| | |
|---|---|
| **SGI HOLDINGS INVESTMENT JSC** | **SOCIALIST REPUBLIC OF VIETNAM** |
| | **Independence – Freedom – Happiness** |
| No. : 37.08/2026/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 the disclosure of information on the stock market, SGI Holdings Investment JSC hereby discloses its Reviewed Separate Financial Statements for the First Six Months of 2026 to the Hanoi Stock Exchange 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 Separate Financial Statements for the First Six Months of 2026

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

☒ 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 in the reporting period has a difference of 5% or more before and after audit, moving from loss to 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 corporate income tax in the business results report of 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 in the reporting period is lost, changing from profit in the same period last year to loss in this 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 at 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: 0315205307 C.T.C.P * CÔNG TY CỔ PHẦN ĐẦU TƯ SGI HOLDINGS * THÀNH PHỐ HỒ CHÍ MINH

**Nguyen Quoc Viet**

Attached documents:

- *Reviewed Separate Financial Statements for the First Six Months of 2026.*
- *Explanatory document.*

# INTERIM FINANCIAL STATEMENTS

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

# SGI HOLDINGS INVESTMENT JSC

# CONTENTS



**************************

# 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 Member | Appointed on 26 June 2026<br>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") presents this statement together with the Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2026.

**Responsibilities of the General Director**

The Company's General Director is responsible for the preparation of the Interim Financial Statements that give a true and fair view of the financial position, the financial performance and the cash flows of the Company during the period. In order to prepare these 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 Interim Financial Statements;
- prepare the Interim Financial Statements of the Company on a going-concern basis unless it is inappropriate to presume that the Company 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 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 Company and that such accounting records comply with the applicable accounting framework. The General Director is also responsible for safeguarding the Company'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 of these Interim Financial Statements.

**Statement of the General Director**

In the opinion of the General Director, the Interim Financial Statements give a true and fair view of the financial position of the Company as of 30 June 2026 and of its financial performance and 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 Interim Financial Statements.

Date: 28 August 2026

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

**Nguyen Quoc Viet**
**General Director**

No. 1.1378/26/TC-AC

# REPORT ON THE INTERIM FINANCIAL INFORMATION REVIEW

**To: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE GENERAL DIRECTOR**
**SGI HOLDINGS INVESTMENT JSC**

We have reviewed the accompanying Interim Financial Statements of SGI Holdings Investment JSC (hereinafter referred to as "the Company"), which were prepared on 28 August 2026 (from page 05 to page 35), including the Interim Statement of Financial Position as of 30 June 2026, the Interim Income Statement, the Interim Cash Flow Statement for the first 6 months of the fiscal year ending 31 December 2026 and the Notes to the Interim Financial Statements.

**Responsibility of the General Director**

The Company's General Director is responsible for the preparation, true and fair presentation of the Interim Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of the Interim Financial Statements; and responsible for such internal control as the General Director determines necessary to enable the preparation and presentation of the 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 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 Interim Financial Statements do not give a true and fair view, in all material respects, of the interim financial position of SGI Holdings Investment JSC as of 30 June 2026 and of its interim financial performance and 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 Interim Financial Statements.

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

# 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** | | **1,123,685,474** | **1,620,613,492** |
| **I.** | **Cash and cash equivalents** | **110** | **V.1** | **309,368,816** | **1,434,747,146** |
| 1. | Cash | 111 | | 309,368,816 | 631,766,324 |
| 2. | Cash equivalents | 112 | | - | 802,980,822 |
| **II.** | **Short-term financial investments** | **120** | | **-** | **-** |
| 1. | Trading securities | 121 | | - | - |
| 2. | Provisions for devaluation of trading securities | 122 | | - | - |
| 3. | Short-term held-to-maturity investments | 123 | | - | - |
| 4. | Provisions for impairment of short-term held-to-maturity investments | 124 | | - | - |
| 5. | Other short-term investments | 125 | | - | - |
| 6. | Provisions for impairment of other short-term investments | 126 | | - | - |
| **III.** | **Short-term receivables** | **130** | | **10,000,000** | **48,600,000** |
| 1. | Short-term trade receivables | 131 | | - | - |
| 2. | Short-term advances to suppliers | 132 | | - | 48,600,000 |
| 3. | Short-term intra-company receivables | 133 | | - | - |
| 4. | Receivables from construction contracts under percentage of completion method | 134 | | - | - |
| 5. | Other short-term receivables | 135 | V.2 | 10,000,000 | - |
| 6. | Allowance for short-term doubtful debts | 136 | V.3 | - | - |
| 7. | Shortage of assets awaiting resolution | 137 | | - | - |
| **IV.** | **Inventories** | **140** | | **-** | **-** |
| 1. | Inventories | 141 | | - | - |
| 2. | Allowance for devaluation of inventories | 142 | | - | - |
| **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** | | **804,316,658** | **137,266,346** |
| 1. | Short-term deferred expenses | 161 | | 309,654,446 | 412,500 |
| 2. | Deductible VAT | 162 | | 477,462,212 | 136,853,846 |
| 3. | Taxes and other receivables from the State | 163 | V.8 | 17,200,000 | - |
| 4. | Trading Government bonds | 164 | | - | - |
| 5. | Other current assets | 165 | | - | - |

| | ITEMS | Code | Note | Ending balance | Beginning balance |
|---|---|---|---|---|---|
| **B -** | **NON-CURRENT ASSETS** | **200** | | **1,223,196,097,783** | **1,216,458,724,175** |
| **I.** | **Long-term receivables** | **210** | | **-** | **-** |
| 1. | Long-term trade receivables | 211 | | - | - |
| 2. | Long-term advances to suppliers | 212 | | - | - |
| 3. | Working capital in affiliates | 213 | | - | - |
| 4. | Long-term intra-company receivables | 214 | | - | - |
| 5. | Other long-term receivables | 215 | | - | - |
| 6. | Allowance for long-term doubtful debts | 216 | | - | - |
| **II.** | **Fixed assets** | **220** | | **5,784,229,301** | **-** |
| 1. | Tangible fixed assets | 221 | V.4 | 5,784,229,301 | - |
| - | *Historical cost* | *222* | | *5,826,799,310* | - |
| - | *Accumulated depreciation* | *223* | | *(42,570,009)* | - |
| 2. | Financial leased assets | 224 | | - | - |
| - | *Historical cost* | *225* | | - | - |
| - | *Accumulated depreciation* | *226* | | - | - |
| 3. | Intangible fixed assets | 227 | | - | - |
| - | *Initial cost* | *228* | | - | - |
| - | *Accumulated amortization* | *229* | | - | - |
| **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** | | **-** | **-** |
| - | Historical cost | 241 | | - | - |
| - | Accumulated depreciation | 242 | | - | - |
| **V.** | **Non-current assets in process** | **250** | | **-** | **-** |
| 1. | Long-term work in process | 251 | | - | - |
| 2. | Construction in progress | 252 | | - | - |
| **VI.** | **Long-term financial investments** | **260** | | **1,217,213,287,275** | **1,216,456,373,485** |
| 1. | Investments in subsidiaries | 261 | V.5 | 1,215,766,887,308 | 1,207,268,687,308 |
| 2. | Investments in joint ventures and associates | 262 | V.5 | 71,500,989,000 | 71,500,989,000 |
| 3. | Equity investments in other entities | 263 | | - | - |
| 4. | Provisions for impairment of long-term investments in other entities | 264 | V.5 | (70,054,589,033) | (62,313,302,823) |
| 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** | | **198,581,207** | **2,350,690** |
| 1. | Long-term deferred expenses | 271 | | 198,581,207 | 2,350,690 |
| 2. | Deferred income tax assets | 272 | V.6 | - | - |
| 3. | Long-term components and spare parts | 273 | | - | - |
| 4. | Other non-current assets | 274 | | - | - |
| | **TOTAL ASSETS** | **280** | | **1,224,319,783,257** | **1,218,079,337,667** |

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

| | ITEMS | Code | Note | Ending balance | Beginning balance |
|---|---|---|---|---|---|
| **C -** | **LIABILITIES** | **300** | | **360,977,748,592** | **271,984,043,834** |
| **I.** | **Current liabilities** | **310** | | **360,977,748,592** | **271,984,043,834** |
| 1. | Short-term trade payables | 311 | V.7 | 962,362,260 | 9,600,000 |
| 2. | Short-term advances from customers | 312 | | - | - |
| 3. | Payables for dividends and profit distributions | 313 | V.8 | 75,474,563,800 | 7,810,400 |
| 4. | Short-term taxes and amounts payable to the State budget | 314 | V.9 | - | 15,400,000 |
| 5. | Payables to employees | 315 | V.10 | 80,236,782 | - |
| 6. | Short-term accrued expenses | 316 | | 260,300,000 | 120,000,000 |
| 7. | Short-term intra-company payables | 317 | | - | - |
| 8. | Short-term payables relating to construction contracts under percentage of completion method | 318 | | - | - |
| 9. | Short-term deferred revenue | 319 | | - | - |
| 10. | Other short-term payables | 320 | V.11 | 21,600,285,750 | 11,331,233,434 |
| 11. | Short-term borrowings and financial lease liabilities | 321 | V.12 | 262,600,000,000 | 260,500,000,000 |
| 12. | Provisions for short-term payables | 322 | | - | - |
| 13. | Bonus and welfare fund | 323 | | - | - |
| 14. | Price stabilization fund | 324 | | - | - |
| 15. | Trading Government bonds | 325 | | - | - |
| **II.** | **Non-current liabilities** | **330** | | **-** | **-** |
| 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. | Intra-company payables for working capital received | 335 | | - | - |
| 6. | Long-term intra-company payables | 336 | | - | - |
| 7. | Long-term deferred revenue | 337 | | - | - |
| 8. | Other long-term payables | 338 | | - | - |
| 9. | Long-term borrowings and financial lease liabilities | 339 | | - | - |
| 10. | Convertible bonds | 340 | | - | - |
| 11. | Preferred shares | 341 | | - | - |
| 12. | Deferred income tax liability | 342 | | - | - |
| 13. | Provisions for long-term payables | 343 | | - | - |
| 14. | Science and technology development fund | 344 | | - | - |

| | ITEMS | Code | Note | Ending balance | Beginning balance |
|---|---|---|---|---|---|
| **D -** | **OWNER'S EQUITY** | **400** | | **863,342,034,665** | **946,095,293,833** |
| 1. | Owner's capital | 411 | V.13 | 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 | | - | - |
| 3. | Bond conversion options | 413 | | - | - |
| 4. | Other owner's capital | 414 | | - | - |
| 5. | Share repurchases | 415 | | - | - |
| 6. | Differences upon asset revaluation | 416 | | - | - |
| 7. | Foreign exchange differences | 417 | | - | - |
| 8. | Investment and development fund | 418 | | - | - |
| 9. | Other equity funds | 419 | | - | - |
| 10. | Retained profit | 420 | V.13 | 108,695,034,665 | 191,448,293,833 |
| - | *Retained profit to the end of the previous period* | *420a* | | *78,251,243,833* | *191,448,293,833* |
| - | *Retained profit for the current period* | *420b* | | *30,443,790,832* | - |
| | **TOTAL LIABILITIES AND OWNER'S EQUITY** | **440** | | **1,224,319,783,257** | **1,218,079,337,667** |

Approved, 28 August 2026

M.S.D.N:0315205307 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**

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

# 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 provision of services** | **01** | | **-** | **-** |
| **2.** | **Revenue deductions** | **02** | | **-** | **-** |
| **3.** | **Net revenue from sales of goods and provision of services** | **10** | | **-** | **-** |
| **4.** | **Cost of sales** | **11** | | **-** | **-** |
| **5.** | **Gross profit from sales of goods and provision of services** | **20** | | **-** | **-** |
| **6.** | **Gain/loss on disposal, liquidation of investment properties** | **21** | | **-** | **-** |
| **7.** | **Financial income** | **22** | **VI.1** | **51,610,608,173** | **77,449,920,345** |
| **8.** | **Financial expenses** | **23** | **VI.2** | **18,747,179,360** | **562,151,841** |
| | In which: Interest expenses | 24 | | 11,005,893,150 | 3,491,592,328 |
| **9.** | **Selling expenses** | **25** | | **-** | **-** |
| **10.** | **General and administrative expenses** | **26** | **VI.3** | **2,417,034,760** | **452,039,683** |
| **11.** | **Net operating profit** | **30** | | **30,446,394,053** | **76,435,728,821** |
| **12.** | **Other income** | **31** | | **1,600** | **-** |
| **13.** | **Other expenses** | **32** | | **2,604,821** | **-** |
| **14.** | **Other profit/(loss)** | **40** | | **(2,603,221)** | **-** |
| **15.** | **Total accounting profit before tax** | **50** | | **30,443,790,832** | **76,435,728,821** |
| **16.** | **Current income tax** | **51** | **V.8** | **-** | **-** |
| **17.** | **Deferred income tax** | **52** | | **-** | **-** |
| **18.** | **Profit after tax** | **60** | | **30,443,790,832** | **76,435,728,821** |
| **19.** | **Basic earning per share** | **70** | **VI.4** | | |
| **20.** | **Diluted earnings per share** | **71** | **VI.4** | | |

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**

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

# 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 | Previous year |
|---|---|---|---|---|---|
| **I.** | **Cash flows from operating activities** | | | | |
| ***1.*** | ***Profit before tax*** | ***01*** | | ***30,443,790,832*** | ***76,435,728,821*** |
| ***2.*** | ***Adjustments for:*** | | | | |
| - | Depreciation/Amortization of fixed assets and investment properties | 02 | V.4 | 42,570,009 | - |
| - | Provisions and allowances | 03 | V.5 | 7,741,286,210 | (2,929,440,487) |
| - | Exchange gain/loss due to revaluation of monetary items in foreign currencies | 04 | | - | - |
| - | Gain/loss from investing and financing activities | 05 | VI.1 | (51,610,608,173) | (77,449,920,345) |
| - | Borrowing costs | 06 | VI.2 | 11,005,893,150 | 3,491,592,328 |
| - | Other adjustments | 07 | | - | - |
| ***3.*** | ***Operating profit/(loss) before movements in working capital*** | ***08*** | | ***(2,377,067,972)*** | ***(452,039,683)*** |
| - | Increase/decrease of receivables | 09 | | (319,208,366) | (69,169,400) |
| - | Increase/decrease of inventories | 10 | | - | - |
| - | Increase/decrease of payables | 11 | | 5,734,801 | (200,002) |
| - | Increase/decrease of deferred expenses | 12 | | (505,472,463) | 19,020 |
| - | Increase/decrease of trading securities | 13 | | - | - |
| - | Interest expenses paid | 14 | V.11, VI.2 | - | (3,568,328,766) |
| - | Corporate income tax paid | 15 | V.9 | - | (1,460,294,031) |
| - | Other cash inflows | 16 | | - | - |
| - | Other cash outflows | 17 | | (251,880,834) | (1,139,000,000) |
| | ***Net cash flows used in operating activities*** | ***20*** | | ***(3,447,894,834)*** | ***(6,689,012,862)*** |
| **II.** | **Cash flows from investing activities** | | | | |
| 1. | Purchases and construction of fixed assets and other non-current assets | 21 | V.4, 7 | (5,159,595,069) | - |
| 2. | Proceeds from disposals of fixed assets and other non-current assets | 22 | | - | - |
| 3. | Cash outflow for lending, buying debt instruments of other entities | 23 | | - | - |
| 4. | Cash recovered from lending, selling debt instruments of other entities | 24 | | - | - |
| 5. | Equity investments in other entities | 25 | | (196,000,000,000) | (159,385,944,968) |
| 6. | Cash recovered from equity investments in other entities | 26 | | 187,501,800,000 | - |
| 7. | Interest earned, dividends and profits received | 27 | | 51,610,608,173 | 77,449,920,345 |
| | ***Net cash flows generated from/(used in) investing activities*** | ***30*** | | ***37,952,813,104*** | ***(81,936,024,623)*** |

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

| | ITEMS | Code | Note | Accumulated from the beginning of the year | |
|---|---|---|---|---|---|
| | | | | Current 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.12 | 5,600,000,000 | 396,400,000,000 |
| 4. | Repayment for borrowing principal | 34 | V.12 | (3,500,000,000) | (232,520,000,000) |
| 5. | Payment for financial lease principal | 35 | | - | - |
| 6. | Dividends and profit paid to the owners | 36 | | (37,730,296,600) | (75,420,668,000) |
| | ***Net cash flows generated from/(used in) financing activities*** | ***40*** | | ***(35,630,296,600)*** | ***88,459,332,000*** |
| | **Net cash flows during the period** | **50** | | **(1,125,378,330)** | **(165,705,485)** |
| | **Beginning cash and cash equivalents** | **60** | **V.1** | **1,434,747,146** | **1,099,478,520** |
| | Effects of fluctuations in foreign exchange rates | 61 | | - | - |
| | **Ending cash and cash equivalents** | **70** | **V.1** | **309,368,816** | **933,773,035** |

Approved, 28 August 2026

M.S.D.N: 0315205307 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**

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

# NOTES TO THE 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") 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 Company

***Subsidiaries***

| Subsidiaries | Address | Principal business activities | Ownership interest | Percentage of benefit | Percentage of voting right |
|---|---|---|---|---|---|
| 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% |
| 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% |
| 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% |
| 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% |

| Subsidiaries | Address | Principal business activities | Ownership interest | Percentage of benefit | Percentage of voting right |
|---|---|---|---|---|---|
| Thanh Cong Asset Management Company Limited (TCAM) | No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City | Securities investment fund management, securities portfolio management, securities investment consultancy | 100% | 100% | 100% |

***Associate***

The Company only invests in Bong Bach Tuyet Joint Stock Company, located at No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City. The principal business activities of this associate are to manufacture and trade in medical bandages, medical gauze, medical cotton, sanitary napkins, and other cotton and gauze products; to manufacture masks, disposable masks and medical masks. As at the reporting date, the Company's ownership interest in this associate is 24.71%, which is equal to its voting rights percentage.

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

The corresponding figures of the previous period are comparable with the figures of the current period.

The accounting period from 01 January 2026 to 31 December 2026 is the first accounting period when the Company applies 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"). Accordingly, certain items in the 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 Interim Financial Statements have been restated in accordance with the new classifications and names specified in the Circular 99 to ensure comparability (see Note No. VII.2). These changes do not affect the Company’s total assets, total liabilities, owner's equity and after-tax profit.

**7. Other information**

The Company’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 Company is from 01 January to 31 December annually.

**2. Accounting currency unit**

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

## III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

### 1. Applicable accounting system

The Company applies the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with the Circular No. 99 and other Circulars guiding the implementation of the Vietnamese Accounting Standards of the Ministry of Finance in preparation and presentation of the Interim Financial Statements.

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

The Company's General Director has ensured to comply with all the requirements of the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with the Circular No. 99 as well as other Circulars guiding the implementation of the Vietnamese Accounting Standards of the Ministry of Finance in the preparation and presentation of the Interim Financial Statements.

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

### 1. Basis of preparation

The 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. 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.

### 3. Financial investments

***Trading securities***

Investments classified as trading securities are those held by the Company 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 Company does not reclassify trading securities to held-to-maturity investments, or vice versa.

The recognition date for trading securities is the date the Company 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 declared prior to the acquisition of trading securities are deducted from the cost of such securities. Interest declared after the acquisition of such securities are recorded in the Company's financial income.

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 as 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: 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 market 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 Company'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.

Increases/decreases in the provisions for impairment of trading securities that must be recognized at the reporting date are 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 moving 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.

***Investments in subsidiaries and associate***

*Subsidiaries*

A subsidiary is an entity controlled by the Company. Control is achieved when the Company has the ability to control the financial and operating policies of the investee in order to obtain economic benefits from the activities of that enterprise.

*Associate*

An associate is an entity over which the Company has significant influence but not control over its financial and operating policies. Significant influence is demonstrated by the right to participate in decisions regarding the financial and operating policies of the investee but not to control these policies.

*Initial recognition*

Investments in the subsidiaries, associate are initially recognized at cost, comprising acquisition cost or capital contributions plus any directly attributable transaction cost (such as transaction costs and fees for brokerage, consultancy, audit, other charges, taxes and bank charges among others). In case the Company borrows funds to invest in the subsidiaries, associate, 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, investments in associates are subsequently measured at cost.

Dividends and profit declared prior to the acquisition of investments are deducted from the investment costs. Dividends and profit declared after the acquisition of investments are recorded into the Company'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 impairment of investments in the subsidiaries and associate*
A provision for impairment of investments in the subsidiaries, associate is recognized when the subsidiaries, associate incur losses or the investment is impaired and the Company might incur a loss of capital. The provision amount is determined by multiplying the Company's actual paid-in ownership interest (%) in the subsidiaries, associate as at the end of the accounting period by the difference between the actual capital contributed by all owners and the equity of the subsidiaries and associate as at the same date. If the subsidiaries, associate is consolidated into Consolidated Financial Statements, the basis for impairment provisions is the Consolidated Financial Statements.

Any increase or decrease in the provisions for impairment of investments in the subsidiaries, associate required to be recognized as at the reporting date is recorded into financial expenses.

## 4. Receivables

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

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 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 the estimated loss.

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

## 5. 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 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 Interim Financial Statements.

The Company 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 Company's deferred expenses comprise other deferred expenses and other expenses incurred that relate to multiple accounting periods; these expenses are recognized as deferred expenses and allocated into operation costs using an appropriate allocation criteria on the basis of the nature of each type of expenses.

**6. Tangible fixed assets**

Tangible fixed assets are presented at historical cost less accumulated depreciation. Historical cost of tangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the time when it is brought to its working condition for its intended use.

Subsequent costs are added to historical costs of fixed assets only if it is probable that future economic benefits associated with the asset will flow to the Company. 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 |
|---|---|
| Vehicles | 06 |
| Office equipment | 05 |

**7. 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 Company.
- 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 Interim Statement of Financial Position based on their remaining maturities as at the reporting date.

**8. Payables for dividends and profit distributions**

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

## 9. Owner's capital

The owner’s capital is recorded according to the actual amounts invested by shareholders.

## 10. Profit distribution

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

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

## 11. Recognition of income

***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 Company 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.

## 12. Borrowing costs

Borrowing costs are interest and other costs that the Company 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 Company 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.

## 13. Expenses

Expenses are those that result in outflows of the Company'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 Company 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.

## 14. Corporate income tax

The Company's 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 Company determines and recognizes the provisional corporate income tax payable. At the end of the fiscal year, the Company 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 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 fiscal year 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 Interim Statement of Financial Position, the Company offsets deferred tax assets and deferred tax liabilities if:

- The Company has the legal right to offset current income tax assets against current income tax liabilities; and
- Deferred income tax assets and deferred income tax liabilities are relevant to corporate income tax levied by the same taxation authority on either:
  - The same taxable subjects; or
  - The Company has intention to pay current income tax liabilities and current income tax assets on a net basis or recover tax assets and settle tax liability simultaneously in each future period in which significant amounts of deferred tax liabilities or deferred tax assets are expected to be settled or recovered.

## 15. Related parties

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

Related parties of the Company include:

- Subsidiaries, associate and other subsidiaries within the Group.
- Individuals with direct or indirect voting rights and thereby have significant influence over the Company, 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 Company’s operations, including the General Director, 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 Company and entities that share key management personnel with the Company.

Close family members of an individual are those who may cause influence or be influenced by that individual in their dealings with the Company, 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.

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

### 1. Cash and cash equivalents

| | Ending balance | Beginning balance |
|---|---:|---:|
| Cash on hand | 7,026,191 | 13,503,171 |
| Demand deposits | 302,342,625 | 618,263,153 |
| - *Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Ho Chi Minh City Branch* | *69,043,882* | *559,957,363* |
| - *Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Ho Chi Minh City Branch* | *207,571,256* | *19,089,649* |
| - *Other banks and organizations* | *25,727,487* | *39,216,141* |
| Cash equivalents | - | 802,980,822 |
| - *2-month deposit at Vietnam Export Import Commercial Joint Stock Bank (Eximbank) – Ho Chi Minh City Branch* | - | *800,000,000* |
| - *Accrued interest* | - | *2,980,822* |
| **Total** | **309,368,816** | **1,434,747,146** |

### 2. Other short-term receivables

This item reflects the receivables from the employees which are the advances made to support business operations.

### 3. Overdue and doubtful debts

The Company has no overdue or irrecoverable debts.

### 4. Tangible fixed assets

| | Vehicles | Office equipment | Total |
|---|---:|---:|---:|
| **Historical cost** | | | |
| Beginning balance | - | - | - |
| Acquisition during the period | 4,703,050,000 | 1,123,749,310 | 5,826,799,310 |
| **Ending balance** | **4,703,050,000** | **1,123,749,310** | **5,826,799,310** |
| *In which:* | | | |
| Assets fully depreciated but still in use | - | - | - |
| Assets waiting for liquidation | - | - | - |

| | Vehicles | Office equipment | Total |
|---|---|---|---|
| **Accumulated depreciation** | | | |
| Beginning balance | - | - | - |
| Depreciation during the period | 10,886,690 | 31,683,319 | 42,570,009 |
| **Ending balance** | **10,886,690** | **31,683,319** | **42,570,009** |
| | | | |
| **Carrying value** | | | |
| Beginning balance | - | - | - |
| **Ending balance** | **4,692,163,310** | **1,092,065,991** | **5,784,229,301** |
| *In which:* | | | |
| Assets temporarily not in use | - | - | - |
| Assets waiting for liquidation | - | - | - |

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

| | Historical cost | Accumulated depreciation | Carrying value |
|---|---|---|---|
| Toyota Alphard HEV car | 4,703,050,000 | 10,886,690 | 4,692,163,310 |
| Other tangible fixed assets | 1,123,749,310 | 31,683,319 | 1,092,065,991 |
| **Total** | **5,826,799,310** | **42,570,009** | **5,784,229,301** |

## 5. Equity investments in other entities

| | Ending balance | | | Beginning balance | | |
|---|---|---|---|---|---|---|
| | Costs | Recoverable amount | Provisions | Costs | Recoverable amount | Provisions |
| ***Investments in subsidiaries*** | ***1,215,766,887,308*** | ***1,145,712,298,275*** | ***(70,054,589,033)*** | ***1,207,268,687,308*** | ***1,144,955,384,485*** | ***(62,313,302,823)*** |
| Sai Gon 3 Capital Investment Company Limited (i) | 459,379,352,869 | 459,379,352,869 | - | 646,881,152,869 | 646,881,152,869 | - |
| Saigon 3 Garment Joint Stock Company | 233,983,904,465 | 233,983,904,465 | - | 233,983,904,465 | 233,983,904,465 | - |
| Saigon Leather Joint Stock Company | 62,313,302,823 | - | (62,313,302,823) | 62,313,302,823 | - | (62,313,302,823) |
| Ho Chi Minh City Medical Import Export Joint Stock Company | 264,090,327,151 | 264,090,327,151 | - | 264,090,327,151 | 264,090,327,151 | - |
| Thanh Cong Asset Management Company Limited (ii) | 196,000,000,000 | 188,258,713,790 | (7,741,286,210) | | - | - |
| ***Investment in associate*** | ***71,500,989,000*** | ***71,500,989,000*** | ***-*** | ***71,500,989,000*** | ***71,500,989,000*** | ***-*** |
| Bong Bach Tuyet Joint Stock Company | 71,500,989,000 | 71,500,989,000 | - | 71,500,989,000 | 71,500,989,000 | - |
| **Total** | **1,287,267,876,308** | **1,217,213,287,275** | **(70,054,589,033)** | **1,278,769,676,308** | **1,216,456,373,485** | **(62,313,302,823)** |

(i) The Resolution No. 7a04/2026/NQ-HĐQT dated 17 April 2026 of SGI Holdings Investment JSC approved the decrease in the charter capital of Sai Gon 3 Capital Investment Company Limited from VND 690,000,000,000 to VND 490,000,000,000. As at the reporting date, the Company held 100% of the charter capital of Sai Gon 3 Capital Investment Company Limited.

(ii) During the period, the Company received the transfer of 100% of the contributed capital in Thanh Cong Asset Management Company Limited from ThanhCong Securities Company (a subsidiary of Sai Gon 3 Capital Investment Company Limited) according to the Resolution No. 7b04/2026/NQ-HĐQT dated 17 April 2026 of the Board of Directors at the transfer price of VND 196,000,000,000.

*Recoverable amount*
For investments in listed shares or investments for which a fair value can be reliably determined, the recoverable amount is measured 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 Company’s share of the investee’s equity, based on the investee’s Consolidated Interim Financial Statements where the investee is a parent company, or its Separate Interim Financial Statements where the investee is an independent entity and has no subsidiaries, as at the reporting date.

*Operation of the subsidiaries and associate*
The subsidiaries have been in the normal operation and have not experienced any significant change as compared to the previous year.

*Provisions for equity investments in other entities*
Changes in provisions for equity investments in other entities are as follows:

| | Current period | Previous period |
|---|---:|---:|
| Beginning balance | 62,313,302,823 | 57,092,737,892 |
| Extraction/(Reversal) of additional provisions | 7,741,286,210 | (2,929,440,487) |
| **Ending balance** | **70,054,589,033** | **54,163,297,405** |

*Transactions with the subsidiaries and associate*
Transactions between the Company and its subsidiaries and associate are presented in Note No. VII.1b.

## 6. Deferred income tax assets

The Company has not recognized deferred income tax assets for the following items because it is not probable that sufficient taxable income will be available in the future against which these benefits can be utilized:

| | Ending balance | Beginning balance |
|---|---:|---:|
| Accrued expenses | 260,000,000 | 120,000,000 |
| Taxable losses [i] | 26,411,982,343 | 18,790,636,612 |
| **Total** | **26,671,982,343** | **18,910,636,612** |

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

| Loss incurring year | Losses incurred | Accumulated losses utilized | Amount of losses to be carried forward | Expiry date for loss carry-forward | Unrecognized deferred tax assets |
|---|---|---|---|---|---|
| 2025 | 18,790,636,612 | - | 18,790,636,612 | 31 December 2030 | 3,758,127,322 |
| First 6 months of 2026 | 7,621,345,731 | - | 7,621,345,731 | 31 December 2031 | 1,524,269,146 |
| **Total** | **26,411,982,343** | **-** | **26,411,982,343** | | **5,282,396,469** |

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.

## 7. Short-term trade payables

| | Ending balance | Beginning balance |
|---|---|---|
| ThanhCong Securities Company (a related party) | 754,739,564 | - |
| FPT International Telecom Company Limited | 202,200,000 | - |
| Other suppliers | 5,422,696 | 9,600,000 |
| **Total** | **962,362,260** | **9,600,000** |

In which, the trade payables for acquisition of fixed assets are VND 667,204,241 (beginning balance: VND 0).

The Company has no overdue trade payables.

## 8. Payables for dividends and profit distributions

| | Ending balance | Beginning balance |
|---|---|---|
| Dividends payable from 2023 backwards | 7,810,400 | 7,810,400 |
| Dividends payable in 2024 | 2,053,400 | - |
| Dividends payable in 2025 | 75,464,700,000 | - |
| **Total** | **75,474,563,800** | **7,810,400** |

## 9. 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 | - | - | - | - | - | - |
| Corporate income tax | - | - | - | - | - | - |
| Personal income tax | 15,400,000 | - | 1,565,357,845 | (1,597,957,845) | - | 17,200,000 |
| **Total** | **15,400,000** | **-** | **1,565,357,845** | **(1,597,957,845)** | **-** | **17,200,000** |

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

***Value added tax (VAT)***
The Company has to pay VAT in accordance with the deduction method at the rate of 10%.

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

The estimated corporate income tax payable is as follows:

| | Accumulated from the beginning of the year | |
|---|---|---|
| | **Current year** | **Previous year** |
| Total accounting profit before tax | 30,443,790,832 | 76,435,728,821 |
| Increases/(decreases) of accounting profit to determine taxable income: | | |
| • Other increases | 1,160,986,437 | 144,788,518 |
| • Decreases | (120,000,000) | (108,500,000) |
| Taxable income | 31,484,777,269 | 76,472,017,339 |
| Income exempted from tax | (39,106,123,000) | (76,500,000,000) |
| Assessable income | (7,621,345,731) | (27,982,661 |
| Corporate income tax rate | 20% | 20% |
| **Corporate income tax payable** | **-** | **-** |

Determination of corporate income tax liability of the Company is based on currently applicable regulations on tax. Nonetheless, these tax regulations may change from time to time and tax regulations applicable to variety of transactions can be interpreted differently. Hence, the tax amounts presented in the Interim Financial Statements can be changed upon the inspection of tax authorities.

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

## 10. Payables to employees

This item reflects salaries to be paid.

## 11. Other short-term payables

| | **Ending balance** | **Beginning balance** |
|---|---|---|
| ***Payables to related parties*** | ***21,585,245,750*** | ***10,831,233,434*** |
| Saigon 3 Garment Joint Stock Company (a related party) – interest expenses | 21,437,372,601 | 10,431,479,451 |
| Members of the Board of Directors and the Supervisory Board – remuneration and bonuses payable | 147,873,149 | 399,753,983 |
| ***Payables to other organizations and individuals*** | ***15,040,000*** | ***500,000,000*** |
| Saigon Group Fund | - | 500,000,000 |
| Payables for insurance premiums | 15,040,000 | - |
| **Total** | **21,600,285,750** | **11,331,233,434** |

The Company has no other overdue payables.

## 12. Short-term borrowing

The Company got an unsecured borrowing from Saigon 3 Garment Joint Stock Company (a subsidiary) under the Borrowing Agreement No. 001/2025/HĐTV/SG3GROUP dated 24 June 2025 and the Appendix No. 01 dated 23 June 2026, the Borrowing Agreement No. 002/2025/HĐTV/SG3GROUP dated 26 June 2025 and the Appendix No. 01 dated 25 June 2026, the Borrowing Agreement No. 003/2025/HĐVT/SG3GROUP dated 24 July 2025 and the Credit Facility Agreement No. 004/2025/HĐVT/SGI dated 08 October 2025 for the purpose of financial investment at the interest rate of 8.50%/year. The borrowing term is 12 months.

Details of increases/(decreases) of the short-term borrowing are as follows:

| | Current period | Previous period |
|---|---:|---:|
| Beginning balance | 260,500,000,000 | 10,620,000,000 |
| Increase during the period | 5,600,000,000 | 396,400,000,000 |
| Amount repaid during the period | (3,500,000,000) | (232,520,000,000) |
| **Ending balance** | **262,600,000,000** | **174,500,000,000** |

The Company has no overdue short-term borrowings.

## 13. Owner's equity

### *13a. Statement of changes in owner's equity*

| | Owner's capital | Retained earnings | Total |
|---|---:|---:|---:|
| Beginning balance of the previous year | 754,647,000,000 | 133,630,053,498 | 888,277,053,498 |
| Profit in the previous period | - | 76,435,728,821 | 76,435,728,821 |
| **Ending balance of the previous period** | **754,647,000,000** | **210,065,782,319** | **964,712,782,319** |
| | | | |
| Beginning balance of the current year | 754,647,000,000 | 191,448,293,833 | 946,095,293,833 |
| Profit in the current period | - | 30,443,790,832 | 30,443,790,832 |
| Dividend distribution in the current period | - | (113,197,050,000) | (113,197,050,000) |
| **Ending balance of the current period** | **754,647,000,000** | **108,695,034,665** | **863,342,034,665** |

### *13b. 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** |

### *13c. 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: 10,000 VND.

### *13d. Profit distribution*

During the year, the Company 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 Company 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).

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

### 1. Financial income

| | Accumulated from the beginning of the year | |
|---|---|---|
| | Current year | Previous year |
| Bank deposit interest | 6,285,173 | 949,920,345 |
| Dividends and profit received | 39,106,123,000 | 76,500,000,000 |
| Profit arising from the partial reduction of a subsidiary’s capital | 12,498,200,000 | - |
| **Total** | **51,610,608,173** | **77,449,920,345** |

### 2. Financial expenses

| | Accumulated from the beginning of the year | |
|---|---|---|
| | Current year | Previous year |
| Borrowing costs | 11,005,893,150 | 3,491,592,328 |
| Extraction/(Reversal) of provisions for investment losses | 7,741,286,210 | (2,929,440,487) |
| **Total** | **18,747,179,360** | **562,151,841** |

### 3. General and administrative expenses

| | Accumulated from the beginning of the year | |
|---|---|---|
| | **Current year** | **Previous year** |
| Expenses for employees | 100,003,091 | 102,000,000 |
| Office stationery and supplies expenses | 93,047,010 | - |
| Depreciation/amortization of fixed assets | 42,570,009 | - |
| Taxes, fees and legal fees | - | 3,000,000 |
| Expenses for external services | 1,214,853,933 | 110,169,018 |
| Other expenses | 966,560,717 | 236,870,665 |
| **Total** | **2,417,034,760** | **452,039,683** |

### 4. Earnings per share

Information on earnings per share is presented in the interim Consolidated Interim Financial Statements.

### 5. Operating costs by factors

| | Accumulated from the beginning of the year | |
|---|---|---|
| | **Current year** | **Previous year** |
| Materials and supplies | 93,047,010 | - |
| Labor costs | 100,003,091 | 102,000,000 |
| Depreciation/amortization of fixed assets | 42,570,009 | - |
| Expenses for external services | 1,214,853,933 | 110,169,018 |
| Other expenses | 966,560,717 | 239,870,665 |
| **Total** | **2,417,034,760** | **452,039,683** |

## VII. OTHER DISCLOSURES

### 1. Transactions and balances with related parties

The Company'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 Company only distributed dividends to members of the Board of Directors, the Management and the key management personnel's related individuals as follows:

| | Accumulated from the beginning of the year | |
|---|---|---|
| | **Current year** | **Previous year** |
| ***Members of the Board of Directors*** | | |
| Mr. Pham Xuan Hong | 1,988,863,500 | - |
| Ms. Nguyen Ngoc Diep | 1,378,904,000 | - |
| Mr. Nguyen Quoc Viet | 7,634,764,500 | - |

| | Accumulated from the beginning of the year | |
|---|---|---|
| | **Current year** | **Previous year** |
| ***Supervisory Board Member*** | | |
| Ms. Pham Viet Lan Anh | 75,681,500 | - |
| ***Individuals having close relationship with the key management personnel*** | | |
| Ms. Nguyen Ngoc Thuy Nhan | 264,155,000 | - |
| Ms. Nguyen Ngoc Thuy Van | 296,380,000 | - |

*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.11.

*Remuneration of the key management personnel and the Supervisory Board*

| | **Current year** | **Previous year** |
|---|---|---|
| ***Board of Directors*** | ***250,925,325*** | ***901,000,000*** |
| Mr. Nguyen Khanh Linh | 87,909,091 | 170,000,000 |
| Mr. Nguyen Quoc Viet | 76,409,091 | 170,000,000 |
| Mr. Nguyen Viet Cuong *(appointed on 07 February 2026)* | 47,857,143 | - |
| Mr. Pham Xuan Hong *(resigned on 07 February 2026)* | 13,750,000 | 192,666,667 |
| Ms. Nguyen Ngoc Diep *(resigned on 07 February 2026)* | 12,500,000 | 198,333,333 |
| Mr. Nguyen Dang Khoa *(resigned on 07 February 2026)* | 12,500,000 | 170,000,000 |
| ***Supervisory Board*** | ***66,000,000*** | ***187,000,000*** |
| Mr. Nguyen Hoang Giang | 18,266,667 | 51,000,000 |
| Ms. Doan Thi Thu Suong | 400,000 | - |
| Ms. Truong Thi Hong Nhan | 400,000 | - |
| Ms. Pham Viet Lan Anh *(resigned on 26 June 2026)* | 29,333,333 | 85,000,000 |
| Mr. Le Ngoc Hung *(resigned on 26 June 2026)* | 17,600,000 | 51,000,000 |
| **Total** | **316,925,325** | **1,088,000,000** |

### *1b. Transactions and balances with other related parties*

Other related parties of the Company include:

| Other related parties | Relationship |
|---|---|
| Saigon 3 Garment Joint Stock Company | Subsidiary |
| Sai Gon 3 Capital Investment Company Limited | Subsidiary |
| Saigon Leather Joint Stock Company | Subsidiary |
| Ho Chi Minh City Medical Import Export Joint Stock Company | Subsidiary |
| Thanh Cong Asset Management Company Limited | Subsidiary |
| Saigon 3 Jean Co., Ltd | Subsidiary of Saigon 3 Garment Joint Stock Company |
| ThanhCong Securities Company | Subsidiary of Sai Gon 3 Capital Investment Company Limited |
| Bong Bach Tuyet Joint Stock Company | Subsidiary of Sai Gon 3 Capital Investment Company Limited |
| Bach Tuyet Kotton Company Limited | Subsidiary of Bong Bach Tuyet Joint Stock Company |
| Vitavia Care Limited Liability Company | Subsidiary of Bong Bach Tuyet Joint Stock Company |
| Thanh Cong Investment Fund (TCIF) | Subsidiary of Thanh Cong Asset Management Company Limited |
| Hung Phuc Investment Joint Stock Company | Shareholder holding 18.48% of the charter capital |
| Gia Dinh Development Corporation | Company with the same member of the Board of Directors |
| 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*

| | Accumulated from the beginning of the year | |
|---|---|---|
| | **Current year** | **Previous year** |
| ***Sai Gon 3 Capital Investment Company Limited*** | | |
| Profit received | - | 76,500,000,000 |
| Receipt of profit | - | 76,500,000,000 |
| Interest expenses | - | 3,306,222,465 |
| Interest expenses paid | - | 3,568,328,766 |
| Borrowing | - | 221,900,000,000 |
| Repayment of borrowing | - | 232,520,000,000 |
| Recovery of investment funds following SG3C's capital reduction | 200,000,000,000 | - |

| | Accumulated from the beginning of the year | |
|---|---|---|
| | **Current year** | **Previous year** |
| ***Saigon 3 Garment Joint Stock Company*** | | |
| Borrowing | 5,600,000,000 | 174,500,000,000 |
| Repayment of borrowing | 3,500,000,000 | - |
| Interest expenses | 11,005,893,150 | 185,369,863 |
| Dividends distributed | 39,106,123,000 | - |
| Dividends received | 39,106,123,000 | - |
| ***Saigon Leather Joint Stock Company*** | | |
| Capital contribution | - | 19,997,400,000 |
| Payment for capital contribution | - | 19,997,400,000 |
| ***ThanhCong Securities Company*** | | |
| Fees for share acquisition | - | 43,539,000 |
| Payment of fees for share acquisition | - | 43,539,000 |
| Fees for share depository | 4,634,536 | - |
| Payment of share depository fees | 4,634,536 | - |
| Demand deposit interest | 375 | 225 |
| Collection of demand deposit interest | 375 | 225 |
| Expenses for purchasing office equipment | 79,577,566 | - |
| Acquisition of fixed assets | 606,549,310 | - |
| Receipt of transferred capital | 196,000,000,000 | - |
| ***Hung Phuc Investment Joint Stock Company*** | | |
| Dividend distribution | 6,972,214,500 | - |
| Dividend payment | 6,972,214,500 | - |

Purchases of merchandise and services from other related parties are done at the mutually agreed prices.

*Receivables from and payables to other related parties*
The receivables from and payables to other related parties are presented in Notes No. V.7, V.11 and V.12.

The receivables from other related parties are unsecured and will be paid in cash. There are no allowances for doubtful debts made for the receivables from other related parties.

## 2. Comparative figures

The accounting period from 01 January 2026 to 31 December 2026 is the first accounting period when the Company applies the Vietnamese Enterprise Accounting System under Circular 99 in replacement to Circular 200.

The application of the new enterprise accounting system did not cause a material impact on the comparative figures. The Company re-presented the comparative figures of some items in the Interim Statement of Financial Position to conform with the presentation of the Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2026 in accordance with the Circular 99. The items were re-presented as follows:

| | **Code** | **Figures before adjustment** | **Adjustments** | **Figures after adjustments** | **Notes** |
|---|---|---|---|---|---|
| Cash and cash equivalents | 110 | 1,431,766,324 | 2,980,822 | 1,434,747,146 | (i) |
| Cash equivalents | 112 | 800,000,000 | 2,980,822 | 802,980,822 | (i) |
| Short-term receivables | 130 | 51,580,822 | (2,980,822) | 48,600,000 | (i) |
| Other short-term receivables | 135 | 2,980,822 | (2,980,822) | - | (i) |
| Payables for dividends and profit distributions | 313 | - | 7,810,400 | 7,810,400 | (ii) |
| Other short-term payables | 320 | 11,339,043,834 | (7,810,400) | 11,331,233,434 | (ii) |

(i) Adjustment to the accrued interest on under-3-month deposit.

(ii) Adjustment to the dividends to be paid to shareholders.

## 3. Significant accounting judgements, estimates and assumptions

The preparation of the Interim Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System issued under Circular 99 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 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.

***Estimation of provisions for investment losses***

This is the estimate of the highest materiality, as equity investments in other entities account for the majority of the Company's assets. The Company determines the recoverable amount and the level of provision for investment losses for each investment based on the investee's net asset value in proportion to the Company's ownership interest, using the Consolidated Financial Statements (if the investee is a parent company) or the Separate Financial Statements (if the investee is an independent entity with no subsidiaries) as at the end of the accounting period. This estimate involves uncertainty as it depends on the future operating results, the ability to recover operations and the net asset value of the investee, particularly those whose operating results have not yet met expectations.

As at 30 June 2026, the carrying amount of equity investments in other entities was VND 1,287,267,876,308 and the provision for impairment made was VND 70,054,589,033 (beginning balance: VND 62,313,302,823), an increase of VND 7,741,286,210, primarily due to the provision made for the investment in Thanh Cong Asset Management Company Limited. The provision is most sensitive to the net asset value of entities whose business results have fallen short of expectations, including Thanh Cong Asset Management Company Limited and Saigon Leather Joint Stock Company. If the net asset value of Thanh Cong Asset Management Company Limited decreased by 10% (equivalent to approximately VND 18.8 billion), the estimated additional provision required would increase by approximately VND 18.8 billion (within the limits of the investment's carrying amount), thereby increasing financial expenses and reducing profit before tax. As for the investment in Saigon Leather Joint Stock Company, a provision has already been made for the full carrying amount of VND 62,313,302,823; therefore, any further decline in net asset value will not give rise to any additional provision.

The General Director considers the likelihood of actual losses exceeding the provisions made for the remaining investments to be low, based on the stable financial position and operating results of these entities; however, in the case of Thanh Cong Asset Management Company Limited and Saigon Leather Joint Stock Company, the possibility of incurring additional losses exists. To minimize the impact on the Interim Financial Statements, the General Director has implemented the following measures:

- Monitor and regularly update the Financial Statements and operating results of each investee to reassess recoverable amounts at each reporting period;
- Co-ordinate with the representatives of the equity investors and the Management of the investee to develop and oversee restructuring and business recovery plans, particularly at Thanh Cong Asset Management Company Limited and Saigon Leather Joint Stock Company;
- Carry out independent assessments or seek the advice of valuation experts where there are indications of irregularities regarding the value of an investment;
- Adjust the provision balance promptly when new information arises that materially alters the assumptions previously used.

***Assessing the recoverability and recognizing deferred income tax assets***

The recognition of deferred income tax assets in respect of tax losses carried forward and temporarily deductible differences requires the General Director's judgement regarding the certainty of having sufficient taxable income in the future to utilize these amounts. As the Company's income consists primarily of dividends and profit received that are exempted from tax, and the Company is currently incurring taxable losses, the General Director assesses that it is uncertain whether there will be sufficient taxable income in the future; therefore, unrecognized deferred income tax assets have not been recognized for these items.

As at 30 June 2026, the total of temporarily deductible differences and unused taxable losses for which unrecognized deferred income tax assets have been created amounted to VND 26,671,982,343 (beginning balance: VND 18,910,636,612), of which taxable losses carried forward amounted to VND 26,411,982,343 (with the carry-forward period expiring on 31 December 2030 and 31 December 2031). The corresponding unrecognized deferred income tax assets are estimated at approximately VND 5,334,396,469 (based on a corporate income tax rate of 20%). Should the Company assess in the future that it has sufficient taxable income, some or all of the aforementioned tax assets may be recognized, thereby increasing assets and reducing corporate income tax expense for the period in which they are recognized; conversely, taxable losses may expire without being utilized.

The General Director reviews the recoverability of deferred income tax assets at the end of each accounting period based on the business plan and forecasts of taxable income while monitoring the carry-forward period for taxable losses to ensure they are utilized in a timely manner when sufficient taxable income arises.

***Estimation of the useful life of fixed assets***

The Company estimates the useful life of fixed assets based on technical assessments and actual usage experience. Changes in technology, usage intensity and maintenance conditions may result in the actual useful life differing from the initial estimate. As at 30 June 2026, the total historical cost of fixed assets was VND 5,826,799,310, with a carrying value of VND 5,784,229,301. If the actual useful life is one year shorter than estimated, the annual depreciation charge will increase by approximately VND 10,098,186. Conversely, if it is one year longer than estimated, the depreciation charge will decrease by approximately VND 6,835,786. This impact is assessed as immaterial to the Interim Financial Statements. The Board of Management reviews the useful life and depreciation method at least at the end of each fiscal year, carries out routine maintenance in accordance with technical procedures, and assesses indications of asset impairment at each reporting period.

***Estimation of current corporate income tax***

The determination of current corporate income tax expenses and liabilities requires judgements regarding the application of tax regulations to certain transactions, particularly dividend income, income exempted from tax and adjustments when determining assessable income. Tax regulations change from time to time and may be interpreted in various ways; consequently, the tax recognized may change following a tax audit or finalization by the tax authorities, affecting tax expenses and tax liabilities for the relevant periods. To minimize the impact, the General Director prepares comprehensive documentation and supporting evidence for tax finalization, consults tax experts on complex transactions, and promptly updates changes to tax policy to make appropriate adjustments.

## 4. Subsequent events

On 02 July 2026, the Board of Directors approved the Resolution No. 15a07/2026/NQ-HĐQT on the policy to receive the transferred shares in Bong Bach Tuyet Joint Stock Company (stock code: BBT) from ThanhCong Securities Company. The number of shares expected to be received was 1,867,600 shares. On 10 July 2026, the Company completed the acquisition of all BBT shares held by ThanhCong Securities Company.

On 21 July 2026, the Board of Directors approved the Resolution No. 1907/2026/NQ-HĐQT on the policy to receive the shares in Bong Bach Tuyet Joint Stock Company (stock code: BBT) transferred from Sai Gon 3 Capital Investment Company Limited. The number of shares expected to receive was 7,978,558 shares. On 28 July 2026, the Company completed the acquisition of all BBT shares held by Sai Gon 3 Capital Investment Company Limited.

On 04 August 2026, the Board of Directors approved the Resolution No. 2208/2026/NQ-HĐQT on the policy to increase the Company'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 events, the Company's Board of Management confirms that there are no other significant events from the end of the accounting period to the approval date of the Interim Financial Statements which require adjustments or disclosures in the Interim Financial Statements.

Approved, 28 August 2026

M.S.D.N:0315205307 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** |