Digitally signed by CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
DN: C=VN, S=HỒ CHÍ MINH, L=Quận 1, CN=CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP, OID.0.9.2342.19200300.100.1.1=MST:0304921066
Date: 2026.10.30 15:20:11+07'00'

CÔNG TY CP ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Số/*No.*: 235 /2026/CV-SCID
V/v/*Ref* Công bố thông tin định kỳ/ *Periodic information disclosure*

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Thành phố Hồ Chí Minh, ngày 30 tháng 10 năm 2026
Ho Chi Minh City, date 30 month 10 year 2026

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SỞ GDCK HÀ NỘI
DISCLOSURE OF INFORMATION ON THE STATE SECURITIES COMMISSION'S PORTAL AND HANOI STOCK EXCHANGE'S PORTAL

Kính gửi/*To*:
- Ủy ban Chứng khoán Nhà nước/*The State Securities Commission*;
- Sở Giao dịch Chứng khoán Hà Nội/*Hanoi Stock Exchange*.

Tên Công ty/*Name of company*: Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op/*SaiGon Co.op Investment Development Joint Stock Company*

Mã chứng khoán/*Stock symbol*: SID

Trụ sở chính/*Head office address*: 199-205 Nguyễn Thái Học, Phường Bến Thành, TP.HCM/ *199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City*

Địa chỉ giao dịch/*Trading address*: Tầng 23, 131 Điện Biên Phủ, Phường Gia Định, TP.HCM/ *23rd Floor, 131 Dien Bien Phu Street, Gia Dinh Ward, Ho Chi Minh City*

Điện thoại/*Telephone*: (028) 38360143 Fax: (028) 38225457

Email: info@scid-jsc.com

Người thực hiện công bố thông tin/*Submitted by*: Ông/*Mr.* Phạm Trung Kiên

Chức vụ/*Position*: Tổng Giám đốc, Người đại diện theo pháp luật của Công ty/*General Director, The legal representative of Company*

Loại thông tin công bố/*Information disclosure type*: ☑ Định kỳ/*Periodic* ☐ Bất thường/*Extraordinary* ☐ Theo yêu cầu/*On demand*

Nội dung thông tin công bố/*Content of information disclosure*: Báo cáo tài chính riêng và Báo cáo tài chính hợp nhất quý 3/2026/*The separate and consolidated financial statements in quarter 3/2026.*

Chúng tôi cũng đã công bố thông tin báo cáo này trên trang thông tin điện tử của Công ty: https://scid.vn/*We published this information on the Company's website: https://scid.vn.*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Nơi nhận/Recipients:
- Như trên/*As above*;
- Website (để CBTT/*To publish information*);
- Lưu/*Archives*: VT, PLQHCĐ (02).

TỔNG GIÁM ĐỐC/*GENERAL DIRECTOR*

M.S.D.N: 0304921066 - C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
P. BẾN THÀNH - TP. HỒ CHÍ MINH

Phạm Trung Kiên

Mẫu số 01-A/HNX

CÔNG TY CP ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP **SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY**	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** **THE SOCIALIST REPUBLIC OF VIETNAM** **Independence - Freedom - Happiness**
Số/*No.*: 234 /2026/CV-SCID V/v/*Ref* Công bố thông tin định kỳ BCTC/ *Periodic information disclosure on financial statements*	*Thành phố Hồ Chí Minh, ngày 30 tháng 10 năm 2026* *Ho Chi Minh City, date 30 month 10 year 2026*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH
PERIODIC INFORMATION DISCLOSURE ON FINANCIAL STATEMENTS

Kính gửi/*To*: Sở Giao dịch Chứng khoán Hà Nội/*Hanoi Stock Exchange*

Thực hiện quy định tại khoản 3 Điều 14 Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op thực hiện công bố thông tin báo cáo tài chính (BCTC) quý 3/2026 với Sở Giao dịch Chứng khoán Hà Nội như sau/*Complying with the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated 16/11/2020 of the Ministry of Finance guiding information disclosure on the stock market, SaiGon Co.op Investment Development Joint Stock Company would like to disclose the financial statements in quarter 3/2026 with Hanoi Stock Exchange as follows:*

1. Tên tổ chức/*Name of organization*: Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op/ *SaiGon Co.op Investment Development Joint Stock Company*

- Mã chứng khoán/*Stock symbol*: SID
- Địa chỉ/*Address*: 199-205 Nguyễn Thái Học, Phường Bến Thành, TP.HCM/*199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City*
- Điện thoại/*Telephone*: (028) 38360143 Fax: (028) 38225457
- Email: info@scid-jsc.com Website: https://scid.vn

2. Nội dung thông tin công bố/*Content of information disclosure*:

- BCTC quý 3/2026/*The financial statements in quarter 3/2026*:

☑ BCTC riêng (tổ chức đăng ký giao dịch không có công ty con và đơn vị kế toán cấp trên có đơn vị trực thuộc)/*Separate financial statements (Listed organizations has no subsidiaries and superior accounting units have affiliated units*);

☑ BCTC hợp nhất (tổ chức đăng ký giao dịch có công ty con)/*Consolidated financial statements (Listed organizations have subsidiaries)*;

☐ BCTC tổng hợp (tổ chức đăng ký giao dịch có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/*Combined financial statements (Listed organizations has an accounting units directly under its own accounting system)*.

- Các trường hợp thuộc diện phải giải trình nguyên nhân/*Cases in which the cause must be explained*:
  + Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC được soát xét/kiểm toán năm 2026)/*The auditing organization expresses an opinion that is not a fully accepted opinion for financial statements (for audited financial statements in 2026)*:

☐ Có/*Yes* ☐ Không/*No*

Văn bản giải trình trong trường hợp tích có/*Explanatory documents in case of integration*:

☐ Có/*Yes* ☐ Không/*No*

+ Lợi nhuận sau thuế trong kỳ báo cáo có sự chênh lệch trước và sau kiểm toán từ 5% trở lên, chuyển từ lỗ sang lãi hoặc ngược lại (đối với BCTC được soát xét/kiểm toán năm 2026)/*Profit after tax in the reporting period has a difference before and after the audit of 5% or more, converted from loss to profit or vice versa (for audited financial statements in 2026)*:

☐ Có/*Yes* ☐ Không/*No*

Văn bản giải trình trong trường hợp tích có/*Explanatory documents in case of integration*:

☐ Có/*Yes* ☐ Không/*No*

+ Lợi nhuận sau thế thu nhập doanh nghiệp tại báo cáo kết quả kinh doanh của kỳ báo cáo thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước/*The profit after tax in the business performance statement of the reporting period changes by 10% or more compared to the same period of the previous year*:

☑ Có/*Yes* ☐ Không/*No*

Văn bản giải trình trong trường hợp tích có/*Explanatory documents in case of integration*:

☑ Có/*Yes* ☐ Không/*No*

+ Lợi nhuận sau thuế trong kỳ báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm trước sang lỗ ở kỳ này hoặc ngược lại/*The profit after tax in the reporting period suffered a loss, converted from profit in the same period last year to a loss in this period or vice versa*:

☐ Có/*Yes* ☑ Không/*No*

Văn bản giải trình trong trường hợp tích có/*Explanatory documents in case of integration*:

☐ Có/*Yes* ☐ Không/*No*

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày: 30./.10../2026 tại đường dẫn: https://scid.vn (Mục: "*Quan hệ cổ đông/Báo cáo tài chính*")/*This information was published on the Company's website on 30./.10../2026 at the link: https://scid.vn (Section: "Shareholder relations/Financial report").*

Tài liệu đính kèm/Attachments:

- BCTC riêng và BCTC hợp nhất quý 3/2026/*The separate and consolidated financial statements in quarter 3/2026*;
- Văn bản giải trình liên quan đến BCTC của kỳ báo cáo/*Explanatory documents related to financial statements of the reporting period.*

Nơi nhận/Recipients:
- Như trên/*As above*;
- Lưu/*Archives*: VT, PLQHCĐ (02).

TỔNG GIÁM ĐỐC/*GENERAL DIRECTOR*

M.S.D.N: 0304921066 - C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
P. BẾN THÀNH - TP. HỒ CHÍ MINH

Phạm Trung Kiên

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

.....

THE FINANCIAL STATEMENTS

FOR QUARTER 3/2026

2026

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY
199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City
QUARTER 3 FINANCIAL STATEMENTS
For the fiscal year ending December 31, 2026

Form No. B 01 - DN
(Attached to Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Minister of Finance)

STATEMENT OF FINANCIAL POSITION

As of September 30, 2026

Unit: VND

ITEMS	Code	Note	Ending balance	Beginning balance
A- CURRENT ASSETS	**100**		**465.192.491.418**	**488.339.110.665**
I. Cash and cash equivalents	**110**	**V.1**	**16.661.949.892**	**158.759.174.015**
1. Cash	111		16.661.949.892	60.753.761.403
2. Cash equivalents	112		-	98.005.412.612
II. Short-term financial investments	**120**		**23.210.500.000**	**24.125.800.000**
1. Trading securities	121	V.2a	13.859.293.545	13.859.293.545
2. Provisions for devaluation of trading securities (*)	122	V.2a	(7.248.793.545)	(6.333.493.545)
3. Held-to-maturity investments	123	V.2a	16.600.000.000	16.600.000.000
4. Provisions for impairment of short-term held-to-maturity investments (*)	124		-	-
5. Other short-term investments	125		-	-
6. Provisions for impairment of other short-term investments (*)	126		-	-
III. Short-term receivables	**130**		**404.080.129.270**	**292.665.796.716**
1. Short-term trade receivables	131	V.3a	22.115.377.694	26.922.295.519
2. Short-term prepayments to suppliers	132	V.4	74.539.706.069	35.964.141.535
3. Short-term inter-company receivables	133		-	-
4. Receivables according to the progress of construction contract	134		-	-
5. Other short-term receivables	135	V.5a	323.060.848.568	245.415.162.723
6. Allowance for short-term doubtful debts (*)	136	V.6	(15.635.803.061)	(15.635.803.061)
7. Deficit assets for treatment	137		-	-
IV. Inventories	**140**		**-**	**-**
1. Inventories	141		-	-
2. Provision for inventories (*)	142		-	-
V. Short-term biological assets	**150**		**-**	**-**
1. Short-term livestock held for one-time harvest	151		-	-
2. Short-term seasonal crops or those held for one-time harvest	152		-	-
3. Provisions for impairment of short-term biological assets (*)	153		-	-
VI. Other current assets	**160**		**21.239.912.256**	**12.788.339.934**
1. Short-term prepaid expenses	161	V.7a	3.255.746.367	2.541.130.335
2. Deductible VAT	162		14.935.766.539	7.198.810.249
3. Taxes and other receivables from the State	163		3.048.399.350	3.048.399.350
4. Trading Government bonds	164		-	-
5. Other current assets	165		-	-

ITEMS	Code	Note	Ending balance	Beginning balance
B - NON-CURRENT ASSETS	**200**		**1.984.970.700.570**	**1.866.712.631.979**
I. Long-term receivables	**210**		**121.086.388.288**	**122.838.542.831**
1. Long-term trade receivables	211	V.3b	9.871.676.288	11.623.830.831
2. Long-term prepayments to suppliers	212		-	-
3. Working capital in affiliates	213		-	-
4. Long-term inter-company receivables	214		-	-
5. Other long-term receivables	215	V.5b	111.214.712.000	111.214.712.000
7. Provision for long-term doubtful debts (*)	216		-	-
II. Fixed assets	**220**		**45.861.318.994**	**4.110.248.739**
1. Tangible fixed assets	221	V.8	44.039.272.193	1.743.277.462
- Historical cost	222		*50.615.380.448*	*7.424.538.346*
- Accumulated depreciation (*)	223		*(6.576.108.255)*	*(5.681.260.884)*
2. Financial leased assets	224		-	-
- Historical cost	225		-	-
- Accumulated depreciation (*)	226		-	-
3. Intangible fixed assets	227	V.9	1.822.046.801	2.366.971.277
- Historical cost	228		*4.554.329.792*	*4.554.329.792*
- Accumulated depreciation (*)	229		*(2.732.282.991)*	*(2.187.358.515)*
IV. Investment property	**240**	**V.10**	**141.214.276.623**	**34.408.243.014**
- Historical costs	241		*166.248.945.256*	*57.817.638.519*
- Accumulated depreciation (*)	242		*(25.034.668.633)*	*(23.409.395.505)*
V. Long-term assets in process	**250**		**565.702.910.961**	**603.582.748.844**
1. Long-term work in process	251		-	-
2. Construction-in-progress	252	V.11	565.702.910.961	603.582.748.844
VI. Long-term financial investments	**260**		**1.109.780.888.318**	**1.099.875.439.983**
1. Investments in subsidiaries	261	V.2b	88.600.000.000	76.600.000.000
2. Investments in joint ventures and associates	262	V.2b	1.040.459.576.518	1.040.459.576.518
3. Investments in other entities	263		-	-
4. Provision for impairment of long-term investments in other entities (*)	264	V.2b	(19.278.688.200)	(17.184.136.535)
5. Held-to-maturity investments	265		-	-
6. Provision for impairment of long-term held-to-maturity investments (*)	266		-	-
VII. Other non-current assets	**270**		**1.324.917.386**	**1.897.408.568**
1. Long-term prepaid expenses	271	V.7b	1.301.937.247	1.814.856.627
2. Deferred income tax assets	272		22.980.139	82.551.941
3. Long-term equipment, materials, and spare parts	273		-	-
4. Other non-current assets	274		-	-
TOTAL ASSETS (280 = 100 + 200)	**280**		**2.450.163.191.988**	**2.355.051.742.644**

ITEMS	Code	Note	Ending balance	Beginning balance
C - LIABILITIES	**300**		**164.960.109.883**	**141.588.648.142**
I. Current liabilities	**310**		**53.048.088.590**	**35.640.960.172**
1. Short-term trade payables	311	V.12	28.553.007.925	17.377.056.231
2. Short-term advances from customers	312		-	-
3. Dividends and profits payable	313		421.248.690	426.612.690
4. Taxes and other obligations to the State Budget	314	V.13	293.785.767	479.503.856
5. Payables to employees	315	V.14	2.082.753.763	1.539.498.854
6. Short-term accrued expenses	316	V.15	152.828.766	263.289.199
7. Short-term inter-company payables	317		-	-
8. Payables according to the progress of construction contracts	318		-	-
9. Short-term deferred revenue	319	V.16	1.536.971.040	87.692.269
10. Other short-term payables	320	V.17a	955.892.539	93.109.440
11. Short-term borrowings and financial leases	321		-	-
12. Provisions for short-term payables	322		-	-
13. Bonus and welfare funds	323	V.18	19.051.600.100	15.374.197.633
14. Price stabilization fund	324		-	-
15. Trading Government bonds	325		-	-
II. Non-current liabilities	**330**		**111.912.021.293**	**105.947.687.970**
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term taxes and amounts payable to the State	333		-	-
4. Long-term accrued expenses	334		-	-
5. Inter-company payables for working capital	335		-	-
6. Long-term inter-company payables	336		-	-
7. Long-term deferred revenue	337		-	-
8. Other long-term payables	338	V.17b	111.912.021.293	105.947.687.970
9. Long-term borrowings and financial leases	339		-	-
10. Convertible bonds	340		-	-
11. Preferred shares	341		-	-
12. Deferred income tax liability	342		-	-
13. Provisions for long-term payables	343		-	-
14. Science and technology development fund	344		-	-

ITEMS	Code	Note	Ending balance	Beginning balance
D - OWNER'S EQUITY	**400**	**V.19**	**2.285.203.082.105**	**2.213.463.094.502**
1. Capital	411	V.19a	1.000.000.000.000	1.000.000.000.000
- Ordinary shares carrying voting rights	411a		1.000.000.000.000	1.000.000.000.000
- Preferred shares	411b		-	-
2. Share premiums	412		-	-
3. Bond conversion options	413		-	-
4. Other sources of capital	414		-	-
5. Treasury shares (*)	415		-	-
6. Differences on asset revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418	V.19a	947.826.614.327	895.924.527.529
9. Other funds under owners' equity	419		-	-
10. Retained earnings	420	V.19a	337.376.467.778	317.538.566.973
- Retained earnings accumulated to the end of the previous period	420a		*326.100.089.492*	*317.538.566.973*
- Retained earnings of the current period	420b		*11.276.378.286*	-
TOTAL LIABILITIES AND OWNER'S EQUITY (440 = 300 + 400)	**440**		**2.450.163.191.988**	**2.355.051.742.644**

Ho Chi Minh City, Octocber 30 ,2026

PREPARER	CHIEF ACCOUNTANT	LEGAL REPRESENTATIVE
(Signature, full name)	*(Signature, full name)*	*(Signature, full name, seal)*
LE THI DIEU LINH	PHAM XUAN PHONG	PHẠM TRUNG KIEN

Form No. B 02 - DN
(Attached to Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Minister of Finance)

INCOME STATEMENT

Accounting period from July 1, 2026 to September 30, 2026

Unit: VND

ITEMS	Code	Note	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
			Current year (Estimated actual)	Previous year	Current year	Previous year
1. Revenue from sales of goods and provision of services	01		9.122.656.706	4.958.361.219	27.576.232.969	19.435.104.572
2. Revenue deductions	02		-	-	-	-
3. Net revenue (10= 01-02)	10		**9.122.656.706**	**4.958.361.219**	**27.576.232.969**	**19.435.104.572**
4. Cost of sales	11		3.721.170.732	2.261.743.653	9.293.449.969	7.581.380.897
5. Gross profit (20=10 - 11)	20		**5.401.485.974**	**2.696.617.566**	**18.282.783.000**	**11.853.723.675**
6. Gain/loss from sales and disposals of investment properties	21		-	-	-	-
7. Financial income	22		20.549.756.457	10.895.450.807	105.390.520.760	85.306.615.576
8. Financial expenses	23		897.027.368	55.998.435	3.009.851.665	3.410.989.787
- In which: Interest expenses	24		-		-	-
9. Selling expenses	25		1.399.520.210	251.444.149	1.665.888.954	963.864.696
10. General administration expenses	26		12.318.666.226	12.259.206.910	40.816.921.872	38.560.234.716
11. Net operating profit {30 = 20 + (21 - 22) - (25 + 26)}	30		**11.336.028.627**	**1.025.418.879**	**78.180.641.269**	**54.225.250.052**
12. Other income	31		1.000.000	180.735.904	7.837.293	198.328.498
13. Other expenses	32		50.388.341	127.432.800	160.668.741	377.768.962
14. Other profit/(loss) (40 = 31 -32)	40		**(49.388.341)**	**53.303.104**	**(152.831.448)**	**(179.440.464)**
15. Total accounting profit before tax (50 = 30 + 40)	50		**11.286.640.286**	**1.078.721.983**	**78.027.809.821**	**54.045.809.588**
16. Current income tax	51		-	-	-	-
17. Deferred income tax	52		10.262.000	5.616.000	59.571.802	6.084.000
18. Profit after tax (60=50 —51 - 52)	60		**11.276.378.286**	**1.073.105.983**	**77.968.238.019**	**54.039.725.588**
19. Basic earnings per share (*)	70					
20. Diluted earnings per share (*)	71					

Ho Chi Minh City, Octocber 30 ,2026

PREPARER	CHIEF ACCOUNTANT	LEGAL REPRESENTATIVE
(Signature, full name)	*(Signature, full name)*	*(Signature, full name, seal)*
LE THI DIEU LINH	PHAM XUAN PHONG	PHAM TRUNG KIEN

M.S.D.N: 0304921066 - C.T.C.P - CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP - P.BẾN THÀNH - TP.HỒ CHÍ MINH

CASH FLOW STATEMENT
(Direct method) (*)

Accounting period from July 1, 2026 to September 30, 2026

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the current period	
			Current year	Previous year
1	2	3	4	5
I. Cash flows from operating activities				
1. Proceeds from sales of goods and provision of services and other revenues	01		38.461.020.801	27.406.451.613
2. Expenditures paid to suppliers	02		(25.765.860.527)	(21.606.476.572)
3. Expenditures paid to employees	03		(21.006.972.248)	(22.042.288.073)
4. Interest paid	04		-	-
5. Corporate income tax paid	05		-	-
6. Other proceeds from operating activities	06		11.476.493.688	3.576.277.192
7. Other expenditures on operating activities	07		(12.048.160.269)	(133.804.680.031)
Cash flows from operating activities	**20**		**(8.883.478.555)**	**(146.470.715.871)**
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non current assets	21		(146.728.068.161)	(66.465.462.185)
2. Proceeds from disposals of fixed assets and other non-current assets	22		200.000.000	243.000.000
3. Cash outflow for lending, buying debt instruments of other entities	23		-	(155.951.848.002)
4. Cash recovered from lending, selling debt instruments of other entities	24		-	288.640.308.166
5. Investments in other entities	25		(91.847.900.722)	-
6. Withdrawals of investments in other entities	26		-	68.000.000.000
7. Interest earned, dividends and profits received	27		105.167.587.315	84.659.890.331
Net cash flows from investing activities	**30**		**(133.208.381.568)**	**219.125.888.310**

ITEMS	Code	Note	Accumulated from the beginning of the year to the end of the current period	
			Current year	Previous year
1	2	3	4	5
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		-	-
4. Repayment for loan principal	34		-	-
5. Payments for financial leased assets	35		-	-
6. Dividends and profit paid to the owners	36		(5.364.000)	(29.927.893.100)
Net cash flows from financing activities	**40**		**(5.364.000)**	**(29.927.893.100)**
Net cash flows during the period (50 = 20+30+40)	**50**		**(142.097.224.123)**	**42.727.279.339**
Beginning cash and cash equivalents	60		**158.759.174.015**	**82.101.119.656**
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents (70 = 50+60+61)	**70**		**16.661.949.892**	**124.828.398.995**

Ho Chi Minh City, Octocber 30 ,2026

PREPARER	CHIEF ACCOUNTANT	LEGAL REPRESENTATIVE
(Signature, full name)	*(Signature, full name)*	*(Signature, full name, seal)*
LE THI DIEU LINH	PHAM XUAN PHONG	PHAM TRUNG KIEN

NOTES TO THE QUARTER 3 FINANCIAL STATEMENTS

For the fiscal year ending December 31, 2026

I. GENERAL INFORMATION

1. Ownership form

SaiGon Co.op Investment Development Joint Stock Company (hereinafter referred to as "the Company" or "the Parent Company") is a joint stock company.

2. Operating field

The Corporation's business line is services.

3. Principal business activities

Principal business activities of the Corporation are: investing in construction and trade of shopping malls and office buildings; leasing of premises and assets.

4. Normal operating cycle

The normal operating cycle of the Corporation is within 12 months.

5. Structure of the Company

Subsidiaries

Name of company	Head office address	Principal business activities	Capital contribution rate	Benefit rate	Voting rate
Sai Gon - Ben Tre Trading One Member Company Limited	26A Tran Quoc Tuan, An Hoi Ward, Vinh Long Province	Retail of goods and leasing services	100.00%	100.00%	100.00%
Sai Gon - Pleiku Services Trading One Member Limited Company	29 Nguyen Van Cu, Dien Hong Ward, Gia Lai Province	Real estate business, ownership or leasehold land use rights.	100.00%	100.00%	100.00%
Sense Cai Be Trading Service One Member Limited Company	Lot No. 1436, Map Sheet No. 35, Area 2, Cai Be Commune, Dong Thap Province, Vietnam	Real estate business, ownership or leasehold land use rights.	100.00%	100.00%	100.00%
Sense Festi Vinh Long Trading Service One Member Limited Company	Land Plot No. 6, Map Sheet No. 10, Group 9, Tan Vinh Thuan Hamlet, Tan Ngai Ward, Vinh Long Province, Vietnam	Real estate business, ownership or leasehold land use rights.	100.00%	100.00%	100.00%

Name of company	Head office address	Principal business activities	Capital contribution rate	Benefit rate	Voting rate
Sai Gon - Vinh Long Hotel One Member Limited Company	Land Plot No. 7, Map Sheet No. 10, Residential Group 9, Tan Vinh Thuan Hamlet, Tan Ngai Ward, Vinh Long Province, Vietnam	Hotel	100.00%	100.00%	100.00%

Associates

Name of company	Head office address	Principal business activities	Capital contribution rate	Benefit rate	Voting rate
Sai Gon - Ca Mau Trading Service Company Limited	No. 09 Tran Hung Dao Street, Tan Thanh Ward, Ca Mau Province	Retail of goods and leasing services	36.75%	36.75%	36.75%
SaiGon CanTho Trading Company	No. 01 Hoa Binh Boulevard, Ninh Kieu Ward, Can Tho City	Retail of goods and leasing services	34.00%	34.00%	34.00%
SaiGon Co.op International Investment Company Limited	3rd Floor, 199–205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City	Supermarket business through the Co.op Mart supermarket chain system	49.00%	49.00%	49.00%
Co.opmart Bien Hoa Supermarket and Trading Services Company Limited	No. 121 Pham Van Thuan Street, Tam Hiep Ward, Dong Nai Province	Supermarket business through the Co.op Mart supermarket chain system	29.00%	29.00%	29.00%
VietSin Commercial Complex Development Joint Stock Company	No. 1058 Nguyen Van Linh Street, Quarter 35, Tan Hung Ward, Ho Chi Minh City	Real estate business, ownership or leasehold land use rights	36.00%	36.00%	36.00%
Sai Gon - Xuan Oai Services Trading Limited Company	Lot T3-1.1, Saigon Hi-Tech Park, La Xuan Oai Street, Tang Nhon Phu Ward, Ho Chi Minh City	Real estate business, ownership or leasehold land use rights	49.00%	49.00%	49.00%
Northeast Trade Center Development Investment Limited Company	Lot No. 7, 25/4 Street, Hong Gai Ward, Quang Ninh Province	Residential construction	40.00%	40.00%	40.00%
Sai Gon - Chau Doc Company Limited	Group 21, Chau Quoi 3 Hamlet, Chau Doc Ward, An Giang Province	Other retail sales in general merchandise stores	25.00%	25.00%	25.00%

6. Employees

As of the end of the quarterly accounting period, the Company has 87 employees (compared to 82 employees at the beginning of the year)

II. FISCAL YEAR AND ACCOUNTING CURRENCY

1. Fiscal year

The Company's fiscal year begins from January 1 to December 31 each year.

2. Accounting currency unit

The accounting currency unit is Vietnamese Dong (VND) because the receipts and payments are primarily made in VND.

III. ACCOUNTING STANDARDS AND SYSTEM

1. Accounting System

On October 27, 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99") guiding the corporate accounting regime, replacing Circular No. 200/2014/TT-BTC dated December 22, 2014, of the Ministry of Finance on guiding corporate accounting regime ("Circular 200") and Circulars No. 75/2015/TT-BTC dated May 18,2015, Circular No. 53/20 16/TT-BTC dated March21, 2016 of the Ministry of Finance amending and supplementing a number of articles of Circular 200. The provisions of Circular 99 are applied for the recording, preparation and presentation of the Financial Statements for the financial year starting from January 1, 2026.

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

The Board of Management ensures to follow all the requirements of the Vietnamese Accounting Standards and System, which were issued together with the Circular No. 99/2025/IT-BTC dated October 27, 2025 as well as other Circulars guiding the implementation of Vietnamese Accounting Standards of the Ministry of Finance in the preparation and presentation of the Financial Statements.

IV. ACCOUNTING POLICIES

1. Accounting convention

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

2. Cash and cash equivalents

Cash includes cash on hand and demand deposits in banks. 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.

3. Financial investments

Trading Securities

Investments are classified as trading securities when held for the purpose of trading for profit.

Trading securities are recorded at historical cost. The cost of trading securities is determined by the fair value of the consideration paid at the transaction date plus any costs directly attributable to the acquisition of the trading securities.

The recognition date of trading securities is the date the Company obtains ownership, specifically as follows:

- For listed securities: recognized at the order matching date (T+0).
- For unlisted securities: recognized at the date of official ownership as prescribed by law.

Interest, dividends and profits of the periods prior to the purchase of trading securities are recorded as a decrease in value of those securities. Interest, dividends and profits of the periods after the purchase of trading securities are recognized as revenue. The dividends paid in form of shares are not recorded as an increase in values, but the increasing quantity is followed up.

Converted shares are determined at fair value on the date of exchange. The fair value of shares is determined as follows:

- For listed company shares, the fair value is the closing price listed on the stock market on the exchange date. If the stock market is not trading on the exchange date, the fair value is the closing price of the last trading session immediately preceding the exchange date.
- For unlisted shares traded on the UPCOM, the fair value is the closing trading price on UPCOM on the exchange date. If UPCOM is not trading on the exchange date, the fair value is the closing price of the last trading session immediately preceding the exchange date.
- For other unlisted shares, the fair value is the price agreed upon by the parties in the contract or the book value at the time of exchange.

Provisions for impairment of trading securities is made for each type of security bought and sold on the market and whose fair value is lower than its cost. The fair value of trading securities listed on the stock market or traded on UPCOM is the closing price at the end of the quarter. If the stock market or UPCOM is not trading at the end of the quarter, the fair value of the securities is the closing price of the last trading session immediately preceding the end of the quarter.

Increases or decreases in the provisions for impairment of trading securities that need to be recorded at the end of the quarter are recognized in finance expenses.

Profit or loss from the transfer of trading securities is recognized in financial income or finance expenses. Cost is determined using the weighted-average method.

Held-to-maturity investments

Investments are classified as held-to-maturity investments that the Company intends and is able to hold to maturity. Held-to-maturity investments of the Company are term deposits.

Held-to-maturity investments are initially recognized at historical cost. After initial recognition, these investments are recorded at recoverable value. Interest from these held-to-maturity investments after

acquisition date is recognized in the Income Statement on the basis of the interest income to be received. Interests arising prior to the Company'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 year while the investment value is directly deducted.

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 subsidiaries, associates

Subsidiaries

Subsidiary is an entity that is controlled by the Company. Control is the Company's power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.

Associates

An associate is an entity which the Company 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.

Initial recognition

Investments in subsidiaries, associates are initially recognized at costs, including the cost of purchase or capital contributions plus other directly attributable transaction cost. In case of investment in non-monetary assets, the costs of the investment are recognized at the fair value of non-monetary assets at the arising time.

Dividends and profits of the periods prior to the purchase of investments are recorded as a decrease in value of such investments. Dividends and profit of the periods after the purchase of investments are recorded into the Company'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 impairment of investments in subsidiaries, associates

Provisions for impairment of investments in subsidiaries, associates are made when the subsidiaries, associates suffer from losses at the rate equal to the difference between the actual capital contribution of investors in subsidiaries, associates and the actual owner's equity multiplying (x) by the Company's ownership rate in the total actual capital contribution of investors in subsidiaries, associates. If the subsidiaries, associates are consolidated into Consolidated Financial Statements, the basis for impairment provisions is the Consolidated Financial Statements.

Increases/decreases in the provisions for impairment of investments in subsidiaries, associates as of the end of the quarter are recorded into financial expenses.

4. Receivables

Receivables are recognized at the canying 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 Company and customers who are independent to the Company, including receivables from the sale of exported goods on behalf of other entities.
- Other receivables reflect receivables not concerning the commercial nature and irrelevant to purchase and sale transactions.

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

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

5. Prepaid expenses

Prepaid expenses comprise actual expenses incurred and relevant to financial performance in several accounting periods. The prepaid expenses of the Company include the following expenses:

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 03 years.

Repair expenses

One-time office repair expenses with significant value are allocated into expenses within the year in accordance with the straight-line method for the maximum period of 03 years.

Cloud server service expenses

Cloud server service expenses being put into use are allocated into expenses in accordance with the straight-line method over the allocation period under the service provision contract.

Renovation and office relocation expenses

Renovation expenses are allocated into expenses in accordance with the straight-line method for the maximum period of the lease term.

6. 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 Company's operation costs in accordance with the straight-line method over the lease term and do not depend on the method of lease payment.

7. 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 Company 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
Machinery and equipment	03 - 08
Vehicles	10
Office equipment	05 - 08

8. Investment properties

Investment property refers to land use rights, buildings, parts of buildings, or infrastructure owned by the Company, which are held for the purpose of earning rental income or capital appreciation. Investment properties for lease are measured at their historical costs less accumulated depreciation. Historical cost includes all the expenses paid by the Company 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 that arise after initial recognition are recorded as expenses, unless these costs are likely to ensure that the investment property will generate more economic benefits in the future than initially estimated, in which case they are added to the carrying amount.

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 property for lease is depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation year for investment property is as follows:

Fixed assets	Years
Land use right	39
Building	25 - 30

Investment property held for capital appreciation is not subject to depreciation. If there is conclusive evidence that the investment property held for capital appreciation has decreased in value compared to its market value, and the impairment is reliably determined, the investment property is recorded as a decrease in the costs, and the loss is recognized as part of the cost of goods sold.

9. Intangible fixed assets

Intangible fixed assets are determined by their historical cost less accumulated amortization.

Historical cost of intangible fixed assets include all the costs paid by the Company 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 historical cost 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 Company's intangible fixed assets include:

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 Company until the date the software is put into use. Computer software is amortized in accordance with the straight-line method within 3 years.

Company Website

The initial cost of the Company website includes all the costs paid by the Company to bring the website to its working condition for its intended use. The Company website is amortized in accordance with the straight-line method within 3 years.

10. Construction-in-progress

Construction-in-progress reflects the expenses (including relevant interest expenses following the accounting policies of the Company) directly attributable to assets under construction, machinery and equipment under

installation for purposes of leasing and management as well as the repair of fixed assets in progress. These assets are recorded at historical costs and not depreciated.

11. 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 and the seller, of which the seller is an independent entity with the Company, including payables arising from imports through the consignee.
- 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 Balance Sheet on the basis of their remaining term as of the end of the quarter.

12. Owner's equity

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

13. Profit distribution

Profit after tax is distributed to the shareholders after appropriation for funds under the Company Charter 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 profit 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.

14. Recognition of revenue and income

Revenue from service provision

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

- The amount of revenue can be measured reliably. When the contract stipulates that the buyer is entitled to return the services provided under specific conditions, revenue is recognized only when these specific conditions are no longer existed and the buyer is not entitled to return the services provided.
- The Company 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.

Revenue from leasing operating assets

Revenue from leasing 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 revenue in consistence with the lease term.

Interest

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

Dividends and profit shared

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

15. 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.

16. 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 tax rate to be applied in the year when the assets are recovered or the liabilities are settled based on the effective tax rates at the end of the fiscal year. 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 Company shall offset deferred tax assets and deferred tax liabilities if:

- The Company 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 Company 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.

17. Related parties

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

18. Segment reporting

A business segment is a distinguishable component of the Company 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 Company 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 Financial Statements of the Company.

19. Financial instruments

Financial assets

The classification of these financial assets depends on their nature and purpose and is determined at initial recognition. The Company's financial assets include cash and cash equivalents, trade receivables, other receivables, loans, and unlisted financial instruments.

At initial recognition, financial assets are recognized at cost plus transaction costs directly attributable to the financial asset.

Financial liabilities

The classification of financial liabilities depends on their nature and purpose and is determined at initial recognition. The Company's financial liabilities include trade payables and other payables.

At initial recognition, financial liabilities are recognized at cost less transaction costs directly attributable to the financial liability.

Equity instruments

An equity instrument is a contract that evidences a residual interest in the assets of the Company after deducting all its liabilities.

Offsetting financial instruments

Financial assets and financial liabilities are offset and presented net value in the Balance Sheet if, and only if, the Company:

- Has a legally enforceable right to offset the recognized amounts; and
- Intends to settle on a net basis, or to realize the asset and settle the liability simultaneously.

V. ADDITIONAL INFORMATION ON THE ITEMS OF THE STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	Ending balance	Beginning balance
Cash on hand	**100,174,974**	**97,601,812**
Demand deposits in banks	**16,561,774,918**	**60,656,159,591**
- Joint Stock Commercial Bank for Investment and Development of Vietnam	8,126,063,942	49,255,130,626
- Joint Stock Commercial Bank for Foreign Trade of Vietnam	7,354,378,757	10,788,188,681
- Other banks	1,081,332,219	612,840,284
Cash equivalents (*)	**-**	**98,005,412,612**
- 3-month term deposits at Joint Stock Commercial Bank for Investment and Development of Vietnam	-	78,839,121,507
- 3-month term deposits at Saigon Treasure Commercial Joint Stock Bank	-	18,560,000,000
- Accrued interest	-	606,291,105
Total	**16,661,949,892**	**158,759,174,015**

2. Financial investments

2a. Short-term financial investments

	Ending balance	Beginning balance
Trading securities	13,859,293,545	13,859,293,545
Provisions for devaluation of trading securities	(7,248,793,545)	(6,333,493,545)
Held-to-maturity investments		
- Short-term loan to Sai Gon - Ca Mau Trading Service Company Limited	16,600,000,000	16,600,000,000
Total	**23,210,500,000**	**24,125,800,000**

2b. Long-term financial investments

	Ending balance		Beginning balance	
	Original amount	Provision	Original amount	Provision
Investments in subsidiaries	***88,600,000,000***	***(18,690,615,863)***	***76,600,000,000***	***(12,926,836,050)***
Sense Cai Be Trading Service One Member Limited Company [(i)]	30,000,000,000	(18,690,615,863)	30,000,000,000	(12,926,836,050)
Sai Gon - Ben Tre Trading One Member Company Limited [(ii)]	44,600,000,000	-	44,600,000,000	
Sai Gon - Pleiku Services Trading One Member Limited Company [(iii)]	2,000,000,000	-	2,000,000,000	-
Sense Festi Vinh Long Trading Service One Member Limited Company [(iv)]	10,000,000,000	-	-	-
Sai Gon - Vinh Long Hotel One Member Limited Company [(v)]	2,000,000,000	-	-	-
Investments in joint ventures, associates	***1,040,459,576,518***	***(588,072,337)***	***1,040,459,576,518***	***(4,257,300,485)***
Sai Gon - Ca Mau Trading Service Company Limited [(vi)]	74,970,000,000	(97,361,589)	74,970,000,000	(3,932,672,233)
Sai Gon Can Tho Trading Company [(vii)]	74,800,000,000	-	74,800,000,000	-
SaiGon Co.op International Investment Company Limited [(viii)]	24,500,000,000	-	24,500,000,000	-
Co.opmart Bien Hoa Supermarket and Trading Services Company Limited [(ix)]	7,440,520,518	-	7,440,520,518	-
VietSin Commercial Complex Development Joint Stock Company [(x)]	754,099,056,000	-	754,099,056,000	-
Sai Gon - Xuan Oai Services Trading Limited Company [(xi)]	53,900,000,000	-	53,900,000,000	-
Northeast Trade Center Development Investment Limited Company [(xii)]	32,000,000,000	(490,710,748)	32,000,000,000	(324,628,252)
Sai Gon - Chau Doc Company Limited [(xiii)]	18,750,000,000	-	18,750,000,000	-
Total	**1,129,059,576,518**	**(19,278,688,200)**	**1,117,059,576,518**	**(17,184,136,535)**

(i) According to Investment Certificate No. 1201677996 first registered on September 17, 2023, 3rd change registered on February 26, 2026 issued by the Department of Finance of Dong Thap Province, the Company invested in Sense Cai Be Trading Service One Member Limited Company with VND 30,000,000,000, equivalent to 100% of its charter capital.

(ii) According to Business Registration Certificate No. 1300419650, certified for the 9th change on April 2, 2019, issued by the Department of Planning and Investment of Ben Tre Province, the Company invested in Saigon - Ben Tre Trading One Member Company Limited with VND 44,600,000,000, equivalent to 100% of its charter capital.

(iii) According to Business Registration Certificate No. 5901160960 certified for the 2nd change on September 18, 2025 issued by the Department of Finance of Gia Lai Province, the Company invested in Sai Gon - Pleiku Services Trading One Member Limited Company with VND 2,000,000,000, equivalent to 100% of its charter capital.

(iv) According to the Enterprise Registration Certificate No. 1501169986, initially registered on 06 May 2026 and issued by the Department of Finance of Vinh Long Province, the Company invested VND 10,000,000,000 in Sense Festi Vinh Long Trading Service One Member Limited Company, representing 100% of its charter capital. As of the reporting date, the Company is carrying out the capital contribution procedures in accordance with applicable regulations.

(v) According to the Enterprise Registration Certificate No. 1501169961, initially registered on 04 May 2026 and issued by the Department of Finance of Vinh Long Province, the Company invested in Sai Gon - Vinh Long Hotel One Member Limited Company, representing 100% of its charter capital. As of the reporting

date, the Company is carrying out the capital contribution procedures in accordance with applicable regulations.

(vi) According to Business Registration Certificate No. 2000969020 dated May 20, 2010, certified for the 14th change on October 10, 2025, issued by the Department of Planning and Investment of Ca Mau Province, the Company invested in Saigon - Ca Mau Trading Service Company Limited with VND 74.970.000.000, equivalent to 36.75% of its charter capital.

(vii) According to Business Registration Certificate No. 1800502219 dated November 08, 2012, certified for the 21St change on September 12, 2025 issued by the Department of Finance of Can Tho City, the Company invested in SaiGon CanTho Trading Company with VND 74,800,000,000, equivalent to 34.00% of its charter capital.

(viii) According to Business Registration Certificate No. 0310384927 dated October 15, 2010, certified for the 4th change on October 13, 2025 issued by the Department of Planning and Investment of Ho Chi Minh City, the Company invested in SaiGon Co.op International Investment Company Limited with VND 24,500,000,000, equivalent to 49% of its charter capital.

(ix) According to Business Registration Certificate No. 4702001225, certified for the 19th change on September 30, 2025 issued by the Department of Finance of Dong Nai Province, the Company invested in Co.opmart Bien Hoa Supermarket and Trading Services Company Limited with VND 7,440,520,518, equivalent to 29% of its charter capital.

(x) According to Investment Certificate No. 411032000083, certified for the 7th change on December 02, 2020 issued by the Department of Planning and Investment of HCMC, the Company invested in VietSin Commercial Complex Development Joint Stock Company with VND 754,099,056,000, equivalent to 36.00% of its charter capital.

(xi) According to Investment Certificate No. 0315949585 dated October 08, 2019, certified for the 2nd change on September 24, 2025 issued by the Department of Finance of Ho Chi Minh City, the Company invested in Sai Gon - Xuan Oai Services Trading Limited Company with VND 53,900,000,000, equivalent to 49.00% of its charter capital.

(xii) According to Investment Certificate No. 5702088237 first registered on June 16, 2021 issued by the Department of Planning and Investment of Quang Ninh Province, the Company invested in Northeast Trade Center Development Investment Limited Company with VND 32,000,000,000, equivalent to 40% of its charter capital.

(xiii) According to Business Registration Certificate No. 1601972058, first registered on May 13, 2015, certified for the 5th change on September 20, 2025 issued by the Department of Planning and Investment of An Giang Province, the Company invested in Sai Gon - Chau Doc Company Limited with VND 18,750,000,000, equivalent to 25.00% of its charter capital.

Fair value

The Company has not measured the fair value of the investments because there are no specific instructions for measuring fair value.

Provisions for investments in other entities

Fluctuations in provisions for investments in other entities are as follows:

	Quarter 3	
	Current year	Previous year
Beginning balance	18,991,860,832	15,284,053,625
Increase in provisions during the period	286,827,368	157,698,435
Ending balance	**19,278,688,200**	**15,441,752,060**

3. Short-term/long-term trade receivables

3a. Short-term trade receivables

	Ending balance	Beginning balance
Receivables from related parties	***22,115,377,694***	***26,722,295,519***
Saigon Union of Trading Co-operatives	3,427,072,443	1,637,985,142
Sai Gon - Ca Mau Trading Service Company Limited		2,969,029,300
Limited	18,688,305,251	22,115,281,077
Receivables from other customers	-	***200,000,000***
FPT SMART CLOUD COMPANY LIMITED	-	200,000,000
Total	**22,115,377,694**	**26,922,295,519**

3b. Long-term trade receivables

	Ending balance	Beginning balance
Receivables from related parties	***9,871,676,288***	***11,623,830,831***
Sai Gon - Ca Mau Trading Service Company Limited	9,871,676,288	11,623,830,831
Total	**9,871,676,288**	**11,623,830,831**

4. Short-term prepayments to suppliers

	Ending balance	Beginning balance
General Construction Consultancy Company	139,440,000	502,127,500
Phuoc Thanh Construction Joint Stock Company	-	2,275,389,812
Thanh Phu Investment Construction Joint Stock Company	-	3,662,163,895
Vietcotek Technical Construction Corporation	-	705,778,215
Gia Bao Consulting-Trading-Services CO.,LTD	347,946,695	456,271,913
Zenith Management Services Limited Liability Company	425,790,000	448,200,000
Thanh Do - Thanh Phu Joint Venture	71,988,259,376	27,784,000,000
Ky Gia Construction Architecture Consulting Company	1,485,000,000	-
Others	153,269,998	130,210,200
Total	**74,539,706,069**	**35,964,141,535**

5. Other receivables

5a. Other short-term receivables

	Ending balance	Beginning balance
Receivables from related parties	**719,076,253**	-
Saigon Union of Trading Co-operatives	719,076,253	-
Receivables from other organizations and individuals	**322,341,772,315**	**245,415,162,723**
Thanh Do Construction Group Joint Stock Company - deposit	123,324,261,480	123,324,261,480
T.N.T Trung Thuy Real Estate Investment Limited Company - deposit	100,000,000,000	100,000,000,000
Le Hoang Khai - Share transfer value in Thanh Do An Giang Joint Stock Company	7,528,914,284	-
Pham Bui Xuan Thuy - Share transfer value in Thanh Do An Giang Joint Stock Company	7,528,914,284	-
Pham Quoc Tri - Share transfer value in Thanh Do An Giang Joint Stock Company	64,790,072,154	-
Short-term deposits	57,000,000	57,000,000
Advance	3,340,430,000	4,898,376,870
Accrued revenue	-	1,487,833,370
BMC	15,635,803,061	15,635,803,061
Others	136,377,052	11,887,942
Total	**323,060,848,568**	**245,415,162,723**

5b. Other long-term receivables

	Ending balance	Beginning balance
Deposit with the Department of Planning and Investment of Ho Chi Mirth City to ensure project implementation in An Phu Ward, District 2	85,183,000,000	85,183,000,000
Thanh Do Group Construction Corporation - deposit for contract performance	25,000,000,000	25,000,000,000
Deposit for long-term lease of premises	1,031,712,000	1,031,712,000
Total	**111,214,712,000**	**111,214,712,000**

6. Provision for short-term doubtful debts

	Ending balance	Beginning balance
Building Materials and Construction Company Limited BMC	15.635.803.061	15.635.803.061
Total	**15.635.803.061**	**15.635.803.061**

7. Short-term/long-term prepaid expenses

7a. Short-term prepaid expenses

	Ending balance	Beginning balance
Expenses of tools	138,478,450	156,030,857
Software license expenses	49,756,337	338,269,133
Cloud server service expenses	318,731,639	1,510,128,497
Other expenses	2,748,779,941	536,701,848
Total	**3,255,746,367**	**2,541,130,335**

7b. Long-term prepaid expenses

	Ending balance	Beginning balance
Relocation and office renovation expenses	97,072,731	388,291,026
Research, development, and brand positioning expenses	-	262,960,150
Other expenses	1,204,864,516	1,163,605,451
Total	**1,301,937,247**	**1,814,856,627**

8. Tangible fixed assets

	Buildings and Structures	Machinery and Equipment	Transportation and Transmission Equipment	Management Equipment and Tools	Total
Historical cost					
Beginning balance	**-**	**318.850.000**	**2.167.999.159**	**4.972.549.187**	**7.459.398.346**
Disposals during the period	-	-	-	-	-
Completed construction and installation investment	638.888.889	28.310.853.861	6.521.383.481	7.684.855.871	43.155.982.102
Ending balance	**638.888.889**	**28.629.703.861**	**8.689.382.640**	**12.657.405.058**	**50.615.380.448**
In which:					
Assets fully depreciated but still in use	-	318.850.000	-	4.665.710.187	4.984.560.187
Depreciation					
Beginning balance	**-**	**311.847.413**	**756.420.869**	**4.792.395.876**	**5.860.664.158**
Depreciation during the period	7.900.234	357.082.809	134.840.690	215.620.364	715.444.097
Disposals during the period	-	-	-	-	-
Ending balance	**7.900.234**	**668.930.222**	**891.261.559**	**5.008.016.240**	**6.576.108.255**
Net book values					
Beginning balance	**-**	**7.002.587**	**1.411.578.290**	**180.153.311**	**1.598.734.188**
Ending balance	**630.988.655**	**27.960.773.639**	**7.798.121.081**	**7.649.388.818**	**44.039.272.193**

9. Intangible fixed assets

	Computer software	Other	Total
Historical costs			
Beginning balance	**4,341,329,792**	**213,000,000**	**4,554,329,792**
Disposals during the period	-	-	-
New purchases during the period	-	-	-
Ending balance	**4,341,329,792**	**213,000,000**	**4,554,329,792**
In which:			
Assets fully depreciated but still in use	1,063,500,000	-	1,063,500,000
Depreciation			
Beginning balance	**2,370,851,171**	**179,790,328**	**2,550,641,499**
Depreciation during the period	163,891,491	17,750,001	181,641,492
Disposals during the period			-
Ending balance	**2,534,742,662**	**197,540,329**	**2,732,282,991**
Net book values			
Beginning balance	**1,970,478,621**	**33,209,672**	**2,003,688,293**
Ending balance	**1,806,587,130**	**15,459,671**	**1,822,046,801**

10. Investment property

10a. Investment property for lease

	Land use right	Building	Total
Historical costs			
Beginning balance	**28,058,582,064**	**29,759,056,455**	**57,817,638,519**
Completed construction and installation investment	-	108,431,306,737	108,431,306,737
Disposals during the period	-	-	-
Ending balance	**28,058,582,064**	**138,190,363,192**	**166,248,945,256**
Depreciation			
Beginning balance	**6,232,261,572**	**18,012,350,025**	**24,244,611,597**
Depreciation during the period	156,570,126	633,486,910	790,057,036
Ending balance	**6,388,831,698**	**18,645,836,935**	**25,034,668,633**
Net book values			
Beginning balance	**21,826,320,492**	**11,746,706,430**	**33,573,026,922**
Ending balance	**21,669,750,366**	**119,544,526,257**	**141,214,276,623**

10b. The list of investment properties as of the end of the accounting period is as follows:

	Historical costs	Depreciation	Net book values
Land use right	**28,058,582,064**	**6,388,831,698**	**21,669,750,366**
Land use right - 253 Dien Bien Phu, Xuan Hoa Ward, Ho Chi Minh City	5,530,000,000	1,866,965,762	3,663,034,238
Land use right - 102 Nam Ky Khoi Nghia, Ben Thanh ward, Ho Chi Minh City	22,528,582,064	4,521,865,936	18,006,716,128
Building and structure	**138,190,363,192**	**18,645,836,935**	**119,544,526,257**
Building and structure - 253 Dien Bien Phu, Xuan Hoa Ward, Ho Chi Mirth City	29,759,056,455	18,273,387,945	11,485,668,510
Building and structure - 102 Nam Ky Khoi Nghia, Ben Thanh ward, Ho Chi Minh City	108,431,306,737	372,448,990	108,058,857,747
Total	**304,439,308,448**	**43,680,505,568**	**260,758,802,880**

11. Construction-in-progress

	Beginning balance	Increase during the period	Transferred from Account 2411 to Account 2412	Transferred from Account 2412 to Account 2411	Transferred to Assets During the Period	Ending balance
Technical infrastructure of the urban development area in Binh Trung Ward, Ho Chi Minh City	**476.478.033.099**	**45.000.000**	-	-	-	**476.523.033.099**
102 Nam Ky Khoi Nghia Project	**151.587.288.839**	**10.025.753.292**	**(9.659.362.673)**	**(51.732.221)**	**(151.587.288.839)**	**314.658.398**
- *Construction of works*	98.823.676.285	9.974.021.071	-	(51.732.221)	(108.431.306.737)	314.658.398
- *Air conditioning, elevator, wastewater treatment, and electrical systems, etc*	52.763.612.554	51.732.221	(9.659.362.673)	-	(43.155.982.102)	-
Vinh Long Shopping Mall Project	**32.448.276.321**	**53.972.252.280**	-	-	-	**86.420.528.601**
Purchases of fixed assets	**2.444.690.863**	-	-	-	-	**2.444.690.863**
Total	**662.958.289.122**	**64.043.005.572**	**(9.659.362.673)**	**(51.732.221)**	**(151.587.288.839)**	**565.702.910.961**

12. Short-term trade payables

12a. Short-term trade payables:

	Ending balance	Beginning balance
Phuoc Thanh Construction Joint Stock Company	8,390,179,446	6,554,249,602
Thanh Phu hwestment Construction Joint Stock Company	8,654,135,727	6,583,979,811
Vietcotek Technical Construction Corporation	924,794,591	753,892,067
Thanh Do - Thanh Phu Joint Venture	8,582,768,814	-
Gin Bao Consulting-Trading-Services CO.,LTD	902,812,691	784,786,998
Other suppliers	1,098,316,656	2,700,147,753
Total	**28,553,007,925**	**17,377,056,231**

12b. Overdue debts (Warranty 5%, 10%)

	Ending balance	Beginning balance
Minh Manh Company Limited	4,068,735	4,068,735
An Phong Mechanical and Electrical Development Joint Stock Company	19,196,138	19,196,138
Total	**23,264,873**	**23,264,873**

13. Taxes and other obligations to the State budget

	Beginning balance		Increase during the period		Ending balance	
	Payables	Receivables	Amount payable	Amount paid	Payables	Receivables
Corporate income tax	-	3,048,399,350			-	3,048,399,350
Personal income tax	77,426,669	-	293,915,247	(77,556,149)	293,785,767	-
Land rental	-	-	1,582,308,000	(1,582,308,000)	-	-
Total	**77,426,669**	**3,048,399,350**	**1,876,223,247**	**(1,659,864,149)**	**293,785,767**	**3,048,399,350**

Value added tax (VAT)

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

- Water: 05%
- Other services: 10%

Corporate income tax

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

Determination of corporate income tax liability of the Company is based on currently applicable regulations on tax. Nonetheless, these tax regulations may change from time to time and tax regulations applicable to

variety of transactions can be interpreted differently. Hence, the tax amounts presented in the Financial Statements can be changed upon the inspection of tax authorities.

Other taxes

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

14. Payables to employees

The salary, bonus to be paid to employees.

15. Short-term accrued expenses

	Ending balance	Beginning balance
Telephone expenses	11,872,070	13,959,493
Internet expenses	3,336,000	-
Server location lease expenses	22,720,000	22,720,000
Warranty and maintenance expenses	114,900,696	226,609,706
Total	**152,828,766**	**263,289,199**

16. Short-term unearned revenue

	Ending balance	Beginning balance
Bizinan Invesment Joint Stock Company	-	87,692,269
Co.op Mart VinhPhuc Company Limited	1,536,971,040	-
Total	**1,536,971,040**	**87,692,269**

17. Other payable

17a. Other short-term payables

	Ending balance	Beginning balance
Trade Union Funds	116,931,025	-
Social Insurance		
Short-term Deposits Received	664,800,000	-
Other Short-term Payables	174,161,514	93,109,440
Total	**955,892,539**	**93,109,440**

17b. Other long-term payables

	Ending balance	Beginning balance
Payables to related parties	**2,170,000,000**	**2,170,000,000**
Co.op Mart VinhPhuc Company Limited - Receipt of long term deposits	2,170,000,000	2,170,000,000
Payables to other organizations and individuals	**109,742,021,293**	**103,777,687,970**
Nova An Phu Company Limited	102,500,000,000	102,500,000,000
Kin Living Management Company Limited - Premises lease deposit	3,883,335,341	-
Receipt of long-term deposits	3,358,685,952	1,277,687,970
Total	**111,912,021,293**	**105,947,687,970**

18. Bonus and welfare funds

	Beginning balance	Other increase	Disbursement during the period	Ending balance
Bonus and welfare funds	6,103,618,925	20,240,000	2,340,000	6,121,518,925
Bonus fund of the Executive Officers	13,192,931,245	-	262,850,070	12,930,081,175
Total	**19,296,550,170**	**20,240,000**	**265,190,070**	**19,051,600,100**

19. Owner's equity

19a. Statement of changes in owner's equity

	Contributed capital	Investment and development fund	Undistributed profit after tax	Total
Beginning balance of the previous period	**1.000.000.000.000**	**867.538.509.941**	**275.526.733.076**	**2.146.358.603.714**
Profit in the previous period	-	-	103.804.173.596	103.804.173.596
Appropriation for funds in the previous year	-	28.386.017.588	(31.792.339.699)	(3.406.322.111)
Profit distribution	-	-	(30.000.000.000)	(30.000.000.000)
Ending balance ofthe previous period	**1.000.000.000.000**	**895.924.527.529**	**317.538.566.973**	**2.213.463.094.502**
Beginning balance of the current period	**1.000.000.000.000**	**947.826.614.327**	**326.100.089.492**	**2.273.926.703.819**
Profit in the current period	-	-	11.276.378.286	11.276.378.286
Appropriation to funds during the current period	-	-	-	-
Ending balance of the current period	**1.000.000.000.000**	**947.826.614.327**	**337.376.467.778**	**2.285.203.082.105**

19b. Details of capital contribution of the owners

	Ending balance	Beginning balance
Ho Chi Minh City Union ofTrading Cooperative	960,927,960,000	960,927,960,000
Other shareholders	39,072,040,000	39,072,040,000
Total	**1,000,000,000,000**	**1,000,000,000,000**

19c. Shares

	Ending balance	Beginning balance
Number of shares registered to be issued	100,000,000	100,000,000
Number of shares sold to the public	100,000,000	100,000,000
- *Common shares*	*100,000,000*	*100,000,000*
- *Preferred shares*	-	-
Number of shares repurchased	-	-
- *Common shares*	-	-
- *Preferred shares*	-	-
Number of outstanding shares	100,000,000	100,000,000
- *Common shares*	*100,000,000*	*100,000,000*
- *Preferred shares*	-	-

Face value of outstanding shares: VND 10,000

VI. ADDITIONAL INFORMATION ON THE ITEMS OF THE INCOME STATEMENT

1. Revenue from sales of goods and provision of services

1a. Total revenue

	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
	Current year (Estimated actual)	Previous year	Current year	Previous year
Revenue from consulting management and construction	3,376,691,209	1,771,369,122	14,274,923,850	9,673,027,822
Revenue from rental of premises and assets	1,566,201,795	1,556,981,415	4,688,964,109	4,578,016,245
Revenue from real estate investment business	3,988,854,610	1,439,101,590	7,500,262,486	4,317,304,770
Revenue from other services	190,909,092	190,909,092	1,112,082,524	866,755,735
Total	**9,122,656,706**	**4,958,361,219**	**27,576,232,969**	**19,435,104,572**

1b. Revenue from sales of goods and provision of services to related parties

	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
	Current year (Estimated actual)	Previous year	Current year	Previous year
Saigon Union of Trading Co-operatives				
- *Revenue from management and operation services*	1,035,000,000	-	2,800,161,290	-
- *Revenue from management consulting and ne/work development services*	517,181,014	-	1,766,903,528	268,011,364
SaiGon CanTho Trading Company	-	-	1,363,636,364	1,363,636,364
SaiGon - Ca Mau Trading Service Company Limited	-	-	1,363,636,364	1,363,636,364
Sai Gon - Ben Ire Trading One Member Company Limited	-	-	1,363,636,364	1,363,636,364
VietSin Commercial Complex Development Joint Stock Company	1,824,510,195	1,771,369,122	5,473,530,591	5,314,107,366
SaiGon - Van Dong Trading One Member Company	-	-	539,355,248	294,028,459
Coop Mart VinhPhuc Company Limited	1,536,971,040	1,530,408,000	4,601,271,840	4,498,296,000
Total	**4,913,662,249**	**3,301,777,122**	**19,272,131,589**	**14,465,352,281**

2. Cost of sales

	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
	Current year (Estimated actual)	Previous year	Current year	Previous year
Cost of services for leasing premises	1,536,971,040	1,530,408,000	4,601,271,840	4,498,296,000
Real estate business operating expenses	1,714,965,946	731,335,653	3,399,439,554	2,903,084,897
Cost of management and operation services	469,233,746	-	1,292,738,575	-
Cost of project consultancy and management services	-	-	-	180,000,000
Total	**3,721,170,732**	**2,261,743,653**	**9,293,449,969**	**7,581,380,897**

3. Financial income

	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
	Current year (Estimated actual)	Previous year	Current year	Previous year
Bank deposit interests	790,090,655	2,853,654,350	1,482,532,352	11,155,848,500
Interests on knits	355,649,314	276,151,233	977,580,820	819,448,768
Dividends and distributed profits	19,404,016,488	7,765,645,224	102,930,407,588	73,331,318,308
Total	**20,549,756,457**	**10,895,450,807**	**105,390,520,760**	**85,306,615,576**

4. Financial expenses

Provision for/reversal of provisions for investments in subsidiaries and associates.

5. Selling expenses

	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
	Current year (Estimated actual)	Previous year	Current year	Previous year
External services rendered	**1,294,445,113**	**-**	**1,301,445,113**	**76,500,000**
Other expenses	**105,075,097**	**251,444,149**	**364,443,841**	**887,364,696**
Audit fees for financial statements	75,000,000	60,000,000	194,000,000	190,200,000
General meeting of shareholders expenses	21,000,000	20,081,037	100,681,967	130,854,741
Bank fees	9,075,097	18,585,334	24,307,328	26,495,141
Legal consultancy service expenses	-	152,777,778	-	539,814,814
Other expenses		-	45,454,546	-
Total	**1,399,520,210**	**251,444,149**	**1,665,888,954**	**963,864,696**

6. General administration expenses

	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
	Current year (Estimated actual)	Previous year	Current year	Previous year
Expenses for employees	7,146,471,995	6,958,581,781	21,804,063,270	21,085,922,552
Expenses of tools, supplies	74,188,317	123,424,269	222,164,307	336,418,044
Depreciation/(amortization) of fixed assets	897,085,589	400,340,879	1,439,771,847	1,215,998,687
Taxes, fees and legal fees	-	-	-	3,000,000
External services rendered	827,310,392	1,553,532,179	2,964,809,753	4,787,403,955
Provision expenses	-	-	-	-
Other expenses	3,373,609,933	3,223,327,802	14,386,112,695	11,131,491,478
Total	**12,318,666,226**	**12,259,206,910**	**40,816,921,872**	**38,560,234,716**

7. Other income

	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
	Current year (Estimated actual)	Previous year	Current year	Previous year
Income from disposal of fixed assets	-	180,735,304	-	180,735,304
Income from disposal of tools and equipment	-	-	6,527,778	-
Other income	1,000,000	600	1,309,515	17,593,194
Total	**1,000,000**	**180,735,904**	**7,837,293**	**198,328,498**

8. Other expense

	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
	Current year (Estimated actual)	Previous year	Current year	Previous year
Other expenses	50,388,341	127,432,800	160,668,741	377,768,962
Total	**50,388,341**	**127,432,800**	**160,668,741**	**377,768,962**

9. Operating costs

	Quarter 3		Accumulated from the beginning of the year to the end of the current period	
	Current year (Estimated actual)	Previous year	Current year	Previous year
Labor costs	7,146,471,995	6,958,581,781	21,804,063,270	21,085,922,552
Materials and supplies	74,188,317	123,424,269	222,164,307	336,418,044
Depreciation of fixed assets	1,687,142,625	817,948,925	3,065,044,975	2,468,822,825
External services rendered	5,052,869,201	3,397,667,786	11,934,431,707	11,192,460,714
Other expenses	3,478,685,030	3,474,771,951	14,750,556,536	12,021,856,174
Total	**17,439,357,168**	**14,772,394,712**	**51,776,260,795**	**47,105,480,309**

VII. OTHER INFORMATION

Transactions and balances with key management members and individuals related to key management members

Key management members include: members of the Board of Directors and members of the Executive Board (Board of General Directors and Chief Accountant). Individuals related to key management members are close family members of key management members.

Transactions with key management members and related individuals

The Company has no sales and service provision transactions as well as other transactions with key management members and individuals related to key management members.

Liabilities with key management members and related individuals

The Company has no liabilities with key management members and individuals related to key management members.

Income of key management members and Board of Supervisors in Quarter 3/2026

	Position	Salaries	Bonus	Remuneration	Other items	Total income
Mr. Vu Anh Khoa	Chairman of the Board of Directors	-	-	20,000,000		20,000,000
Mr. Pham Trung Kien	Board of Directors' member and General Director	-	-	10,000,000	-	10,000,000
Mr. Nguyen Ngoc Thang	Board of Directors'	-	-	10,000,000		10,000,000
Mr. Phan Thanh Duy	Board of Directors' member and Deputy General Director	468,496,243	500,000	10,000,000	200,000	479,196,243
Mr. Pham Hoang An	Deputy General	358,101,000	500,000	-	200,000	358,801,000
Mr. Pham Xuan Phong	Chief Accountant	229,323,000	500,000	-	200,000	230,023,000
Mr. Nguyen Phu Khanh	Head of the Board of Supervisors	141,312,000	500,000	10,000,000	200,000	152,012,000
Ms. Truong Phan Hoang Thy	Member of the Board of Supervisors	-	-	6,666,667	-	6,666,667
Mr. Nguyen Quang Tinh	Member of the Board of Supervisors	-	-	6,666,667	-	6,666,667
	Total	**1,197,232,243**	**2,000,000**	**73,333,334**	**800,000**	**1,273,365,577**

Ho Chi Minh City, October 30., 2026

Le Thi Dieu Linh	**Pham Xuan Phong**	**Pham Trung Kien**
Preparer	**Chief Accountant**	**Legal Representative**