

Số: 04/2026-TDBECO
No.: 04/2026-TDBECO

Cần Thơ, ngày 19 tháng 10 năm 2026
Can Tho, October 19, 2026

**CÔNG BỐ THÔNG TIN ĐỊNH KỲ BÁO CÁO TÀI CHÍNH
REGULAR DISCLOSURE OF INFORMATION ON FINANCIAL REPORTS**

Kính gửi: Sở Giao dịch Chứng khoán Hà Nội

To: Hanoi Stock Exchange (HNX)

Thực hiện quy định tại khoản 1 Điều 10 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 CP Bia - Nước Giải khát Sài Gòn - Tây Đô thực hiện công bố thông tin báo cáo tài chính (BCTC) Quý 3 năm 2026 với Sở Giao dịch Chứng khoán Hà Nội như sau:

Complying with the provisions of Clause 1, Article 10 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the stock market, Sai Gon - Tay Do Beer - Beverage Joint Stock Company discloses the financial statements for the third quarter of 2026 to the Hanoi Stock Exchange as follows:

1. Tên tổ chức/*Name of organization*: CÔNG TY CỔ PHẦN BIA - NƯỚC GIẢI KHÁT SÀI GÒN - TÂY ĐÔ/ *SAIGON-TAY DO BEER-BEVERAGE JOINT STOCK COMPANY*

- Mã chứng khoán/*Stock code*: STD
- Địa chỉ/*Address*: Lô 22, KCN Trà Nóc 1, P. Thới An Đông, TP. Cần Thơ, Việt Nam/ *Lot 22, Tra Noc 1 Industrial Zone, Thoi An Dong Ward, Can Tho City, Vietnam.*

- Điện thoại liên hệ/*Tel*: 02923 842 538 Fax: 02923 842 310
- Email: info@sgtd.com.vn Website: <https://biasaigontaydo.com.vn>

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

- BCTC Quý 3 năm 2026/ *Financial Statements for the third quarter of 2026*.
☒ BCTC riêng (TCNY 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 (TCNY có công ty con)/ *Consolidated Financial Statements (Listed organizations have subsidiaries);*

☐ BCTC tổng hợp (TCNY có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/ *Combined Financial Statements (Listed organization has affiliated accounting units with their own accounting systems).*

- Các trường hợp thuộc diện phải giải trình nguyên nhân/ *Cases subject to explanation of causes:*

+ Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC được kiểm toán năm)/ *Audit organization gives an opinion other than an unqualified opinion on the Financial Statements (for the audited Financial Statements):*



☐ Có/ Yes

☒ Không/ No

Văn bản giải trình trong trường hợp tích có/ *Explanatory documents in case 'Yes' is selected:*

☐ 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 kiểm toán năm)/ *Profit after tax in the reporting period differs by 5% or more between the pre-audit and post-audit figures, or changes from a loss to a profit or vice versa (for the audited Financial Statements):*

☐ Có/ Yes

☒ Không/ No

Văn bản giải trình trong trường hợp tích có/ *Explanatory documents in case 'Yes' is selected:*

☐ Có/ Yes

☐ Không/ No

+ Lợi nhuận sau thuế 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/ *Profit after corporate income tax in the Income Statement for 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 'Yes' is selected:*

☒ 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/ *Profit after tax in the reporting period is a loss, or changes from profit in the report of the same period last year to loss in this period or vice versa:*

☒ Có/ Yes

☐ Không/ No

Văn bản giải trình trong trường hợp tích có/ *Explanatory documents in case 'Yes' is selected:*

☒ Có/ Yes

☐ Không/ No

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 19/10/2026 tại đường dẫn: <https://biasaigontaydo.com.vn/co-dong/quan-he-co-dong/> / *This information was disclosed on the company's website on October 19, 2026, at the link: https://biasaigontaydo.com.vn/co-dong/quan-he-co-dong/.*

Tài liệu đính kèm/ Attached documents:

- BCTC Quý 3 năm 2026/ *Financial Statements for the third quarter of 2026;*

- Văn bản giải trình số 23/2026/CBTT/TDBECO/ *Explanation document No. 23/2026/CBTT/TDBECO.*

CÔNG TY CP BIA – NGK SÀI GÒN - TÂY ĐÔ
SAIGON - TAY DO BEER - BEVERAGE JSC

GIÁM ĐỐC/DIRECTOR



TRẦN VĂN SANG



**CÔNG TY CỔ PHẦN
BIA - NGK SÀI GÒN - TÂY ĐÔ
SAIGON - TAY DO BEER -
BEVERAGE JSC**

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

Số: 23/2026/CBTT/TDBECO
No.: 23/2026/CBTT/TDBECO

Cần Thơ, ngày 19 tháng 10 năm 2026
Can Tho, October 19, 2026

**CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN
CHỨNG KHOÁN NHÀ NƯỚC VÀ SỞ GIAO DỊCH CHỨNG KHOÁN
INFORMATION DISCLOSURE ON THE PORTAL OF
THE STATE SECURITIES COMMISSION AND STOCK EXCHANGE**

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

1. Tên tổ chức/Name of organization: Công ty Cổ phần Bia – Nước Giải khát Sài Gòn - Tây Đô
/Saigon-Tay Do Beer-Beverage Joint Stock Company

- Mã chứng khoán/ Stock code: **STD**

- Địa chỉ/Address: Lô 22, KCN Trà Nóc 1, P. Thới An Đông, TP. Cần Thơ, Việt Nam/ Lot
22, Tra Noc 1 Industrial Zone, Thoi An Dong Ward, Can Tho City, Vietnam.

- Điện thoại liên hệ/Tel.: 02923.842 538

Fax: 02923.842 310

- E-mail: info@sgtd.com.vn

- Loại thông tin công bố/ Type of information disclosure:

☐ 24 giờ

☒ Định kỳ

☐ Bất thường

☐ Theo yêu cầu

☐ 24 hours

☒ Periodic

☐ Irregular

☐ On demand

2. Nội dung thông tin công bố/Contents of disclosure:

Công ty Cổ phần Bia - Nước Giải Khát Sài Gòn - Tây Đô giải trình về nội dung lợi nhuận sau thuế thu nhập doanh nghiệp tại Báo cáo kết quả hoạt động kinh doanh của Báo cáo tài chính quý III năm 2026 thay đổi từ 10% trở lên và chuyển từ lãi sang lỗ so với cùng kỳ tại Báo cáo tài chính quý III năm 2025, như sau: / Saigon - Tay Do Beer - Beverage Joint Stock Company would like to explain the variance of 10% or more and the shift from profit to loss in corporate income tax profit after tax in the Income Statement of the Quarter III of 2026 Financial Statements compared to the Quarter III of 2025 Financial Statements, as follows:



ĐVT: Đồng/ Unit: VND

Nội dung/ Content	Quý III.2026/ Quarter III of 2026	Quý III.2025/ Quarter III of 2025	Chênh lệch/ Variance	Tỷ lệ %/ Percentage (%)
1	2	3	4=2-3	5=4/3
Lợi nhuận sau thuế/ Profit after tax	(2,719,351,083)	277,163,331	(2,996,514,414)	(1,081%)

Nguyên nhân: Do lợi nhuận thuần gộp Quý III/2026 giảm so với cùng kỳ năm 2025 và đồng thời giá nguyên vật liệu trong quý III/2026 tăng so với cùng kỳ dẫn đến giá vốn hàng bán tăng./ *Reasons: Gross profit in the third quarter of 2026 decreased compared to the same period in 2025, and at the same time, material costs in the third quarter of 2026 increased compared to the same period, leading to an increase in the cost of goods sold.*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 19/10/2026 tại đường dẫn <https://biasaigontaydo.com.vn/> This information was published on the company's website on 19/10/2026, as in the link <https://biasaigontaydo.com.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;
- Lưu: VT/ Archived.

Đại diện tổ chức/Organization representative

Người đại diện theo pháp luật/Người UQ CBTT

Legal representative/Person authorized to disclose information

(Ký, ghi rõ họ tên, chức vụ, đóng dấu)

(Signature, full name, position, and seal)

**GIÁM ĐỐC
DIRECTOR**

**CÔNG TY CỔ
PHẦN BIA-
NƯỚC GIẢI
KHÁT SÀI
GÒN-TÂY ĐÔ**

Digitally signed by CÔNG TY CỔ
PHẦN BIA-NƯỚC GIẢI KHÁT SÀI
GÒN-TÂY ĐÔ
DN: C=VN, CN=CÔNG TY CỔ
PHẦN BIA-NƯỚC GIẢI KHÁT SÀI
GÒN-TÂY ĐÔ, L=CẦN THƠ, UID=
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Trần Văn Sang



SAI GON - TAY DO BEER - BEVERAGE JOINT STOCK COMPANY

Lot 22, Tra Noc 1 Industrial Park, Thoi An Dong Ward, Can Tho City

Tax Code: 1800641942

FINANCIAL STATEMENTS

The Quarter III

Year: 2026

Including the following statements:

1. Statement of Financial position (Circular No. 99/2025/TT-BTC)
2. Statement of Income (Circular No. 99/2025/TT-BTC)
3. Statement of Cash flows (Circular No. 99/2025/TT-BTC)
4. Notes to the financial statements



SAI GON - TAY DO BEER - BEVERAGE JOINT STOCK COMPANY

Lot 22, Tra Noc 1 Industrial Park, Thoi An Dong Ward, Can Tho City

Form B 01-DN

Tax Code: 1800641942

*(Issued under Circular No. 99/2025/TT-BTC dated
27 October 2025 of the Ministry of Finance)***STATEMENT OF FINANCIAL POSITION***As at September 30, 2026**Unit: VND*

ASSETS	Code	Note	30/09/2026	01/07/2026
1	2	3	4	5
A - SHORT-TERM ASSETS	100		280,277,406,209	284,461,417,420
I. Cash and cash equivalents	110	5	14,118,404,180	8,566,291,645
Cash	111		12,618,404,180	366,291,645
Cash equivalents	112		1,500,000,000	8,200,000,000
II. Short-term financial investments	120		236,334,888,586	237,678,814,945
Held-to-Maturity investments	123	6(a)	236,334,888,586	237,678,814,945
III. Short-term receivables	130		10,201,666,599	5,739,834,722
Short-term receivables from customers	131	7	9,302,469,626	4,962,417,510
Short-term advances to suppliers	132	8	617,109,526	611,900,600
Other receivables	135	9	282,087,447	165,516,612
IV. Inventories	140	10	18,481,730,107	30,786,024,755
Inventories	141		18,481,730,107	30,786,024,755
Provision for inventory devaluation (*)	142			
VI. Other short-term assets	160		1,140,716,737	1,690,451,353
Short-term prepaid expenses	161		1,140,716,737	1,690,451,353
Taxes and other receivables from the State	163			
Other short-term assets	165			
B - LONG-TERM ASSETS	200		70,750,808,711	75,249,157,536
II. Fixed assets	220		67,753,517,725	72,353,896,200
Tangible fixed assets	221	11	67,753,517,725	72,353,896,200
- Cost	222		536,399,828,815	536,399,828,815
- Accumulated depreciation (*)	223		(468,646,311,090)	(464,045,932,615)
V. Long-term work in progress	250		228,218,891	33,000,000
Construction in progress	252	12	228,218,891	33,000,000
VI. Long-term financial investments	260			
Equity investments in other entities	263	6(b)	5,000,000,000	5,000,000,000
Allowance for impairment of long-term financial investments (*)	264	6(b)	(5,000,000,000)	(5,000,000,000)
Held-to-maturity investments	265			
Allowance for impairment of held-to-maturity investments (*)	266			
VII. Other long-term assets	270		2,769,072,095	2,862,261,336
Long-term prepaid expenses	271	13	2,733,742,095	2,826,931,336
Long-term tools, supplies and spare parts	273		35,330,000	35,330,000
TOTAL ASSETS (280 = 100 + 200)	280		351,028,214,920	359,710,574,956

SAI GON - TAY DO BEER - BEVERAGE JOINT STOCK COMPANY

Lot 22, Tra Noc 1 Industrial Park, Thoi An Dong Ward, Can Tho City

Form B 01-DN

Tax Code: 1800641942

(Issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance)

RESOURCES	Code	Note	30/09/2026	01/07/2026
1	2	3	4	5
C - LIABILITIES	300		86,251,982,682	92,214,991,635
I. Short-term liabilities	310		86,251,982,682	92,214,991,635
Accounts payable to suppliers	311	14	3,559,536,228	2,816,528,280
Advances from customers	312			5,984,000
Dividends/Profits payable	313		541,761,250	10,000,000,000
Taxes and others payable to the State	314	15	25,033,610,471	21,000,902,525
Payable to employees	315		2,555,800,197	2,349,248,184
Accrued expenses	316		989,271,056	363,426,616
Other short-term payables	320	16	2,095,888,255	2,228,769,944
Short-term borrowings and finance lease liabilities	321	17	51,369,942,799	53,343,959,660
Bonus and welfare funds	323		106,172,426	106,172,426
II. Long-term liabilities	330			
Long-term accounts payable to supplier	331			
Long-term borrowings and finance lease liabilities	339			
D - EQUITY	400	18	264,776,232,238	267,495,583,321
Owners' equity	411		200,000,000,000	200,000,000,000
- Ordinary shares with voting rights	411a		200,000,000,000	200,000,000,000
- Preference shares	411b			
Share premium	412		21,938,000,000	21,938,000,000
Investment and development fund	418		41,451,256,847	41,451,256,847
Retained profits	420		1,386,975,391	4,106,326,474
- Retained profits brought forward	420a		3,501,459,182	3,501,459,182
- Retained profit for the current period	420b		(2,114,483,791)	604,867,292
TOTAL RESOURCES (440 = 300 + 400)	440		351,028,214,920	359,710,574,956

Approved on, day 10 month 10 year 2026

PREPARED BY

(Signature, full name)


Nguyễn Thị Kim Yến

CHIEF ACCOUNTANT

(Signature, full name)


Trần Cẩm Lan

LEGAL REPRESENTATIVE

(Signature, full name and seal)


GIÁM ĐỐC

Trần Văn Sang

SAI GON - TAY DO BEER - BEVERAGE JOINT STOCK COMPANY

Lot 22, Tra Noc 1 Industrial Park, Thoi An Dong Ward, Can Tho City

Tax Code: 1800641942

Form B 02a-DN

 (Issued under Circular No. 99/2025/TT-BTC
dated 27 October 2025 of the Ministry of Finance)

STATEMENT OF INCOME

The Quarter III of 2026

Unit: VND

ITEMS	Code	Note	Quarter III		Cumulative from the beginning of the year to 30/09/2026	
			Current year	Previous year	Current year	Previous year
1	2	3	4	5	6	7
Revenue from sales and service provision	01	20	49,631,772,343	54,431,559,841	153,733,719,149	182,588,202,671
Revenue deductions	02		15,440,741	12,413,917	45,074,110	80,401,248
Trade discounts	02b		15,440,741	12,413,917	45,074,110	80,401,248
Net revenue from sales and service provision (10 = 01 - 02)	10	20	49,616,331,602	54,419,145,924	153,688,645,039	182,507,801,423
Cost of goods sold	11	21	51,430,068,660	51,075,503,503	151,537,860,324	174,572,604,366
Gross profit from sales and service provision (20 = 10 - 11)	20		(1,813,737,058)	3,343,642,421	2,150,784,715	7,935,197,057
Financial income	22	22	4,738,433,153	3,536,515,436	13,326,667,042	10,699,157,820
Financial expense	23	23	1,052,385,234	515,510,131	3,036,528,491	2,051,540,054
- In which: Interest expense	24		1,079,512,832	510,300,647	3,063,656,089	1,977,024,958
Selling expense	25		263,084,798	546,577,126	1,473,701,723	1,625,773,926
General and administration expenses	26	24	2,817,845,930	3,509,706,195	8,576,834,674	11,036,460,358
Net operating profit {30 = 20 + 21 + 22 - (23+ 25 + 26)}	30		(1,208,619,867)	2,308,364,405	2,390,386,869	3,920,580,539
Other income	31		5,032,407	29,863,781	1,121,357,934	81,199,836
Other Expenses	32	25	1,515,763,623	1,524,414,465	4,566,128,309	4,608,288,928
Results of other activities (40 = 31 - 32)	40		(1,510,731,216)	(1,494,550,684)	(3,444,770,375)	(4,527,089,092)
Accounting profit before tax (50 = 30 + 40)	50		(2,719,351,083)	813,813,721	(1,054,383,506)	(606,508,553)
Income tax expense - current	51			536,650,390	1,060,100,285	960,361,227
Net profit after tax (60 = 50 - 51 - 52)	60		(2,719,351,083)	277,163,331	(2,114,483,791)	(1,566,869,780)
Basic earnings per share (*)	70		(136)	14	(106)	(78)

Approved on, day 8 month 10 year 2026

PREPARED BY

(Signature, full name)

Nguyễn Thị Kim Yến

CHIEF ACCOUNTANT

(Signature, full name)

Trần Cẩm Lan

LEGAL REPRESENTATIVE

(Signature, full name and seal)


GIÁM ĐỐC

Trần Văn Sang

SAI GON - TAY DO BEER - BEVERAGE JOINT STOCK COMPANY

Lot 22, Tra Noc 1 Industrial Park, Thoi An Dong Ward, Can Tho City
Tax Code: 1800641942

Form B 02a-DN
(Issued under Circular No. 99/2025/TT-BTC
dated 27 October 2025 of the Ministry of Finance)

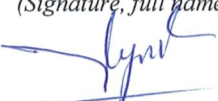
STATEMENT OF CASH FLOWS

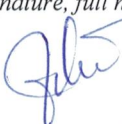
The Quarter III of 2026
(Indirect method)

Unit: VND

Items	Code	Cumulative from the beginning of the year to the end of this quarter	
		Current year	Previous year
1	2	4	5
I. CASH FLOW FROM OPERATING ACTIVITIES			
Accounting profit/loss before tax	01	(2,719,351,083)	813,813,721
Adjustments for			
Depreciation and amortization of fixed assets and investment property	02	4,600,378,475	4,496,353,151
Gains/losses from investing and financing activities	05	(4,738,433,153)	(3,536,515,436)
Interest expense	06	1,079,512,832	510,300,647
Profit from operating activities before changes in working capital	08	(1,777,892,929)	2,283,952,083
Increase/(decrease) in receivables	09	(4,461,831,877)	4,151,413,680
Increase/(decrease) in inventories	10	12,304,294,648	(4,437,443,115)
Increase/(decrease) in payables (excluding interest payable and income tax payable)	11	5,508,300,410	(2,637,058,974)
Increase/(decrease) in prepaid expenses	12	642,923,857	(480,529,668)
Interest paid	14	(1,079,512,832)	(510,300,647)
Income tax paid	15	(563,798,110)	(277,561,638)
Other cash payments for operating activities	17		(1,077,051,678)
Net cash flows from operating activities	20	10,843,613,041	(2,957,012,663)
II. CASH FLOW FROM INVESTMENT ACTIVITIES			
Cash payments for purchases and construction of fixed assets and other longterm assets	21	(211,841,494)	103,648,800
Cash payments for loans granted or purchases of debt instruments of other entities	23	(109,140,000,000)	(133,800,000,000)
Proceeds from loans collected or sales of debt instruments of other entities	24	113,214,052,017	123,300,000,000
Interest received, dividends, and profits received	27	2,018,493,107	4,771,490,320
Net cash flows from investing activities	30	5,880,703,630	(5,624,860,880)
III. CASH FLOW FROM FINANCIAL ACTIVITIES			
Proceeds from borrowings	33	51,369,942,799	61,404,624,929
Repayments of loan principals	34	(53,343,959,660)	(50,254,834,240)
Dividends and profits paid to owners	36	(9,198,187,275)	
Net cash flows from financing activities	40	(11,172,204,136)	11,149,790,689
Net cash flow in the period (50 = 20 + 30 + 40)	50	5,552,112,535	2,567,917,146
Cash on hand and beginning amount	60	8,566,291,645	7,035,038,826
Cash on hand and closing amount (70 = 50 + 60 + 61)	70	14,118,404,180	9,602,955,972

Approved on, day 7 month 10 year 2026

PREPARED BY
(Signature, full name)

Nguyễn Thị Kim Yến

CHIEF ACCOUNTANT
(Signature, full name)

Trần Cẩm Lan

LEGAL REPRESENTATIVE
(Signature, full name and seal)

Trần Văn Sang

Saigon - Tay Do Beer - Beverage Joint Stock Company

Notes to the financial statements for the reporting period ended September 30, 2026

Form B 09-DN

*(Issued under Circular No. 99/2025/TT-BTC
dated October 27, 2025 of the Ministry of Finance)*

These notes are an integral part of and should be read in conjunction with the accompanying financial statements.

1. Reporting entity

(a) Form of capital ownership

Saigon - Tay Do Beer - Beverage Joint Stock Company (“the Company”) is a joint stock company established in Vietnam.

The Company’s shares have been officially traded on the Unlisted Public Company Market (UPCoM) at the Hanoi Stock Exchange under Notice No. 1506/QĐ-SGDHN dated December 29, 2025 of the Hanoi Stock Exchange, with the trading code STD.

(b) Principal activities

The Company’s principal activities are the production and trading of beer and brewing malt, alcohol, non-alcoholic beverages, and mineral water.

(c) Normal operating cycle

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

(d) Company structure

As of September 30, 2026, the Company had 100 employees (January 1, 2026: 107 employees).

2. Basis of preparation of financial statements

(a) Statement of compliance

The financial statements are prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and relevant legal regulations regarding the preparation and presentation of financial statements.

(b) Measurement basis

The financial statements, except for the cash flow statement, are prepared on an accrual basis under the historical cost principle. The cash flow statement is prepared using the indirect method.

(c) Annual accounting period

The Company's annual accounting period is from January 1 to December 31.

(d) Accounting currency and presentation of financial statements

The Company's accounting currency is Vietnamese Dong ("VND"), which is also the currency used for the purpose of preparing and presenting the financial statements.

3. Summary of significant accounting policies

The following are the significant accounting policies applied by the Company in the preparation of these financial statements.

(a) Foreign currency transactions

Transactions in currencies other than VND during the year are converted into VND at the actual exchange rate on the date of the transaction.

Monetary assets and liabilities denominated in currencies other than VND are converted into VND at the transfer buying rate and transfer selling rate, respectively, of the commercial bank where the Company regularly transacts at the end of the annual accounting period.

All exchange rate differences are recognized in the Statement of Income.

(b) Cash and cash equivalents

Cash includes cash on hand and demand bank deposits. Cash equivalents are short-term, highly liquid investments that are readily convertible into a known amount of cash, are subject to an insignificant risk of changes in value, and are held for the purpose of meeting short-term cash commitments rather than for investment or other purposes.

(c) Investments

(i) Investments held to maturity

Investments held to maturity are investments that the Company's Board of Directors intends and is able to hold until maturity. Investments held to maturity are bank deposits with a term held to maturity and are recorded at cost.

(ii) Investments in other entities

Investments in equity instruments of other entities are initially recognized at cost, including the purchase price and directly attributable acquisition costs. After initial recognition, these investments are measured at cost minus any provision for impairment of investments.

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A provision for impairment of investments is made when the investee incurs losses, leading to a potential loss of capital for the Company, unless there is evidence that the value of the investment has not been impaired. The provision for impairment is reversed when the investee subsequently generates profits to offset the previously provided losses. The provision is only reversed to the extent that the carrying amount of the investment does not exceed its carrying amount assuming no provision had been recognized.

(d) Receivables

Trade receivables and other receivables are reflected at cost minus any provision for doubtful debts.

(e) Inventories

Inventories are reflected at the lower of cost and net realizable value. Cost is calculated using the weighted average method and includes all costs incurred to bring the inventories to their present location and condition. For finished goods and work-in-progress, cost includes raw materials, direct labor costs, and allocated overhead production costs. Net realizable value is estimated based on the selling price of the inventories minus estimated costs to complete the product and estimated costs to sell the product.

The Company uses the perpetual inventory system to account for inventories.

(f) Tangible fixed assets

(i) Historical cost

Tangible fixed assets are stated at historical cost minus accumulated depreciation. The historical cost of tangible fixed assets includes the purchase price, import taxes, non-refundable purchase taxes, and directly attributable costs to bring the asset to its location and condition for its intended use. Costs incurred after the tangible fixed asset has been put into operation, such as repair, maintenance, and overhaul costs, are recognized in the Statement of Income in the year they are incurred. In cases where it can be clearly demonstrated that these costs increase the future economic benefits expected to be derived from the use of the tangible fixed asset beyond its originally assessed standard performance, these costs are capitalized as an additional historical cost of the tangible fixed asset.

(ii) Depreciation

Depreciation is calculated using the straight-line method based on the estimated useful life of



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the tangible fixed assets. The estimated useful lives are as follows:

▪ buildings, structures	8 – 15 years
▪ machinery and equipment	7 – 12 years
▪ transportation vehicles	6 – 12 years
▪ office equipment	3 – 8 years

(g) Construction in progress

Construction in progress reflects costs of construction or deployment of tangible and intangible fixed assets that have not been completed or installed. No depreciation is charged for construction in progress during the construction and installation period.

(h) Long-term prepaid expenses

(i) Reusable packaging

Reusable packaging includes bottles for bottled drinking water used in the Company's production and business operations and is initially recognized at cost. Reusable packaging is amortized using the straight-line method over a period of 2 to 3 years.

(ii) Tools and supplies

Tools and supplies include assets held by the Company for use in the normal course of business, with a historical cost of each asset less than 30 million VND and therefore not qualifying for recognition as fixed assets under current regulations. The historical cost of tools and supplies is amortized using the straight-line method over a period of 2 to 3 years.

(i) Trade payables and other payables

Trade payables and other payables are stated at cost.

(j) Provisions

A provision is recognized if, as a result of a past event, the Company has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation. The provision is determined by discounting the expected future cash flows at a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the liability.

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Provision for severance allowance

Under the Vietnamese Labor Code, when an employee who has worked for the company for 12 months or more (“eligible employee”) voluntarily terminates their labor contract, the employer must pay a severance allowance to that employee based on the number of years worked and the salary at the time of termination. The provision for severance allowance is made based on the number of years the employee has worked for the Company and their average salary in the 6 months prior to the end of the annual accounting period. For the purpose of determining the number of years worked by the employee, the time the employee has participated in unemployment insurance as required by law and the time the Company has paid severance allowance are excluded.

The Company applies Circular 180/2012/TT-BTC issued by the Ministry of Finance on October 24, 2012 (“Circular 180”), which stipulates that the Company is not required to make a provision for severance allowance for eligible employees. The provisions of Circular 180 differ from Vietnamese Accounting Standard No. 18 - Provisions, *Contingent Assets and Liabilities* (“VAS 18”). This standard requires a provision to be recognized if, as a result of a past event, the Company has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation.

(k) Share capital

Ordinary shares

Ordinary shares are recognized at par value. The proceeds from the issuance of shares in excess of par value are recorded as share premium. Costs directly attributable to the issuance of shares, net of tax effects, are deducted from share premium.

(l) Tax

Corporate Income Tax (CIT) calculated on the profit or loss of the year includes current income tax and deferred income tax. Corporate Income Tax (CIT) is recognized in the Statement of Income, except for cases where income tax relates to items recognized directly in equity, in which case these income taxes are also recognized directly in equity.

Current income tax is the tax expected to be paid based on the taxable income for the year, using tax rates effective at the end of the annual accounting period, and adjustments to tax payable related to previous years.

Deferred income tax is calculated using the balance sheet method for temporary differences between the carrying amount of assets and liabilities for financial statements purposes and the amounts used for tax purposes. The value of deferred income tax is recognized based on the expected manner of recovery or settlement of the carrying amount of assets and liabilities using tax rates that are effective or substantively effective at the end of the annual accounting period.

Deferred income tax assets are only recognized to the extent that it is probable that future taxable profit will be available against which these temporary differences can be utilized. Deferred income tax assets are reduced to the extent that it is no longer probable that the related tax benefits will be utilized.

(m) Revenue and other income

(i) *Revenue from sales*

Revenue from sales is recognized in the Statement of Income when the significant risks and rewards of ownership of the products or goods have been transferred to the buyer. Revenue is not recognized if there are significant uncertainties regarding the collectability of receivables or the possibility of goods being returned. Sales revenue is recognized at the net amount after deducting discounts and allowances stated on the sales invoice.

(ii) *Revenue from rendering services*

Revenue from rendering services is recognized in the Statement of Income according to the percentage of completion of the transaction. The percentage of completion is assessed based on surveys of work performed. Revenue is not recognized if there are significant uncertainties regarding the collectability of receivables.

(iii) *Interest income*

Interest income is recognized in the Statement of Income on a time-proportion basis based on the principal balance and the applicable interest rate.

(iv) *Dividend income*

Dividend income is recognized when the right to receive dividends is established. Stock dividends are not recognized as financial revenue. Dividends received relating to the period before the acquisition of the investment are deducted from the carrying amount of the investment.

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(n) Leases

Leases are classified as operating leases if, under the terms of the contract, the Company, as the lessee, does not receive substantially all the risks and rewards of ownership and they are not recognized on the Company's Balance sheet.

Operating lease payments are recognized in the Statement of Income on a straight-line basis over the term of the lease. Lease commissions are recognized in the Statement of Income as an integral part of the total lease cost over the lease term.

(o) Borrowing costs

Borrowing costs are recognized as an expense in the year in which they are incurred, except for borrowing costs related to loans for the purpose of constructing qualifying assets, in which case the borrowing costs are capitalized and included in the historical cost of these assets.

(p) Earnings per share

The Company presents basic earnings per share (EPS) for ordinary shares. Basic earnings per share are calculated by taking the profit or loss attributable to ordinary shareholders of the Company (after deducting the allocation to the bonus and welfare fund for the reporting accounting year) divided by the weighted average number of ordinary shares outstanding during the year.

The Company does not have any potential dilutive shares, and therefore does not present diluted earnings per share.

(q) Segment reporting

A segment is a distinguishable component of the Company that is engaged in providing related products or services (business segment), or in providing products or services within a particular economic environment (geographical segment), each of which is subject to risks and returns that are different from those of other segments. The Company's primary format for segment reporting is based on business segments.

(r) Related parties

Parties are considered related parties of the Company if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in

Saigon - Tay Do Beer - Beverage Joint Stock Company

Notes to the financial statements for the reporting period ended September 30, 2026

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making financial and operating decisions, or when the Company and the other party are under common control or common significant influence. Related parties can be companies or individuals, including close family members of individuals considered to be related parties.

(s) Comparative information

Comparative information in these financial statements is presented in the form of corresponding data. Under this method, comparative information for the previous year is presented as an integral part of the current year's financial statements and must be read in relation to the amounts and notes of the current year. Accordingly, the comparative information in these financial statements is not intended to present the Company's Financial situation, Operating results, and cash flows for the previous year.

4. Segment reporting

The Company's primary Production and business operations are the production and trading of beer products. Other operations include providing office and warehouse leasing services; and providing domestic travel services. During the period, other operations accounted for an insignificant proportion of the Company's Total revenue and Operating results; therefore, the financial information presented on the Balance sheet and the revenue and Cost presented on the Statement of Income for the reporting period relate primarily to the Company's primary Production and business operations.

Geographically, the Company only operates within the territory of Vietnam.

SAI GON - TAY DO BEER - BEVERAGE JOINT STOCK COMPANY

Lot 22, Tra Noc 1 Industrial Park, Thoi An Dong Ward, Can Tho City

Notes to the financial statements for the financial period from July 1, 2026 to September 30, 2026

Unit: VND

5. Cash and cash equivalents	30/09/2026	01/07/2026
- Cash	12,618,404,180	366,291,645
- <i>Cash on hand</i>	33,001,704	89,472,584
- <i>Bank deposits (*)</i>	12,585,402,476	276,819,061
- Cash equivalents (term deposits)	1,500,000,000	8,200,000,000
TOTAL	14,118,404,180	8,566,291,645

(*) Details of bank deposit balances by bank are as follows:

	30/09/2026	01/07/2026
Saigon Thuong Tin Commercial Joint Stock Bank – Can Tho Branch	12,052,033,934	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ky Dong Branch	415,912,402	66,502,351
Other banks	117,456,140	210,316,710
TOTAL	12,585,402,476	276,819,061

6. Financial investments	30/09/2026	01/07/2026
a) Short-term financial investments	236,334,888,586	237,678,814,945
- Term deposits over 3 months (*)	236,334,888,586	237,678,814,945

(*) Details of balances of Short-term financial investments

	30/09/2026	01/07/2026
Vietnam Prosperity Joint Stock Commercial Bank – Can Tho Branch	119,920,415,301	142,617,736,425
Vietnam International Commercial Joint Stock Bank – Can Tho Branch	61,512,736,605	58,294,466,192
Saigon Thuong Tin Commercial Joint Stock Bank – Can Tho Branch	33,316,851,836	-
Vietnam Export Import Commercial Joint Stock Bank – Tay Do Branch	18,163,267,726	33,404,260,822
Vietnam Bank for Agriculture and Rural Development – Saigon Central Branch	3,311,149,996	3,261,229,589
Joint Stock Commercial Bank for Foreign Trade of Vietnam – West Can Tho Branch	110,467,122	101,121,917
TOTAL	236,334,888,586	237,678,814,945

b) Long-term financial investments	-	-
Equity investments in other entities	-	-
- Shares in Saigon - Kien Giang Beer JSC (500,000 shares)	5,000,000,000	5,000,000,000
- Provision for long-term financial investments	(5,000,000,000)	(5,000,000,000)
TOTAL	709,004,712,053	713,036,491,039

7. Short-term trade receivables	30/09/2026	01/07/2026
- Saigon Beer - Alcohol - Beverage Corporation	9,143,773,560	4,788,753,916
- Other trade receivables	158,696,066	173,663,594
TOTAL	9,302,469,626	4,962,417,510

8. Short-term prepayments to suppliers	30/09/2026	01/07/2026
- Sa Be Co Mechanical One Member Limited Liability Company	277,500,000	275,826,000
- Na No Construction – Environmental Technology Co., Ltd.	210,600,000	210,600,000
- PTC Electrical Engineering Co., Ltd.	57,000,000	-
- Phuoc Khang Transport Co., Ltd.	22,500,000	-
- Prepayments to other suppliers	49,509,526	125,474,600
TOTAL	617,109,526	611,900,600
9. Other short-term receivables	30/09/2026	01/07/2026
- Advances	274,587,447	142,831,000
- Other receivables	7,500,000	22,685,612
TOTAL	282,087,447	165,516,612
10. Inventories	30/09/2026	01/07/2026
- Raw materials and supplies	9,060,358,895	13,257,034,933
- Tools and supplies	2,250,610,256	2,190,945,719
- Work-in-process	5,062,709,755	6,157,516,227
- Finished goods	2,108,051,200	9,180,527,875
TOTAL HISTORICAL COST OF INVENTORIES	18,481,730,107	30,786,024,755

SAI GON - TAY DO BEER - BEVERAGE JOINT STOCK COMPANY

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Notes to the financial statements for the financial period from July 1, 2026 to September 30, 2026

Unit: VND

11. Increase and decrease of tangible fixed assets

Items	Buildings and structures	Machinery and equipment	Transportation vehicles	Management tools and equipment	TOTAL
I- Original cost of fixed assets					
1- Opening balance	66,775,130,711	463,034,159,600	6,326,085,922	264,453,433	536,399,829,666
2- Additions during the period	-	-	-	-	-
- Acquisitions during the period	-	-	-	-	-
- Completed construction in progress	-	-	-	-	-
3- Disposals during the period	-	-	-	-	-
- Disposals and tuitions / sales	-	-	-	-	-
4- Closing balance	66,775,130,711	463,034,159,600	6,326,085,922	264,453,433	536,399,829,666
II- Accumulated depreciation					
1- Opening balance	56,993,647,409	400,517,745,905	6,270,085,958	264,453,433	464,045,932,705
2- Depreciation charge for the period	471,727,686	4,114,650,788	14,000,001	-	4,600,378,475
3- Decreases during the period	-	-	-	-	-
Including:					
- Disposals and tuitions / sales	-	-	-	-	-
4- Closing balance	57,465,375,095	404,632,396,693	6,284,085,959	264,453,433	468,646,311,180
III- Net book value of tangible fixed assets					
1- At the beginning of the period	9,781,483,302	62,516,413,695	55,999,964	-	72,353,896,961
2- At the end of the period	9,309,755,616	58,401,762,907	41,999,963	-	67,753,518,486

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Notes to the financial statements for the financial period from July 1, 2026 to September 30, 2026

Unit: VND

12. Construction in progress	30/09/2026	01/07/2026
- Other construction in progress	228,218,891	33,000,000
Closing balance	228,218,891	33,000,000

13. Long-term prepaid expenses	Returnable packaging	Tools and equipment	Total
- Opening balance	368,191,392	2,458,739,944	2,826,931,336
- Additions during the period	-	485,383,744	485,383,744
- Amortization during the period	(27,928,085)	(550,644,900)	(578,572,985)
Closing balance	340,263,307	2,393,478,788	2,733,742,095

14. Short-term trade payables	30/09/2026	01/07/2026
Related parties		
- Saigon Beer – Alcohol – Beverage Corporation	2,273,598,926	1,740,789,159
Third parties		
- Truong Thang Food Processing Limited Company	591,237,500	577,087,500
- Thuan Thanh Trading Investment Joint Stock Company	83,588,760	41,860,800
- Other trade payables	611,111,042	456,790,821
TOTAL	3,559,536,228	2,816,528,280

15. Taxes payable to the State	30/09/2026	01/07/2026
Special Consumption Tax	17,326,701,658	17,847,642,101
Value added tax	7,423,289,689	2,575,152,277
Personal income tax	283,619,124	14,310,037
TOTAL	25,033,610,471	21,000,902,525

Of which:

	Opening Balance	Tax liabilities incurred during the period	Taxes paid during the period	VAT offset during the period	Closing Balance
Special Consumption Tax	17,847,642,101	48,273,850,079	48,794,790,522	-	17,326,701,658
Value added tax	2,575,152,277	9,733,403,650	-	4,885,266,238	7,423,289,689
Personal income tax	14,310,037	285,724,805	16,415,718	-	283,619,124
	21,000,902,525	58,292,978,534	49,375,004,350	4,885,266,238	25,033,610,471

16. Other short-term payables	30/09/2026	01/07/2026
- Short-term deposits received	1,740,891,627	1,963,074,658
- Other payables	354,996,628	265,695,286
TOTAL	2,095,888,255	2,228,769,944

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Notes to the financial statements for the financial period from July 1, 2026 to September 30, 2026

Unit: VND

17. Short-term borrowings

	Opening Balance	Movements during the year		Closing Balance
	Carrying amount/Amount payable	Increase	Decrease	Carrying amount/Amount payable
Short-term borrowings	53,343,959,660	51,369,942,799	53,343,959,660	51,369,942,799

The terms and conditions of short-term borrowings outstanding are as follows:

	Currency	Annual interest rate	Closing balance	Opening balance
Joint Stock Commercial Bank for Foreign Trade of Vietnam (i)	VND	8%	51,369,942,799	19,110,558,830
Shinhan Bank Vietnam Limited (ii)	VND	6,65% - 7,71%		34,233,400,830
			51,369,942,799	53,343,959,660

(i) This loan has a credit limit of VND 120 billion and is secured by short-term held-to-maturity investments with a carrying amount of VND 22.84 billion as of August 31, 2026.

(ii) This loan has a credit limit of VND 80 billion and is secured by short-term held-to-maturity investments with a carrying amount of VND 20.78 billion as of August 31, 2026.

18. Changes in equity

	Share capital	Share premium	Investment and development fund	Retained earnings	Total
Balance as at January 01, 2025	200,000,000,000	21,938,000,000	41,451,256,847	10,581,478,336	273,970,735,183
Net profit for the year	-	-	-	2,719,980,846	2,719,980,846
Appropriation to bonus and welfare fund (Note 17)	-	-	-	(271,998,085)	(271,998,085)
Appropriation to social activities fund	-	-	-	200,000,000	200,000,000
Balance as at January 01, 2026	200,000,000,000	21,938,000,000	41,451,256,847	13,229,461,097	276,618,717,944
Net profit for the year	-	-	-	(2,114,483,791)	(2,114,483,791)
Dividends paid (*)	-	-	-	(10,000,000,000)	(10,000,000,000)
Adjustment of social activities fund	-	-	-	271,998,085	271,998,085
Balance as at September 30, 2026	200,000,000,000	21,938,000,000	41,451,256,847	1,386,975,391	264,776,232,238

SAI GON - TAY DO BEER - BEVERAGE JOINT STOCK COMPANY

Lot 22, Tra Noc 1 Industrial Park, Thoi An Dong Ward, Can Tho City

Notes to the financial statements for the financial period from July 1, 2026 to September 30, 2026

Unit: VND

19. Share capital

The Company's authorised and issued share capital comprises:

	30/09/2026 and 01/07/2026	
	Number of shares	Amount
Authorised and issued share capital		
Common shares	20,000,000	200,000,000,000
Number of shares in issue		
Common shares	20,000,000	200,000,000,000

The par value of each ordinary share is VND 10,000. Each ordinary share carries one vote at shareholders' meetings of the Company. Shareholders are entitled to receive dividends as declared by the Company from time to time. All ordinary shares rank equally with regard to the Company's residual assets.

20. Revenue from sales and service provision

Total revenue represents the aggregate value of goods sold and services rendered, excluding value added tax and special consumption tax.

	Quarter III	Previous year
Total revenue		
■ Sale of finished goods	48,882,511,008	52,669,796,722
<i>Revenue from sale of finished goods includes special consumption tax</i>	<i>97,156,361,087</i>	<i>103,774,578,106</i>
<i>Special consumption tax</i>	<i>48,273,850,079</i>	<i>51,104,781,384</i>
■ Rendering of services	55,477,432	217,063,998
■ Other revenue	678,343,162	1,532,285,204
	49,616,331,602	54,419,145,924

21. Cost of goods sold

- Cost of finished goods provided

TOTAL

Quarter III	Previous year
51,430,068,660	51,075,503,503
51,430,068,660	51,075,503,503

22. Financial income

- Interest income from deposits and loans

TOTAL

Quarter III	Previous year
4,738,433,153	3,536,515,436
4,738,433,153	3,536,515,436

SAI GON - TAY DO BEER - BEVERAGE JOINT STOCK COMPANY

Lot 22, Tra Noc 1 Industrial Park, Thoi An Dong Ward, Can Tho City

Notes to the financial statements for the financial period from July 1, 2026 to September 30, 2026

Unit: VND

23. Financial expenses

- Interest expenses

TOTAL

Quarter III

Previous year

1,052,385,234

515,510,131

1,052,385,234

515,510,131

24. General and administrative expenses

Employee management expenses.

Office supply expenses

Depreciation of fixed assets

Taxes, fees, and charges

Outsourced service expenses

Other monetary expenses

TOTAL

Quarter III

Previous year

1,013,753,268

1,500,487,639

18,609,262

13,447,613

-

22,235,451

10,357,806

6,242,046

753,833,210

697,157,023

1,021,292,384

1,270,136,423

2,817,845,930

3,509,706,195

25. Other Expenses

Depreciation expense of fixed assets no longer in use

Other expenses

TOTAL

Quarter III

Previous year

1,503,438,228

1,506,771,538

12,325,395

17,642,927

1,515,763,623

1,524,414,465

Approved on, day 7 month 10 year 2026

PREPARED BY

(Signature, full name)

Nguyễn Thị Kim Yến

CHIEF ACCOUNTANT

(Signature, full name)

Trần Cẩm Lan

LEGAL REPRESENTATIVE

(Signature, full name and seal)



GIÁM ĐỐC

Trần Văn Sang