SGI HOLDINGS INVESTMENT JSC

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No. : 38.08/2026/CV-SGI

Ho Chi Minh City, August 29, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: **Hanoi Stock Exchange**

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, SGI Holdings Investment JSC hereby discloses to the Hanoi Stock Exchange its reviewed Consolidated Financial Statements for the first six months of 2026, as follows:

1. Organization name:

- Stock code : SGI
- Address : 47 Street 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City.
- Phone : (028) 3727 1140 Fax: (028) 3727 1143
- Email : info@saigon3group.com.vn Website: https://saigon3group.com.vn

2. Information disclosure content:

- **Reviewed Consolidated Financial Statements for the First Six Months 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:

☒ Yes ☐ No

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

☒ 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:

☒ Yes ☐ No

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

☒ Yes ☐ No

This information was published on the company's website on August 29, 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: 0315205… C.T.C.P CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS THÀNH PHỐ HỒ CHÍ MINH

Nguyen Quoc Viet

Attached documents:
- *Reviewed Consolidated Financial Statements for the First Six Months of 2026.*
- *Explanatory document.*

CONSOLIDATED
INTERIM FINANCIAL STATEMENTS

FOR THE FIRST 6 MONTHS OF
THE FISCAL YEAR ENDING 31 DECEMBER 2026

SGI HOLDINGS INVESTMENT JSC

CONTENTS

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GENERAL INFORMATION

Corporation information
SGI Holdings Investment JSC (hereinafter referred to as "the Company") has been operating in accordance with the Business Registration Certificate No. 0315205307, initially registered on 06 August 2018 and 8th amended on 16 September 2025, issued by Ho Chi Minh City Department of Finance.

The Company's principal business activities are:
- Providing investment consultancy (except for financial, accounting and legal consultancy);
- Providing consultancy on sewing technique management (except for financial, accounting and legal consultancy);
- Producing garments;
- Wholesaling garments and clothes;
- Wholesaling machinery, equipment, technology and spare parts for producing textile and garment products. Wholesaling garment equipment;
- Wholesaling textile and garment materials, textile and garment products.

Head office:
- Address : No. 47, Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City
- Tel. : +84 (028) 3727 1140
- Fax : +84 (028) 3727 1143

Board of Directors (BOD)
The Board of Directors during the period and up to the date of this statement includes:

Full name	Position	
Mr. Nguyen Khanh Linh	Chairman	Appointed on 20 June 2024
Mr. Pham Xuan Hong	Vice Chairman	Resigned on 07 February 2026
Mr. Nguyen Quoc Viet	Member	Re-appointed on 20 June 2024
Mr. Nguyen Viet Cuong	Independent member	Appointed on 07 February 2026
Ms. Nguyen Ngoc Diep	Member	Resigned on 07 February 2026
Mr. Nguyen Dang Khoa	Member	Resigned on 07 February 2026

Supervisory Board
The Supervisory Board during the period and up to the date of this statement includes:

Full name	Position	
Mr. Nguyen Hoang Giang	Head of the Board	Appointed on 26 June 2026
	Member	Re-appointed on 20 June 2024
Ms. Pham Viet Lan Anh	Head of the Board	Resigned on 26 June 2026
Ms. Doan Thi Thu Suong	Member	Appointed on 26 June 2026
Ms. Truong Thi Hong Nhan	Member	Appointed on 26 June 2026
Mr. Le Ngoc Hung	Member	Resigned on 26 June 2026

General Director
The Company's General Director during the period and up to the date of this statement is Mr. Nguyen Quoc Viet (re-appointed on 03 January 2024).

Legal representative
The Company's legal representatives during the period and up to the date of this statement are as follows:

Full name	Position	
Mr. Nguyen Khanh Linh	Chairman	Appointed on 25 June 2024
Mr. Nguyen Quoc Viet	General Director	Re-appointed on 03 January 2024

Auditors
A&C Auditing and Consulting Co., Ltd. has been appointed as the Company's independent auditor.

STATEMENT OF THE GENERAL DIRECTOR

The General Director of SGI Holdings Investment JSC (hereinafter referred to as "the Company" or "the Parent Company") presents this statement together with the Consolidated Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2026, including the Interim Financial Statements of the Company and those of its subsidiaries (hereinafter collectively referred to as "the Group").

Responsibilities of the General Director

The General Director is responsible for the preparation of the Consolidated Interim Financial Statements that give a true and fair view of the consolidated financial position, the consolidated financial performance and the consolidated cash flows of the Group during the period. In order to prepare and present these Consolidated Interim Financial Statements, the General Director must:

- select appropriate accounting policies and apply them consistently;
- make judgments and estimates reasonably and prudently;
- state whether applicable accounting standards have been followed or not, and all the differences subject to any materials departures are disclosed and explained in the Consolidated Interim Financial Statements;
- prepare the Consolidated Interim Financial Statements of the Group on a going-concern basis unless it is inappropriate to presume that the Group will continue in business;
- design and implement effectively the internal control system to minimize the risks of material misstatements due to fraud or error in the preparation and presentation of the Consolidated Interim Financial Statements.

The General Director is responsible for ensuring that proper accounting records are maintained to accurately reflect, with reasonable accuracy at any time, the financial position of the Group and that such accounting records comply with the applicable accounting framework. The General Director is also responsible for safeguarding the Group's assets and, accordingly, for taking reasonable measures to prevent and detect fraud and other irregularities.

The General Director confirms that it has complied with the above requirements in the preparation and presentation of these Consolidated Interim Financial Statements.

Statement of the General Director

In the opinion of the General Director, the Consolidated Interim Financial Statements give a true and fair view of the financial position of the Group as of 30 June 2026 and of its consolidated interim financial performance and consolidated interim cash flows for the first 6 months of the fiscal year ending 31 December 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of the Consolidated Interim Financial Statements.

Date: 28 August 2026

M.S.D.N: 0315205... C.T.C.P
CÔNG TY
CỔ PHẦN
ĐẦU TƯ
SGI HOLDINGS
THÀNH PHỐ HỒ CHÍ MINH

Nguyen Quoc Viet
General Director

No. 1.1379/26/TC-AC

REPORT ON THE INTERIM FINANCIAL INFORMATION REVIEW

<u>To</u>: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE GENERAL DIRECTOR SGI HOLDINGS INVESTMENT JSC

We have reviewed the accompanying Consolidated Interim Financial Statements of SGI Holdings Investment JSC (hereinafter referred to as "the Company" or "the Parent Company") and its subsidiaries (hereinafter collectively referred to as "the Group"), which were prepared on 28 August 2026 (from page 06 to page 78), including the Consolidated Interim Statement of Financial Position as of 30 June 2026, the Consolidated Interim Income Statement, the Consolidated Interim Cash Flow Statement for the first 6 months of the fiscal year ending 31 December 2026 and the Notes to the Consolidated Interim Financial Statements.

Responsibility of the General Director

The General Director is responsible for the preparation, true and fair presentation of the Consolidated Interim Financial Statements of the Group in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of the Consolidated Interim Financial Statements; and responsible for such internal control as the General Director determines necessary to enable the preparation and presentation of the Consolidated Interim Financial Statements to be free from material misstatement due to fraud or error.

Responsibility of Auditors

Our responsibility is to express a conclusion on these Consolidated Interim Financial Statements based on our review. We have conducted the review in accordance with the Vietnamese Standard on Review Engagements No. 2410 – Review on interim financial information performed by independent auditor of the entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion of Auditors

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Consolidated Interim Financial Statements do not give a true and fair view, in all material respects, of the consolidated interim financial position of the Group as of 30 June 2026 and of its consolidated interim financial performance and consolidated interim cash flows for the first 6 months of the fiscal year ending 31 December 2026, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of the Consolidated Interim Financial Statements.

Emphasis of matters

Without qualifying our conclusion above, we would like to draw attention to Note No. V.5a in the Notes to the Consolidated Interim Financial Statements regarding the fact that Ho Chi Minh City Medical Import Export Joint Stock Company filed a lawsuit against Duy Tan Pharmaceutical Joint Stock Company for its violation of obligation to pay overdue debts, including entrustment fees, charges for late payment of entrustment fees for entrustment contracts incurred in the period from 2012 to 2014 and interest charged on late payment. According to the Judgment No. 1104/2024/KDTM-ST dated 17 September 2024 of the People's Court of Phu Nhuan District, Duy Tan Pharmaceutical Joint Stock Company was obliged to pay the aforementioned all amounts. According to the Working Minutes dated 26 February 2026, Duy Tan Pharmaceutical Joint Stock Company recomended to freeze the debt and not to charge interest incurred from the beginning of 2024 and temporarily postpone the payment of the additional interest charged on late payment for an amount of VND 25,444,280,796 (additional interest other than the amounts recorded in the books by the Company) until Duy Tan Pharmaceutical Joint Stock Company has sufficient financial capacity to make payment. Ho Chi Minh City Medical Import Export Joint Stock Company has not recognized the income from the penalty interest of VND 25,444,280,796, which was charged at 150% of the bank interest rate (accumulated to 31 December 2018) and the interest of 1%/month charged on the principal balance at the beginning of the month and 0.04%/day charged on the total amount of late payment for the period from 01 January 2024 to 30 June 2026 due to the assessment that these amounts are unlikely to be recoverable.

For and on behalf of
A&C Auditing and Consulting Co., Ltd.

M.S.D.N: 0300449815 - C.T.T.N.H.H
CÔNG TY TNHH
KIỂM TOÁN VÀ TƯ VẤN
A&C
P. TÂN SƠN HÒA - TP. HỒ CHÍ MINH

Nguyen Chi Dung
Partner
Audit Practice Registration Certificate No. 0100-2023-008-1
Authorized Signatory

Ho Chi Minh City, 28 August 2026

CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION

(Full form)
As of 30 June 2026

Unit: VND

	ITEMS	Code	Note	Ending balance	Beginning balance
A -	**CURRENT ASSETS**	**100**		**4,659,286,000,796**	**5,179,076,486,357**
I.	**Cash and cash equivalents**	**110**	**V.1**	**649,561,728,475**	**471,391,756,073**
1.	Cash	111		402,716,717,498	161,244,462,159
2.	Cash equivalents	112		246,845,010,977	310,147,293,914
II.	**Short-term financial investments**	**120**		**2,621,639,371,096**	**3,339,605,554,719**
1.	Trading securities	121	V.2a	407,446,534,642	765,032,113,482
2.	Provisions for devaluation of trading securities	122	V.2a	(16,116,895,284)	(37,558,486,752)
3.	Short-term held-to-maturity investments	123	V.2b	2,274,526,825,752	2,656,349,022,003
4.	Provisions for impairment of short-term held-to-maturity investments	124	V.2b	(44,217,094,014)	(44,217,094,014)
5.	Other short-term investments	125		-	-
6.	Provisions for impairment of other short-term investments	126		-	-
III.	**Short-term receivables**	**130**		**855,915,362,203**	**976,102,176,094**
1.	Short-term trade receivables	131	V.3	558,782,482,303	531,978,372,450
2.	Short-term advances to suppliers	132	V.4	28,863,850,102	26,708,272,425
3.	Receivables from construction contracts under percentage of completion method	134		-	-
4.	Other short-term receivables	135	V.5a	341,290,744,468	490,883,913,763
5.	Allowance for short-term doubtful debts	136	V.6	(73,021,714,670)	(73,468,382,544)
6.	Shortage of assets awaiting resolution	137		-	-
IV.	**Inventories**	**140**		**458,165,104,729**	**313,825,882,608**
1.	Inventories	141	V.7	467,707,136,804	324,576,347,253
2.	Allowance for devaluation of inventories	142	V.7	(9,542,032,075)	(10,750,464,645)
V.	**Current biological assets**	**150**			
1.	Short-term livestock intended for a one-time harvest	151		-	-
2.	Short-term seasonal or one-time harvest crops	152		-	-
3.	Provision for impairment of current biological assets	153		-	-
VI.	**Other current assets**	**160**		**74,004,434,293**	**78,151,116,863**
1.	Short-term deferred expenses	161	V.8a	20,870,054,465	10,913,718,485
2.	Deductible VAT	162		51,433,720,564	65,626,124,537
3.	Taxes and other receivables from the State	163	V.19	1,700,659,264	1,611,273,841
4.	Trading Government bonds	164		-	-
5.	Other current assets	165		-	-

	ITEMS	Code	Note	Ending balance	Beginning balance
B -	**NON-CURRENT ASSETS**	**200**		**1,186,081,027,835**	**1,192,054,768,282**
I.	**Long-term receivables**	**210**		**26,371,811,593**	**23,911,833,846**
1.	Long-term trade receivables	211		-	-
2.	Long-term advances to suppliers	212		-	-
3.	Other long-term receivables	215	V.5b	26,371,811,593	23,911,833,846
4.	Allowance for long-term doubtful debts	216		-	-
II.	**Fixed assets**	**220**		**583,829,103,213**	**589,369,781,858**
1.	Tangible fixed assets	221	V.9	560,709,799,139	545,687,205,096
-	*Historical cost*	*222*		*1,272,886,537,662*	*1,200,402,941,383*
-	*Accumulated depreciation*	*223*		*(712,176,738,523)*	*(654,715,736,287)*
2.	Financial leased assets	224	V.10	-	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.11	23,119,304,074	25,345,637,662
-	*Initial cost*	*228*		*71,441,468,072*	*88,720,949,178*
-	*Accumulated amortization*	*229*		*(48,322,163,998)*	*(63,375,311,516)*
III.	**Non-current biological assets**	**230**		**-**	**-**
1.	Bearer animals	231		-	-
a)	Immature bearer animals	232		-	-
b)	Mature bearer animals	233		-	-
-	*Historical cost*	*234*		-	-
-	*Accumulated depreciation*	*235*		-	-
2.	Long-term livestock intended for one-time harvest	236		-	-
3.	Long-term seasonal or one-time harvest crops	237		-	-
4.	Provision for impairment of non-current biological assets	238		-	-
IV.	**Investment property**	**240**	**V.12**	**251,268,093,945**	**266,953,668,646**
-	Historical cost	241		266,305,216,671	277,693,835,526
-	Accumulated depreciation	242		(15,037,122,726)	(10,740,166,880)
V.	**Non-current assets in process**	**250**		**17,415,969,343**	**26,783,610,390**
1.	Long-term work in process	251		-	-
2.	Construction in progress	252	V.13	17,415,969,343	26,783,610,390
VI.	**Long-term financial investments**	**260**		**92,760,648,735**	**61,828,050,000**
1.	Investments in subsidiaries	261		-	-
2.	Investments in joint ventures and associates	262		-	-
3.	Equity investments in other entities	263	V.2c	96,824,285,100	65,278,050,000
4.	Provisions for impairment of long-term investments in other entities	264	V.2c	(4,063,636,365)	(3,450,000,000)
5.	Long-term held-to-maturity investments	265		-	-
6.	Provisions for impairment of long-term held-to-maturity investments	266		-	-
VII.	**Other non-current assets**	**270**		**214,435,401,006**	**223,207,823,542**
1.	Long-term deferred expenses	271	V.8b	57,232,302,578	54,111,988,193
2.	Deferred income tax assets	272	V.14a	7,173,942,627	7,413,382,280
3.	Long-term components and spare parts	273		-	-
4.	Other non-current assets	274		-	-
5.	Goodwill	279	V.15	150,029,155,801	161,682,453,069
	TOTAL ASSETS	**280**		**5,845,367,028,631**	**6,371,131,254,639**

This statement should be read in conjunction with the Notes to the Consolidated Interim Financial Statements.

	ITEMS	Code	Note	Ending balance	Beginning balance
C -	**LIABILITIES**	**300**		**3,101,729,794,157**	**3,507,788,970,684**
I.	**Current liabilities**	**310**		**3,007,231,818,480**	**3,391,358,770,111**
1.	Short-term trade payables	311	V.16	577,871,933,313	348,472,689,280
2.	Short-term advances from customers	312	V.17	222,487,074,414	15,080,570,529
3.	Payables for dividends and profit distributions	313	V.18	77,452,198,826	1,995,561,757
4.	Short-term taxes and amounts payable to the State budget	314	V.19	17,656,268,685	30,928,312,037
5.	Payables to employees	315	V.20	57,403,461,422	84,782,449,838
6.	Short-term accrued expenses	316	V.21	30,055,253,613	23,614,321,941
7.	Short-term payables relating to construction contracts under percentage of completion method	318		-	-
8.	Short-term deferred revenue	319		101,978,448	226,331,198
9.	Other short-term payables	320	V.22a, c	304,528,143,501	420,402,764,830
10.	Short-term borrowings and financial lease liabilities	321	V.23a, c	1,691,029,169,503	2,437,209,431,944
11.	Provisions for short-term payables	322		-	-
12.	Bonus and welfare fund	323		28,646,336,755	28,646,336,757
13.	Price stabilization fund	324		-	-
14.	Trading Government bonds	325		-	-
II.	**Non-current liabilities**	**330**		**94,497,975,677**	**116,430,200,573**
1.	Long-term trade payables	331		-	-
2.	Long-term advances from customers	332		-	-
3.	Long-term taxes and amounts payable to the State budget	333		-	-
4.	Long-term accrued expenses	334		-	-
5.	Long-term deferred revenue	337		-	-
6.	Other long-term payables	338	V.22b, c	4,865,828,700	3,222,224,860
7.	Long-term borrowings and financial lease liabilities	339	V.23b, c	628,600,000	24,000,000,000
8.	Convertible bonds	340		-	-
9.	Preferred shares	341		-	-
10.	Deferred income tax liability	342	V.24	83,095,607,378	83,272,952,263
11.	Provisions for long-term payables	343	V.25	5,907,939,599	5,935,023,450
12.	Science and technology development fund	344		-	-

	ITEMS	Code	Note	Ending balance	Beginning balance
D -	**OWNER'S EQUITY**	**400**		**2,743,637,234,474**	**2,863,342,283,955**
1.	Owner's capital	411	V.26a, b	754,647,000,000	754,647,000,000
-	*Ordinary shares with voting rights*	*411a*		*754,647,000,000*	*754,647,000,000*
-	*Preferred shares*	*411b*		-	-
2.	Share premiums	412	V.26a	224,717,688,380	224,722,488,380
3.	Bond conversion options	413		-	-
4.	Other owner's capital	414	V.26a	84,576,230,000	84,576,230,000
5.	Share repurchases	415		-	-
6.	Differences upon asset revaluation	416		-	-
7.	Foreign exchange differences	417		-	-
8.	Investment and development fund	418	V.26a	10,803,664,400	10,803,664,400
9.	Other equity funds	419		-	-
10.	Retained profit	420	V.26a	795,461,909,098	984,013,824,836
-	*Retained profit to the end of the previous period*	*420a*		*872,655,966,050*	*984,013,824,836*
-	*Accumulated losses for the current period*	*420b*		*(77,194,056,952)*	-
11.	Non-controlling interests	429	V.26a	873,430,742,596	804,579,076,339
	TOTAL LIABILITIES AND OWNER'S EQUITY	**440**		**5,845,367,028,631**	**6,371,131,254,639**

Approved, 28 August 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS
M.S.D.N: 0315205 ... C.T.C.P * THÀNH PHỐ HỒ CHÍ MINH

Nguyen Hoang Tan
Chief Accountant/Preparer

Nguyen Quoc Viet
General Director
Legal representative

This statement should be read in conjunction with the Notes to the Consolidated Interim Financial Statements.

CONSOLIDATED INTERIM INCOME STATEMENT

(Full form)

For the first 6 months of the fiscal year ending 31 December 2026

Unit: VND

ITEMS		Code	Note	Accumulated from the beginning of the year Current year	Previous year
1.	**Revenue from sales of goods and provisions of services**	**01**	**VI.1**	**1,231,943,735,483**	**1,051,966,553,366**
2.	**Revenue deductions**	**02**	**VI.2**	**28,127,555,816**	**14,581,604,405**
3.	**Net revenue from sales of goods and provisions of services**	**10**		**1,203,816,179,667**	**1,037,384,948,961**
4.	**Cost of sales**	**11**	**VI.3**	**1,028,560,995,414**	**857,611,448,131**
5.	**Gross profit from sales of goods and provisions of services**	**20**		**175,255,184,253**	**179,773,500,830**
6.	**Gain/loss on disposal, liquidation of investment properties**	**21**	**VI.4**	**1,201,564,718**	**-**
7.	**Financial income**	**22**	**VI.5**	**182,034,528,510**	**197,148,640,381**
8.	**Financial expenses**	**23**	**VI.6**	**146,902,778,661**	**136,211,798,222**
	In which: Interest expenses	24		68,973,089,497	73,658,204,505
9.	**Selling expenses**	**25**	**VI.7**	**102,147,492,092**	**69,785,252,479**
10.	**General and administrative expenses**	**26**	**VI.8**	**143,950,620,151**	**120,445,571,527**
11.	**Gain or loss in joint-ventures, associates**	**27**		**-**	**2,514,759,544**
12.	**Net operating profit/(loss)**	**30**		**(34,509,613,423)**	**52,994,278,527**
13.	**Other income**	**31**	**VI.9**	**342,715,089**	**9,912,580,693**
14.	**Other expenses**	**32**	**VI.10**	**8,559,517,535**	**3,591,548,049**
15.	**Other profit/(loss)**	**40**		**(8,216,802,446)**	**6,321,032,644**
16.	**Total accounting profit/(loss) before tax**	**50**		**(42,726,415,869)**	**59,315,311,171**
17.	**Current income tax**	**51**	**V.19**	**8,789,259,492**	**25,303,258,842**
18.	**Deferred income tax**	**52**	**V.14a, 2**	**62,094,768**	**862,552,865**
19.	**Profit/(loss) after tax**	**60**		**(51,577,770,129)**	**33,149,499,464**
20.	***Profit/(loss) after tax of Parent Company***	***61***		***(77,194,056,952)***	***13,061,515,937***
21.	***Profit after tax of non-controlling shareholders***	***62***		***25,616,286,823***	***20,087,983,527***
22.	**Basic earning per share**	**70**	**VI.11a**	**(1,023)**	**173**
23.	**Diluted earnings per share**	**71**	**VI.11a**	**(1,023)**	**173**

Approved, 28 August 2026

Nguyen Hoang Tan	**Nguyen Quoc Viet**
Chief Accountant/Preparer	**General Director**
	Legal representative

This statement should be read in conjunction with the Notes to the Consolidated Interim Financial Statements.

CONSOLIDATED INTERIM CASH FLOW STATEMENT

(Full form)
(Indirect method)
For the first 6 months of the fiscal year ending 31 December 2026

Unit: VND

	ITEMS	Code	Note	Accumulated from the beginning of the year: Current year	Accumulated from the beginning of the year: Previous year
I.	**Cash flows from operating activities**				
1.	***Profit/(loss) before tax***	***01***		***(42,726,415,869)***	***59,315,311,171***
2.	***Adjustments for:***				
-	Depreciation/Amortization of fixed assets and investment properties	02	V.9, 10, 11, 12, 15	53,981,806,353	43,608,295,914
-	Provisions and allowances	03	V.2a, 2c, 6, 7, 25	(21,901,227,393)	22,166,027,476
-	Exchange gain/loss due to revaluation of monetary items in foreign currencies	04	VI.6	653,338,879	1,643,931,883
-	Gain/loss from investing and financing activities	05	VI.5, 9	(102,135,227,584)	(76,210,454,242)
-	Borrowing costs	06	VI.6	68,973,089,497	73,658,204,505
-	Other adjustments	07		-	-
3.	***Operating profit/(loss) before movements in working capital***	***08***		***(43,154,636,117)***	***124,181,316,707***
-	Increase/decrease of receivables	09		144,580,503,250	145,811,963,541
-	Increase/decrease of inventories	10		(143,130,789,551)	102,646,922,015
-	Increase/decrease of payables	11		354,722,921,857	(107,728,737,529)
-	Increase/decrease of deferred expenses	12		(13,076,650,365)	(758,415,364)
-	Increase/decrease of trading securities	13		311,573,093,740	(97,783,198,703)
-	Interest expenses paid	14	V.21, 22a; VI.6	(72,554,813,850)	(108,720,182,521)
-	Corporate income tax paid	15	V.19	(25,943,783,468)	(24,611,945,119)
-	Other cash inflows	16		-	-
-	Other cash outflows	17		(751,880,836)	(1,139,000,002)
	Net cash flows generated from operating activities	***20***		***512,263,964,660***	***31,898,723,025***
II.	**Cash flows from investing activities**				
1.	Purchases and construction of fixed assets and other non-current assets	21	V.4, 9, 11, 13, 16	(44,795,765,858)	(38,580,890,813)
2.	Proceeds from disposals of fixed assets and other non-current assets	22		20,680,871,884	141,085,857
3.	Cash outflow for lending, buying debt instruments of other entities	23		(5,679,978,722,876)	(6,623,963,793,112)
4.	Cash recovered from lending, selling debt instruments of other entities	24		6,074,765,989,858	6,804,398,065,990
5.	Equity investments in other entities	25		-	(103,852,721,494)
6.	Cash recovered from equity investments in other entities	26	V.2c	14,466,250,000	-
7.	Interest earned, dividends and profits received	27	V.2b, VI.5	89,078,069,311	121,095,011,911
	Net cash flows generated from investing activities	***30***		***474,216,692,319***	***159,236,758,339***

This statement should be read in conjunction with the Notes to the Consolidated Interim Financial Statements.

ITEMS	Code	Note	Accumulated from the beginning of the year: Current year	Accumulated from the beginning of the year: Previous year
III. Cash flows from financing activities				
1. Proceeds from share issue and owners' contributed capital	31		-	-
2. Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3. Proceeds from borrowings	33	V.23a, b	2,805,794,086,590	3,257,790,438,383
4. Repayment for borrowing principal	34	V.23a, b	(3,575,765,651,821)	(3,017,529,926,659)
5. Payment for financial lease principal	35	V.23a	(383,187,383)	(8,861,269,234)
6. Dividends and profit paid to the owners	36	V.18, 26a	(37,740,412,931)	(75,324,380,618)
Net cash flows generated from/(used in) financing activities	***40***		***(808,095,165,545)***	***156,074,861,872***
Net cash flows during the year	**50**		**178,385,491,434**	**347,210,343,236**
Beginning cash and cash equivalents	**60**	**V.1**	**471,391,756,073**	**323,248,396,815**
Effects of fluctuations in foreign exchange rates	61		(215,519,032)	(48,792,422)
Ending cash and cash equivalents	**70**	**V.1**	**649,561,728,475**	**670,409,947,629**

Approved, 28 August 2026

M.S.D.N:0315205 C.T.C.P CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS THÀNH PHỐ HỒ CHÍ MINH

Nguyen Hoang Tan
Chief Accountant/Preparer

Nguyen Quoc Viet
General Director
Legal representative

NOTES TO THE CONSOLIDATED INTERIM FINANCIAL STATEMENTS
For the first 6 months 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. Business field
The Company operates in the service sector.

3. Principal business activities
The Company's principal business activity is financial service support.

4. Normal operating cycle
The Company's normal operating cycle is within 12 months.

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

5a. Establishment of a subsidiary
During the period, the Company contributed capital for the establishment of Vitavia Care Limited Liability Company, holding 100% of its charter capital. The Company has not yet fully contributed its capital to Vitavia Care Limited Liability Company.

5b. List of subsidiaries to be consolidated

Subsidiaries	Address	Principal business activities	Percentage of benefit		Percentage of voting right	
			Ending balance	Beginning balance	Ending balance	Beginning balance
Sai Gon 3 Capital Investment Company Limited	No. 06 Ho Tung Mau Street, Saigon 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 in 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 in garments; leasing offices and investing	99.76%	99.76%	99.76%	99.76%
Saigon 3 Jean Co., Ltd	N2-D2 Road, Nhon Trach Textile Industrial Park, Nhon Trach Commune, Dong Nai Province	Finishing textile products, producing ready-made garments, sewing clothes, trading in real estate, land use right of owners, users or lessees, producing knitted	99.76%	99.76%	100.00%	100.00%

			Percentage of benefit		Percentage of voting right	
Subsidiaries	Address	Principal business activities	Ending balance	Beginning balance	Ending balance	Beginning balance
		fabric, crocheted fabric and other nonwovens, repairing machinery, equipment, constructing civil engineering works, performing civil engineering design, installing industrial machinery and equipment				
Thanhcong Securities Company ("TCSC") (i)	No. 140 Nguyen Van Thu Street, Tan Dinh Ward, Ho Chi Minh City	Providing securities brokerage, proprietary trading, securities issuance guarantees and securities investment consultancy services	54.06%	57.76%	54.06%	57.76%
Bong Bach Tuyet Joint Stock Company	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	70.92%	70.92%	74.94%	74.94%
Bach Tuyet Kotton Company Limited (ii)	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	70.92%	70.92%	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%	57.76%
Thanh Cong Investment Fund (TCIF)	No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City	Investing 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	No. 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%
Vitavia Care Limited Liability Company	No. 06 Ho Tung Mau Street, Saigon Ward, Ho Chi Minh City	Wholesaling medical and personal hygiene products	70.92%	-	100.00%	-

(i) During the period, the Group sold 3.70% of its shares in Thanhcong Securities Company, reducing its ownership interest in this subsidiary from 57.76% to 54.06%.

On 06 April 2026, the Board of Directors approved the plan to divest the entire capital in Thanhcong Securities Company according to the Resolution No. 0604/2026/NQ-HĐQT at a transfer price not lower than the carrying value as stated in the most recent Financial Statements.

Accordingly, the Group signed a deposit agreement for the transfer of the entire remaining number of shares held by the Group under the Transfer Agreement No. 01/2026/HĐĐC dated 08 April 2026 (see Note No. V.17). As at the approval date of these Consolidated Interim Financial Statements, the Group has not yet completed the transfer.

(ii) Bach Tuyet Kotton Company Limited has carried out procedures for business dissolution under the Resolution No. 16/2025/NQ-HĐQT dated 30 September 2025 of the Board of Directors of Bong Bach Tuyet Joint Stock Company. Bach Tuyet Kotton Company Limited received the Notice No. 948865/25 dated 28 October 2025 from Ho Chi Minh City Department of Finance regarding the ongoing dissolution procedures.

6. Headcount

As at the reporting date, the Group's headcount is 2,949 (headcount at the beginning of the year: 3,018).

7. Statement of information comparability on the Financial Statements

The corresponding figures in the previous period are comparable with figures in the current period. The accounting period from 01 January 2026 to 31 December 2026 is the first accounting period when the Group adopted the Vietnamese Enterprise Accounting System, which was issued together with the Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance ("Circular 99") in replacement to the Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200") and the Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance ("Circular 43") amending and supplementing the Circular No. 202/2014/TT-BTC dated 22 December 2014 ("Circular 202"). Accordingly, certain items in the Consolidated Interim Financial Statements have been reclassified and renamed in accordance with the new regulations. The figures in the "Beginning balance" column and the "Previous period" column in the Consolidated Interim Financial Statements have been restated in accordance with the new classifications and names specified in the Circular 43 to ensure comparability (see Note No. VII.3). These changes do not affect the Group's total assets, total liabilities, owner's equity and after-tax profit.

8. Other information

The Group's shares have been listed for trading on UPCoM (Unlisted Public Company Market) of Hanoi Stock Exchange under the stock code of SGI according to the Decision No. 462/QĐ-SGDHN dated 06 September 2021 of the Stock Exchange. The first trading date was 14 September 2021.

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY UNIT

1. Accounting period

The annual accounting period 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 of the Group are primarily made in VND.

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

1. Applicable Accounting System

The Company's Board of Management applies the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with Circular 99, Circular 202, Circular 43 and the Circulars guiding the implementation of the Vietnamese Accounting Standards of the Ministry of Finance in preparation and presentation of the Consolidated Interim Financial Statements.

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

The Company's Board of Management has ensured to comply with all the requirements of the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with Circular 99, Circular 202, Circular 43 as well as the Circulars guiding the implementation of the Vietnamese Accounting Standards of the Ministry of Finance in the preparation and presentation of the Consolidated Interim Financial Statements.

IV. APPLICABLE ACCOUNTING POLICIES, ACCOUNTING ESTIMATES AND RELEVANT LEGAL REQUIREMENTS

1. Basis of preparation

The Consolidated Interim Financial Statements are prepared on the accrual basis (except for the information related to cash flows) using the historical cost principle and the going-concern assumption.

2. Consolidation bases

The Consolidated Interim Financial Statements include the Interim 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 at the reporting date should also be taken into consideration.

The financial performance of the subsidiaries, which are acquired or disposed during the period, is included in the Consolidated Interim Income Statement from the date of acquisition or disposal of investments in those subsidiaries.

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

Intra-group balances in the Interim Statement of Financial Position 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.

Non-controlling interests (NCI) reflect profit or loss and net assets of the subsidiaries, which are not held by the Group and presented in a separate item of the Consolidated Interim Income Statement and the Consolidated Interim Statement of Financial Position (classified under owner's equity). Non-controlling interests (NCI) include the values of their non-controlling interests at the initial date of business combination and those arising within the ranges of changes in owner's equity from the date of business combination. Losses incurred by subsidiaries are allocated to non-controlling interests in proportion to their ownership interests, even if such losses exceed the non-controlling interests' share of the net assets of the subsidiaries.

3. Foreign currency transactions

Transactions denominated in foreign currencies are translated at the spot exchange rate at the date of transaction. The balances of monetary items denominated in foreign currencies at the reporting date (excluding foreign currency-denominated receivables for which an allowance for doubtful debts has been made) are revalued at the average buying and selling rates applicable to telegraphic transfer of the Bank where the Group regularly conducts transactions.

Exchange differences arising from the transactions denominated in foreign currency during the period, are recognized in financial income (if a gain) or financial expenses (if a loss). Exchange differences arising from the revaluation of foreign currency-denominated monetary items at the reporting date are presented on the basis of net amount of total gains and total losses arising from the revaluation of such items and are recognized in financial income (if a gain) or financial expenses (if a loss).

4. Cash and cash equivalents

Cash includes cash on hand, cash in bank and cash in transit. Cash equivalents are short-term investments with a maturity of three months or less from the date of investment (calculated from the date of purchase to the maturity date), that are readily convertible to a known amount of cash and subject to insignificant risk of change in value at the reporting date. Restricted cash and cash equivalents are not presented under this item, but under the items "Other current assets" or "Other non-current assets", depending on the duration of the restriction.

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 from price differences.

Trading securities are initially recognized at the fair value of the payments made at the transaction date. Transaction costs directly attributable to the acquisition of trading securities (if any), such as brokerage fees, transaction fees, information service fees, taxes and bank charges, etc., are recognized as financial expenses during the period. While holding the securities, the Group does not reclassify trading securities to held-to-maturity investments, or vice versa.

The recognition date for trading securities is the date the Group obtains ownership rights, specifically as follows:

- For listed securities: recognized at the time of order-matching (T+0).
- For unlisted securities: recognized at the time of legally obtaining ownership in accordance with applicable laws and regulations.

Interest, dividends and profit declared prior to the acquisition of trading securities are deducted from the cost of such securities. Interest, dividends and profit declared after the acquisition of such securities are recorded in the Group's financial income. The dividends received in the form of shares are accounted for by tracking only the increase in the number of shares held, with no recognition of the value of the shares received.

A provision for impairment of trading securities is established for each type of securities traded on the market and whose fair value is lower than its cost. The fair value of trading securities is measured as follows:

- For listed securities or where the fair value of the securities can be reliably determined: the market value of the securities at the end of the accounting period.
- For trading securities for which fair value cannot be determined at the end of the accounting period, the provision is established based on the loss incurred by the investee.
- For shares registered for trading on UPCOM and state-owned enterprises undergoing equitization through public offerings: the average reference price over the 30 consecutive trading days immediately preceding the end of the accounting period, as published by the Stock Exchange.
- In cases where shares listed on a stock exchange or shares of a joint-stock company registered for trading on the UPCOM have not been traded within the 30 days prior to the date of provisioning, or where listed shares have been delisted, suspended from trading or halted from trading: the provision is established based on the loss of the investee, with the provision amount equal to the Group's percentage of actual paid-up share capital (%) in the investee at the end of the accounting period multiplied (x) by the difference between the actual investment by the owners and the owner's equity of the investee at the same time.

Any increase or decrease in the provisions for impairment of trading securities required to be recognized as of the reporting date is recorded into financial expenses.

Gain or loss from transfer of trading securities is recognized into financial income or financial expenses. Cost is determined using the weighted average method. Any change in the method used to determine the cost of trading securities shall be treated as a change in accounting policies.

Held-to-maturity investments

An investment is classified as a held-to-maturity investment when the Group has the intention and ability to hold it to maturity. The Group's held-to-maturity investments include time deposits (including debentures and promissory note), bonds, preferred shares classified as liabilities and held-to-maturity loans for the purpose of collecting periodic interest as well as other held-to-maturity investments or those of a similar nature and do not include derivative instruments.

Held-to-maturity investments are initially recognized at cost, including the acquisition cost and directly attributable transaction costs (such as transaction fees, brokerage commissions, etc.). Interest accrued prior to the acquisition date is deducted from the cost of the investment upon initial recognition. After the initial recognition, these investments are measured at cost. Interest income earned after the acquisition date is recognized in financial income using accrual basis.

Where discounts or premiums arise at the date of acquisition, the discount is gradually allocated over the remaining term of the investment using the straight-line method, resulting in an increase in the carrying amount of the investment and recognition as financial income. The premium is gradually allocated using the similar method, resulting in a decrease in the carrying amount of the investment and recognition as financial expenses.

Where held-to-maturity investments with a floating interest rate are revalued periodically in line with market conditions, and where the update to the floating interest rate would offset the discount or premium relating to the instrument's advantage or disadvantage, the discount or premium is allocated over the period from the date of purchase to the next interest rate reset date (the date on which the bond's nominal interest rate is determined in accordance with market interest rate movements). Where a held-to-maturity investment with a floating interest rate is periodically revalued in line with market conditions, and the discount or premium relating to the instrument's advantages or disadvantages is not eliminated by the floating interest rate updates, the discount or premium is allocated over the life of the instrument.

When there is reliable evidence proving that a part or the whole investment cannot be recovered and the loss is reliably measured, the loss is recognized as financial expenses during the period and directly deducted from the investment costs. If the evidence of loss diminishes or no longer exists in a subsequent period, the previously recognized loss is reversed and recognized in financial income for that period.

Investments in equity instruments of other entities
Investments in equity instruments of other entities comprise investments in equity instruments over which the Group does not have control, joint control or significant influence over the investees.

Investments in equity instruments of other entities are initially recognized at costs, including cost of acquisition or capital contributions plus other directly attributable transaction costs incurred in connection with the investment (such as transaction costs and fees for brokerage, consultancy, audit, other charges, taxes and bank charges among others). In case the Group borrows funds to invest in equity instruments of other entities, the interest expenses are recognized in the financial expenses and are not capitalized. Where an investment is acquired through the transfer of non-monetary assets, the cost of the investment is measured at the fair value of the non-monetary assets at the acquisition date. Following initial recognition, these investments are subsequently measured at cost.

Dividends and profits prior to the acquisition of investments are deducted from investment costs. Dividends and profit declared after the acquisition of investments are recorded into the Group's financial income. The dividends received in the form of shares are accounted for by tracking only the increase in the number of shares held, with no recognition of the value of the shares received.

Provisions for investments in equity instruments of other entities are made as follows:
- For investments in listed shares or investments whose fair value can be reliably determined, the provision is based on the market value of the shares.
- For investments for which fair value cannot be reliably determined at the reporting date, an impairment provision is recognized based on the losses incurred by the investee, with the provision amount determined as the Group's rate of actual contributed charter capital (%) in the investee at the end of the accounting period multiplied (x) by the difference between the owners' actual contributed capital and the investee's equity at the same date.

Any increase or decrease in the impairment provision for investments in equity instruments of other entities required to be recognized as at the reporting date is 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 to the following principles:

- Trade receivables represent receivables of a commercial nature arising from purchase and sale transactions between the Group and customers who are independent to the Group, inclusive of receivables for the exports entrusted to other entities.
- Other receivables represent receivables of a non-commercial nature that do not arise from purchase and sale transactions.

Receivables are tracked in details by subject, term and original currency. The trade receivables and other receivables are classified as short-term and long-term items in the Consolidated Interim Statement of Financial Position on the basis of their remaining term as at the reporting date.

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

Increases or decreases in the allowance for doubtful debts as at the reporting date are recorded into general and administrative expenses.

7. Inventories

Inventories are stated at the lower of cost and net realizable value.

Cost of inventories is determined as follows:

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

Inventory costs are determined using the weighted average method and are 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 devaluation of inventories is recognized for each type of merchandise or service in progress when their costs exceed their net realizable values. Increases or decreases in the allowance as at the reporting date are recorded into costs of sales.

Spare parts, standby equipment held for use for more than 12 months or beyond the Group's normal operating cycle, and work in progress with production or conversion periods extending beyond the normal operating cycle, are not classified as inventories but are presented as non-current assets in the Consolidated Interim Statement of Financial Position.

8. Deferred expenses

Deferred expenses reflect actual expenses incurred (including prepaid and unpaid expenses) relevant to financial performance in several accounting periods. These deferred expenses are allocated into operation costs of the relevant accounting periods.

In the Consolidated Interim Statement of Financial Position, deferred expenses are classified as short-term (with the maximum allocation period of 12 months or within a normal operating cycle) and long-term (with the allocation period of more than 12 months or longer than a normal operating cycle). Long-term deferred expenses shall not be re-classified as short-term when preparing the Consolidated Interim Financial Statements.

The Group allocates deferred expenses into operation costs for each period, using an appropriate allocation method and criteria on the basis of the nature and extent of each type of expenses. The timing and method of allocating deferred expenses are as follows:

Prepaid land rental

The prepaid land rental reflects the rental prepaid for the land being used by the Group and is allocated into costs on a straight-line basis over the lease term.

Expenses of office, plant renovation and repair

The expenses of office, plant renovation and repair are allocated into costs on a straight-line basis over the maximum period of 36 months.

Tools and supplies

The tools and supplies put into use are allocated into costs on a straight-line basis over the maximum period of 36 months.

Other deferred expenses

Other expenses incurred that relate to multiple accounting periods are recognized as deferred expenses and allocated to operating costs in a manner appropriate to the characteristics and nature of each expense item.

9. Tangible fixed assets

Tangible fixed assets are presented at historical cost minus any accumulated depreciation. Historical cost of tangible fixed assets comprises all costs incurred by the Group to acquire the assets up to the time when they are brought to their working condition for their intended use.

Subsequent costs are added to historical cost of fixed assets only if it is probable that future economic benefits associated with the asset will flow to the Group. Subsequent costs that do not meet the above conditions will be recognized as operation costs during the period. Costs of routine repairs and maintenance of tangible fixed assets are recognized into operation costs in the period in which they are incurred. For fixed assets that must undergo periodic repairs and maintenance in accordance with technical requirements, significant expenses incurred for repairing and maintaining these fixed assets are recognized as deferred expenses and allocated gradually to operation costs until the next scheduled repair and maintenance.

Upon disposal or liquidation of a tangible fixed asset, its historical cost and accumulated depreciation are written off, then any gain or loss resulting from such disposal is included in the income or the expenses during the period.

Tangible fixed assets are depreciated on a straight-line basis over their estimated useful lives. The useful lives and depreciation methods are reviewed at least at the end of each fiscal year and adjusted as necessary. 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

10. 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 presented at cost 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. If the interest rate implicit in the lease cannot be determined, the interest rate stated in the contract or the incremental borrowing rate of the Group at commencement of the lease term will be applied.

Financial leased assets are depreciated on a straight-line basis 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 useful life and depreciation method are reviewed at least at the end of every fiscal year and adjusted as necessary. The depreciation periods for the various types of financial leased assets are as follows:

Fixed assets	Year
Machinery and equipment	10
Vehicles	10

11. Intangible fixed assets

Intangible fixed assets are presented at their initial cost minus any accumulated amortization.

Initial cost of intangible fixed assets includes all costs incurred by the Group to acquire the asset up to the time when it is brought to its working condition for its intended use. Subsequent costs attributable to intangible fixed assets are recognized as operation costs during the period in which they are incurred, unless such costs are directly attributable to a specific intangible fixed asset and increase the future economic benefits expected to be derived from that asset.

Upon disposal or liquidation of an intangible fixed asset, its initial cost and accumulated amortization are written off, then any gain or loss resulting from such disposal is included in the income or the expenses during the period.

The useful lives and amortization methods are reviewed at least at the end of each fiscal year and adjusted as necessary.

The Group's intangible fixed assets include:

Land use right

Land use right comprises all the actual costs incurred by the Group that are directly attributable to the land in use. The land use right is amortized on a straight-line basis over 6 – 50 years.

Computer software

Costs directly attributable to computer software that is not an integral part of the related hardware are capitalized. The cost of computer software includes all directly attributable costs incurred by the Group up to the date the software is available to use. The computer software is amortized on the straight-line basis over 3 - 20 years.

Other intangible fixed assets

Other intangible fixed assets comprise Leed certification and the actual costs incurred by the Group directly related to obtaining the certification. The initial cost of other intangible fixed assets is amortized on a straight-line basis over 20 years.

12. Investment property

Investment property comprises apartments, office building and warehouses. Investment property for lease is stated at historical cost less accumulated depreciation.

When there is reliable evidence that investment property held for capital appreciation has declined in value compared with its market value, and the amount of the decline can be reliably measured, a provision for impairment is recognized as an expense during the period. At the reporting date of subsequent periods, if the impairment loss required to be recognized is lower than the provision previously made, the difference is reversed and recognized as income during the period. The reversal amount shall not exceed the amount of the provision previously recognized.

The cost of investment property includes all expenditures incurred by the Group or the fair value of consideration given in exchange to acquire the investment property up to the date of purchase or completion of construction.

Subsequent expenditure relating to investment property incurred after initial recognition is recognized as an expense, unless it is probable that such expenditure will result in future economic benefits from the investment property in excess of the performance assessed at initial recognition, in which case the expenditure is capitalized and added to the costs of the investment property.

When an investment property is sold or disposed of, its historical cost and accumulated depreciation are written off, and any resulting gain or loss is presented on a net basis under the item “Gain/loss on disposal, liquidation of investment properties” in the Income Statement.

Investment property for lease is depreciated using the straight-line method over its estimated useful life. The depreciation months of the investment property are as follows:

Fixed assets	Months
Apartment	360 – 420
Office building and warehouse	244.5

13. Construction in progress

Construction in progress reflects costs directly related to assets under construction, machinery and equipment under installation, including borrowing costs capitalized in accordance with Vietnamese Accounting Standard No. 16 — Borrowing Costs ("VAS 16"). These assets are recorded at historical cost and are not depreciated until they are complete and available for use. Upon completion, all costs are transferred to the appropriate asset categories based on their intended use, including tangible fixed assets, intangible fixed assets, investment property or inventories, and depreciation/amortization commences when the assets are put into use.

Costs of upgrades and renovations of fixed assets in progress are accounted for separately and, upon completion, are added to the historical cost of the corresponding fixed assets.

Repair and maintenance expenses for fixed assets incurred on a regular basis to maintain the assets in their normal operating condition are recognized in operating expenses during the period. For fixed assets that must undergo periodic repairs and maintenance in accordance with technical requirements, the related costs are accumulated separately. Upon completion, the expenses are recognized as deferred expenses and amortized to operating expenses over the period until the next scheduled repair or maintenance.

14. 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. Identifiable assets acquired, liabilities assumed, and contingent liabilities arising from a business combination are recognized at their fair values on the date control is obtained.

For business combinations achieved in stages, the cost of the business combination is determined as the aggregate of the consideration transferred at the date control is obtained and the fair value, at that date, of the Group's previously held equity interest in the subsidiary. The difference between the remeasured fair value and the costs of the investment is recognized in profit or loss if, prior to obtaining control, the Group did not have significant influence over the subsidiary and the investment was accounted for at cost. If, prior to the date of obtaining control, the Group had significant influence and the investment was accounted for using the equity method, the difference between the revalued amount and the value of the investment under the equity method is recognized in profit or loss. The difference between the value of the investment under the equity method and the cost of the investment is recognized directly in "Retained profit" on the Consolidated Interim Statement of Financial Position.

Goodwill is recognized as the excess of the cost of the business combination over the Group's interest in the net fair value of the identifiable assets acquired, liabilities assumed, and contingent liabilities recognized at the date control is obtained. If the Group's interest in the net fair value of the identifiable assets acquired, liabilities assumed, and contingent liabilities recognized at the date control is obtained exceeds the cost of the business combination, the resulting difference is recognized immediately in profit or loss.

Goodwill is amortized on a straight-line basis over the maximum period of 10 years. When there is evidence that goodwill has been impaired in an amount exceeding the amortization (if any), the impairment loss incurred during the period is recognized as the amount of goodwill impairment.

The non-controlling interests (NCI) at the date of the business combination are initially measured on the basis of the proportion of non-controlling shareholders in the fair value of the assets, liabilities, and contingent liabilities recognized.

15. Payables and accrued expenses

Payables and accrued expenses are recognized for amounts to be paid in the future in respect of goods and services received. Accrued expenses are recognized based on reasonable estimates of the amounts payable.

Payables are classified as trade payables, accrued expenses and other payables based on the following principles:

- Trade payables represent liabilities of a commercial nature arising from the purchase of goods, services or assets, where the suppliers are independent parties of the Group, including payables for import through entrustment.
- Accrued expenses represent liabilities for goods and services received from suppliers or provided to customers during the period, for which payment has not yet been made due to insufficient supporting and accounting documentation, as well as employee entitlements such as accrued annual leave and other accrued operation costs (such as costs incurred during seasonal production interval and interest expenses).
- Other payables represent liabilities of a non-commercial nature that do not arise from the purchase, sales of goods or provisions of services.

Payables and accrued expenses are presented as short-term or long-term in the Consolidated Interim Statement of Financial Position based on their remaining maturities as at the reporting date.

16. Payables for dividends and profit distributions

Dividends are recognized as liabilities when the Group no longer has discretion to avoid the obligation to pay dividends to shareholders in accordance with the Law on securities and the Company's Charter.

17. Deferred revenue

Deferred revenue comprises amounts received in advance from customers for the lease of assets over one or more accounting periods; revenues corresponding to the value of goods or services or amount of discounts or rebates to be provided to customers under customer loyalty programs; and support received from the State or other parties in relation to assets or income and subject to certain conditions, among other.

Deferred revenue does not include amounts received in advance from customers for products, goods or services that the Group has not yet supplied; and accrued revenue from the leasing of assets or the provision of services over multiple reporting periods, for which the payment has not yet been collected.

18. Provisions for severance allowances

The Group is required to pay severance allowance to employees who have been employed by the Group on a regular basis for twelve (12) months or more, for the period during which unemployment insurance contributions have not been made, upon termination of their employment contracts. The provision for severance allowance is made at a rate equal to one-half (1/2) month of average salary plus salary allowances (if any) based on the average of the most recent six (6) consecutive months prior to the date of the Financial Statements, for each year of service.

Increases or decreases in the provision for severance allowance required to be recognized at the reporting date are recognized in the employee-related expenses for the period.

19. Owner's equity

Owner's capital

The owner's capital is recorded according to the actual amounts invested by the Parent Company's shareholders.

Share premiums

Share premiums recognized comprise:

- The excess of the issuance price over the par value of shares issued in an IPO or additional issuance.
- The difference between the repurchase price and the re-issuance price of the Company's own share.
- The excess of the principal of convertible bonds over the par value of the additional shares issued upon conversion together with the full value of the bond conversion options, which is transferred to share premiums, regardless of whether the bondholders exercise their options or not.
- The excess of the actual amount received for capital contributions over the corresponding capital amount stated in the Company's Charter.

Directly attributable costs incurred in connection with a successful share issuance are deducted from share premiums. Costs incurred in connection with an unsuccessful share issuance are recognized as financial expenses during the period.

Other owner's capital

Other owner's capital is formed from the following sources:

- Additions from business operation results;
- Assets received as support, sponsorship, grants, or donations that are recognized as an increase in owner's capital in accordance with financial mechanisms or decisions of competent authorities;
- The difference between the cost of executing the merger transaction and the carrying amount of net assets in the Separate Financial Statements of the merged enterprise when the merger transaction is carried out between entities under common control. This difference is gradually transferred to retained profit over a period of … years (10 years for maximum) using the straight-line method;
- Differences arising from the revaluation of assets that are permitted to increase or decrease owner's capital in accordance with applicable regulations.

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 profit to the shareholders is made with consideration toward non-cash items in the retained profit 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.

21. Recognition of revenue and income

Revenue from sales of merchandise, finished goods

Revenue from sales of merchandise, finished goods shall be recognized when the Group satisfies its contractual obligations by transferring the control of merchandise, finished goods to customers, provided that all of the following conditions are met:

- The Group transfers most of risks and benefits incident to the ownership of products or merchandise to customers.
- The Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the merchandise, products sold.

- The amount of revenue can be measured reliably.
- The Group received or shall probably receive the economic benefits associated with sale transactions.
- The cost incurred in respect of the sale transaction can be measured reliably.

Revenue from provisions of services
Revenue from provisions of services shall be recognized when the Group satisfies its contractual obligations, provided that all of the following conditions are met:
- 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, the revenue is recognized only when these specific conditions no longer exist and the buyers retain no right 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.

When services are provided over several accounting periods, revenue is recognized by reference to the stage of completion based on the volume of work performed at the reporting date.

Revenue from processing service
Revenue from processing materials, goods are the actual amount of processing fees received, exclusive of the value of materials and goods.

Revenue from operating lease
Revenue from operating lease is recognized on a straight-line basis over the lease term. Rentals received in advance for several periods are allocated to revenues in consistence with the lease term.

Gains/losses on disposal, liquidation of investment property
Gains or losses arising from disposal and liquidation of investment properties (including investment property for lease and investment property held for capital appreciation) are determined as the difference between the revenue and the aggregate of directly attributable costs and carrying value of the investment property, and are presented on a net basis under the item "Gain/loss on disposal, liquidation of investment properties" in the Consolidated Interim Income Statement.

Interest
Interest income is recognized based on the term and the effective interest rate applicable in each particular period.

Dividends and profit received
Dividends and profit received are recognized when the Group is entitled to receive dividends or profit from its investing activities. For investments in entities whose securities are registered and centrally deposited with Viet Nam Securities Depository and Clearing Corporation, the recognition date is the last record date. For investments in other entities, the recognition date is decided in accordance with the Law on Enterprises and the Charter of the investee. Only dividend and profit distributions attributable to the period after the investment date are recognized in financial income. Amounts attributable to the period before the investment date are deducted from the costs of the investment. The dividends received in the form of shares are not recognized in financial income and are accounted for by tracking only the increase in the number of shares held, with no recognition of the value of the shares received.

22. Revenue deductions

Revenue deductions include trade discounts, sales allowances and sales returns. These items are tracked separately and included into revenue from sales of goods and provisions of services to determine net revenue for the reporting period.

In case of products, merchandise, services provided in the previous periods but trade discounts, sales allowances and sales returns incurred in the following period, revenue deduction is recognized as follows:

- If the revenue deductions arise prior to the issuance date of the Consolidated Interim Financial Statements: this constitutes a post-balance-sheet event and is recognized as a revenue deduction in the Consolidated Interim Financial Statements for the reporting period.
- If the revenue deductions arise after the issuance date of the Consolidated Interim Financial Statements: they are recognized as revenue deductions for the period in which they arise.

23. Borrowing costs

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

Borrowing costs are recognized as an expense during the period when they are incurred, unless they are qualified for capitalized borrowing costs.

Borrowing costs that 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, are capitalized as part of that asset when it is probable that they will result in future economic benefits to the Group and the borrowing costs can be reliably measured.

The capitalization of borrowing costs commences when all three of the following conditions are concurrently met:

- Expenditure for the construction or production of the asset has been incurred;
- Borrowing costs have been incurred; and
- Activities necessary to prepare the asset for its intended use or sale are being undertaken

Capitalization is suspended during periods when the construction or production process is abnormally interrupted. Capitalization stops when substantially all activities necessary to prepare the asset for its intended use or sale have been completed.

For a specific borrowing for purpose of construction or production of an asset in progress, the capitalized borrowing costs are the actual borrowing costs incurred, less any investment income on the temporary investment of those borrowings.

In the event that general borrowings are partly used for the 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 outstanding during the period, except for borrowings made specifically for the purpose of obtaining an asset.

24. Expenses

Expenses are those that result in outflows of the Group's 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 are recognized even if they are not yet due for payment, provided that their incurrence is reasonably certain in order to ensure the principle of prudence and capital preservation.

When the Group recognizes revenue, it also recognizes the costs corresponding to generating that revenue. Such costs include those incurred in the reporting period in which the related revenue was recognized, together with costs incurred in the prior reporting periods or accrued expenses related to the revenue recognized in that period. In the event that matching principle conflicts with prudence principle, costs are recognized in accordance with the nature of the underlying transaction and the requirements of the applicable Vietnamese Accounting Standards in order to ensure true and fair representation of the transaction.

25. Corporate income tax

The Group companies' accounting policy for corporate income tax is applied in accordance with the provisions of the Corporate Income Tax Law No. 67/2025/QH15 dated 14 June 2025, the Decree No. 320/2025/NĐ-CP dated 15 December 2025 of the Government detailing certain articles of the Corporate Income Tax Law, guidance documents issued by the Ministry of Finance, and other relevant legal regulations. Corporate income tax includes current income tax and deferred income tax.

Current income tax

Current income tax includes the tax amount computed based on the assessable income during the year and the current corporate income tax rate. The assessable 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.

On a quarterly basis, the Group determines and recognizes the provisional corporate income tax payable. At the end of the fiscal year, the Group determines the actual corporate income tax payable based on the final tax return and adjusts any differences with the provisional amounts recognized during the year.

Deferred income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between carrying values of assets and liabilities serving the preparation of the Consolidated Interim Financial Statements and the values for tax purposes.

Deferred income tax liabilities are recognized for all the temporary taxable differences, except to the extent that they arise from the initial recognition of an asset or liability in a transaction that, at the time of transaction, affects neither accounting profit nor taxable income.

Deferred income tax assets are recognized for all deductible temporary differences to the extent that future taxable income will be available against which the deductible temporary difference can be utilized. Deferred income tax assets are also recognized for unused taxable losses and tax credits to the extent that it is probable that future taxable profit will be available against which they can be utilized. Deferred income tax assets and deferred income tax liabilities arising from transactions recognized directly in owner's equity are not recognized into deferred income tax expense.

The carrying amount of deferred corporate income tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be recovered.

Deferred income tax assets and deferred income tax liabilities are measured using the tax rates that are expected to apply in the accounting period when the assets are recovered or the liabilities are settled, based on the effective tax rates and tax laws that have been enacted or substantively enacted by the reporting date.

When preparing the Consolidated Interim Statement of Financial Position, the Group offsets 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 levied by the same taxation authority on either:
    - The same taxable subjects; 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 in which significant amounts of deferred tax liabilities or deferred tax assets are expected to be settled or recovered.

26. Related parties

A party is considered a related party of the Group if that party has the ability to control the Group or exercise significant influence over the Group, or has power to participate in financial and operating policy decisions of the Group. A party is also considered a related party of the Group if both parties are subject to common control.

Related parties of the Group include:

- Individuals with direct or indirect voting rights and thereby have significant influence over the Group, including members of the Board of Directors and their close family members.
- Key management personnel with the authority and responsibility to plan, manage and control the Group’s operations, including the Board of Management, the Supervisory Board, other management members and their close family members.
- Entities over which individuals referred to above are able to exercise sufficient influence through direct or indirect ownership of voting rights, including entities owned by key management personnel or major shareholders of the Group and entities that share key management personnel with the Group.

Close family members of an individual are those who may cause influence or be influenced by that individual in their dealings with the Group, including parents, spouses, children and siblings.

A related party transaction is a transfer of resources, services or obligations between related parties, regardless of whether a price is charged.

In considering if parties are related, attention is directed to the substance of the relationship and not merely its legal form.

27. Segment reporting

A business segment is a distinguishable component of the Group that is engaged in manufacturing or providing individual products, services, or a group of related products or services and that are 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 nature of economic risks and benefits is the primary basis for determining whether the primary segment report is prepared by the business field or geographical area. If risks and rates of return are primarily influenced by differences in products and services, the primary segment report is prepared by the business segment and the secondary segment report is prepared by geographical area. Conversely, if risks and rates of return are primarily influenced by differences in geographical area, the primary segment report is prepared by geographical area and the secondary segment report is prepared by the business field. The Group's organizational structure, management and internal financial reporting system form the primary basis for determining whether a segment report is primary or secondary.

A segment must be reported if the majority of its revenue derives from external sales of goods and provisions of services and meets at least one of the following thresholds:

- The segment's revenue accounts for 10% or more of the total revenue of all segments.
- The segment's financial performance accounts for 10% or more of the total financial performance of all profitable segments or the total financial performance of all loss-making segments (whichever is greater in absolute terms).
- The segment's total assets account for 10% or more of the total assets of all segments.

Segment information is prepared and presented in accordance with the accounting policies applicable to the preparation and presentation of the Group's Consolidated Interim Financial Statements.

V. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	Ending balance	Beginning balance
Cash on hand	792,349,116	1,202,183,993
Cash in bank	401,924,368,382	160,042,278,166
- *Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)*	*133,116,987,816*	*98,461,500,622*
- *Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank)*	*27,740,321,871*	*17,385,368,723*
- *Vietnam Export Import Commercial Joint Stock Bank (Eximbank)*	*8,748,126,751*	*21,686,559,954*
- *Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)*	*210,747,753,779*	*16,522,462,144*
- *Other banks and organizations*	*21,571,178,165*	*5,986,386,723*
Cash equivalents	246,845,010,977	310,147,293,914

	Ending balance	Beginning balance
- *1-month deposit at Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Saigon Branch*	*189,770,000,000*	*192,200,000,000*
- *1-month deposit at Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Ho Chi Minh City Branch*	*57,000,000,000*	*67,000,000,000*
- *Deposit with the maximum term of 3 months at other banks*	*-*	*50,839,041,096*
- *Accrued interest*	*75,010,977*	*108,252,818*
Total	**649,561,728,475**	**471,391,756,073**

2. Financial investments

The Group's financial investments comprise trading securities, held-to-maturity investments and equity investments in other entities. Information on the Group's financial investments is as follows:

2a. Trading securities

	Ending balance			Beginning balance		
	Costs	Fair value	Provisions	Costs	Fair value	Provisions
Shares	***211,350,534,642***	***196,527,680,127***	***(16,116,895,284)***	***765,032,113,482***	***770,499,957,500***	***(37,558,486,752)***
Hoa Phat Group Joint Stock Company	9,075,696,930	8,825,446,930	(250,250,000)	133,454,191,594	137,605,776,000	-
Khang Dien House Trading and Investment Joint Stock Company	16,775,443,613	12,960,000,000	(3,815,443,613)	104,644,176,121	103,460,490,000	(1,619,658,201)
Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank)	21,049,882,636	20,482,714,000	(567,168,636)	141,984,419,629	154,678,023,500	-
Yeah1 Group Corporation	60,322,007,200	60,322,007,200	-	-	-	-
Other shares	104,127,504,263	93,937,511,997	(11,484,033,035)	384,949,326,138	374,755,668,000	(35,938,828,551)
Bonds	***196,096,000,000***	***196,096,000,000***	***-***	***-***	***-***	***-***
Government bonds	196,096,000,000	196,096,000,000	-	-	-	-
Total	**407,446,534,642**	**392,623,680,127**	**(16,116,895,284)**	**765,032,113,482**	**770,499,957,500**	**(37,558,486,752)**

Changes in provisions for impairment of trading securities are as follows:

	Current period	Previous period
Beginning balance	37,558,486,752	165,474,312,825
Additional provision/(Reversal of provision)	(21,441,591,468)	14,247,415,673
Ending balance	**16,116,895,284**	**179,721,728,498**

2b. Short-term held-to-maturity investments

	Ending balance			Beginning balance		
	Costs	**Recoverable amount**	**Provisions**	**Costs**	**Recoverable amount**	**Provisions**
Term deposits	***1,074,152,608,191***	***1,074,152,608,191***	***-***	***1,083,408,665,953***	***1,083,408,665,953***	***-***
Indovina Bank Limited (IVB)	445,000,000,000	445,000,000,000	-	445,000,000,000	445,000,000,000	-
Vietcombank Neo Limited (VCBNeo)	150,000,000,000	150,000,000,000	-	150,000,000,000	150,000,000,000	-
Vietnam Russia Joint Venture Bank (VRB) – Ho Chi Minh City Branch	140,000,000,000	140,000,000,000	-	140,000,000,000	140,000,000,000	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Ho Chi Minh City Branch	119,800,000,000	119,800,000,000	-	119,800,000,000	119,800,000,000	-
Other banks	218,009,440,571	218,009,440,571	-	228,069,440,571	228,069,440,571	-
Accrued interest on term deposits	1,343,167,620	1,343,167,620	-	539,225,382	539,225,382	-
Loans	***1,200,374,217,561***	***1,156,157,123,547***	***(44,217,094,014)***	***1,572,940,356,050***	***1,528,723,262,036***	***(44,217,094,014)***
Loan to Mr. Tran Son Hai (i)	279,000,000,000	279,000,000,000	-	279,000,000,000	279,000,000,000	-
Loan to Venus HCMC Company Limited (ii)	151,350,000,000	151,350,000,000	-	179,860,000,000	179,860,000,000	-
Loan to Viet Tin Phuoc Co., Ltd. (ii)	30,500,000,000	30,500,000,000	-	15,000,000,000	15,000,000,000	
Principal amount of margin trading loans	560,280,031,085	560,280,031,085	-	787,775,424,435	787,775,424,435	-
Principal amount of advances for securities sales	21,267,896,455	21,267,896,455	-	27,589,770,087	27,589,770,087	-
Loans to other individuals (ii)	106,190,900,000	68,100,000,000	(38,090,900,000)	244,090,900,000	206,000,000,000	(38,090,900,000)
Accrued loan interest	51,785,390,021	45,659,196,007	(6,126,194,014)	39,624,261,528	33,498,067,514	(6,126,194,014)
Total	**2,274,526,825,752**	**2,230,309,731,738**	**(44,217,094,014)**	**2,656,349,022,003**	**2,612,131,927,989**	**(44,217,094,014)**

(i) According to the Appendix No. 02 dated 27 June 2026, the Company has extended the loan to Mr. Tran Son Hai from 28 June 2026 to 31 December 2026 inclusively, at an interest rate of 0%/year. This borrowing is secured by 100% of the shares in An Hung Thinh Investment and Service Company and 50% of the shares in Canh Vien Joint Stock Company.

(ii) The Group grants unsecured loans to organizations and individuals with the maximum term of 12 months from the date of disbursement and at interest rates ranging from 10.50%/year to 12.50%/year.

The Group's term deposits at VRB – Ho Chi Minh City Branch, IVB, BIDV – Saigon Branch, Vietcombank – Ho Chi Minh City Branch, Standard Chartered Bank (Vietnam) Limited – Ho Chi Minh City Branch and PGBank – Saigon Branch amounting to VND 140,000,000,000, VND 445,000,000,000, VND 27,673,440,571, VND 4,000,000,000, VND 13,036,000,000 and VND 6,500,000,000 respectively have been used to secure the Group's borrowings from these banks (see Note No. V.23a).

In addition, the property rights arising from margin trading account agreements between the Group and its customers relating to the Group's margin trading loans have been used as additional collateral for the Group's borrowings from IVB (see Note No. V.23a).

There were no changes in the provision for held-to-maturity investments during the period.

2c. Equity investments in other entities

	Ending balance			Beginning balance		
	Costs	Recoverable amount	Provisions	Costs	Recoverable amount	Provisions
Gia Dinh Development Corporation [(i)]	23,600,000,000	19,536,363,635	(4,063,636,365)	23,600,000,000	20,150,000,000	(3,450,000,000)
Seoul Metal Vietnam Joint Stock Company [(ii)]	27,211,800,000	27,211,800,000	-	27,211,800,000	27,211,800,000	-
Iris Land Joint Stock Company [(iii)]	-	-	-	4,406,250,000	4,406,250,000	-
TQ Landscape Joint Stock Company [(iii)]	-	-	-	10,060,000,000	10,060,000,000	-
Thanh Cong Growth Fund (TCGF) [(iv)]	46,012,485,100	46,012,485,100	-	-	-	-
Total	**96,824,285,100**	**92,760,648,735**	**(4,063,636,365)**	**65,278,050,000**	**61,828,050,000**	**(3,450,000,000)**

(i) The Group holds 2,300,000 shares, equivalent to 6.07% of the charter capital of Gia Dinh Development Corporation.

(ii) The Group owns 358,050 shares, equivalent to 2.13% of the charter capital of Seoul Metal Vietnam Joint Stock Company.

(iii) On 31 March 2026, the Group transferred the entire number of shares held at Iris Land Joint Stock Company and TQ Landscape Joint Stock Company at the transfer price equivalent to their carrying value.

(iv) The Group purchased 4,601,248.51 units of the open-ended fund – Thanh Cong Growth Fund (TCGF).

Recoverable amount

For investments in listed shares or investments for which a fair value can be reliably determined, the recoverable amount is determined based on the market value as at the reporting date.

For investments for which fair value cannot be measured reliably, the recoverable amount is determined by reference to the Group's share of the investee's equity, based on the investee's Consolidated Financial Statements where the investee is a parent company, or its Separate Financial Statements where the investee is an independent entity and has no subsidiaries, as at the reporting date.

Provisions for impairment of equity investments in other entities

	Current period	Previous period
Beginning balance	3,450,000,000	-
Provisions made	613,636,365	-
Ending balance	**4,063,636,365**	**-**

3. Short-term trade receivables

	Ending balance		Beginning balance	
	Carrying value	Allowances	Carrying value	Allowances
Receivables for sales of securities	5,449,830,000	-	-	-
MGF Sourcing Far East., Ltd.	70,200,101,846	-	21,147,444,339	-
Phoenix Retail LLC	64,685,981,170	-	52,529,242,553	-
Ryohin Keikaku Co., Ltd.	58,365,809,205	-	74,046,863,203	-
Express, LLC	50,188,207,661	(43,914,681,704)	50,188,207,661	(43,914,681,704)
Other customers	309,892,552,421	(10,591,149,090)	334,066,614,694	(11,037,816,964)
Total	**558,782,482,303**	**(54,505,830,794)**	**531,978,372,450**	**(54,952,498,668)**

The Group has mortgaged the right to claim for rotating debts held by Ho Chi Minh City Medical Import Export Joint Stock Company to secure the receivables for Upas L/C and the borrowings from BIDV – Saigon Branch, Vietcombank – Ho Chi Minh City Branch and PGBank – Saigon Branch (see Note No. V.23a).

4. Short-term advances to suppliers

	Ending balance	Beginning balance
Phuc Khanh Pharmaceutical Company Limited	-	9,000,000,000
Paragon Machinery (Qingdao) Co., Ltd.	7,171,205,000	-
Divi Group Co.,Ltd	4,755,958,200	-
Belipharm BVBA	3,353,550,780	606,771,000
Other suppliers	13,583,136,122	17,101,501,425
Total	**28,863,850,102**	**26,708,272,425**

In which, the advances to suppliers for acquisition of fixed assets are VND 17,197,687,745 (beginning balance: VND 5,093,432,669).

5. Other receivables

5a. Other short-term receivables

	Ending balance		Beginning balance	
	Carrying value	Allowances	Carrying value	Allowances
Advances	7,295,029,197	-	4,490,173,374	-
Mr. Doan Quang Sang (i)	1,758,671,133	(1,758,671,133)	1,758,671,133	(1,758,671,133)
Duy Tan Pharmaceutical Joint Stock Company – receivables for entrusted goods (ii)	10,082,014,866	(3,474,604,460)	11,582,014,866	(3,474,604,460)
Duy Tan Pharmaceutical Joint Stock Company – interest charged on late payment (ii)	16,684,388,150	(5,455,316,445)	18,184,388,150	(5,455,316,445)
Hao Nam Trading and Service Limited Company - payment for entrusted goods made on this company's behalf	49,028,651,440	-	43,199,746,276	-
Huong Viet Pharmaceutical Joint Stoct Company - payment for entrusted goods made on this company's behalf	104,709,953,655	-	164,655,170,997	-

	Ending balance		Beginning balance	
	Carrying value	**Allowances**	**Carrying value**	**Allowances**
Payments for entrusted goods made on the behalf of other customers	135,409,203,648	-	231,710,515,061	-
Short-term deposits [iii]	3,221,047,134	-	5,138,061,613	-
Other short-term receivables	13,101,785,245	(7,827,291,838)	10,165,172,293	(7,827,291,838)
Total	**341,290,744,468**	**(18,515,883,876)**	**490,883,913,763**	**(18,515,883,876)**

(i) The receivables from Mr. Doan Quang Sang – a shareholder of Thanhcong Securities Company ("TCSC") – equivalent to the value of 400,000 shares relating to the legal dispute between the Company and Mr. Nguyen Thanh Chung.

Mr. Doan Quang Sang has delegated all rights and obligations relating to 200,000 shares (equivalent to VND 2,000,000,000) to the legal representative of TCSC.

On 04 August 2020, the People's Court of Ho Chi Minh City issued the Judgment No. 1145/2020/KDTM-ST, ruling in favor of all claims brought by TCSC and ordering Mr. Doan Quang Sang to pay the amount of VND 6,469,120,000, comprising the principal debt of VND 4,000,000,000 and other amounts totaling VND 2,469,120,000. On 17 February 2021, the Ho Chi Minh City Civil Judgment Enforcement Agency also issued the Decision No. 1586/QĐ-CTHADS ordering the enforcement of the judgment.

As of 30 June 2026, the Group has received a portion of the aforementioned amount. The Group has made 100% allowance for the remaining uncollected amount.

(ii) These are the receivables for entrustment fees and interest charged on late payment of entrustment fees from Duy Tan Pharmaceutical Joint Stock Company under entrustment contracts incurred from 2012 to 2014 and the interest on late payment is charged at 1%/month on the principal balance at the beginning of the month and 0.04%/day on the total late payment amount (this interest was charged until 31 December 2023) with Ho Chi Minh City Medical Import Export Joint Stock Company.

On 21 August 2023, Ho Chi Minh City Medical Import Export Joint Stock Company took legal action against Duy Tan Pharmaceutical Joint Stock Company for its violation of obligation to pay overdue debts. Additionally, the complaint of Ho Chi Minh City Medical Import Export Joint Stock Company also mentioned the additional interest on late payment under the entrustment contract, which was charged at 150% of the bank interest rate and this additional interest as of 31 December 2018 was VND 25,444,280,796 (additional interest incurred other than the amounts recorded by Ho Chi Minh City Medical Import Export Joint Stock Company in the books). According to the Judgment No. 1104/2024/KDTM-ST dated 17 September 2024 of the People's Court of Phu Nhuan District, Duy Tan Pharmaceutical Joint Stock Company is obliged to pay the entire amount said above. Also according to this Judgment, Duy Tan Pharmaceutical Joint Stock Company is responsible to continue to pay the additional interest on late payment and fines charged at 1%/month over the principal balance and 0.04%/day over the late payment amount as agreed until the above amount was fully paid.

According to the Working Minutes dated 26 February 2026 between Ho Chi Minh City Medical Import Export Joint Stock Company and Duy Tan Pharmaceutical Joint Stock Company on the debt settlement plan and business cooperation opportunity between the two parties, Duy Tan Pharmaceutical Joint Stock Company requested to delay the payment for the additional interest of VND 25,444,280,796, charged on the late payment (additional interest penalty incurred other than the amounts recorded by Ho Chi Minh City Medical Import Export Joint Stock Company in the books) until Duy Tan Pharmaceutical Joint Stock Company has sufficient financial capacity to make payment. On the basis of the assessment by Ho Chi Minh City Medical Import Export Joint Stock Company on financial capacity of Duy Tan Pharmaceutical Joint Stock Company, this company is only capable to pay part of the old debt recorded in the books and is unlikely to pay additional obligations under the Judgment No. 1104/2024/KDTM-ST dated 17 September 2024 of the People's Court of Phu Nhuan District. Therefore, Ho Chi Minh City Medical Import Export Joint Stock Company has not recognized the income from the additional interest of VND 25,444,280,796 charged at 150% of the bank interest rate (accumulated to 31 December 2018) and the interest of 1%/month charged on the principal balance at the beginning of the month and 0.04%/day charged on the total amount of late payment from 01 January 2024 to 30 June 2026.

(iii) In which, the deposit for the issuance of guarantees, letters of credit (L/C) at Eximbank – Ho Chi Minh City Branch by Ho Chi Minh City Medical Import Export Joint Stock Company is VND 986,146,362 (beginning balance: VND 1,586,426,938).

5b. Other long-term receivables

	Ending balance		Beginning balance	
	Carrying value	**Allowances**	**Carrying value**	**Allowances**
Payment to Derivative Clearing Fund (i)	10,026,880,432	-	10,021,936,927	-
Deposits for payment assistance fund (ii)	14,566,996,919	-	12,066,996,919	-
Other long-term deposits	1,777,934,242	-	1,822,900,000	-
Total	**26,371,811,593**	**-**	**23,911,833,846**	**-**

(i) According to the Circular No. 58/2021/TT-BTC dated 12 July 2021 guiding some articles of the Decree No. 158/2020/ND-CP dated 31 December 2020 on derivative securities and derivative securities market, ThanhCong Securities Company has to contribute an initial minimum value of VND 10,000,000,000 to the Derivative Clearing Fund at Vietnam Securities Depository and Clearing Corporation as an direct clearing members and Vietnam Securities Depository and Clearing Corporation shall monthly re-evaluate the scale of the Clearing Fund and define the Clearing Fund contribution obligation of each member on the basis of the transaction scale, price fluctuations in the market, financial obligations, risk level and other criteria.

The contribution of each clearing member is periodically re-evaluated to ensure that it is not lower than the initial minimum contribution as prescribed.

In case where the contribution balance at the Clearing Fund is higher than the contribution obligation, the clearing member is allowed to withdraw the gap amount. In case where the contribution balance at the Clearing Fund is lower than the contribution obligation, the clearing member is required to make additional contributions to cover the gap amount.

(ii) The deposit for payment assistance fund reflects the deposit at Viet Nam Securities Depository and Clearing Corporation (VSDC).

According to the Decision No. 40/QĐ-HĐTV dated 29 April 2025 of the Board of Members of Viet Nam Securities Depository and Clearing Corporation (VSDC) regarding the Regulation on management and use of payment assistance fund, ThanhCong Securities Company has to deposit an initial amount of VND 120,000,000 at VSDC and make annual additional payment of 0.01% of the total value of brokerage transactions of stocks, fund certificates, warrants and corporate bonds (excluding privately issued corporate bonds) traded on the Stock Exchanges that were paid in the preceding year, but not exceeding VND 2,500,000,000/year.

Details of deposit for payment assistance fund are as follows:

	Ending balance	Beginning balance
Initial payment	120,000,000	120,000,000
Additional payment	12,086,601,975	10,094,484,043
Annually allocated interest	2,360,394,944	1,852,512,876
Total	**14,566,996,919**	**12,066,996,919**

6. Overdue and doubtful debts

	Ending balance			Beginning balance		
	Overdue period	Original amount	Recoverable amount	Overdue period	Original amount	Recoverable amount
Express, LLC – trade receivables	From 2 years to less than 3 years	51,241,221,908	7,326,540,204	From 1 year to less than 2 years	51,241,221,908	7,326,540,204
Mr. Doan Quang Sang – other receivables	More than 3 years	1,831,355,283	-	More than 3 years	1,831,355,283	-
In Di Co Co., Ltd – trade receivables	Irrecoverable	4,340,655,340	-	More than 3 years	4,340,655,340	-
Duong Ho Investment Trading Services Company Limited - trade receivables	Irrecoverable	999,924,117	-	Irrecoverable	999,924,117	-
Allegens Lifesciences Pvt. Pvt - other receivables	Irrecoverable	6,497,233,285	-	Irrecoverable	6,497,233,285	-
Tam Duc Medical Materials Pharma Joint Stock Company - trade receivables	Irrecoverable	1,257,374,403	-	Irrecoverable	1,321,384,657	64,010,254
Le Khai Pharmaceutical Company Limited - trade receivables	Irrecoverable	1,881,118,197	-	Irrecoverable	1,881,118,197	-
Duy Tan Pharmaceutical Joint Stock Company - payment for entrusted goods	More than 3 years	10,082,014,866	6,607,410,406	More than 3 years	11,582,014,866	8,107,410,406
Duy Tan Pharmaceutical Joint Stock Company – interest charged on late payment	More than 3 years	13,528,704,574	9,020,093,202	More than 3 years	13,078,347,129	9,154,842,990
Duy Tan Pharmaceutical Joint Stock Company – interest charged 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
Other subjects	More than 3 years	241,814,378	-	More than 3 years	213,342,965	-
	From 2 years to less than 3 years	659,445,186	89,154,800	From 2 years to less than 3 years	659,445,186	89,327,206
	From 1 year to less than 2 years	79,018,350	39,509,175	From 1 year to less than 2 years	143,725,596	71,862,798
	From 6 months to less than 1 year	9,686,537,853	7,168,700,356	From 6 months to less than 1 year	4,681,607,658	1,720,812,091
Total		**105,482,101,316**	**32,460,386,646**		**103,577,417,208**	**30,109,034,664**

Changes in allowances for short-term doubtful debts are as follows:

	Current period	Previous period
Beginning balance	73,468,382,544	75,144,106,265
Increase due to business combination	-	20,190,112,232
Extraction/(Reversal) of additional allowances	(446,667,874)	7,419,455,757
Ending balance	**73,021,714,670**	**102,753,674,254**

7. Inventories

	Ending balance		Beginning balance	
	Costs	Allowances	Costs	Allowances
Goods in transit	47,284,135,140	-	38,854,221,591	-
Materials and supplies	81,077,592,443	(452,588,804)	57,332,371,685	(452,588,804)
Tools and supplies	1,553,711,494	-	1,414,208,187	-
Work-in-process	205,721,559,366	-	109,944,473,149	-
Finished goods	31,827,743,662	(564,297,458)	18,521,387,904	(564,297,458)
Merchandise	100,242,394,699	(8,525,145,813)	98,509,684,737	(9,733,578,383)
Total	**467,707,136,804**	**(9,542,032,075)**	**324,576,347,253**	**(10,750,464,645)**

The Group has mortgaged the rotating inventories of Ho Chi Minh City Medical Import Export Joint Stock Company with the carrying value of VND 146,279,220,452 to secure the payables for Upas L/C and the borrowings from BIDV – Saigon Branch and PGBank – Saigon Branch (see Note No. V.23a).

Changes in allowances for devaluation of inventories are as follows:

	Current period	Previous period
Beginning balance	10,750,464,645	1,186,256,661
Increase due to business combination	-	2,038,124,889
Reversal of allowances during the period	(1,208,432,570)	(66,402,207)
Ending balance	**9,542,032,075**	**3,157,979,343**

8. Deferred expenses

8a. Short-term deferred expenses

	Ending balance	Beginning balance
Land lease costs	7,088,794,755	-
Tools and supplies	2,504,228,560	1,816,491,666
Insurance premiums	1,142,951,644	1,167,370,556
Repair expenses	1,925,803,595	2,200,626,435
Telecommunications costs and transmission charges	3,250,391,678	1,952,130,339
Office rental	165,240,000	968,760,000
Other short-term deferred expenses	4,792,644,233	2,808,339,489
Total	**20,870,054,465**	**10,913,718,485**

8b. Long-term deferred expenses

	Ending balance	Beginning balance
Rental for land at industrial park [(i)]	43,714,828,947	44,657,181,297
Expenses of office, plant renovation and repair	6,550,238,335	4,586,070,476
Tools and supplies	3,321,538,748	2,929,853,956
Other long-term prepaid expenses	3,645,696,548	1,938,882,464
Total	**57,232,302,578**	**54,111,988,193**

(i) The prepaid rental for land lots B303, B304, B305, B306 and part of lot B307 owned by Saigon 3 Jean Co., Ltd., with the carrying value of VND 19,326,241,120, has been mortgaged to secure the borrowing from VietinBank – Ho Chi Minh City Branch (see Note No. V.23a).

9. Tangible fixed assets

	Buildings and structures	Machinery and equipment	Vehicles	Office equipment	Other tangible fixed assets	Total
Historical cost						
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	192,840,000	12,613,576,133	4,703,050,000	1,123,749,310	-	18,633,215,443
Completed construction	1,368,783,129	15,684,247,926	-	-	-	17,053,031,055
Repurchase of financial leased assets	-	56,071,147,426	-	-	-	56,071,147,426
Liquidation and disposal	-	(18,723,937,545)	(241,831,200)	(308,028,900)	-	(19,273,797,645)
Ending balance	**561,726,319,878**	**645,678,425,990**	**43,024,177,095**	**16,233,994,516**	**6,223,620,183**	**1,272,886,537,662**
In which:						
Assets fully depreciated but still in use	47,926,159,476	208,982,699,487	22,753,192,200	12,521,980,768	5,070,202,853	297,254,234,784
Assets waiting for liquidation	-	-	-	-	-	-
Accumulated 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
Depreciation during the period	10,195,462,552	22,127,090,498	1,296,350,304	223,878,602	89,072,871	33,931,854,827
Repurchase of financial leased assets	-	38,035,666,073	-	-	-	38,035,666,073
Liquidation and disposal	-	(14,095,618,542)	(241,831,200)	(169,068,922)	-	(14,506,518,664)
Ending balance	**206,140,208,948**	**453,638,293,155**	**32,212,634,709**	**14,461,776,446**	**5,723,825,265**	**712,176,738,523**
Carrying value						
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	**355,586,110,930**	**192,040,132,835**	**10,811,542,386**	**1,772,218,070**	**499,794,918**	**560,709,799,139**
In which:						
Assets temporarily not in use	-	-	-	-	-	-
Assets waiting for liquidation	-	-	-	-	-	-

Some tangible fixed assets with the carrying values of VND 305,998,391,476, have been mortgaged to secure the Group's borrowings from VietinBank – Ho Chi Minh City Branch, Agribank – Trang Bom District Branch in Northern Dong Nai, BIDV – Saigon Branch and Financing for Healthier Lives, DAC (see Note No. V.23a).

During the period and as at the reporting date, no tangible fixed assets (whether existing or disposed of/sold/transferred during the period) had a historical cost or carrying value representing 10% or more of the total value of tangible fixed assets.

10. Financial leased assets

	Machinery and equipment	Vehicles	Total
Historical cost			
Beginning balance	56,071,147,426	447,760,999	56,518,908,425
Repurchase of financial leased assets	(56,071,147,426)	-	(56,071,147,426)
Ending balance	**-**	**447,760,999**	**447,760,999**
Accumulated depreciation			
Beginning balance	37,734,208,326	447,760,999	38,181,969,325
Depreciation during the period	301,457,747	-	301,457,747
Repurchase of financial leased assets	(38,035,666,073)	-	(38,035,666,073)
Ending balance	**-**	**447,760,999**	**447,760,999**
Carrying value			
Beginning balance	18,336,939,100	-	18,336,939,100
Ending balance	**-**	**-**	**-**

11. 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	-	186,300,000	639,017,788	825,317,788
Liquidation, disposal	-	(17,639,498,894)	(465,300,000)	(18,104,798,894)
Ending balance	**14,795,158,727**	**53,380,969,210**	**3,265,340,135**	**71,441,468,072**
In which:				
Assets fully amortized but still in use	4,457,763,013	33,828,040,182	793,300,000	39,079,103,195
Accumulated amortization				
Beginning balance	8,419,776,596	53,398,985,981	1,556,548,939	63,375,311,516
Amortization during the period	68,373,954	2,918,477,681	64,799,741	3,051,651,376
Liquidation, disposal	-	(17,639,498,894)	(465,300,000)	(18,104,798,894)
Ending balance	**8,488,150,550**	**38,677,964,768**	**1,156,048,680**	**48,322,163,998**

	Land use right	Computer software	Other fixed assets	Total
Carrying value				
Beginning balance	6,375,382,131	17,435,182,123	1,535,073,408	25,345,637,662
Ending balance	**6,307,008,177**	**14,703,004,442**	**2,109,291,455**	**23,119,304,074**
In which:				
Assets temporarily not in use	-	-	-	-
Assets waiting for liquidation	-	-	-	-

The land use right with the carrying value of VND 22,826,241,120 have been mortgaged to secure the borrowing of Ho Chi Minh City Medical Import Export Joint Stock Company from BIDV – Saigon Branch and VietinBank - Ho Chi Minh City Branch (see Note No. V.23a).

The list of intangible fixed assets as at the reporting period is as follows:

	Initial cost	Accumulated amortization	Carrying value
Proceeds from the transfer of land use right of Binh Chieu Enterprise	6,837,395,714	4,030,387,537	2,807,008,177
Land use right of Can Tho Branch	3,500,000,000	-	3,500,000,000
FLEX securities software	8,050,000,000	7,043,750,028	1,006,249,972
Derivatives securities software (FDS)	7,450,000,000	1,394,371,645	6,055,628,355
Other intangible fixed assets	45,604,072,358	35,853,654,788	9,750,417,570
Total	**71,441,468,072**	**48,322,163,998**	**23,119,304,074**

12. Investment property

	Office building and warehouses	Apartments	Total
Historical cost			
Beginning balance	153,706,437,926	123,987,397,600	277,693,835,526
Completed construction	5,611,381,145	-	5,611,381,145
Liquidation and disposal	-	(17,000,000,000)	(17,000,000,000)
Ending balance	**159,317,819,071**	**106,987,397,600**	**266,305,216,671**
In which:			
Assets fully depreciated but still leasing	-	-	-
Accumulated depreciation			
Beginning balance	2,687,730,269	8,052,436,611	10,740,166,880
Depreciation during the period	3,843,239,791	1,632,210,694	5,475,450,485
Liquidation and disposal	-	(1,178,494,639)	(1,178,494,639)
Ending balance	**6,530,970,060**	**8,506,152,666**	**15,037,122,726**
Carrying value			
Beginning balance	151,018,707,657	115,934,960,989	266,953,668,646
Ending balance	**152,786,849,011**	**98,481,244,934**	**251,268,093,945**

Details of the investment properties for lease, i.e. the apartments transferred during the period, are as follows:

	Historical cost	Accumulated depreciation	Carrying value	Transfer price
Apartment No. SGR.SH1-01.08	5,000,000,000	390,476,194	4,609,523,806	5,033,949,707
Apartment No. SGR.SH1-01.09	12,000,000,000	788,018,445	11,211,981,555	12,000,000,000
Total	**17,000,000,000**	**1,178,494,639**	**15,821,505,361**	**17,033,949,707**

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

The list of investment properties as at the reporting date is as follows:

	Historical cost	Accumulated depreciation	Carrying value
Apartment No. SGR.SH1-01.01	40,987,397,600	3,220,438,386	37,766,959,214
Apartment No. SGR.SH1-01.04	40,000,000,000	3,142,857,135	36,857,142,865
Apartment No. SGR.SH1-01.05	5,000,000,000	392,857,146	4,607,142,854
Apartment No. WT1-02.SH01	21,000,000,000	1,749,999,999	19,250,000,001
Office building and warehouses	159,317,819,071	6,530,970,060	152,786,849,011
Total	**266,305,216,671**	**15,037,122,726**	**251,268,093,945**

13. Construction in progress

	Beginning balance	Costs incurred during the period	Inclusion into fixed assets	Inclusion into prepaid expenses	Inclusion into investment property	Ending balance
Acquisition of fixed assets	24,298,117,686	8,100,864,422	(15,651,690,520)	(2,384,687,545)	-	14,362,604,043
Construction in progress	2,485,492,704	7,583,534,276	(1,401,340,535)	(2,940,000)	(5,611,381,145)	3,053,365,300
- *Construction work at No. 181 Nguyen Dinh Chieu*	-	*6,129,851,103*	*(518,469,958)*	-	*(5,611,381,145)*	-
- *Other items*	*2,485,492,704*	*1,453,683,173*	*(882,870,577)*	*(2,940,000)*	-	3,053,365,300
Total	**26,783,610,390**	**15,684,398,698**	**(17,053,031,055)**	**(2,387,627,545)**	**(5,611,381,145)**	**17,415,969,343**

14. Deferred income tax assets

14a. Recognized deferred income tax assets

Deferred income tax assets are recognized on the basis that the Group assesses that it is probable that sufficient taxable income will be available in the future to utilize temporarily deductible differences and unused taxable losses. This assessment is based on the business plan approved by the Board of Management. The corporate income tax rate used to determine the value of deferred income tax assets is 20% (previous period: 20%).

Deferred income tax assets are related to temporarily deductible differences. Changes in recognized deferred income tax assets during the period are as follows:

	Beginning balance	Inclusion into operation results during the period	Ending balance
Provisions for severance allowances	1,167,816,100	(11,101,270)	1,156,714,830
Accrual of operating expenses	1,031,950,347	74,674,651	1,106,624,998
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	(105,789,713	336,960,448
Expenses on allocation of land use right at No. 54B Ngo Chi Quoc Street, Tam Binh Ward, Ho Chi Minh City	1,052,980,000	-	1,052,980,000
Other temporarily deductible differences	2,808,885,672	(197,223,321)	2,611,662,351
Total	**7,413,382,280**	**(239,439,653)**	**7,173,942,627**

Deferred income tax assets and deferred income tax liabilities are offset when the Group has a legal right to offset current income tax assets against current income tax liabilities and these deferred income tax items relate to the same tax authority.

14b. Unrecognized deferred income tax assets

The Group has not recognized deferred income tax assets for the following items as it assesses that it is unlikely to have sufficient taxable income in the future to utilize these benefits:

	Ending balance	Beginning balance
Temporarily deductible differences	10,743,282,975	9,392,864,397
Non-deductible interest expenses (i)	87,452,796,017	100,040,572,222
Taxable losses (ii)	92,298,819,105	174,455,936,899
Total	**190,494,898,097**	**283,889,373,518**

(i) According to the Law on Corporate Income Tax No. 67/2025/QH15 dated 14 June 2025, the Decree No. 132/2020/NĐ-CP dated 05 November 2020 and the Decree No. 20/2025/NĐ-CP dated 10 February 2025 of the Government, non-deductible interest expense during the period is carried forward to subsequent taxable periods for a maximum of five (5) consecutive years, commencing from the year following the year in which the non-deductible interest expense is incurred. Deferred income tax assets have not been recognized in respect of this item as it is not probable that sufficient future taxable profits will be available to utilize the carried-forward interest expense

(ii) Details of unrecognized taxable losses are as follows:

Loss incurring year	Losses incurred	Accumulated losses utilized	Amount of losses to be carried forward	Loss carry-forward period	Unrecognized deferred tax assets
2023	3,092,561,998	-	3,092,561,998	31 December 2028	618,512,400
2024	29,754,016,680	-	29,754,016,680	31 December 2029	5,950,803,336
2025	42,872,497,679	(1,347,649,806)	41,524,847,873	31 December 2030	8,304,969,575
First 6 months of 2026	17,927,392,554	-	17,927,392,554	31 December 2031	3,585,478,511
Total	**93,646,468,911**	**(1,347,649,806)**	**92,298,819,105**		**18,459,763,822**

According to the Law on Corporate Income Tax No. 67/2025/QH15 dated 14 June 2025 and the Decree No. 320/2025/NĐ-CP dated 15 December 2025 of the Government detailing some articles of the Law on Corporate Income Tax, the losses of any tax year may be carried forward and offset against taxable profits of subsequent years for a maximum period of five (5) years, commencing from the year following the year in which the loss arises and the temporary differences can be deducted without any limit on time. No deferred income tax asset has been recognized in respect of these carried-forward losses, as it is not probable that sufficient future taxable profits will be available to utilize them.

15. Goodwill

	Saigon Leather Joint Stock Company	Saigon 3 Jean Co., Ltd	ThanhCong Securities Company	Bong Bach Tuyet Joint Stock Company	Thanh Cong Asset Management Company Limited (TCAM)	Ho Chi Minh City Medical Import Export Joint Stock Company	Total
Initial cost							
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
Partial divestment of equity in a subsidiary	-	-	(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**
Allocated amount							
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 period	-	-	1,302,584,220	1,690,136,873	3,439,453,431	4,789,217,394	11,221,391,918
Ending balance	**14,283,282,551**	**20,007,418,172**	**22,423,099,259**	**19,014,039,821**	**25,037,336,343**	**10,376,637,687**	**111,141,813,833**
Carrying value							
Beginning balance	-	-	7,815,505,280	16,478,834,515	47,191,185,702	90,196,927,572	161,682,453,069
Ending balance	**-**	**-**	**6,081,015,710**	**14,788,697,642**	**43,751,732,271**	**85,407,710,178**	**150,029,155,801**

16. Short-term trade payables

	Ending balance	Beginning balance
Henglun Textile (Vietnam) Company Limited	10,731,382,476	867,783,731
Dezhou Yuanji Textile Co., Ltd.	21,083,769,809	29,051,539,701
Neo Unicap Co., Ltd.	33,841,656,250	45,790,328,191
Scigen Pte., Ltd.	64,696,475,031	50,811,541,828
Payables for acquisition of financial assets	196,096,000,000	4,113,190,000
Other suppliers	251,422,649,747	217,838,305,829
Total	**577,871,933,313**	**348,472,689,280**

In which, trade payables for acquisition of fixed assets amount to VND 2,039,886,064 (the beginning balance: VND 1,976,092,462).

The Group has no overdue trade payables.

17. Short-term advances from customers

	Ending balance	Beginning balance
Deposits received for the transfer of shares [(i)]	200,000,000,000	-
Tan Phu Land Company Limited	9,000,000,000	9,000,000,000
Other customers	13,487,074,414	6,080,570,529
Total	**222,487,074,414**	**15,080,570,529**

[(i)] Deposit received for the transfer of all shares in ThanhCong Securities Company according to Share Transfer Agreement No. 01/2026/HĐCNCP dated 15 May 2026.

18. Payables for dividends and profit distributions

	Ending balance	Beginning balance
Payable dividend for 2023 and previous years	1,836,260,649	1,836,260,649
Payable dividend for 2024	151,238,177	159,301,108
Payable dividend in 2025	75,464,700,000	-
Total	**77,452,198,826**	**1,995,561,757**

19. Short-term taxes and amounts payable to the State budget

	Beginning balance		Movements during the period		Ending balance	
	Payables	Receivables	Amount payable	Amount paid	Payables	Receivables
VAT on local sales	1,989,175,960	-	3,944,004,144	(4,596,470,652)	1,336,709,452	-
VAT on imports	390,516	-	44,815,679,997	(45,495,147,806)	390,516	679,467,809
Export-import duties	418,410	-	2,019,967,383	(2,019,967,383)	418,410	-
Corporate income tax	25,016,995,840	10,901,585	8,789,259,492	(25,943,783,468)	8,019,900,995	168,330,716
Personal income tax	2,284,666,864	396,894,950	17,081,992,264	(17,564,959,134)	1,888,122,306	483,317,262
Land rental	-	1,202,170,958	16,042,982,833	(9,110,220,189)	5,730,591,686	-
Other taxes	1,636,664,447	1,306,348	4,373,275,768	(5,698,042,024)	680,135,320	369,543,477
Total	**30,928,312,037**	**1,611,273,841**	**97,067,161,881**	**(110,428,590,656)**	**17,656,268,685**	**1,700,659,264**

All taxes and other amounts payable to the State Budget are paid in the short term.

Value added tax (VAT)

The Group has to pay VAT using 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 : 10%
- Services : 10%

During the period, the Group Companies were entitled to a value-added tax rate of 8% on merchandise and services specified in the Government's Decree No. 174/2025/NĐ-CP dated 30 June 2025, which provides guidance on Resolution No. 204/2025/QH15 dated 17 June 2025 of the National Assembly.

Export-import duties

The Group has to declare and pay these duties in line with the Customs' notices.

Corporate income tax

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

The corporate income tax payable of each Group company is as follows:

	Current year	Previous year
Saigon 3 Garment Joint Stock Company	-	14,020,127,663
Sai Gon 3 Capital Investment Company Limited	1,080,000	673,419,682
ThanhCong Securities Company	3,932,767,259	7,970,163,343
Bong Bach Tuyet Joint Stock Company	4,068,232,203	1,623,461,447
Bach Tuyet Kotton Company Limited	-	585,108,099
Thanh Cong Asset Management Company Limited	-	430,978,608
Ho Chi Minh City Medical Import Export Joint Stock Company	787,180,030	-
Total	**8,789,259,492**	**25,303,258,842**

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, Tam Binh Ward, Ho Chi Minh City	575,711,960
• No. 47 Street 17, Hiep Binh Ward, Ho Chi Minh City	1,160,784,768
• No. 19 Dan Chu Street, Thu Duc Ward, Ho Chi Minh City	1,009,137,000
• No. 284/1 Le Van Sy Street, Nhieu Loc Ward, Ho Chi Minh City	917,322,500
• No. 66 Tran Binh Trong Street, Hanh Thong Ward, Ho Chi Minh City	175,543,950
• No. 69 Tran Binh Trong, Hanh Thong Ward, Ho Chi Minh City	1,573,551,150
• No. 71/1 Quang Trung Street, An Hoi Tay Ward, Ho Chi Minh City	1,158,380,738
• No. 100 Le Loi Street, Hanh Thong Ward, Ho Chi Minh City	841,778,000
• No. 181 Nguyen Dinh Chieu Street, Xuan Hoa Ward, Ho Chi Minh City	3,557,231,995
• No. 76 Suong Nguyet Anh Street, Ben Thanh Ward, Ho Chi Minh City	2,408,560,000
• No. 24 Street 17, Hiep Binh Ward, Ho Chi Minh City	1,274,391,360

Other taxes

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

20. Payables to employees

This item represents salaries and bonuses to be paid.

21. Short-term accrued expenses

	Ending balance	Beginning balance
Interest expenses	1,807,004,522	6,144,498,739
Sales commission expenses	5,073,860,531	4,742,647,524
Other expenses	23,174,388,560	12,727,175,678
Total	**30,055,253,613**	**23,614,321,941**

22. Other payables

22a. Other short-term payables

	Ending balance	Beginning balance
BOD Members – remuneration payable	147,873,149	899,753,983
Venus HCMC Company Limited - interest expenses	2,323,578,751	1,567,808,887
Trade Union's expenditure and insurance premiums	2,294,611,912	1,135,059,007
Receipt of other short-term deposits	4,415,978,700	4,413,400,800
LG Chem, Ltd – payables for payment for entrusted goods on the Company's behalf	-	164,548,588,706
Belipharm BVBA – payables for payment for entrusted goods on the Company's behalf	23,790,025,076	41,116,124,874
Payables for payment for entrusted goods on the Company's behalf	265,529,106,338	191,234,951,083
Other short-term payables	6,026,969,575	15,487,077,490
Total	**304,528,143,501**	**420,402,764,830**

22b. Other long-term payables

This item represents long-term deposits received.

22c. Overdue debts

The Group has no other overdue payables.

23. Borrowings and financial lease liabilities

23a. Short-term borrowings and financial lease liabilities

	Ending balance	Beginning balance
Short-term borrowings from banks	1,565,822,809,503	2,252,238,824,561
Borrowing from VietinBank – Ho Chi Minh City Branch (i)	*72,329,807,572*	*142,411,888,523*
Borrowing from Vietcombank – Ho Chi Minh City Branch (ii)	*446,813,325,015*	*725,284,832,334*
Borrowing from VRB – Ho Chi Minh City Branch (iii)	*196,096,000,000*	*200,000,000,000*
Indovina Bank Limited – Ho Chi Minh City Branch (iv)	*690,000,000,000*	*890,000,000,000*
Borrowing from BIDV – Saigon Branch (v)	*68,067,217,726*	*78,416,462,434*
Borrowing from Eximbank – Ho Chi Minh City Branch (vi)	*21,495,261,862*	*38,341,750,929*
Borrowing from PGBank – Saigon Branch	-	*13,664,920,087*
Borrowing from Standard Chartered Bank (Vietnam) Limited – Ho Chi Minh City Branch (vii)	*48,584,552,624*	*49,111,181,207*
Borrowing from Agribank – Trang Bom District Branch in Northern Dong Nai (viii)	*22,436,644,704*	*15,007,789,047*
Borrowing from TPBank – Hanoi Branch	-	*100,000,000,000*
Borrowing from Venus HCMC Company Limited (ix)	13,100,000,000	26,200,000,000
Borrowing from other individuals	-	48,500,000,000
Current portions of long-term borrowings (x)	112,106,360,000	109,887,420,000
Current portions of financial lease liabilities (see Note No. V.23b)	-	383,187,383
Total	**1,691,029,169,503**	**2,437,209,431,944**

(i) The unsecured borrowing of Saigon 3 Garment Joint Stock Company from VietinBank - Ho Chi Minh City Branch is to serve the business operations at the interest rate applied to each specific period. The borrowing term is 6 months.

(ii) This item includes the following borrowings:

- The unsecured borrowing of Saigon 3 Garment Joint Stock Company from Vietcombank - Ho Chi Minh City Branch is to serve the business operations at the interest rate applied to each specific period. The borrowing term is 6 months.
- The borrowing of Ho Chi Minh City Medical Import Export Joint Stock Company from Vietcombank – Ho Chi Minh City Branch is to supplement the working capital with the short-term credit limit of VND 120,000,000,000 and at the interest rate applied to each borrowing acknowledgement. The maximum term for each borrowing is 6 months. This borrowing is secured by mortgaging the term deposits and the rotating debt claim right (see Notes No. V.2b and V.3).

(iii) The borrowing of ThanhCong Securities Company from VRB – Ho Chi Minh City Branch is to pay for investment bonds. The borrowing term is 3 months for each disbursement. This borrowing is secured by the deposit contracts of ThanhCong Securities Company at this bank (see Note No. V.2b).

(iv) The borrowing of ThanhCong Securities Company from Indovina Bank Limited is to make payment for the acquisition of government bonds/government-guaranteed bonds. The borrowing term is 6 months. This borrowing is secured by deposit contracts of ThanhCong Securities Company at this bank together with additional collateral comprising investments in trading securities of ThanhCong Securities Company and the property rights arising from margin trading account contracts between ThanhCong Securities Company and customers relating to ThanhCong Securities Company's margin trading borrowings. The total value of collateral is at least VND 500,000,000,000. (see Notes No. V.2b).

(v) The borrowing of Ho Chi Minh City Medical Import Export Joint Stock Company from BIDV – Saigon Branch is to supplement the working capital with the credit limit of VND 150,000,000,000 and at the interest rate specified for each borrowing acknowledgement. The maximum term for each borrowing is 5 months. This borrowing is secured by mortgaging some term deposits, rotating debt claim right, rotating inventories and fixed assets of Ho Chi Minh City Medical Import Export Joint Stock Company (see Notes No. V.2b, V.3, V.7, V.9 and V.11).

(vi) The unsecured borrowing of Ho Chi Minh City Medical Import Export Joint Stock Company from Eximbank – Ho Chi Minh City is to supplement the working capital with the credit limit of VND 100,000,000,000 and at the interest rate applied to each borrowing acknowledgement. The maximum term for each borrowing is 6 months.

(vii) The borrowing of Ho Chi Minh City Medical Import Export Joint Stock Company from Standard Chartered Bank (Vietnam) Limited – Ho Chi Minh City Branch is to supplement the working capital with the credit limit of VND 75,000,000,000 and at the interest rate applied to each borrowing acknowledgement. The maximum term for each borrowing is 150 days. This borrowing is secured by mortgaging the term deposit of Ho Chi Minh City Medical Import Export Joint Stock Company (see Note No. V.2b).

(viii) This item includes the following borrowings:

- The borrowing of Bong Bach Tuyet Joint Stock Company from Agribank – Trang Bom District Branch in Northern Dong Nai is to supplement working capital for business operations at the interest rate applied to each borrowing acknowledgement. The borrowing term is specified in each borrowing acknowledgement, but not exceeding 6 months. This borrowing is secured by mortgaging some tangible fixed assets of Bong Bach Tuyet Joint Stock Company (see Note No. V.9). At the end of the accounting period, the Group had no outstanding borrowing balance with this bank.
- The borrowing of Saigon 3 Jean Co., Ltd from Agribank – Trang Bom District Branch in Northern Dong Nai under the Borrowing Agreement No. 5905-LAV-202502383 dated 22 September 2025 is to supplement the working capital for business operations (completion of textile and garment products) with the credit limit of VND 24,000,000,000. The borrowing term is 12 months from the date of agreement signing until 22 September 2026 inclusively. The interest rate is 5.2%/year at the time of signing the borrowing agreement, which is adjusted in accordance with the lender's notice for each borrowing acknowledgement. This borrowing is secured by machinery, equipment and production lines of Saigon 3 Jean Co., Ltd (see Note No. V.9).

(ix) The unsecured borrowing from Venus HCMC Company Limited is to pay for the transferred properties and serve the business operations of Saigon Leather Joint Stock Company at the interest rate ranging from 6%/year to 8%/year. The borrowing term is 1 year. The interest is paid on the maturity date.

(x) This item includes the following borrowings:

- The borrowing from Financing for Healthier Lives, DAC is to meet the needs of the entity relating to healthcare products and services in accordance with the business plan approved by the Board of Directors of Bong Bach Tuyet Joint Stock Company, at an interest rate of the SR6M Index in US dollars plus 6.22826%, with a borrowing term of 5 years. The borrowing amount is repaid in accordance with a specific repayment schedule, with the first repayment was made on 15 September 2023. This borrowing is secured by all rights, ownership and interests of the Company to the following assets, whether currently or in the future owned and held by Bong Bach Tuyet Joint Stock Company, with the pre-tax purchase value recorded at:

  The contract and actual payment valued in VND equivalent to USD 2,500,000.00 at the exchange rate on the disbursement date:

  - All newly acquired assets and all rights, ownership and interests to such newly acquired assets;
  - All rights, ownership and interests relating to the Asset Acquisition Agreement;
  - The advance payment;
  - All annual supplementary assets and all rights, ownership and interests to the annual supplementary assets;
  - All rights, interests, compensation and other payables received or payable in lieu of, or in connection with, or relating to, and all assets of any nature and description offered in exchange for, in substitution for, or in lieu of any of the aforementioned rights and assets.

  The borrowing of Bong Bach Tuyet Joint Stock Company has been secured by certain machinery and equipment at the Plat at B52-B54/I, Road 2E, Vinh Loc Industrial Park, Vinh Loc Commune, Ho Chi Minh City (see Note No. V.9).

- The borrowing from VietinBank – Ho Chi Minh City Branch is to cover investment costs for the garment manufacturing and finishing plant project of Saigon 3 Jean Co., Ltd. The borrowing term is 8 years from the date of the first disbursement, with a 12-month grace period. The interest rate is specified in each Borrowing Acknowledgment. The borrowing is repaid quarterly, with the first repayment was made on 25 September 2020. This borrowing is secured by a mortgage on the land use rights and assets attached to the land at Nhon Trach Industrial Park, as well as the machinery and equipment of Saigon 3 Jean Co., Ltd (see Notes No. V.8b, V.9 and V.11).

The Group is capable of repaying its short-term borrowings.

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

	Beginning balance	Increase during the period	Transfer from long-term borrowings	Revaluation of balances in foreign currencies	Allocation of bond issuance costs	Increase due to business combination	Amount repaid during the period	Ending balance
Current period								
Short-term borrowings from banks	2,252,238,824,561	2,805,117,486,590	-	584,150,173	-	-	(3,492,117,651,821)	1,565,822,809,503
Short-term borrowings from other organizations	26,200,000,000	-	-	-	-	-	(13,100,000,000)	13,100,000,000
Short-term borrowings from individuals	48,500,000,000	-	-	-	-	-	(48,500,000,000)	-
Current portions of long-term borrowings from the bank	45,000,000,000	-	24,000,000,000	-	-	-	(22,000,000,000)	47,000,000,000
Current portions of long-term borrowings from other organizations	64,887,420,000	-	-	218,940,000	-	-	-	65,106,360,000
Current portions of financial lease liabilities	383,187,383	-	-	-	-	-	(383,187,383)	-
Total	**2,437,209,431,944**	**2,805,117,486,590**	**24,000,000,000**	**803,090,173**	**-**	**-**	**(3,576,100,839,204)**	**1,691,029,169,503**
Previous period								
Short-term borrowings from banks	1,123,475,933,649	3,050,590,438,383	-	410,417,872	-	235,976,353,353	(2,629,862,228,029)	1,780,590,915,228
Short-term borrowings from other organizations	66,170,000,000	77,200,000,000	-	-	-	-	(103,667,698,630)	39,702,301,370
Short-term borrowings from individuals	30,000,000,000	130,000,000,000	-	-	-	-	(160,000,000,000)	-
Short-term ordinary bonds	399,559,750,001	-	-	-	293,500,002	-	-	399,853,250,003
Current portions of long-term borrowings	61,000,000,000	-	111,000,000,000	-	-	-	(124,000,000,000)	48,000,000,000
Current portions of financial lease liabilities	17,506,616,166	-	371,187,808	264,309,989	-	-	(8,861,269,234)	9,280,844,729
Total	**1,697,712,299,816**	**3,257,790,438,383**	**111,371,187,808**	**674,727,861**	**293,500,002**	**235,976,353,353**	**(3,026,391,195,893)**	**2,277,427,311,330**

23b. Long-term borrowings and financial lease liabilities

	Ending balance	Beginning balance
Borrowing from VietinBank – Ho Chi Minh City Branch	-	24,000,000,000
Borrowing from BIDV – Saigon Branch [(i)]	628,600,000	-
Total	**628,600,000**	**24,000,000,000**

[(i)] The borrowing from BIDV – Saigon Branch is pay for the purchase of vehicles of Ho Chi Minh City Medical Import Export Joint Stock Company at the fixed interest rate of 8.5%/year for the first 12 months. The loan term is 84 months from the date of disbursement. The borrowing is secured by these fixed assets (see Note No. V.9).

The Group is capable of repaying the long-term borrowing.

The repayment schedule of long-term borrowings and financial lease liabilities is as follows:

	Ending balance	Beginning balance
1 year or less	96,000,000	110,270,607,383
More than 1 year to 5 years	480,000,000	24,000,000,000
More than 5 years	52,600,000	-
Total	**628,600,000**	**134,270,607,383**

Details of movements in long-term borrowings and financial lease liabilities are as follows:

	Beginning balance	Increase during the period	Amount repaid during the period	Revaluation of balances in foreign currencies	Transfer to short-term borrowings	Ending balance
Current period						
Long-term borrowings from banks	24,000,000,000	676,600,000	(48,000,000)	-	(24,000,000,000)	628,600,000
Total	**24,000,000,000**	**676,600,000**	**(48,000,000)**	**-**	**(24,000,000,000)**	**628,600,000**
Previous period						
Long-term borrowings from banks	85,000,000,000	-	-	-	(24,000,000,000)	61,000,000,000
Long-term borrowings from other organizations	62,855,460,000	-	-	1,842,540,000	-	64,698,000,000
Long-term borrowings from related parties	87,000,000,000	-	-	-	(87,000,000,000)	-
Long-term financial lease liabilities	371,187,808	-	-	-	(371,187,808)	-
Total	**235,226,647,808**	**-**	**-**	**1,842,540,000**	**(111,371,187,808)**	**125,698,000,000**

23c. Overdue borrowings and financial lease liabilities

The Group has no overdue borrowings and financial lease liabilities.

24. Deferred income tax liabilities

The deferred corporate income tax relates to the reversal of provisions for financial investments made for the Group companies and relates to unrealized gains arising from the revaluation of financial assets. The details are as follows:

	Current period	Previous period
Beginning balance	83,272,952,263	81,666,145,620
Inclusion into operation results during the period	(177,344,885)	4,083,697,612
Ending balance	**83,095,607,378**	**85,749,843,232**

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

25. Provisions for payables

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

	Current period	Previous period
Beginning balance	5,935,023,450	6,219,354,950
Increase due to provisions	581,828,154	565,558,253
Amount used	(608,912,005)	(610,289,996)
Ending balance	**5,907,939,599**	**6,174,623,207**

26. Owner's equity

26a. Statement of changes in owner's equity

Information on changes in owner's equity is presented in the attached appendix.

26b. Details of owner's capital

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

26c. Shares

	Ending balance	Beginning balance
Number of shares registered to be issued	75,464,700	75,464,700
Number of shares sold to the public	75,464,700	75,464,700
- *Ordinary shares*	*75,464,700*	*75,464,700*
- *Preferred shares*	-	-
Number of shares repurchased	-	-
- *Ordinary shares*	-	-
- *Preferred shares*	-	-
Number of outstanding shares	75,464,700	75,464,700
- *Ordinary shares*	*75,464,700*	*75,464,700*
- *Preferred shares*	-	-

Par value per outstanding share: VND 10,000.

26d. Profit distribution

During the period, the Group made the dividend payment of 2024 in accordance with the Resolution No. 01/2025/NQ-AGM dated 26 April 2025 of 2025 Annual General Meeting of Shareholders and the Resolution No. 0101/2026/NQ-BOD dated 09 January 2026 of the Board of Directors at the rate of 5% of par value (1 share is entitled to VND 500).

In addition, the Group recognized the dividends of 2025 in accordance with the Resolution No. 02/2026/NQ-ĐHĐCĐ dated 26 June 2026 of 2026 Annual General Meeting of Shareholders and the Resolution No. 15b07/2026/NQ-HĐQT dated 02 July 2026 of the Board of Directors at the rate of 10% of par value (1 share is entitled to VND 1,000).

27. Off-Consolidated interim statement of financial position items

27a. Leased assets

The total minimum lease payments in the future for leasing contracts are classified by terms as follows:

	Ending balance	Beginning balance
1 year or less	20,989,282,433	12,998,503,474
More than 1 year to 5 years	81,446,517,609	45,507,312,965
More than 5 years	230,755,243,938	154,365,328,296
Total	**333,191,043,980**	**212,871,144,735**

The foregoing lease payments include:

- The total rental for 11,906.9 m^2 of land at No. 54B Ngo Chi Quoc Street, Tam Binh Ward, Ho Chi Minh City at the leasing rate of VND 161,250/m^2/year (previous year: VND 46,176/m^2/year). The term of the signed lease contract is 50 years, starting from 22 September 2003.
- The total rental for 21,139 m^2 of land at No. 47 Street No. 17, Hiep Binh Ward, Ho Chi Minh City at the leasing rate of VND 164,250/m^2/year (previous year: VND 54,912/m^2/year). The term of the signed lease contract is 46 years, starting from 09 January 2001.
- The total rental for 6,693 m^2 of land at No. 71/1 Quang Trung Street, An Hoi Tay Ward, Ho Chi Minh City, including 6,532.14 m^2 at the leasing rate of VND 170,625/m^2/year (previous year: VND 82,368/m^2/year) and 160.86 m^2 at the leasing rate of VND 272,500/m^2/year (previous year: VND 218,592/m^2/year). The term of the signed lease contract is 41 years, starting from 27 January 2005.
- The total rental for 3,216 m^2 of warehouse at No. 100 Le Loi Street, Hanh Thong Ward, Ho Chi Minh City at the leasing rate of VND 261,750/m^2/year (previous year: VND 143,520/m^2/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, Saigon Ward, Ho Chi Minh City at the leasing rate of VND 198,000,000/month (including VAT). The term of the signed lease contract is 4 years, which expired on 29 April 2026.
- The rental for 497 m², comprising the ground floor, 1st floor and 2nd floor of the building at No. 140 Nguyen Van Thu Street, Tan Dinh Ward, Ho Chi Minh City, at the leasing rate of USD 27/m²/month. The exchange rate applicable to the first payment instalment is VND 26,500/USD, whilst subsequent instalments shall be calculated based on the VND/USD exchange rate published by Vietcombank – Ho Chi Minh City Branch on the first working day of each month. From the second year onwards, the leasing rate shall be adjusted upwards by 5%/year and shall be agreed in writing in advance. The term of the signed lease contract is 5 years from 01 August 2026.
- The total rental for 1,456.4 m^2 of land at No. 181 Nguyen Dinh Chieu Street, Xuan Hoa Ward, Ho Chi Minh City, including 861.2 m^2 for office at the leasing rate of VND 2,806,500/m^2/year and 595.2 m^2 for warehouse at the leasing rate of VND 1,122,600/m^2/year.
- The total rental for 782 m^2 of land at No. 76 Suong Nguyet Anh Street, Ben Thanh Ward, Ho Chi Minh City at the leasing rate of VND 3,766,500/m^2/year.

- The total rental for 8,745 m^2 of land at No. 24 Street No. 17, Hiep Binh Ward, Ho Chi Minh City at the leasing rate of VND 131,000/m^2/year.

27b. Assets kept for others

The Group has kept medicines for others as follows:

Item	Quantity	Specifications
A + Nutrition White bottle/60 tablets	419	Bottle
A+ Cysderm bottle/60 tablets	2,340	Bottle
A+ Nutrition Cordyceps Deer bottle/90 tablets	960	Bottle
A+ Nutrition Men's Enhancement bottle/60 capsules	890	Bottle
Acyclovir	1,000	kg
Altronel	393,900	Tablet
Aluminium Seal (13mm, 13-10 LQ Silver) (aluminium cap)	300,000	Piece
Aluminium Seal (20mm, 20-10 GLD LQ) (aluminium cap)	203,000	Piece
Aluminium Seal (20mm, 20-10 GRN LQ) (aluminium cap)	399,000	Piece
Amlodipine Besylate	1,619	kg
Biviantac New Melon Flavour (New Biviantac with melon flavour) box of 30 sachets	14,906	Box
Bloci	856	Box
Set of accessories for newborn screening tests (flat-bottomed plates, Neonatal Accessories)	240	Plate
Set of accessories for neonatal screening tests (U-shaped dish, Neonatal Accessories)	300	Kit
17OH-P (17-Alpha-Hydroxyprogesterone) Quantitative Test Kit (Elizen Neonatal 17OH-P Screening, Kit/192)	7	Kit
G-6-PD (Glucose-6-phosphate dehydrogenase) Quantitative Enzyme Assay Kit (Neonatal G-6-PD Screening Assay, Kit/480)	4	Kit
Glucose-6-phosphate dehydrogenase (G-6-PD) Quantitative Assay Kit (Neonatal G-6-PD Screening Assay)	2	Box
Quantitative TSH test kit (Neonatal TSH Screening ELISA, Kit/192)	7	Box
Brain Max bottle/30 tablets	2,760	Bottle
Briozcal Tablets (Box of 3 blister packs x 10 tablets)	26,428	Box
Insulin pen (Gensupen 2)	5	Pen
Calcium Glucoheptonate	550	kg
Calcium Glucoheptonate	14.675	kg
Calcium gluconate	2.000	kg
Calcium Carbonate P23	500	kg
Calcium Carbonate P70	23,650	kg
Caltor -20	9,970	Box
Carbocisteine	3,700	kg
Carbomak-C (Box of 1 vial x 10ml)	8,160	Vial
Celecoxib	375	kg
Chemacin	10.835	Box
Chlorpheniramine Maleate	1,000	kg
Chondroitin sulphate	1,000	kg
Cledigis	69,390	Tablet
Clopikip (Box of 3 blister packs x 10 tablets)	9,598	Box
Clozapyl 100	4,860	Box
Clozapyl 25	4,856	Box

Item	Quantity	Specifications
Colisan-2 (Colistimethate BP 2,000,000 IU), Box of 1 vial of freeze-dried powder for intravenous infusion	8,880	Box
Corel 75 (Box of 3 blister packs x 10 tablets)	10,252	Box
Sodium Croscarmellose (Disolcel) (Excipient)	4,725	kg
Cross Carmellose Sodium (Excipient)	500	kg
Needles for insulin pens. (Insupen Original 33G x 4mm)	6,000	Piece
Di-iodohydroxyquinoline	1,000	kg
Dioctahedral smectite	3,375	kg
DL-Methionine	4.500	kg
Drensa Injection 50 mg/ml	4,337	Box
E-cox 60	44,130	Box
Elaria 100mg	40,903	Box
Enlapylac 5	4,680	Box
Era Gel (Excipient)	2,250	kg
Era Pac (Excipient)	2,550	kg
Era Tab (Excipient)	8,270	kg
Esomeprazole 22.5%	2.000	kg
Estro Ease (red) bottle/60 tablets	2,400	Bottle
Etirabol 80/25	16,390	Box
Fenofibrate	250	kg
Ferrous fumarate	525	kg
Fleet Enema ((19g+7g)/118ml, 133ml)	51.473	Bottle
Flex Glucosamine bottle/60 tablets	2,994	Bottle
Flip-off seal (13mm, 13 FO LQ 1280 Royal Blue) (aluminium cap)	144,000	Piece
Flip-off seal (20mm Blue, code: SZD-20TA-52) (aluminium cap)	480,000	Piece
Follitrope Prefilled Syringe 150IU	7,020	Box
Follitrope Prefilled Syringe 225IU	26,850	Box
Follitrope Prefilled Syringe 300IU	37,681	Box
Follitrope Prefilled Syringe 75IU	16,250	Box
Freeze-dried stopper (13mm, Type: 1079 4405/50/ Grey EPP RS Sil.A) (Rubber stopper)	240,300	Piece
Freeze-dried stopper (20 mm, Type: S-87-J 4405/50 Grey EPP RS Sil.A) (Rubber stopper)	553,200	Piece
Freeze-dried stopper (20mm, Type: S87J 4432/45 Grey EPP RS Sil.1/4A) (Rubber stopper)	184,200	Piece
Furosemide Polpharma	2,112	Box
Glamour Slim bottle/60 tablets	1,780	Bottle
Glass Ampoule (2ml Amber) (Injection vial)	89,760	Piece
Tai Yu Glutathione Injection, Box of 10 vials	7,770	Box
Good Choices Odette Bottle/60 tablets	1,701	Bottle
Griseofulvin	2,980	kg
Growpone 10%	99,089	Box
Guaifenesin	18,750	kg
Hanvidon (Box of 1 bottle x 10ml)	68,500	Box
Healthy Life Celery Gout bottle/60 tablets	2,107	Bottle
Healthy Life Prostate Bottle/30 tablets	2,158	Bottle
Healthy Life Vein Care Bottle/60 tablets	1,440	Bottle

Item	Quantity	Specifications
Healthy Life Vein Care Bottle/60 tablets	3,420	Bottle
Hexicof	154,889	Box
HL Fish Oil bottle/100 capsules	920	Bottle
HL Flex Joint bottle/60 capsules	3,600	Bottle
Hydromellose (Metolose 90SH-15000SR) (Excipient)	4,240	kg
Hydromellose (Metolose 90SH-4000SR) (Excipient)	800	kg
Hydromellose Phthalate (HP55) (Excipient)	250	kg
Hydroxypropyl methylcellulose (Pharmacoat 606) (Excipient)	1,500	kg
Hydroxypropyl methylcellulose (Pharmacoat 615) (Excipient)	1,000	kg
Iopamiro (370/100)	28,560	Vial
Iopamiro (370/50)	31,416	Vial
Iron(III) Hydroxide Polymaltose Complex 34%	1	kg
IVF-C Injection 5,000 IU	40	Box
IVF-M Injection 150 IU	1.925	Box
Joint Care bottle/60 tablets	6,720	Bottle
Kefentech (Box of 20 sachets x 7 pieces)	45,000	Pack
Lignospan Standard (Box of 5 strips x 10 cartridges)	13,200	Box
Linita Tablet	640	Box
LNC 10 Tablet	60,000	Box
LNC 5 Tablet	6,000	Box
L-ornithine L-aspartate	19,249	kg
L-ornithine L-aspartate	20.160	kg
Losachem 50 (Box of 3 blister packs x 10 tablets)	24,611	Box
Losachem 50 (Box of 3 blister packs x 10 tablets)	19,877	Box
Low-Substituted Hydroxypropyl Cellulose (L-HPC LH-11) (Excipient)	3,000	kg
Low-Substituted Hydroxypropyl Cellulose (L-HPC LH-11) (Excipient)	21.727	kg
Low-substituted hydroxypropyl cellulose (L-HPC LH-21) (Excipient)	2,400	kg
Low-substituted hydroxypropyl cellulose (L-HPC LH-21) (Excipient)	500	kg
Lumianto	25,830	Tablet
Magnesium Stearate (Maccell) (Excipient)	620	kg
Mahazapin 5	71.837	Box
Meloxicam	325	kg
Methocarbamol	850	kg
Microcrystalline Cellulose & Sodium Carboxymethyl Cellulose (NEOCEL NEO-C11) (Excipients)	100	kg
Microcrystalline Cellulose & Sodium Carboxymethyl Cellulose (NEOCEL NEO-C91) (Excipient)	1.625	kg
Microcrystalline Cellulose (Accel 101) (Excipient)	2.700	kg
Microcrystalline Cellulose (Accel 112) (Excipient)	1,400	kg
Microcrystalline Cellulose (Comprecel M101) (Excipient)	22,760	kg
Microcrystalline Cellulose (Comprecel M102) (Excipient)	4,580	kg
Microcrystalline Cellulose (Comprecel M112) (Excipient)	16,250	kg
Microcrystalline Cellulose (Comprecel M200) (Excipient)	1,600	kg
Momex Nasal Spray	8,100	Bottle
Moulded Vial (100 ml, Amber, Code: 411001) (Glass vial)	273,294	Piece

Item	Quantity	Specifications
Moulded Vial (100ml, Clear, Code: 111001) (Glass vial)	58,779	Piece
Moulded Vial (10ml, Clear Type II, Code: 110101) (Glass vial)	50,688	Piece
Moulded Vial (10ml, Clear) (Glass vial)	47,952	Piece
Moulded Vial (20ml, Amber, Code: 410201) (Glass vial)	261,120	Piece
Moulded Vial (20ml, Clear, Code: 110201) (Glass vial)	769,560	Piece
Moulded Vial (50ml, Amber, Code: 410501) (Glass vial)	17,136	Piece
Multihance	3,116	Vial
N-Acetyl-DL-Leucine	8,000	kg
Nefolin 30 mg	51,200	Box
Pharmaceutical raw materials/Protanal LFR5/Protanal 60	100	kg
Raw material/Ac-Di-Sol SD-711 NF	5.197	kg
Raw material/Aeroperl 300 Pharma	13.382	kg
Raw materials/Aerosil 200 Pharma	516	kg
Raw material/Alubra® PG-100 Sodium Stearyl Fumarate	4.222	kg
Raw material/Alubra® PG-100 Sodium Stearyl Fumarate drum/1 kg	5.075	kg
Raw material/Aluminium Hydroxide Paste A671	6.620	kg
Ingredients/Aluminium Phosphate Gel B210	125	kg
Raw material/Avicel PH-102 NF	125	kg
Raw material/Avicel PH-302	25	kg
Raw material/Avicel RC-591	77	kg
Raw material/Avicel SMCC 90	6,950	kg
Raw material/Avicel® PH-105	80	kg
Raw material/Carbopol 940 NF Polymer	14,680	kg
Raw material/Carbopol 974P NF Polymer	64	kg
Raw material/Cellactose 80	1.022	kg
Raw material/Di-cafos D14	350	kg
Raw material/Dried aluminium hydroxide A222	4,380	kg
Raw material/ETHOCEL™ Standard 10 Premium	5.880	kg
Raw material/ETHOCEL™ Standard 100 FP Premium	14.125	kg
Raw material/Flowlac 100	182	kg
Ingredients/FMC SD600 Croscarmellose Sodium	1.050	kg
Raw material/Micronised Glibenclamide EP	40	kg
Raw material/Granulac 230	700	kg
Raw material/Hydrochlorothiazide	3.315	kg
Raw material/Lactopress® Anhydrous 250	1.859	kg
Raw material/Lactopress® Granulated	1,000	kg
Raw material/Lactose HMS Impalpable	4,200	kg
Raw material/Low-endotoxin lactose monohydrate	4,300	kg
Raw material/Lipocal	1.050	kg
Raw material/Lipofer NA Dispersible	14,200	kg
Raw material/Magnesium Hydroxide Paste D611	39	kg
Raw material/Magnesium hydroxide powder D220	175	kg
Raw material/METHOCEL™ E15 Premium LV	24	kg
Raw material/METHOCEL™ E5 Premium LV	910	kg
Raw material/METHOCEL™ E50 Premium LV	4,420	kg
Raw material/METHOCEL™ E6 Premium LV	48	kg
Raw material/METHOCEL™ K100 Premium LV	44	kg

Item	Quantity	Specifications
Raw material/METHOCEL™ K100 Premium LV CR	1.272	kg
Raw material/METHOCEL™ K100M Premium	100	kg
Raw material/METHOCEL™ K100M Premium CR	352	kg
Raw material/METHOCEL™ K15M Premium	63	kg
Raw material/METHOCEL™ K15M Premium CR	19	kg
Raw material/METHOCEL™ K4M Premium	20	kg
Raw material/METHOCEL™ K4M Premium CR	50	kg
Raw material/Pharmatose 200M	50	kg
Raw material/Pharmatose 450M	3,800	kg
Raw material/Pharmatose 80M	25	kg
Raw material/PharSQ Base DS 30	50	kg
Raw material/PharSQ Base MS 41	536	kg
Raw material/PharSQ Coarse A60	20	kg
Raw material/PharSQ Coarse A150	4,160	kg
Raw material/PharSQ Coarse D 160 (Dicalcium Phosphate Dihydrate)	17	kg
Raw material/PharSQ Fine D 14	400	kg
Raw material/Primellose	1,494	kg
Raw material/Primojel (Sodium Starch Glycolate)	2.221	kg
Raw material/Sachelac 80	75	kg
Raw material/Saligin MP	2.017	kg
Raw material/Saligin PP	326	kg
Raw material/Saligin PPS	2,332	kg
Raw material/Spherolac 100	350	kg
Raw materials/Supertab 11SD	7.869	kg
Raw materials/Supertab 11SD, Sray NZ)	13.417	kg
Raw materials/Supertab 14SD	20	kg
Ingredients/Supertab 21AN (Anhydrous Lactose)	675	kg
Raw material/Supertab 24AN (Anhydrous Lactose)	50	kg
Raw material/SuperTab® 30GR (Granulated Lactose Monohydrate)	4,590	kg
Raw material/Tablettose 100	70	kg
Raw material/Tablettose 80	200	kg
Raw material/Viscarin® GP 209 NF	75	kg
Nilofact	18,123	Box
Olanz-10 (Box of 3 blister packs x 10 tablets)	1,115	Box
Omega 3 bottle/100 tablets	13,377	Bottle
OMEGA 369 bottle/100 capsules	600	Bottle
Omeprazole 8.5%	1,800	kg
Omeprazole 8.5%	200	kg
Pantium-40	25.416	Box
Paracetamol	775	kg
Perfect White bottle/60 tablets	1,167	Bottle
Phamzopic 7.5mg	37,493	Bottle
Pregnancy & Breastfeeding Care, Bottle/60 tablets	600	Bottle
Pretension Plus 80/12.5mg	5,300	Box
Prevebef	2,400	Tablet
Quinovid Ophthalmic Ointment (Box of 1 tube x 3.5g)	35,400	Box

Item	Quantity	Specifications
Rubber Stopper (13mm, Type: V35 4405/50 Grey EPP RS Sil A) (Rubber stopper)	280,100	Piece
Rubber Stopper (13mm, V-35 4031/45/Grey RTS Sila) (Rubber stopper)	100,000	Piece
Rubber Stopper (20mm, Art.1071 4420/45 Light Grey EPP RS Sil.A) (Rubber stopper)	1,168,500	Piece
Rubber Stopper (20mm, Code: 20-A-03) (Rubber stopper)	110,000	Piece
Rubber Stopper (20mm, Type: Art. 1071 4420/45 Light Grey Sil. Standard) (Rubber stopper)	420,000	Piece
Salic Ointment	13,200	Tube
Scilin M30 (30/70)	4,000	Vial
Septanest with Adrenaline 1/100,000 (Box of 50 vials x 1.7 ml)	13,876	Box
Siukomin Injection	1,680	Box
Sizoca-10 (Box of 3 blister packs x 10 tablets)	91,677	Box
Sodium Starch Glycolate (DST) (Excipient)	12,400	kg
Stalanza (Box of 3 blister packs x 10 tablets)	23,625	Box
Stal-sert 50 (Box of 3 blister packs x 10 tablets)	17,160	Box
Stopper-C1419-6722GS-6-TP3-F1A-NS	3,750	Piece
Surravo	7,560	Tablet
Excipient/PharSQ Base DS 49 (Disodium Hydrogen Phosphate Dodecahydrate)	50	kg
Teli 40	10,192	Box
Teli 80	730	Box
Teli H	10,304	Box
Angels White health supplement, bottle of 60 tablets	247	Bottle
Bio - Quinone Q10 Gold 100mg health supplement	898	Box
Bio-Magnesium® Health Supplement	12,235	Box
Bio-Omega 7™ Health Supplement	1,458	Box
Bio-Selenium + Zinc health supplement	16,012	Box
D-Pearls Health Supplement	3,344	Box
Dr Skin health supplements	8,360	Blister pack
Green Living health supplements	780	Vial
Health supplement: Healthy Life Brain Booster, bottle of 60 tablets	1,019	Bottle
Healthy Life Joint Collagen health supplement, bottle of 60 tablets	1,798	Bottle
Wellness Nutrition Health Supplement	2,580	Vial
Tobramycin Ophthalmic Solution USP (Box of 1 bottle x 5ml)	21,200	Vial
Tominfast 40mg film-coated tablets	49,014	Box
Tongkat Ali Manup Zinc 55mg bottle/60 tablets	720	Bottle
Trimebutine Maleate	3,500	kg
Tubular Vial (15ml, TA, Type I, Clear Finish 20mm, Code: 610151) (Glass vial)	119,808	Piece
Insulated bag	588	Piece
Plastalgin Normal dental impression material, 454 grams (Plastalgin impression powder)	10,000	Pack
Vaxcel Heparin Sodium Injection 5,000 IU/ml (Box of 10 vials, 5 ml each)	2,440	Vial
Venus Breast Care bottle/60 tablets	1,283	Bottle
Vial (10ml, Clear, Type I, 20mm mouth) (Glass vial)	442,224	Piece

Item	Quantity	Specifications
Vial (1ml, Clear Injection, Type I, 13mm finish) (Glass vial)	201,341	Piece
Vial (2ml, Clear, Type I, 13mm finish) (Glass vial)	75,240	Piece
Tablets: NAXXID Tablets	16,310	Box
Vik 1 inj.	14,552	Box
Vitamin B1 (Thiamine Mononitrate)	500	kg
Wellness Nutrition Cordyceps bottle/90 capsules	10,616	Bottle

27c. Foreign currencies

	Ending balance	Beginning balance
US Dollar (USD)	3,528,288.80	2,668,433.92
Euro (EUR)	1.52	1.52
Australian Dollar (AUD)	100.00	100.00

27d. Treated doubtful debts

	Ending balance	Beginning balance
Blue Ambrosia Inc.	1,739,722,444	1,739,722,444
Other advances and receivables from unknown parties	2,200,718,672	2,200,718,672
Receivables from unknown customers	1,134,256,732	1,134,256,732
Receivables from other organizations and individuals	3,177,179,268	3,177,179,268
Total	**8,251,877,116**	**8,251,877,116**

The above debts were written off due to being irrecoverable.

27e. Pledged and mortgaged assets

	Carrying value			
	Ending balance	**Beginning balance**	**Term of pledge or mortgage**	**Pledgee or mortgagee**
Short-term held-to-maturity investments (see Note No. V.2b)	***636,209,440,571***	***636,209,440,571***		
Term deposit at VRB – Ho Chi Minh City Branch	140,000,000,000	140,000,000,000	Until the Group fulfils its obligations under the borrowing agreement (30 September 2026)	VRB
Term deposit at Indovina Bank Limited	445,000,000,000	445,000,000,000	Until the Group fulfils its obligations under the borrowing agreement (11 August 2026)	Indovina Bank Limited
Term deposit at BIDV – Saigon Branch	27,673,440,571	27,673,440,571	Until the Group fulfils its obligations under the borrowing agreement (30 October 2026)	BIDV – Saigon Branch
Term deposit at Vietcombank – Ho Chi Minh City Branch	4,000,000,000	4,000,000,000	Until the Group fulfils its obligations under the borrowing agreement (18 September 2026)	Vietcombank – Ho Chi Minh City Branch
Term deposit at Standard Chartered Bank (Vietnam) Limited – Ho Chi Minh City Branch	13,036,000,000	13,036,000,000	Until the Group fulfils its obligations under the borrowing agreement (14 March 2029)	Standard Chartered Bank (Vietnam) Limited – Ho Chi Minh City Branch
Term deposit at PGBank – Saigon Branch	6,500,000,000	6,500,000,000	Until the Group fulfils its obligations under the borrowing agreement (20 October 2026)	PGBank – Saigon Branch
Trade receivables (see Note No. V.3)	***206,660,959,626***	***177,295,371,735***		
Pledge of the right to claim debts arising from trade receivables	206,660,959,626	177,295,371,735	Until the Group fulfils its obligations under the borrowing agreement (18 September 2026) Until the Group fulfils its obligations under the borrowing agreement (30 October 2026)	Vietcombank – Ho Chi Minh City Branch BIDV – Saigon Branch
Inventories (see Note No. V.7)	***146,279,220,452***	***122,209,220,257***		
Inventories	146,279,220,452	122,209,220,257	Until the Group fulfils its obligations under the borrowing agreement (30 October 2026)	BIDV – Saigon Branch PGBank – Saigon Branch

	Carrying value			
	Ending balance	**Beginning balance**	**Term of pledge or mortgage**	**Pledgee or mortgagee**
Long-term deferred expenses (see Note No. V.8b)	***19,326,241,120***	***19,680,851,050***		
Prepaid land rental for lots B303, B304, B305, B306 and part of lot B307 owned by Saigon 3 Jean Co., Ltd	19,326,241,120	19,680,851,050	Until the Group fulfils its obligations under the borrowing agreement (21 June 2027)	VietinBank – Ho Chi Minh City Branch
Tangible fixed assets (see Note No. V.9)	***305,998,391,476***	***301,669,923,299***		
Fixed assets formed from the borrowing	28,150,014,526	29,568,497,014	Until the Group fulfils its obligations under the borrowing agreement (30 October 2026)	BIDV – Saigon Branch
Assets formed from the borrowing	936,958,331	-	Until 25 December 2023 (84 instalments from 08 January 2026)	BIDV – Saigon Branch
The entire system of workshops, office buildings, ancillary buildings and other structures and ancillary works on the land, etc., of the project for the Jeans and Khaki Products Finishing Plant	195,747,077,165	198,613,791,071	Until the Group fulfils its obligations under the borrowing agreement (21 June 2027)	VietinBank – Ho Chi Minh City Branch
Machinery, equipment and auxiliary works (including furniture, landscape, solar power system, wastewater treatment system, boilers, compressed air system, etc.) to be formed in the future as part of the garment manufacturing and finishing plant project of Saigon 3 Jean Co., Ltd	30,135,332,149	33,049,784,311	Until the Group fulfils its obligations under the borrowing agreement (21 June 2027)	VietinBank – Ho Chi Minh City Branch
Machinery, equipment and production lines formed from the borrowing	34,622,766,195	22,637,628,759	Until the Group fulfils its obligations under the borrowing agreement (23 December 2026)	Agribank – Trang Bom District Branch in Northern Dong Nai
Fixed assets formed from the borrowing	16,406,243,110	17,800,222,144	Until the Group fulfils its obligations under the borrowing agreement (21 September 2026)	Financing for Healthier Lives, DAC
Intangible fixed assets (see Note No. V.11)	***22,826,241,120***	***23,180,851,050***		
Land Lot No. 1623, Map No. 35, Tu Xuong Street, An Binh Ward, Can Tho City	3,500,000,000	3,500,000,000	Until the Group fulfils its obligations under the borrowing agreement (30 October 2026)	BIDV – Saigon Branch
Land use rights to Land Lot No. 21, Map No. 69, located at Hiep Phuoc Commune, Nhon Trach District, Dong Nai Province	19,326,241,120	19,680,851,050	Until the Group fulfils its obligations under the borrowing agreement (21 June 2027)	VietinBank – Ho Chi Minh City Branch
Total	**1,337,300,494,365**	**1,280,245,657,962**		

VI. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE CONSOLIDATED INTERIM INCOME STATEMENT

1. Revenue from sales of goods and provisions of services

1a. Gross revenue

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Revenue from sales of merchandise	472,459,094,184	136,005,482,625
Revenue from sales of finished goods	626,589,893,763	849,942,122,470
Revenue from processing service	85,005,017,549	42,079,977,111
Revenue from leasing services	1,395,518,443	2,295,825,755
Revenue from financial services	13,298,174,303	15,502,298,234
Revenue from sales of investment properties	5,644,208,294	-
Revenue from trust services	25,417,252,699	2,730,660,545
Other revenues	2,134,576,248	3,410,186,626
Total	**1,231,943,735,483**	**1,051,966,553,366**

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

The Group has no sales of goods or provisions of services to related parties.

2. Revenue deductions

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Trade discounts	9,078,828,146	8,685,155,142
Sales returns	18,867,571,399	2,275,583,755
Sales allowances	181,156,271	3,620,865,508
Total	**28,127,555,816**	**14,581,604,405**

3. Cost of sales

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Costs of merchandise sold	429,241,601,471	71,286,729,712
Costs of finished goods sold	478,512,234,393	713,079,817,902
Costs of processing services	89,648,750,192	37,180,516,497
Costs of leasing services	3,117,934,979	12,748,620,597
Costs of financial services	24,091,638,282	21,558,611,266
Expenses for trading in investment properties	5,157,268,667	1,786,092,120
Reversal of allowance for devaluation of inventories	(1,208,432,570)	(66,402,207)
Other costs	-	37,462,244
Total	**1,028,560,995,414**	**857,611,448,131**

4. Gain/loss on disposal, liquidation of investment properties

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Revenue from sales of investment property	17,033,949,707	-
Carrying value of investment property	(15,821,505,361)	-
Costs of disposal and liquidation of investment property	(10,879,628)	-
Total	**1,201,564,718**	**-**

5. Financial income

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Bank deposit interest	37,403,507,839	25,524,585,989
Loan interest	63,238,357,203	74,293,478,897
Dividends received	1,401,275,000	2,138,212,500
Profit on sales of trading securities	64,219,376,810	76,021,490,051
Exchange gain arising	13,670,241,231	18,088,291,576
Other financial income	2,101,770,427	1,082,581,368
Total	**182,034,528,510**	**197,148,640,381**

6. Financial expenses

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Borrowing costs for banks and financial institutions	68,973,089,497	27,131,541,476
Bond interest expenses	-	46,526,663,029
Loss on disposal of trading securities	88,918,832,857	12,929,154,575
Exchange loss arising	9,169,971,139	5,727,300,285
Exchange loss due to the revaluation of monetary items in foreign currencies	653,338,879	1,643,931,883
Provision/(Reversal of provision) for devaluation of trading securities and investment loss	(20,827,955,103)	14,247,415,673
Operating loss from investment in an associate that has become a subsidiary	-	27,454,229,716
Other financial expenses	15,501,392	551,561,585
Total	**146,902,778,661**	**136,211,798,222**

7. Selling expenses

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Expenses for employees	36,143,111,859	18,843,697,736
Materials, packages	1,989,128,037	559,128,249
Depreciation/amortization of fixed assets	956,531,200	676,369,697
Brokerage commission expenses	9,413,662,445	10,967,568,429
Outbound shipping costs	1,065,077,824	2,233,405,480
Sales support expenses	-	1,012,572,313
E-commerce service expenses	25,359,179,134	21,429,902,240
Expenses for external services	19,385,078,428	5,378,015,381
Other expenses	7,835,723,165	8,684,592,954
Total	**102,147,492,092**	**69,785,252,479**

8. General and administrative expenses

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Expenses for employees	82,778,074,969	68,339,043,768
Administrative supplies and office supplies	4,603,667,340	1,786,187,161
Depreciation/amortization of fixed assets	6,874,963,234	5,632,302,203
Taxes, fees and legal fees	6,760,747,671	3,069,515,295
Allowance/(Reversal of allowance) for doubtful debts	(446,667,874)	7,419,455,757
Provisions for severance allowances and salary fund	581,828,154	565,558,253
Goodwill allocation	11,221,391,918	7,230,377,423
Debt reduction to Express, LLC	-	2,725,720,142
Expenses for external services	14,218,494,009	13,721,451,362
Other cash expenses	17,358,120,730	9,955,960,163
Total	**143,950,620,151**	**120,445,571,527**

9. Other income

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Proceeds from liquidation and disposal of fixed assets	92,087,542	15,740,741
Proceeds from settlement of debts with Express, Inc.	-	8,635,728,149
Income from supplier support	-	200,905,070
Income from winning lawsuits	-	777,618,741
Income from treatment for undefined long-existed debts	-	132,520,127
Other income	250,627,547	150,067,865
Total	**342,715,089**	**9,912,580,693**

10. Other expenses

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Loss on liquidation and disposal of fixed assets	-	822,093,713
Tax fines and tax collected in arrears	1,476,935,533	32,305,465
Fines for contract violations	907,579,249	842,546,471
Depreciation for vehicle hire	2,531,755,656	-
Reconciliation differences in accounts receivable and payable	2,114,141,628	-
Other expenses	1,529,105,469	1,894,602,400
Total	**8,559,517,535**	**3,591,548,049**

11. Earnings per share

11a. Basic/diluted earnings per share

	Current year	Previous year
Accounting profit after corporate income tax of the Parent Company's shareholders	(77,194,056,952)	13,061,515,937
Bonuses for the Board of Directors and the Supervisory Board	-	-
Profit used to calculate basic/diluted earnings per share	(77,194,056,952)	13,061,515,937
The weighted average number of ordinary shares outstanding during the period	75,464,700	75,464,700
Basic/diluted earnings per share	**(1,023)**	**173**

11b. Other information

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

12. Operating costs by factors

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Purchase price of merchandise sold	422,584,223,595	98,558,962,145
Materials and supplies	361,109,463,454	478,102,448,531
Labor costs	285,533,876,607	301,413,785,816
Depreciation/amortization of fixed assets	53,981,806,353	43,608,295,914
Expenses for external services	117,403,198,619	179,189,922,265
Other expenses	34,046,539,029	45,527,819,611
Total	**1,274,659,107,657**	**1,146,401,234,282**

VII. OTHER DISCLOSURES

1. Transactions and balances with related parties

The Group's related parties include key management personnel, their related individuals and other related parties.

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

The key management personnel comprise members of the Board of Directors, the Supervisory Board and the General Director. The individuals related to the key management personnel are their close family members.

Transactions with the key management personnel and their related individuals

The Group has no sales of goods or provisions of services to the key management personnel and their related individuals, and only has the following transactions with members of the Board of Directors, the General Director and the key management personnel's related individuals:

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Mr. Pham Xuan Hong		
Dividend distribution	1,988,863,500	-
Dividend payment	1,988,863,500	-
Ms. Nguyen Ngoc Diep		
Dividend distribution	1,378,904,000	-
Dividend payment	1,378,904,000	-
Mr. Nguyen Quoc Viet		
Dividend distribution	7,634,764,500	-
Dividend payment	7,634,764,500	-
Ms. Pham Viet Lan Anh		
Dividend distribution	75,681,500	-
Dividend payment	75,681,500	-
Ms. Nguyen Ngoc Thuy Nhan		
Dividend distribution	264,155,000	-
Dividend payment	264,155,000	-
Ms. Nguyen Ngoc Thuy Van		
Dividend distribution	296,380,000	-
Dividend payment	296,380,000	-
Ms. Duong Thi Thao		
Interest expenses	-	2,640,821,917

Receivables from and payables to the key management personnel and their related individuals

The receivables from and payables to the key management personnel and their related individuals are presented in Note No. V.22a.

Remuneration of the key management personnel

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Board of Directors	***4,687,249,343***	***3,952,150,000***
Mr. Nguyen Khanh Linh	2,336,455,200	1,580,533,333
Mr. Nguyen Quoc Viet	2,204,187,000	1,718,950,000
Mr. Nguyen Viet Cuong *(appointed on 07 February 2026)*	47,857,143	-
Mr. Pham Xuan Hong *(resigned on 07 February 2026)*	73,750,000	312,666,667
Ms. Nguyen Ngoc Diep *(resigned on 07 February 2026)*	12,500,000	170,000,000
Mr. Nguyen Dang Khoa *(resigned on 07 February 2026)*	12,500,000	170,000,000

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Supervisory Board	***1,574,805,469***	***1,260,324,386***
Mr. Nguyen Hoang Giang	50,266,667	51,000,000
Ms. Doan Thi Thu Suong *(appointed on 26 June 2026)*	21,400,000	-
Ms. Truong Thi Hong Nhan *(appointed on 26 June 2026)*	67,400,000	-
Ms. Pham Viet Lan Anh *(resigned on 26 June 2026)*	1,210,138,802	729,324,386
Mr. Le Ngoc Hung *(resigned on 26 June 2026)*	225,600,000	480,000,000
Total	**6,262,054,812**	**5,212,474,386**

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	Company with the same BOD members
Anh Quan Law Partnership Company	The Company's BOD Member is the member of the Management of this company
Duc Quan Investment and Development Joint Stock Company	The Company's Supervisory Board Member is the BOD Member of this company
Diamond Land Development Investment Corporation	The Company's Supervisory Board Member is the General Director of this company

Transactions with other related parties

The Group only has the following transactions with Hung Phuc Investment Joint Stock Company:

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Dividend distribution	6,972,214,500	-
Dividend payment	6,972,214,500	-

Receivables from and payables to other related parties

The Group has no receivables from or payables to other related parties.

2. Segment information

The primary reporting format is business segments since the Group's operations are organized and managed based on the natures of products and services provided and each department is a separate division providing different products.

2a. Information on business segment

The Group's major business segments are as follows:

- Producing and trading in garments;
- Financial investment and trading in securities;
- Producing and trading in medical products;
- Others.

Information on the Group's financial performance, fixed assets, other non-current assets and values of significant non-cash expenses according to the business segments is as follows:

	Producing and trading in garments	Financial investment and trading securities	Producing and trading in medical products	Others	Deductions	Total
Current period						
Net external revenue from sales of goods and provisions of services	552,432,598,893	13,298,174,303	636,689,888,028	2,597,083,161	-	1,205,017,744,385
Net inter-segment revenue from sales of goods and provisions of services	45,366,354,355	1,217,273,434	364,972,354	66,000,000	(47,014,600,143)	-
Financial income	37,015,025,179	266,671,875,193	8,696,449,989	3,212,523	(130,352,034,374)	182,034,528,510
Financial expenses	(20,634,472,056)	(167,860,371,451)	(3,527,478,956)	(8,101,146,382)	53,220,690,184	(146,902,778,661)
Total net segment revenue	**614,179,506,371**	**113,326,951,479**	**642,223,831,415**	**(5,434,850,698)**	**(124,145,944,333)**	**1,240,149,494,234**
Segment financial performance	(29,489,827,728)	60,326,260,618	28,628,814,775	(10,720,991,391)	(83,253,869,697)	(34,509,613,423)
Gain or loss in joint ventures and associates	-	-	-	-	-	-
Other income						342,715,089
Other expenses						(8,559,517,535)
Current income tax						(8,789,259,492)
Deferred income tax						(62,094,768)
Profit/(loss) after tax						***(51,577,770,129)***
Total expenses on acquisition of fixed assets and other non-current assets	***(3,690,669,440)***	***(8,363,827,310)***	***(28,626,564,908)***	***-***	***(4,114,704,200)***	***(44,795,765,858)***
Total depreciation/(amortization) and allocation of long-term prepayments	***23,901,106,356***	***14,827,438,574***	***9,392,128,579***	***5,704,852,007***	***156,280,837***	***53,981,806,353***
Total significant non-cash expenses (except depreciation/(amortization) and allocation of long-term prepayments)	***(5,962,954,356)***	***(586,363,635)***	***5,216,097,153***	***1,200,000,000***	***(21,768,006,555)***	***(21,901,227,393)***

	Producing and trading in garments	Financial investment and trading securities	Producing and trading in medical products	Others	Deductions	Total
Previous period						
Net external revenue from sales of goods and provisions of services	812,273,177,916	15,502,298,234	207,538,833,498	2,070,639,313	-	1,037,384,948,961
Net inter-segment revenue from sales of goods and provisions of services	48,132,928,804	689,886,571	28,478,975,868	67,462,244	(77,369,253,487)	-
Financial income	42,836,985,177	251,746,737,470	7,702,284,001	1,791,828	(105,139,158,095)	197,148,640,381
Financial expenses	(46,300,743,327)	(87,755,337,251)	(7,498,103,090)	(8,018,695,065)	13,361,080,511	(136,211,798,222)
Total net segment revenue	**856,942,348,570**	**180,183,585,024**	**236,221,990,277**	**(5,878,801,680)**	**(169,147,331,071)**	**1,098,321,791,120**
Segment financial performance	11,551,142,927	136,745,887,598	12,298,802,613	(11,244,495,005)	(98,871,819,150)	50,479,518,983
Gain or loss in joint ventures and associates	-	-	2,514,759,544	-	-	2,514,759,544
Other income						9,912,580,693
Other expenses						(3,591,548,049)
Current income tax						(25,303,258,842)
Deferred income tax						(862,552,865)
Profit after tax						***33,149,499,464***
Total expenses on acquisition of fixed assets and other non-current assets	***(12,081,019,174)***	***(6,279,940,000)***	***(20,219,931,639)***	***-***	***-***	***(38,580,890,813)***
Total depreciation/(amortization) and allocation of long-term prepayments	***24,274,153,517***	***10,647,665,035***	***6,418,703,959***	***2,290,260,450***	***(22,487,047)***	***43,608,295,914***
Total significant non-cash expenses (except depreciation/(amortization) and allocation of long-term prepayments)	***11,158,444,151***	***(57,698,631)***	***(468,483,717)***	***-***	***11,533,765,673***	***22,166,027,476***

The Group's assets and liabilities according to the business segments are as follows:

	Producing and trading in garments	**Financial investment and trading securities**	**Producing and trading in medical products**	**Others**	**Total**
Ending balance					
Direct assets of segment	2,243,007,006,230	2,108,521,099,426	1,375,165,167,263	117,550,070,238	5,844,243,343,157
Unallocated assets					1,123,685,474
Total assets					***5,845,367,028,631***
Direct liabilities of segment	747,601,793,724	1,141,538,491,612	1,035,766,124,723	(108,689,664,494)	2,816,216,745,565
Unallocated liabilities					285,513,048,592
Total liabilities					***3,101,729,794,157***
Beginning balance					
Direct assets of segment	2,641,792,233,558	1,999,176,693,283	1,593,070,377,156	135,471,337,150	6,369,510,641,147
Unallocated assets					1,620,613,492
Total assets					***6,371,131,254,639***
Direct liabilities of segment	372,026,718,647	1,803,092,270,566	1,060,461,201,549	224,736,088	3,235,804,926,850
Unallocated liabilities					271,984,043,834
Total liabilities					***3,507,788,970,684***

2b. Information on geographical segment

All of the Group's operations take place within Vietnam.

3. Comparative figures

The accounting period from 01 January 2026 to 31 December 2026 is the first accounting period when the Group applies the Vietnamese Enterprise Accounting System under Circular 99 in replacement to the Circular 200 and Circular 43 amending and supplementing certain provisions of Circular 202.

The application of the new enterprise accounting system did not cause a material impact on the comparative figures. The Group re-presented the comparative figures of some items in the Consolidated Interim Statement of Financial Position to conform with the presentation of the Consolidated Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2026 in accordance with the Circular 43. The items were re-presented as follows:

	Code	Figures before adjustment	Adjustments	Figures after adjustments
Cash and cash equivalents	110	471,283,503,255	108,252,818	471,391,756,073
Cash equivalents	112	310,039,041,096	108,252,818	310,147,293,914
Short-term financial investments	120	1,810,343,067,301	1,529,262,487,418	3,339,605,554,719
Held-to-maturity investments	123	1,082,869,440,571	1,573,479,581,432	2,656,349,022,003
Provision for held-to-maturity investments	124	-	(44,217,094,014)	(44,217,094,014)
Short-term receivables	130	2,505,472,916,330	(1,529,370,740,236)	976,102,176,094
Receivables for short-term loans		1,533,316,094,522	(1,533,316,094,522)	-
Other short-term receivables	135	531,155,653,491	(40,271,739,728)	490,883,913,763
Allowance for short-term doubtful debts	137	(117,685,476,558)	44,217,094,014	(73,468,382,544)
Payables for dividends and profit distributions	313	-	1,995,561,757	1,995,561,757
Other short-term payables	320	422,398,326,587	(1,995,561,757)	420,402,764,830

4. Significant accounting judgements, estimates and assumptions

The preparation of the Consolidated Interim Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System issued under Circular 99 and Circular 43 requires the General Director to make judgements, estimates and assumptions that affect the figures for assets, liabilities, revenue and expenses as well as the disclosure of contingent liabilities. These estimates and assumptions are assessed on the basis of historical experience and other factors deemed reasonable in the circumstances; they are reviewed regularly and form the basis for judgements regarding the carrying amounts of assets and liabilities. Actual results may differ from these estimates.

In addition to judgements in the application of accounting policies that have a significant impact on the figures in the Consolidated Interim Financial Statements – such as the assessment of control and significant influence for the classification of investments in subsidiaries, associates and the going concern assumption – the following significant accounting judgements, estimates and assumptions are assessed by the General Director as carrying a risk of leading to material adjustments to the carrying amounts of assets and liabilities in the next fiscal year should the assumptions change.

Provisions for financial investments

The Group estimates provisions for devaluation of trading securities, provisions for losses on loans and held-to-maturity investments, and provisions for impairment of equity investments in other entities on different bases depending on the nature of each investment: market value at the end of the accounting period for listed shares or where a reliable fair value can be determined; The owner's equity value for the investee, based on the Group's ownership interest, for equity investments without a quoted price; and an assessment of the recoverability of principal and interest for loans and deposits. This estimate involves uncertainty as it depends on fluctuations in share prices and on the business performance and future solvency of the investees/borrowers, particularly given the ongoing volatility in the financial and property markets.

As of 30 June 2026, the provision for devaluation of trading securities was VND 16,116,895,284, a decrease of VND 21,441,591,468 compared with the beginning balance, due to a reversal corresponding to the recovery in market prices of certain share codes; The provision for losses on loans and short-term held-to-maturity investments was VND 44,217,094,014, unchanged from the beginning of the year, primarily relating to personal loans assessed as having a low likelihood of recovery; The provision for impairment of equity investments in other entities was VND 4,063,636,365, an increase of VND 613,636,365, entirely relating to the investment in Gia Dinh Development Corporation, as the owner's equity based on the ownership interest was lower than the carrying amount.

The Board of Management assesses the likelihood of actual losses exceeding the provisions made for trading securities as low, as the majority are listed shares with reliable market prices; for loans and unlisted equity investments, the likelihood of further losses is uncertain and depends on the operating results of the investee and the borrower. To minimize the impact, the Board of Management:

- Regularly monitoring market price fluctuations of the shares held to proactively restructure the investment portfolio where necessary;
- Closely monitoring the financial position and the progress of loan principal and interest repayments, and promptly implementing debt recovery measures or requesting additional collateral for loans showing signs of risk;
- Regularly reviewing the Financial Statements and operating results of the investees to reassess recoverable amounts at each reporting period; and
- Adjusting the provision balance promptly when new information arises that materially alters the assumptions used.

Allowance for doubtful debts

The Group estimates the allowance based on an assessment of the recoverability of each receivable account according to its age and the financial position of each debtor. Determination of the allowance level requires significant judgement regarding the likelihood and timing of recovery; changes in this assessment may increase or decrease costs and affect the operating results of subsequent periods.

As of 30 June 2026, the carrying amount of short-term trade receivables was VND 558,782,482,303 and other short-term receivables was VND 341,290,744,468; the allowance for short-term doubtful debts was VND 73,021,714,670 (beginning balance: VND 73,468,382,544); during the period, the Group reversed VND 446,667,874 against general and administrative expenses.

To minimize the impact of estimates, the Group regularly monitors and follows up on the recovery of receivables, reviews the age of receivables and reassesses the recoverability of each debtor at each reporting period, whilst taking appropriate legal action against overdue and doubtful debts.

Allowance for devaluation of inventories

The Group estimates the allowance for devaluation of inventories based on a comparison between the cost and the net realizable value of each item at the end of the accounting period. Uncertainty arises from forecasting selling prices and actual demand (particularly for textiles, medical cotton and gauze products, and medical equipment, which are subject to seasonality and rapid changes in design), as well as from determining the holding periods and turnover rates of each type of materials and finished goods.

As of 30 June 2026, the value of inventories stood at VND 467,707,136,804, for which an allowance of VND 9,542,032,075 had been recognized, a decrease of VND 1,208,432,570 compared with the beginning balance, primarily due to the reversal of certain merchandise sold during the period. The Board of Management assesses the likelihood of actual losses exceeding the allowance made as low, based on sales trends following the end of the accounting period and the turnover characteristics of each product group; whilst also conducting regular reviews, stocktaking and classification of inventories, implementing programs to promote the sale of slow-moving stock, and promptly adjusting the allowance when new information becomes available.

Goodwill

Goodwill arising from business combinations is amortized on a straight-line basis over a maximum period of 10 years and is tested for impairment when there are indications of impairment. The determination of the amortization period and impairment testing requires judgement regarding the profitability and future operating prospects of the acquired entities, which involves uncertainty as it depends on the actual operating results of these entities.

As of 30 June 2026, the carrying value of the goodwill was VND 150,029,155,801 (beginning balance: VND 161,682,453,069), in which the amount amortized during the period was VND 11,221,391,918. If the operating prospects of the acquired entity deteriorate, leading to a shortening of the amortization period or the recognition of a loss, expenses for the period will increase and consolidated profit will decrease accordingly, up to the carrying value of the goodwill.

The General Director reassesses indications of impairment at each reporting period based on the operating results and business plans of each acquired entity, and promptly adjusts the amortization amount or recognizes an impairment loss where there is evidence that the goodwill has been impaired by an amount greater than the amortization.

Recoverability, recognition of deferred income tax assets and uncertain tax positions

The recognition of deferred income tax assets in respect of temporarily deductible differences, carried-forward interest expenses and taxable losses requires the General Director's judgement regarding the certainty of sufficient future taxable income for each Group company to utilize these amounts.

As of 30 June 2026, the Group recognized deferred income tax assets of VND 7,173,942,627 (beginning balance: VND 7,413,382,280) based on the approved business plan. At the same time, the Group has not recognized deferred income tax assets in respect of temporarily deductible differences, carried-forward interest expenses and taxable losses totaling VND 190,494,898,097 (beginning balance: VND 283,889,373,518) – corresponding to unrecognized deferred income tax assets of approximately VND 38,098,979,619 at a corporate income tax rate of 20%, of which the carried-forward taxable loss amounted to VND 92,298,819,105 (the carryforward period runs from 31 December 2028 to 31 December 2031) – as it is assessed that there is little likelihood of sufficient taxable income in the future to utilize them. Changes in the assessment of future profitability may lead to the additional recognition or reduction of deferred income tax assets, affecting tax expenses and consolidated profit for the relevant periods; carried-forward losses and interest expenses may also expire without being utilized.

Furthermore, the determination of current corporate income tax liabilities requires judgements regarding the application of tax regulations to certain transactions (particularly the limitation on deductible interest expenses for related-party transactions and adjustments to assessable income); the tax amount recognized may change after the tax authorities' inspection and finalization. The General Director reviews the recoverability of deferred income tax assets at the end of each accounting period based on the projected taxable income of each entity, monitors the carry-forward periods for taxable losses and interest expenses to ensure timely utilization, and prepares comprehensive documentation whilst consulting tax specialists on complex transactions.

Estimation of the useful lives of fixed assets and investment properties
The Group estimates the useful lives of fixed assets and investment properties based on technical assessments, usage experience and the actual rate of wear and tear, as the basis for depreciation (investment property is depreciated over a period of 244.5–420 months). Changes in usage intensity, technology and maintenance conditions compared with the initial assumptions may result in adjustments to the depreciation period and depreciation expense in subsequent periods.

As of 30 June 2026, the Board of Management had not identified any factors that would materially alter the assumptions currently in use. In accordance with Vietnamese Accounting Standard No. 05, the Group has not yet been able to measure the fair value of investment property as the conditions for doing so have not yet been met. To minimize the impact of estimates, the Group periodically reviews the useful life, carries out scheduled maintenance and assesses indicators of impairment at each reporting period.

Provisions for severance allowances
The provisions for severance allowances are estimated based on the length of service and the average salary of employees in accordance with current regulations; this estimate is subject to future fluctuations in staff numbers and remuneration policies.

As of 30 June 2026, the balance of the provisions for severance allowances was VND 5,907,939,599 (beginning balance: VND 5,935,023,450). The Group reviews and adjusts the provisions at each reporting period in line with the actual number of employees and salary levels.

5. Subsequent events
On 04 August 2026, the Board of Directors approved the Resolution No. 2208/2026/NQ-HĐQT on the policy to increase the Group's ownership interest in Bong Bach Tuyet Joint Stock Company (stock code: BBT) from 74.94% to 81.08% of the voting shares. The number of shares to be received was 1,203,800 shares.

Apart from the above event, the Board of Management confirms that there are no other significant events from the end of the accounting period to the approval date of the Consolidated Interim Financial Statements which require adjustments or disclosures in the Consolidated Interim Financial Statements.

Date: 28 August 2026

M.S.D.N:0315205303 C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS
THÀNH PHỐ HỒ CHÍ MINH

Nguyen Hoang Tan	**Nguyen Quoc Viet**
Chief Accountant/Preparer	**General Director**
	Legal representative

Appendix: Statement of changes in owner's equity

Unit: VND

	Owner's capital	Share premiums	Other sources of capital	Investment and development fund	Retained profit	Non-controlling interests	Total
Beginning balance of the previous year	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
Increase in a part of non-controlling shareholder's capital of Ho Chi Minh City Medical Import Export Joint Stock Company as of the date of taking control	-	-	-	-	-	85,161,997,934	85,161,997,934
Increase in a part of non-controlling shareholder's capital of Saigon Leather Joint Stock Company due to capital increase during the period	-	-	-	-	-	2,600,000	2,600,000
Decrease in a part of non-controlling shareholder's capital due to the increase in ownership percentage of Bong Bach Tuyet Joint Stock Company	-	-	-	-	(6,037,120,114)	(22,988,879,886)	(29,026,000,000)
Profit in the previous period	-	-	-	-	13,061,515,937	20,087,983,527	33,149,499,464
Other adjustments	-	-	-	-	(62,657,714)	-	(62,657,714)
Ending balance of the previous period	**754,647,000,000**	**225,070,638,380**	**84,576,230,000**	**10,803,664,400**	**1,037,166,994,480**	**759,300,887,805**	**2,871,565,415,065**
Beginning balance of the current year	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
Dividend distribution during the period	-	-	-	-	(113,197,050,000)	-	(113,197,050,000)
Saigon 3 Garment Joint Stock Company distributed dividends during the period	-	-	-	-	-	(93,877,000)	(93,877,000)
Thanh Cong Investment Fund (TCIF) distributed dividends during the period	-	-	-	-	-	(35,275,000)	(35,275,000)
Profit/(loss) in the current period	-	-	-	-	(77,194,056,952)	25,616,286,823	(51,577,770,129)
Increase in a part of non-controlling shareholder's capital due to partial divestment from Thanhcong Securities Company	-	-	-	-	6,262,752,066	48,940,531,434	55,203,283,500
Thanhcong Securities Company used its profit after tax to carry out corporate social responsibility activities.	-	-	-	-	(4,424,000,000)	(5,576,000,000)	(10,000,000,000)
Other adjustments	-	(4,800,000)	-	-	439,148	-	(4,360,852)
Ending balance of the current period	**754,647,000,000**	**224,717,688,380**	**84,576,230,000**	**10,803,664,400**	**795,461,909,098**	**873,430,742,596**	**2,743,637,234,474**

Approved, 28 August 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS
M.S.D.N:0315205307-C.T.C.P ★ THÀNH PHỐ HỒ CHÍ MINH ★

Nguyen Hoang Tan
Chief Accountant/Preparer

Nguyen Quoc Viet
General Director
Legal representative