,145**	**976,102,176,094**
1.	Short-term trade receivables	131	V.3	656,088,376,266	531,978,372,450
2.	Short-term prepayments to suppliers	132	V.4	22,849,162,603	26,708,272,425
3.	Receivables according to the progress of construction contract	134		-	-
4.	Other short-term receivables	135	V.6a	340,748,686,942	490,883,913,763
5.	Allowance for short-term doubtful debts	136	V.7	(73,062,533,666)	(73,468,382,544)
6.	Deficit assets for treatment	137		-	-
IV.	**Inventories**	**140**		**405,607,009,954**	**313,825,882,608**
1.	Inventories	141	V.8	412,196,284,385	324,576,347,253
2.	Allowance for inventories	142	V.8	(6,589,274,431)	(10,750,464,645)
V.	**Short-term biological assets**	**150**		**-**	**-**
1.	Short-term livestock for one-time harvest	151		-	-
2.	Short-term crops for seasonal or one-time harvest	152		-	-
3.	Provision for impairment of short-term biological assets	153		-	-
VI.	**Other current assets**	**160**		**49,333,873,296**	**78,151,116,863**
1.	Short-term prepaid expenses	161	V.9a	15,497,647,966	10,913,718,485
2.	Deductible VAT	162		33,093,393,489	65,626,124,537
3.	Taxes and other receivables from the State	163	V.19	742,831,841	1,611,273,841
4.	Trading Government bonds	164		-	-
5.	Other current assets	165		-	-

Consolidated Statement of Financial Position (cont.**)**

	ITEMS	Code	Note	Ending balance	Beginning balance
B -	**NON-CURRENT ASSETS**	**200**		**1,229,803,229,382**	**1,192,054,768,282**
I.	**Long-term receivables**	**210**		**139,531,706,337**	**23,911,833,846**
1.	Long-term trade receivables	211		-	-
2.	Long-term prepayments to suppliers	212		-	-
3.	Other long-term receivables	215	V.6b	139,531,706,337	23,911,833,846
4.	Allowance for long-term doubtful debts	216		-	-
II.	**Fixed assets**	**220**		**586,107,898,538**	**589,369,781,858**
1.	Tangible fixed assets	221	V.10	564,322,105,319	545,687,205,096
-	*Historical cost*	*222*		*1,288,671,902,811*	*1,200,402,941,383*
-	*Accumulated depreciation*	*223*		*(724,349,797,492)*	*(654,715,736,287)*
2.	Financial leased assets	224	V.11	-	18,336,939,100
-	*Historical cost*	*225*		*447,760,999*	*56,518,908,425*
-	*Accumulated depreciation*	*226*		*(447,760,999)*	*(38,181,969,325)*
3.	Intangible fixed assets	227	V.12	21,785,793,219	25,345,637,662
-	*Initial cost*	*228*		*71,697,968,072*	*88,720,949,178*
-	*Accumulated amortization*	*229*		*(49,912,174,853)*	*(63,375,311,516)*
III.	**Long-term biological assets**	**230**		**-**	**-**
1.	Livestock for recurring yield	*231*		-	-
a.	Immature livestock for recurring yield	*232*		-	-
b.	Mature livestock for recurring yield	*233*		-	-
-	*Historical cost*	*234*		-	-
-	*Accumulated depreciation*	*235*		-	-
2.	Livestock for one-time harvest (long-term)	*236*		-	-
3.	Seasonal crops or crops for one-time harvest (long-term)	*237*		-	-
4.	Provision for impairment of long-term biological assets (*)	*238*		-	-
IV.	**Investment property**	**240**	**V.13**	**155,394,798,186**	**266,953,668,646**
-	Historical costs	241		164,317,819,071	277,693,835,526
-	Accumulated depreciation	242		(8,923,020,885)	(10,740,166,880)
V.	**Long-term assets in process**	**250**		**35,515,240,887**	**26,783,610,390**
1.	Long-term work in process	251		-	-
2.	Construction-in-progress	252	V.14	35,515,240,887	26,783,610,390
VI.	**Long-term financial investments**	**260**		**99,554,569,201**	**61,828,050,000**
1.	Investments in subsidiaries	261		-	-
2.	Investments in joint ventures and associates	262		-	-
3.	Investments in other entities	263	V.2c	110,066,885,100	65,278,050,000
4.	Provisions for devaluation of long-term financial investments	264		(10,512,315,899)	(3,450,000,000)
5.	Held-to-maturity investments of long-term	265		-	-
6.	Provision for long-term held-to-maturity investments	266		-	-
VII.	**Other non-current assets**	**270**		**213,699,016,233**	**223,207,823,542**
1.	Long-term prepaid expenses	271	V.9b	59,481,245,444	54,111,988,193
2.	Deferred income tax assets	272	V.15	9,799,310,918	7,413,382,280
3.	Long-term components and spare parts	273		-	-
4.	Other non-current assets	274		-	-
5.	Goodwill	279	V.16	144,418,459,871	161,682,453,069
	TOTAL ASSETS	**280**		**5,583,980,122,001**	**6,371,131,254,639**

Consolidated Statement of Financial Position (cont.)

	ITEMS	Code	Note	Ending balance	Beginning balance
C -	**LIABILITIES**	**300**		**2,894,339,649,352**	**3,507,788,970,684**
				-	-
I.	**Current liabilities**	**310**		**2,786,630,941,963**	**3,391,358,770,111**
1.	Short-term trade payables	311	V.17	506,631,444,793	348,472,689,280
2.	Short-term advances from customers	312	V.18	336,607,452,342	15,080,570,529
3.	Dividends and profit payable	313		2,145,124,761	1,995,561,757
4.	Taxes and other obligations to the State Budget	314	V.19	23,977,439,623	30,928,312,037
5.	Payables to employees	315	V.20	68,546,699,859	84,782,449,838
6.	Short-term accrued expenses	316	V.21a	36,425,734,460	23,614,321,941
8.	Payables according to the progress of construction contracts	318		-	-
9.	Short-term unearned revenue	319		18,065,293,601	226,331,198
10.	Other short-term payables	320	V.22	300,253,035,325	420,402,764,830
11.	Short-term borrowings and financial leases	321	V.23a, c	1,465,208,014,994	2,437,209,431,944
12.	Provisions for short-term payables	322		124,365,450	-
13.	Bonus and welfare funds	323	V.24	28,646,336,755	28,646,336,757
14.	Price stabilization fund	324		-	-
15.	Trading Government bonds	325		-	-
				-	-
II.	**Non-current liabilities**	**330**		**107,708,707,389**	**116,430,200,573**
1.	Long-term trade payables	331		-	-
2.	Long-term advances from customers	332		-	-
3.	Taxes and other payables to the State long-term	333		-	-
4.	Long-term accrued expenses	334	V.21b	-	-
5.	Long-term unearned revenue	337		-	-
6.	Other long-term payables	338		5,546,998,560	3,222,224,860
7.	Long-term borrowings and financial leases	339	V.23b, c	6,765,184,000	24,000,000,000
8.	Convertible bonds	340		-	-
9.	Preferred shares	341		-	-
10.	Deferred income tax liability	342	V.25	89,690,570,800	83,272,952,263
11.	Provisions for long-term payables	343	V.26	5,705,954,029	5,935,023,450
12.	Science and technology development fund	344		-	-

Consolidated Statement of Financial Position (cont.**)**

	ITEMS	Code	Note	Ending balance	Beginning balance
D -	**OWNER'S EQUITY**	**400**		**2,689,640,472,649**	**2,863,342,283,955**
				-	-
1.	Owner's Capital	411	V.27	754,647,000,000	754,647,000,000
-	*Ordinary shares carrying voting rights*	*411a*		*754,647,000,000*	*754,647,000,000*
-	*Preferred shares*	*411b*		-	-
2.	Share premiums	412	V.27	224,717,688,380	224,722,488,380
3.	Bond conversion options	413		-	-
4.	Other sources of owner's capital	414	V.27	84,576,230,000	84,576,230,000
5.	Treasury stocks	415		-	-
6.	Differences on asset revaluation	416		-	-
7.	Foreign exchange differences	417		-	-
8.	Investment and development fund	418	V.27	10,803,664,400	10,803,664,400
9.	Other owner's funds	419		-	-
10.	Retained earnings	420	V.27	729,350,690,916	984,013,824,836
-	*Accumulated retained earnings up to*			-	-
	the end of the previous period	*420a*		*862,838,867,381*	*984,013,824,836*
-	*Retained losses of the current period*	*420b*		*(133,488,176,465)*	-
11.	Benefits of non-controlling shareholders	429	V.27	885,545,198,953	804,579,076,339
				-	-
				-	-
	TOTAL LIABILITIES AND OWNER'S EQUITY	**440**		**5,583,980,122,001**	**6,371,131,254,639**

Ho Chi Minh City, October 30, 2026

Nguyen Hoang Tan	Nguyen Hoang	*Nguyen Quoc* Viet
Preparer	**Chief Accounta**	**Chief Executive Officer (CEO)**

CONSOLIDATED INTERIM INCOME STATEMENT

(Full form)

Quarter III of the fiscal year ending 31 December 2026

Unit: VND

	ITEMS	Code	Note	Quarter III		Accumulated from the beginning of the year	
				Current year	Previous year	Current year	Previous year
1.	**Sales**	01	VI.1	816,964,330,151	584,276,443,603	2,048,908,065,634	1,636,242,996,969
2.	**Sales deductions**	02	VI.2	15,286,201,720	7,293,454,905	43,413,757,536	21,875,059,310
3.	**Net sales**	10		801,678,128,431	576,982,988,698	2,005,494,308,098	1,614,367,937,659
4.	**Cost of sales**	11	VI.3	670,293,184,352	505,432,807,737	1,698,752,952,831	1,363,044,255,868
5.	**Gross profit**	20		131,384,944,079	71,550,180,961	306,741,355,267	251,323,681,791
6.	**Gain/(loss) from the sale and disposal of investment property**	21	VI.4	(24,826,021,464)	-	(24,924,338,263)	-
7.	**Financial income**	22	VI.5	52,640,947,322	154,451,506,959	236,041,949,495	351,600,147,340
8.	**Financial expenses**	23	VI.6	60,819,346,214	48,301,966,226	210,601,424,538	184,513,764,448
	In which: Loan interest expenses	24		28,057,192,028	39,523,902,780	97,305,553,021	113,182,107,285
9.	**Selling expenses**	25	VI.7	61,975,555,699	44,267,911,816	162,812,286,646	114,053,164,295
10.	**General and administration expenses**	26	VI.8	74,973,404,433	77,901,486,322	219,089,993,416	198,347,057,849
11.	**Gain or loss in joint ventures, associates**	27		-	-	-	2,514,759,544
12.	**Net operating profit/(loss)**	30		(38,568,436,409)	55,530,323,556	(74,644,738,101)	108,524,602,083
13.	**Other income**	31	VI.9	1,658,912,041	2,315,410,221	2,244,286,504	12,227,990,914
14.	**Other expenses**	32	VI.10	2,895,550,252	7,661,165,135	11,697,727,161	11,252,713,184
15.	**Other profit/(loss)**	40		(1,236,638,211)	(5,345,754,914)	(9,453,440,657)	975,277,730
16.	**Total accounting profit/(loss) before tax**	50		(39,805,074,620)	50,184,568,642	(84,098,178,758)	109,499,879,813
17.	**Current income tax**	51	V.19	4,450,660,150	16,977,474,718	13,238,839,642	42,280,733,560
18.	**Deferred income tax**	52		4,273,684,648	(4,558,917,693)	4,031,689,887	(3,696,364,828)
19.	**Profit/(loss) after tax**	60	V.15, 25	(48,529,419,418)	37,766,011,617	(101,368,708,287)	70,915,511,081
20.	**Profit/(loss) after tax of Parent Company**	61		(55,030,632,262)	(6,817,041,413)	(133,488,176,465)	6,244,474,524
21.	**Profit/(loss) after tax of non-**	62		6,501,212,844	44,583,053,030	32,119,468,178	64,671,036,557
22.	**Basic earnings per share**	70	VI.11a,b	(729)	(90)	(1,769)	83
23.	**Diluted earnings per share**	71	VI.11a,b	(729)	(90)	(1,769)	83

Ho Chi Minh City, October 30, 2026

Nguyen Hoang Tan	Nguyen Hoang Tan	Nguyen Quoc Viet
Preparer	Chief Accountant	Chief Executive Officer (CEO)

CONSOLIDATED INTERIM CASH FLOW STATEMENT

(Full form)

(Indirect method)

Quarter III of the fiscal year ending 31 December 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
I. Cash flows from operating activities				
1. Profit/(loss) before tax	***01***		***(84,098,178,758)***	***109,499,879,813***
2. Adjustments				
- Depreciation of fixed assets and investment properties	02	V.10, 11, 12, 13, 16	85,750,200,258	67,911,287,820
- Provisions and allowances	03	V.2a, 7,8, 26	(15,865,633,117)	18,216,360,309
- Exchange gain/(loss) due to revaluation of monetary items in foreign currencies	04	VI.5	68,404	2,655,697,164
- Gain/(loss) from investing activities	05	V.2c, VI.4	(126,315,397,639)	(125,647,756,592)
- Interest expenses	06	VI.6	97,305,553,021	113,182,107,285
- Others	07		-	-
3. Operating profit before changes of working capital	***08***		***(43,223,387,831)***	***185,817,575,799***
- Increase/(decrease) of receivables	09		(80,484,874,721)	261,217,051,707
- Increase/(decrease) of inventories	10		(87,619,937,132)	54,190,249,187
- Increase/(decrease) of payables	11		380,449,659,275	(154,829,428,679)
- Increase/(decrease) of prepaid expenses	12		(9,953,186,732)	3,261,789,055
- Increase/(decrease) of trading securities	13		476,941,045,056	(165,535,698,500)
- Interests paid	14	V.21, VI.6	(117,866,017,586)	(150,996,112,359)
- Corporate income tax paid	15	V.19	(25,554,816,686)	(26,355,424,958)
- Other cash inflows	16		-	-
- Other cash outflows	17		(10,001,749,225)	(1,340,000,000)
Net cash flows from operating activities	***20***		***482,686,734,418***	***5,430,001,252***
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non-current assets	21	V.4, 10, 12, 14, 17a	(92,193,680,579)	(48,981,984,961)
2. Proceeds from disposals of fixed assets and other non-current assets	22		111,589,704,984	696,236,657
3. Cash outflow for lending, buying debt instruments of other entities	23		(10,229,602,401,773)	(38,061,084,217,571)
4. Cash recovered from lending, selling debt instruments of other entities	24		10,975,864,821,308	37,808,368,096,038
5. Investments in other entities	25	V.2c	(59,255,085,100)	(141,028,260,718)
6. Withdrawals of investments in other entities	26		14,466,250,000	-
7. Interest earned, dividends and profits received	27	V.6, VI.4	126,225,190,825	212,062,218,950
Net cash flows from investing activities	***30***		***847,094,799,665***	***(229,967,911,605)***

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
III. Cash flows from financing activities				
1. Proceeds from issuing stocks and capital contributions from owners	31		-	-
2. Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3. Proceeds from borrowings	33	V.23a	4,566,803,063,842	3,686,389,994,208
4. Repayment for loan principal	34	V.23a, b	(5,556,378,463,517)	(3,017,919,819,806)
5. Payments for financial leased assets	35	V.23a	-	(18,142,113,963)
6. Dividends and profit paid to the owners	36		(37,804,211,000)	-
Net cash flows from financing activities	***40***		***(1,027,379,610,675)***	***650,328,060,439***
Net cash flows during the year	**50**		**302,401,923,408**	**425,790,150,086**
Beginning cash and cash equivalents	**60**	**V.1**	**471,391,756,073**	**323,248,396,815**
Effects of fluctuations in foreign exchange rates	61		(56,752,352)	(92,359,291)
Ending cash and cash equivalents	**70**	**V.1**	**773,736,927,129**	**748,946,187,610**

Ho Chi Minh City, October 30, 2026

Nguyen Hoang Tan	**Nguyen Hoang Tan**	**Nguyen Quoc Viet**
Preparer	**Chief Accountant**	**Chief Executive Officer (CEO)**

NOTES TO THE CONSOLIDATED INTERIM FINANCIAL STATEMENTS
For Quarter III of the fiscal year ending 31 December 2026

I. GENERAL INFORMATION

1. Ownership form

SGI Holdings Investment JSC (hereinafter referred to as "the Company" or "the Parent Company") is a joint stock company.

2. Operating field

Operating field of the Company is servicing.

3. Principal business activities

Principal business activity of the Company is financial service support.

4. Normal operating cycle

Normal operating cycle of the Company is within 12 months.

5. Structure of the Group

On 20 May 2025, the Group acquired an additional 30,35% equity interest in Ho Chi Minh City Medical Import-Export Joint Stock Company, increasing its controlling interest in the company to 55,14%.

The Group includes the Parent Company and 11 subsidiaries under the control of the Parent Company. All subsidiaries are consolidated in these Consolidated Interim Financial Statements.

5a. List of subsidiaries to be consolidated

Subsidiary	Address	Principal business activities	Benefit rate		Voting rate	
			Ending balance	Beginning balance	Ending balance	Beginning balance
Saigon 3 Capital Investment Company Limited	No. 06 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City	Financial service support	100.00%	100.00%	100.00%	100.00%
Saigon Leather Joint Stock Company	No. 71/1 Quang Trung Street, An Hoi Tay Ward, Ho Chi Minh City	Trading leather garments	99.99%	99.99%	99.99%	99.99%
Saigon 3 Garment Joint Stock Company	No. 47 Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City	Producing and trading garments; leasing offices and investing	99.76%	99.76%	99.76%	99.76%
Saigon 3 Jean Company Limited	No. N2-D2 Nhon Trach Garment Industrial Park, Nhon Trach Commune, Dong Nai Province	Finishing textile products, producing ready-made garments, sewing clothes, trading real estate, land use right of owners, users or lessees, producing knitted fabric, crocheted fabric and other nonwovens, repairing machinery, equipment, constructing civil engineering works, performing civil engineering design, installing industrial machinery and equipment.	99.76%	99.76%	100.00%	100.00%

Thanh Cong Securities Joint Stock Company	2nd Floor, No. 06 Ho Tung Mau Street, Ben Thanh Ward, Ho Chi Minh City	Providing securities brokerage, proprietary trading, securities issuance guarantee and securities investment consultancy services.	54.06%	54.06%	54.06%	54.06%
Bach Tuyet Cotton Corporation	No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City.	Manufacturing medical bandage and gauze of all kinds; manufacturing medical cotton, sanitary napkins and other products from cotton.	74.94%	46.21%	74.94%	50.24%
Bach Tuyet Kotton Company Limited	No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City	Wholesaling medical equipment, medical bandage and gauze, medical cotton of all kinds; wholesaling pharmaceutical products and medical instruments; wholesaling medical masks; wholesaling soaps, detergents, polishes and sanitary products.	74.94%	46.21%	100.00%	100.00%
Vitavia Care Limited Liability Company	5th Floor, 9–19 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City	Other specialized wholesale activities not elsewhere classified. Details: Wholesale of fiber-based products, cotton pads, multipurpose dry cotton towels, cotton swabs and gauze.	74.94%	46.21%	100.00%	100.00%
Thanh Cong Asset Management Company Limited (TCAM)	No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City	Managing securities investment fund, securities portfolio, providing consultancy on securities investment,	100.00%	57.76%	100.00%	100.00%
Thanh Cong Investment Fund (TCIF)	No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City	Investment in securities or other forms of investment assets, including real estate	99.90%	99.90%	99.90%	99.90%
Ho Chi Minh City Medical Import Export Joint Stock Company (YTC)	181 Nguyen Dinh Chieu Street, Xuan Hoa Ward, Ho Chi Minh City	Trading, importing and exporting pharmaceutical products, pharmaceutical materials, medical equipment, vaccines, biological products, testing chemicals, cosmetics, milk, nutrients, eyeglasses; providing import and export and customs clearance services; repairing and maintaining medical machinery and equipment; leasing warehouses and offices	63.37%	63.37%	63.37%	63.37%

6. Statement of information comparability on the Consolidated Interim Financial Statements

The corresponding figures in the previous period can be comparable with the figures in the current period.

7. Headcount

As of the balance sheet date, the Group's headcount is 2.963 (headcount at the beginning of the year: 3.018).

II. FISCAL YEAR AND ACCOUNTING CURRENCY

1. Fiscal year

The fiscal year of the Group is from 01 January to 31 December annually.

2. Accounting currency unit

The accounting currency unit is Vietnamese Dong (VND) because transactions are primarily made in VND.

III. ACCOUNTING STANDARDS AND SYSTEM

1. Accounting System

The Group applies Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 guiding the Enterprise Accounting Regime, and Circular No. 43/2026/TT-BTC dated 20 April 2026 guiding the preparation and presentation of consolidated financial statements.

2. Statement of the compliance with the Accounting Standards and System

The Chief Executive Officer of the Parent Company confirms that the Group has complied with the requirements of Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025, Circular No. 43/2026/TT-BTC dated 20 April 2026, as well as other circulars guiding the implementation of accounting standards issued by the Ministry of Finance, in the preparation and presentation of the consolidated financial statements.

IV. ACCOUNTING POLICIES

1. Accounting convention

All the Consolidated Interim Financial Statements are prepared on the accrual basis (except for the information related to cash flows).

2. Consolidation bases

The Consolidated Interim Financial Statements include the Financial Statements of the Parent Company and those of its subsidiaries. A subsidiary is an enterprise that is controlled by the Parent Company. The control exists when the Parent Company has the power to directly or indirectly govern the financial and operating policies of the subsidiary to obtain economic benefits from its activities. In determining the control power, the potential voting right arising from options or debt and capital instruments that can be converted into common shares as of the balance sheet date should also be taken into consideration.

The financial performance of subsidiaries, which is bought or sold during the period, is included in the Consolidated Income Statement from the date of acquisition or until the date of selling investments in those subsidiaries.

The Financial Statements of the Parent Company and those of subsidiaries used for consolidation are prepared in the same accounting period and apply consistently accounting policies to the same types of transactions and events in similar circumstances. In the case that the accounting policy of a subsidiary is different from the accounting policy applied consistently in the Group, the Financial Statements of that subsidiary will be properly adjusted before being used for the preparation of the Consolidated Interim Financial Statements.

Intra-group balances in the Balance Sheet and intra-group transactions and unrealized profits resulting from these transactions must be completely eliminated. Unrealized losses resulting from intra-group transactions are also eliminated unless costs cannot be recovered.

Benefits of non-controlling shareholders reflect profit or loss and net assets of subsidiary, which are not hold by the Group and presented in a separate item of the Consolidated Interim Income Statement and Consolidated Interim Balance Sheet (classified under “Owner’s equity”). Benefits of non-controlling shareholders include the values of their non-controlling benefits at the initial date of business combination and those arise within the ranges of changes in owner’s equity from the date of business combination. The losses arising in the subsidiaries are attributed equally to the ownership rate of non-controlling shareholders, even if such losses are higher than the interest owned by these shareholders in net assets of the subsidiaries.

3. Foreign currency transactions

Transactions in foreign currencies are converted at the actual exchange rates ruling as of the transaction dates. The ending balances of monetary items in foreign currencies are converted at the actual exchange rates ruling as of the balance sheet date.

Foreign exchange differences arisen from foreign currency transactions during the period shall be included into financial income or financial expenses. Foreign exchange differences due to the revaluation of ending balances of the monetary items in foreign currencies after offsetting their positive differences against negative differences shall be included into financial income or financial expenses.

The exchange rate used to convert foreign currency transactions is the actual exchange rate ruling as at the time of these transactions. The actual exchange rates applied to foreign currency transactions are as follows:

- For the foreign currency trading contract (including spot contract, forward contract, futures contract, option contract, currency swap): the exchange rate stipulated in the contracts of trading foreign currency between the Group and the Bank.
- For capital contribution made or received: the buying/selling rate of the bank where the Group opens its account to receive capital contributed from investors as of the date of capital contribution.
- For receivables: the buying rate ruling as at the time of transaction of the commercial bank where the Group designates the customers to make payments.
- For payables: the selling rate ruling as at the time of transaction of the commercial bank where the Group supposes to make payments.
- For acquisition of assets or immediate payments in foreign currency (not included into payable accounts): the buying rate of the commercial bank where the Group makes payments.

The exchange rates used to re-evaluate the ending balances of monetary items in foreign currencies are determined according to the following principles:

- For foreign currency deposits: the buying rate of the bank where the Group opens its foreign currency account.
- For monetary items in foreign currencies classified as other assets: the buying rate of Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Ho Chi Minh City Branch, where the Group frequently conducts transactions.
- For monetary items in foreign currencies classified as liabilities: the selling rate of Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Ho Chi Minh City Branch, where the Group frequently conducts transactions.

4. Cash and cash equivalents

Cash includes cash on hand, demand deposits and cash in transit. Cash equivalents are short-term investments of which the due dates cannot exceed 3 months from the dates of the investments and the convertibility into cash is easy, and which do not have a lot of risks in the conversion into cash as of the balance sheet date.

5. Financial investments

Trading securities

Investments classified as trading securities are those held by the Group for the trading purpose with the aim of making profit.

Trading securities are recognized at original costs which include fair value of the payments made at the time of the transaction plus other costs attributable to transaction costs.

The time of recognizing trading securities is when the Group acquires the ownership, as follows:
- For listed securities: recognized at the time of order-matching (T+0).
- For unlisted securities: recognized at the time of acquiring official ownership as stipulated by law.

Interest, dividends and profit of the periods prior to the acquisition of trading securities are recorded as a decrease in the value of such securities. Interest, dividends and profit of the periods after the acquisition of such securities are recorded in the Group's revenues. Particularly, the dividends paid in form of shares are not recorded as an increase in values, but the increasing quantity is followed up.

Provisions for devaluation of trading securities are made for each particular type of securities in the market of which the fair value is lower than original costs. The fair value of trading securities is determined as follows:
- For securities listed on the stock market: the closing price at the most recent trading date by the balance sheet date.
- For shares registered for trading on UPCOM by unlisted public companies and State-owned enterprises which are equitized in the form of public offering: the average reference price in the 30 most preceding trading days prior to the balance sheet date, disclosed by Stock Exchange.

- For shares listed on the stock market or shares registered for trading on Upcom without transactions within 30 days prior to the date of provision, the shares which are delisted, canceled or suspended from trading: provision is made based on the losses of the investee at the rate equal to the difference between the actual capital invested by the owners and owner's equity as of the balance sheet date multiplying by the ownership rate over the total actual charter capital invested.

Increases/decreases in the provisions for devaluation of trading securities as of the balance sheet date are recorded into financial expenses.

Gain or loss from transfer of trading securities is recognized into financial income or financial expenses. The costs are determined in accordance with the mobile weighted average method.

Held-to-maturity investments

Investments are classified as held-to-maturity investments that the Group intends and is able to hold to maturity. Held-to-maturity investments of the Group include held-to-maturity term deposits and bonds for the purpose of receiving periodical interest.

Held-to-maturity investments are initially recognized at cost including the purchase cost and other transaction costs. After initial recognition, these investments are recorded at recoverable value. Interest from these held-to-maturity investments after acquisition date is recognized in the profit or loss on the basis of the interest income to be received. Interests arising prior to the Group's acquisition of held-to-maturity investments are recorded as a decrease in the costs as at the acquisition time.

When there are reliable evidences proving that a part or the whole investment cannot be recovered and the loss is reliably determined, the loss is recognized as financial expenses during the period while the investment value is derecognized.

Loans

Loans are measured at costs less allowance for doubtful debts. Allowance for doubtful debts of loans is made on the basis of estimated losses.

Investments in associate

Associate

An associate is an entity which the Group has significant influence but not the control to govern the financial and operating policies. Significant influence is the right to participate in making the associate's financial and operating policies but not control those policies.

Investments in associate are recorded as in the owner's equity method. Accordingly, the investment into associate is initially recorded at costs on the Consolidated Interim Financial Statements and then adjusted for the post acquisition change in the Group's share of net assets of the associate. If the Group's share of loss of an associate exceeds or equals the carrying amount of an investment, the investment is then reported at nil (0) value on the Consolidated Interim Financial Statements, except when the Group has obligations to pay on behalf of the associate to satisfy obligations of the associate.

The Financial Statements of the associate are prepared for the fiscal year that is the same with the Consolidated Interim Financial Statements of the Group. In the case that the accounting policy of an associate is different from the accounting policy applied consistently in the Group, the Financial Statements of that associate will be properly adjusted before being used for the preparation of the Consolidated Interim Financial Statements.

Unrealized profits/(losses) arising from transactions with associates are eliminated in proportion to the amount under the Group's ownership in the preparation of the Consolidated Interim Financial Statements.

Investments in equity instruments of other entities

Investments in equity instruments of other entities include such investments in equity instruments that do not enable the Group to have the control, joint control or significant influence on these entities.

Investments in equity instruments of other entities are initially recognized at costs, including cost of purchase or capital contributions plus other directly attributable transaction costs. Values of these investments are derecognized for dividends and profits arising in the periods prior to the acquisition of such investments. Dividends and profit arising in the periods after the acquisition of investments are recorded into the Group's revenue. Particularly, the dividends paid in form of shares are not recorded as an increase in values, but the increasing quantity of shares is followed up.

Provisions for impairment of investments in equity instruments of other entities are made as follows:

- For investments in listed shares or fair value of investments which is reliably measured, provisions are made on the basis of the market value of shares.
- For investments of which the fair value cannot be measured at the time of reporting, provisions are made on the basis of the losses suffered by investees, at the rate equal to the difference between the actual capital invested by investors and the actual owner's equity multiplying (x) by the Group's rate of capital contribution over the total actual capital invested by investors in these investees.

Increases/decreases in the provisions for impairment of investments in equity instruments of other entities as of the balance sheet date are recorded into financial expenses.

6. Receivables

Receivables are recognized at the carrying amounts less allowances for doubtful debts.

The classification of receivables as trade receivables and other receivables is made according the following principles:

- Trade receivables reflect receivables concerning the commercial nature arising from purchase and sale transactions between the Group and customers who are independent to the Group.
- Other receivables reflect receivables not concerning the commercial nature and irrelevant to purchase and sale transactions.

Allowance is made for each doubtful debt on the basis of estimated loss.

Increases/decreases in the obligatory allowance for doubtful debts as of the balance sheet date are recorded into general and administration expenses.

7. Inventories

Inventories are recognized at the lower of cost or net realizable value.

Cost of inventories is determined as follows:

- For materials and merchandises: Costs comprise costs of purchases and other directly relevant costs incurred in bringing the inventories to their present location and conditions.
- Work-in-process: Costs comprise costs of main materials (for production) and costs of labor (for processing).
- For finished goods: Costs comprise costs of materials, direct labor and directly relevant general manufacturing expenses allocated on the basis of normal operations.

Stock-out costs are determined in accordance with the weighted average method and recorded in line with the perpetual method.

Net realizable value is the estimated selling price of inventories in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Allowance for inventories is recognized for each type of inventories when their costs are higher than their net realizable values. Increases/decreases in the obligatory allowance for inventories as of the balance sheet date are recorded into costs of sales.

8. Prepaid expenses

Prepaid expenses comprise actual expenses incurred and relevant to financial performance in several accounting periods. Prepaid expenses of the Group mainly include prepaid land rental; expenses of office, plant renovation and repair and expenses of tools. These prepaid expenses are allocated over the prepayment period or period of corresponding economic benefits generated from these expenses.

Prepaid land rental

Prepaid land rental reflects the rental prepaid for the land being used by the Group and is allocated into expenses in accordance with the straight-line method over the lease term.

Expenses of office, plant renovation and repair

Expenses of office, plant renovation and repair are allocated into expenses in accordance with the straight-line method for the maximum period of 36 months.

Expenses of tools

Expenses of tools being put into use are allocated into expenses in accordance with the straight-line method for the maximum period of 36 months.

9. Operating leased assets

A lease is classified as an operating lease if it transfers substantially all the risks and rewards incident to ownership belonging to the lessor. The lease expenses are allocated in the operation costs in accordance with the straight-line method over the lease term and do not depend on the method of lease payment.

10. Tangible fixed assets

Tangible fixed assets are determined by their historical costs less accumulated depreciation. Historical costs of tangible fixed assets include all the expenses paid by the Group to bring the asset to its working condition for its intended use. Other expenses arising subsequent to initial recognition are included into historical costs of fixed assets only if it can be clearly demonstrated that the expenditure has resulted in future economic benefits expected to be obtained from the use of these assets. Those which do not meet the above conditions will be recorded into operation costs during the period.

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

Tangible fixed assets are depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation years applied are as follows:

Fixed assets	Years
Buildings and structures	05 – 50
Machinery and equipment	03 – 15
Vehicles	06 – 10
Office equipment	03 – 08
Other tangible fixed assets	03 – 10

11. Financial leased assets

A lease is classified as a finance lease if it transfers substantially all the risks and rewards incident to ownership belonging to the lessee. Financial leased assets are determined by their historical costs less accumulated depreciation. Historical cost is the lower cost of the fair value of the leased asset at commencement of the lease term and the present value of the minimum lease payments. Discount rate used to calculate the present value of the minimum lease payments is the interest rate implicit in the lease or else mentioned in the lease. If the interest rate implicit in the lease cannot be determined, the incremental borrowing rate at commencement of the lease term will be applied.

Financial leased assets are depreciated in accordance with the straight-line method over their estimated useful lives. If there is no reasonable certainty that the Group will obtain ownership at the end of the lease, the fixed asset shall be depreciated over the shorter of the lease term and the estimated useful life of the asset. The depreciation years of the financial leased vehicles, machinery and equipment are 10 years.

12. Intangible fixed assets

Intangible fixed assets are determined by their initial costs less accumulated amortization.

Initial costs of intangible fixed assets include all the costs paid by the Group to bring the asset to its working condition for its intended use. Other costs relevant to intangible fixed assets arising subsequent to initial recognition are included into operation costs during the period only if these costs are associated with a specific intangible fixed asset and result in future economic benefits expected to be obtained from the use of these assets.

When an intangible fixed asset is sold or disposed, its initial costs and accumulated amortization are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

The Group's intangible fixed assets include:

Land use right

Land use right includes all the actual expenses paid by the Group directly related to the land being used. The land use right is amortized in accordance with the straight-line method from 6-50 years.

Computer software

Expenses attributable to computer software, which is not a part associated with the relevant hardware, will be capitalized. Costs of computer software include all the expenses paid by the Group until the date the software is put into use. Computer software is amortized in accordance with the straight-line method in 3 - 20 years.

Other intangible fixed assets

Other intangible fixed assets are Leed Certificate and actual costs paid by the Group which are directly related to the receipt of the certificate. Initial costs of other intangible fixed assets are amortized in accordance with the straight-line method in 20 years.

13. Investment properties

Investment property is the apartment owned by the Group to earn rentals. Investment properties for lease are measured at their historical costs less accumulated depreciation. Historical cost includes all the expenses paid by the Group or the fair value of other considerations given to acquire the assets up to the date of its acquisition or construction

Expenses related to investment property arising subsequent to initial recognition should be added to the historical cost of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Group.

When the investment property is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposals is included in the income or the expenses during the period.

The transfer from owner-occupied property or inventories into investment property shall be made when, and only when, there is a change in use evidenced by the end of owner-occupation and the commencement of an operating lease to another party or the end of construction. The transfer from investment property to owner-occupied property or inventories shall be made when, and only when, there is a change in use evidenced by the commencement of owner-occupation or the commencement of development with a view to sale. The transfer from investment property to owner-occupied property or inventories does not change the historical cost or net book value of investment property at the date of transfer.

Investment properties for lease which are houses and land use right are depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation years of the investment properties are 30 - 35 years.

14. Construction-in-progress

Construction-in-progress reflects the expenses (including relevant loan interest expenses following the accounting policies of the Group) directly related to assets under construction and machinery and equipment under installation to serve for production, leasing, and management as well as the repair of fixed assets in progress. These assets are recorded at historical costs and not depreciated.

15. Business combination and goodwill

The business combination is accounted by applying acquisition method. The costs of business combination include the fair values as at the acquisition date of the exchanged assets, the incurred or assumed liabilities as well as the equity instruments issued by the Group in exchange for control of the acquiree, plus any cost directly attributable to the business combination. The acquired assets, the identifiable and contingent liabilities assumed from the business combination are recognized at their fair values as at the acquisition date.

If the business combination covers some accounting periods, the cost of business combination equals the total investment made at the date of obtaining the control of subsidiaries plus the amount of previous investments which are re-evaluated at fair value as at the date of obtaining the control of subsidiaries. The difference between the re-evaluated amount and the cost of investment shall be recorded in the financial performance provided that the Group does not have any significant influence on subsidiaries prior the date of obtaining the control and the investment in subsidiaries is presented in line with the cost method. In case where the Group has significant influence on the subsidiaries prior the date of obtaining the control the investment in subsidiaries is presented in line with the equity method, the difference between the re-evaluated amount and the cost of investment determined in line with the equity method shall be recorded in the financial performance; and the difference between the investment determined in line with the equity method and the cost of investment shall be directly recorded in "Retained earnings" of the Consolidated Interim Balance Sheet.

The excess of the cost of business combination over the ownership share of the Group in the net fair value of the assets, the identifiable and contingent liabilities of acquiree which are recognized at the date obtaining the control of subsidiaries is recognized as goodwill. If the ownership share of the Group in the net fair value of the assets, the identifiable and contingent liabilities of acquiree which are recognized at the date of obtaining the control of subsidiaries exceeds the cost of business combination, the difference will be included in the financial performance.

The goodwill is allocated according the straight-line method for the maximum period of 10 years. When there is evidence that goodwill loss is more than the allocated amount, the allocated amount during the period is the loss incurred.

The benefit of non-controlling shareholders as at the date of business combination is initially measured on the basis of the ownership share of non-controlling shareholders in the fair values of the assets, the liabilities and the inherent liabilities recognized.

16. Payables and accrued expenses

Payables and accrued expenses are recorded for the amounts payable in the future associated with the goods and services received. Accrued expenses are recorded based on reasonable estimates for the amounts payable.

The classification of payables as trade payables, accrued expenses and other payables is made on the basis of following principles:

- Trade payables reflect payables of commercial nature arising from the purchase of goods, services, or assets, of which the seller is an independent entity with the Group.
- Accrued expenses reflect expenses for goods, services received from suppliers or supplied to customers but have not been paid, invoiced or lack of accounting records and supporting documents; pay on leave payable to employees; and accrual of operation expenses.
- Other payables reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

The payables and accrued expenses are classified as short-term and long-term items in the Consolidated Interim Balance Sheet on the basis of their remaining term as of the balance sheet date.

17. Ordinary bonds

Ordinary bonds include bonds that cannot be converted into shares.

The carrying value of ordinary bonds is reflected on the net value of the face value minus discount and plus bond premium.

The Company follows discount and premium for each type of issued ordinary bonds and the allocation of each discount and premium when determining borrowing costs included into expenses or capitalized for each period. Details are as follows:

- Bond discounts are gradually allocated into borrowing costs for each period during the term of bonds.
- Bond premiums are gradually allocated as a decrease into borrowing costs for each period during the term of bonds.

The Company may choose to apply the effective interest method or straight-line method to allocate discounts or premiums:

- For the effective interest method, discounts or premiums are allocated to each period by the differences between the interest expenses payable in each interest payment period (calculated by the beginning balance of the bonds multiplied by the actual market interest rate) with the amount payable for each period.
- For straight-line method: discounts or premiums are gradually allocated throughout the term of bonds.

Issuing costs of convertible bonds are allocated matching the term of bonds under the straight-line method or the effective interest rate method and recognized in financial expenses or capitalized.

18. Provisions for severance allowances

The Group has to pay for severance allowances to the employees who have worked regularly for the Group for 12 months or more for the period in which employees do not pay for unemployment insurance when they terminate the labor contracts. Provisions for severance allowances are appropriated at the rate equal to 1/2 of the average salary plus the salary allowances (if any) in the most recent 6 consecutive months to the date of preparing the Financial Statements for each working year.

Increases/decreases of provisions for severance allowances are appropriated at the balance sheet date and recorded in general and administration expenses.

19. Owner's equity

Capital

Capital is recorded according to the actual amounts invested by shareholders of the Parent Company.

Share premiums

Share premiums are recorded in accordance with the difference between the issuance price and face value upon the IPO, additional issue or the difference between the re-issuance price and carrying value of treasury shares and the equity component of convertible bonds upon maturity date. Expenses directly related to the additional issue of shares and the re-issuance of treasury shares are recorded as a decrease in share premiums.

Treasury shares

When a share capital in the owner's equity is re-purchased, the amount payable including the expenses related to the transaction is recorded as treasury shares and a corresponding decrease in owner's equity then is recognized. When this share capital is re-issued, the difference between the re-issuance price and carrying value of treasury shares is recorded in share premiums.

20. Profit distribution

Profit after tax is distributed to the shareholders after appropriation for funds under the Charter of the Company as well as legal regulations and approved by the General Meeting of Shareholders.

The distribution of profits to the shareholders is made with consideration toward non-cash items in the retained earnings that may affect cash flows and payment of dividends such as profit due to revaluation of assets contributed as investment capital, profit due to revaluation of monetary items, financial instruments and other non-cash items.

Dividends are recorded as payables upon approval of the General Meeting of Shareholders.

21. Recognition of sales and income

Sales of merchandises, finished goods

Sales of merchandises, finished goods shall be recognized when all of the following conditions are satisfied:

- The Group transfers most of risks and benefits incident to the ownership of products or merchandises to customers.
- The Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the merchandises sold.
- The amount of sales can be measured reliably. When the contracts stipulate that buyers have the right to return products, merchandises purchased under specific conditions, sales are recorded only when those specific conditions are no longer exist and buyers retains no right to return products, merchandises (except for the case that such returns are in exchange for other goods or services).
- The Group received or shall probably receive the economic benefits associated with sale transactions.
- The cost incurred or to be incurred in respect of the sale transaction can be measured reliably.

Sales of service provision

Sales of service provision shall be recognized when all of the following conditions are satisfied:

- The amount of sales can be measured reliably. When the contract stipulates that the buyer is entitled to return the services provided under specific conditions, sales is recognized only when these specific conditions are no longer existed and the buyer is not entitled to return the services provided.
- The Group received or shall probably receive the economic benefits associated with the provision of services.
- The stage of completion of the transaction at the end of reporting period can be measured reliably.
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

In the case that the services are provided in several accounting periods, the determination of sales is done on the basis of the volume of work done as of the balance sheet date.

Sales from processing service

Sales from processing materials, goods are the actual amount received, exclusive of the value of materials and goods.

Income from lease of operating assets

Income from leases of operating assets is recognized in accordance with the straight-line method during the lease term. Rentals received in advance for several periods are allocated to revenues in consistence with the lease term.

Sales of real estates

Sales of real estates that invested by the Group shall be recognized when all of the following conditions are satisfied:

- Real estates are fully completed and handed over to the buyers, and the Group transfers most of risks and benefits incident to the ownership of real estate to the buyer.

- The Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the real estate sold.
- The amount of sales can be measured reliably.
- The Group received or shall probably receive the economic benefits associated with the transaction.
- The costs incurred or to be incurred in respect of the transaction can be measured reliably.

In case the customer has the right to complete the interior of the real estate and the Group completes the interiors according to the designs, models as requested by customer under a separate contract on interior completion, revenues are recognized upon the completion and handover of the main construction works to customers.

Interest

Interest is recorded, based on the term and the actual interest rate applied in each particular year.

Dividends and profit shared

Dividends and profit shared are recognized when the Group has the right to receive dividends or profit from the capital contribution. Particularly, the dividends paid in form of shares are not recorded as an increase in value, but the increasing quantity is followed up.

22. Sales deductions

Sales deductions include trade discounts, sales allowances and sales returns incurred in the same period of providing products, in which revenues are derecognized.

In case of products provided in the previous periods but trade discounts, sales allowances, sales returns incurred in the current period, revenues are derecognized as follows:

- If trade discounts, sales allowances, sales returns incur prior to the release of the Consolidated Interim Financial Statements, revenues are derecognized on the Consolidated Interim Financial Statements of the current period.
- If trade discounts, sales allowances, sales returns incur after the release of the Consolidated Interim Financial Statements, revenues are derecognized on the Consolidated Interim Financial Statements of the following period.

23. Borrowing costs

Borrowing costs are interests and other costs that the Group directly incurs in connection with the borrowing.

Borrowing costs are recorded as an expense when it is incurred. In case the borrowing costs are directly attributable to the construction or the production of an asset in progress, which takes a substantial period of time (over 12 months) to get ready for intended use or sales of the asset, these costs will be included in the cost of that asset. To the extent that the borrowings are especially for the purpose of construction of fixed assets and investment properties, the borrowing cost is eligible for capitalization even if construction period is under 12 months. Incomes arisen from provisional investments as loans are recognized as a decrease in the costs of relevant assets.

In the event that general borrowings are partly used for the acquisition, construction or production of an asset in progress, the costs eligible for capitalization will be determined by applying the capitalization rate to average accumulated expenditure on construction or production of that asset. The capitalization rate is computed at the weighted average interest rate of the borrowings not yet paid during the period, except for particular borrowings serving the purpose of obtaining a specific asset.

24. Expenses

Expenses are those that result in outflows of the economic benefits and are recorded at the time of transactions or when incurrence of the transaction is reliable regardless of whether payment for expenses is made or not.

Expenses and their corresponding revenues are simultaneously recognized in accordance with matching principle. In the event that matching principle conflicts with prudence principle, expenses are recognized based on the nature and regulations of accounting standards in order to guarantee that transactions can be fairly and truly reflected.

25. Corporate income tax

Corporate income tax includes current income tax and deferred income tax.

Current income tax

Current income tax is the tax amount computed based on the taxable income. Taxable income is different from accounting profit due to the adjustments of temporary differences between tax and accounting figures, non-deductible expenses as well as those of non-taxable income and losses brought forward.

Deferred income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between book values of assets and liabilities serving the preparation of the Financial Statements and the values for tax purposes. Deferred income tax liabilities are recognized for all the temporary taxable differences. Deferred income tax assets are recorded only when there is an assurance on the availability of taxable income in the future against which the temporarily deductible differences can be used.

Carrying values of deferred corporate income tax assets are considered as of the balance sheet date and will be reduced to the rate that ensures enough taxable income against which the benefits from part of or all of the deferred income tax can be used. Deferred corporate income tax assets, which have not been recorded before, are considered as of the balance sheet date and are recorded when there is certainly enough taxable income to use these unrecognized deferred corporate income tax assets.

Deferred income tax assets and deferred income tax liabilities are determined at the estimated rate to be applied in the year when the assets are recovered or the liabilities are settled based on the effective tax rates as of the balance sheet date. Deferred income tax is recognized in the Income Statement. In the case that deferred income tax is related to the items of the owner's equity, corporate income tax will be included in the owner's equity.

The Group shall offset deferred tax assets and deferred tax liabilities if:

- The Group has the legal right to offset current income tax assets against current income tax liabilities; and
- Deferred income tax assets and deferred income tax liabilities are relevant to corporate income tax which is under the management of one tax authority either:
  - Of the same subject to corporate income tax; or
  - The Group has intention to pay current income tax liabilities and current income tax assets on a net basis or recover tax assets and settle tax liability simultaneously in each future period to the extent that the majority of deferred income tax liabilities or deferred income tax assets are paid or recovered.

26. Segment reporting

A business segment is a distinguishable component of the Group that is engaged in manufacturing or providing products or services and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component of the Group that is engaged in manufacturing or providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments.

The segment information is prepared and presented in conformity with the accounting policies applicable to the preparation and presentation of the Consolidated Interim Financial Statements of the Group.

27. Related parties

A party is considered a related party of the Group in case that party is able to control the Group or to cause material effects on the financial decisions as well as the operations of the Group. A party is also considered a related party of the Group in case that party is under the same control or is subject to the same material effects.

Considering the relationship of related parties, the nature of relationship is focused more than its legal form.

V. SUPPLEMENTARY INFORMATION TO ITEMS PRESENTED IN THE INTERIM STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	Ending balance	Beginning balance
Cash on hand	653,222,779	1,202,183,993
Demand deposits in banks	343,483,704,350	160,042,278,166
Cash equivalents (bank deposits of which the principal maturity is within 3 months)	429,600,000,000	310,147,293,914
Total	**773,736,927,129**	**471,391,756,073**

2. Financial investments

The financial investments of the Group include trading securities, held-to-maturity investments, investments in associate and investments in other entities. The Group's financial investments are as follows:

	Ending balance			Beginning balance		
	Original amount	Fair values	Provisions	*Original amount*	*Fair values*	*Provisions*
Shares	***178,842,368,426***	***181,293,087,627***	***(19,302,280,799)***	***765,032,113,482***	***770,499,957,500***	***(37,558,486,752)***
Quang Ninh Thermal Power Joint Stock Company	-	-	-	*34,760,674,714*	*28,278,750,000*	*(6,481,924,714)*
Hoa Phat Group Joint Stock Company	-	-	-	*133,454,191,594*	*137,605,776,000*	-
Asia Commercial Joint Stock Bank	-	-	-	*32,240,645,000*	*28,898,400,000*	*(3,342,245,000)*
Hoa Phat Textbook Printing Joint Stock Company	-	-	-	*9,619,818,338*	*560,000,000*	*(9,059,818,338)*
Vietnam Technological and Commercial Joint Stock Bank	-	-	-	*33,598,926,000*	*34,900,000,000*	*(353,790,000)*
Vietcap Securities Joint Stock Company	-	-	-	*31,028,919,929*	*29,664,355,000*	*(1,364,564,929)*
Thành Công Growth Investment Fund	-	-	-	*47,000,000,000*	*56,605,437,000*	-
Vietnam International Commercial Joint Stock Bank	435,438,356	380,475,000	(54,963,356)	*13,910,635,676*	*15,087,500,000*	-
Vietnam Construction Import Export Joint Stock Corporation	-	-	-	*36,639,749,875*	*33,309,236,000*	*(3,614,648,972)*
Khang Dien House Trading and Investment Joint Stock Company	-	-	-	*104,644,176,121*	*103,460,490,000*	*(1,619,658,201)*
Masan Group Corporation	-	-	-	*53,008,883,501*	*51,590,000,000*	*(1,418,883,501)*

Vietnam Joint Stock Commercial Bank for Industry and Trade	-	-	-	*141,984,419,629*	*154,678,023,500*	-
Phat Dat Real Estate Development Corporation	-	-	-	*12,075,808,017*	*10,904,000,000*	*(1,171,808,017)*
Mobile World Investment Corporation	-	-	-	*27,526,082,271*	*32,230,640,000*	-
Yeah1 Group Corporation	90,950,950,700	80,799,745,500	(10,151,205,200)	-	-	-
KIM Growth Dividend Equity Fund	10,000,000,000	8,820,117,127	(1,179,882,873)	-	-	-
Saigon - Hanoi Commercial Joint Stock	3,023,870,370	2,232,750,000	(791,120,370)	-	-	-
Sao Mai Viet Investment and	42,700,000,000	61,610,000,000	-	-	-	-
Freco Vietnam Corporation	24,607,000,000	27,450,000,000	-	-	-	-
Other shares	7,125,109,000	-	(7,125,109,000)	*53,539,182,817*	*52,727,350,000*	*(9,131,145,080)*
Bonds	**109,248,700,000**	**109,248,700,000**	-	**-**	**-**	-
State Treasury Bond – Ministry of Finance	109,248,700,000	109,248,700,000	-	-	-	-
Total	**288,091,068,426**	**290,541,787,627**	***(19,302,280,799)***	**765,032,113,482**	***770,499,957,500***	***(37,558,486,752)***

Fluctuations in provisions for impairments of trading securities are as follows:

	Current period	Previous period
Beginning balance	37,558,486,752	165,474,312,825
Extraction/(Reversal) of provisions during the period	(18,256,205,953)	(127,915,826,073)
Ending balance	**19,302,280,799**	**37,558,486,752**

2b. Held-to-maturity investments

	Ending balance		Beginning balance	
	Original amount	Allowance	Original amount	Allowance
Short term	**1,910,086,602,468**	**-**	**2,656,349,022,003**	**(44,217,094,014)**
Bank deposits of which the term is from more than 3 months to less than 12 months	919,998,308,661	-	1,083,408,665,953	-
Short-term loans and interest receivable	990,088,293,807	-	1,572,940,356,050	(44,217,094,014)
Long term				
Total	**1,910,086,602,468**	**-**	**2,656,349,022,003**	**(44,217,094,014)**

Receivables for short-term loans

	Ending balance		Beginning balance	
	Value	Allowance	Value	Allowance
Loan given to Mr. Tran Son Hai	279,000,000,000	-	279,000,000,000	-
Loan given to Mr. Mach Quoc Phong	-	-	27,000,000,000	-
Principal of margin loans	501,930,256,943	-	787,775,424,435	-
Principal of securities sale advance	4,476,176,753	-	27,589,770,087	-
Loan given to Mr. Cao Minh Son	-	-	38,090,900,000	(38,090,900,000)
Loan given to Venus HCMC Company Limited	137,660,000,000	-	179,860,000,000	-

Loan given to Pham Thi Hong	-	-	-	-
Loans given to other organizations and individuals	18,000,000,000	-	194,000,000,000	-
Accrued interest income	49,021,860,111	-	39,624,261,528	(6,126,194,014)
Total	**990,088,293,807**	**-**	**1,572,940,356,050**	**(44,217,094,014)**

2c. Investments in other entities

	Ending balance		Beginning balance	
	Original amount	**Provisions**	**Original amount**	**Provisions**
Gia Dinh Development Corporation (i)	23,600,000,000	(4,431,818,184)	23,600,000,000	(3,450,000,000)
Seoul Metal Vietnam Joint Stock Company (ii)	27,211,800,000	-	27,211,800,000	-
Iris Land Joint Stock Company	-	-	4,406,250,000	-
Thanh Cong Growth Investment Fund (TCGF)	46,012,485,100	(6,080,497,715)	-	-
Saigon 3 Real Estate Trading Joint Stock Company	6,890,800,000	-	-	-
Thong Duc Joint Stock Company	6,351,800,000	-	-	-
TQ Landscape Joint Stock Company	-	-	10,060,000,000	-
Total	**110,066,885,100**	**(10,512,315,899)**	**65,278,050,000**	**(3,450,000,000)**

(i) The Group holds 2.300.000 shares, equivalent to 6,07% of charter capital of Gia Dinh Development Corporation.

(ii) The Group has received the transfer of 358.050 shares of Seoul Metal Vietnam Joint Stock Company with the investment amount of VND 27.211.800.000.

Fair value

The Group has not measured the fair value of the investments in other entities because there is no specific instruction on measurement of fair value.

3. Short-term trade receivables

	Ending balance	**Beginning balance**
MGF Sourcing Far East., Ltd.	38,720,897,071	21,147,444,339
Phoenix Retail Llc	67,843,875,557	52,529,242,553
Express, LLC (i)	50,188,207,661	50,188,207,661
3Rd Tr8 Apparel, Inc	-	17,599,881,800
Ryohin Keikaku Co., Ltd	10,543,099,085	74,046,863,203
Tam An Pharmaceutical Trading Company Limited	30,864,392,542	24,576,954,810
Viet Tien Garment Corporation – Joint Stock Company	19,276,923,297	13,151,960,382
Receivables from sale of securities	109,235,500,000	-
Other customers	329,415,481,053	278,737,817,702
Total	**656,088,376,266**	**531,978,372,450**

On 22 April 2024, Express, LLC filed for bankruptcy protection to the United States bankruptcy court. Currently, Saigon 3 Garment Joint Stock Company has recovered a portion of this debt. For the remaining amount of USD 2.069.670,60 (equivalent to VND 50.188.207.661), the Group is carrying out the procedures for requesting payment under the provisions on bankruptcy protection.

4. Short-term prepayments to suppliers -

	Ending balance	Beginning balance
Lien Phat Technology Joint Stock Company	-	705,218,400
Ben Nha Rong Yacht Joint Stock Company	-	169,316,000
Binh Loi Investment Company Limited	-	500,000,000
Phu Hung Labor Protection and Environment Investment Company Lir	-	412,000,000
TST Construction Investment Consulting Joint Stock Company	186,419,880	186,419,880
Toan Nhat Logistics Joint Stock Company	-	172,884,800
Am Vi Pharmaceutical Joint Stock Company	-	840,000,000
Hanh Phu Medical Equipment and Supplies Company Limited	-	123,988,752
Eurowindow Joint Stock Company	-	389,722,119
Bliss Pharma Distribution and Consultancy Corporation	-	324,154,200
Divi Group Company Limited	3,076,333,219	
Belipharm BVBA	3,353,550,780	
Other Suppliers	16,232,858,724	22,884,568,274
Total	**22,849,162,603**	**26,708,272,425**

Of which, advances to suppliers for the purchase of fixed assets amounted to VND 11,791,698,339 (beginning balance: VND 5,093,432,669)

5. Receivables for long-term loans

6. Other receivables

6a. Other short-term receivables

	Ending balance		Beginning balance	
	Value	Allowance	Value	Allowance
Advance	7,811,240,083	-	4,490,173,374	-
Dividends receivable	-	-	-	-
Hao Nam Trading Service Company	37,996,252,022	-	43,199,746,276	-
Huong Viet Pharmaceutical Joint Stock Company – Payment on behalf for consignment-related expenses	64,583,275,303	-	164,655,170,997	-
Payment on behalf for consignment-related expenses	185,122,628,140	-	231,710,515,061	-
Duy Tan Pharmaceutical JSC – Payment for Entrusted Goods	9,632,014,866	(3,474,604,460)	11,582,014,866	(3,474,604,460)
Duy Tan Pharmaceutical JSC – Interest on Late Payment	16,234,388,150	(5,455,316,445)	18,184,388,150	(5,455,316,445)
Mr. Doan Quang Sang – other receivables	1,758,671,133	(1,758,671,133)	1,758,671,133	(1,758,671,133)
Short-term deposits	3,185,396,306	-	5,138,061,613	-
Other short-term receivables	14,424,820,939	(72,684,150)	10,165,172,293	(7,827,291,838)
Total	**340,748,686,942**	**(10,761,276,188)**	**490,883,913,763**	**(18,515,883,876)**

6b. Other long-term receivables

	Ending balance	Beginning balance
Payment to Derivative Clearing Fund	10,036,972,760	10,021,936,927
Deposit for payment assistance fund	14,566,996,919	12,066,996,919
Deposit for office purchase	110,000,000,000	-
Other long-term deposits	4,927,736,658	1,822,900,000
Total	**139,531,706,337**	**23,911,833,846**

7. Doubtful debts

	Ending balance			Beginning balance		
	Overdue period	Original amount	Recoverable amount	Overdue period	Original amount	Recoverable amount
Mr. Cao Minh Son – receivables for loan given	More than 3 years	-	-	More than 3 years	38,090,900,000	-
Mr. Cao Minh Son – receivables for interest on loan given	More than 3 years	-	-	More than 3 years	6,126,194,014	-
Mr. Doan Quang Sang – other	More than 3 years	1,758,671,133	-	More than 3 years	1,831,355,283	-
Express, LLC - Trade receivables	From 1 year to less than 2 years	51,241,221,908	7,326,540,204	From 1 year to less than 2 years	50,188,207,661	6,273,525,957
In Di Co Printing Company Limited – Accounts Receivable from Sales	Irrecoverable	4,340,655,340	-	Irrecoverable	4,340,655,340	-
Le Khai Pharmaceutical Co., Ltd – Accounts Receivable from Sales	More than 3 years	1,881,118,197	-	More than 3 years	1,881,118,197	-
Duong Ho Investment Trading Service Co., Ltd – Accounts Receivable from Sales	Irrecoverable	999,924,117	-	Irrecoverable	999,924,117	-
Allegens Lifesciences Pvt. Ltd – Other Receivables	Irrecoverable	6,497,233,285	-	Irrecoverable	6,497,233,285	-
Pharmaceutical and Medical Supplies Joint Stock Company	Irrecoverable	1,257,374,403	-	Irrecoverable	1,321,384,657	64,010,254
Duy Tan Pharmaceutical JSC – Payment for Entrusted Goods	More than 3 years	9,632,014,866	6,157,410,406	More than 3 years	11,582,014,866	8,107,410,406
Duy Tan Pharmaceutical JSC – Interest on Late Payment	More than 3 years	13,078,704,574	8,570,093,202	More than 3 years	13,078,347,129	9,154,842,990
Duy Tan Pharmaceutical JSC – Interest on Late Payment	From 2 years to less than 3 years	3,155,683,576	2,208,978,503	From 2 years to less than 3 years	5,106,041,021	3,574,228,715

Others Parties	-				
	More than 3 years	719,938,589	22,428,026	More than 3 years	2,613,404,112	123,729,533
	From 2 years to less than 3 years	200,158,736	65,732,406	From 2 years to less than 3 years	814,454,258	244,336,278
	From 1 year to less than 2 years	230,691,261	104,451,656	From 1 year to less than 2 years	143,725,596	71,862,798
	From 6 months to less than 1 year	3,173,548,986	648,770,902	From 6 months to less than 1 year	2,281,546,511	1,597,082,558
Total		**98,166,938,971**	**25,104,405,305**		**146,896,506,047**	**29,211,029,489**

Fluctuations in allowances for doubtful debts are as follows:

	Current year	Previous year
Beginning balance	117,685,476,558	75,144,106,265
Increase due to business combination	-	19,873,371,711
Extraction/(Reversal) of allowances	(44,622,942,892)	22,667,998,582
Total	**73,062,533,666**	**117,685,476,558**

8. Inventories

	Ending balance		Beginning balance	
	Original costs	Allowance	Original costs	Allowance
Goods in transit	1,132,202,003	-	38,854,221,591	-
Materials and supplies	59,510,528,048	-	57,332,371,685	(452,588,804)
Tools	1,490,234,180	-	1,414,208,187	-
Work-in-process	203,875,919,236	-	109,944,473,149	-
Finished goods	34,416,095,308	(1,016,886,262)	18,521,387,904	(564,297,458)
Merchandises	111,771,305,610	(5,572,388,169)	98,509,684,737	(9,733,578,383)
Goods on consignment	-	-	-	-
Total	**412,196,284,385**	**(6,589,274,431)**	**324,576,347,253**	**(10,750,464,645)**

9. Prepaid expenses

9a. Short-term prepaid expenses

	Ending balance	Beginning balance
Expenses of tools	3,886,193,989	1,816,491,666
Insurance premiums	798,578,463	1,167,370,556
Repair expenses	1,144,220,940	2,200,626,435
Telecommunications costs and transmission charges	2,718,117,209	1,952,130,339
Office and land rental	3,544,397,364	968,760,000
Other short-term prepaid expenses	3,406,140,001	2,808,339,489
Total	**15,497,647,966**	**10,913,718,485**

9b. Long-term prepaid expenses

	Ending balance	Beginning balance
Rental for land at industrial park	43,243,652,772	44,657,181,297
Expenses of office, plant renovation and repair	4,536,442,976	4,586,070,476
Expenses of tools	4,182,447,315	2,929,853,956
Other long-term prepaid expenses	7,518,702,381	1,938,882,464
Total	**59,481,245,444**	**54,111,988,193**

10. Tangible fixed assets

	Buildings and structures	Machinery and equipment	Vehicles	Office equipment	Other tangible fixed assets	Total
Historical costs						
Beginning balance	560,164,696,749	580,033,392,050	38,562,958,295	15,418,274,106	6,223,620,183	1,200,402,941,383
Acquisition during the period	2,178,696,372	15,235,864,530	19,803,323,040	1,123,749,310	-	38,341,633,252
Completed constructions	1,368,783,129	17,528,186,473	-	-	-	18,896,969,602
Increase due to business consolidation	-	-	-	-	-	-
Liquidation and disposal	-	- 18,769,397,545	- 5,688,145,280	- 583,246,027	-	- 25,040,788,852
Increase in repurchase of	-	56,071,147,426	-	-	-	56,071,147,426
Ending balance	**563,712,176,250**	**650,099,192,934**	**52,678,136,055**	**15,958,777,389**	**6,223,620,183**	**1,288,671,902,811**
In which:	-	-	-	-	-	-
Assets fully depreciated but still in use	48,037,139,476	212,155,675,853	16,577,415,453	11,901,162,577	5,106,628,308	293,778,021,667
Assets waiting for liquidation	-	-	-	-	-	-
Depreciation						
Beginning balance	195,944,746,396	407,571,155,126	31,158,115,605	14,406,966,766	5,634,752,394	654,715,736,287
business consolidation	-	-	-	-	-	-
Depreciation during the period	15,361,066,919	37,824,643,773	2,215,872,763	349,128,925	131,912,072	55,882,624,452
Liquidation and disposal	-	(18,232,389,425)	(5,688,145,280)	(363,694,615)	-	(24,284,229,320)
Increase in repurchase of finance lease assets	-	38,035,666,073	-	-	-	38,035,666,073
Ending balance	**211,305,813,315**	**465,199,075,547**	**27,685,843,088**	**14,392,401,076**	**5,766,664,466**	**724,349,797,492**
	-	-	-	-	-	-
Net book values						
Beginning balance	364,219,950,353	172,462,236,924	7,404,842,690	1,011,307,340	588,867,789	545,687,205,096
Ending balance	**352,406,362,935**	**184,900,117,387**	**24,992,292,967**	**1,566,376,313**	**456,955,717**	**564,322,105,319**

11. Financial leased assets

	Machinery and equipment	Vehicles	Total
Historical costs			
Beginning balance	56,071,147,426	447,760,999	56,518,908,425
Repurchased finance lease fixed assets	(56,071,147,426)	-	(56,071,147,426)
Ending balance	**-**	**447,760,999**	**447,760,999**
Depreciation			
Beginning balance	37,734,208,326	447,760,999	38,181,969,325
Depreciation during the period	301,457,747		301,457,747
Repurchased finance lease fixed assets	(38,035,666,073)		(38,035,666,073)
Ending balance	**-**	**447,760,999**	**447,760,999**

Net book values			
Beginning balance	18,336,939,100	-	18,336,939,100
Ending balance	-	-	-

12. Intangible fixed assets

	Land use right	Computer software	Other fixed assets	Total
Initial costs				
Beginning balance	14,795,158,727	70,834,168,104	3,091,622,347	88,720,949,178
Acquisition during the period	-	1,081,817,788	-	1,081,817,788
Increase due to business consolidation	-	-	-	-
Liquidation and disposal	-	(17,639,498,894)	(465,300,000)	(18,104,798,894)
Ending balance	**14,795,158,727**	**54,276,486,998**	**2,626,322,347**	**71,697,968,072**
In which:	-			
Assets fully amortized but still in use	4,457,763,013	32,520,841,182	328,000,000	37,306,604,195
Amortization	-	-	-	
Beginning balance	8,419,776,596	53,398,985,981	1,556,548,939	63,375,311,516
Increase due to business consolidation	-	-	-	-
Amortization during the period	102,560,931	4,442,789,213	96,312,087	4,641,662,231
Liquidation and disposal	-	(17,639,498,894)	(465,300,000)	(18,104,798,894)
Ending balance	**8,522,337,527**	**40,202,276,300**	**1,187,561,026**	**49,912,174,853**
Net book values				
Beginning balance	6,375,382,131	17,435,182,123	1,535,073,408	25,345,637,662
Ending balance	**6,272,821,200**	**14,074,210,698**	**1,438,761,321**	**21,785,793,219**
In which:				
Assets temporarily not in use				
Assets waiting for liquidation				

13. Investment property

	Apartments and office buildings
Historical costs	
Beginning balance	277,693,835,526
Completed capital construction investment	5,611,381,145
Liquidation, disposal	(118,987,397,600)
Ending balance	**164,317,819,071**
In which:	
Assets fully depreciated but still leasing	
Depreciation	
Beginning balance	10,740,166,880
Depreciation during the period	7,660,462,630
Liquidation, disposal	(9,477,608,625)
Ending balance	**8,923,020,885**
Net book values	
Beginning balance	266,953,668,646
Ending balance	**155,394,798,186**

According to Vietnamese Accounting Standard No. 05 "Investment property", it is required to present fair value of investment property as of the balance sheet date. However, the Group has not had conditions to determine fair value of investment property.

List of investment properties as at the balance sheet date is as follows:

	Historical costs	Accumulated depreciation	Net book values
Apartment No. SGR.SH1-01.05	5,000,000,000	428,571,432	4,571,428,568
Office building	159,317,819,071	8,494,449,453	150,823,369,618
Total	**164,317,819,071**	**8,923,020,885**	**155,394,798,186**

14. Construction-in-progress

	Beginning balance	Increase during the year	Inclusion into fixed assets during the year	Transfer to prepaid expenses	Increase due to business consolidation	Ending balance
Acquisition of fixed assets	24,298,117,686	30,296,909,454	(22,203,757,428)	(182,023,726)	-	32,209,245,986
Construction-in-progress	2,485,492,704	855,999,603	(32,557,406)	(2,940,000)	-	3,305,994,901
Total	**26,783,610,390**	**31,152,909,057**	**(22,236,314,834)**	**(184,963,726)**	**-**	**35,515,240,887**

(i) All assets formed from the construction work at No. 181 Nguyen Dinh Chieu have been mortgaged to secure the Group's borrowing from Vietcombank – Ho Chi Minh City Branch

15. Deferred income tax assets

Deferred income tax assets related to temporarily deductible differences:

	Beginning balance	Inclusion into operation results during the period	Ending balance
Provisions for severance allowances	1,167,816,100	-	1,167,816,100
Accrual of operating expenses	1,031,950,347	(845,946,368)	186,003,979
Provisions for trading securities of Saigon Mechanical and Casting Joint Stock Company	909,000,000	-	909,000,000
Exchange differences due to the revaluation of monetary items	442,750,161	(353,007,883)	89,742,278
Expenses on allocation of land use right at No. 54B Ngo Chi Quoc Street, Binh Chieu Ward, Thu Duc City, Ho Chi Minh City	1,052,980,000	-	1,052,980,000
Other temporarily deductible differences	2,808,885,672	3,584,882,889	6,393,768,561
Total	**7,413,382,280**	**2,385,928,638**	**9,799,310,918**

16. Goodwill

	Saigon Leather Joint Stock Company	Saigon 3 Jean Company Limited	Thanh Cong Securities Joint Stock Company	Bach Tuyet Cotton Corporation	Thanh Cong Asset Management Company Limited	Ho Chi Minh City Medical Import Export Joint Stock Company	Total
Initial costs							
Beginning balance	14,283,282,551	20,007,418,172	28,936,020,319	33,802,737,463	68,789,068,614	95,784,347,865	**261,602,874,984**
Increase in the year						-	-
Other decreases			(431,905,350)			-	**(431,905,350)**
Ending balance	**14,283,282,551**	**20,007,418,172**	**28,504,114,969**	**33,802,737,463**	**68,789,068,614**	**95,784,347,865**	**261,170,969,634**

Amount allocated							
Beginning balance	14,283,282,551	20,007,418,172	21,120,515,039	17,323,902,948	21,597,882,912	5,587,420,293	**99,920,421,915**
Allocation during the year			1,953,876,324	2,535,205,310	5,159,180,146	7,183,826,068	**16,832,087,848**
Ending balance	**14,283,282,551**	**20,007,418,172**	**23,074,391,363**	**19,859,108,258**	**26,757,063,058**	**12,771,246,361**	**116,752,509,762**
Net book values							
Beginning balanc	-	-	**7,815,505,280**	**16,478,834,515**	**47,191,185,702**	**90,196,927,572**	**161,682,453,069**
Ending balance	-	-	**5,429,723,606**	**13,943,629,205**	**42,032,005,556**	**83,013,101,504**	**144,418,459,871**

17. Trade payables

17a. Short-term trade payables

	Ending balance	Beginning balance
E.8 Denim House, LLC.	-	766,645,395
Nantong Dongbang Textiles Co.,Ltd	-	-
Mango+ Entertainment and Media Company Limited	21,747,823,544	-
Dezhou Yuanji Textile Co., Ltd	13,184,182,109	29,051,539,701
Nhu Man Trading Manufacturing Import Export Company Limited	9,744,086,829	-
Scigen Pte. Ltd	63,940,629,090	50,811,541,828
Kotra Pharma (M) Sdn Bhd	-	-
Neo Unicap Co., Td	32,759,819,607	45,790,328,191
HCP Healthcare Asia Pte., Ltd	23,767,201,364	-
Payables for Proprietary Securities Trading to VSD	109,248,700,000	4,113,190,000
Other vendors	232,239,002,250	217,939,444,165
Total	**506,631,444,793**	**348,472,689,280**

Of which, payables to suppliers for the purchase of fixed assets amounted to VND 669,024,825 (beginning balance: VND 1,976,092,462)

17b. Overdue debts

The Group has no overdue debts.

18. Short-term advances from customers

	Ending balance	Beginning balance
Brilitas Pharmaceuticals JSC	-	-
Tan Phu Land Company Limited	9,000,000,000	9,000,000,000
Thanh An Pharmaceutical Co., Ltd	100,009,253	-
Central Pharmaceutical Joint Stock Company No.1	2,186,496,000	
Tran Xuan Hung	-	
Other customers	325,320,947,089	6,080,570,529
Total	**336,607,452,342**	**15,080,570,529**

19. Taxes and other obligations to the State Budget

	Beginning balance		Increase during the period		Increase due to business combination	Ending balance	
	Payables	Receivables	Amount payable	Amount paid		Payables	Receivables
VAT on local sales	1,989,175,960	-	56,770,644,075	(56,963,424,280)	-	1,796,395,755	-
VAT on imports	390,516	-	77,319,891,014	(77,591,990,560)	-	(271,709,030)	-
Export-import duties	418,410	-	3,297,519,137	(3,385,566,126)	-	(87,628,579)	-
Corporate income tax	25,016,995,840	10,901,585	13,238,839,642	(25,554,816,686)	-	12,409,391,965	168,330,716

Personal income tax	2,284,666,864	396,894,950	24,794,651,776	(24,904,071,951)	-	2,351,698,565	573,346,826
Land rental	941,081,639	1,202,170,958	19,567,467,922	(12,323,891,088)	-	6,982,487,515	-
Other taxes	695,582,808	1,306,348	7,890,188,111	(7,788,815,438)	-	796,803,432	1,154,299
Total	**30,928,312,037**	**1,611,273,841**	**202,879,201,677**	**(208,512,576,129)**	**-**	**23,977,439,623**	**742,831,841**

Value added tax (VAT)

The Group has paid VAT in accordance with the deduction method. The tax rates applied are as follows:

- Exports : 0%
- Medical cotton, bandage, gauze and masks : 5%
- Cotton pads, cotton swabs, other goods for local sales : 08%, 10%
- Services : 08%, 10%

Corporate income tax

The Group has to pay corporate income tax on taxable income at the rate of 20%.

Estimated corporate income tax payable of each Group company during the period is as follows:

Saigon 3 Garment Joint Stock Company	-
Saigon 3 Capital Investment	-
Thanh Cong Securities Joint Stock Company	5,802,843,251
Bach Tuyet Kotton Company Limited	61,169,180
Bach Tuyet Cotton Corporation	6,446,691,178
Vitavia Care Company Limited	140,956,003
Ho Chi Minh City Medical Import Export Joint Stock Company	787,180,030
Total	**13,238,839,642**

Land rental

The Group has to pay rental for the land lots being used at the leasing rates as follows:

Location	Leasing rate (VND/year)
• No. 54B Ngo Chi Quoc Street, Binh Chieu Ward, Thu Duc City, Ho Chi Minh City	575,711,960
• No. 47 Street No. 17, Hiep Binh Phuoc Ward, Thu Duc City, Ho Chi Minh City	1,160,784,768
• No. 19 Dan Chu Street, Binh Tho Ward, Thu Duc City, Ho Chi Minh City	1,009,137,000
• No. 284/1 Le Van Sy Street, Ward 14, District 3, Ho Chi Minh City	843,309,598
• No. 66 Tran Binh Trong Street, Ward 1, Go Vap District, Ho Chi Minh City	146,522,188
• No. 69 Tran Binh Trong Street, Ward 1, Go Vap District, Ho Chi Minh City	1,313,404,186
• No. 71/1 Quang Trung Street, Ward 12, Go Vap District, Ho Chi Minh City	537,202,018
• No. 100 Le Loi Street, Ward 4, Go Vap District, Ho Chi Minh City	461,560,320

Other taxes

The Group has declared and paid these taxes in line with the prevailing regulations.

20. Payables to employees

This item reflects salary and bonus to be paid.

21. Accrued expenses

21a. Short-term accrued expenses

	Ending balance	Beginning balance
Loan interest expenses	554,772,916	6,144,498,739
Other Administrative Expenses	18,072,646,556	-
Sales Commission Expenses	2,460,418,757	4,742,647,524
Incentive Expenses for Product and Market Development	3,741,730,041	-
Other expenses	11,596,166,190	12,727,175,678
Total	**36,425,734,460**	**23,614,321,941**

21b. Long-term accrued expenses

22. Other short-term payables

	Ending balance	Beginning balance
Board Members (a related party) - remuneration payable	5,146,840	899,753,983
Venus HCMC Company Limited – Interest expenses		1,567,808,887
Trade Union's expenditure and insurance premiums	3,127,155,192	1,135,059,007
Other short-term deposits	3,672,928,700	4,413,400,800
Belipharm BVBA – Payable on Behalf for Entrusted Goods	18,665,138,195	-
LG Chem, Ltd – Payable on Behalf for Entrusted Goods	74,625,132,339	164,548,588,706
Payables on Behalf Related to Entrusted Goods	196,760,747,896	232,351,075,957
Other short-term payables	3,396,786,163	15,487,077,490
Total	**300,253,035,325**	**420,402,764,830**

The Group has no other overdue payables.

23. Borrowings and financial leases

23a. Short-term borrowings and financial leases

	Ending balance	Beginning balance
Loan from Ms. Duong Thi Thao (a related party)	-	-
Short-term loans from banks	1,429,208,014,994	2,252,238,824,561
Loan from Vietcombank – Ho Chi Minh City Branch	524,190,669,927	725,284,832,334
Loan from Vietnam – Russia Joint Venture Bank (VRB) – Ho Chi Minh City Branch	200,000,000,000	200,000,000,000
Loan from Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Nam Ky Khoi Nghia Branch	380,000,000,000	-
Loan from BIDV – Saigon Branch	88,794,138,077	78,416,462,434
Loan from Agribank – Trang Bom North Dong Nai Branch	19,795,576,855	15,007,789,047
Loan from Eximbank – Ho Chi Minh City Branch	16,497,000,000	38,341,750,929
Loan from VPBank – Saigon Branch	-	13,664,920,087
Loan from Standard Chartered Bank (Vietnam) Limited – Ho Chi Minh City Branch	63,676,273,883	49,111,181,207
Loans from Indovina Bank Ltd	-	890,000,000,000
Loans from Tien Phong Commercial Joint Stock Bank	70,000,000,000	100,000,000,000
Loan from VietinBank – Ho Chi Minh City Branch	66,254,356,252	142,411,888,523
Short-term loans payable to other organizations	-	*26,200,000,000*
Loan from Financing for Healthier Lives, DAC	-	-
Loan from Venus HCMC Company Limited (iv)	-	*26,200,000,000*
Short-term loan from individual	-	48,500,000,000
Loan from Ms. Doan Kim Dung	-	*48,500,000,000*
Other individuals	-	-
Short-term ordinary bonds (v)	-	-
Current portions of long-term loans (see Note No. V.23b)	36,000,000,000	109,887,420,000
Current portions of financial leases (see Note No. V.23b)	-	*383,187,383*
Total	**1,465,208,014,994**	**2,437,209,431,944**

The Group is able to meet its short-term borrowing and debt obligations

Details of movements in short-term borrowings during the period are as follows:

	Beginning balance	Increase during the year	Transfer from long-term borrowings	Revaluation of balances in foreign currency	Allocation of bond issuance costs	Increase due to business combination	Amount repaid	Ending balance
Short-term loans from banks	2,252,238,824,561	4,560,182,368,784	2,209,555,228	(1,714,757,445)	-	-	(5,383,707,976,134)	1,429,208,014,994
from other organizations	26,200,000,000	-	-	-	-	-	(26,200,000,000)	-
Short-term loans from individuals	48,500,000,000	-	-	-	-	-	(48,500,000,000)	-
Short-term ordinary bonds	-	-	-	-	-	-	-	-
Current portions of long-term loans	109,887,420,000	-	24,000,000,000	(300,120,000)	-	-	(97,587,300,000)	36,000,000,000
Current portions of financial lease	383,187,383	-	-	-	-	-	(383,187,383)	-
Total	2,437,209,431,944	4,560,182,368,784	26,209,555,228	(2,014,877,445)	-	-	(5,556,378,463,517)	1,465,208,014,994

23b. Long-term borrowings and financial leases

	Ending balance	Beginning balance
Loan from Ms. Duong Thi Thao (a related party)	-	-
Loan from Financing for Healthier Lives, DAC	-	-
Long-term loan from VietinBank – Ho Chi Minh City Branch	-	24,000,000,000
Ho Chi Minh City Development Joint Stock Commercial Bank (HDBank)	6,160,584,000	-
Loan from Joint Stock Commercial Bank for Investment and Development of Vietnam – Sai Gon Branch	604,600,000	-
Total	**6,765,184,000**	**24,000,000,000**

The Group is solvent over long-term loans.
Details of increase/(decrease) of long-term loans and financial leases are as follows:

	Beginning balance	Increase during the year	Transfer to short-term borrowings	Revaluation of balances in foreign currency	Amount repaid during the year	Ending balance
Long-term loans from banks	24,000,000,000	6,941,600,000	(24,000,000,000)	-	(176,416,000)	6,765,184,000
Total	**24,000,000,000**	**6,941,600,000**	**(24,000,000,000)**	**-**	**(176,416,000)**	**6,765,184,000**

23c. Overdue borrowings and financial leases

The Group has no overdue loans and financial leases.

24. Bonus and welfare funds

This item reflects bonus and welfare funds to be paid to Saigon 3 Garment Joint Stock Company and Saigon Leather Joint Stock Company.

25. Deferred income tax liabilities

Deferred income tax liabilities are related to the reversal of provision for financial investments made for the Group companies. Details are as follows:

Beginning balance	83,272,952,263
Inclusion into operation result during the year	6,417,618,537
Ending balance	**89,690,570,800**

The corporate income tax rate used for determining deferred income tax liabilities is 20%.

26. Provisions for payables

Provisions for long-term payables are related to severance allowance. Details are as follows:

	Ending balance	Beginning balance
Beginning balance	5,935,023,450	6,219,354,950
Increase due to extraction	764,519,001	719,324,702
Amount used	(993,588,422)	(1,003,656,202)
Ending balance	**5,705,954,029**	**5,935,023,450**

27. Owner's equity

27a. Statement of fluctuations in owner's equity

Information on the fluctuations in owner's equity is presented in the attached Appendix.

27b. Details of capital contribution of the owners

	Ending balance	Beginning balance
Mr. Nguyen Quoc Viet	152,695,290,000	152,695,290,000
Mr. Pham Xuan Hong	39,777,270,000	39,777,270,000
Hung Phuc Investment Joint Stock Company	139,444,290,000	139,444,290,000
Other shareholders	422,730,150,000	422,730,150,000
Total	**754,647,000,000**	**754,647,000,000**

27c. Shares

	Ending balance	Beginning balance
Number of shares registered to be issued	75,464,700	75,464,700
Number of shares issued	75,464,700	75,464,700
- *Common shares*	*75,464,700*	*75,464,700*
- *Preferred shares*	-	-
Number of shares repurchased	-	-
- *Common shares*	-	-
- *Preferred shares*	-	-
Number of outstanding shares	75,464,700	75,464,700
- *Common shares*	*75,464,700*	*75,464,700*
- *Preferred shares*	-	-

Face value per outstanding share: VND 10.000.

28. Off-Consolidated interim balance sheet items

28a. External leased assets

	Ending balance	Beginning balance
1 year or less	14,661,789,313	12,998,503,474
More than 1 year to 5 years	53,932,726,293	45,507,312,965
More than 5 years	180,826,082,923	154,365,328,296
Total	**249,420,598,528**	**212,871,144,735**

The foregoing lease payments include:

- The total rental for 11.906,9 m2 of land at No. 54B Ngo Chi Quoc Street, Binh Chieu Ward, Thu Duc City, Ho Chi Minh City at the leasing rate of VND 46.176/m2/year (previous year: VND 46.176/m2/year). The term of the signed lease contract is 50 years, starting from 22 September 2003.
- The total rental for 21.139 m2 of land at No. 47 Street No. 17, Hiep Binh Phuoc Ward, Thu Duc City, Ho Chi Minh City at the leasing rate of VND 54.912/m2/year (previous year: VND 54.912/m2/year). The term of the signed lease contract is 46 years, starting from 09 January 2001.

- The total rental for 6.693 m2 of land at No. 71/1 Quang Trung Street, Ward 14, Go Vap District, Ho Chi Minh City, including 6.532,14 m2 and 160,86 m2 at the leasing rates of VND 82.368/m2/year and VND 218.592 /m2/year respectively. The term of the signed lease contract is 41 years, starting from 27 January 2005.

- The total rental for 3.216 m2 of warehouse at No. 100 Le Loi Street, Ward 4, Go Vap District, Ho Chi Minh City at the leasing rate of VND 143.520/m2/year. The term of the signed lease contract is 41 years, starting from 27 January 2005.

- The rental for 2nd Floor, No. 6 Ho Tung Mau Street, Nguyen Thai Binh Ward, District 1, Ho Chi Minh City at the leasing rate of VND 198.000.000/month including VAT.

28b. Foreign currencies

	Current year	Previous year
US Dollar (USD)	2,325,650.97	2,668,433.92
Euro (EUR)	-	1.52
Australian Dollar (AUD)	-	100.00
Total	**2,325,650.97**	**2,668,535.44**

VI. ADDITIONAL INFORMATION ON THE ITEMS OF THE CONSOLIDATED INCOME STATEMENT

1. Sales

1a. Gross sales

	Year-to-date to the end of the current period	
	Current period	Previous period
Sales of merchandises	817,276,006,679	370,050,607,762
Sales of finished goods	1,006,791,872,560	1,111,621,731,759
Sales of processing service	148,191,644,829	80,566,511,309
Sales of financial services	17,236,933,177	51,563,781,021
Sales of leasing service	1,661,536,626	3,107,246,374
Other sales	57,750,071,763	19,333,118,744
Total	**2,048,908,065,634**	**1,636,242,996,969**

1b. Sales to related parties

The Group has no sales of goods and service provisions to related parties.

2. Sales deductions

	Year-to-date to the end of the current period	
	Current period	Previous period
Trade discounts	15,568,188,515	13,607,430,696
Sales Returns	27,649,476,689	4,342,919,422
Sales Discounts	196,092,332	3,924,709,192
Total	**43,413,757,536**	**21,875,059,310**

3. Costs of sales

	Year-to-date to the end of the current period	
	Current period	Previous period
Costs of merchandises sold	728,992,853,844	268,606,566,460
Costs of finished goods sold	615,631,496,335	934,506,094,627
Costs of processing service	322,116,810,482	85,261,985,850
Costs of leasing service	1,615,577,955	13,193,355,373
Costs of financial services	34,515,404,429	58,741,653,134
Expenses for trading investment properties	-	2,679,138,180
Other costs	-	55,462,244
Provision/(Reversal of Provision) for Inventory Devaluation	(4,119,190,214)	-
Total	**1,698,752,952,831**	**1,363,044,255,868**

4. Gain/(loss) from sale and disposal of investment property

	Year-to-date to the end of the current period	
	Current period	Previous period
Revenue from the sale of investment property	84,627,598,854	-
Net book value of investment property sold	(109,551,937,117)	-
Total	**(24,924,338,263)**	**-**

5. Financial income

	Year-to-date to the end of the current period	
	Current period	Previous period
Bank deposit interest	39,417,246,388	38,864,176,389
Interest on loans given	85,175,175,437	108,826,323,444
Proceeds from investments in bonds	-	-
Dividends received	1,632,769,000	3,026,158,716
Exchange gain arising	20,636,676,807	40,334,908,086
Profit from transfer of share purchase rights	-	-
Proceeds from sale of trading securities	85,349,714,034	158,757,450,247
Foreign exchange gain arising from the revaluation of monetary items	823,543,016	-
Other financial income	3,006,824,813	1,791,130,458
Total	**236,041,949,495**	**351,600,147,340**

6. Financial expenses

	Year-to-date to the end of the current period	
	Current period	Previous period
Loan interest expenses	97,305,553,021	57,435,992,201
Bond interest expenses	-	55,746,115,084
Exchange loss arising	12,550,265,076	21,771,492,910
Exchange loss due to the revaluation of monetary items in foreign currencies	68,404	2,655,697,164
(Reversal)/Extraction of provision for devaluation of securities investments	(320,970,777)	2,360,201,982
Loss from investment activities when an associate becomes a subsidiary	-	27,454,229,716
Loss on sale of trading securities	99,465,011,787	15,938,106,506
Other financial expenses	1,601,497,027	1,151,928,885
Total	**210,601,424,538**	**184,513,764,448**

7. Selling expenses

	Year-to-date to the end of the current period	
	Current period	Previous period
Staff costs	53,069,635,230	33,629,119,954
Materials, packages	2,574,554,158	836,117,290
Depreciation/(amortization) of fixed assets	1,443,371,986	1,108,506,725
Brokerage commissions	18,284,068,113	13,521,056,873
Expenses of exportations	1,769,307,808	2,900,880,553
Sales support expenses	-	(218,369,759)
Marketing Expenses	3,968,039,546	1,166,177,680
E-commerce service costs	41,936,299,340	34,662,318,870
External services rendered	28,083,573,132	12,040,688,908
Other expenses	11,683,437,333	14,406,667,201
Total	**162,812,286,646**	**114,053,164,295**

8. General and administration expenses

	Year-to-date to the end of the current period	
	Current period	**Previous period**
Staff costs	123,606,614,967	105,286,796,458
Materials and supplies	7,150,575,800	5,148,945,796
Depreciation/(amortization) of fixed assets	10,660,054,586	9,208,614,941
Taxes, fees and legal fees	11,862,052,564	7,332,316,400
Provision for severance allowances and salary fund	888,884,451	846,230,067
(Reversal of allowance)/Allowance for doubtful debts	(405,848,878)	15,221,392,289
Goodwill allocation	16,832,087,870	12,841,073,377
External services rendered	24,224,247,247	16,142,343,654
Other cash expenses	24,271,324,809	26,319,344,867
Total	**219,089,993,416**	**198,347,057,849**

9. Other income

	Year-to-date to the end of the current period	
	Current period	**Previous year**
Gain on Disposal of Fixed Assets	90,206,814	661,195,286
Income from supplier support	925,107,180	
Income from solar power charges	152,199,547	125,559,589
Income for winning lawsuits	131,879,569	777,618,741
Income from treatment for long-existed debts	36,837,722	139,905,001
Collections on behalf of entrusted clients	292,155,127	-
Income from treatment for outstanding with Express, Inc.	-	8,635,728,149
Other income	615,900,545	1,887,984,148
Total	**2,244,286,504**	**12,227,990,914**

10. Other expenses

	Year-to-date to the end of the current period	
	Current period	**Previous year**
Loss on liquidation, disposal of fixed assets	-	790,627,071
Tax fines and tax collected in arrears	95,509,454	32,380,655
Depreciation of leasing vehicles	-	-
Fines for violation of the contract	3,562,989,497	1,896,481,546
Other expenses from disbursements on behalf of clients for portfolio	292,155,127	-
Depreciation expenses for leased assets.	4,036,264,371	5,262,834,509
Other expenses	3,710,808,712	3,270,389,403
Total	**11,697,727,161**	**11,252,713,184**

11. Earnings per share

11a. Basic/diluted earnings per share

	Current year	**Last year**
Accounting profit after corporate income tax of the Parent Company's shareholders	(133,488,176,465)	6,244,474,524
Remuneration of the Board of Management and the Control Board	-	-
Profit used to calculate basic/diluted earnings per share	(133,488,176,465)	6,244,474,524
The weighted average number of ordinary shares outstanding during	75,464,700	75,464,700
Basic/diluted earnings per share	(1,769)	83

11b. Other information

There are no transactions over the common share or potential common share from the balance sheet date until the date of these Consolidated Interim Financial Statements.

VII. OTHER DISCLOSURES

1. Transactions and balances with related parties

The Group's related parties include the key managers, their related individuals and other related parties.

1a. Transactions and balances with the key managers and their related individuals

The key managers include the Board of Management and the General Director of the Parent Company. The key managers' related individuals are their close family members.

Transactions with the key managers and their related individuals

Receivables from and payables to the key managers and their related individuals

Receivables from and payables to the key managers and their related individuals are presented in Notes No.V.21a, V.21b, V.22, V.23a and V.23b.

The receivables from the key managers and their related individuals are unsecured and will be paid in cash. No allowances have been made for the receivables from the key managers and their related individuals.

Income of the key managers and the Control Board

	Current year	Last year
The Board of Management	**4,687,249,343**	**5,353,150,000**
Mr. Pham Xuan Hong	73,750,000	405,666,667
Mr. Nguyen Khanh Linh	2,336,455,200	2,078,533,333
Mr. Nguyen Quoc Viet	2,204,187,000	2,468,950,000
Ms. Nguyen Ngoc Diep	12,500,000	200,000,000
Mr. Nguyen Dang Khoa	12,500,000	200,000,000
Mr. Nguyen Viet Cuong	47,857,143	-
The Control Board	**1,574,805,469**	**1,784,468,786**
Ms. Pham Viet Lan Anh	1,210,138,802	1,078,968,786
Mr. Le Ngoc Hung	*225,600,000*	625,500,000
Mr. Nguyen Hoang Giang	*50,266,667*	80,000,000
Ms. Doan Thi Thu Suong	*21,400,000*	-
Ms. Truong Thi Hong Nhan	*67,400,000*	-
Total	**6,262,054,812**	**7,137,618,786**

1b. Transactions and balances with other related parties

Other related parties of the Group include:

Other related parties	Relationship
Hung Phuc Investment Joint Stock Company	Shareholder holding 18,48% of charter capital
Dry Cell and Storage Battery Joint Stock Company	The company having the same Board Member
Duc Quan Investment and Development Joint Stock Company	A member of the Company's Supervisory Board is a member of the Board of Directors of this company.
Kim Cuong Real Estate Development Investment Joint Stock Company	A member of the Company's Supervisory Board is a member of the Board of Directors of this company.

Transactions with other related parties

The transactions with the associate is presented in Note No. V.2c.

2. Segment information

The reportable segments are based on business lines, as the Group's operations are organized and managed according to the nature of the products and services provided, with each segment representing business units that offer different products.

Ho Chi Minh City, October 30, 2026

Nguyen Hoang Tan	**Nguyen Hoang Tan**	**Nguyen Quoc Viet**
Preparer	**Chief Accountant**	**Chief Executive Officer (CEO)**

Appendix: Statement of fluctuations in owner's equity

Unit: VND

	Capital	Share premiums	Other sources of capital	Investment and development fund	Retained earnings	Benefits of non-controlling shareholders	Total
Opening balance of the previous period	754,647,000,000	225,070,638,380	84,576,230,000	10,803,664,400	1,030,205,256,371	677,037,186,230	2,782,339,975,381
Profit for the previous period	-	-	-	-	6,244,474,524	64,671,036,557	70,915,511,081
Recognition of non-controlling interests in the net assets of Ho Chi Minh City Medical Import-Export Joint Stock Company as at the acquisition date	-	-	-	-		85,161,997,935	85,161,997,935
Change in ownership interest in the net assets of Bach Tuyet Cotton Corporation during the associate period	-	-	-	-	(9,760,104,278)	(38,665,895,723)	(48,426,000,001)
Change in ownership ratio in the net assets of Ho Chi Minh City Medical Import-Export Joint Stock Company					(27,415,434,945)	(15,830,532,310)	(43,245,967,255)
Bong Bach Tuyet Joint Stock Company distributes dividends.	-	-	-	-		(1,227,810,500)	(1,227,810,500)
Ho Chi Minh City Medical Import-Export Joint Stock Company declares dividend distribution						(856,731,200)	(856,731,200)
Increase in non-controlling shareholders' equity due to capital increase of Sai Gon Leather Garment Joint Stock Company						2,600,000	2,600,000
Other Adjustments	-	-	-	-	(62,657,714)		(62,657,714)
Closing balance of the previous period	**754,647,000,000**	**225,070,638,380**	**84,576,230,000**	**10,803,664,400**	**999,211,533,958**	**770,291,850,989**	**2,844,600,917,727**
Opening balance of the current period	754,647,000,000	224,722,488,380	84,576,230,000	10,803,664,400	984,013,824,836	804,579,076,339	2,863,342,283,955
Profit for the current period	-	-			(133,488,176,486)	32,119,468,180	(101,368,708,306)
Sai Gon 3 Garment Joint Stock Company declared dividends	-	-	-	-		(93,877,000)	(93,877,000)
SGI Holdings Investment JSC declared dividends	-	-	-	-	(113,197,050,000)		(113,197,050,000)
Thanh Cong Investment Fund (TCIF) distributed dividends	-	-	-	-	(35,275,000)		(35,275,000)
Increase in non-controlling interests due to the partial disposal of interests in Thanh Cong Securities Joint Stock Company.	-	-	-	-	6,262,752,066	48,940,531,434	55,203,283,500
Thanh Cong Securities Joint Stock Company made expenditures for social activities					(10,000,000,000)		(10,000,000,000)
Bach Tuyet Cotton Corporation – Dividend distribution					(2,455,621,000)		(2,455,621,000)
Ho Chi Minh City Medical Import Export Joint Stock Company – Dividend distribution					(1,748,683,500)		(1,748,683,500)
Other Adjustments	-	(4,800,000)	-	-	(1,080,000)	-	(5,880,000)
Closing balance of the current period	**754,647,000,000**	**224,717,688,380**	**84,576,230,000**	**10,803,664,400**	**729,350,690,916**	**885,545,198,953**	**2,689,640,472,649**

Ho Chi Minh City, October 30, 2026

Preparer	Chief Accountant	Chief Executive Officer (CEO)
Nguyen Hoang Tan	Nguyen Hoang Tan	Nguyen Quoc Viet