CÔNG TY CP ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM**
SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY	**Độc lập - Tự do - Hạnh phúc**
	THE SOCIALIST REPUBLIC OF VIETNAM
	Independence - Freedom - Happiness
Số/*No.*: 198 /2026/CV-SCID	*Thành phố Hồ Chí Minh, ngày 29 tháng 8 năm 2026*
V/v/*Ref* Công bố thông tin định kỳ/ *Periodic information disclosure*	*Ho Chi Minh City, date 29 month 8 year 2026*

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

Kính gửi/*To*:

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

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

Mã chứng khoán/*Stock symbol*: SID

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

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

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

Email: info@scid-jsc.com

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

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

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

Nội dung thông tin công bố/*Content of information disclosure*: Báo cáo tài chính riêng và Báo cáo tài chính hợp nhất bán niên năm 2026 đã được soát xét/*The audited semi-annual separate and consolidated financial statements in 2026.*

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

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

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

TỔNG GIÁM ĐỐC/*GENERAL DIRECTOR*

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

Phạm Trung Kiên

Mẫu số 01-A/HNX

<table>
<tr><td>

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

Số/*No.*: 197 /2026/CV-SCID
V/v/*Ref* Công bố thông tin định kỳ BCTC/ *Periodic information disclosure on financial statements*

</td><td>

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

Thành phố Hồ Chí Minh, ngày 29 *tháng* 8 *năm 2026*
Ho Chi Minh City, date 29 *month* 8 *year 2026*

</td></tr>
</table>

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

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

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

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

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

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

- BCTC bán niên năm 2026/*The semi-annual financial statements in 2026*:

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

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

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

- Các trường hợp thuộc diện phải giải trình nguyên nhân/*Cases in which the cause must be explained*:

  + Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC được soát xét/kiểm toán năm 2026)/*The auditing organization* *expresses an opinion that is not a fully accepted opinion for financial statements (for audited financial statements in 2026)*:

☐ Có/*Yes* ☑ Không/*No*

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

☐ Có/*Yes* ☐ Không/*No*

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

☐ Có/*Yes* ☑ Không/*No*

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

☐ Có/*Yes* ☐ Không/*No*

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

☑ Có/*Yes* ☐ Không/*No*

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

☑ Có/*Yes* ☐ Không/*No*

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

☐ Có/*Yes* ☑ Không/*No*

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

☐ Có/*Yes* ☐ Không/*No*

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày: 29/8/2026 tại đường dẫn: https://scid.vn (Mục: "*Quan hệ cổ đông/Báo cáo tài chính*")/*This information was published on the Company's website on 29/8/2026 at the link: https://scid.vn (Section: "Shareholder relations/Financial report")*.

Tài liệu đính kèm/Attachments:

- BCTC riêng và BCTC hợp nhất bán niên năm 2026 đã được soát xét/*The audited semi-annual separate and consolidated financial statements in 2026*;
- Văn bản giải trình liên quan đến BCTC của kỳ báo cáo/*Explanatory documents related to financial statements of the reporting period.*

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

TỔNG GIÁM ĐỐC/*GENERAL DIRECTOR*

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

Phạm Trung Kiên

bakertilly
A&C

INTERIM FINANCIAL STATEMENTS

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

SAIGON CO.OP
INVESTMENT DEVELOPMENT
JOINT STOCK COMPANY

CONTENTS

****

GENERAL INFORMATION

Corporate information

Saigon Co.op Investment Development Joint Stock Company (hereinafter referred to as "the Company") has been operating under Business Registration Certificate No. 0304921066, initially registered on 04 April 2007 and 14th amended on 19 August 2025, granted by Ho Chi Minh City Department of Finance.

The Company's principal business activities are:

- Management consultancy (except for financial, accounting, legal consultancy);
- Construction completion;
- Advertising;
- Market research and public opinion polling;
- Trade introduction and promotion (not performing detonation effects and not using explosive and combustible substances, chemicals for props, tools in entertainment programs, events and films);
- Trading in food and foodstuff (implementing according to the Decision No. 64/2009/QĐ-UBND dated 31 July 2009 of the People's Committee of Ho Chi Minh City on approving the planning for trading in agricultural products and foodstuff in Ho Chi Minh City and the Decision No. 79/2009/QĐ-UBND dated 17 October 2009 of the People's Committee of Ho Chi Minh City on amending Clause 2, Article 1 of the Decision No. 64/2009/QĐ-UBND dated 31 July 2009 of the People's Committee of Ho Chi Minh City);
- Retail of audiovisual equipment in specialized stores;
- Supply and management of domestic labor resources (except for labor sub-hire);
- Legal consultancy (except for financial, accounting and legal consultancy);
- Construction consultancy; consultancy on report preparation, investment project development; project management consultancy; design verification, project estimate; bidding consultancy; general construction contractor; consultancy on construction investment cost management; supervision of installation of electrical parts and electrical equipment of power lines and transformer stations; electrical design of power lines and stations; electromechanical design of construction works; supervision of construction and completion of civil and industrial works; architectural design of works; interior and exterior design of works; construction planning design; supervision of installation of air conditioning and ventilation systems, civil and industrial works; supervision of installation of electrical parts and electrical equipment of civil and industrial works; topographic survey of construction site; geological survey of construction works;
- General support services;
- General cleaning of houses;
- Cleaning services for industrial and specialized works;
- Landscape care and maintenance services;
- General office administration services;
- Construction of residential houses;
- Construction of non-residential houses;
- Construction of water supply and drainage works;
- Demolition;
- Preparation of construction sites;
- Other specialized construction activities;
- Road construction;
- Drainage and wastewater treatment (not operating at the head office);
- Construction of telecommunications and information works;
- Wholesale of construction materials and other installation equipment;
- Commercial brokerage and environmental consultancy;

- Wholesale of agricultural and forestry raw materials (except for wood, bamboo, neohouzeaua) and live animals (not operating at the head office);
- Wholesale of other machinery, equipment and spare parts;
- Real estate management on a fee or contract basis; real estate brokerage, real estate valuation and real estate trading floors; house and apartment management;
- Other unclassified manufacturing activities;
- Other support services related to transportation;
- Installation of water supply, drainage, heating and air conditioning systems;
- Acting as an agent, broker, auctioneer of goods (no auction business);
- Operating restaurants and providing mobile catering services;
- Tour operation;
- Electrical system installation;
- Trading in real estate; investment in construction, operating commercial centers, office buildings; leasing warehouses and yards;
- Retail of household electrical appliances, beds, wardrobes, tables, chairs and similar furniture, lamps and luminaires, other unclassified household appliances in specialized stores;
- Installation of other construction systems;
- Processing and preserving fruits and vegetables;
- Construction of electrical works;
- Booking services and support services related to promotion and organization of tours;

Head office:

- Address : No. 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City
- Telephone : +84 (028) 3836 0143
- Fax : +84 (028) 3822 5457

Board of Directors

Members of the Board of Directors during the period and up to the date of this statement include:

Full name	Position	
Mr. Vu Anh Khoa	Chairman	Appointed on 29 April 2022
Mr. Pham Trung Kien	Member	Re-appointed on 29 April 2022
Mr. Nguyen Ngoc Thang	Member	Re-appointed on 29 April 2022
Mr. Phan Thanh Duy	Member	Appointed on 21 May 2024
Mr. Le Truong Son	Member	Resigned on 26 June 2026

Supervisory Board

Members of the Supervisory Board during the period and up to the date of this statement include:

Full name	Position	
Mr. Nguyen Phu Khanh	Head of the Board	Re-appointed on 29 April 2022
Ms. Truong Phan Hoang Thy	Member	Appointed on 29 April 2022
Mr. Nguyen Quang Tinh	Member	Appointed on 29 April 2022

Board of Management

Members of the Board of Management during the period and up to the date of this statement include:

Full name	Position	
Mr. Pham Trung Kien	Chief Executive Officer	Re-appointed on 01 January 2026
Mr. Pham Hoang An	Deputy Chief Executive Officer	Re-appointed on 15 December 2023
Mr. Phan Thanh Duy	Deputy Chief Executive Officer	Appointed on 15 May 2024

Legal Representative
The Company's legal representative during the period and up to the date of this statement is Mr. Pham Trung Kien – Chief Executive Officer.

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

STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Saigon Co.op Investment Development Joint Stock Company (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 Board of Management

The Board of Management 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 Board of Management 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 material 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 Board of Management 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 Board of Management is also responsible for safeguarding the Company's assets and, accordingly, for taking reasonable measures to prevent and detect fraud and other irregularities.

The Board of Management confirms that it has complied with the above requirements in the preparation of these Interim Financial Statements.

Statement of the Board of Management

In the Board of Management's opinion, 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 conformity 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 the Board of Management,

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
Chief Executive Officer

Date: 28 August 2026

A&C AUDITING AND CONSULTING CO., LTD.

Ho Chi Minh Head Office : 02 Truong Son St., Tan Son Hoa Ward, Ho Chi Minh City, Vietnam Tel: +84 (028) 3547 2972 kttv@a-c.com.vn
Hanoi Branch : 40 Giang Vo St., Giang Vo Ward, Ha Noi City, Vietnam Tel: +84 (024) 3736 7879 kttv.hn@a-c.com.vn
Central Region Branch : Lot STH 06A.01, Road 13, Le Hong Phong II Urban Area, Nam Nha Trang Ward, Khanh Hoa Province, Vietnam Tel: +84 (0258) 246 5151 kttv.nt@a-c.com.vn
Southwest Branch : 15-13 Vo Nguyen Giap St., Hung Phu Ward, Can Tho City, Vietnam Tel: +84 (0292) 376 4995 kttv.ct@a-c.com.vn

bakertilly A&C
www.a-c.com.vn

No. 1.1390/26/TC-AC

REPORT ON THE INTERIM FINANCIAL INFORMATION REVIEW

To: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE BOARD OF MANAGEMENT SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

We have reviewed the accompanying Interim Financial Statements of Saigon Co.op Investment Development Joint Stock Company (hereinafter referred to as "the Company"), which were prepared on 28 August 2026 (from page 07 to page 50), comprising 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 Board of Management

The Company's Board of Management 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 Board of Management determines necessary to enable preparation and presentation of the Interim Financial Statements to be free from material misstatement, whether due to fraud or error.

Responsibility of Auditors

Our responsibility is to express the conclusion on the 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 an 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 the 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 have not given a true and fair view, in all material respects, of the financial position of Saigon Co.op Investment Development Joint Stock 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 conformity 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

Hoang Thai Vuong
Partner
Audit Practice Registration Certificate No. 2129-2023-008-1
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**		**506,012,392,195**	**488,339,110,665**
I.	**Cash and cash equivalents**	**110**	**V.1**	**127,127,781,757**	**158,759,174,015**
1.	Cash	111		87,060,110,525	60,753,761,403
2.	Cash equivalents	112		40,067,671,232	98,005,412,612
II.	**Short-term financial investments**	**120**		**23,820,700,000**	**24,125,800,000**
1.	Trading securities	121	V.2a	13,859,293,545	13,859,293,545
2.	Provisions for devaluation of trading securities	122	V.2a	(6,638,593,545)	(6,333,493,545)
3.	Short-term held-to-maturity investments	123	V.2b	16,600,000,000	16,600,000,000
4.	Provisions for impairment of short-term held-to-maturity investments	124		-	-
5.	Other short-term investments	125		-	-
6.	Provisions for impairment of other short-term investments	126		-	-
III.	**Short-term receivables**	**130**		**339,663,938,500**	**292,665,796,716**
1.	Short-term trade receivables	131	V.3a	27,810,830,296	26,922,295,519
2.	Short-term advances to suppliers	132	V.4	85,045,304,653	35,964,141,535
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.5a	242,443,606,612	245,415,162,723
6.	Allowance for short-term doubtful debts	136	V.6	(15,635,803,061)	(15,635,803,061)
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 one-time harvest	151		-	-
2.	Short-term seasonal or one-time harvest crops	152		-	-
3.	Provisions for impairment of current biological assets	153		-	-
VI.	**Other current assets**	**160**		**15,399,971,938**	**12,788,339,934**
1.	Short-term deferred expenses	161	V.7a	1,353,045,785	2,541,130,335
2.	Deductible VAT	162		10,998,526,803	7,198,810,249
3.	Taxes and other receivables from the State	163	V.15	3,048,399,350	3,048,399,350
4.	Trading Government bonds	164		-	-
5.	Other current assets	165		-	-

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

	ITEMS	Code	Note	Ending balance	Beginning balance
B -	**NON-CURRENT ASSETS**	**200**		**1,922,500,126,842**	**1,866,712,631,979**
I.	**Long-term receivables**	**210**		**122,586,388,288**	**122,838,542,831**
1.	Long-term trade receivables	211	V.3b	11,371,676,288	11,623,830,831
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	V.5b	111,214,712,000	111,214,712,000
6.	Allowance for long-term doubtful debts	216		-	-
II.	**Fixed assets**	**220**		**3,602,422,481**	**4,110,248,739**
1.	Tangible fixed assets	221	V.8	1,598,734,188	1,743,277,462
-	*Historical cost*	*222*		*7,459,398,346*	*7,424,538,346*
-	*Accumulated depreciation*	*223*		*(5,860,664,158)*	*(5,681,260,884)*
2.	Financial leased assets	224		-	-
-	*Historical cost*	*225*		-	-
-	*Accumulated depreciation*	*226*		-	-
3.	Intangible fixed assets	227	V.9	2,003,688,293	2,366,971,277
-	*Initial cost*	*228*		*4,554,329,792*	*4,554,329,792*
-	*Accumulated amortization*	*229*		*(2,550,641,499)*	*(2,187,358,515)*
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.	Provisions for impairment of non-current biological assets	238		-	-
IV.	**Investment property**	**240**	**V.10**	**33,573,026,922**	**34,408,243,014**
-	Historical cost	241		57,817,638,519	57,817,638,519
-	Accumulated depreciation	242		(24,244,611,597)	(23,409,395,505)
V.	**Non-current assets in process**	**250**		**662,958,289,122**	**603,582,748,844**
1.	Long-term work in process	251		-	-
2.	Construction in progress	252	V.11	662,958,289,122	603,582,748,844
VI.	**Long-term financial investments**	**260**		**1,098,067,715,686**	**1,099,875,439,983**
1.	Investments in subsidiaries	261	V.2c	76,600,000,000	76,600,000,000
2.	Investments in joint ventures and associates	262	V.2c	1,040,459,576,518	1,040,459,576,518
3.	Equity investments in other entities	263		-	-
4.	Provisions for impairment of long-term investments in other entities	264	V.2c	(18,991,860,832)	(17,184,136,535)
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**		**1,712,284,343**	**1,897,408,568**
1.	Long-term deferred expenses	271	V.7b	1,679,042,204	1,814,856,627
2.	Deferred income tax assets	272	V.12a	33,242,139	82,551,941
3.	Long-term components and spare parts	273		-	-
4.	Other non-current assets	274		-	-
	TOTAL ASSETS	**280**		**2,428,512,519,037**	**2,355,051,742,644**

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**		**154,585,815,218**	**141,588,648,142**
I.	**Current liabilities**	**310**		**45,114,791,907**	**35,640,960,172**
1.	Short-term trade payables	311	V.13	22,553,675,881	17,377,056,231
2.	Short-term advances from customers	312		-	-
3.	Payables for dividends and profit distributions	313	V.14	423,838,290	426,612,690
4.	Short-term taxes and amounts payable to the State budget	314	V.15	77,426,669	479,503,856
5.	Payables to employees	315	V.16	1,969,969,234	1,539,498,854
6.	Short-term accrued expenses	316		154,625,120	263,289,199
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		29,230,755	87,692,269
10.	Other short-term payables	320	V.17a, c	609,475,788	93,109,440
11.	Short-term borrowings and financial lease liabilities	321		-	-
12.	Provisions for short-term payables	322		-	-
13.	Bonus and welfare fund	323	V.18	19,296,550,170	15,374,197,633
14.	Price stabilization fund	324		-	-
15.	Trading Government bonds	325		-	-
II.	**Non-current liabilities**	**330**		**109,471,023,311**	**105,947,687,970**
1.	Long-term trade payables	331		-	-
2.	Long-term advances from customers	332		-	-
3.	Long-term taxes and amounts payable to the State 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	V.17b, c	109,471,023,311	105,947,687,970
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**		**2,273,926,703,819**	**2,213,463,094,502**
1.	Owner's capital	411	V.19	1,000,000,000,000	1,000,000,000,000
-	*Ordinary shares with voting rights*	*411a*		*1,000,000,000,000*	*1,000,000,000,000*
-	*Preferred shares*	*411b*		-	-
2.	Share premiums	412		-	-
3.	Bond conversion options	413		-	-
4.	Other 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	V.19	947,826,614,327	895,924,527,529
9.	Other equity funds	419		-	-
10.	Retained profit	420	V.19	326,100,089,492	317,538,566,973
-	*Retained profit to the end of the previous period*	*420a*		*259,408,229,759*	*317,538,566,973*
-	*Retained profit for the current period*	*420b*		*66,691,859,733*	-
	TOTAL LIABILITIES AND OWNER'S EQUITY	**440**		**2,428,512,519,037**	**2,355,051,742,644**

Approved on 28 August 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP

Le Thi Dieu Linh	**Pham Xuan Phong**	**Pham Trung Kien**
Preparer	**Chief Accountant**	**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 provisions of services**	01	VI.1	18,453,576,263	14,476,743,353
2. **Revenue deductions**	02		-	-
3. **Net revenue from sales of goods and provisions of services**	10		18,453,576,263	14,476,743,353
4. **Cost of sales**	11	VI.2	5,572,279,237	5,319,637,244
5. **Gross profit from sales of goods and provisions of services**	20		12,881,297,026	9,157,106,109
6. **Gain/loss on disposal, liquidation of investment properties**	21		-	-
7. **Financial income**	22	VI.3	84,840,764,303	74,411,164,769
8. **Financial expenses**	23	VI.4	2,112,824,297	3,354,991,352
In which: Interest expenses	24		-	-
9. **Selling expenses**	25		266,368,744	712,420,547
10. **General and administrative expenses**	26	VI.5	28,498,255,646	26,301,027,806
11. **Net operating profit**	30		66,844,612,642	53,199,831,173
12. **Other income**	31		6,837,293	17,592,594
13. **Other expenses**	32	VI.6	110,280,400	250,336,162
14. **Other profit/(loss)**	40		(103,443,107)	(232,743,568)
15. **Total accounting profit before tax**	50		66,741,169,535	52,967,087,605
16. **Current income tax**	51	V.15	-	-
17. **Deferred income tax**	52	V.12a	49,309,802	468,000
18. **Profit after tax**	60		66,691,859,733	52,966,619,605
19. **Basic earnings per share**	70	VI.7		
20. **Diluted earnings per share**	71	VI.7		

Approved on 28 August 2026

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

Le Thi Dieu Linh	**Pham Xuan Phong**	**Pham Trung Kien**
Preparer	**Chief Accountant**	**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***		***66,741,169,535***	***52,967,087,605***
2.	***Adjustments for:***				
-	Depreciation/Amortization of fixed assets and investment properties	02	V.8, 9, 10	1,377,902,350	1,650,873,900
-	Provisions and allowances	03	V.2a, 2c	2,112,824,297	3,354,991,352
-	Exchange gain/loss due to revaluation of monetary items in foreign currencies	04		-	-
-	Gain/loss from investing and financing activities	05	VI.3	(84,840,764,303)	(74,411,164,769)
-	Borrowing costs	06		-	-
-	Other adjustments	07		-	-
3.	***Operating profit before movements in working capital***	***08***		***(14,608,868,121)***	***(16,438,211,912)***
-	Increase/decrease of receivables	09		(51,990,487,887)	(18,888,875,834)
-	Increase/decrease of inventories	10		-	-
-	Increase/decrease of payables	11		49,542,350,590	17,440,023,093
-	Increase/decrease of deferred expenses	12		1,323,898,973	564,763,045
-	Increase/decrease of trading securities	13		-	-
-	Interest expenses paid	14		-	-
-	Corporate income tax paid	15		-	-
-	Other cash inflows	16	V.18	2,840,000	-
-	Other cash outflows	17	V.18	(2,308,737,879)	(514,560,000)
	Net cash flows used in operating activities	***20***		***(18,039,004,324)***	***(17,836,861,608)***
II.	**Cash flows from investing activities**				
1.	Purchases and construction of fixed assets and other non-current assets	21	V.4, 8, 11, 13	(99,875,161,929)	(35,560,990,503)
2.	Proceeds from disposals of fixed assets and other non-current assets	22	V.3a	185,185,185	243,000,000
3.	Cash outflow for lending, buying debt instruments of other entities	23		-	(155,951,848,002)
4.	Cash recovered from lending, selling debt instruments of other entities	24		-	279,418,923,126
5.	Equity investments in other entities	25		-	-
6.	Cash recovered from equity investments in other entities	26		-	-
7.	Interest earned, dividends and profits received	27		86,100,363,210	73,982,248,820
	Net cash flows generated from/(used in) investing activities	***30***		***(13,589,613,534)***	***162,131,333,441***

Interim Cash Flow Statement (cont.)

	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		-	-
4.	Repayment for borrowing principal	34		-	-
5.	Payment for financial lease principal	35		-	-
6.	Dividends and profit paid to the owners	36		(2,774,400)	(15,135,000)
	Net cash flows used in financing activities	***40***		***(2,774,400)***	***(15,135,000)***
	Net cash flows during the period	**50**		**(31,631,392,258)**	**144,279,336,833**
	Beginning cash and cash equivalents	**60**	**V.1**	**158,759,174,015**	**82,101,119,656**
	Effects of fluctuations in foreign exchange rates	61		-	-
	Ending cash and cash equivalents	**70**	**V.1**	**127,127,781,757**	**226,380,456,489**

Approved on 28 August 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP

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

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

Saigon Co.op Investment Development Joint Stock Company (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 activities are to provide project management and supermarket network development consultancy, lease investment properties and premises.

4. Normal operating cycle

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

5. Structure of the Company

Subsidiaries

Subsidiary	Address	Principal business activities	Percentage of equity	Percentage of benefit	Percentage of voting right
Sense Cai Be Trading Service One Member Limited Company	Land lot No. 1436, Map No. 35, Zone 2, Cai Be Commune, Dong Thap Province	Trading in real estate, land use right of owners, users or lessees	100.00%	100.00%	100.00%
Saigon - Ben Tre Trading One Member Company Limited	No. 26A Tran Quoc Tuan Street, An Hoi Ward, Vinh Long Province	Retailing goods and leasing services	100.00%	100.00%	100.00%
Saigon - Pleiku Services Trading One Member Limited Company	No. 29 Nguyen Van Cu Street, Dien Hong Ward, Gia Lai Province	Trading in real estate, land use right of owners, users or lessees	100.00%	100.00%	100.00%
Sai Gon - Vinh Long Hotel One Member Limited Company (i)	Land Plot No. 7, Map No. 10, Group 9, Tan Vinh Thuan Hamlet, Tan Ngai Ward, Vinh Long Province	Hotel	100.00%	100.00%	100.00%
Sense Festi Vinh Long Trading Service One Member Limited Company (ii)	Land Plot No. 6, Map No. 10, Group 9, Tân Vinh Thuan Hamlet, Tan Ngai Ward, Vinh Long Province	Trading in real estate, land use right of owners, users or lessees	100.00%	100.00%	100.00%

(i) According to Business Registration Certificate No. 1501169961, initially registered on 04 May 2026, issued by the Vinh Long Province Department of Finance, the Company invested VND 2,000,000,000 in Sai Gon - Vinh Long Hotel One Member Limited Company, equivalent to 100% of the charter capital. As of 30 June 2026, the Company had not yet made any capital contribution; the full capital contribution was made on 31 July 2026.

(ii) According to Business Registration Certificate No. 1501169986, initially registered on 06 May 2026, issued by the Vinh Long Province Department of Finance, the Company invested VND 10,000,000,000 in Sense Festi Vinh Long Trading Service One Member Limited Company, equivalent to 100% of the charter capital. As of 30 June 2026, the Company had not yet made any capital contribution; the full capital contribution was made on 03 August 2026.

Joint ventures and associates

Companies	Address	Principal business activities	Percentage of equity	Percentage of ownership	Percentage of voting right
Saigon - Ca Mau Trading Service Company Limited	No. 09 Tran Hung Dao Street, Tan Thanh Ward, Ca Mau Province	Retailing goods and leasing services	36.75%	36.75%	36.75%
Saigon Cantho Trading Company	No. 01 Hoa Binh Avenue, Ninh Kieu Ward, Can Tho City	Retailing goods and leasing services	34.00%	34.00%	34.00%
Saigon Co.op International Investment Company Limited	3rd Floor, No. 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City	Operating supermarket according to Co.op Mart supermarket system	49.00%	49.00%	49.00%
Co.op Mart Bien Hoa Supermarket and Trading Services Company Limited	Office area, 2nd Floor, Building No. 121, Pham Van Thuan Street, Tam Hiep Ward, Dong Nai City	Operating supermarket according to Co.op Mart supermarket system	29.00%	29.00%	29.00%
Vietsin Commercial Complex Development Joint Stock Company	No. 1058 Nguyen Van Linh Street, Quarter 35, Tan Hung Ward, Ho Chi Minh City	Trading in real estate, land use right of owners, users or lessees	36.00%	36.00%	36.00%
Saigon - Xuan Oai Services Trading Limited Company	Lot T3-1.1, Saigon Hi-Tech Park, La Xuan Oai Street, Tang Nhon Phu Ward, Ho Chi Minh City	Trading in real estate, land use right of owners, users or lessees	49.00%	49.00%	49.00%
Dong Bac Commercial Center Development Investment Company Limited	Land lot No. 7, 25/4 Street, Hong Gai Ward, Quang Ninh Province	Building residential houses	40.00%	40.00%	40.00%
Saigon - Chau Doc Company Limited	Group 21, Chau Quoi 3 Cluster, Chau Doc Ward, An Giang Province	Retailing goods in supermarkets and shopping malls	25.00%	25.00%	25.00%

6. Headcount

At the end of the accounting period, the Company's headcount is 81 (headcount at the beginning of the year: 82).

7. 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. During the period, the Company adopted the Vietnamese Enterprise Accounting System, which was issued together with the Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance ("Circular 99") in replacement to the Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200"). Accordingly, certain items in the 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. These changes do not affect the Company's total assets, total liabilities, owner's equity and after-tax profit.

8. Other information

The Company's shares have been registered for trading on the UPCoM (Unlisted Public Company Market) of the Hanoi Stock Exchange under the stock code "SID" according to Decision No. 902/QĐ-SGDHN dated 29 December 2016 of the Hanoi Stock Exchange. The first trading date was 09 January 2017.

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY UNIT

1. Accounting period

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

2. Accounting currency unit

The accounting currency unit is Vietnamese Dong (VND) because the Company's transactions 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 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 Board of Management has ensured to comply with all the requirements of the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with 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 and cash in bank. 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), which can be readily converted into a known amount of cash and are not subject to significant risks in conversion to cash 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 provision 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.

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

A provision for impairment of trading securities is made for each type of securities traded on the market and whose fair value is lower than its cost. The fair value of trading securities listed on the stock market is the market value of the securities at the end of the accounting period.

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

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

Held-to-maturity investments

An investment is classified as a held-to-maturity investment when the Company has the intention and ability to hold it to maturity. The Company's held-to-maturity investments include loans held to maturity for the purpose of collecting periodic interest.

Held-to-maturity investments are initially recognized at cost. After initial recognition, these investments are recorded at recoverable value. Interest income from these held-to-maturity investments after acquisition date is recognized in the Interim Income Statement on an accrual basis. Interest accrued prior to the Company's acquisition of held-to-maturity investments is deducted from the costs at the acquisition time.

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

Investments in subsidiaries and associates

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.

Associates

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 subsidiaries and associates are initially recognized at cost, comprising acquisition cost or capital contributions plus any directly attributable transaction costs (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 subsidiaries and associates, the interest expenses are recognized in the financial expenses and are not capitalized. Where an investment is acquired through the transfer of non-monetary assets, the cost of the investment is measured at the fair value of the non-monetary assets at the acquisition date. Following initial recognition, these investments are subsequently measured at cost.

Dividends and profits declared prior to the acquisition of investments are deducted from the investment costs. Dividends and profits declared after the acquisition of investments are recorded into the Company's financial income. 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 subsidiaries and associates

A provision for impairment of investments in subsidiaries and associates is recognized when the subsidiaries and associates 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 and associates as at the end of the accounting period by the difference between the actual capital contributed by all owners and the equity of subsidiaries and associates as at the same date. If the subsidiaries and associates are consolidated into the 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 subsidiaries and associates required to be recognized as at the reporting date is recorded into financial expenses.

4. Receivables

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

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

- Trade receivables represent receivables of a commercial nature arising from purchase and sale transactions between the Company and customers who are independent of the Company.
- 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 of the reporting date.

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

Increases or decreases in the obligatory allowance for doubtful debts as of 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 timing and method of allocating deferred expenses are as follows:

Tools and supplies

The tools and supplies issued for use in connection with business operations over multiple accounting periods are recognized as deferred expenses and are allocated into operating costs on a straight-line basis over their estimated useful lives (not exceeding 36 months).

Expenses of cloud server

Expenses of cloud server put into use are allocated into costs on a straight-line basis over the term of the service provision contract.

Expenses of office renovation and relocation

Expenses of office renovation and relocation are allocated into costs on a straight-line basis over for the maximum period of 3 years.

Other deferred expenses

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

6. Tangible fixed assets

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

Subsequent costs are added to historical cost of fixed assets only if it is probable that future economic benefits associated with the asset will flow to the 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 amortized gradually into operation costs until the next routine repair or maintenance period.

Upon disposal or liquidation of a tangible fixed asset, its historical cost and accumulated depreciation are derecognized, then any gain or loss resulting from such disposal is included in the income or the expenses during 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
Machinery and equipment	03
Vehicles	10
Other tangible fixed assets	03 – 08

7. Intangible fixed assets

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

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

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

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

The Company's intangible fixed asset includes:

Computer software

Costs directly attributable to computer software that is not an integral part of the related hardware are capitalized. The cost of computer software includes all directly attributable costs incurred by the Company up to the date the software is available to use. The computer software is amortized on a straight-line basis over 5 years.

Website

The initial costs of the Company's website include all the expenses paid by the Company until the date the website is put into use. The Company's website is amortized on a straight-line basis over 3 years.

8. Investment property

Investment property comprises land use rights, buildings, parts of buildings, or infrastructure that are owned by the Company and are used to earn rentals or for capital appreciation. Investment property for lease is stated at cost less accumulated depreciation.

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

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

When the investment property is sold or disposed, its cost and accumulated depreciation are derecognized, then any gain or loss arising from such disposals is presented on a net basis under the item "Gain/loss on disposal, liquidation of investment properties" on the Interim Income Statement.

Investment property that is used to earn rental income is depreciated using the straight-line method over its estimated useful life. The depreciation years of the investment property are as follows:

Investment property	Years
Land use right	39–47
House	30

A transfer from owner-occupied property to investment property is made only when the owner ceases to use the property and commences leasing it to another party under an operating lease. A transfer from inventories to investment property is made only when the owner commences leasing the property to another party under an operating lease. Property under construction is recognized as investment property upon completion and handover, when it is available for lease or held for capital appreciation.

A transfer from investment property to owner-occupied property is made only when the owner begins to occupy the asset. A transfer from investment property to inventories is made only when the owner commences development with a view to sale. If an investment property is sold without being subject to development, repair, renovation or upgrade, it continues to be recognized as investment property until disposal and is not transferred to inventories.

A change in the intended use between investment property and owner-occupied property or inventories neither alters the cost of the asset being reclassified nor affects its cost for the purposes of value measurement or for preparing the Interim Financial Statements.

9. Construction in progress

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

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

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

10. 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 third 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.

11. Payables for dividends and profit distributions

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

12. Deferred revenue

Deferred revenue comprises amounts received in advance from customers for the lease of assets over one or more accounting periods.

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

13. Owner's capital

The contributed capital is recorded according to the actual amounts invested by the shareholders.

14. 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 a vote of the General Meeting of Shareholders.

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

15. Recognition of revenue and income

Revenue from provisions of services

Revenue from provisions of services shall be recognized when the Company satisfies its contractual obligations, provided that all of the following conditions are met:

- The amount of revenue can be measured reliably. When the contract stipulates that the buyer is entitled to return the services provided under specific conditions, the revenue is recognized only when these specific conditions no longer exist and the buyers retain no right to return the services provided.
- The Company received or shall probably receive the economic benefits associated with the provision of services.
- The stage of completion of the transaction at the end of reporting period can be measured reliably.
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

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

Revenue from operating leases

Revenue from operating leases is recognized on a straight-line basis over the lease term. Rentals received in advance for several periods are recognized as revenue on a straight-line basis over the lease term.

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.

16. 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.

17. 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, non-taxable income and losses brought forward.

On a quarterly basis, the Company recognizes the provisional corporate income tax payable based on its self-assessed tax liability. 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 expenses.

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 period when the assets are recovered or the liabilities are settled, based on the effective tax rates and tax laws that have been enacted or substantively enacted by the reporting date.

When preparing the Interim Statement of Financial Position, deferred income tax assets and deferred income tax liabilities are offset against each other 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.

18. Related party

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:

- Parent Company, subsidiaries, associates and other fellow 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 Board of Management, the Supervisory Board, other management members and their close family members.
- Entities over which individuals referred to above are able to exercise sufficient influence through direct or indirect ownership of voting rights, including entities owned by the key management personnel or major shareholders of the Company and entities that share the 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 the individual's parents, spouse, children and siblings.

A related party transaction is a transfer of resources 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.

19. Segment reporting

A business segment is a distinguishable component of the Company that is engaged in manufacturing or providing an individual product or service or a group of related products or services, and that is subject to risks and returns that are different from those of other business segments.

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

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

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

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

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

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	***134,801,522***	***97,601,812***
Cash in bank	***86,925,309,003***	***60,656,159,591***
- BIDV	75,783,157,990	49,255,130,626
- Vietcombank	10,070,944,992	10,788,188,681
- Other banks	1,071,206,021	612,840,284
Cash equivalents	***40,067,671,232***	***98,005,412,612***
- 1-month deposit at BIDV	40,000,000,000	-
- 3-month deposit at BIDV	-	78,839,121,507
- 33-month deposit at Sacombank	-	18,560,000,000
- Accrued interest	67,671,232	606,291,105
Total	**127,127,781,757**	**158,759,174,015**

2. Financial investments

The Company's financial investments include trading securities, held-to-maturity investments, and equity investments in other entities. The Company's financial investments are as follows:

2a. Trading securities

As of the reporting date, the Company invests in 1,017,000 shares of Thu Duc Trading and Import Export Joint Stock Company at the acquisition price and acquisition cost of totally VND 13,859,293,545. The fair value as of 30 June 2026 was VND 7,220,700,000.

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

	Current period	Previous period
Beginning balance	6,333,493,545	5,011,393,545
Provisions made during the period	305,100,000	1,118,700,000
Ending balance	**6,638,593,545**	**6,130,093,545**

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

This is the loan to Saigon - Ca Mau Trading Service Company Limited (a related party) at an interest rate of 6.6%/year. The Company assesses that this loan is fully recoverable and no provisions for impairment are required.

2c. Equity investments in other entities

	Ending balance		Beginning balance	
	Costs	Provisions	Costs	Provisions
Investments in subsidiaries	***76,600,000,000***	***(16,779,418,129)***	***76,600,000,000***	***(12,926,836,050)***
Sense Cai Be Trading Service One Member Limited Company (i)	30,000,000,000	(16,779,418,129)	30,000,000,000	(12,926,836,050)
Saigon - Ben Tre Trading One Member Company Limited (ii)	44,600,000,000	-	44,600,000,000	-
Saigon - Pleiku Services Trading One Member Limited Company (iii)	2,000,000,000	-	2,000,000,000	-
Investment in associates	***1,040,459,576,518***	***(2,212,442,703)***	***1,040,459,576,518***	***(4,257,300,485)***
Saigon - Ca Mau Trading Service Company Limited (iv)	74,970,000,000	(1,831,828,041)	74,970,000,000	(3,932,672,233)
Saigon Cantho Trading Company (v)	74,800,000,000	-	74,800,000,000	-
Saigon Co.op International Investment Company Limited (vi)	24,500,000,000	-	24,500,000,000	-
Co.op Mart Bien Hoa Supermarket and Trading Services Company Limited (vii)	7,440,520,518	-	7,440,520,518	-
Vietsin Commercial Complex Development Joint Stock Company (viii)	754,099,056,000	-	754,099,056,000	-
Saigon - Xuan Oai Services Trading Limited Company (ix)	53,900,000,000	-	53,900,000,000	-
Dong Bac Commercial Center Development Investment Company Limited (x)	32,000,000,000	(380,614,662)	32,000,000,000	(324,628,252)
Saigon - Chau Doc Company Limited (xi)	18,750,000,000	-	18,750,000,000	-
Total	**1,117,059,576,518**	**(18,991,860,832)**	**1,117,059,576,518**	**(17,184,136,535)**

(i) According to the Business Registration Certificate No.1201677996, initially registered on 17 September 2023, 2nd amended on 27 August 2025, issued by by Dong Thap Province Department of Finance, the Company invests VND 30,000,000,000 in Sense Cai Be Trading Service One Member Limited Company, equivalent to 100% of charter capital.

(ii) According to the Business Registration Certificate No. 1300419650, 12th amended on 06 October 2025, issued by Vinh Long Province Department of Finance, the Company invests VND 44,600,000,000 in Saigon - Ben Tre Trading One Member Company Limited, equivalent to 100% of charter capital.

(iii) According to the Business Registration Certificate No. 5901160960, initially registered on 10 December 2020, 2nd amended on 18 September 2025, issued by Gia Lai Province Department of Finance, the Company invests VND 2,000,000,000 in Saigon - Pleiku Services Trading One Member Limited Company, equivalent to 100% of charter capital.

(iv) According to the Business Registration Certificate No. 2000969020, initially registered on 20 May 2010, 14th amended on 10 October 2025, issued by Ca Mau Province Department of Finance, the Company invests VND 74,970,000,000 in Saigon - Ca Mau Trading Service Company Limited, equivalent to 36.75% of charter capital.

(v) According to the Business Registration Certificate No. 1800502219, initially registered on 08 November 2012, 21st amended on 12 September 2025, issued by Can Tho City Department of Finance, the Company invests VND 74,800,000,000 in Saigon Cantho Trading Company, equivalent to 34.00% of charter capital.

(vi) According to the Business Registration Certificate No. 0310384927, initially registered on 15 October 2010, 4th amended on 13 October 2025, issued by Ho Chi Minh City Department of Finance, the Company invests VND 24,500,000,000 in Saigon Co.op International Investment Company Limited, equivalent to 49.00% of charter capital.

(vii) According to the Business Registration Certificate No. 3600753610 (previous No. 4702001225), 20th amended on 22 December 2025, issued by Dong Nai City Department of Finance, the Company invests VND 7,440,520,518 in Co.op Mart Bien Hoa Supermarket and Trading Services Company Limited, equivalent to 29.00% of charter capital.

(viii) The Company invests VND 754,099,056,000 in Vietsin Commercial Complex Development Joint Stock Company, equivalent to 36.00% of charter capital.

(ix) According to the Business Registration Certificate No. 0315949585, initially registered on 08 October 2019, 2nd amended on 24 September 2025, issued by Ho Chi Minh City Department of Finance, the Company invests VND 53,900,000,000 in Saigon - Xuan Oai Services Trading Limited Company, equivalent to 49.00% of charter capital.

(x) According to the Business Registration Certificate No. 5702088237, initially registered on 16 June 2021, issued by Quang Ninh Province Department of Planning and Investment (Quang Ninh Province Department of Finance now), the Company invests VND 32,000,000,000 in Dong Bac Commercial Center Development Investment Company Limited, equivalent to 40.00% of charter capital.

(xi) According to the Business Registration Certificate No. 1601972058, initially registered on 13 May 2015, 5th amended on 20 September 2025, issued by An Giang Province Department of Finance, the Company invests VND 18,750,000,000 in Saigon - Chau Doc Company Limited, equivalent to 25.00% of charter capital.

Recoverable amount
For investments in listed shares or investments for which a fair value can be reliably determined, the recoverable amount is determined based on the market value at the end of the accounting period.

As the Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting System do not currently provide detailed guidance on measurement of fair value, and as recoverable amounts for financial investments without a quoted market price are measured using valuation techniques, the Company has not yet been able to measure the fair value, or the recoverable amount of these investments for disclosure in the Interim Financial Statements. The fair value and recoverable amount of these investments may differ from their carrying amounts.

Operation of subsidiaries and associates
Sense Cai Be Trading Service One Member Limited Company has just come into operation, its income is not enough to cover its fixed costs, leading to a business loss during the period. Other subsidiaries and associates have been in normal operations and have not experienced any significant changes as compared to those of the previous period.

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

	Current period	Previous period
Beginning balance	17,184,136,535	13,047,762,273
Provisions made during the period	1,807,724,297	2,236,291,352
Ending balance	**18,991,860,832**	**15,284,053,625**

Transactions with subsidiaries and associates
Transactions between the Company and its subsidiaries and associates are presented in Note No. VII.2b.

3. Trade receivables

3a. Short-term trade receivables

	Ending balance		Beginning balance	
	Carrying amount	Allowances	Carrying amount	Allowances
Receivables from related parties	***27,810,830,296***	-	***26,722,295,519***	-
Saigon - Ca Mau Trading Service Company Limited	1,615,972,602	-	2,969,029,300	-
Saigon Co.op	3,417,352,443	-	1,637,985,142	-
Saigon - Van Dong One Member Limited Company	22,777,505,251	-	22,115,281,077	-
Receivables from other customers	-	-	***200,000,000***	-
Total	**27,810,830,296**	-	**26,922,295,519**	-

In which, the receivables (exclusive of VAT) related to liquidation of fixed assets are VND 0 (beginning balance: VND 185,185,185).

3b. Long-term trade receivables

	Ending balance		Beginning balance	
	Carrying amount	Allowances	Carrying amount	Allowances
Saigon - Ca Mau Trading Service Company Limited (a related party)	11,371,676,288	-	11,623,830,831	-
Total	**11,371,676,288**	-	**11,623,830,831**	-

4. Short-term advances to suppliers

	Ending balance	Beginning balance
Joint Venture of Thanh Do Group Construction Corporation - Thanh Phu Investment Construction Joint Stock Company	82,263,957,758	27,784,000,000
Thanh Phu Investment Construction Joint Stock Company	-	3,662,163,895
Other suppliers	2,781,346,895	4,517,977,640
Total	**85,045,304,653**	**35,964,141,535**

In which, advances to suppliers for construction in progress are VND is 83,134,514,652 (beginning balance: VND 35,509,941,535).

5. Other receivables

5a. Other short-term receivables

	Ending balance		Beginning balance	
	Carrying amount	Allowances	Carrying amount	Allowances
Saigon Co.op (a related party) – payment on Saigon Co.op's behalf	34,744,377	-	-	-
BMC Ltd. (i)	15,635,803,061	(15,635,803,061)	15,635,803,061	(15,635,803,061)
Advance	3,384,780,070	-	4,898,376,870	-
Accrued management consultancy revenue	-	-	1,487,833,370	-
Thanh Do Group Construction Corporation – deposit for contract performance (ii)	123,324,261,480	-	123,324,261,480	-
T.N.T Trung Thuy Real Estate Investment Company Limited – deposit for contract performance (iii)	100,000,000,000	-	100,000,000,000	-
Other short-term deposits	57,000,000	-	57,000,000	-
Other short-term receivables	7,017,624	-	11,887,942	-
Total	**242,443,606,612**	**(15,635,803,061)**	**245,415,162,723**	**(15,635,803,061)**

(i) This is the receivable amount from BMC Ltd. (hereinafter referred to as "BMC") under the Contract No. 645/HĐ/2011 dated 05 December 2011 for sales of future-formed assets between the Company and BMC. However, BMC fails to continue contract performance as agreed, so the Company filed a lawsuit to the People's Court of District 1 (the People's Court of Region 1 – Ho Chi Minh City now), requesting BMC to repay the costs paid by the Company for the project. On 15 August 2023, the People's Court of District 1 issued the Decision recognizing the agreement between the concerned parties. BMC accordingly must repay the principal amount of VND 17,433,240,000 to the Company. The Company fully made allowance for the remaining receivable amount from BMC.

(ii) This is the deposit to Thanh Do Group Construction Corporation under the Principle Agreements signed on 29 August 2025, regarding the transfer of a portion of the real estate project within the My Thuan Commercial – Service – Tourism Complex Project, located in Tan Ngai Ward, Vinh Long Province, of which Thanh Do Group Construction Corporation is the legal developer.

(iii) This is the deposit to T.N.T Trung Thuy Real Estate Investment Company Limited under Deposit Agreement No. 01/HĐĐC/2025 dated 09 October 2025, to ensure the Company's negotiation toward the co-operation involved with five floors of the commercial podium within the Commercial – Service – Office – Officetel – Apartment Complex Project located at No. 230 Nguyen Trai Street, Cau Ong Lanh Ward, Ho Chi Minh City, of which T.N.T Trung Thuy Real Estate Investment Company Limited is the legal developer.

5b. *Other long-term receivables*

This item represents long-term deposits. Details are as follows:

	Ending balance		Beginning balance	
	Carrying amount	Allowances	Carrying amount	Allowances
Deposit to Ho Chi Minh City Department of Finance for performance of project in Binh Trung Ward, Ho Chi Minh City	85,183,000,000	-	85,183,000,000	-
Thanh Do Group Construction Corporation – deposit for contract performance [(i)]	25,000,000,000	-	25,000,000,000	-
Long-term deposit for leasing premises	1,031,712,000	-	1,031,712,000	-
Total	**111,214,712,000**	**-**	**111,214,712,000**	**-**

(i) This is the deposit to Thanh Do Group Construction Corporation according to Principle Agreement No. 185/HĐNT/THANHDO-SENSEVINHLONG dated 14 September 2024 with regards to lease of the construction works for the investment and operation of a commercial center. The project is situated on a land area of 17,443.5 m^2 within the My Thuan Commerce – Service – Tourism Area project, Tan Ngai Ward, Vinh Long Province, with a lease term expiring on 22 December 2066.

6. Overdue and doubtful debts

	Ending balance			Beginning balance		
	Overdue period	Original amount	Recoverable amount	Overdue period	Original amount	Recoverable amount
Related parties						
Saigon - Ca Mau Trading Service Company Limited						
Trade receivables	*From 6 months to less than 1 year*	*1,333,090,785*	*1,333,090,785*	*From 6 months to less than 1 year*	*2,265,549,022*	*2,265,549,022*
	From 1 year to less than 2 years	*2,926,842,414*	*2,926,842,414*	*From 1 year to less than 2 years*	*4,784,669,208*	*4,784,669,208*
	From 2 years to less than 3 years	*2,837,853,622*	*2,837,853,622*	*From 2 years to less than 3 years*	*2,175,878,310*	*2,175,878,310*
	3 years or more	*3,998,390,908*	*3,998,390,908*	*3 years or more*	*3,943,623,491*	*3,943,623,491*
Receivables for loans	*3 years or more*	*16,600,000,000*	*16,600,000,000*	*3 years or more*	*16,600,000,000*	*16,600,000,000*
Saigon - Van Dong One Member Limited Company						
Trade receivables	*From 6 months to less than 1 year*	*3,225,239,090*	*3,225,239,090*	*From 6 months to less than 1 year*	*706,650,480*	*706,650,480*
	From 1 year to less than 2 years	*3,672,167,180*	*3,672,167,180*	*From 1 year to less than 2 years*	*5,788,863,430*	*5,788,863,430*
	From 2 years to less than 3 years	*2,823,346,730*	*2,823,346,730*	*From 2 years to less than 3 years*	*962,335,914*	*962,335,914*
	3 years or more	*12,394,528,077*	*12,394,528,077*	*3 years or more*	*11,432,192,163*	*11,432,192,163*
Other organizations and individuals						
BMC Ltd. – other receivables [(i)]	3 years or more	15,635,803,061	-	3 years or more	15,635,803,061	-
Total		**65,447,261,867**	**49,811,458,806**		**64,295,565,079**	**48,659,762,018**

(i) The receivable amount from BMC Ltd. (see Note No. V.5a) is irrecoverable. The Company has made a 100% allowance for this receivable amount.

There were no changes in the allowance for doubtful debts during the period.

7. Deferred expenses

7a. Short-term deferred expenses

	Ending balance	Beginning balance
Tools and supplies	75,673,767	156,030,857
Royalties	135,827,060	338,269,133
Expenses of cloud server	542,783,355	1,510,128,497
Other short-term deferred expenses	598,761,603	536,701,848
Total	**1,353,045,785**	**2,541,130,335**

7b. Long-term deferred expenses

	Ending balance	Beginning balance
Expenses for office renovation and relocation	194,145,504	388,291,029
Expenses for brand researching, developing and positioning	53,043,484	262,960,147
Other long-term deferred expenses	1,431,853,216	1,163,605,451
Total	**1,679,042,204**	**1,814,856,627**

8. Tangible fixed assets

	Machinery and equipment	Vehicles	Office equipment	Total
Historical cost				
Beginning balance	318,850,000	2,167,999,159	4,937,689,187	7,424,538,346
Acquisition during the period	-	-	34,860,000	34,860,000
Ending balance	**318,850,000**	**2,167,999,159**	**4,972,549,187**	**7,459,398,346**
In which:				
Assets fully depreciated but still in use	215,250,000	-	4,665,770,187	4,881,020,187
Assets waiting for liquidation	-	-	-	-
Accumulated depreciation				
Beginning balance	294,580,745	648,020,909	4,738,659,230	5,681,260,884
Depreciation during the period	17,266,668	108,399,960	53,736,646	179,403,274
Ending balance	**311,847,413**	**756,420,869**	**4,792,395,876**	**5,860,664,158**
Carrying value				
Beginning balance	24,269,255	1,519,978,250	199,029,957	1,743,277,462
Ending balance	**7,002,587**	**1,411,578,290**	**180,153,311**	**1,598,734,188**
In which:				
Assets temporarily not in use	-	-	-	-
Assets waiting for liquidation	-	-	-	-

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

	Historical cost	Accumulated depreciation	Carrying value
CRV L car, registration number 51H-925.35	1,096,345,455	568,881,461	527,463,994
CR-V L car, registration number 51L-348.74	1,071,653,704	187,539,408	884,114,296
Centralized call center system	1,560,838,253	1,560,838,253	-
SCID server and storage systems, including backup and disaster recovery	1,909,976,116	1,909,976,116	-
Other tangible fixed assets	1,820,584,818	1,633,428,920	187,155,898
Total	**7,459,398,346**	**5,860,664,158**	**1,598,734,188**

9. Intangible fixed assets

	Computer software	Website	Total
Initial cost			
Beginning balance	4,341,329,792	213,000,000	4,554,329,792
Ending balance	**4,341,329,792**	**213,000,000**	**4,554,329,792**
In which:			
Assets fully amortized but still in use	1,063,500,000	-	1,063,500,000
Accumulated amortization			
Beginning balance	2,043,068,189	144,290,326	2,187,358,515
Amortization during the period	327,782,982	35,500,002	363,282,984
Ending balance	**2,370,851,171**	**179,790,328**	**2,550,641,499**
Carrying value			
Beginning balance	2,298,261,603	68,709,674	2,366,971,277
Ending balance	**1,970,478,621**	**33,209,672**	**2,003,688,293**
In which:			
Assets temporarily not in use	-	-	-
Assets waiting for liquidation	-	-	-

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

	Initial cost	Accumulated amortization	Carrying value
Ho-Sense copyright	432,500,000	432,500,000	-
Backup software license	3,191,686,000	1,276,674,408	1,915,011,592
Other intangible fixed assets	930,143,792	841,467,091	88,676,701
Total	**4,554,329,792**	**2,550,641,499**	**2,003,688,293**

10. Investment property

Investment property for lease

	Land use right	Houses	Total
Historical/Initial cost			
Beginning balance	28,058,582,064	29,759,056,455	57,817,638,519
Ending balance	**28,058,582,064**	**29,759,056,455**	**57,817,638,519**
In which:			
Assets fully depreciated/amortized but still leasing	-	-	-
Accumulated depreciation/Amortization			
Beginning balance	5,919,121,320	17,490,274,185	23,409,395,505
Depreciation/Amortization during the period	313,140,252	522,075,840	835,216,092
Ending balance	**6,232,261,572**	**18,012,350,025**	**24,244,611,597**
Carrying value			
Beginning balance	22,139,460,744	12,268,782,270	34,408,243,014
Ending balance	**21,826,320,492**	**11,746,706,430**	**33,573,026,922**

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

The list of investment property for lease at the end of the accounting period is as follows:

	Historical/Initial cost	Accumulated depreciation/ amortization	Carrying value
Right to use land at No. 253 Dien Bien Phu Street, Xuan Hoa Ward, Ho Chi Minh City	5,530,000,000	1,831,517,045	3,698,482,955
Right to use land at No. 102 Nam Ky Khoi Nghia Street, Ben Thanh Ward, Ho Chi Minh City	22,528,582,064	4,400,744,527	18,127,837,537
Buildings and structures at No. 253 Dien Bien Phu Street, Xuan Hoa Ward, Ho Chi Minh City	29,759,056,455	18,012,350,025	11,746,706,430
Total	**57,817,638,519**	**24,244,611,597**	**33,573,026,922**

11. Construction in progress

	Beginning balance	Costs incurred during the period	Ending balance
Acquisition of fixed assets	***1,321,225,203***	***1,123,465,660***	***2,444,690,863***
Construction in progress	***602,261,523,641***	***58,252,074,618***	***660,513,598,259***
Technical infrastructure of the developed urban area in Binh Trung Ward, Ho Chi Minh City (i)	476,395,533,099	82,500,000	476,478,033,099
Project at No. 102 Nam Ky Khoi Nghia Street, Ben Thanh Ward, Ho Chi Minh City	122,470,620,171	29,116,668,668	151,587,288,839
- *Construction of works*	*77,564,991,148*	*21,258,685,137*	*98,823,676,285*
- *Air conditioning, elevator, wastewater treatment, and electric systems, etc.*	*44,905,629,023*	*7,857,983,531*	*52,763,612,554*
Vinh Long Commercial Center Project	3,395,370,371	29,052,905,950	32,448,276,321
Total	**603,582,748,844**	**59,375,540,278**	**662,958,289,122**

(i) The Housing - Trade and Service Complex Project on the land area of about 6.9 ha is one of the component projects of the An Phu Urban Development Project in Binh Trung Ward, Ho Chi Minh City, of which Thu Thiem Real Estate Joint Stock Company is the investor responsible for the construction of the main technical infrastructure. The project progress has been delayed over the required timeline according to the Investment Policy Decision No. 4057/QĐ-UNBD dated 25 September 2019 of the People's Committee of Ho Chi Minh City. The Company sent a Statement to the competent authorities requesting to adjust the investment policy as well as carry out procedures to apply for land assignment for the project continuity. At the same time, the Company is also coordinating with Thu Thiem Real Estate Joint Stock Company to resolve difficulties, obstacles and outstanding issues as required by the competent state authorities so that the project can continue to be implemented.

The Company, No Va Land Investment Group Corporation and Nova An Phu Company Limited signed the Project Development Cooperation Contract No. 01/2016/HĐHTPTDA/SCID-NVLG dated 30 December 2016. However, in fact, the involved parties have not reached agreement on the contractual cooperation plan due to many objective reasons and are submitting an application to Vietnam International Arbitration Center requesting for the dispute resolution. On 11 March 2025, Vietnam International Arbitration Center issued Arbitration Judgement No. 55/23 HCM accepting the claim of the petitioner, i.e. No Va Land Investment Group Corporation, Nova An Phu Company Limited, and the defendant, i.e. the Company is required to fulfill its obligations as stipulated in the signed Project Development Cooperation Contract. The Company filed a petition with the People's Court of Ho Chi Minh City requesting the cancellation of Arbitral Judgement No. 55/23 HCM. On 14 May 2025, the People's Court of Ho Chi Minh City issued a Notice of acceptance of the civil case. Subsequently, the Company received Decision No. 233/2025/QĐ-PQTT dated 29 July 2025 from the People's Court of Ho Chi Minh City, which dismissed the Company's request to cancel the Arbitral Judgement No. 55/23 HCM dated 11 March 2025. On 15 October 2025, the Company, No Va Land Investment Group Corporation and Nova An Phu Company Limited held a meeting to implement the enforcement of Arbitral Judgement No. 55/23 HCM issued by the Vietnam International Arbitration Center and the Decision No. 233/2025/QD-PQTT of the People's Court of Ho Chi Minh City mentioned above.

12. Deferred income tax assets

12a. Recognized deferred income tax assets

Deferred income tax assets related to temporarily deductible differences. Details arising during the period are as follows:

	Current period	Previous period
Beginning balance	82,551,941	6,084,000
Inclusion into operation results	(49,309,802)	(468,000)
Ending balance	**33,242,139**	**5,616,000**

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

12b. Unrecognized deferred income tax assets

The Company has not recognized deferred income tax assets for taxable losses carried forward to be offset against taxable income in subsequent years, as it is unlikely that there will be sufficient taxable income in the future to utilize this benefit. Details of unused taxable losses are as follows:

Loss-suffering year	Loss incurred	Accumulated loss utilized	Loss to be carried forward	Loss carry-forward period
2021	4,065,005,854	-	4,065,005,854	31 December 2026
2022	10,922,133,938	-	10,922,133,938	31 December 2027
2023	98,171,435,737	-	98,171,435,737	31 December 2028
2024	16,323,079,427	-	16,323,079,427	31 December 2029
2025	21,881,717,519	-	21,881,717,519	31 December 2030
First 6 months of 2026	16,353,903,763	-	16,353,903,763	31 December 2031
Total	**167,717,276,238**	**-**	**167,717,276,238**	

According to the provisions of the Corporate Income Tax Law No. 67/2025/QH15 dated 14 June 2025 and Decree No. 320/2025/NĐ-CP dated 15 December 2025 of the Government detailing certain provisions of the Corporate Income Tax Law, losses incurred in any tax year may be carried forward and offset against income for a maximum of five (5) years, commencing from the year following the year in which the loss arises. 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.

13. Short-term trade payables

	Ending balance	Beginning balance
Nhieu Loc Sai Gon Co.Op One Member Company Limited (a related party)	6,440,000	-
Phuoc Thanh Construction Corporation	8,390,179,446	6,554,249,602
Thanh Phu Investment Construction Joint Stock Company	8,654,135,727	6,583,979,811
FPT Smart Cloud Company Limited	-	1,755,846,400
Joint Venture of Thanh Do Group Construction Corporation - Thanh Phu Investment Construction Joint Stock Company	2,874,047,489	-
Other suppliers	2,628,873,219	2,482,980,418
Total	**22,553,675,881**	**17,377,056,231**

The Company's balance of trade payables for acquisition of fixed assets and construction in progress is VND 21,840,788,679 (beginning balance: VND 14,680,977,213).

The Company has no overdue trade payables.

14. Payables for dividends and profit distributions

This is the payable dividend for certain shareholders who are non-controlling shareholders. This payable dividend is past due as the Company has been unable to contact the shareholders to effect payment.

15. 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	-	3,048,399,350	-	-	-	3,048,399,350
Personal income tax	479,503,856	-	899,141,974	(1,301,219,161)	77,426,669	-
Land rental	-	-	807,565,414	(807,565,414)	-	-
Non-agricultural land use tax	-	-	35,542,282	(35,542,282)	-	-
Total	**479,503,856**	**3,048,399,350**	**1,742,249,670**	**(2,144,326,857)**	**77,426,669**	**3,048,399,350**

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

Value added tax (VAT)

The Company pays VAT in accordance with the deduction method at the rate of 10%. During the period, the Company applies the value added tax rate of 8% to some goods and services according to the Government's Decrees No. 174/2025/NĐ-CP dated 30 June 2025 of the Government, guiding Resolution No. 204/2025/QH15 dated 17 June 2025 of the National Assembly.

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:

	Accumulative from the beginning of the year	
	Current year	Previous year
Total accounting profit before tax	66,741,169,535	52,967,087,605
Increases/(decreases) of accounting profit to determine taxable income:		
- Increases	757,658,962	1,150,179,757
- Decreases	(326,341,160)	(2,340,000)
Taxable income	67,172,487,337	54,114,927,362
Income exempted from tax	(83,526,391,100)	(65,565,673,084)
Assessable income	(16,353,903,763)	(11,450,745,722)
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.

Land rental

This is the land rental payable during the period for land at Xuan Hoa Ward, Ho Chi Minh City according to Notice of Ho Chi Minh City Tax Authority.

Other taxes

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

16. Payables to employees

This item represents salaries payable to employees.

17. Other payables

17a. Other short-term payables

	Ending balance	Beginning balance
Trade Union's expenditure	72,773,424	-
Receipt of short-term deposits	360,000,000	-
Other short-term payables	176,702,364	93,109,440
Total	**609,475,788**	**93,109,440**

17b. Other long-term payables

	Ending balance	Beginning balance
Co.op Mart VinhPhuc Company Limited (a related party) – receipt of long-term deposit	2,170,000,000	2,170,000,000
Nova An Phu Company Limited – deposit for contract performance [(i)]	102,500,000,000	102,500,000,000
Payables for receipt of long-term deposits	4,801,023,311	1,277,687,970
Total	**109,471,023,311**	**105,947,687,970**

(i) This is the amount deposited by Nova An Phu Company Limited to perform the Cooperation Contract for the development of Housing - Trade and Service Complex Project in the Developed Urban Area in Binh Trung Ward, Ho Chi Minh City (see Note No. V.11).

17c. Overdue debts

The Company has no other overdue payables.

18. Bonus and welfare fund

	Beginning balance	Increase due to appropriation from profit	Other increases	Disbursement during the period	Ending balance
Bonus and welfare fund	5,585,878,268	1,038,041,736	2,840,000	(523,141,079)	6,103,618,925
Bonus Fund to the Management	9,788,319,365	5,190,208,680	-	(1,785,596,800)	13,192,931,245
Total	**15,374,197,633**	**6,228,250,416**	**2,840,000**	**(2,308,737,879)**	**19,296,550,170**

19. Owner's equity

19a. Statement of changes in owner's equity

	Owner's capital	Investment and development fund	Retained profit	Total
Beginning balance of the previous year	1,000,000,000,000	867,538,509,941	275,526,733,076	2,143,065,243,017
Profit in the previous period	-	-	52,966,619,605	52,966,619,605
Appropriation for funds in the previous period	-	28,386,017,588	(31,792,339,699)	(3,406,322,111)
Dividend distribution in the previous period	-	-	(30,000,000,000)	(30,000,000,000)
Ending balance of the previous period	**1,000,000,000,000**	**895,924,527,529**	**266,701,012,982**	**2,162,625,540,511**
Beginning balance of the current year	1,000,000,000,000	895,924,527,529	317,538,566,973	2,213,463,094,502
Profit in the current period	-	-	66,691,859,733	66,691,859,733
Appropriation for funds in the current period	-	51,902,086,798	(58,130,337,214)	(6,228,250,416)
Ending balance of the current period	**1,000,000,000,000**	**947,826,614,327**	**326,100,089,492**	**2,273,926,703,819**

19b. Details of owner's capital

	Ending balance	Beginning balance
Saigon Co.op	960,927,960,000	960,927,960,000
Other shareholders	39,072,040,000	39,072,040,000
Total	**1,000,000,000,000**	**1,000,000,000,000**

19c. Shares

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

Par value per outstanding share: VND 10,000.

19d. Profit distribution

During the period, the Company allocated funds in accordance with Resolution No. 01/2026/NQ/ĐHĐCĐ dated 26 June 2026 of the 2026 Annual General Meeting of Shareholders as follows:

		VND
• Appropriation for investment and development fund	:	51,902,086,798
• Appropriation for bonus and welfare fund	:	1,038,041,736
• Appropriation for the Board of Directors' fund	:	5,190,208,680

20. Off-interim statement of financial position items

20a. Leased assets

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

	Ending balance	Beginning balance
1 year or less	9,293,217,600	9,399,611,556
More than 1 year to 5 years	37,172,870,400	37,598,446,222
More than 5 years	96,090,370,080	101,354,063,822
Total	**142,556,458,080**	**148,352,121,600**

The foregoing lease payments include:

- Total rental for premises at SOIVA Plaza, Me Linh Street, Vinh Phuc Ward, Phu Tho Province. The lease term is 25 years, starting from 01 January 2012.
- Total annual rental for land at No. 253 Dien Bien Phu Street, Xuan Hoa Ward, Ho Chi Minh City. The lease term is by 02 August 2051 inclusive.

20b. Foreign currencies

At the end of the accounting period, the Company's cash and cash equivalents amounted to USD 627.88 (beginning balance: USD 634.48).

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

1. Revenue from sales of goods and provisions of services

1a. Gross revenue

	Accumulated from the beginning of the year	
	Current year	Previous year
Revenue from leasing premises and assets	3,122,762,314	3,021,034,830
Revenue from sales of investment properties [(i)]	3,511,407,876	2,878,203,180
Revenue from project management and supermarket network development consultancy	10,898,232,641	7,901,658,700
Other revenues	921,173,432	675,846,643
Total	**18,453,576,263**	**14,476,743,353**

(i) Income and expenses related to investment property for lease are as follows:

	Accumulated from the beginning of the year	
	Current year	Previous year
Income from leasing investment properties	3,511,407,876	2,878,203,180
Direct expenses related to generation of leasing income	1,684,473,608	2,171,749,244
Revenue from investment property trading	**1,826,934,268**	**706,453,936**

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

Sale of goods and provisions of services to related parties are presented in Note No. VII.2b.

2. Cost of sales

	Accumulated from the beginning of the year	
	Current year	Previous year
Costs of leasing premises and assets	3,064,300,800	2,967,888,000
Expenses for investment property trading	1,684,473,608	2,171,749,244
Costs of other services provided	823,504,829	180,000,000
Total	**5,572,279,237**	**5,319,637,244**

3. Financial income

	Accumulated from the beginning of the year	
	Current year	Previous year
Bank deposit interest	692,441,697	8,302,194,150
Loan interest	621,931,506	543,297,535
Dividends and profits received	83,526,391,100	65,565,673,084
Total	**84,840,764,303**	**74,411,164,769**

4. Financial expenses

This item represents provisions for devaluation of trading securities.

5. General and administrative expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Expenses for employees	14,657,591,275	14,127,340,771
Costs of materials and office supplies	147,975,990	212,993,775
Depreciation/(amortization) of fixed assets	542,686,258	815,657,808
Taxes, fees and legal fees	-	3,000,000
Expenses for external services	2,137,499,361	3,233,871,776
Other expenses	11,012,502,762	7,908,163,676
Total	**28,498,255,646**	**26,301,027,806**

6. Other expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Support for charity work	51,815,000	233,824,000
Tax fines and tax collected in arrears	-	46,162
Other expenses	58,465,400	16,466,000
Total	**110,280,400**	**250,336,162**

7. Earnings per share

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

8. Operating costs by factors

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Costs of materials and supplies	147,975,990	212,993,775
Labor costs	14,657,591,275	14,127,340,771
Depreciation/(amortization) of fixed assets	1,377,902,350	1,650,873,900
Expenses for external services	6,881,562,506	7,794,792,928
Other expenses	11,271,871,506	8,547,084,223
Total	**34,336,903,627**	**32,333,085,597**

VII. OTHER DISCLOSURES

1. Assets held for operating leases

As at the reporting date, the total minimum rental to be collected in the future from non-cancellable operating leases is classified by terms as follows:

	Ending balance	**Beginning balance**
1 year or less	23,427,563,288	13,275,368,351
More than 1 year to 5 years	85,320,126,916	39,964,828,354
More than 5 years	35,594,013,350	36,162,974,222
Total	**144,341,703,554**	**89,403,170,927**

The above operating lease payments include:

- The total rental for the premises at SOIVA Plaza, Me Linh Street, Vinh Phuc Ward, Phu Tho Province. The lease term is from 01 January 2012 to 01 November 2036 inclusive.
- The total rental for the premises at No. 253 Dien Bien Phu Street, Xuan Hoa Ward, Ho Chi Minh City. The lease term is from 18 December 2025 to 17 December 2028 inclusive.
- The total rental for the premises at SC Central Point, No. 102 Nam Ky Khoi Nghia Street, Saigon Ward, Ho Chi Minh City. The lease term is from 13 August 2026 to 11 September 2031 inclusive.

2. Transactions and balances with related parties

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

2a. Transactions and balances with the key management personnel and their related individuals

The key management personnel include members of the Board of Directors, the Supervisory Board and the Management Board (the General Director and the Chief Accountant). Individuals related to the key management personnel are their close family members.

Transactions with the key management personnel and their related individuals

The Company has no sales of goods and service provisions and no other transactions with the key management personnel and their related individuals.

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

The Company has no receivables from or payables to the key management personnel and their related individuals.

Remuneration of the key management personnel

	Salary	Bonus	Compensation	Others	Total remuneration
Current period					
Mr. Vu Anh Khoa – Chairman	-	-	40,000,000	-	40,000,000
Mr. Pham Trung Kien – BOD Member and Chief Executive Officer	-	29,412,008	20,000,000	-	49,412,008
Mr. Nguyen Ngoc Thang – BOD Member	-	-	20,000,000	-	20,000,000
Mr. Le Truong Son – BOD Member	-	-	19,444,444	-	19,444,444
Mr. Phan Thanh Duy – BOD Member and Deputy Chief Executive Officer	996,337,737	34,191,446	20,000,000	4,950,000	1,055,479,183
Mr. Pham Hoang An – Deputy Chief Executive Officer	716,202,000	18,988,436	-	4,950,000	740,140,436
Mr. Pham Xuan Phong – Chief Accountant	458,646,000	18,142,928	-	5,222,881	482,011,809
Mr. Nguyen Phu Khanh – Head of Supervisory Board	282,624,000	11,108,140	20,000,000	4,950,000	318,682,140
Ms. Truong Phan Hoang Thy – Supervisory Board Member	-	-	13,333,334	-	13,333,334
Mr. Nguyen Quang Tinh – Supervisory Board Member	-	-	13,333,334	-	13,333,334
Total	**2,453,809,737**	**111,842,958**	**166,111,112**	**20,072,881**	**2,751,836,688**
Previous period					
Mr. Vu Anh Khoa – Chairman	-	-	40,000,000	-	40,000,000
Mr. Pham Trung Kien – BOD Member and Chief Executive Officer	849,498,000	-	20,000,000	3,900,000	873,398,000
Mr. Nguyen Ngoc Thang – BOD Member	-	-	20,000,000	-	20,000,000
Mr. Le Truong Son – BOD Member	-	-	20,000,000	-	20,000,000
Mr. Phan Thanh Duy – BOD Member and Deputy Chief Executive Officer	1,073,595,300	-	20,000,000	3,200,000	1,096,795,300
Mr. Pham Hoang An – Deputy Chief Executive Officer	717,702,000	-	-	3,200,000	720,902,000
Mr. Pham Xuan Phong – Chief Accountant	466,778,592	-	-	3,600,000	470,378,592
Mr. Nguyen Phu Khanh – Head of Supervisory Board	289,204,000	-	20,000,000	3,200,000	312,404,000
Ms. Truong Phan Hoang Thy – Supervisory Board Member	-	-	13,333,334	-	13,333,334
Mr. Nguyen Quang Tinh – Supervisory Board Member	-	-	13,333,334	-	13,333,334
Total	**3,396,777,892**	**-**	**166,666,668**	**17,100,000**	**3,580,544,560**

2b. Transactions and balances with other related parties

Other related parties of the Company include:

- Saigon Co.op – a shareholder holding 96.09% of the charter capital.
- Subsidiaries (see Note V.2c).
- Associates (see note V.2c).
- Subsidiaries and Associates of Saigon Co.op.

Transactions with other related parties

The Company has following transactions involving sales of goods and provision of services, as well as other transactions, with other related parties:

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Saigon Co.op		
Provision of management consultancy services	1,249,722,514	268,011,364
Provision of building operations management services	1,908,580,645	-
Payment made on other behalf	2,924,374,878	1,254,301,635
Premises utility costs	551,040,000	1,102,080,000
Distribution of dividends	-	28,827,838,800
Purchases of goods	6,666,667	-
Co.op Mart Vinh Phuc Company Limited		
Leasing of premises and assets	3,064,300,800	2,967,888,000
Saigon - Van Dong One Member Limited Company		
Equipment usage fees and software license fees	539,355,248	294,028,459
Provision of management consultancy services	602,021,976	-
Purchase of vouchers	2,300,000	-
Saigon - Ben Tre Trading One Member Company Limited		
Provision of management consultancy services	1,363,636,364	1,363,636,364
Saigon - Pleiku Services Trading Single-Member Limited Company		
Profit receivable	-	5,000,000,000
Saigon - Ca Mau Trading Service Company Limited		
Provision of management consultancy services	1,363,636,364	1,363,636,364
Interest on loans	621,931,506	543,297,535
Saigon Cantho Trading Company		
Provision of management consultancy services	1,363,636,364	1,363,636,364
Vietsin Commercial Complex Development Joint Stock Company		
Provision of management consultancy services	3,649,020,390	3,542,738,244
Dividends receivable	80,821,546,603	57,068,271,455

	Accumulated from the beginning of the year	
	Current year	**Previous year**
Saigon - Chau Doc Company Limited		
Profit receivable	-	2,988,901,629
Co.op Mart Bien Hoa Supermarket and Trading Services Company Limited		
Profit receivable	2,247,194,497	-
Sai Gon Co.op Cong Quynh One Member Company Limited		
Purchase of vouchers	462,400,000	633,200,000
Nhieu Loc Sai Gon Co-op One Member Company Limited		
Purchases of goods	30,148,148	-
Sai Gon Co-op Go Vap Single-Member Company Limited		
Vouchers	49,499,400	-

The price of services provided to other related parties is the agreed price. Purchases of goods and services from other related parties are made at the agreed prices.

Guarantee commitments
The Company provided guarantee for the loan of Saigon Cantho Trading Company (a related party) from Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Ho Chi Minh City Branch, with the outstanding principal and interest, together with any financial obligations arising from this principal, up to a maximum of 102,000,000,000 VND.

Balances with other related parties
Receivables from and payables to other related parties are disclosed in Notes V.2b, V.3a, V.3b, V.5a, V.13 and V.17b.

Receivables from related parties are unsecured and will be settled in cash. No allowance for doubtful debts has been made in respect of receivables from related parties.

3. Segment information

Segment information is presented by business segment and geographical area. The primary segment reporting is by business segment, as the Company's principal business activities are conducted and managed according to the nature of the services provided.

3a. Information on business segment

The Company operates in the following business segments:

- Consultancy: consultancy on project management and supermarket network development.
- Leasing: leasing premises and sub-leasing them, property leasing.
- Other segments: equipment usage fees and software license fees.

Information on operating results, fixed assets and other non-current assets, and the value of significant non-cash expenses by the Company's business segments is as follows:

	Consultancy services	Leasing	Other Other segments	Total
Current period				
Net external revenue from sales of goods and provision of services	10,898,232,641	6,634,170,190	921,173,432	18,453,576,263
Net intra-segment revenue from sales of goods and provision of services	-	-	-	-
Total net revenue from sales of goods and provision of services	**10,898,232,641**	**6,634,170,190**	**921,173,432**	**18,453,576,263**
Segment financial performance	7,864,114,033	38,411,974	97,668,603	8,000,194,610
Expenses not attributable to segments				(23,883,521,974)
Operating profit/(loss)				(15,883,327,364)
Financial income				84,840,764,303
Financial expenses				(2,112,824,297)
Other income				6,837,293
Other expenses				(110,280,400)
Current income tax				-
Deferred income tax				(49,309,802)
Profit after tax				***66,691,859,733***
Total expenses on acquisition of fixed assets and other non-current assets	-	***58,252,074,618***	***1,158,325,660***	***59,410,400,278***
Total depreciation/(amortization) and allocation of long-term deferred expenses	***57,256,971***	***870,070,596***	-	***927,327,567***
Total significant non-cash expenses (except for depreciation/(amortization) and allocation of long-term deferred expenses)	-	-	-	-
Previous period				
Net external revenue from sales of goods and provision of services	7,901,658,700	5,899,238,010	675,846,643	14,476,743,353
Net intra-segment revenue from sales of goods and provision of services	-	-	-	-
Total net revenue from sales of goods and provision of services	**7,901,658,700**	**5,899,238,010**	**675,846,643**	**14,476,743,353**
Segment financial performance	5,327,108,341	(1,028,127,992)	675,846,643	4,974,826,992
Expenses not attributable to segments				(22,831,169,236)
Operating profit/(loss)				(17,856,342,244)
Financial income				74,411,164,769
Financial expenses				(3,354,991,352)
Other income				17,592,594
Other expenses				(250,336,162
Current income tax				-
Deferred income tax				(468,000)
Profit after tax				***52,966,619,605***
Total expenses on acquisition of fixed assets and other non-current assets	-	***25,549,816,004***	***752,491,676***	***26,302,307,680***
Total depreciation/(amortization) and allocation of long-term deferred expenses	***72,507,608***	***889,348,984***	-	***961,856,592***
Total significant non-cash expenses (except for depreciation/(amortization) and allocation of long-term deferred expenses)	-	-	-	-

The assets and liabilities of the division by business segment of the Company are as follows:

	Consultancy services	Leasing	Other Other segments	Total
Ending balance				
Direct assets of segment	41,623,686,438	34,573,058,922	-	76,196,745,360
Unallocated assets				2,352,315,773,677
Total assets				**2,428,512,519,037**
Direct liabilities of segment	8,769,375,584	7,000,254,066	-	15,769,629,650
Unallocated liabilities				138,816,185,568
Total liabilities				**154,585,815,218**
Beginning balance				
Direct assets of segment	41,246,409,902	35,408,275,014	-	76,654,684,916
Unallocated assets				2,278,397,057,728
Total assets				**2,355,051,742,644**
Direct liabilities of segment	6,933,445,740	3,175,380,239	-	10,108,825,979
Unallocated liabilities				131,479,822,163
Total liabilities				**141,588,648,142**

3b. *Information on geographical segment*

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

4. Comparative figures

4a. *Adoption of new Accounting System*

The fiscal year ending 31 December 2026 is the first year when the Company applies the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System promulgated under Circular 99, in replacement to Circular 200.

The transition to the application of Circular 99 is carried out using the following methods:

- For changes in accounting policies for which Circular 99 provides specific transition guidance, the Company follows that guidance.
- For changes in accounting policies where Circular 99 does not require retroactive adjustments or simplified retroactive adjustments, the Company applies the non-retroactive method.

4b. *Impact of adopting the new Accounting System*

The impact of adopting the new Accounting System on comparative figures in the Interim Financial Statements is as follows:

	Code	Unadjusted figures	Adjustments	Adjusted figures
Interim Statement of Financial Position				
Cash and cash equivalents	110	158,152,882,910	606,291,105	158,759,174,015
Cash equivalents	112	97,399,121,507	606,291,105	98,005,412,612
Short-term financial investments	120	7,525,800,000	16,600,000,000	24,125,800,000
Short-term held-to-maturity investments	123	-	16,600,000,000	16,600,000,000
Short-term receivables	130	309,872,087,821	(17,206,291,105)	292,665,796,716
Receivables for short-term loans		16,600,000,000	(16,600,000,000)	-
Other short-term receivables	135	246,021,453,828	(606,291,105)	245,415,162,723
Payables for dividends and profit distributions	313	-	426,612,690	426,612,690
Other short-term payables	320	519,722,130	(426,612,690)	93,109,440

5. Significant accounting judgements, estimates and assumptions

In preparing these Interim Financial Statements, the Board of Management has made estimates and assumptions that affect the reported amounts of assets, liabilities, revenue and expenses. Actual results may differ from these estimates. Significant accounting judgements, estimates and assumptions are reviewed and updated on an ongoing basis based on historical experience and other relevant factors.

The estimates described below have been identified by the Board of Management as those that could have a material effect on the Financial Statements for the subsequent fiscal year should the underlying assumption change.

Allowance for doubtful debts

The Company estimates the allowance for doubtful debts based on an assessment of the recoverability of individual receivable balances, taking into account debt ages, customers' financial condition. Uncertainty arises primarily from forecasting customers' future ability to settle outstanding balances, particularly under changing economic conditions.

As at 30 June 2026, the Company has recognized an allowance of VND 15,635,803,061 for the receivables from Building Materials and Construction Company Limited (BMC Ltd.). Should the recoverability of receivables change in subsequent reporting periods, the Company will recognize an allowance for doubtful debt in accordance with the applicable accounting requirements.

To mitigate credit risk, the Board of Management has implemented the following measures:

- Performing regular monitoring and collection of outstanding receivables;
- Reviewing customer credit limits on a quarterly basis; and
- Initiating legal proceedings or other legal enforcement actions against overdue receivables where appropriate.

Estimated useful lives and residual values of fixed assets and investment property

The Company estimates the useful lives of fixed assets and investment property based on technical assessments and actual operating experience. Uncertainty arises from technological developments, changes in utilization patterns and maintenance conditions that may differ from the original assumptions, resulting in actual useful lives being shorter or longer than initially estimated.

The Board of Management considers the likelihood of significant differences between the estimated and actual useful lives to be low for the majority of the Company's fixed assets.

As of 30 June 2026, the Board of Management has not identified any factors that would require significant revisions to the assumptions currently applied in determining the useful lives of fixed assets.

The Board of Management has adopted the following measures:

- Reviewing and, where appropriate, revising estimated useful lives on an annual basis;
- Performing scheduled maintenance in accordance with technical requirements;
- Assessing assets for indicators of impairment at each reporting date as required; and
- Planning timely replacement of assets to minimize disruptions to business operations.

Provisions for impairment of long-term investments in other entities

The Company estimates the level of impairment for long-term financial investments in other entities based on information available at the time of preparing the Interim Financial Statements, including the financial position and operating results of the investee, The value of the owner's equity corresponding to the Company's percentage of ownership, the fair value or recoverable amount of the investment (if determinable) and other relevant information. Estimation uncertainty primarily arises from the future operating performance of the investees, the recoverability of the Company's investments and changes in market conditions.

As at 30 June 2026, the total carrying amount of the Company's long-term investments in other entities was VND 1,117,059,576,518 and the provisions for impairment of long-term investments in other entities were VND 18,991,860,832.

The Board of Management assesses that the likelihood of additional material impairment losses arising in respect of these investments is low under the current circumstances, based on considerations of financial position, financial performance, business prospects, business plans and other relevant information available in respect of the investees at the reporting date. This assessment will continue to be reviewed at reporting dates of subsequent periods.

The Board of Management implements the following measures to monitor and mitigate the risk of losses on these investments:

- Regularly monitoring the financial position, financial position and key financial indicators of the investee.
- Reviewing the business plans, cash flows and business prospects of the investee when there are indicators of impairment of the investments.
- Updating information that may have material effects on the value of the investment and carry out a reassessment of the provision at each financial reporting period.

Estimation of corporate income tax and deferred tax

The determination of income tax expense and deferred tax assets/tax liabilities requires the Board of Management to exercise judgement regarding the application of prevailing tax regulations, the probability of generating sufficient future taxable profits against which deferred tax assets can be utilized, and the potential outcomes of tax audits and assessments by the tax authorities.

As at 30 June 2026, the unrecognized deferred tax assets amounted to VND 33,543,455,248, relating to carried-forward taxable losses due to uncertainty regarding the availability of sufficient future taxable profits.

Based on the recent operating performance and the approved business plan, the Board of Management considers the likelihood that actual future taxable profits will be significantly lower than forecast to be low.

The Board of Management has adopted the following measures:

- Reviewing the recoverability of deferred tax assets on an annual basis;
- Consulting tax specialists regarding the application of tax regulations to complex transactions;
- Maintaining adequate supporting documentation to facilitate explanations and compliance during tax inspections and tax audits; and
- Closely monitoring developments in tax legislation and updating tax estimates, where necessary, on a timely basis.

6. Subsequent events

The Company's Board of Directors has approved the following decisions:

- On 20 July 2026, the Company's Board of Directors approved Decision No. 05/2026/QĐ-HĐQT regarding the investment in the construction of Hai Duong Trade Center Project in Ward 2, Thong Nhat Street, Le Thanh Nghi Ward, Hai Phong City, with a total net project investment of VND 393,231,000,000.
- On 12 August 2026, the Company's Board of Directors approved Decision No. 07/2026/QĐ-HĐQT regarding the approval of the policy to acquire 51% of the share capital of Tan Nhut Central Joint Stock Company, with a transaction value of VND 301,600,000,000.
- On 12 August 2026, the Company's Board of Directors approved Decision No. 08/2026/QĐ-HĐQT regarding the approval of the policy to acquire 99.99% of the share capital of Thanh Do An Giang Joint Stock Company, with a transaction value of VND 152,511,878,762.

On 31 July 2026 and 03 August 2026, the Company fully contributed 100% of the charter capital to two subsidiaries, i.e. Sai Gon - Vinh Long Hotel One Member Limited Company and Sense Festi Vinh Long Trading Service One Member Limited Company, with amounts of VND 2,000,000,000 and VND 10,000,000,000 respectively (see Note No. I.5a).

Other than the events described above, the Company's Board of Management confirms that there are no other material subsequent events from the reporting date to the approval date of the Interim Financial Statements which require adjustments or disclosures in the Interim Financial Statements.

7. Other information

On 08 January 2026, the Company sent Official Letter No. 02/2026/CV-SCID to the State Securities Commission notifying that the Company's shareholder structure as at 31 December 2025 did not meet the conditions for being a public company as required in Circular No. 19/2025/TT-BTC dated 05 May 2025 of the Ministry of Finance. On 23 March 2026, the State Securities Commission responded to the Company by its Notice No. 2265/UBCK-GSĐC, requesting the Company to continue following up the conditions for being a public company in one year, from 01 January 2026.

Approved on 28 August 2026

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

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