

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

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

Số/No.: 115 /2026/CV-SCID
V/v/Ref Công bố thông tin định kỳ/
Periodic information disclosure

Thành phố Hồ Chí Minh, ngày 29 tháng 4 năm 2026
Ho Chi Minh City, date 29 month 4 year 2026

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

Kính gửi/To:

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

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

Mã chứng khoán/Stock symbol: SID

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

Điện thoại/Telephone: (028) 38360143

Fax: (028) 38225457

Email: info@scid-jsc.com

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

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

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

Nội dung thông tin công bố/Content of information disclosure: Báo cáo tài chính hợp nhất
quý 1/2026/The consolidated financial statements in quarter 1/2026.

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

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

Nơi nhận/Recipients:

- Như trên/*As above*;
- Website (để CBTT/*To publish information*);
- Lưu/*Archives*: VT, PLQHCD (02).

TỔNG GIÁM ĐỐC/GENERAL DIRECTOR *W*



Phạm Trung Kiên

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

Mẫu số/Form No 01-A/HNX
CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập - Tự do - Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

Số/No.: **114** /2026/CV-SCID
V/v/Ref Công bố thông tin định kỳ BCTC/
*Periodic information disclosure on
financial statements*

Thành phố Hồ Chí Minh, ngày **29** tháng **4** năm 2026
*Ho Chi Minh City, date **29** month **4** year 2026*

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

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

Thực hiện quy định tại khoản 3 Điều 14 Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op thực hiện công bố thông tin báo cáo tài chính (BCTC) quý 1/2026 với Sở Giao dịch Chứng khoán Hà Nội như sau/*Complying with the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16th, 2020 of the Ministry of Finance guiding information disclosure on the stock market, SaiGon Co.op Investment Development Joint Stock Company would like to disclose the financial statements in quarter 1/2026 with Hanoi Stock Exchange as follows:*

1. Tên tổ chức/*Name of organization*: Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op/*SaiGon Co.op Investment Development Joint Stock Company*
 - Mã chứng khoán/*Stock symbol*: SID
 - Địa chỉ/*Address*: 199-205 Nguyễn Thái Học, Phường Bến Thành, TP.HCM/*199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City*
 - Điện thoại/*Telephone*: (028) 38360143 Fax: (028) 38225457
 - Email: info@scid-jsc.com Website: <https://scid.vn>
2. Nội dung thông tin công bố/*Content of information disclosure*:
 - BCTC quý 1/2026/*The financial statements in quarter 1/2026*:

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

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

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

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

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

☐ Có/Yes

☐ Không/No

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

☐ Có/Yes

☐ Không/No

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

☐ Có/Yes

☐ Không/No

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

☐ Có/Yes

☐ Không/No

+ Lợi nhuận sau 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/*The profit after tax in the business performance statement of the reporting period changes by 10% or more compared to the same period of the previous year:*

☐ Có/Yes

☒ Không/No

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

☐ Có/Yes

☐ Không/No

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

☐ Có/Yes

☒ Không/No

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

☐ Có/Yes

☐ Không/No

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày: 29/...4/2026 tại đường dẫn: <https://scid.vn/quan-he-co-dong/> (mục: Báo cáo tài chính)/
This information was published on the company's website on 29/...4/2026 at the link: <https://scid.vn>.

Tài liệu đính kèm/Attachments:

- BCTC hợp nhất quý 1/2026/*The separate and consolidated financial statements in quarter 1/2026;*
- Văn bản giải trình liên quan đến BCTC của kỳ báo cáo/*Explanatory documents related to financial statements of the reporting period.*

Nơi nhận/Recipients:

- Như trên/*As above;*
- Lưu/Archives: VT, PLQHCD (02).

TỔNG GIÁM ĐỐC/GENERAL DIRECTOR W/



Phạm Trung Kiên



**SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT
STOCK COMPANY**

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**THE CONSOLIDATED FINANCIAL
STATEMENTS
FOR QUARTER 1/2026**

STATEMENT OF FINANCIAL POSITION

(Full form)

As of March 31, 2026

Unit: VND

| ITEMS | Code | Note | Ending balance (Estimated actual) | Beginning balance |
|---|------------|------------|--------------------------------------|------------------------|
| A- CURRENT ASSETS | 100 | | 514,009,735,468 | 534,044,474,982 |
| I. Cash and cash equivalents | 110 | V1 | 98,112,840,660 | 195,208,197,522 |
| 1. Cash | 111 | | 84,112,840,660 | 70,395,375,193 |
| 2. Cash equivalents | 112 | | 14,000,000,000 | 124,812,822,329 |
| II. Short-term financial investments | 120 | V2a | 44,937,700,000 | 26,125,800,000 |
| 1. Trading securities | 121 | | 13,859,293,545 | 13,859,293,545 |
| 2. Provisions for devaluation of trading securities (*) | 122 | | (5,621,593,545) | (6,333,493,545) |
| 3. Held-to-maturity investments | 123 | | 36,700,000,000 | 18,600,000,000 |
| 4. Provisions for impairment of short-term held-to-maturity investments (*) | 124 | | - | - |
| 5. Other short-term investments | 125 | | - | - |
| 6. Provisions for impairment of other short-term investments (*) | 126 | | - | - |
| III. Short-term receivables | 130 | | 351,996,973,698 | 295,264,434,987 |
| 1. Short-term trade receivables | 131 | V3a | 32,253,855,798 | 28,727,577,790 |
| 2. Short-term prepayments to suppliers | 132 | V4 | 89,561,334,762 | 36,010,399,635 |
| 3. Receivables according to the progress of construction contract | 134 | | - | - |
| 4. Other short-term receivables | 135 | V6a | 245,817,586,199 | 246,162,260,623 |
| 5. Allowance for short-term doubtful debts (*) | 136 | V6a | (15,635,803,061) | (15,635,803,061) |
| 6. Deficit assets for treatment | 137 | | - | - |
| IV. Inventories | 140 | V5 | 1,462,961,644 | 1,827,881,705 |
| 1. Inventories | 141 | | 1,462,961,644 | 1,827,881,705 |
| 2. Allowance for inventories (*) | 142 | | - | - |
| V. Short-term biological assets | 150 | | - | - |
| 1. Short-term livestock held for one-time harvest | 151 | | - | - |
| 2. Short-term seasonal crops or those held for one-time harvest | 152 | | - | - |
| 3. Provisions for impairment of short-term biological assets (*) | 153 | | - | - |
| VI. Other current assets | 160 | | 17,499,259,466 | 15,618,160,768 |
| 1. Short-term prepaid expenses | 161 | V7a | 3,488,957,447 | 2,569,659,042 |
| 2. Deductible VAT | 162 | | 10,868,592,220 | 9,505,902,598 |
| 3. Taxes and other receivables from the State | 163 | V13 | 3,141,709,799 | 3,542,599,128 |
| 4. Trading Government bonds | 164 | | - | - |
| 5. Other current assets | 165 | | - | - |

QUARTER I CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ending December 31, 2026

| ITEMS | Code | Note | Ending balance (Estimated actual) | Beginning balance |
|--|------------|------------|--------------------------------------|--------------------------|
| B - NON-CURRENT ASSETS | 200 | | 2,119,556,394,347 | 2,078,113,448,434 |
| I. Long-term receivables | 210 | | 122,586,388,288 | 122,838,542,831 |
| 1. Long-term trade receivables | 211 | V3b | 11,371,676,288 | 11,623,830,831 |
| 2. Long-term prepayments to suppliers | 212 | | - | - |
| 3. Other long-term receivables | 215 | V6b | 111,214,712,000 | 111,214,712,000 |
| 4. Allowance for long-term doubtful debts (*) | 216 | | - | - |
| II. Fixed assets | 220 | | 71,028,558,419 | 73,176,339,987 |
| 1. Tangible fixed assets | 221 | V8 | 68,843,228,634 | 70,809,368,710 |
| - Historical cost | 222 | | 163,349,105,035 | 163,314,245,035 |
| - Accumulated depreciation (*) | 223 | | (94,505,876,401) | (92,504,876,325) |
| 2. Financial leased assets | 224 | | - | - |
| - Historical cost | 225 | | - | - |
| - Accumulated depreciation (*) | 226 | | - | - |
| 3. Intangible fixed assets | 227 | V9 | 2,185,329,785 | 2,366,971,277 |
| - Initial cost | | | 5,946,410,250 | 5,946,410,250 |
| - Accumulated amortization (*) | | | (3,761,080,465) | (3,579,438,973) |
| III. Long-term biological assets | 230 | | - | - |
| 1. Livestock for recurring production | 231 | | - | - |
| a) Livestock for recurring production not yet at the mature stage | 232 | | - | - |
| b) Livestock for recurring production at the mature stage | 233 | | - | - |
| - Historical cost | 234 | | - | - |
| - Accumulated depreciation (*) | 235 | | - | - |
| 2. Long-term livestock for one-off production | 236 | | - | - |
| 3. Seasonal crops or long-term crops for one-off production | 237 | | - | - |
| 4. Provision for impairment of long-term biological assets (*) | 238 | | - | - |
| IV. Investment property | 240 | V10 | 33,990,634,968 | 34,408,243,014 |
| - Historical costs | 241 | | 57,817,638,519 | 57,817,638,519 |
| - Accumulated depreciation (*) | 242 | | (23,827,003,551) | (23,409,395,505) |
| V. Accumulated depreciation | 250 | | 629,695,847,896 | 603,788,245,651 |
| 1. Long-term work in process | 251 | | - | - |
| 2. Construction-in-progress | 252 | V11 | 629,695,847,896 | 603,788,245,651 |
| VI. Long-term financial investments | 260 | V2b | 1,257,853,415,341 | 1,239,525,493,720 |
| 1. Investments in subsidiaries | 261 | | - | - |
| 2. Investments in joint ventures and associates | 262 | | 1,257,853,415,341 | 1,239,525,493,720 |
| 3. Investments in other entities | 263 | | - | - |
| 4. Provision for impairment of long-term investments in other entities (*) | 264 | | - | - |
| 5. Held-to-maturity investments | 265 | | - | - |
| 6. Provision for impairment of long-term held-to-maturity investments (*) | 266 | | - | - |
| VI. Other non-current assets | 270 | | 4,401,549,435 | 4,376,583,231 |
| 1. Long-term prepaid expenses | 271 | V7b | 4,244,028,334 | 4,151,284,755 |
| 2. Deferred income tax assets | 272 | | 157,521,101 | 225,298,476 |
| 3. Long-term equipment, materials, and spare parts | 273 | | - | - |
| 4. Other non-current assets | 274 | | - | - |
| 5. Goodwill | 279 | | - | - |
| TOTAL ASSETS (280 = 100 + 200) | 280 | | 2,633,566,129,815 | 2,612,157,923,416 |

| ITEMS | Code | Note | Ending balance (Estimated actual) | Beginning balance |
|---|------------|------|--------------------------------------|------------------------|
| C - LIABILITIES | 300 | | 171,630,582,049 | 167,825,254,324 |
| I. Current liabilities | 310 | | 55,936,172,970 | 52,407,429,534 |
| 1. Short-term trade payables | 311 | V12 | 28,693,074,770 | 26,739,056,020 |
| 2. Short-term advances from customers | 312 | V14 | 474,742,915 | 473,129,550 |
| 3. Dividends and profits payable | 313 | | 426,082,290 | 426,612,690 |
| 4. Taxes and other obligations to the State Budget | 314 | V13 | 2,805,329,109 | 1,984,422,813 |
| 5. Payables to employees | 315 | V15 | 2,745,348,404 | 2,720,018,867 |
| 6. Short-term accrued expenses | 316 | V16 | 718,137,833 | 667,616,038 |
| 7. Short-term inter-company payables | 317 | | - | - |
| 8. Payables according to the progress of construction contracts | 318 | | - | - |
| 9. Short-term deferred revenue | 319 | V17 | 1,590,611,912 | 87,692,269 |
| 10. Other short-term payables | 320 | V18a | 3,109,457,861 | 3,934,683,654 |
| 11. Short-term borrowings and financial leases | 321 | | - | - |
| 12. Provisions for short-term payables | 322 | | - | - |
| 13. Bonus and welfare funds | 323 | V19 | 15,373,387,876 | 15,374,197,633 |
| 14. Price stabilization fund | 324 | | - | - |
| 15. Trading Government bonds | 325 | | - | - |
| II. Non-current liabilities | 330 | | 115,694,409,079 | 115,417,824,790 |
| 1. Long-term trade payables | 331 | | - | - |
| 2. Long-term advances from customers | 332 | | - | - |
| 3. Long-term taxes and amounts payable to the State | 333 | | - | - |
| 4. Long-term accrued expenses | 334 | | - | - |
| 7. Long-term deferred revenue | 337 | | - | - |
| 8. Other long-term payables | 338 | V18b | 112,181,711,439 | 111,980,997,483 |
| 9. Long-term borrowings and financial leases | 339 | | - | - |
| 10. Convertible bonds | 340 | | - | - |
| 11. Preferred shares | 341 | | - | - |
| 12. Deferred income tax liability | 342 | | 3,512,697,640 | 3,436,827,307 |
| 13. Provisions for long-term payables | 343 | | - | - |
| 14. Science and technology development fund | 344 | | - | - |

QUARTER I CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ending December 31, 2026

| ITEMS | Code | Note | Ending balance (Estimated actual) | Beginning balance |
|---|------------|------|--------------------------------------|--------------------------|
| D - OWNER'S EQUITY | 400 | | 2,461,935,547,766 | 2,444,332,669,092 |
| 1. Capital | 411 | | 1,000,000,000,000 | 1,000,000,000,000 |
| - Ordinary shares carrying voting rights | 411a | V20 | 1,000,000,000,000 | 1,000,000,000,000 |
| - Preferred shares | 411b | | - | - |
| 2. Share premiums | 412 | | - | - |
| 3. Bond conversion options | 413 | | - | - |
| 4. Other sources of capital | 414 | | - | - |
| 5. Treasury shares (*) | 415 | | - | - |
| 6. Differences on asset revaluation | 416 | | - | - |
| 7. Foreign exchange differences | 417 | | - | - |
| 8. Investment and development fund | 418 | V20a | 895,924,527,529 | 895,924,527,529 |
| 9. Other funds under owners' equity | 419 | | - | - |
| 10. Retained earnings | 420 | | 566,011,020,237 | 548,408,141,563 |
| - Retained earnings accumulated to the end of the previous period | 420a | V20a | 548,408,141,563 | 473,538,273,991 |
| - Retained earnings of the current period | 420b | V20a | 17,602,878,674 | 74,869,867,572 |
| 11. Benefits of non-controlling shareholders | 429 | | - | - |
| TOTAL LIABILITIES AND OWNER'S EQUITY (440 = 300 + 400) | 440 | | 2,633,566,129,815 | 2,612,157,923,416 |

Ho Chi Minh City, April 29, 2026


Ta Ngoc Thao
Preparer

Pham Xuan Phong
Chief AccountantPham Trung Kien
Legal representative

INCOME STATEMENT

(Full form)

Accounting period from 01 January 2026 to 31 March 2026

Unit: VND

| ITEMS | Code | Note | Quarter 1 | | Accumulated from the beginning of the year | |
|--|------|------|---------------------------------------|----------------|--|----------------|
| | | | Current year (Estimated actual) | Previous year | Current year (Estimated actual) | Previous year |
| 1. Revenue from sales of goods and provision of services | 01 | VI.1 | 28,383,129,178 | 24,435,340,964 | 28,383,129,178 | 24,435,340,964 |
| 2. Revenue deductions | 02 | | - | - | - | - |
| 3. Net revenue | 10 | VI.1 | 28,383,129,178 | 24,435,340,964 | 28,383,129,178 | 24,435,340,964 |
| 4. Cost of sales | 11 | VI.2 | 9,352,073,179 | 9,321,770,519 | 9,352,073,179 | 9,321,770,519 |
| 5. Gross profit | 20 | | 19,031,055,999 | 15,113,570,445 | 19,031,055,999 | 15,113,570,445 |
| 6. Gain/loss from sales and disposals of investment properties | 21 | | - | - | - | - |
| 7. Financial income | 22 | VI.3 | 1,242,967,667 | 5,611,978,131 | 1,242,967,667 | 5,611,978,131 |
| 8. Financial expenses | 23 | VI.4 | (711,900,000) | 101,700,000 | (711,900,000) | 101,700,000 |
| In which: Interest expenses | 24 | | - | - | - | - |
| 9. Selling expenses | 25 | VI.5 | 4,786,985,243 | 4,437,714,784 | 4,786,985,243 | 4,437,714,784 |
| 10. General administration expenses | 26 | VI.6 | 15,200,983,037 | 14,123,197,345 | 15,200,983,037 | 14,123,197,345 |
| 11. Gain or loss in joint ventures, associates | 27 | | 18,327,921,621 | 18,955,022,474 | 18,327,921,621 | 18,955,022,474 |
| 12. Net operating profit | 30 | | 19,325,877,007 | 21,017,958,921 | 19,325,877,007 | 21,017,958,921 |
| 13. Other income | 31 | VI.7 | 119,521,205 | 9,475,119 | 119,521,205 | 9,475,119 |
| 14. Other expenses | 32 | VI.8 | 311,459,788 | 377,917,665 | 311,459,788 | 377,917,665 |
| 15. Other profit/(loss) | 40 | | (191,938,583) | (368,442,546) | (191,938,583) | (368,442,546) |
| 16. Total accounting profit before tax | 50 | | 19,133,938,424 | 20,649,516,375 | 19,133,938,424 | 20,649,516,375 |
| 17. Current income tax | 51 | | 1,387,412,042 | 1,278,234,931 | 1,387,412,042 | 1,278,234,931 |
| 18. Deferred income tax | 52 | | 143,647,708 | 502,356,477 | 143,647,708 | 502,356,477 |
| 19. Profit after tax | 60 | V20a | 17,602,878,674 | 18,868,924,967 | 17,602,878,674 | 18,868,924,967 |
| 20. Profit after tax of the Parent Company | 61 | V20a | 17,602,878,674 | 18,868,924,967 | 17,602,878,674 | 18,868,924,967 |
| 21. Profit/(loss) after tax of non-controlling shareholders | 62 | | - | - | - | - |
| 22. Basic earnings per share | 70 | | 176 | 189 | 176 | 189 |
| 23. Diluted earnings per share | 71 | | 176 | 189 | 176 | 189 |

Ho Chi Minh City, April 29, 2026


Ta Ngoc Thao
Preparer

Pham Xuan Phong
Chief AccountantPham Trung Kien
Legal representative

CASH FLOW STATEMENT

(Full form)

((Direct method))

Accounting period from 01 January 2026 to 31 March 2026

Unit: VND

| ITEMS | Code Note | Current year | Previous year |
|--|-----------|-------------------------|------------------------|
| I. Cash flows from operating activities | | | |
| 1. Proceeds from sales of goods and provision of services and other revenues | 01 | 25,353,429,335 | 23,280,312,779 |
| 2. Expenditures paid to suppliers | 02 | (17,215,909,034) | (14,215,039,965) |
| 3. Expenditures paid to employees | 03 | (9,330,314,097) | (11,116,731,130) |
| 4. Interest paid | 04 | - | - |
| 5. Corporate income tax paid | 05 | (1,387,262,892) | (893,899,033) |
| 6. Other proceeds from operating activities | 06 | 25,877,876,609 | 36,488,418,495 |
| 7. Other expenditures on operating activities | 07 | (25,685,081,252) | (35,019,133,471) |
| Cash flows from operating activities | 20 | (2,387,261,331) | (1,476,072,325) |
| II. Cash flows from investing activities | | | |
| 1. Purchases and construction of fixed assets and other non-current assets | 21 | (78,581,950,911) | (5,961,310,767) |
| 2. Proceeds from disposals of fixed assets and other non-current assets | 22 | 200,000,000 | 243,000,000 |
| 3. Cash outflow for lending, buying debt instruments of other entities | 23 | (18,100,000,000) | (9,221,385,040) |
| 4. Cash recovered from lending, selling debt instruments of other entities | 24 | - | 9,039,116,821 |
| 5. Investments in other entities | 25 | - | - |
| 6. Withdrawals of investments in other entities | 26 | - | - |
| 7. Interest earned, dividends and profits received | 27 | 1,774,385,780 | 5,105,137,416 |
| Net cash flows from investing activities | 30 | (94,707,565,131) | (795,441,570) |

| ITEMS | Code | Note | Current year | Previous year |
|--|------|------|-----------------------|------------------------|
| III. Cash flows from financing activities | | | | |
| 1. Proceeds from issuing stocks and capital contributions from owners | 31 | | - | - |
| 2. Repayment for capital contributions and re-purchases of stocks already issued | 32 | | - | - |
| 3. Proceeds from borrowings | 33 | | - | - |
| 4. Repayment for loan principal | 34 | | - | - |
| 5. Payments for financial leased assets | 35 | | - | - |
| 6. Dividends and profit paid to the owners | 36 | | (530,400) | - |
| <i>Net cash flows from financing activities</i> | 40 | | <u>(530,400)</u> | <u>-</u> |
| Net cash flows during the period | 50 | | (97,095,356,862) | (2,271,513,895) |
| Beginning cash and cash equivalents | 60 | V.1 | 195,208,197,522 | 209,613,045,664 |
| Effects of fluctuations in foreign exchange rates | 61 | | - | - |
| Ending cash and cash equivalents | 70 | V.1 | <u>98,112,840,660</u> | <u>207,341,531,769</u> |



Ta Ngoc Thao
Preparer



Pham Xuan Phong
Chief Accountant



Ho Chi Minh City, April 29, 2026

Pham Trung Kien
Legal representative

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

QUARTER I CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ending December 31, 2026

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS**Quarter 1 for the fiscal year ending December 31, 2026****I. GENERAL INFORMATION****1. Ownership form**

SaiGon Co.op Investment Development Joint Stock Company (hereinafter referred to as “the Company” or “the Parent Company”) is a joint stock company.

2. Operating field

The Corporation's business line is services.

3. Principal business activities

Principal business activities of the Corporation are: investing in construction and trade of shopping malls and office buildings; leasing of premises and assets.

4. Normal operating cycle

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

5. Structure of the Corporation

The Corporation includes the Parent Company and three subsidiaries under the control of the Parent Company. All subsidiaries are consolidated in this consolidated financial statement.

Subsidiaries

| Name of company | Head office address | Principal business activities | Capital contribution rate | Benefit rate | Voting rate |
|--|---|--|---------------------------|--------------|-------------|
| Sai Gon - Ben Tre Trading One Member Company Limited | Land plot No. 1436, Map sheet No. 35, Area 2, Cai Be Commune, Dong Thap Province, Vietnam | Retail of goods and leasing services | 100,00% | 100,00% | 100,00% |
| Sai Gon - Pleiku Services Trading One Member Limited Company | No. 26A Tran Quoc Tuan Street, An Hoi Ward, Vinh Long Province | Real estate business, ownership or leasehold land use rights | 100,00% | 100,00% | 100,00% |
| Sense Cai Be Trading Service One Member Limited Company | No. 29 Nguyen Van Cu Street, Dien Hong Ward, Gia Lai Province | Real estate business, ownership or leasehold land use rights | 100,00% | 100,00% | 100,00% |

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QUARTER I CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ending December 31, 2026

Notes to the Financial Statements (Cont.)

Associates

| Name of company | Head office address | Principal business activities | Capital contribution rate | Benefit rate | Voting rate |
|---|---|--|---------------------------|--------------|-------------|
| Sai Gon - Ca Mau Trading Service Company Limited | No. 09 Tran Hung Dao Street, Tan Thanh Ward, Ca Mau Province | Retail of goods and leasing services | 36,75% | 36,75% | 36,75% |
| SaiGon CanTho Trading Company | No. 01 Hoa Binh Boulevard, Ninh Kieu Ward, Can Tho City | Retail of goods and leasing services | 34,00% | 34,00% | 34,00% |
| SaiGon Co.op International Investment Company Limited | 3rd Floor, 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City | Supermarket business through the Co.op Mart supermarket chain system | 49,00% | 49,00% | 49,00% |
| Co.opmart Bien Hoa Supermarket and Trading Services Company Limited | No. 121 Pham Van Thuan Street, Tam Hiep Ward, Dong Nai Province | Supermarket business through the Co.op Mart supermarket chain system | 29,00% | 29,00% | 29,00% |
| VietSin Commercial Complex Development Joint Stock Company | No. 1058 Nguyen Van Linh Street, Quarter 35, Tan Hung Ward, Ho Chi Minh City | Real estate business, ownership or leasehold land use rights | 36,00% | 36,00% | 36,00% |
| Sai Gon - Xuan Oai Services Trading Limited Company | Lot T3-1.1, Saigon Hi-Tech Park, La Xuan Oai Street, Tang Nhon Phu Ward, Ho Chi Minh City | Real estate business, ownership or leasehold land use rights | 49,00% | 49,00% | 49,00% |
| Northeast Trade Center Development Investment Limited Company | Lot No. 7, 25/4 Street, Hong Gai Ward, Quang Ninh Province | Residential construction | 40,00% | 40,00% | 40,00% |
| Sai Gon - Chau Doc Company Limited | Group 21, Chau Quoi 3 Hamlet, Chau Doc Ward, An Giang Province | Other retail sales in general merchandise stores | 25,00% | 25,00% | 25,00% |

6. Statement on the comparability of information in the Consolidated Financial Statements

The corresponding figures for the first quarter of the previous year are comparable to those of the first quarter of this year.

7. Employees

As of the end of the first quarter, the Corporation has 134 employees (compared to 132 employees at the beginning of the year).

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QUARTER I CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ending December 31, 2026

Notes to the Financial Statements (Cont.)

II. FISCAL YEAR AND ACCOUNTING CURRENCY

1. Fiscal year

The Corporation's fiscal year begins from January 1 to December 31 each year.

2. Accounting currency unit

The accounting currency unit is Vietnamese Dong (VND) because the receipts and payments are primarily made in VND.

III. ACCOUNTING STANDARDS AND SYSTEM

1. Accounting System

The Corporation applies the Vietnamese Accounting Standards and System, which were issued together with the Circular No. 200/2014/TT-BTC dated 22 December 2014 guiding the Vietnamese Accounting System, the Circular No. 202/2014/TT-BTC dated 22 December 2014 guiding the preparation and presentation of the Consolidated Financial Statements as well as other Circulars guiding implementation of Vietnamese Accounting Standards of the Ministry of Finance in preparation and presentation of First Quarter Consolidated Financial Statements.

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

The Board of Management of the Parent Company ensures to follow all the requirements of the Vietnamese Accounting Standards and System, which were issued together with the Circular No. 200/2014/TT-BTC dated 22 December 2014, the Circular No. 202/2014/TT-BTC dated 22 December 2014 as well as other Circulars guiding the implementation of Vietnamese Accounting Standards of the Ministry of Finance in the preparation and presentation of the Consolidated Financial Statements.

IV. ACCOUNTING POLICIES

1. Accounting convention

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

2. Consolidation bases

The First Quarter Consolidated Financial Statements include the First Quarter Financial Statements of the Parent Company and the First Quarter Financial Statements of its subsidiaries. A subsidiary is an enterprise that is controlled by the Parent Company. The control exists when the Parent Company has the power to directly or indirectly govern the financial and operating policies of the subsidiary to obtain economic benefits from its activities. In determining the control power, the potential voting right arising from options or debt and capital instruments that can be converted into common shares as of the balance sheet date should also be taken into consideration.

The financial performance of subsidiaries, which are bought or sold during the period, is included in the First Quarter Consolidated Income Statement from the date of acquisition or until the date of selling investments in those subsidiaries.

The First Quarter Financial Statements of the Parent Company and those of subsidiaries used for consolidation are prepared in the same fiscal period and apply consistently accounting policies to the same types of transactions and events in similar circumstances. In the case that the accounting policy of a subsidiary is different from the accounting policy applied consistently in the Corporation, the



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QUARTER I CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ending December 31, 2026

Notes to the Financial Statements (Cont.)

Financial Statements of that subsidiary will be properly adjusted before being used for the preparation of the First Quarter Consolidated Financial Statements.

Intra-group balances in the First Quarter Consolidated Balance Sheet and intra-group transactions and unrealized profits resulting from these transactions must be completely eliminated. Unrealized losses resulting from intra-group transactions are also eliminated unless costs cannot be recovered.

Benefits of non-controlling shareholders reflect profit or loss and net assets of subsidiaries, which are not held by the Corporation and presented in a separate item of the First Quarter Consolidated Income Statement and Consolidated Balance Sheet (classified under owner's equity). Benefits of non-controlling shareholders include the values of their non-controlling benefits at the initial date of business combination and those arise within the ranges of changes in owner's equity from the date of business combination. The losses arising in the subsidiaries are attributed equally to the ownership rate of non-controlling shareholders, even if such losses are higher than the interest owned by these shareholders in net assets of the subsidiaries.

3. Cash and cash equivalents

Cash includes cash on hand and demand deposits in banks. Cash equivalents are short-term investments of which the due dates cannot exceed 3 months from the dates of the investments and the convertibility into cash is easy, and which do not have a lot of risks in the conversion into cash as of the balance sheet date.

4. Financial investments***Trading Securities***

Investments are classified as trading securities when held for the purpose of trading for profit.

Trading securities are recorded at historical cost. The cost of trading securities is determined by the fair value of the consideration paid at the transaction date plus any costs directly attributable to the acquisition of the trading securities.

The recognition date of trading securities is the date the Company obtains ownership, specifically as follows:

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

Interest, dividends and profits of the periods prior to the purchase of trading securities are recorded as a decrease in value of those securities. Interest, dividends and profits of the periods after the purchase of trading securities are recognized as revenue. The dividends paid in form of shares are not recorded as an increase in values, but the increasing quantity is followed up.

Provisions for devaluation of trading securities is made for each type of security bought and sold on the market and whose fair value is lower than its cost. The fair value of trading securities listed on the stock market or traded on UPCOM is the closing price at the end of balance sheet date. If the stock market or UPCOM is not trading at the end of balance sheet date, the fair value of the securities is the closing price of the last trading session immediately preceding the end of balance sheet date.

Increases or decreases in the provisions for devaluation of trading securities that need to be recorded at the end of balance sheet date are recognized in finance expenses.

Profit or loss from the transfer of trading securities is recognized in financial income or finance expenses. Cost is determined using the moving weighted-average method.

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QUARTER I CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ending December 31, 2026

Notes to the Financial Statements (Cont.)

Held-to-maturity investments

Investments are classified as held-to-maturity investments that the Corporation intends and is able to hold to maturity. Held-to-maturity investments only include term deposits.

Held-to-maturity investments are initially recognized at historical cost. After initial recognition, these investments are recorded at recoverable value. Interest from these held-to-maturity investments after acquisition date is recognized in the Income Statement on the basis of the interest income to be received. Interests arising prior to the Corporation's acquisition of held-to-maturity investments are recorded as a decrease in the costs as at the acquisition time.

When there are reliable evidences proving that a part or the whole investment cannot be recovered and the loss is reliably determined, the loss is recognized as financial expenses during the period while the investment value is directly deducted.

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 associates

An associate is an entity which the Corporation 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.

Investments in associates are recorded as in the owner's equity method. Accordingly, the investment into associate is initially recorded at costs on the First Quarter Consolidated Financial Statements and then adjusted for the post acquisition change in the Corporation's share of net assets of the associate. If the Corporation's share of loss of an associate exceeds or equals the carrying amount of an investment, the investment is then reported at nil (0) value on the First Quarter Consolidated Financial Statements, except when the Corporation has obligations to pay on behalf of the associate to satisfy the obligations of the associate.

The Financial Statements of the associate are prepared for the fiscal period that is the same with the First Quarter Consolidated Financial Statements of the Corporation. In the case that the accounting policy of an associate is different from the accounting policy applied consistently in the Corporation, the Financial Statements of that associate will be properly adjusted before being used for the preparation of the First Quarter Consolidated Financial Statements.

Unrealized profits/ (losses) arising from transactions with associates are eliminated in proportion to the amount under the Corporation's ownership in the preparation of the First Quarter Consolidated Financial Statements.

5. 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 the following principles:

- Trade receivables reflect receivables concerning the commercial nature arising from purchase and sale transactions between the Corporation and customers who are independent to the Corporation.
- 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 estimated loss.

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QUARTER I CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ending December 31, 2026

Notes to the Financial Statements (Cont.)

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

6. Inventories

Inventories are recognized at the lower of cost and net realizable value.

The cost of inventories is the merchandise determined to comprise costs of purchases and other directly relevant costs incurred in bringing the inventories to their present location and conditions.

The cost of goods issued are determined in accordance with the weighted average method and recorded in line with the perpetual method.

Net realizable value is the estimated selling price of inventories in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Allowance for inventories is recognized for each type of inventory when their costs are higher than their net realizable values. Increases/(decreases) in the obligatory allowance for inventories as of the balance sheet date are recorded into cost of goods sold.

7. Prepaid expenses

Prepaid expenses comprise actual expenses incurred and relevant to financial performance in several accounting periods. The prepaid expenses of the Corporation primarily include costs of tools and equipment, costs for the installation of information technology systems, and costs for the renovation and relocation of offices. These prepaid expenses are allocated over the prepaid period or the duration of the corresponding economic benefits generated from these costs.

Expenses of tools

Expenses of tools being put into use are allocated into expenses in accordance with the straight-line method for the maximum period of 03 years.

Installation costs of information technology systems

The installation costs of information technology systems are allocated to expenses using the straight-line method for the maximum period of 03 years.

Office renovation and relocation costs

The costs for renovation and relocation of offices are also allocated to expenses using the straight-line method for the maximum period of 03 years.

8. Operating leased assets

A lease is classified as an operating lease if it transfers substantially all the risks and rewards incident to ownership belonging to the lessor. The lease expenses are allocated in the Company's operation costs in accordance with the straight-line method over the lease term and do not depend on the method of lease payment.

9. Tangible fixed assets

Tangible fixed assets are determined by their historical costs less accumulated depreciation. Historical costs of tangible fixed assets include all the expenses paid by the Company to bring the asset to its working condition for its intended use. Other expenses arising subsequent to initial recognition are included into historical costs of fixed assets only if it can be clearly demonstrated that the expenditure has resulted in future economic benefits expected to be obtained from the use of these assets. Those which do not meet the above conditions will be recorded into operation costs during the period.

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Notes to the Financial Statements (Cont.)

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

Tangible fixed assets are depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation years applied are as follows:

| <u>Fixed assets</u> | <u>Years</u> |
|--------------------------|--------------|
| Buildings and Structures | 18 – 25 |
| Machinery and equipment | 03 – 08 |
| Vehicles | 10 |
| Office equipment | 03 – 08 |
| Other fixed assets | 03 – 08 |

10. Intangible fixed assets

Intangible fixed assets are determined by their initial costs less accumulated amortization.

Initial costs of intangible fixed assets include all the costs paid by the Company to bring the asset to its working condition for its intended use. Other costs relevant to intangible fixed assets arising subsequent to initial recognition are included into operation costs during the period only if these costs are associated with a specific intangible fixed asset and result in future economic benefits expected to be obtained from the use of these assets.

When an intangible fixed asset is sold or disposed, its Initial costs and accumulated amortization are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

The Company's intangible fixed assets include:

Computer software

The Company's intangible fixed asset is Computer software. Expenses attributable to computer software, which is not a part associated with the relevant hardware, will be capitalized. Costs of computer software include all the expenses paid by the Company until the date the software is put into use. Computer software is amortized in accordance with the straight-line method within 3 years.

Company Website

The initial cost of the Company website includes all the costs paid by the Corporation to bring the website to its working condition for its intended use. The Company website is amortized in accordance with the straight-line method within 3 years.

11. Investment properties

Investment property refers to land use rights, buildings, parts of buildings, or infrastructure owned by the Corporation, which are held for the purpose of earning rental income. Investment properties for lease are measured at their historical costs less accumulated depreciation. Historical cost includes all the expenses paid by the Corporation or the fair value of other considerations given to acquire the assets up to the date of its acquisition or construction.

Expenses related to investment property arising subsequent to initial recognition should be added to the historical cost of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Company.

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Notes to the Financial Statements (Cont.)

When the investment property is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposals is included in the income or the expenses during the period.

The transfer from owner-occupied property or inventories into investment property shall be made when, and only when, there is a change in use evidenced by the end of owner-occupation and the commencement of an operating lease to another party or the end of construction. The transfer from investment property to owner-occupied property or inventories shall be made when, and only when, there is a change in use evidenced by the commencement of owner-occupation or the commencement of development with a view to sale. The transfer from investment property to owner-occupied property or inventories does not change the historical cost or net book value of investment property at the date of transfer.

Investment property for lease is depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation year for investment property is as follows:

| <u>Fixed assets</u> | <u>Years</u> |
|---------------------|--------------|
| Land use right | 39 |
| Building | 25 - 30 |

12. Construction-in-progress

Construction-in-progress reflects the expenses (including relevant interest expenses following the accounting policies of the Corporation) directly attributable to assets under construction, machinery and equipment under installation for purposes of production, leasing and management as well as the repair of fixed assets in progress. These assets are recorded at historical costs and not depreciated.

13. Business combination and goodwill

The business combination is accounted by applying acquisition method. The costs of business combination include the fair values as at the acquisition date of the exchanged assets, the incurred or assumed liabilities as well as the equity instruments issued by the Corporation in exchange for control of the acquiree, plus any cost directly attributable to the business combination. The acquired assets, the identifiable and contingent liabilities assumed from the business combination are recognized at their fair values as at the acquisition date.

If the business combination covers some accounting periods, the cost of business combination equals the total investment made at the date of obtaining the control of subsidiaries plus the amount of previous investments which are re-evaluated at fair value as at the date of obtaining the control of subsidiaries. The difference between the re-evaluated amount and the cost of investment shall be recorded in the financial performance provided that the Corporation does not have any significant influence on subsidiaries prior the date of obtaining the control and the investment in subsidiaries is presented in line with the cost method. In case where the Corporation has significant influence on the subsidiaries prior the date of obtaining the control the investment in subsidiaries is presented in line with the equity method, the difference between the re-evaluated amount and the cost of investment determined in line with the equity method shall be recorded in the financial performance; and the difference between the investment determined in line with the equity method and the cost of investment shall be directly recorded in "Retained earnings" of the First Quarter Consolidated Balance Sheet.

The excess of the cost of business combination over the ownership share of the Corporation in the net fair value of the assets, the identifiable and contingent liabilities of acquiree which are recognized at the date obtaining the control of subsidiaries is recognized as goodwill. If the ownership share of the

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Notes to the Financial Statements (Cont.)

Corporation is in the net fair value of the assets, the identifiable and contingent liabilities of acquiree which are recognized at the date of obtaining the control of subsidiaries exceeds the cost of business combination, the difference will be included in the financial performance.

The benefit of non-controlling shareholders as at the date of business combination is initially measured on the basis of the ownership share of non-controlling shareholders in the fair values of the assets, the liabilities and the inherent liabilities recognized.

14. 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 and the seller, of which the seller is an independent entity with the Corporation.
- 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.

The payables and accrued expenses are classified as short-term and long-term items in the First Quarter Consolidated Balance Sheet on the basis of their remaining term as of the end of the fourth quarter.

15. Owner's equity

Capital is recorded according to the actual amounts invested by shareholders of the Parent Company.

16. Profit distribution

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

The distribution of profits to the shareholders is made with consideration toward non-cash items in the retained earnings that may affect cash flows and payment of profit 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.

17. Recognition of revenue and income

Revenue from sales of merchandise

Revenue from merchandises shall be recognized when all of the following conditions are satisfied:

- The Corporation transfers most of risks and benefits incident to the ownership of goods or products to customers.
- The Corporation retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the merchandise, products sold.
- The amount of revenue can be measured reliably. When the contracts stipulate that buyers have the right to return goods, products purchased under specific conditions, revenue is recorded only when those specific conditions are no longer exist and buyers retain no right to return goods, products (except for the case that such returns are in exchange for other merchandise or services).

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Notes to the Financial Statements (Cont.)

- The Corporation received or shall probably receive the economic benefits associated with sale transactions.
- The cost incurred or to be incurred in respect of the sale transaction can be measured reliably.

Revenue from service provision

Revenue from service provision shall be recognized when all of the following conditions are satisfied:

- The amount of revenue can be measured reliably. When the contract stipulates that the buyer is entitled to return the services provided under specific conditions, revenue is recognized only when these specific conditions are no longer existed and the buyer is not entitled to return the services provided.
- The Company received or shall probably receive the economic benefits associated with the provision of services.
- The stage of completion of the transaction at the end of reporting period can be measured reliably.
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

In the case that the services are provided in several accounting periods, the determination of sales is done on the basis of the volume of work done as of the balance sheet date.

Revenue from leasing operating assets

Revenue from leasing operating assets is recognized in accordance with the straight-line method during the lease term. Rentals received in advance for several periods are allocated to revenue in consistence with the lease term.

Interest

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

Dividends and profit shared

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

18. 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.

19. 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.

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Notes to the Financial Statements (Cont.)

Deferred income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between book values of assets and liabilities serving the preparation of the Financial Statements and the values for tax purposes. Deferred income tax liabilities are recognized for all the temporary taxable differences. Deferred income tax assets are recorded only when there is an assurance on the availability of taxable income in the future against which the temporarily deductible differences can be used.

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 income tax assets and deferred income tax liabilities are determined at the estimated tax rate to be applied in the year when the assets are recovered or the liabilities are settled based on the effective tax rates at the end of the fiscal year. Deferred income tax is recognized in the Income Statement. In the case that deferred income tax is related to the items of the owner's equity, corporate income tax will be included in the owner's equity.

The Company shall offset deferred tax assets and deferred tax liabilities if:

- The Corporation 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:
 - Of the same subject to corporate income tax; or
 - The Corporation 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.

20. Related parties

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

Considering the relationship of related parties, the nature of relationship is focused more than its legal form.

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Notes to the Financial Statements (Cont.)

V. ADDITIONAL INFORMATION ON THE ITEMS OF THE BALANCE SHEET**1. Cash and cash equivalents**

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|--------------------------|-----------------------|--------------------------|
| Cash on hand | 381,513,535 | 441,464,312 |
| Demand deposits in banks | 83,731,327,125 | 69,953,910,881 |
| Cash equivalents (*) | 14,000,000,000 | 124,812,822,329 |
| Total | 98,112,840,660 | 195,208,197,522 |

(*) Deposits of which the term is within 3 months

2. Financial investments**2a) Trading Securities**

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|--|-----------------------|--------------------------|
| Trading securities | 13,859,293,545 | 13,859,293,545 |
| Provisions for devaluation of trading securities | (5,621,593,545) | (6,333,493,545) |
| Deposits with a term of more than 03 months | 20,100,000,000 | 2,000,000,000 |
| Short-term loans | 16,600,000,000 | 16,600,000,000 |
| Total | 44,937,700,000 | 26,125,800,000 |

2b) Investments in other entities

| | <u>Ending balance</u> | | | <u>Beginning balance</u> | | |
|---|--------------------------|---|--------------------------|--------------------------|---|--------------------------|
| | <u>Original amount</u> | <u>Accumulated profit/loss incurred after the investment date</u> | <u>Total</u> | <u>Original amount</u> | <u>Accumulated profit/loss incurred after the investment date</u> | <u>Total</u> |
| Sai Gon - Ca Mau Trading Service Company Limited (i) | 74,970,000,000 | (2,847,328,247) | 72,122,671,753 | 74,970,000,000 | (3,932,672,232) | 71,037,327,768 |
| SaiGon CanTho Trading Company (ii) | 74,800,000,000 | 22,545,011,366 | 97,345,011,366 | 74,800,000,000 | 21,944,522,934 | 96,744,522,934 |
| SaiGon Co.op International Investment Company Limited (iii) | 24,500,000,000 | 109,253,364 | 24,609,253,364 | 24,500,000,000 | 106,521,858 | 24,606,521,858 |
| Co.opmart Bien Hoa Supermarket and Trading Services Company Limited(iv) | 7,440,520,518 | 10,763,512,578 | 18,204,033,096 | 7,440,520,518 | 10,487,602,348 | 17,928,122,866 |
| VietSin Commercial Complex Development Joint Stock Company (v) | 754,099,056,000 | 180,709,683,123 | 934,808,739,123 | 754,099,056,000 | 165,526,135,978 | 919,625,191,978 |
| Sai Gon - Xuan Oai Services Trading Limited Company (vi) | 53,900,000,000 | 2,710,061,428 | 56,610,061,428 | 53,900,000,000 | 2,050,089,754 | 55,950,089,754 |
| Northeast Trade Center Development Investment Limited Company (vii) | 32,000,000,000 | (382,052,073) | 31,617,947,927 | 32,000,000,000 | (324,628,252) | 31,675,371,748 |
| Sai Gon - Chau Doc Company Limited (viii) | 18,750,000,000 | 3,785,697,284 | 22,535,697,284 | 18,750,000,000 | 3,208,344,814 | 21,958,344,814 |
| Total | 1,040,459,576,518 | 217,393,838,823 | 1,257,853,415,341 | 1,040,459,576,518 | 199,065,917,202 | 1,239,525,493,720 |

- (i) According to Business Registration Certificate No. 2000969020 dated 20 May 2010, as amended for the 14th time on 10 October 2025 by the Department of Planning and Investment of Ca Mau Province,

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Notes to the Financial Statements (Cont.)

the Company invested VND 74.970.000.000 in Saigon – Ca Mau Trading and Service Company Limited, representing 36,75% of its charter capital.

- (ii) According to Business Registration Certificate No. 1800502219 dated 8 November 2012, as amended for the 21st time on 12 September 2025 by the Department of Finance of Can Tho City, the Company invested VND 74.800.000.000 in Saigon Can Tho Trading Company, representing 34,00% of its charter capital.
- (iii) According to Business Registration Certificate No. 0310384927 dated 15 October 2010, as amended for the 4th time on 13 October 2025 by the Department of Planning and Investment of Ho Chi Minh City, the Company invested VND 24.500.000.000 in Saigon Co.op International Investment Company Limited, representing 49,00% of its charter capital.
- (iv) According to Business Registration Certificate No. 4702001225, as amended for the 19th time on 30 September 2025 by the Department of Finance of Dong Nai Province, the Company invested VND 7.440.520.518 in Co.opmart Bien Hoa Supermarket and Trading Service Company Limited, representing 29,00% of its charter capital.
- (v) According to Investment Certificate No. 411032000083, as amended for the 7th time on 2 December 2020 by the Department of Planning and Investment of Ho Chi Minh City, the Company invested VND 754.099.056.000 in Vietsin Commercial Complex Development Joint Stock Company, representing 36,00% of its charter capital.
- (vi) According to Investment Certificate No. 0315949585, initially registered on 8 October 2019 by the Department of Planning and Investment of Ho Chi Minh City and amended for the 2nd time on 24 September 2025 by the Department of Finance of Ho Chi Minh City, the Company invested VND 53.900.000.000 in Saigon – Xuan Oai Service Trading Limited Company, representing 49,00% of its charter capital.
- (vii) According to Investment Certificate No. 5702088237, initially registered on 16 June 2021 by the Department of Planning and Investment of Quang Ninh Province, the Company invested VND 32.000.000.000 in Northeast Trade Center Development Investment Limited Company, representing 40,00% of its charter capital.
- (viii) According to Business Registration Certificate No. 1601972058, initially registered on 13 May 2015 and amended for the 5th time on 20 September 2025 by the Department of Planning and Investment of An Giang Province, the Company invested VND 18.750.000.000 in Saigon – Chau Doc Company Limited, representing 25,00% of its charter capital.



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Notes to the Financial Statements (Cont.)

3. Trade receivables**3a. Short-term trade receivables**

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|--|------------------------------|------------------------------|
| Receivables from related parties | 31,157,192,359 | 27,119,104,102 |
| Ho Chi Minh City Union of Trading Cooperative | 2,676,038,186 | 1,637,985,142 |
| Ho Chi Minh City Union of Trading Cooperative - Co.opmart Cai Be Branch | 113,675,747 | 235,504,583 |
| Sai Gon - Ca Mau Trading Service Company Limited | 4,996,682,402 | 3,022,797,300 |
| Sai Gon - Van Dong Trading One Member Company Limited | 23,370,796,024 | 22,169,049,077 |
| Sai Gon Can Tho Trading Company | - | 53,768,000 |
| Receivables from other customers | 1,096,663,439 | 1,608,473,688 |
| Galaxy Studio Joint Stock Company - Ben Tre Branch | 202,640,052 | 211,819,557 |
| Jolibee Viet Nam Company Limited - My Tho Branch | 94,753,439 | 107,568,795 |
| Yellowpot – Peperesto and MinhNgan Foods Household Business | 169,129,835 | 219,129,835 |
| 34 Thien Phuc Trading and Service Company Limited | 142,143,954 | 177,421,226 |
| Phu Nhuan Jewelry Joint Stock Company – Ben Tre Branch | 119,727,027 | - |
| Others | 368,269,132 | 892,534,275 |
| Total | <u>32,253,855,798</u> | <u>28,727,577,790</u> |

3b. Long-term trade receivables

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|--|------------------------------|------------------------------|
| Sai Gon - Ca Mau Trading Service Company Limited | 11,371,676,288 | 11,623,830,831 |
| Sai Gon - Van Dong Trading One Member Company | - | - |
| Total | <u>11,371,676,288</u> | <u>11,623,830,831</u> |

4. Short-term prepayments to suppliers

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|--|------------------------------|------------------------------|
| Phuoc Thanh Construction Joint Stock Company | 2,275,389,812 | 2,275,389,812 |
| General Construction Consultancy Company | 463,740,000 | 502,127,500 |
| Thanh Phu Construction Investment Joint Stock Company | - | 3,662,163,895 |
| Vietcotek Technical Construction Joint Stock Company | - | 705,778,215 |
| Gia Bao Trading and Service Consulting Company Limited | 396,887,327 | 456,271,913 |
| Zenith Management Services Company Limited | 425,790,000 | 448,200,000 |
| Consortium of Thanh Do Construction Group Joint Stock Company – Thanh Phu | 85,826,074,057 | 27,784,000,000 |
| Others | 173,453,566 | 176,468,300 |
| Total | <u>89,561,334,762</u> | <u>36,010,399,635</u> |

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Notes to the Financial Statements (Cont.)

5. Inventories

| | Ending balance | | Beginning balance | |
|----------------------|----------------------|-----------|----------------------|-----------|
| | Cost | Allowance | Cost | Allowance |
| Goods | 1,412,877,341 | - | 1,773,536,942 | - |
| Returnable packaging | 50,084,303 | - | 54,344,763 | - |
| Total | 1,462,961,644 | - | 1,827,881,705 | - |

6. Other receivables**6a. Other short-term receivables**

| | Ending balance | | Beginning balance | |
|--|------------------------|-------------------------|------------------------|-------------------------|
| | Cost | Allowance | Cost | Allowance |
| Ho Chi Minh City Union of Trading Cooperatives | 1,336,754,436 | - | - | - |
| Thanh Do Construction Group Joint Stock Company – deposits paid | 123,324,261,480 | - | 123,324,261,480 | - |
| T.N.T Trung Thuy Real Estate Investment Company Limited – deposits paid | 100,000,000,000 | - | 100,000,000,000 | - |
| Short-term pledged deposits | 60,000,000 | - | 80,000,000 | - |
| Advances | 5,094,376,870 | - | 4,898,376,870 | - |
| Accrued interest | 220,284,932 | - | 769,499,393 | - |
| BMC Construction Materials and Trading Construction One Member Company Limited | 15,635,803,061 | (15,635,803,061) | 15,635,803,061 | (15,635,803,061) |
| Distributed profits | - | - | - | - |
| Accrued revenue | - | - | 1,232,653,461 | - |
| Others | 146,105,420 | - | 221,666,358 | - |
| Total | 245,817,586,199 | (15,635,803,061) | 246,162,260,623 | (15,635,803,061) |

6b. Other long-term receivables

| | Ending balance | Beginning balance |
|--|------------------------|------------------------|
| Deposit with the Department of Planning and Investment of Ho Chi Minh City to ensure project implementation in An Phu Ward, District 2 | 85,183,000,000 | 85,183,000,000 |
| Thanh Do Construction Group Joint Stock Company – contract performance deposit | 25,000,000,000 | 25,000,000,000 |
| Deposit for long-term lease of premises | 1,031,712,000 | 1,031,712,000 |
| Total | 111,214,712,000 | 111,214,712,000 |

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Notes to the Financial Statements (Cont.)

7. Prepaid expenses**7a. Short-term prepaid expenses**

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|---------------------------------|-----------------------------|-----------------------------|
| Tools and equipment | 131,769,660 | 160,095,967 |
| Software license usage expenses | 399,948,928 | 338,269,133 |
| Cloud server service expenses | 926,455,926 | 1,510,128,497 |
| Others | 2,030,782,933 | 561,165,445 |
| Total | <u>3,488,957,447</u> | <u>2,569,659,042</u> |

7b. Long-term prepaid expenses

| | <u>Ending balance</u> | <u>Beginning</u> |
|--|-----------------------------|-----------------------------|
| Tools and equipment | 414.960.219 | 538.990.643 |
| Repair expenses | 1.680.551.875 | 1569280975 |
| Office relocation and renovation expenses | 291.218.265 | 388.291.029 |
| Research, development and trademark valuation expenses | 158.001.817 | 262.960.147 |
| Other prepaid expenses | 1.699.296.158 | 1391761961 |
| Total | <u>4.244.028.334</u> | <u>4.151.284.755</u> |

8. Tangible fixed assets

| Cost | Buildings and structures | Machinery and equipment | Transport vehicles | Management equipment | Other fixed assets | Total |
|------------------------------------|---------------------------------|--------------------------------|---------------------------|-----------------------------|---------------------------|------------------------|
| Opening balance | 113.650.529.907 | 29.010.483.417 | 2.348.249.159 | 7.902.856.204 | 10.402.126.348 | 163.314.245.035 |
| Additions during the period | - | - | - | 34.860.000 | - | 34.860.000 |
| Closing balance | <u>113.650.529.907</u> | <u>29.010.483.417</u> | <u>2.348.249.159</u> | <u>7.937.716.204</u> | <u>10.402.126.348</u> | <u>163.349.105.035</u> |
| Fully depreciated but still in use | - | 17.858.427.768 | 180.250.000 | 6.367.927.309 | 6.748.874.068 | 31.155.479.145 |
| Accumulated depreciation | | | | | | |
| Opening balance | 57.158.032.277 | 19.834.193.748 | 828.270.909 | 6.824.476.036 | 7.859.903.355 | 92.504.876.325 |
| Depreciation for the period | 1.294.156.863 | 380.755.560 | 54.199.980 | 88.155.991 | 183.731.682 | 2.001.000.076 |
| Closing balance | <u>58.452.189.140</u> | <u>20.214.949.308</u> | <u>882.470.889</u> | <u>6.912.632.027</u> | <u>8.043.635.037</u> | <u>94.505.876.401</u> |
| Net book value | | | | | | |
| Opening balance | 56.492.497.630 | 9.176.289.669 | 1.519.978.250 | 1.078.380.168 | 2.542.222.993 | 70.809.368.710 |
| Closing balance | <u>55.198.340.767</u> | <u>8.795.534.109</u> | <u>1.465.778.270</u> | <u>1.025.084.177</u> | <u>2.358.491.311</u> | <u>68.843.228.634</u> |

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Notes to the Financial Statements (Cont.)

9. Intangible fixed assets

| | Other intangible | Computer software | Total |
|----------------------------------|---------------------|----------------------|----------------------|
| Cost | | | |
| Opening balance | 213,000,000 | 5,733,410,250 | 5,946,410,250 |
| Closing balance | <u>213,000,000</u> | <u>5,733,410,250</u> | <u>5,946,410,250</u> |
| Fully amortized but still in use | - | 2,425,580,458 | 2,425,580,458 |
| Accumulated amortization | | | |
| Opening balance | 144,290,326 | 3,435,148,647 | 3,579,438,973 |
| Amortization for the period | 17,750,001 | 163,891,491 | 181,641,492 |
| Closing balance | <u>162,040,327</u> | <u>3,599,040,138</u> | <u>3,761,080,465</u> |
| Net book value | | | |
| Opening balance | 68,709,674 | 2,298,261,603 | 2,366,971,277 |
| Closing balance | <u>50,959,673</u> | <u>2,134,370,112</u> | <u>2,185,329,785</u> |

10. Investment properties**10a. Investment properties held for lease**

| | Land use rights | Building | Total |
|--------------------------------|-----------------------|-----------------------|-----------------------|
| Historical costs | | | |
| Beginning balance | 28,058,582,064 | 29,759,056,455 | 57,817,638,519 |
| Ending balance | <u>28,058,582,064</u> | <u>29,759,056,455</u> | <u>57,817,638,519</u> |
| Depreciation | | | |
| Beginning balance | 5,919,121,320 | 17,490,274,185 | 23,409,395,505 |
| Depreciation during the period | 156,570,126 | 261,037,920 | 417,608,046 |
| Ending balance | <u>6,075,691,446</u> | <u>17,751,312,105</u> | <u>23,827,003,551</u> |
| Net book values | | | |
| Beginning balance | 22,139,460,744 | 12,268,782,270 | 34,408,243,014 |
| Ending balance | <u>21,982,890,618</u> | <u>12,007,744,350</u> | <u>33,990,634,968</u> |

10b. Schedule of investment properties as at the end of the quarterly accounting period as follows:

| | Cost | Accumulated depreciation | Carrying amount |
|---|-----------------------|-----------------------------|-----------------------|
| Land use right – 253 Dien Bien Phu, Xuan Hoa Ward, Ho Chi Minh City | 5,530,000,000 | 1,796,068,328 | 3,733,931,672 |
| Buildings and structures – 253 Dien Bien Phu, Xuan Hoa Ward, Ho Chi Minh City | 29,759,056,455 | 17,751,312,105 | 12,007,744,350 |
| Land use right – 102 Nam Ky Khoi Nghia, Ben Thanh Ward, Ho Chi Minh City | 22,528,582,064 | 4,279,623,118 | 18,248,958,946 |
| Total | <u>57,817,638,519</u> | <u>23,827,003,551</u> | <u>33,990,634,968</u> |

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SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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11. Construction in progress

| | Beginning balance | Additions during the period | Transferred to fixed | Ending balance |
|--|------------------------|--------------------------------|-------------------------|------------------------|
| Technical infrastructure of urban development area in District 2, Ho Chi Minh City | 476,395,533,099 | - | - | 476,395,533,099 |
| Project at 102 Nam Ky Khoi Nghia | | | - | - |
| - Construction works | 77,564,991,148 | 8,771,560,776 | - | 86,336,551,924 |
| - Electrical, air-conditioning, elevator, wastewater treatment and other systems | 44,905,629,023 | 5,914,822,019 | - | 50,820,451,042 |
| Vinh Long Commercial Center Project | 3,395,370,371 | 10,461,461,436 | - | 13,856,831,807 |
| Acquisition of fixed assets – SCID | 1,321,225,203 | 761,285,660 | - | 2,082,510,863 |
| Repair of fixed assets – Ben Tre | 1,527,646 | 397,924,433 | 399,452,079 | - |
| Acquisition of fixed assets – Ben Tre | - | - | - | - |
| Pleiku Project | 199,870,909 | - | - | 199,870,909 |
| Acquisition of fixed assets – Cai Be | 4,098,252 | - | - | 4,098,252 |
| Total | 603,788,245,651 | 26,307,054,324 | 399,452,079 | 629,695,847,896 |

12. Short-term trade payables

| | Ending balance | Beginning balance |
|---|-----------------------|-----------------------|
| Payables to related parties | | |
| Ho Chi Minh City Union of Trading Cooperatives | 9,957,500,008 | 8,566,000,006 |
| Payables to other suppliers | | |
| Construction Joint Stock Company Phuoc Thanh | 6,554,249,602 | 6,554,249,602 |
| TTC Energy Joint Stock Company | 217,531,430 | 166,747,191 |
| Thanh Phu Investment Construction Joint Stock Company | 7,923,810,823 | 6,583,979,811 |
| Vietcotek Technical Construction Corporation | 924,794,591 | 753,892,067 |
| Gia Bao Consulting - Trading - Services Co., Ltd. | 844,967,675 | 784,786,998 |
| Thanh Do - Thanh Phu Consortium | 895,093,989 | - |
| FPT Smart Cloud Company Limited | - | 1,755,846,400 |
| Other suppliers | 1,375,126,652 | 1,573,553,945 |
| Total | 28,693,074,770 | 26,739,056,020 |

13. Taxes and other payables to the State

| | Beginning balance | | Movements during the period | | Ending balance | |
|-----------------------|----------------------|----------------------|-----------------------------|----------------------|----------------------|----------------------|
| | Payable | Payable | Amount payable | Amount paid | Payable | Payable |
| VAT on domestic sales | 88.398.387 | - | 1.164.376.394 | 828.848.137 | 423.926.644 | - |
| Corporate income tax | 1.337.315.060 | 3.048.399.350 | 1.387.412.042 | 1.387.262.892 | 1.337.464.210 | 3.048.399.350 |
| Personal income tax | 558.709.366 | 63.567.594 | 600.886.211 | 791.348.494 | 397.989.938 | 93.310.449 |
| Land rental | - | 430.632.184 | 1.076.580.501 | - | 645.948.317 | - |
| Total | 1.984.422.813 | 3.542.599.128 | 4.229.255.148 | 3.007.459.523 | 2.805.329.109 | 3.141.709.799 |

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14. Short-term advances from customers

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|---------------------|---------------------------|---------------------------|
| Meal card balance | 295,281,035 | 295,281,035 |
| Sense City vouchers | 177,150,000 | 177,150,000 |
| Other customers | 2,311,880 | 698,515 |
| Total | <u>474,742,915</u> | <u>473,129,550</u> |

15. Payables to employee

Salaries and bonuses payable to employees.

16. Short-term accrued expenses

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|---|---------------------------|---------------------------|
| Telephone, fax, internet and brandname service expenses | 14.170.173 | 13.959.493 |
| Server location rental expenses | 22.720.000 | 22.720.000 |
| Electricity and water expenses | 301.518.133 | 337.315.259 |
| Warranty and maintenance expenses | 306.401.856 | 226.609.706 |
| Other accrued expenses | 73.327.671 | 67.011.580 |
| Total | <u>718.137.833</u> | <u>667.616.038</u> |

17. Short-term unearned revenue

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|---------------------------------------|-----------------------------|--------------------------|
| Bizman Investment Joint Stock Company | 58,461,512 | 87,692,269 |
| Co.op Mart Vinhphuc Company Limited | 1,532,150,400 | - |
| Total | <u>1,590,611,912</u> | <u>87,692,269</u> |

18. Other payables**18a. Other short-term payables**

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|--|-----------------------------|-----------------------------|
| Short-term deposits received | 1,551,106,545 | 2,074,568,185 |
| Payables from collections on behalf of leased counters | 1,028,561,693 | 1,487,134,525 |
| Other short-term payables | 529,789,623 | 372,980,944 |
| Total | <u>3,109,457,861</u> | <u>3,934,683,654</u> |

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Notes to the Financial Statements (Cont.)

18b. Other long-term payables

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|---------------------------------------|-------------------------------|-------------------------------|
| Co.op Mart Vinhphuc Company Limited | 2,170,000,000 | 2,170,000,000 |
| Nova An Phu Company Limited - Deposit | 102,500,000,000 | 102,500,000,000 |
| Long-term deposits received | 7,511,711,439 | 7,310,997,483 |
| Total | <u>112,181,711,439</u> | <u>111,980,997,483</u> |

19. Bonus and welfare fund

| | <u>Beginning balance</u> | <u>Other increases</u> | <u>Fund expenditure s</u> | <u>Ending balance</u> |
|---------------------------|------------------------------|-------------------------|---------------------------|------------------------------|
| Bonus and welfare fund | 5,585,878,268 | 2,840,000 | 3,649,757 | 5,585,068,511 |
| Management incentive fund | 9,788,319,365 | - | - | 9,788,319,365 |
| Total | <u>15,374,197,633</u> | <u>2,840,000</u> | <u>3,649,757</u> | <u>15,373,387,876</u> |

20. Equity**20a. Statement of changes in equity**

| | <u>Owner's contributed capital</u> | <u>Development investment fund</u> | <u>Retained earnings (estimated)</u> | <u>Total</u> |
|---|------------------------------------|------------------------------------|--------------------------------------|--------------------------|
| Balance at the beginning of the previous year | 1,000,000,000,000 | 867,538,509,941 | 535,330,613,690 | 2,402,869,123,631 |
| Profit for the previous year | - | - | 18,868,924,967 | 18,868,924,967 |
| Balance at the end of the previous year | <u>1,000,000,000,000</u> | <u>867,538,509,941</u> | <u>554,199,538,657</u> | <u>2,421,738,048,598</u> |
| Balance at the beginning of the current year | 1,000,000,000,000 | 895,924,527,529 | 548,408,141,563 | 2,444,332,669,092 |
| Profit for the current year | - | - | 17,602,878,674 | 17,602,878,674 |
| Balance at the end of the current year | <u>1,000,000,000,000</u> | <u>895,924,527,529</u> | <u>566,011,020,237</u> | <u>2,461,935,547,766</u> |

20b. Details of owner's contributed capital

| | <u>Ending balance</u> | <u>Beginning balance</u> |
|--|---------------------------------|---------------------------------|
| Ho Chi Minh City Union of Trading Cooperatives | 960,927,960,000 | 960,927,960,000 |
| Other shareholders | 39,072,040,000 | 39,072,040,000 |
| Total | <u>1,000,000,000,000</u> | <u>1,000,000,000,000</u> |

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Notes to the Financial Statements (Cont.)

20c. Shares

| | Ending balance | Beginning balance |
|--|-------------------|----------------------|
| Number of shares registered for issuance | 100.000.000 | 100.000.000 |
| Number of shares issued to the public | 100.000.000 | 100.000.000 |
| - Ordinary shares | 100.000.000 | 100.000.000 |
| - Preference shares | - | - |
| Number of treasury shares repurchased | - | - |
| - Ordinary shares | - | - |
| - Preference shares | - | - |
| Number of shares outstanding | 100.000.000 | 100.000.000 |
| - Ordinary shares | 100.000.000 | 100.000.000 |
| - Preference shares | - | - |

Par value of outstanding shares: VND 10,000.

VI. SUPPLEMENTARY INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF INCOME**1. Revenue from sales of goods and provision of services**

| | Quarter 1 | | Cumulative from the beginning of the year to the end of the period | |
|--------------------------------------|------------------------------------|-----------------------|---|-----------------------|
| | This year (estimated actual) | Last year | This year (estimated actual) | Last year |
| Consulting service revenue | 4,828,943,149 | 4,562,752,158 | 4,828,943,149 | 4,562,752,158 |
| Revenue from premises leasing | 18,934,340,287 | 16,883,673,671 | 18,934,340,287 | 16,883,673,671 |
| Revenue from real estate business | 1,755,703,938 | 1,439,101,590 | 1,755,703,938 | 1,439,101,590 |
| Revenue from management and | 882,580,645 | - | 882,580,645 | - |
| Revenue from sale of goods | 1,251,296,819 | 1,064,875,994 | 1,251,296,819 | 1,064,875,994 |
| Other revenue | 730,264,340 | 484,937,551 | 730,264,340 | 484,937,551 |
| Total | 28,383,129,178 | 24,435,340,964 | 28,383,129,178 | 24,435,340,964 |

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Notes to the Financial Statements (Cont.)

2. Cost of goods sold

| | This year (estimated actual) | Last year | This year (estimated actual) | Last year |
|--|---|----------------------|---|----------------------|
| Cost of providing premises leasing services | 4,599,665,326 | 4,380,290,933 | 4,599,665,326 | 4,380,290,933 |
| Cost of goods sold | 854,663,548 | 760,864,676 | 854,663,548 | 760,864,676 |
| Cost of real estate business | 3,525,804,291 | 4,180,614,910 | 3,525,804,291 | 4,180,614,910 |
| Cost of management and operation consulting services | 371,940,014 | - | 371,940,014 | - |
| Total | 9,352,073,179 | 9,321,770,519 | 9,352,073,179 | 9,321,770,519 |

3. Financial income

| | Quarter 1 | | Cumulative from the beginning of the year to the end of the period | |
|----------------------------------|---|----------------------|---|----------------------|
| | This year (estimated actual) | Last year | This year (estimated actual) | Last year |
| Dividends and profit distributed | - | - | - | - |
| Interest income from bank | 972,819,721 | 5,341,830,185 | 972,819,721 | 5,341,830,185 |
| Interest income from loans | 270,147,946 | 270,147,946 | 270,147,946 | 270,147,946 |
| Total | 1,242,967,667 | 5,611,978,131 | 1,242,967,667 | 5,611,978,131 |

4. Financial expenses

Provision/reversal of provision for impairment of investments..

5. Selling expenses

| | Quarter 1 | | Cumulative from the beginning of the year to the end of the period | |
|---------------------------------------|---|----------------------|---|----------------------|
| | This year (estimated actual) | Last year | This year (estimated actual) | Last year |
| Employee expenses | 1,766,275,184 | 1,439,550,085 | 1,766,275,184 | 1,439,550,085 |
| Cost of raw materials and consumables | 53,380,577 | 50,584,741 | 53,380,577 | 50,584,741 |
| Depreciation of fixed assets | 360,468,684 | 353,671,404 | 360,468,684 | 353,671,404 |
| Outside services expenses | 1,863,727,739 | 1,808,290,135 | 1,863,727,739 | 1,808,290,135 |
| Other expenses | 743,133,059 | 785,618,419 | 743,133,059 | 785,618,419 |
| Total | 4,786,985,243 | 4,437,714,784 | 4,786,985,243 | 4,437,714,784 |

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Notes to the Financial Statements (Cont.)

6. General and administrative expenses

| | Quarter 1 | | Cumulative from the beginning of the | |
|---|---------------------------------|-----------------------|--------------------------------------|-----------------------|
| | This year (estimated actual) | Last year | This year (estimated actual) | Last year |
| Employee expenses | 8,140,536,687 | 7,857,588,175 | 8,140,536,687 | 7,857,588,175 |
| Remuneration for the Board of Management | 137,252,615 | 181,186,420 | 137,252,615 | 181,186,420 |
| Depreciation of fixed assets | 271,286,803 | 407,976,135 | 271,286,803 | 407,976,135 |
| Taxes, fees and charges | 29,702,514 | 78,799,471 | 29,702,514 | 78,799,471 |
| Outside services expenses | 1,437,785,503 | 1,625,048,745 | 1,437,785,503 | 1,625,048,745 |
| Other expenses | 5,184,418,915 | 3,972,598,399 | 5,184,418,915 | 3,972,598,399 |
| Total | 15,200,983,037 | 14,123,197,345 | 15,200,983,037 | 14,123,197,345 |

7. Other income

| | Quarter 1 | | Cumulative from the beginning of the year to the end of the period | |
|---------------------------------------|------------------------------------|------------------|---|------------------|
| | This year (estimated actual) | Last year | This year (estimated actual) | Last year |
| Liquidation of tools and equipment | 6,527,778 | - | 6,527,778 | - |
| Other income | 112,993,427 | 9,475,119 | 112,993,427 | 9,475,119 |
| Total | 119,521,205 | 9,475,119 | 119,521,205 | 9,475,119 |

8. Other expenses

| | Quarter 1 | | Cumulative from the beginning of the year to the end of the period | |
|----------------|--------------------------|--------------------|---|--------------------|
| | This year (estimated) | Last year | This year (estimated) | Last year |
| Other expenses | 311,459,788 | 377,917,665 | 311,459,788 | 377,917,665 |
| Total | 311,459,788 | 377,917,665 | 311,459,788 | 377,917,665 |

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Notes to the Financial Statements (Cont.)

9. Production and operating expenses by nature (or by element of expense)

| | Quarter 1 | | Cumulative from the beginning of the year to the end of the period | |
|------------------------------|---------------------------------|-----------------------|--|-----------------------|
| | This year (estimated actual) | Last year | Year-to-date (estimated actual) | Last year |
| Employee expenses | 9,906,811,871 | 9,297,138,260 | 191,744,952 | 252,061,085 |
| Raw materials expenses | 191,744,952 | 252,061,085 | 9,906,811,871 | 9,297,138,260 |
| Depreciation of fixed assets | 2,600,249,614 | 2,617,533,090 | 2,600,249,614 | 2,617,533,090 |
| Purchased services expenses | 9,834,662,341 | 10,123,414,603 | 9,834,662,341 | 10,123,414,603 |
| Other expenses | 5,957,254,488 | 4,829,016,289 | 5,957,254,488 | 4,829,016,289 |
| Total | 28,490,723,266 | 27,119,163,327 | 28,490,723,266 | 27,119,163,327 |

VII. OTHER INFORMATION

Transactions and balances with key management personnel and related individuals of key management personnel.

Key management personnel include members of the Board of Directors and members of the Executive Management (the Board of General Directors and the Chief Accountant). Related individuals of key management personnel are close family members of such key management personnel.

Transactions with key management personnel and related individuals of key management personnel

The Company did not incur any sales, service provision, or other transactions with key management personnel and related individuals of key management personnel.

Balances with key management personnel and related individuals of key management personnel.

The Company has no outstanding balances with key management personnel and related individuals of key management personnel.

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Notes to the Financial Statements (Cont.)

Remuneration of key management personnel and the Supervisory Board for Q1/2026

| | Position | Salaries | Remuneration | Other items | Total income |
|---------------------------|--|----------------------|-------------------|-------------------|----------------------|
| Mr. Vu Anh Khoa | Chairman of the Board of Directors | - | 20.000.000 | - | 20.000.000 |
| Mr. Pham Trung Kien | Board of Directors' member and General Director | - | 10.000.000 | - | 10.000.000 |
| Mr. Nguyen Ngoc Thang | Board of Directors' member | - | 10.000.000 | - | 10.000.000 |
| Mr. Le Truong Son | Board of Directors' member | - | 10.000.000 | - | 10.000.000 |
| Mr. Phan Thanh Duy | Board of Directors' member and Deputy General Director | 535.345.650 | 10.000.000 | 4.700.000 | 550.045.650 |
| Mr. Pham Hoang An | Deputy General Director | 358.101.000 | | 4.700.000 | 362.801.000 |
| Mr. Pham Xuan Phong | Chief Accountant | 229.323.000 | | 4.572.881 | 233.895.881 |
| Mr. Nguyen Phu Khanh | Head of the Board of Supervisors | 141.312.000 | 10.000.000 | 4.700.000 | 156.012.000 |
| Ms. Truong Phan Hoang Thy | Member of the Board of Supervisors | - | 6.666.667 | - | 6.666.667 |
| Mr. Nguyen Quang Tinh | Member of the Board of Supervisors | - | 6.666.667 | - | 6.666.667 |
| Total | | 1.264.081.650 | 83.333.334 | 18.672.881 | 1.366.087.865 |

Ho Chi Minh City, April 29, 2026



Ta Ngoc Thao
Prepared by



Pham Xuan Phong
Chief Accountant




Pham Trung Kien
Legal Representative

