

No. : 4410/2026/CV-SGI

Ho Chi Minh City, October 28, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: **Hanoi Stock Exchange**

Pursuant to the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market, SGI Holdings Investment JSC discloses financial statements for Quarter 3 of 2026 to the Hanoi Stock Exchange as follows:

1. Organization name:

- Stock code : SGI
- Address : No. 6 Ho Tung Mau street, Sai Gon Ward, Ho Chi Minh City.
- Phone : (028) 3779 1179 Fax: (028) 3727 1143
- Email : info@sgiholdings.vn Website: <https://saigon3group.com.vn>

2. Information disclosure content:

- Financial statements for Quarter 3 of 2026

- ☐ Separate financial statements (for listed companies without or subsidiaries superior accounting units with dependent units);
- ☒ Financial statements (for the listed company has subsidiaries);
- ☐ General financial statements (for the listed company with dependent accounting units operating their own accounting systems)

- Cases that require explanation:

+ The auditing organization gave an opinion that was not an unqualified opinion on the financial statements (for the financial statements reviewed/audited in 2026):

- ☐ Yes ☐ No

Explanatory document is required in case “Yes” is selected:

- ☐ Yes ☐ No

+ Profit after tax in the reporting period has a difference of 5% or more before and after audit, moving from loss to profit or vice versa (for the financial statements reviewed /audited in 2026):

- ☐ Yes ☐ No

Explanatory document is required in case “Yes” is selected:

- ☐ Yes ☐ No

+ Profit after corporate income tax in the business results report of the reporting period changes by 10% or more compared to the same period of the previous year:

☒

Yes

☐

No

Explanatory document is required in case “Yes” is selected:

☒

Yes

☐

No

+ Profit after tax in the reporting period is lost, changing from profit in the same period last year to loss in this period or vice versa:

☒

Yes

☐

No

Explanatory document is required in case “Yes” is selected:

☒

Yes

☐

No

This information was published on the Company's website on October 28, 2026 at the link:
[https://saigon3group.com.vn/Quan hệ cổ đông/Báo cáo tài chính/](https://saigon3group.com.vn/Quan%20h%E1%BB%87%20c%E1%BB%99%20%C3%A0ng/B%C3%A0o%20c%C3%A0o%20t%C3%A0i%20ch%C3%AC%20nh/).

Attached documents:

- Financial statements for Quarter 3 of 2026.
- Explanatory document.

Organization representative

Legal representative

Chief Executive Officer



Nguyen Quoc Viet

FINANCIAL STATEMENTS

QUARTER III OF 2026

SGI HOLDINGS INVESTMENT JSC

SGI HOLDINGS INVESTMENT JSC

TABLE OF CONTENTS

	Page
1. Table Of Contents	1
2. Statement of Financial Position for Quarter III of 2026 For the fiscal year ending 31 December 2026	2-5
3. Statement of Profit or Loss for Quarter III of 2026 For the fiscal year ending 31 December 2026	6
4. Cash Flow Statement for Quarter III of 2026 For the fiscal year ending 31 December 2026	7
5. Notes to the Financial Statements for Quarter III of 2026 For the fiscal year ending 31 December 2026	8-22

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

INTERIM FINANCIAL STATEMENTS

Quarter III of the financial year ending 31 December 2026

STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

Items	Code	Note	Ending balance	Beginning balance
A- CURRENT ASSETS	100		2.822.694.835	1.620.613.492
I. Cash and cash equivalents	110		1.912.078.619	1.431.766.324
1. Cash	111		1.912.078.619	631.766.324
2. Cash equivalents	112		-	800.000.000
II. Short-term financial investments	120		-	-
1. Trading securities	121		-	-
2. Provision for diminution in value of trading securities (*)	122		-	-
3. Short-term held-to-maturity investments	123		-	-
4. Provision for held-to-maturity investments (*)	124		-	-
5. Other short-term investments	125		-	-
6. Provision for impairment of other short-term investments (*)	126		-	-
III. Short-term receivables	130		37.699.491	51.580.822
1. Short-term trade receivables	131		-	-
2. Short-term advances to suppliers	132		27.691.491	48.600.000
3. Short-term intercompany receivables	133		-	-
4. Receivables based on construction contract progress	134		-	-
5. Other short-term receivables	135		10.008.000	2.980.822
6. Provision for doubtful short-term receivables (*)	136		-	-
7. Shortages of assets pending resolution	137		-	-
IV. Inventories	140		-	-
1. Inventories	141		-	-
2. Provision for inventory obsolescence (*)	142		-	-
V. Short-term biological assets	150		-	-
1. Livestock for one-time harvest (short-term)	151		-	-
2. Seasonal crops or crops for one-time harvest (short-term)	152		-	-
3. Provision for impairment of short-term biological assets (*)	153		-	-
VI. Other short-term assets	160		872.916.725	137.266.346
1. Short-term deferred expenses	161		355.115.920	412.500
2. Deductible value-added tax (VAT)	162		517.800.805	136.853.846
3. Taxes and other receivables from the State	163		-	-
4. Repurchase transactions of Government bonds	164		-	-
5. Other short-term assets	165		-	-

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

INTERIM FINANCIAL STATEMENTS

Quarter III of the financial year ending 31 December 2026

STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

Items	Code	Note	Ending balance	Beginning balance
B - NON-CURRENT ASSETS	200		1.342.822.037.725	1.216.458.724.175
I. Long-term receivables	210		1.134.900.000	-
1. Long-term trade receivables	211		-	-
2. Long-term advances to suppliers	212		-	-
3. Investment in dependent units	213		-	-
4. Long-term intercompany receivables	214		-	-
5. Other long-term receivables	215		1.134.900.000	-
6. Provision for doubtful long-term receivables (*)	216		-	-
II. Fixed assets	220		5.532.081.419	-
1. Tangible fixed assets	221		5.532.081.419	-
- Historical cost	222		5.826.799.310	-
- Accumulated depreciation (*)	223		(294.717.891)	-
2. Finance lease assets	224		-	-
- Historical cost	225		-	-
- Accumulated depreciation (*)	226		-	-
3. Intangible fixed assets	227		-	-
- Historical cost	228		-	-
- Accumulated amortisation (*)	229		-	-
III. Long-term biological assets	230		-	-
1. Livestock for recurring yield	231		-	-
a) Immature livestock for recurring yield	232		-	-
b) Mature livestock for recurring yield	233		-	-
- Historical cost	234		-	-
- Accumulated depreciation (*)	235		-	-
2. Livestock for one-time harvest (long-term)	236		-	-
3. Seasonal crops or crops for one-time harvest (long-term)	237		-	-
4. Provision for impairment of long-term biological assets (*)	238		-	-
IV. Investment property	240		-	-
- Historical cost	241		-	-
- Accumulated depreciation (*)	242		-	-
V. Long-term work in progress	250		-	-
1. Long-term work in progress of production and business	251		-	-
2. Construction in progress	252		-	-
VI. Long-term financial investments	260		1.335.840.797.020	1.216.456.373.485

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

INTERIM FINANCIAL STATEMENTS

Quarter III of the financial year ending 31 December 2026

STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

Items	Code	Note	Ending balance	Beginning balance
1. Investments in subsidiaries	261		1,428,484,012.051	1,207,268,687,308
2. Investments in joint ventures and associates	262		-	71,500,989,000
3. Equity investments in other entities	263		-	-
4. Provision for impairment of long-term investments in other entities (*)	264		(92,643,215.031)	(62,313,302,823)
5. Long-term held-to-maturity investments	265		-	-
6. Provision for held-to-maturity investments (*)	266		-	-
VII. Other non-current assets	270		314,259,286	2,350,690
1. Long-term prepaid expenses	271		314,259,286	2,350,690
2. Deferred income tax assets	272		-	-
3. Long-term equipment, materials and spare parts	273		-	-
4. Other non-current assets	274		-	-
TOTAL ASSETS (280 = 100 + 200)	280		1,345,644,732,560	1,218,079,337,667

C - LIABILITIES	300		445,232,532,731	271,984,043,834
I. Current liabilities	310		445,232,532,731	271,984,043,834
1. Short-term trade payables	311		21,676,354	9,600,000
2. Short-term advances from customers	312		20,000,000,000	-
3. Dividends and profit payable	313		53,595,800	7,810,400
4. Taxes and other payables to the State (short-term)	314		48,698,784	15,400,000
5. Payables to employees	315		346,854,069	-
6. Short-term accrued expenses	316		451,924,999	120,000,000
7. Short-term intercompany payables	317		-	-
8. Payables based on construction contract progress (short-term)	318		-	-
9. Short-term unearned revenue	319		-	-
10. Other short-term payables	320		29,479,782,725	11,331,233,434
11. Short-term borrowings and finance lease liabilities	321		394,830,000,000	260,500,000,000
12. Short-term provisions	322		-	-
13. Bonus and welfare fund	323		-	-
14. Price stabilisation fund	324		-	-
15. Government bond repurchase transactions (repos)	325		-	-
II. Non-current liabilities	330		-	-
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Taxes and other payables to the State (long-term)	333		-	-
4. Long-term accrued expenses	334		-	-

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

INTERIM FINANCIAL STATEMENTS

Quarter III of the financial year ending 31 December 2026

STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

Items	Code	Note	Ending balance	Beginning balance
5. Intercompany payables relating to business capital	335		-	-
6. Long-term intercompany payables	336		-	-
7. Long-term unearned revenue	337		-	-
8. Other long-term payables	338		-	-
9. Long-term borrowings and finance lease liabilities	339		-	-
10. Convertible bonds	340		-	-
11. Preference shares	341		-	-
12. Deferred income tax liabilities	342		-	-
13. Long-term provisions	343		-	-
14. Science and technology development fund	344		-	-

D - OWNER'S EQUITY	400		900.412.199.829	946.095.293.833
1. Owner's Capital	411		754.647.000.000	754.647.000.000
- Ordinary shares with voting rights	411a		754.647.000.000	754.647.000.000
- Preference shares	411b		-	-
2. Share premium	412		-	-
3. Bond conversion options	413		-	-
4. Other sources of owner's capital	414		-	-
5. Treasury shares (*)	415		-	-
6. Revaluation surplus	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418		-	-
9. Other owner's funds	419		-	-
10. Retained earnings	420		145.765.199.829	191.448.293.833
- Accumulated retained earnings up to the end of the previous period	420a		78.251.243.833	191.448.293.833
- Retained earnings for the current period	420b		67.513.955.996	-
TOTAL EQUITY AND LIABILITIES (440 = 300 + 400)	440		1.345.644.732.560	1.218.079.337.667

Ho Chi Minh City, October 28, 2026



Nguyen Hoang Tan
Prepared by



Nguyen Hoang Tan
Chief Accountant



Nguyen Quoc Viet
Chief Executive Officer (CEO)

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

INTERIM FINANCIAL STATEMENTS

Quarter III of the financial year ending 31 December 2026

QUARTER III STATEMENT OF PROFIT OR LOSS FOR 2026

ITEMS	Code	Note	Current quarter	Corresponding quarter last year	Accumulated from the beginning of the year (Current year)	Accumulated from the beginning of the year (Previous year)
1. Revenue from sales and rendering of services	1				-	-
2. Deductions from revenue	2				-	-
3. Net revenue from sales and rendering of services (10 = 01 - 02)	10				-	-
4. Cost of goods sold	11				-	-
5. Gross profit from sales and rendering of services (20 = 10 - 11)	20				-	-
6. Gain/(loss) from sale and disposal of investment property	21				-	-
7. Financial income	22	VI.1	71.383.133.618	158.554.819	122.993.741.791	77.608.475.164
8. Financial expenses	23	VI.2	30.625.889.282	10.371.057.991	49.373.068.642	10.933.209.832
- Including: Interest expense	24		8.037.263.284	4.707.835.616	19.043.156.434	8.199.427.944
9. Selling expenses	25		-	-	-	-
10. General and administrative expenses	26	VI.3	3.680.575.922	145.902.229	6.097.610.682	597.941.912
11. Operating profit (30 = 20 + 21 + 22 - (23 + 25 + 26))	30		37.076.668.414	(10.358.405.401)	67.523.062.467	66.077.323.420
12. Other income	31		-	-	1.600	-
13. Other expenses	32		6.503.250	-	9.108.071	-
14. Other profit (40 = 31 - 32)	40		(6.503.250)	-	(9.106.471)	-
15. Accounting profit before tax (50 = 30 + 40)	50		37.070.165.164	(10.358.405.401)	67.513.955.996	66.077.323.420
16. Current corporate income tax expense	51		-	-	-	-
17. Deferred corporate income tax expense	52		-	-	-	-
18. Profit after corporate income tax (60 = 50 - 51 - 52)	60		37.070.165.164	(10.358.405.401)	67.513.955.996	66.077.323.420
19. Basic earnings per share (*)	70					
20. Diluted earnings per share (*)	71					



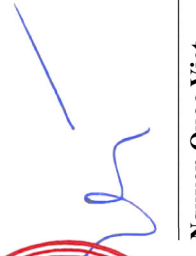
Nguyen Hoang Tan
Prepared by



Nguyen Hoang Tan
Chief Accountant



Ho Chi Minh City, October 28, 2026



Nguyen Quoc Viet
Chief Executive Officer (CEO)

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

INTERIM FINANCIAL STATEMENTS

Quarter III of the financial year ending 31 December 2026

CASH FLOW STATEMENT QUARTER III OF THE YEAR 2026
(Direct method)

ITEMS	Code	Note	Accumulated from the beginning of the year (Current year)	Accumulated from the beginning of the year (Previous year)
I. Cash flow from operating activities				
1. Receipt from sales, supplying services and other revenue	01		-	76.918.631.328
2. Payment for suppliers	02		(3.939.295.145)	(330.680.000)
3. Payment for employees	03		(780.965.212)	(148.500.000)
4. Payment for loan interest	04		-	-
5. Payment for income tax	05		-	(1.460.294.031)
6. Other receipt from operating activities	06		24.374.438	692.482.176
7. Other payment for operating activities	07		(3.446.141.633)	(80.596.630.396)
Net cash flow from operating activities	20		(8.142.027.552)	(4.924.990.923)
II. Cash flow from investment activities			-	-
1. Payment for buying, building FAs and other assets	21		(5.826.799.310)	-
2. Receipt from liquidating, selling FAs and others	22		-	-
3. Payment for loaning, buying securities from other entities	23		-	(220.400.000.000)
4. Receipt from loaning, selling securities	24		-	220.400.000.000
5. Payment for investing in the other entities	25		(337.216.135.743)	(221.975.478.315)
6. Receipt from investment in other entities	26		220.000.000.000	895.070.333
7. Receipt from loan interest, dividend, divided profits	27		110.486.539.500	-
Net cash flow from investment activities	30		(12.556.395.553)	(221.080.407.982)
III. Cash flow from financial activities			-	-
1. Receipt from issuing stocks, receiving owner's equity	31		-	-
2. Payment for owners' equities, buying back issued stocks	32		-	-
3. Receipt from short-term, long-term loans	33		160.830.000.000	459.400.000.000
4. Payment for original debt	34		(26.500.000.000)	(232.520.000.000)
5. Payment for debt (financial leasing)	35		-	-
6. Paid dividends, profits	36		(113.151.264.600)	-
Net cash flow from financial activities	40		21.178.735.400	226.880.000.000
Net cash flow in the period (50 = 20+30+40)	50		480.312.295	874.601.095
Cash and cash equivalents at the beginning of the period	60		1.431.766.324	1.099.478.520
The effect of changes in exchange rate	61		-	-
Cash and cash equivalents at the end of the period (70 = 50+60+61)	70		1.912.078.619	1.974.079.615


Nguyen Hoang Tan
Preparer


Nguyen Hoang Tan
Chief Accountant


Nguyen Quoc Viet
Chief Executive Officer (CEO)


Ho Chi Minh City, October 28, 2026

NOTES TO THE FINANCIAL STATEMENTS**Quarter III of the financial year ending 31 December 2026****I. GENERAL INFORMATION****1. Ownership form**

SGI Holdings Investment JSC (hereinafter referred to as “the Company”) is a joint stock company.

2. Operating field

The Company operates in the service sector.

3. Principal business activities

Principal business activity of the Company is financial service support.

4. Normal operating cycle

The normal operating cycle of the Company is within 12 months.

5. Subsidiaries

Subsidiaries	Registered office address	Principal business activities	Capital contribution rate	Benefit rate	Voting rights
Saigon 3 Capital Investment Company Limited	No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City	Financial services support	100,00%	100,00%	100,00%
Sai Gon Leather Garment Joint Stock Company	No. 71/1 Quang Trung Street, An Hoi Tay Ward, Ho Chi Minh City	Trading leather garments	99,99%	99,99%	99,99%
Saigon 3 Garment Joint Stock Company	No. 47 Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City	Manufacturing and trading garments; office leasing and investing	99,76%	99,76%	99,76%
Ho Chi Minh City Medical Import Export Joint Stock Company	No. 181 Nguyen Dinh Chieu Street, Xuan Hoa Ward, Ho Chi Minh City	Trading, importing and exporting pharmaceuticals, pharmaceutical ingredients, medical equipment, vaccines, biological products, testing chemicals, cosmetics, milk, nutritional products and eyewear; providing import-export and customs declaration services; repairing and maintaining machinery and medical equipment; leasing warehouses and offices	63,37%	63,37%	63,37%
Thanh Cong Fund Management Company Limited (TCAM)	No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City	Securities investment fund management, securities portfolio management and securities investment advisory	100%	100%	100%

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

Subsidiaries	Registered office address	Principal business activities	Capital contribution rate	Benefit rate	Voting rights
Bong Bach Tuyet Joint Stock Company	No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City	Manufacturing and trading cotton, medical cotton and gauze, face masks and other medical products.	74,94%	74,94%	74,94%

6. Statement of comparability of information in the interim financial statements

The comparative figures for the previous period are comparable with those of the current period.

II. FISCAL YEAR AND ACCOUNTING CURRENCY**1. Fiscal year**

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 transactions are primarily made in VND.

III. ACCOUNTING STANDARDS AND SYSTEM**1. Accounting System**

The Company applies Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025, as well as other circulars guiding the implementation of accounting standards issued by the Ministry of Finance, in the preparation and presentation of the financial statements.

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

The Chief Executive Officer confirms that the Company has complied with the requirements of Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025, as well as other circulars guiding the implementation of accounting standards issued by the Ministry of Finance, in the preparation and presentation of the financial statements.

IV. ACCOUNTING POLICIES**1. Accounting convention**

All the Financial Statements are prepared on the accrual basis (except for the information related to cash flows).

2. Cash and cash equivalents

Cash includes cash on hand and demand deposits. Cash equivalents are short-term investments of which the due dates do not exceed 3 months from the dates of the investments that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value as of the balance sheet date.

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.

Trading securities are recognized at original costs which include fair value of the payments made at the time of the transaction plus other costs attributable to transaction costs.

The time of recognizing trading securities is when the Company acquires the ownership, as follows:

- For listed securities: recognized at the time of order-matching (T+0).
- For unlisted securities: recognized at the time of acquiring official ownership as stipulated by law.

Interest of the periods prior to the acquisition of trading securities are deducted to the costs of such securities. Interest of the periods after the acquisition of such securities are recorded in the Company's financial income.

Provisions for devaluation of trading securities are made for each particular type of securities in the market of which the fair value is lower than original costs. The fair value of trading securities is determined as follows:

- For securities listed on the stock market: the closing price at the most recent trading date by the balance sheet date.
- For shares registered for trading on UPCOM by unlisted public companies and State-owned enterprises which are equitized in the form of public offering: the average reference price in the 30 most preceding trading days prior to the balance sheet date, disclosed by Stock Exchange.
- For shares listed on the stock market or shares registered for trading on Upcom without transactions within 30 days prior to the date of provision, the shares which are delisted, canceled or suspended from trading: provision is made based on the losses of the investee at the rate equal to the difference between the actual capital invested by the owners and owner's equity as of the balance sheet date multiplying by the ownership rate over the total actual charter capital invested.

Increases/decreases in the provisions for devaluation of trading securities as of the balance sheet date are recorded into financial expenses.

Gain or loss from transfer of trading securities is recognized into financial income or financial expenses. The costs are determined in accordance with the moving weighted average method.

Loans

Loans are measured at costs less allowance for doubtful debts. Allowance for doubtful debts of loans is made on the basis of estimated losses.

Investments in subsidiaries and associates

Subsidiary

Subsidiary is an entity that is controlled by the Company. Control is the Company's power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.

Associates

An associate is an entity which the Company has significant influence but not the control to govern the financial and operating policies. Significant influence is the right to participate in making the associate's financial and operating policies but not control those policies.

Initial recognition

Investments in subsidiaries and associate are initially recognized at costs, including the costs of purchase or capital contributions plus other directly attributable transaction cost. In case of investment

in non-monetary assets, the costs of the investment are recognized at the fair value of non-monetary assets at the arising time.

Dividends and profit incurred prior to the acquisition of investments are deducted into the investment costs. Dividends and profit incurred after the acquisition of investments are recorded into the Company's financial income. Particularly, the dividends paid in form of shares are not recorded as an increase in costs, but the increases in quantity of shares is followed up

Provisions for impairment of investments in subsidiaries and associates

Provisions for impairment of investments in subsidiaries, associate is made when the subsidiaries, associate suffer from losses at the rate equal to the difference between the actual capital invested by investors in subsidiaries, associate and the actual owner's equity multiplying (x) by the Company's rate of capital contribution over the total actual capital invested by investors in subsidiaries and associate. If the subsidiaries and associate are consolidated into Consolidated Financial Statements, the basis for impairment provisions is the Consolidated Financial Statements.

Increases or decreases in provisions for impairment of investments in subsidiaries and associates as at the reporting date are recognised in financial expenses.

4. Receivables

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

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

- Trade receivables reflect receivables concerning the commercial nature arising from purchase and sale transactions between the Company and customers who are independent to the Company.
- Other receivables reflect receivables not concerning the commercial nature and irrelevant to purchase and sale transactions.

Allowance is made for each doubtful debt on the basis of the ages of debts after offsetting against liabilities (if any) or estimated loss as follows:

- As for overdue debts:
 - 30% of the value of debts overdue between 6 months and less than 1 year.
 - 50% of the value of debts overdue between 1 year and less than 2 years.
 - 70% of the value of debts overdue between 2 years and less than 3 years.
 - 100% of the value of debts overdue more than 3 years.
- As for doubtful debts: Allowance is made on the basis of the estimated loss.

Increases/decreases in the obligatory allowance for doubtful debts as of the balance sheet date are recorded into general and administration expenses.

5. Payables and accrued expenses

Payables and accrued expenses are recorded for the amounts payable in the future associated with the goods and services received. Accrued expenses are recorded based on reasonable estimates for the amounts payable.

The classification of payables as trade payables, accrued expenses and other payables is made on the basis of following principles:

- Trade payables reflect payables of commercial nature arising from the purchase of goods, services, or assets, of which the seller is an independent entity with the Company.

- Accrued expenses reflect expenses for goods, services received from suppliers or supplied to customers but have not been paid, invoiced or lack of accounting records and supporting documents; pay on leave payable to employees; and accrual of operation expenses.
- Other payables reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

Payables and accrued expenses are classified as short-term or long-term in the interim statement of financial position based on their remaining maturity as at the reporting date.

6. Owner's capital

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

7. Profit distribution

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

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

Dividends are recorded as payables upon approval of the General Meeting of Shareholders.

8. Recognition of income***Interest***

Interest is recorded, based on the term and the actual interest rate applied in each particular period.

Dividends and distributed profits

Dividends and profit shared are recognized when the Company has the right to receive dividends or profit from the capital contribution. Particularly, the dividends paid in form of shares are not recorded as an increase in value, but the increasing quantity of shares is followed up.

9. Borrowing costs

Borrowing costs are interest and other costs that the Company directly incurs in connection with the borrowing. Borrowing costs are recorded as an expense when they are incurred.

10. Expenses

Expenses are those that result in outflows of the 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 and their corresponding revenues are simultaneously recognized in accordance with matching principle. In the event that matching principle conflicts with prudence principle, expenses are recognized based on the nature and regulations of accounting standards in order to guarantee that transactions can be fairly and truly reflected.

11. Prepaid expenses (Costs pending allocation)

Prepaid expenses represent actual costs incurred that relate to the operating results of multiple accounting periods. These costs are allocated over the prepaid period or the period in which the corresponding economic benefits are generated.

12. Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of a tangible fixed asset comprises all costs incurred by the Company to acquire the asset up to the time it is ready for use. Expenditures incurred after initial recognition are capitalised as part of the cost of the asset only when it is probable that they will result in future economic benefits from the use of such asset. Other expenditures that do not meet these criteria are recognised as production and business expenses in the year.

When a tangible fixed asset is disposed of or scrapped, its cost and accumulated depreciation are derecognised, and any resulting gain or loss is recognised in income or expenses for the year.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. The useful lives of categories of tangible fixed assets are as follows:

<u>Category of fixed assets</u>	<u>Years</u>
Buildings and structures	08 – 50
Machinery and equipment	09 – 20
Vehicles and transmission equipment	02 – 10
Other tangible fixed assets	06 – 10

13. Corporate income tax

Corporate income tax includes current income tax and deferred income tax.

Current income tax

Current income tax is the tax amount computed based on the taxable income. Taxable income is different from accounting profit due to the adjustments of temporary differences between tax and accounting figures, non-deductible expenses as well as those of non-taxable income and losses brought forward.

Deferred income tax

Deferred income tax represents corporate income tax payable or recoverable as a result of temporary differences between the carrying amounts of assets and liabilities used in preparing the interim financial statements and their tax bases. Deferred tax liabilities are recognised for all taxable temporary differences. Deferred tax assets are recognised only when it is certain that future taxable profits will be available against which deductible temporary differences can be utilised.

Carrying values of deferred corporate income tax assets are considered as of the balance sheet date and will be reduced to the rate that ensures enough taxable income against which the benefits from part of or all of the deferred income tax can be used. Deferred corporate income tax assets, which have not been recorded before, are considered as of the balance sheet date and are recorded when there is certainly enough taxable income to use these unrecognized deferred corporate income tax assets.

Deferred tax assets and liabilities are measured using the tax rates expected to apply when the asset is recovered or the liability is settled, based on tax rates effective as at the reporting date. Deferred income tax is recognised in the interim statement of profit or loss, except where the underlying item is recognised directly in equity, in which case the related tax is also recognised directly in equity.

The Company shall offset deferred tax assets and deferred tax liabilities if, and only 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 which is under the management of one tax authority either:

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

- Of the same subject to corporate income tax; 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 to the extent that the majority of deferred income tax liabilities or deferred income tax assets are paid or recovered.

14. Related parties

A party is considered a related party of the Company in case that party is able to control the Company or to cause material effects on the financial decisions as well as the operations of the Company. A party is also considered a related party of the Company in case that party is under the same control or is subject to the same material effects.

In assessing related-party relationships, greater emphasis is placed on the substance of the relationship than on its legal form.

V. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM STATEMENT OF FINANCIAL POSITION**1. Cash**

	<u>Ending balance</u>	<u>Beginning balance</u>
Cash on hand	60.974.791	13.503.171
Demand deposits in banks	1.851.103.828	618.263.153
Bank deposits with original maturities of three months or less	-	800.000.000
Total	<u>1.912.078.619</u>	<u>1.431.766.324</u>

2. Doubtful debts

The Company has no overdue or irrecoverable debts.

3. Short-term deferred expenses

	<u>Ending balance</u>	<u>Beginning balance</u>
Tools and equipment expenses	-	-
Other short-term prepaid expenses	355.115.920	412.500
Total	<u>355.115.920</u>	<u>412.500</u>

4. Long-term deferred expenses

	<u>Ending balance</u>	<u>Beginning balance</u>
Tools and equipment expenses	19.753.890	-
Other long-term prepaid expenses	294.505.396	2.350.690
Total	<u>314.259.286</u>	<u>2.350.690</u>

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

5. Property, plant and equipment

	Buildings and structures	Vehicles and transmission equipment	Office equipment	Total
Cost				
Beginning balance				
Acquisitions during the period		4.703.050.000	1.123.749.310	5.826.799.310
Ending balance		4.703.050.000	1.123.749.310	5.826.799.310
Accumulated depreciation				
Beginning balance				
Depreciation during the period		206.847.107	87.870.784	294.717.891
Ending balance		206.847.107	87.870.784	294.717.891
Net book value				
Beginning balance				
Ending balance		4.496.202.893	1.035.878.526	5.532.081.419

6. Investments in other entities

	Ending balance		Beginning balance	
	Cost	Allowance	Cost	Allowance
<i>Investments in subsidiaries</i>	1.428.484.012.051	(92.643.215.031)	1.207.268.687.308	(62.313.302.823)
Saigon 3 Capital Investment Company Limited	459.379.352.869	-	646.881.152.869	-
Saigon 3 Garment Joint Stock Company	233.983.904.465	-	233.983.904.465	-
Sai Gon Leather Garment Joint Stock Company	62.313.302.823	(62.313.302.823)	62.313.302.823	(62.313.302.823)
Ho Chi Minh City Medical Import Export Joint Stock Company	264.090.327.151	-	264.090.327.151	-
Thanh Cong Fund Management Company Limited	196.000.000.000	(30.329.912.208)		
Bong Bach Tuyet Joint Stock Company	212.717.124.743	-	-	-
<i>Investments in associates</i>	-	-	71.500.989.000	-
Bong Bach Tuyet Joint Stock Company	-	-	71.500.989.000	-
Total	1.428.484.012.051	(92.643.215.031)	1.278.769.676.308	(62.313.302.823)

Operation of the subsidiaries and other entities

During the period, Sai Gon 3 Capital Investment Company Limited reduced its charter capital by VND 200,000,000,000.

In addition, during the period, the Company completed the acquisition of a 100% equity interest in Thanh Cong Fund Management Company Limited at a total investment cost of VND 196,000,000,000. Upon completion of the transaction, Thanh Cong Fund Management Company Limited became a direct subsidiary of the Company.

Pursuant to Board of Directors Resolution No. 2308/2026/NQ-HĐQT dated 24 August 2026, approving in principle the divestment of the Company's entire equity interest in Thanh Cong Fund Management Company Limited, the Company has received a deposit of VND 20,000,000,000 in connection with this transaction.

During the period, the Company increased its ownership interest in Bong Bach Tuyet Joint Stock Company to 74.94%, resulting in its reclassification from an associate to a subsidiary.

The Company's other subsidiaries continued their normal business operations, with no significant changes compared to the previous period.

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

Provisions for investments in other entities

Changes in provisions for investments in other entities are as follows:

	Current period	Previous period
Beginning balance	62.313.302.823	57.092.737.892
Provisions recognised/(reversed) during the period	30.329.912.208	2.733.781.888
Ending balance	92.643.215.031	59.826.519.780

Fair value

The Company has not measured the fair value of investments because there is no specific guidance on measurement of fair value.

Transactions with subsidiary and associate

The significant transactions between the Company and its subsidiaries and associate are as follows:

	Year-to-date to the end of the reporting period	
	Current year	Previous year
<i>Saigon 3 Capital Investment Company Limited</i>		
Profit received	65.000.000.000	76.500.000.000
Borrowing interest expenses	-	3.306.222.465
Borrowings	-	221.900.000.000
<i>Saigon 3 Garment Joint Stock Company</i>		
Borrowings	160.830.000.000	237.500.000.000
Repayments of borrowings	26.500.000.000	
Borrowing interest expenses	19.043.156.434	4.893.205.479
Dividends	39.106.123.000	-
<i>Ho Chi Minh City Medical Import Export Joint Stock Company</i>		
Dividends	3.025.316.500	157.798.467
<i>Bong Bach Tuyet Joint Stock Company</i>		
Dividends	3.355.100.000	1.210.650.000

7. Taxes and other obligations to the State Budget

	Beginning balance	Amount payable during the period	Amount paid during the period	Ending balance
VAT on domestic sales	-	-	-	-
Corporate income tax	-	-	-	-
Personal income tax	15.400.000	4.706.853.579	(4.673.554.795)	48.698.784
Other taxes		448.050.000	(448.050.000)	-
Total	15.400.000	5.154.903.579	(5.121.604.795)	48.698.784

Value added tax (VAT)

The Company has to pay VAT in accordance with the deduction method at the rate of 10%.

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

Corporate income tax

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

Estimated corporate income tax payable is as follows:

	Year-to-date to the end of the reporting period	
	Current year	Previous year
Total accounting profit before tax	67.513.955.996	66.077.323.420
Adjustments to accounting profit in determining income subject to corporate income tax:		
- Additions	1.843.291.129	88.550.519
- Deductions	(120.000.000)	(108.500.000)
Income subject to tax	69.237.247.125	66.057.373.939
Tax-exempt income	(110.486.539.500)	(76.500.000.000)
Tax losses carried forward		-
Taxable income	(41.249.292.375)	(10.442.626.061)
Corporate income tax rate	20%	20%
Corporate income tax expense payable	-	-

The Company's estimated corporate income tax payable is determined under the prevailing tax regulations. However, tax regulations may change from period to period and the interpretation of tax provisions applicable to various transactions may differ. Accordingly, the tax amounts presented in the interim financial statements may change following an inspection by the tax authorities.

Other taxes

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

8. Dividends and profit payable

	Ending balance	Beginning balance
<i>Dividends payable to other organisations and individuals</i>	53.595.800	7.810.400
Total	53.595.800	7.810.400

9. Other short-term payables

	Ending balance	Beginning balance
<i>Payables to related parties</i>	29.479.782.725	11.331.233.434
Saigon 3 Garment Joint Stock Company – accrued interest payable	29.474.635.885	10.431.479.451
Remuneration and bonuses payable to members of the Board of Directors	5.146.840	899.753.983
<i>Payables to other individuals and organisations</i>	-	-
Other payables	-	-
Total	29.479.782.725	11.331.233.434

The Company has no other overdue payables outstanding.

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

10. Short-term borrowings

The unsecured loan from Saigon 3 Garment Joint Stock Company (a subsidiary) is to make financial investments at the interest rate of 8.50% per annum. The loan term is 12 months.

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

	Current period	Previous period
Beginning balance	260.500.000.000	10.620.000.000
Borrowings obtained during the period	160.830.000.000	459.400.000.000
Borrowings repaid during the period	(26.500.000.000)	(232.520.000.000)
Ending balance	394.830.000.000	237.500.000.000

The Company has no overdue loans.

11. Owner's equity**11a. Statement of changes in owner's equity**

	Owners' contributed capital	Retained earnings	Total
Beginning balance of the previous year	754.647.000.000	133.630.053.498	888.277.053.498
Profit for the previous period		66.077.323.420	66.077.323.420
Bonuses for the Board of Directors and Supervisory Board			
Dividends distributed in the previous year			
Ending balance of the previous period	754.647.000.000	199.707.376.918	954.354.376.918
Beginning balance of the current year	754.647.000.000	191.448.293.833	946.095.293.833
Profit for the current period		67.513.955.996	67.513.955.996
Dividend and profit distribution		(113.197.050.000)	(113.197.050.000)
Ending balance of the current period	754.647.000.000	145.765.199.829	900.412.199.829

11b. Details of owner's capital

	Ending balance	Beginning balance
Mr. Nguyen Quoc Viet	152.695.290.000	152.695.290.000
Hung Phuc Investment Joint Stock Company	139.444.290.000	139.444.290.000
Mr. Pham Xuan Hong	39.777.270.000	39.777.270.000
Other shareholders	422.730.150.000	422.730.150.000
Total	754.647.000.000	754.647.000.000

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

11c. Shares

	Ending balance	Beginning balance
Number of shares registered for issuance	75.464.700	75.464.700
Number of shares issued	75.464.700	75.464.700
- Ordinary shares	75.464.700	75.464.700
- Preference shares	-	-
Number of treasury shares repurchased	-	-
- Ordinary shares	-	-
- Preference shares	-	-
Number of shares outstanding	75.464.700	75.464.700
- Ordinary shares	75.464.700	75.464.700
- Preference shares	-	-

Face value per outstanding share: VND 10.000.

VI. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM STATEMENT OF PROFIT OR LOSS**1. Financial income**

	Year-to-date to the end of the reporting period	
	Current year	Previous year
Interest income from bank deposits	9.002.291	950.676.697
Dividends and profits received	110.486.539.500	76.657.798.467
Interest income from loans	-	-
Gain on disposal of subsidiary	-	-
Gain on reduction of charter capital of a subsidiary	12.498.200.000	
Total	122.993.741.791	77.608.475.164

2. Financial expenses

	Year-to-date to the end of the reporting period	
	Current year	Previous year
Borrowing interest expenses	19.043.156.434	8.199.427.944
(Reversal of)/provisions for investment losses	30.329.912.208	2.733.781.888
Total	49.373.068.642	10.933.209.832

3. General and administration expenses

	Year-to-date to the end of the reporting period	
	Current year	Previous year
Staff expenses	1.793.854.264	171.000.000
Management material expenses	6.012.000	
Office supplies expense	100.476.727	
Depreciation of fixed assets	294.717.891	
Taxes, fees and charges	-	3.000.000
External services expenses	2.135.013.744	177.332.279
Other expenses	1.767.536.056	246.609.633
Total	6.097.610.682	597.941.912

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

4. Other income

	Year-to-date to the end of the reporting period	
	Current year	Previous year
Settlement of receivables and payables	1.600	-
Total	1.600	-

5. Other expenses

	Year-to-date to the end of the reporting period	
	Current year	Previous year
Other expenses	9.108.071	-
Total	9.108.071	-

6. Earnings per share

Information on earnings per share is presented in the interim consolidated financial statements.

7. Operating costs by factors

	Year-to-date to the end of the reporting period	
	Current year	Previous year
Raw materials and consumables expenses	106.488.727	
Labour costs	1.793.854.264	171.000.000
Depreciation expense	294.717.891	-
External services expenses	2.135.013.744	177.332.279
Other expenses	1.767.536.056	249.609.633
Total	6.097.610.682	597.941.912

VII. OTHER DISCLOSURES**1. Transactions and balances with related parties**

The Company's related parties include the key managers, their related individuals and other related parties.

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

Key management personnel comprise members of the Board of Directors and the Chief Executive Officer. Related parties of key management personnel are close family members of the key management personnel.

Transactions with key management personnel and their related parties

The Company did not have any transactions for the sale of goods and provision of services with key management personnel and their related parties, nor any other transactions with key management personnel and their related parties.

Balances of receivables and payables with key management personnel and their related parties.

The balances of receivables and payables with key management personnel and their related parties are presented in Note V.9.

Income of key management personnel and the Supervisory Board

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

	Year-to-date to the end of the reporting period	
	Current year	Previous year
<i>Board of Directors</i>	<i>616.425.325</i>	<i>1.060.000.000</i>
Mr. Nguyen Khanh Linh	261.909.091	234.333.333
Mr. Nguyen Quoc Viet	247.909.091	200.000.000
Mr. Nguyen Viet Cuong	67.857.143	-
Mr. Pham Xuan Hong	13.750.000	225.666.667
Ms. Nguyen Ngoc Diep	12.500.000	200.000.000
Mr. Nguyen Dang Khoa	12.500.000	200.000.000
<i>Supervisory Board</i>	<i>266.500.000</i>	<i>220.000.000</i>
Mr. Nguyen Hoang Giang	28.266.667	60.000.000
Ms. Doan Thi Thu Suong	184.900.000	-
Ms. Truong Thi Hong Nhan	6.400.000	-
Ms. Pham Viet Lan Anh	29.333.333	100.000.000
Mr. Le Ngoc Hung	17.600.000	60.000.000
Total	882.925.325	1.280.000.000

1b. Transactions and balances with other related parties

Other related parties of the Company include:

Other related parties	Relationship
Saigon 3 Garment Joint Stock Company	Subsidiary
Saigon 3 Capital Investment Company Limited	Subsidiary
Sai Gon Leather Garment Joint Stock Company	Subsidiary
Ho Chi Minh City Medical Import Export Joint Stock Company	Subsidiary
Thanh Cong Fund Management Company Limited (TCAM)	Subsidiary
Bong Bach Tuyet Joint Stock Company	Subsidiary
Saigon 3 Jean Company Limited	Subsidiary of Saigon 3 Garment Joint Stock Company
Thanh Cong Securities Joint Stock Company	Subsidiary of Saigon 3 Capital Investment Company Limited
Bach Tuyet Kotton Company Limited	Subsidiary of Bong Bach Tuyet Joint Stock Company
Vitavia Care Company Limited	Subsidiary of Bong Bach Tuyet Joint Stock Company
Thanh Cong Investment Fund	Subsidiary of Thanh Cong Fund Management Company Limited (TCAM)
Hung Phuc Investment Joint Stock Company	Shareholder holding 18.48% of charter capital
Southern Battery Joint Stock Company	Company with common members of the Board of Directors
Duc Quan Investment and Development Joint Stock Company	A member of the Company's Supervisory Board also serves on this company's Board of Directors
Kim Cuong Real Estate Development Investment Joint Stock Company	A member of the Company's Supervisory Board also serves on this company's Board of Directors

SGI HOLDINGS INVESTMENT JSC

Address: No. 6 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City, Vietnam

FINANCIAL STATEMENTS

For the fiscal year ending 31 December 2026

Transactions with other related parties

In addition to transactions with subsidiaries and associates disclosed in Note V.6, the Company also had other transactions with Thanh Cong Securities Joint Stock Company, as detailed below:

	Year-to-date to the end of the reporting period	
	Current year	Previous year
Share purchase transaction fees		-
Securities custody fees	27.373.729	1.421.513
Interest income from demand deposits	412.317	141.432
Bank collection fees	10.000	
Securities purchase fees	211.506.943	137.507.347
Purchase of tools and equipment and fixed assets	686.126.876	-
Acquisition of TCAM through a share transfer	196.000.000.000	

The prices of services supplied to other related parties are mutually agreed prices. The purchases of merchandise and services from other related parties are done at the agreed prices.

Ho Chi Minh City, October 28, 2026



Nguyen Hoang Tan
Preparer



Nguyen Hoang Tan
Chief Accountant




Nguyen Quoc Viet
Chief Executive Officer (CEO)