SAIGON CO,OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom – Happiness
No: 195 /2026/CV-SCID Regarding the explanation for the change in after-tax profit in the Interim (Separate) Financial Statements for the first 6 months of the fiscal year ending 31 December 2026	*Ho Chi Minh, Aug 29th, 2026*

To: - The State Securities Commission;
- Hanoi Stock Exchange,

- *Pursuant to Circular 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding the disclosure of information on the securities market;*
- *Pursuant to Circular 68/2024/TT-BTC dated September 18, 2024, issued by the Ministry of Finance, amending and supplementing several articles of the Circulars regulating securities transactions on the securities trading system; securities transaction clearing and settlement; activities of securities companies; and information disclosure on the securities market;*
- *Pursuant to the Interim (Separate) Financial Statements of SaiGon Co,op Development Investment Joint Stock Company for the first 6 months of the fiscal year ending 31 December 2026 (FY2026),*

SaiGon Co,op Development Investment Joint Stock Company (SCID) respectfully greets the State Securities Commission and the Hanoi Stock Exchange,

Based on the estimated busine+ss performance results for the first 6 months of FY2026, SCID would like to provide an explanation for the after-tax profit in the Interim (Separate) Financial Statements as follows:

Items	1H2026	1H2025	Change
After-tax profit (VND)	66,691,859,733	52,966,619,605	25.91%

The profit after-tax in the first 6 months of FY2026 recorded at VND 66,691,859,733, up by VND 13,725,240,128 (equivalent to an increase of 25.91%) compared to the same period last year, The main reason for this is:

- Total revenue for the period increased by VND 14,395,677,143, resulting in a corresponding increase in profit after corporate income tax of VND 14,395,677,143. This was mainly attributable to an increase in finance income of VND 10,429,599,534, primarily due to an increase of VND 23,753,275,148 in profit distributed from Vietsin Commercial Complex Development Joint Stock Company; an increase in revenue from sales of goods and rendering of services of VND 3,976,832,910, primarily due to additional revenue from Office management activities in this period; and a decrease in other income of VND 10,755,301.
- Total expenses for the period increased by VND 670,437,015, resulting in a corresponding decrease in profit after corporate income tax of VND 670,437,015. This was mainly attributable to an increase in general and administrative expenses of VND 2,197,227,840, primarily due to investment consulting expenses for major projects amounting to VND 3,593,821,467; an increase in cost of goods sold of VND 252,641,993; an increase in corporate income tax expenses by VND 48,841,802; Financial expenses related to the provision for investments in securities and the provision for investments in other entities decreased by VND 1,242,167,055; a decrease in selling expenses of VND 446,051,803; and a decrease in other expenses of VND 140,055,762.

We hereby commit that the information published above is true and take full responsibility before the law for the content of the published information,

Respectfully,/,

Recipients:
- As above;
- Website;
- Save: VT, PLQHĐN (02),

GENERAL DIRECTOR

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

Pham Trung Kien

Digitally signed by CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
DN: C=VN, S=HỒ CHÍ MINH, L=Quận 1, CN=CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP, OID.0.9.2342.19200300.100.1.1=MST:0304921066
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