

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

Số/No.: **140**/2026/CV-SCID
V/v/Ref Công bố thông tin định kỳ/
Periodic information disclosure

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

Thành phố Hồ Chí Minh, ngày **05** tháng **6** năm 2026
Ho Chi Minh City, date **05** month **6** year 2026

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

Kính gửi/To:

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

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

Mã chứng khoán/Stock symbol: SID

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

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

Điện thoại/Telephone: (028) 38360143

Fax: (028) 38225457

Email: info@scid-jsc.com

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

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

Loại thông tin công bố/Information disclosure type: ☒ Định kỳ/Periodic ☐ Bất thường/Extraordinary

☐ Theo yêu cầu/On demand ☐ Khác/Other

Nội dung thông tin công bố/Content of information disclosure: Thông báo mời họp và tài liệu
họp Đại hội đồng cổ đông thường niên năm 2026/Notice of invitation and documents of the
2026 Annual General Meeting of Shareholders.

Chúng tôi cũng đã công bố thông tin này trên trang thông tin điện tử của Công ty: <https://scid.vn>
(Mục: "Quan hệ cổ đông/Đại hội đồng cổ đông/Đại hội đồng cổ đông thường niên")/
We published this information on the company's website: <https://scid.vn> (Section: "Investor
Relations/General Meeting of Shareholders/Annual General Meeting of Shareholders").

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



Phạm Trung Kiên



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

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Địa chỉ 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

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Mã số doanh nghiệp/Bussiness code: 0304921066

Điện thoại/Telephone: (84-28) 38360143 Fax: (84-28) 38225457

Website: <https://scid.vn>

Email: info@scid-jsc.com

THÔNG BÁO MỜI HỌP
ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026
NOTICE OF INVITATION

THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Hội đồng quản trị Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op (Công ty) trân trọng thông báo và kính mời Quý cổ đông đến tham dự cuộc họp Đại hội đồng cổ đông thường niên năm 2026 của Công ty (Đại hội), cụ thể như sau/*The Board of Directors of SaiGon Co.op Investment Development Joint Stock Company (the Company) respectfully invites Shareholders to attend the 2026 Annual General Meeting of Shareholders of the Company (the Meeting), specifically as follows:*

1. Thời gian và địa điểm tổ chức Đại hội/Time and venue for organizing the Meeting:

- Thời gian/Time: Lúc 08 giờ 30, thứ Sáu, ngày **26/06/2026**/At 08:30 AM, Friday, **26/06/2026**.
- Địa điểm/Location: Hội trường Tầng 5 - Liên hiệp HTX Thương mại TP.Hồ Chí Minh
131 Điện Biên Phủ, Phường Gia Định, TP.HCM
5th Floor Hall - Ho Chi Minh City Union of Trading Cooperative
131 Dien Bien Phu Street, Gia Dinh Ward, Ho Chi Minh City

2. Đối tượng tham dự Đại hội/Participants of the Meeting: Cổ đông sở hữu cổ phần Công ty có tên trong danh sách cổ đông tại ngày đăng ký cuối cùng 25/05/2026 do Tổng công ty Lưu ký và Bù trừ chứng khoán Việt Nam cung cấp/*Shareholders owning shares of the Company whose names are on the shareholders list as of the record date of 25/05/2026, provided by the Viet Nam Securities Depository and Clearing Corporation.*

3. Nội dung Đại hội/Agenda of the Meeting: Thông qua các vấn đề thuộc thẩm quyền của Đại hội đồng cổ đông/*Approving matters under the authority of the General Meeting of Shareholders.*

4. Tài liệu Đại hội/Meeting documents: Chương trình và tài liệu Đại hội sẽ được đăng tải và công bố trên website của Công ty: <https://scid.vn> (Mục: “Quan hệ cổ đông/Đại hội đồng cổ đông/Đại hội đồng cổ đông thường niên”) từ ngày 04/06/2026/*The program and documents of the Meeting will be posted and announced on the website: https://scid.vn (Section: “Investor Relations/General Meeting of Shareholders/Annual General Meeting of Shareholders”) from 04/06/2026.*

5. Đăng ký tham dự và ủy quyền tham dự Đại hội/Registration for participation and authorization to attend the Meeting:

Để tạo điều kiện thuận lợi cho công tác tổ chức Đại hội được chu đáo, Quý cổ đông vui lòng gửi Giấy xác nhận tham dự/Giấy ủy quyền tham dự Đại hội (theo mẫu đính kèm Thông báo mời họp hoặc theo mẫu được đăng tải trên website: <https://scid.vn>) về Công ty theo đường bưu điện hoặc gửi fax hoặc gửi email trước **16 giờ 00 ngày 25/06/2026** theo địa chỉ/thông tin sau đây/*To facilitate the thoughtful organization of the Meeting, shareholders are kindly requested to send the Confirmation of Attendance/Power of Attorney to attend the Meeting (according to the form attached to the Notice of invitation or according to the form posted on the website: https://scid.vn) to the Company by post, fax, or email before 04:00 PM on 25/06/2026 to the following address/information:*

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

- Địa chỉ giao dịch/*Trading address*: Tầng 23, 131 Điện Biên Phủ, Phường Gia Định, TP.HCM/*23rd Floor, 131 Dien Bien Phu Street, Gia Dinh Ward, Ho Chi Minh City*
- ĐT/Tel: (028) 38360143 | 0911871126 Fax: (028) 38225457 Email: qhcd@scid-jsc.com

6. Các vấn đề khác/Other matters:

- Khi tham dự Đại hội, Quý cổ đông hoặc người được ủy quyền vui lòng mang theo: (1) Thông báo/Thư mời họp, (2) CCCD/CC/Hộ chiếu và (3) Giấy ủy quyền (nếu có)/*When attending the Meeting, shareholders or authorized persons are kindly requested to bring: (1) Notice/Invitation to the Meeting, (2) Citizen Identity Card/Passport, and (3) Power of Attorney (if any).*
- Cổ đông/nhóm cổ đông nắm giữ từ 5% tổng số cổ phần phổ thông trở lên có quyền kiến nghị vấn đề đưa vào chương trình họp Đại hội. Kiến nghị phải bằng văn bản và được gửi đến Công ty chậm nhất 03 ngày làm việc trước ngày khai mạc Đại hội/*Shareholders/groups of shareholders holding 5% or more of the total number of common shares have the right to propose issues to be included in the Meeting agenda. Proposals must be in writing and sent to the Company no later than 03 working days before the opening date of the Meeting.*
- Thông báo này thay cho Thư mời họp trong trường hợp Quý cổ đông không nhận được Thông báo mời họp được gửi theo đường bưu điện do địa chỉ liên hệ của cổ đông không đầy đủ/thay đổi hoặc không có/thay đổi số điện thoại liên hệ/*This Notice serves as the Meeting Invitation in the event that shareholders do not receive the Meeting Invitation sent by post due to an incomplete/changed contact address of the shareholders or no/changed contact phone number.*

Trân trọng thông báo/*Sincerely announced./*

TM. HỘI ĐỒNG QUẢN TRỊ
CHỦ TỊCH

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



Vũ Anh Khoa



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

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Địa chỉ 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

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Email: info@scid-jsc.com



GIẤY XÁC NHẬN

THAM DỰ HỌP ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026

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

CONFIRMATION OF

ATTENDING THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Kính gửi/To: Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op

SaiGon Co.op Investment Development Joint Stock Company

Tên cổ đông/Shareholder name:

Mã số cổ đông/Shareholder code:

Số CCCD/CC/Hộ chiếu/Citizen Identity Card/Passport No.:

Ngày cấp/Date of issue:/...../..... Nơi cấp/Place of issue:.....

Địa chỉ liên hệ/Contact address:

Hiện tôi/chúng tôi đang sở hữu/I/We currently own:..... cổ phần phổ thông của Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op. Bằng Giấy xác nhận này, tôi/chúng tôi xác nhận có tham dự họp Đại hội đồng cổ đông thường niên năm 2026/common shares of SaiGon Co.op Investment Development Joint Stock Company. With this Confirmation Paper, I/We confirm our attendance at the 2026 Annual General Meeting of Shareholders.

Tôi/chúng tôi xin cam kết sẽ chấp hành đúng các quy định của Đại hội đồng cổ đông thường niên năm 2026 và chịu trách nhiệm về các quyết định của mình/I/We commit to strictly abide by the regulations of the 2026 Annual General Meeting of Shareholders and take responsibility for my/our decisions.

....., ngày/day tháng/month năm/year 2026

Cổ đông đăng ký/Registering Shareholder

(Ký, ghi rõ họ tên, đóng dấu (nếu có)/

Signature, full name, and seal (if any))

Ghi chú/Note: Nếu Cổ đông là tổ chức thì phải có chữ ký, họ tên của người đại diện theo pháp luật và đóng dấu/If the shareholder is an organization, it must have the signature and full name of the legal representative and the seal.



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

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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GIẤY ỦY QUYỀN

THAM DỰ HỌP ĐẠI HỘI ĐỒNG CỔ ĐÔNG THƯỜNG NIÊN NĂM 2026

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

POWER OF ATTORNEY

ATTENDING THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

1. Người ủy quyền/Principal:

- Tên cổ đông/Shareholder name:
- Số CCCD/CC/Hộ chiếu/CNĐKDN/QĐ/Citizen Identity Card/Passport/Business Registration Certificate/ Decision No:
- Ngày cấp/Date of issue:/...../..... Nơi cấp/Place of issue:
- Địa chỉ liên hệ/Contact address:
- Điện thoại/Telephone:
- Mã số cổ đông/Shareholder code: Số cổ phần phổ thông sở hữu/Number of common shares owned:cổ phần/shares

2. Người được ủy quyền/Authorized person:

- Họ và tên/Full name:
- Số CCCD/CC/Hộ chiếu/Citizen Identity Card/Passport No.:
- Ngày cấp/Date of issue:/...../..... Nơi cấp/Place of issue:
- Địa chỉ liên hệ/Contact address:
- Điện thoại/Telephone:

Hoặc ủy quyền cho 01 trong các thành viên Hội đồng quản trị Công ty (chỉ đánh dấu "X" chọn 1)/ Or authorize 01 of the Company's Board of Directors members (only mark "X" to choose 1):

- | | | |
|-------------------------------------|--|--------------------------|
| 1) Ông/Mr. VŨ ANH KHOA | Chủ tịch Hội đồng quản trị
Chairman of the Board of Directors | <input type="checkbox"/> |
| 2) Ông/Mr. PHẠM TRUNG KIÊN | Thành viên Hội đồng quản trị
Member of the Board of Directors | <input type="checkbox"/> |
| 3) Ông/Mr. LÊ TRƯỜNG SƠN | Thành viên Hội đồng quản trị
Member of the Board of Directors | <input type="checkbox"/> |
| 4) Ông/Mr. NGUYỄN NGỌC THẮNG | Thành viên Hội đồng quản trị
Member of the Board of Directors | <input type="checkbox"/> |

Lưu ý/Note: Khi tham dự họp Đại hội, người được ủy quyền phải mang theo CCCD/CC/Hộ chiếu để đối chiếu; Hộ chiếu chỉ áp dụng cho người nước ngoài/When attending the meeting, the authorized person must bring their Citizen Identity Card/ Passport for comparison; Passport is only applicable to foreigners.

3. Nội dung ủy quyền/Authorization content:

- Tham dự và biểu quyết tất cả những vấn đề tại cuộc họp Đại hội đồng cổ đông thường niên năm 2026 của Công ty với tư cách là đại diện cho tất cả số cổ phần phổ thông mà tôi/chúng tôi đang sở hữu/
To attend and vote on all issues at the Company's 2026 Annual General Meeting of Shareholders as a representative for all common shares that I/We own.
- Thực hiện đúng Quy chế tổ chức và hoạt động Đại hội đồng cổ đông thường niên năm 2026 của Công ty/
Strictly comply with the Company's Regulations on organization and operations of the 2026 Annual General Meeting of Shareholders.

4. Thời hạn ủy quyền và trách nhiệm của người được ủy quyền/Authorization period and responsibilities of the authorized person:

- Giấy ủy quyền này chỉ có hiệu lực trong thời gian họp Đại hội đồng cổ đông thường niên năm 2026 của Công ty/
This power of attorney is only valid during the 2026 Annual General Meeting of Shareholders of the Company.
- Không được ủy quyền lại cho người khác để thực hiện các công việc nêu tại Giấy ủy quyền này/
Re-authorization to another person to perform the tasks stated in this Power of Attorney is not permitted.
- Giấy ủy quyền này được lập thành **02 bản** có giá trị pháp lý như nhau, **01 bản** giao cho người được ủy quyền, **01 bản** nộp cho Ban tổ chức khi đăng ký dự họp/
This power of attorney is made in 02 copies with the same legal value, 01 copy is given to the authorized person, 01 copy is submitted to the Organizing Committee when registering to attend the Meeting.

Người được ủy quyền/Authorized person....., ngày/daye tháng/month năm/year 2026

(Ký, ghi rõ họ tên/
Signature, full name)

Người ủy quyền/Principal

(Ký, ghi rõ họ tên, đóng dấu (nếu có)/
Signature, full name, stamp (if any))

Lưu ý/Note: Khi tham dự họp Đại hội, người được ủy quyền phải mang theo CCCD/CC/Hộ chiếu để đối chiếu; Hộ chiếu chỉ áp dụng cho người nước ngoài/When attending the meeting, the authorized person must bring their Citizen Identity Card/Passport for comparison; Passport is only applicable to foreigners.



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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MEETING CONTENT AND AGENDA OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Time: 08:00, Friday, 26/06/2026 (expected meeting time: 08:30 - 11:30)

**Location: Hall, 5th Floor - Ho Chi Minh City Union of Trading Co-operatives
131 Dien Bien Phu Street, Gia Dinh Ward, Ho Chi Minh City**

No.	Activity	Time
1	Welcoming guests and shareholder registration	08:00 - 08:30
2	Opening ceremony of the Annual General Meeting of Shareholders: <ul style="list-style-type: none">- Opening remarks and introduction of delegates.- Report on the shareholders eligibility check.- Introduction and approval of the Presidium, Secretariat, and Vote Counting Committee.	08:30 - 08:45
3	Approval of the Regulations on Organization and Operations, Agenda and Content of the Annual General Meeting of Shareholders	08:45 - 09:00
4	Agenda of the Annual General Meeting of Shareholders: <ul style="list-style-type: none">- Report on the activities in 2025 and orientations for activities in 2026 of the Board of Directors.- Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management.- Report on the activities in 2025 of the Board of Supervisors.- Proposal of the audited separate financial statements and consolidated financial statements for 2025.- Proposal of the profit distribution for 2025.- Proposal of the selection of auditing company for 2026.- Proposal of the remuneration for the Board of Directors and the Board of Supervisors in 2026.- Proposal for contracts and transactions between the Company and related party.- Other matters (if any).	09:00 - 10:10
5	Discussion	10:10 - 10:25
6	Voting on issues proposed to the Annual General Meeting of Shareholders	10:25 - 10:35
7	Recess	10:35 - 10:45
8	Announcement of vote counting results	10:45 - 10:55
9	Approval of the Minutes of the Annual General Meeting of Shareholders	10:55 - 11:10
10	Approval of the Resolution of the Annual General Meeting of Shareholders	11:10 - 11:20
11	Closing	11:20 - 11:30



SAIGON CO.OP INVESTMENT & DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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Ho Chi Minh City, June 26, 2026

REGULATIONS ON ORGANIZATION AND OPERATIONS

2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Based on:

- The Law on Enterprises dated 17/06/2020 and guiding documents for implementation;
- The Law on Securities dated 26/11/2019 and guiding documents for implementation;
- The Charter of SaiGon Co.op Investment Development Joint Stock Company.

Chapter I

GENERAL PROVISIONS

Article 1. Scope and Object of Application

1. These Regulations apply to the organization of the 2026 Annual General Meeting of Shareholders (hereinafter referred to as the “**Meeting**”) of SaiGon Co.op Investment Development Joint Stock Company (hereinafter referred to as the “**Company**”).
2. These Regulations specifically stipulate the rights and obligations of shareholders, authorized persons, and parties attending the Meeting, as well as the conditions and formalities for carrying out the Meeting.
3. Shareholders, authorized persons, and parties attending the Meeting are responsible for complying with the provisions of these Regulations.

Chapter II

RIGHTS AND OBLIGATIONS OF SHAREHOLDERS AND PARTICIPANTS AT THE MEETING

Article 2. Rights and obligations of shareholders

1. Conditions for attending the Meeting: shareholders or persons authorized in writing by shareholders whose names are on the Company’s list of shareholders as of the record date of 25/05/2026 provided by the Viet Nam Securities Depository and Clearing Corporation.
2. Rights of shareholders when attending the Meeting:

- a) To directly attend or authorize another person to attend the Meeting in writing according to the prescribed form sent to shareholders.
 - b) To discuss and vote on all matters within the authority of the Meeting in accordance with the Company's Charter and the Law on Enterprises.
 - c) To be informed by the Organizing Committee of the agenda and accompanying documents of the Meeting.
 - d) Each shareholder or authorized person will receive a Voting Card and other relevant meeting materials after registering to attend the Meeting with the Shareholder Eligibility Check Committee.
 - e) Shareholders or authorized persons arriving after the meeting has commenced have the right to register immediately and thereafter have the right to participate and vote at the Meeting immediately after registration. The Chairperson is not responsible for pausing the Meeting to allow late-arriving shareholders to register, and the validity of previously voted content remains unchanged.
3. Obligations of shareholders when attending the Meeting:
- a) Shareholders must bring the Meeting Invitation and their Citizen Identity Card or Passport. In case of authorization, the authorized person must bring the Meeting Invitation, the Power of Attorney (according to the form), a copy of Citizen Identity Card or a copy of Passport of the authorizing person, and the Citizen Identity Card or Passport of the authorized person, and register to attend the Meeting with the Shareholder Eligibility Check Committee.
 - b) Dress politely.
 - c) Recording audio or video of the Meeting must be publicly announced and approved by the Chairperson.
 - d) When wishing to speak for discussion, the permission of the Chairperson must be obtained, speaking briefly and focusing on the core content to be exchanged, in accordance with the content of the Meeting agenda that has been approved. Issues that have been raised by previous speakers should not be repeated to avoid duplication. Shareholders may write their opinions on the Feedback Form and submit it to the Secretariat for forwarding to the Presidium for consideration and response.
 - e) Strictly comply with this Regulation, and respect the results of the work at the Meeting.

Article 3. Rights and obligations of the Shareholder Eligibility Check Committee

- 1. The Shareholder Eligibility Check Committee consists of 01 Head and members established by the Board of Supervisors to perform the following functions and tasks:
 - a) Check the eligibility of shareholders or authorized persons to attend the Meeting: request shareholders or authorized persons to present their Citizen Identity Card or Passport, Invitation to the Meeting, and Power of Attorney (for authorized persons).
 - b) Report to the Meeting on the results of the check of the eligibility of shareholders attending the meeting at the following times:
 - Before the opening of the Meeting.
 - Before the Meeting conducts voting if there is a change in the number of shareholders registered to attend the meeting (shareholders who arrive late register to attend

the meeting).

2. The Shareholder Qualification Check Committee has the right to establish a supporting department to complete its tasks.

Article 4. Rights and obligations of the Presidium and the Secretariat

1. The Presidium is approved by the Meeting through voting and has the function of controlling the Meeting.
2. The decision of the Presidium on issues of order, procedures or events arising outside the program of the Meeting will be of the highest adjudicatory nature.
3. The Presidium has the right to take necessary and reasonable measures to conduct the Meeting in an orderly manner, in accordance with the approved agenda and reflecting the wishes of the majority of participants.
4. The Chairperson has the right to postpone the Meeting that has a sufficient number of people registered to attend as prescribed to another time or change the meeting location in the following cases:
 - a) The meeting location does not have enough convenient seating for all participants.
 - b) The means of communication at the meeting location do not guarantee that shareholders attending the meeting can participate, discuss and vote.
 - c) Participants obstruct, cause disorder, and potentially prevent the meeting from being conducted fairly and legally.
5. The Presidium has the right not to answer or record shareholders' comments and answer in writing later if the contributed contents and recommendations are outside the contents for which the Meeting's opinion is requested.
6. The Presidium has the following rights:
 - a) Require all participants to undergo inspection or other lawful, reasonable security measures.
 - b) Request the competent authority to maintain order at the meeting; expel those who do not comply with the Presidium's administration, intentionally cause disorder, prevent the normal progress of the meeting or do not comply with security check requirements from the Meeting.
7. The Secretariat is nominated by the Presidium and approved by the Meeting through voting. The Secretariat has the task of recording the minutes of the Meeting, drafting resolutions of the Meeting and performing tasks as assigned by the Presidium.

Article 5. Rights and obligations of the Vote Counting Committee

1. The Vote Counting Committee consists of 01 Head and members nominated by the Presidium and approved by the Meeting through voting.
2. The Vote Counting Committee has the task of guiding how to use the Voting Card, voting method and carrying out vote counting.
3. The Head of the Vote Counting Committee reports to the Meeting on the results of the vote counting.
4. The Vote Counting Committee has the right to establish a supporting department to complete its tasks.

5. The vote counting board is responsible for the accuracy and honesty of the announced vote counting results.

Chapter III

PROCEDURES FOR CARRYING OUT THE MEETING

Article 6. Conditions for Carrying out the Meeting

1. The Meeting shall be conducted when the number of attending shareholders represents over 50% of the total voting shares. In the event that, 30 minutes after the scheduled opening time of the Meeting as recorded in the meeting agenda sent to the shareholders, the number of attending shareholders does not represent over 50% of the total voting shares, the meeting shall be deemed as not having sufficient conditions to proceed.
2. In the event that the Meeting does not have sufficient conditions to proceed according to the above regulations, the convening and carrying out of the second Meeting shall be carried out in accordance with the provisions of the Company's Charter and the Law on Enterprises.

Article 7. Procedures for Carrying out the Meeting

1. The Meeting will take place in the correct order of the agenda and the content of the meeting approved by the Meeting.
2. The Meeting will discuss and vote on each issue in the content of the Meeting's agenda.
3. The Meeting shall be adjourned after the meeting minutes and resolutions of the Meeting are approved.
4. The Meeting shall discuss and vote on each issue in the content of the agenda.

Article 8. Conditions for Resolutions of the Meeting to be Approved

1. Resolutions of the Meeting are approved when they are agreed upon by the number of shareholders owning over 50% of the total voting shares of all attending shareholders.
2. Resolutions on the following contents are approved if they are agreed upon by the number of shareholders representing 65% or more of the total voting shares of all attending shareholders:
 - a) Type of shares and total number of shares of each type.
 - b) Changes in business lines, occupations, and fields.
 - c) Changes in the Company's management organizational structure.
 - d) Investment projects or sale of assets with a value of 35% or more of the total asset value recorded in the Company's most recent financial statements.
 - e) Reorganization, dissolution of the Company.
3. Shareholders or authorized representatives shall vote to agree, disagree, or abstain on issues that must be approved in the Meeting in accordance with Article 10 of this Regulation.

Article 9. Voting Cards

1. Voting cards issued to shareholders or authorized persons attending the Meeting shall

state: shareholder code, full name of the shareholder, and total number of voting shares.

2. Voting cards shall be affixed with the Company's seal.

Article 10. Procedures for Voting on Issues of the Meeting

The voting on issues of the Meeting shall be conducted in the form of direct voting as follows:

1. Shareholders or authorized persons voting (“**Agree**” or “**Disagree**” or “**Abstain**”) on issues requiring opinions by raising their voting cards as directed by the Chairperson.
2. Voting cards are used to vote on the following contents:
 - Composition of the Presidium.
 - Composition of the Secretariat.
 - Composition of the Vote Counting Committee.
 - Content and agenda of the Meeting.
 - Regulations on the organization and operations of the Meeting.
 - Report on the activities in 2025 and orientations for activities in 2026 of the Board of Directors.
 - Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management.
 - Report on the activities in 2025 of the Board of Supervisors.
 - Proposal of the audited separate financial statements and consolidated financial statements for 2025.
 - Proposal for the profit distribution in 2025.
 - Proposal for the selection of auditing company in 2026.
 - Proposal for the remuneration of the Board of Directors and Board of Supervisors in 2026.
 - Proposal for contracts and transactions between the Company and related party.
 - Other matters (if any).
 - Minutes of the Meeting.
 - Resolution of the Meeting.
3. Voting on each item for approval is independent of each others, and the validity of the vote on one item does not affect the validity of other voting items.
4. The vote counting committee will check the number of votes agreed, disagreed, and abstained for each meeting item, and is responsible for recording and reporting the voting results to the Meeting.
5. Valid voting cards must fully meet the following criteria:
 - The card is issued by the Organizing Committee and has the Company's seal.
 - The card is not torn, crossed out, erased, or altered.
6. Invalid voting cards will not be counted, including:
 - Cards that are not in the form issued by the Organizing Committee and do not have the Company's seal.
 - The card is torn, crossed out, erased, or altered.



- The card contains additional information or symbols.
- The card does not vote or has 02 or more voting opinions in the same voting content.

Article 11. Minutes of the Meeting

1. The content of the Meeting shall be recorded in the minutes. The Chairperson and the Secretary shall be jointly responsible for the truthfulness and accuracy of the content of the minutes.
2. The minutes of the Meeting must be prepared by the Secretary, read before the Meeting, and approved by the Meeting before the end of the meeting.
3. The minutes of the Meeting, the minutes of checking the eligibility of shareholders, and other documents recording the proceedings and results of the Meeting must be kept at the Company's head office.
4. The minutes of the Meeting are the basis for issuing the Resolution of the Meeting.

Article 12. Resolution of the Meeting

1. Based on the results of the Meeting, the Chairperson shall issue a resolution of the Meeting on the issues approved by the Meeting. The resolution of the Meeting must be kept at the Company's head office.
2. Shareholders have the right to request the Court or Arbitration to review and annul the resolution or part of the resolution of the Meeting in accordance with the provisions of the Company's Charter and the Law on Enterprises.

Article 13. Disclosure of information on the minutes of the Meeting and resolutions of the Meeting

The minutes of the Meeting and resolutions of the Meeting must be posted on the Company's electronic information page in accordance with the law on information disclosure on the stock market.

Article 14. Validity of the Regulation

1. This Regulation consists of 3 chapters, 14 articles and comes into effect immediately after being approved by the Meeting's vote.
2. The Meeting shall decide on the amendment and supplementation of this Regulation.

**ON BEHALF OF THE GENERAL MEETING
OF SHAREHOLDERS**

CHAIRMAN *W*



Vu Anh Khoa
Vu Anh Khoa

Ho Chi Minh City, June 26, 2026

REPORT ON THE PERFORMANCE IN 2025 AND ORIENTATION FOR 2026 OF THE BOARD OF DIRECTORS

Dear Shareholders,

On behalf of the Board of Directors, I would like to present the report on the performance of the Board of Directors of Saigon Co.op Investment Development Joint Stock Company ("the Company") in 2025 and the operational orientation for 2026 as follows:

I. PERFORMANCE OF THE BOARD OF DIRECTORS IN 2025:

1. General activities:

In 2025, the global economy continued to face numerous difficulties and challenges. Prolonged monetary tightening policies persisted; inflation, although showing signs of easing, still posed risks of resurgence due to the impact of tariff policies; strategic competition among major economies continued to disrupt supply chains and intensify protectionist trends. Meanwhile, geopolitical instability and conflicts in various regions remained complex, exerting pressure on global trade and capital flows.

In this context, Vietnam's economy continued to be a bright spot in the region and globally, driven by the recovery of production activities, import-export, FDI attraction, tourism, and the promotion of public investment. GDP grew by 8.02% compared to the same period, meeting the set target and ranking among countries with high growth rates; the macroeconomy remained relatively stable, with inflation controlled at 3.31%. However, the economy still faced various risks and challenges, including persistent inflationary pressures; rising non-performing loans and exchange rate fluctuations; a recovery in production that remained fragile due to the impact of tariff policies, particularly U.S. reciprocal tariffs; and ongoing financial difficulties for enterprises alongside increasing input costs.

Against this backdrop, the Company's Board of Directors focused on directing business operations in a prudent manner, closely monitoring macroeconomic developments to maximize opportunities in business activities. As a result, the Company achieved positive business outcomes, specifically as follows:

- Total revenue: VND 177,1 billion, achieving 105,5% of the plan.
- Profit before tax: VND 103,7 billion, achieving 141,9% of the plan.

Note: The planned total revenue and profit before tax were approved by the 2025 Annual General Meeting of Shareholders under Resolution No. 01/2025/NQ/ĐHĐCĐ dated May 16, 2025. Total revenue in 2025 includes revenue from sales and service provision, financial income, and other income.

During the year, the Board of Directors operated in compliance with the Company's Charter, the Regulations on the Operation of the Board of Directors, and applicable laws, and

performed its duties and powers to implement the resolutions of the 2025 Annual General Meeting of Shareholders as well as the resolutions and decisions of the Board of Directors.

The Board of Directors held 22 regular and periodic meetings, issuing timely strategic and directional decisions for business operations. To fulfill its responsibilities, the Board issued 26 resolutions and decisions within its authority to approve key matters relating to corporate governance and management, as well as project investment approvals (*details are provided in the 2025 Corporate Governance Report disclosed in accordance with regulations*).

The Board of Directors effectively implemented delegation and authorization mechanisms to promptly meet business operation requirements, thereby facilitating and supporting the Board of Management in executing projects as planned. The Board also actively provided direction to the Board of Management in identifying solutions, preparing investment plans, and securing capital for major commercial real estate projects to be implemented in the coming period, contributing to the Company's efficiency.

The Board of Directors ensured compliance with regulations on the preparation and disclosure of information relating to corporate governance, financial statements, annual reports, and business activities. The Board successfully organized the 2025 Annual General Meeting of Shareholders and completed the cash dividend payment for 2024 to shareholders at a rate of 3% per share starting from July 28, 2025.

2. Supervisory activities over the Board of Management:

The Board of Directors carried out supervisory activities over the Board of Management and its members to ensure that the Company's overall operations were aligned with the set direction, complied with legal regulations, and enhanced business efficiency. The supervisory activities of the Board of Directors included:

- Supervising the implementation of resolutions of the General Meeting of Shareholders and the resolutions and decisions issued by the Board of Directors.
- Supervising the preparation, utilization, and management of capital sources for projects that have been and are being implemented in accordance with the plan.
- Supervising the management and executive activities of the General Director and members of the Board of Management to improve business efficiency and achieve the targets approved by the General Meeting of Shareholders.
- Directing and supervising the Company's information disclosure to ensure transparency and timeliness in compliance with regulations.

3. Remuneration of the Board of Directors:

In 2025, the total remuneration paid to the Board of Directors amounted to VND 240.000.000, in accordance with the level approved by the 2025 Annual General Meeting of Shareholders, specifically as follows:

- Chairman: VND 6.000.000/month.
- Members: VND 3.000.000/month.

(For details, please refer to the Notes to the audited separate financial statements for 2025).

4. Transactions between the Company, its subsidiaries, and members of the Board of Directors and their related persons:

- Transactions between the Company, its subsidiaries, and members of the Board of Directors and their related persons: None.

- Transactions between the Company and companies in which members of the Board of Directors are founding members or hold managerial positions within the last 03 years prior to the transaction: None.

5. Shareholding structure:

The total number of shareholders of the Company as of December 31, 2025 is 949 shareholders, including:

- Individual shareholders: 945 shareholders, holding 3.833.804 shares, accounting for 3,83% of charter capital.
- Institutional shareholders: 04 shareholders, holding 96.166.196 shares, accounting for 96,17% of charter capital.

II. OPERATIONAL ORIENTATION FOR 2026:

In 2026, the global economy is forecast to continue operating in a complex and increasingly uncertain environment due to conflicts in the Middle East, leading to supply chain disruptions that drive up energy prices and logistics costs. At the same time, protectionist trends and tariff uncertainties persist, making international trade and investment more difficult and risky, while the risk of “stagflation” (slowing growth combined with rising inflation) increases, thereby weakening global growth prospects (according to IMF, WB, OECD and ECB forecasts, economic growth is expected to reach only 2,7-3,1%, down approximately 0,3-0,4% compared to the January 2026 forecast).

In this context, Vietnam’s economy has recorded positive developments thanks to the recovery of tourism, growth in import-export activities, investment attraction, and relatively stable domestic demand. Accordingly, the Party and the Government have set a growth target of 10% or higher for 2026. However, the economy still faces many challenges: macroeconomic risks and inflationary pressures remain; production growth is not yet truly sustainable due to dependence on international market fluctuations; and enterprises continue to face pressure from rising input costs and limited financial resources.

In the above context, the Board of Directors sets out the following orientations and activities for 2026:

- 1) To submit to the General Meeting of Shareholders a plan to increase the Company’s charter capital in order to restructure assets and capital sources in preparation for the Company’s development strategy for the 2026–2030 period.
- 2) To continue improving governance capacity, control, and transparency of information; to direct the Board of Management to perform business tasks in line with the established orientation and objectives.
- 3) To accelerate and effectively implement investment in key commercial real estate projects in 2026 on a selective basis, prioritizing projects with clear and complete legal status, early exploitation potential, and high investment efficiency. At the same time, to gradually complete the commercial asset ecosystem and expand into residential real estate development in line with the Company’s orientation and revenue growth objectives, while actively preparing project pipelines and financial resources to create a foundation for development in subsequent years.
- 4) To continue improving and enhancing the operational efficiency of Sense City and Sense Market shopping centers, Charmant Suites Can Tho Hotel, and the office at 102 Nam Ky Khoi Nghia; and to coordinate effective management and operation of SC VivoCity Shopping Center.

- 5) To seek partners with strong capacity, experience, and alignment with the Company's development orientation for cooperation, joint ventures, and investment in new projects, thereby strengthening the Company's resources.
- 6) To implement organizational restructuring and streamline the apparatus to ensure a lean, strong, effective, and efficient organizational structure that meets the Company's development orientation in the coming period.
- 7) To promote digital transformation to improve productivity and operational efficiency, enhance accuracy, optimize business activities, strengthen connectivity among units, and meet development requirements in the new phase.

Dear Shareholders,

We firmly believe that with the determination and best efforts of the Board of Directors, the Board of Management, and all employees of the Company, together with the support and consensus of our valued shareholders, the Company will overcome all difficulties and challenges, effectively leverage its resources, seize opportunities, and continue to grow in 2026, successfully fulfilling the tasks assigned by the General Meeting of Shareholders.

The above presents the Report on the Company's performance in 2025 and the operational orientation for 2026. The Board of Directors would like to express its sincere appreciation for the trust and support of our shareholders over the past period.

We wish all shareholders good health, happiness, and success.

Respectfully yours.

Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archive: VT.

**ON BEHALF OF THE BOARD OF
DIRECTORS
CHAIRMAN**



Vu Anh Khoa

Ho Chi Minh City, June 26, 2026

2025 ACTIVITY REPORT AND 2026 OUTLOOK OF THE BOARD OF MANAGEMENT

Dear Shareholders,

Under the close direction of the Board of Directors, in 2025, the Board of Management successfully executed the operations of Saigon Co.op Investment Development Joint Stock Company ("the Company"), ensuring adherence to operational guidelines and successfully completing the business plan set forth by the General Meeting of Shareholders and the Board of Directors.

PART A: SUMMARY OF 2025 BUSINESS OPERATIONS

I. Economic situation in 2025:

In the context of a global economy that continues to evolve complexly, with many latent risks and uncertainties, the Vietnamese economy still achieved positive and relatively comprehensive results. Economic growth in 2025 reached 8.02%, inflation was controlled, and the real purchasing power of the people improved as average income increased by 8.9%, higher than the 3.31% increase in the Consumer Price Index (CPI).

Despite achieving positive results, the Vietnamese economy in 2025 still revealed many limitations and potential risks as growth remains unsustainable and heavily dependent on the FDI and export sectors, while the internal capacity of domestic enterprises has not improved proportionally. Latent inflationary pressure remains present while input costs, energy prices, and exchange rate fluctuations are negatively affecting price stability in the medium term, although the 2025 CPI was controlled at a reasonable level. The financial and real estate markets recovered slowly, liquidity remained unstable, and bad debt showed an upward trend, putting pressure on the banking system and the economy's capital absorption capacity. In this context, the Board of Management proactively controlled costs, optimized operations, and remained cautious in implementing investments to ensure financial efficiency and safety.

II. Implementation of key tasks in 2025:

- Successfully completed the business plan according to Resolution No. 01/2025/NQ/ĐHĐCĐ dated May 16, 2025, of the 2025 Annual General Meeting of Shareholders, ensuring financial and operational indicators were met according to the set guidelines.
- Accelerate legal work and project implementation: Focused on reviewing and completing legal procedures to resolve obstacles and promote the progress of existing projects; simultaneously, remained cautious in evaluating, selecting, and implementing new investment projects. In 2025, the Company completed the construction of the 102 Nam Ky Khoi Nghia Office Building (November 2025) and commenced construction of the Sense Festi Vinh Long project (August 2025).
- Optimize operations - improve capital efficiency: Continued to restructure the organization, streamline the apparatus, and improve labor productivity; simultaneously,

strictly controlled costs and optimized investment efficiency, contributing to improved profit margins and overall operational efficiency.

- Improve management efficiency of the Shopping Center chain: The management and operation of the Sense City, Sense Market, and SC VivoCity systems were implemented synchronously, ensuring stable and sustainable growth. Notably, the Sense City Pham Van Dong Shopping Center achieved an impressive occupancy rate of 99%, contributing significantly to the 6.7% total revenue growth of the entire chain in 2025. This result confirms the effective exploitation capacity and clearly reflects the commercial appeal and development potential of the Company's Shopping Center projects.
- Digital transformation continues to be prioritized. In 2025, the Company implemented and operated the E-Office and HRMS systems, contributing to the standardization of work processes, reducing manual operations, and improving management efficiency. Completed the migration of the Sense City chain's HO server system from physical servers to a Cloud platform, helping to optimize operating costs, improve security, increase scalability, and ensure stable and continuous system operation.

III. Report on 2025 operating results:

1. Execution of 2025 business indicators:

Unit: Million VND

No.	Indicators	2024 Actual	2025			
			Plan	Actual	%Plan	%2024 Actual
1	Total revenue	125,659	167,837	177,109	105.5%	140.8%
2	Profit before tax	57,330	73,123	103,728	141.9%	180.9%
3	State budget contribution	5,635	-	5,097		90.4%
4	Dividends	3%/share				

2. Financial situation:

- Capital and Debt payable:

Unit: Million VND

No.	Indicators	December 31, 2025	December 31, 2024
	Total capital	2,355,051	2,271,009
1	Equity	2,213,463	2,143,065
	- Contributed capital	1,000,000	1,000,000
	- Development investment fund	895,925	867,538
	- Undistributed profit	317,539	275,527
2	Debt payable	141,589	127,944
	- Short-term debt	35,641	21,996
	<i>In which: short-term loans</i>	0	0
	- Long-term debt	105,948	105,948
	<i>In which: long-term loans</i>	0	0

- **Investment capital:**

Unit: Million VND

No.	Indicators	December 31, 2025	December 31, 2024
1	Commercial real estate investment, Shopping Center	1,066,369	1,134,369
1.1	VCCD	754,099	754,099
1.2	Sense City Ben Tre	44,600	44,600
1.3	Sense City Can Tho	74,800	74,800
1.4	Sense City Ca Mau	74,970	74,970
1.5	Sense City District 9	53,900	53,900
1.6	Sense City Pleiku	2,000	70,000
1.7	Sense Market Cai Be	30,000	30,000
1.8	Dong Bac Shopping Center	32,000	32,000
2	Other commercial real estate investment	602,262	496,540
2.1	An Phu Project	476,396	476,396
2.2	102 Nam Ky Khoi Nghia Project	122,471	20,144
2.3	Vinh Long Shopping Center Project	3,395	
3	Capital contribution investment in other entities	50,691	50,691
	TOTAL INVESTMENT CAPITAL	1,719,321	1,681,600

3. Shopping Center and Modern Market business:

a. Sense City, SC Vivo City Shopping Center chain:

- Focused on increasing occupancy rates through product category restructuring, prioritizing partners with financial capacity, strong brands, and the ability to expand chains; actively strengthened short-term leasing activities to optimize revenue.
- Implemented preferential package leasing policies to attract large partners to lease simultaneously, increasing coverage and brand recognition across the entire system. As a result, the average occupancy rate of the Chain in 2025 reached over 93%, exceeding the set plan.
- Strengthened marketing activities, organized seasonal events/major festivals to stimulate demand, and increased customer traffic and revenue.
- Continued to research and develop new business models, Shopping Centers with flexible scales, models combining retail - F&B - entertainment, increasing customer experience and maximizing the exploitation of multi-functional spaces, suitable for the characteristics of each locality, optimizing investment efficiency and the ability to attract customers.

b. Shopping Center model - Sense Market:

- Sense Market Cai Be - the first district-level Shopping Center model in the system - is currently being reviewed and evaluated comprehensively to perfect and standardize the operating model suitable for local market characteristics. The focus is on restructuring the business model in a flexible direction, closely following the actual consumption

needs of the locality, thereby improving exploitation efficiency and optimizing floor space usage performance.

4. Rental real estate business:

- Continued to exploit the 253 Dien Bien Phu Building (Ho Chi Minh City) by maintaining cooperation with tenants. In particular, successfully negotiated an increase in rental rates starting from December 2025, thereby contributing to increasing revenue for the Company and reducing cost pressure in the context of the State adjusting land rental rates upward.
- Actively completed legal procedures and project completion for 102 Nam Ky Khoi Nghia to be ready for handover and operation. Simultaneously, proactively built an operational management apparatus, developed policies for brokers, and implemented systematic space leasing, thereby creating a solid foundation for the opening plan and putting the project into effective operation in 2026.

5. Hotel management and business:

- Charmant Suites Hotel Can Tho: focused on standardizing operations and perfecting the organizational structure in a professional and synchronous manner to improve management-operation efficiency, while creating a premise for the Company's hotel chain expansion and development strategy in the coming period. In 2025, the Hotel achieved revenue of approximately 55.7 billion VND, of which room revenue accounted for 77%, and food and beverage/banquets accounted for 23%. Business operations are stable, supported by OTA channels, and service quality is highly rated by the market.

6. Real estate project development investment:

- Sense Festi Vinh Long Shopping Center project: construction commenced in August 2025 and construction progress is being strictly controlled to ensure it stays on schedule. In parallel with construction, the project is actively implementing market research, surveying consumer behavior in the Vinh Long area, thereby building a business plan, suitable product category structure (Trademix), optimizing the operating model, and ensuring feasibility and efficiency when putting the project into operation.
- Sense Plaza Hai Duong Shopping Center project: currently researching and calculating cooperation plans with partners. In addition, implementing comprehensive research and calculation of the project's investment efficiency to ensure feasibility and prepare for the next implementation steps.
- An Phu Project: continued to resolve obstacles regarding public land, interspersed land, procedures for applying for adjustment of investment policy decisions, and land allocation; coordinated with Thu Thiem Real Estate JSC in fulfilling obligations to contribute to main technical infrastructure, and performed work related to the cooperation contract with Novaland.
- Nguyen Trai Shopping Center Project: currently in the process of negotiating with partners on suitable cooperation plans. At the same time, researching and building business scenarios and suitable models to ensure investment efficiency and project feasibility under actual market conditions.
- Continued to research, build, and evaluate development plans and business models suitable for regional characteristics at the Ben Cat, Long Xuyen, Vung Tau, Son Tien projects, etc.

7. Providing project management consulting services for Saigon Co.op:

- Saigon Co.op Apartment Housing Project: completed procedures for applying for pink books for 98 residential apartments and monitored the implementation of warranty work.
- Co.opmart Thong Nhat Project: managed the construction investment implementation, completed and handed over to Saigon Co.op for opening in November 2025.

8. Some other tasks:

- Performed reporting and information disclosure on public company governance status in accordance with the regulations of the State Securities Commission, the Hanoi Stock Exchange, and the Vietnam Securities Depository and Clearing Corporation.

PART B: 2026 OPERATIONAL OUTLOOK

I. Socio-economic situation forecast for 2026:

2026 is the first year of the 2026-2030 socio-economic development plan, with a high growth target (GDP growth over 10%) associated with macroeconomic stability and inflation control. In which, the main drivers come from public investment (Long Thanh Airport, high-speed railway, ring road clusters, expressways, Sports Urban Area, etc.), domestic consumption, FDI attraction, and the development of the digital economy, high technology, and the green economy. On that basis, the retail real estate market is forecast to continue to grow positively, with a trend of enhancing customer experience and increasing rental prices in CBD areas.

However, the Vietnamese economic context still contains many challenges as geopolitical fluctuations, especially in the Middle East, escalate, directly affecting and increasing fuel costs as well as input costs in project construction investment; at the same time, high interest rates (increasing by 2-3%/year compared to 2025 interest rates) and credit restrictions for the real estate sector continue to put great pressure on capital costs and investment efficiency. This forces Vietnamese real estate enterprises, including the Company, to be even more cautious in deciding to invest in developing new projects based on prioritizing projects with the ability to be exploited early, strictly controlling investment progress, and optimizing capital efficiency.

II. Key tasks for 2026:

- 1) Company's 2026 business plan indicators:
 - Total revenue: 173,0 billion VND.
 - Profit before tax: 40,5 billion VND.
- 2) Focus on completing legal procedures and shortening project schedules to bring projects into the revenue exploitation stage earlier. Specifically for 2026, the Company sets the goal of completing acceptance and opening the 102 Nam Ky Khoi Nghia office for lease, completing the Sense Festi Vinh Long Shopping Center project and the Sense Plaza Hai Duong Shopping Center; seeking investment cooperation partners, researching concepts, designing and constructing the finishing parts of the Nguyen Trai Shopping Center project, etc., completing project implementation early or on schedule to control costs well, generate additional revenue, and increase capital efficiency from the project.
- 3) Increase the Company's revenue and profit through revenue from managing projects in the Saigon Co.op ecosystem in 2026, including Co.opmart Pro Nguyen Trai, Co.opmart Thu Thua, Co.opmart Ben Cat, Co.opmart Binh Chanh, Co.opmart Long Hau, Co.opmart Nguyen Khoai, 199 Nguyen Thai Hoc Office, My Tho Shopping Center, Tan An Shopping Center, Go O Moi Shopping Center.

- 4) Increase the efficiency of exploiting existing assets: increase occupancy rates, increase office rental revenue to improve the exploitation efficiency of the 102 Nam Ky Khoi Nghia building.
- 5) Focus on reviewing and evaluating the operational efficiency of Shopping Center models in the Sense system, thereby building plans to improve business models and improve floor space exploitation efficiency. Strengthen connection with Saigon Co.op's customer ecosystem to optimize customer experience and increase commercial exploitation efficiency.
- 6) Continue to expand the Saigon Co.op/Company ecosystem through implementing new business models and strongly promoting linkage activities in the system, to create synergistic value, diversify revenue sources, and promote the sustainable development of the Company.
- 7) Comprehensively review the capital structure, cash flow, and financial efficiency of existing Sense projects; build financial restructuring plans in the direction of optimizing capital sources, improving capital efficiency, and reducing financial pressure.
- 8) Perfect the organizational structure and improve the Company's management capacity. Review and rearrange the organizational structure in a streamlined, effective manner suitable for the Company's scale expansion orientation in the coming period.
- 9) Continue to perfect digital transformation. Focus on synchronously implementing key management systems (PMS, SMS, CSR) to standardize office operations, improve project management capacity, and Shopping Center operation capacity. At the same time, accelerate infrastructure transformation to the Cloud combined with upgrading IT systems at the Company's office and new Sense models to ensure flexibility, safety, and scalability of the Sense Shopping Center system.

Entering 2026 - the first year of a new development phase, the Company faces many opportunities along with many challenges, especially in the commercial real estate sector. However, with clear direction from the Board of Directors, the foundation accumulated from many years ago, and the companionship of Shareholders and partners, the Board of Management believes that the Company will continue to develop stably, sustainably, and step-by-step realize the strategy of expanding the ecosystem, increasing long-term value for shareholders and stakeholders.

We would like to sincerely thank our Shareholders for trusting and supporting us. We wish the 2026 Annual General Meeting of Shareholders great success.

Respectfully.

Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archive: VT.

GENERAL DIRECTOR



Pham Trung Kien

Ho Chi Minh City, June 26, 2026

REPORT ON THE 2025 ACTIVITIES OF THE BOARD OF SUPERVISORS

- *Pursuant to the Charter and the Internal Regulation on Corporate Governance of SaiGon Co.op Investment Development Joint Stock Company;*
- *Pursuant to the Regulation on the Operation of the Board of Supervisors;*
- *Pursuant to Resolution of the 2025 Annual General Meeting of Shareholders No. 01/2025/NQ/ĐHĐCĐ dated 16 May 2025;*
- *Pursuant to the separate financial statements and the consolidated financial statements for 2025 audited by A&C Auditing and Consulting Co., Ltd.*

On behalf of the Board of Supervisors, I would like to report to the 2026 Annual General Meeting of Shareholders on the 2025 activities of the Board of Supervisors as follows:

I. Summary of activities of the Board of Supervisors:

1. Meetings of the Board of Supervisors:

In 2025, the Board of Supervisors held 02 periodic meetings and carried out tasks such as supervising and inspecting compliance with the provisions of law, the Charter and the Internal Regulation on Corporate Governance in corporate governance and management, appraising the financial statements, the results of implementation and execution of the Resolution of the 2025 Annual General Meeting of Shareholders, and the Resolutions and Decisions of the Board of Directors.

2. Appraisal of the audited 2025 Financial Statements:

The Board of Supervisors appraised the separate financial statements and the consolidated financial statements for 2025 of the Company audited by A&C Auditing and Consulting Co., Ltd. These reports were also disclosed by the Company on the Company's website in accordance with regulations for shareholders to monitor.

The Board of Supervisors agrees with the opinions and comments in the independent audit reports of A&C Auditing and Consulting Co., Ltd. and confirms the results as follows: The Company's audited separate financial statements and consolidated financial statements for 2025 have fairly and reasonably reflected, in all material respects, the financial position of the Company as at 31 December 2025, as well as its business performance and cash flow position for the financial year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime and relevant legal regulations on the preparation and presentation of financial statements.

The Company has fully complied with the current accounting regime and relevant legal regulations in organizing financial accounting activities, carrying out accounting work and preparing the Company's financial statements in a complete manner.

The basic indicators achieved in 2025 as shown in the Company's audited Separate financial statements for 2025 are as follows:

- Business results:
 - Total revenue: VND 177.109.182.062
Achieving 105,5% compared to the plan (plan: VND 167,8 billion)
 - Profit before tax: VND 103.727.705.655
Achieving 141,9% compared to the plan (plan: VND 73,1 billion)
 - Profit after tax: VND 103.804.173.596
- Total assets: VND 2.355.051.742.644
 - Current assets: VND 488.339.110.665
 - Non-current assets: VND 1.866.712.631.979
- Total capital sources: VND 2.355.051.742.644
 - Liabilities: VND 141.588.648.142
 - Owner's equity: VND 2.213.463.094.502

The basic indicators achieved in 2025 as shown in the Company's audited consolidated financial statements for 2025 are as follows:

- Business results:
 - Total revenue: VND 120.953.792.697
 - Profit before tax: VND 81.650.825.772
 - Profit after tax: VND 74.869.867.572
- Total assets: VND 2.612.157.923.416
 - Current assets: VND 534.044.474.982
 - Non-current assets: VND 2.078.113.448.434
- Total capital sources: VND 2.612.157.923.416
 - Liabilities: VND 167.825.254.324
 - Owner's equity: VND 2.444.332.669.092

3. Supervision of compliance with legal regulations, implementation of the Resolution of the General Meeting of Shareholders and the Charter:

3.1. Compliance with legal regulations:

- General activities: The Company has fully and properly declared and paid amounts to the State budget in accordance with regulations. During its operations, the Company has complied with and observed the provisions of the Law on Enterprises, the Law on Securities, the Labor Code, other relevant laws and relevant guiding documents for implementation.

- Implementation of information disclosure: The Company has basically fully and promptly implemented information disclosure on the Company's website, the information disclosure system of the State Securities Commission and the Hanoi Stock Exchange in accordance with regulations for information related to governance and management activities, the maximum foreign ownership ratio, and the Company's failure to satisfy the conditions of a public company regarding shareholder structure.

3.2. Implementation of the Resolution of the General Meeting of Shareholders and the Charter:

The Board of Directors convened and organized the 2025 Annual General Meeting of Shareholders in compliance with the provisions of law and the Company's Charter.

The implementation of the Resolution of the 2025 Annual General Meeting of Shareholders and the Company's Charter was supervised, inspected and fully carried out. The Board of Supervisors noted that the Board of Directors and the Board of Management had fully implemented the resolutions under Resolution of the 2025 Annual General Meeting of Shareholders No. 01/2025/NQ/ĐHĐCĐ dated 16 May 2025:

- Profit distribution: The Company implemented the 2023 profit distribution plan approved by the 2025 Annual General Meeting of Shareholders, in which the Company paid the 2024 cash dividend to shareholders at the rate of 3%/share from 28 July 2025.
- Selection of auditing company: The 2025 Annual General Meeting of Shareholders decided to select A&C Auditing and Consulting Co., Ltd. to review the interim financial statements and audit the 2025 financial statements. The General Director signed the contract with A&C Auditing and Consulting Co., Ltd. and implemented it in accordance with regulations.
- Payment of remuneration to the Board of Supervisors: The Company paid remuneration to the Board of Supervisors in 2025 according to the remuneration levels approved by the 2025 Annual General Meeting of Shareholders, specifically:
 - Head of the Board: VND 3.000.000/month.
 - Member: VND 2.000.000/month.

(See details in the Notes to the audited 2025 Financial Statements).

4. Supervision of management and administration activities:

Through the supervision work, the Board of Supervisors assessed that the management and administration activities of the Board of Directors and the Board of Management of the Company in 2025 complied with the provisions of law, the Company's Charter, the Resolution of the 2025 Annual General Meeting of Shareholders, the Internal Regulation on Corporate Governance and other Regulations and Rules of the Company. The decisions of the Board of Directors and the Board of Management were in accordance with the functions and powers of the Board of Directors and the Board of Management.

The Board of Directors organized meetings in accordance with the Regulation on the Operation of the Board of Directors and the Company's Charter. The Board of Directors performed its governance, supervision and direction functions toward the Board of Management in management work and implementation of business activities in accordance with the policies approved by the General Meeting of Shareholders.

The Board of Management made efforts in management work, overcame challenges and difficulties, maintained stable business operations, and seriously implemented the decisions of the Board of Directors to carry out the business plan.

5. Transactions between the Company, its subsidiaries and related persons:

- Transactions between the Company, its subsidiaries and members of the Board of Directors, the General Director, and other executives of the Company: None arising.
- Transactions between the Company, its subsidiaries and related persons of members of the Board of Directors, the General Director, and other executives of the Company: See details in the Notes to the audited 2025 Financial Statements.
- Transactions between the Company and companies in which members of the Board of Directors, the General Director, and other executives of the Company are founding members or enterprise managers within the latest 03 years prior to the time of transaction: None arising.

II. Coordination of activities between the Board of Supervisors and the Board of Directors, the Board of Management and shareholders:

The Board of Supervisors received support and favorable conditions from the Board of Directors and the Board of Management in performing its duties. Members of the Board of Supervisors were invited to attend most meetings of the Board of Directors and the Board of Management.

During the year, the Board of Supervisors did not receive any letters from shareholders requesting inspection or verification of matters related to the management and administration activities of the Company. The Board of Supervisors did not detect any abnormal issues in the management and administration work of the Board of Directors, the Board of Management and other managerial positions of the Company.

III. Comments - Assessment:

The year 2025 continued to be a year with many difficulties for the Company's operations, but with great efforts in management and administration by the Board of Directors and the Board of Management, and maximum cost reduction, the Company exceeded the planned targets assigned by the General Meeting of Shareholders. The Board of Supervisors assessed that the Board of Directors and the Board of Management fulfilled their management and administration responsibilities.

The Board of Supervisors performed and completed its duties in accordance with the Resolutions of the General Meeting of Shareholders, the Company's Charter and the Regulation on the Operation of the Board of Supervisors.

IV. Recommendations:

Due to the impact of geopolitical tensions in the world, the Board of Supervisors assesses that 2026 will have many challenges and difficulties for the Company's business operations. The Board of Supervisors recommends that the Board of Directors continue to strengthen the direction and supervision of the implementation of investment in key commercial real estate projects in accordance with the plan and schedule; supervise the preparation and use of investment capital for projects to ensure the right purposes, compliance with regulations and efficiency.

V. Operational orientation for 2026 of the Board of Supervisors:

- 1) Continue to supervise compliance with the provisions of law, the Company's Charter, the Resolution of the 2026 Annual General Meeting of Shareholders, and the Resolutions and Decisions of the Board of Directors in the management and administration of the Board of Directors and the Board of Management.
- 2) Evaluate and appraise the Company's quarterly, semi-annual and annual financial statements.
- 3) Continue to perform the obligations and responsibilities of the Board of Supervisors in accordance with the Company's Charter and the Regulation on the Operation of the Board of Supervisors.

The Board of Supervisors respectfully thanks the shareholders, the Board of Directors, the Board of Management and all officers and employees of the Company for assisting, supporting and creating favorable conditions for the Board of Supervisors to operate and complete the assigned tasks in 2025. We wish the 2026 Annual General Meeting of Shareholders great success.

The above is the report of the Board of Supervisors, respectfully submitted to the General Meeting of Shareholders for approval./.

Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: Admin.

**ON BEHALF OF THE BOARD OF
SUPERVISORS**

HEAD OF THE BOARD



Nguyen Phu Khanh





SAIGON CO.OP INVESTMENT & DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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

Telephone: (84-28) 38360143

Fax: (84-28) 38225457

Website: <https://scid.vn>Email: info@scid-jsc.com

No: 01/2026/TT-HĐQT

Ho Chi Minh City, June 26, 2026

PROPOSAL

THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Re: Audited Separate Financial Statements and Consolidated Financial Statements for 2025

- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company);
- Pursuant to the Company's Separate Financial Statements and Consolidated Financial Statements for 2025, which have been audited by A&C Auditing and Consulting Co., Ltd.

The Board of Directors of the Company respectfully submits to the General Meeting of Shareholders for consideration and approval the Company's Separate Financial Statements and Consolidated Financial Statements for 2025, audited by A&C Auditing and Consulting Co., Ltd.

The Company's Audited Separate Financial Statements and Consolidated Financial Statements for 2025 have been disclosed in accordance with regulations and posted on the Company's website at: <https://scid.vn> (section: "Investor Relations/Reports/Financial Statements"), including the following contents:

- 1) Independent auditor's report.
- 2) Balance sheet as of 31/12/2025.
- 3) Income statement for 2025.
- 4) Cash flow statement for 2025.
- 5) Notes to the financial statements.

In which, some basic financial indicators in the Audited Separate Financial Statements and Consolidated Financial Statements for 2025 as follows:

No.	Basic indicators	Separate FS (VND)	Consolidated FS (VND)
1	Total assets	2,355,051,742,644	2,612,157,923,416
2	Total revenue	177,109,182,062	199,788,715,049
2.1	Revenue from sales of goods and provision of services	34,461,315,015	100,610,252,626
2.2	Financial income	142,446,171,546	18,945,888,585
2.3	Other income	201,695,501	1,397,651,486
2.4	Profit/loss in joint ventures, associates		78,834,922,352
3	Total expenses	73,381,476,407	118,137,889,277
3.1	Cost of sales	9,834,924,794	35,517,517,600
3.2	Selling expenses	1,389,098,377	21,113,447,951
3.3	General and administration expenses	55,847,520,012	58,910,819,323
3.4	Financial expenses	5,458,474,262	1,322,100,000
3.5	Other expenses	851,458,962	1,274,004,403
4	Profit before tax	103,727,705,655	81,650,825,772
5	Profit after tax	103,804,173,596	74,869,867,572

Respectfully submit to the General Meeting of Shareholders for approval./.

Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



[Signature]
Vu Anh Khoa

PROPOSAL
THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
Re: Profit Distribution for 2025

- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company);
- Pursuant to the Report on activities in 2025 and orientation for activities in 2026 of the Board of Directors;
- Pursuant to the Report summarizing activities in 2025 and orientation for activities in 2026 of the Board of Management;
- Pursuant to the Report on activities in 2025 of the Board of Supervisors;
- Pursuant to the Company's Separate Financial Statements for 2025 audited by A&C Auditing and Consulting Co., Ltd.

The Company's Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the profit distribution plan for 2025 as follows:

Content	Amount of money (VND)
1. Profit after tax in 2025	103,804,173,596
2. Distribution of profit after tax in 2025:	
2.1. Appropriation to the investment and development Fund (50%)	51,902,086,798
2.2. Appropriation to the Board of Directors Fund (5%)	5,190,208,680
2.3. Appropriation to the bonus and welfare Fund (1%)	1,038,041,736
3. Remaining profit of 2025	45,673,836,382
4. Remaining profit of previous years	213,734,393,377
5. Dividend for 2025 (*)	0
6. Total remaining profit	259,408,229,759



Note: (*) The company shall not pay dividend for 2025 because we need to concentrate investment capital on major commercial and service real estate projects currently under implementation.

Respectfully submit to the General Meeting of Shareholders for approval./.

Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN



Vu Anh Khoa

No: 03/2026/TT-BKS

Ho Chi Minh City, June 26, 2026

PROPOSAL
THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
Re: Selection of Auditing Company for 2026

- Pursuant to the Enterprise Law dated 17/06/2020 and its guiding documents;
- Pursuant to the Securities Law dated 26/11/2019 and its guiding documents;
- Pursuant to the Government's Decree No. 155/2020/NĐ-CP dated 31/12/2020 detailing the implementation of several articles of the Securities Law;
- Pursuant to the Ministry of Finance's Circular No. 183/2013/TT-BTC dated 04/12/2013 regarding independent audits for entities of public interest;
- Pursuant to the List of audit organizations and practicing auditors approved to conduct audits for entities of public interest in the securities sector in 2026 issued with Decision No. 902/QĐ-UBCK dated 19/11/2025 of the State Securities Commission;
- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company).

A&C Auditing and Consulting Co., Ltd. is one of the leading, prestigious independent auditing companies in Vietnam in the field of providing financial statement auditing services for public joint stock companies in general and listed companies in particular. At the same time, A&C Auditing and Consulting Co., Ltd. is also an auditing company approved by the State Securities Commission to audit units with public interests in the field of securities in 2026. In addition, since the Company's establishment, A&C Auditing and Consulting Co., Ltd. has been providing financial statement review and audit services for the Company, its subsidiaries, and its affiliated companies.

The Board of Supervisors of the Company respectfully submits to the General Meeting of Shareholders for consideration and approval the selection of A&C Auditing and Consulting Co., Ltd. to continue providing financial statement review and audit services for 2026 of the Company, assigning the legal representative of the Company to sign a contract with A&C Auditing and Consulting Co., Ltd. and implement it in accordance with regulations.

Respectfully submit to the General Meeting of Shareholders for approval./.

Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

ON BEHALF OF THE BOARD OF SUPERVISORS

HEAD OF BOARD



Nguyen Phu Khanh



SAIGON CO.OP INVESTMENT & DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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

Telephone: (84-28) 38360143

Fax: (84-28) 38225457

Website: <https://scid.vn>

Email: info@scid-jsc.com

No: 04/2026/TT-HĐQT

Ho Chi Minh City, June 26, 2026

PROPOSAL

THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Re: Remuneration of the Board of Directors and Board of Supervisors in 2026

- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company);
- Pursuant to the Company's business plan for 2026.

The Board of Directors of the Company respectfully submits to the General Meeting of Shareholders for consideration and approval the remuneration for members of the Board of Directors and the Board of Supervisors in 2026 (remaining the same as in 2025), specifically as follows:

1. Remuneration of the Board of Directors:

- Chairman: 6,000,000 VND/month.
- Member: 3,000,000 VND/month.

2. Remuneration of the Board of Supervisors:

- Head of the Board: 3,000,000 VND/month.
- Member: 2,000,000 VND/month.

(Personal income tax related to the above remuneration shall be paid by the Company)

Respectfully submit to the General Meeting of Shareholders for approval./.

Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN *W*



Vu Anh Khoa
Vu Anh Khoa



SAIGON CO.OP INVESTMENT & DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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Email: info@scid-jsc.com

No: 05/2026/TT-HĐQT

Ho Chi Minh City, June 26, 2026

PROPOSAL

THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

Re: Approval of contracts and transactions between the Company and related party

- Pursuant to the Enterprise Law dated 17/06/2020 and its guiding documents;
- Pursuant to the Securities Law dated 26/11/2019 and its guiding documents;
- Pursuant to the Government's Decree No. 155/2020/NĐ-CP dated 31/12/2020 detailing the implementation of several articles of the Securities Law; as amended and supplemented by the Government's Decree No. 245/2025/NĐ-CP dated 11/09/2025;
- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company ("the Company");
- Pursuant to the operational demands and business plan for 2026 of the Company.

To ensure the effective implementation of investment activities, development of key projects and business operations of the Company during 2026, the Company's Board of Directors respectfully submits to General Meeting of Shareholders for approval of contracts and transactions between the Company and relevant party:

1. Contracts and transactions with relevant party - the Ho Chi Minh City Union of Trading Co-operatives ("Saigon Co.op") (Business registration number: 0301175691):

1.1. Relationship with the Company: Saigon Co.op is a major shareholder of the Company, owning more than 51% of total common shares of the Company and is an affiliated organization of the Company's internal employees.

1.2. Contents and subjects of contracts and transactions:

- Office leasing;
- Management and operation of 131 Dien Bien Phu building;
- Project management consultancy and supervision consultancy services for projects within Saigon Co.op system;
- Saigon Co.op provides short-term funding support to the Company in the form of loans for project implementation.
- Other contracts and transactions shall be conducted in accordance with applicable laws and regulations and aligned with needs and capabilities of both parties.

1.3. Value of contracts and transactions:

- Transactions with a value under 35%, or transactions resulting in the total value of transactions incurred within 12 months from the date of the first transaction being less than 35% of the Company's total assets as stated in the latest financial statements.
- Transactions with a value of 35% or more, or transactions resulting in the total value of transactions incurred within 12 months from the date of the first transaction being 35% or more of the Company's total assets as stated in the latest financial statements.

1.4. Effective period: Applicable to contracts and transactions executed and arising from the date such contents are approved by the the General Meeting of Shareholders until the closing of the 2027 Annual General Meeting of Shareholders.

2. Implementation:


- 2.1. The General Meeting of Shareholders hereby authorizes the Board of Directors to determine and approve any matters arising in relation to contracts and transactions with related party that are within the authority of the General Meeting of Shareholders.
- 2.2. It is agreed to authorize the Company's Legal Representative to decide on, execute, and implement each specific contract and transaction between the Company and related party above in compliance with applicable laws, actual circumstances, and ensuring the legitimate interests of the Company.

Respectfully submit to the General Meeting of Shareholders for approval./.

Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

ON BEHALF OF THE BOARD OF DIRECTORS
CHAIRMAN



Vu Anh Khoa



FINANCIAL STATEMENTS
FOR THE FISCAL YEAR ENDED 31 DECEMBER 2025

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

No. 1.0971/26/TC-AC

INDEPENDENT AUDITOR'S REPORT**To: THE SHAREHOLDERS, THE BOARD OF DIRECTORS AND THE BOARD OF MANAGEMENT
SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY**

We have audited the accompanying Financial Statements of Saigon Co.op Investment Development Joint Stock Company (hereinafter referred to as "the Company"), which were prepared on 01 April 2026 (from page 6 to page 42), including the Balance Sheet as of 31 December 2025, the Income Statement, the Cash Flow Statement for the fiscal year then ended and the Notes to the Financial Statements.

Responsibility of the Board of Management

The Company's Board of Management is responsible for the preparation, true and fair presentation of the Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of the Financial Statements; and responsible for the internal control as the Company's Board of Management determines necessary to enable the preparation and presentation of the Financial Statements to be free from material misstatement due to fraud or error.

Responsibility of the Auditors

Our responsibility is to express an opinion on these Financial Statements based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical standards and requirements and plan and perform the audit to obtain reasonable assurance about whether the Financial Statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Financial Statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Financial Statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the preparation and true and fair presentation of the Financial Statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Company's Board of Management, as well as evaluating the overall presentation of the Financial Statements.


We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion of Auditors

In our opinion, the Financial Statements give a true and fair view, in all material respects, of the financial position as of 31 December 2025 of Saigon Co.op Investment Development Joint Stock Company, its financial performance and its cash flows for the fiscal year then ended, in conformity with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of the Financial Statements.

For and on behalf of
A&C Auditing and Consulting Co., Ltd.



Hoàng Thái Vương
Partner
Audit Practice Registration Certificate No. 2129-2023-008-1
Authorized Signatory
Phạm Mỹ Tuyền
Auditor
Audit Practice Registration Certificate No. 3596-2026-008-1

Ho Chi Minh City, 01 April 2026

A&C Auditing and Consulting Co., Ltd. trading as Baker Tilly A&C is a member of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

BALANCE SHEET

As of 31 December 2025

Unit: VND

ITEMS	Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS	100		488.339.110.665	419.523.066.260
I. Cash and cash equivalents	110	V.1	158.152.882.910	82.101.119.656
1. Cash	111		60.753.761.403	22.394.654.805
2. Cash equivalents	112		97.399.121.507	59.706.464.851
II. Short-term financial investments	120		7.525.800.000	288.266.823.126
1. Trading securities	121	V.2a	13.859.293.545	13.859.293.545
2. Provisions for devaluation of trading securities	122	V.2a	(6.333.493.545)	(5.011.393.545)
3. Held-to-maturity investments	123	V.2b	-	279.418.923.126
III. Short-term receivables	130		309.872.087.821	42.896.790.084
1. Short-term trade receivables	131	V.3a	26.922.295.519	11.295.856.962
2. Short-term prepayments to suppliers	132	V.4	35.964.141.535	7.000.848.316
3. Short-term inter-company receivables	133		-	-
4. Receivables according to the progress of construction contract	134		-	-
5. Receivables for short-term loans	135	V.5	16.600.000.000	16.600.000.000
6. Other short-term receivables	136	V.6a	246.021.453.828	23.635.887.867
7. Allowance for short-term doubtful debts	137	V.7	(15.635.803.061)	(15.635.803.061)
8. Deficit assets for treatment	139		-	-
IV. Inventories	140		-	-
1. Inventories	141		-	-
2. Allowance for devaluation of inventories	149		-	-
V. Other current assets	150		12.788.339.934	6.258.333.394
1. Short-term prepaid expenses	151	V.8a	2.541.130.335	2.877.248.912
2. Deductible VAT	152		7.198.810.249	332.685.132
3. Taxes and other receivables from the State	153	V.15	3.048.399.350	3.048.399.350
4. Trading Government bonds	154		-	-
5. Other current assets	155		-	-

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

Balance Sheet (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
B- NON-CURRENT ASSETS	200		1.866.712.631.979	1.851.485.811.801
I. Long-term receivables	210		122.838.542.831	139.540.493.693
1. Long-term trade receivables	211	V.3b	11.623.830.831	28.325.781.693
2. Long-term prepayments to suppliers	212		-	-
3. Working capital in affiliates	213		-	-
4. Long-term inter-company receivables	214		-	-
5. Receivables for long-term loans	215		-	-
6. Other long-term receivables	216	V.6b	111.214.712.000	111.214.712.000
7. Allowance for long-term doubtful debts	219		-	-
II. Fixed assets	220		4.110.248.739	5.575.303.460
1. Tangible fixed assets	221	V.9	1.743.277.462	2.455.560.675
- Historical cost	222		7.424.538.346	12.010.145.201
- Accumulated depreciation	223		(5.681.260.884)	(9.554.584.526)
2. Financial leased assets	224		-	-
- Historical cost	225		-	-
- Accumulated depreciation	226		-	-
3. Intangible fixed assets	227	V.10	2.366.971.277	3.119.742.785
- Initial cost	228		4.554.329.792	4.554.329.792
- Accumulated amortization	229		(2.187.358.515)	(1.434.587.007)
III. Investment property	230	V.11	34.408.243.014	36.078.675.198
- Historical costs	231		57.817.638.519	57.817.638.519
- Accumulated depreciation	232		(23.409.395.505)	(21.738.963.321)
IV. Long-term assets in process	240		603.582.748.844	496.540.000.649
1. Long-term work in process	241		-	-
2. Construction-in-progress	242	V.12	603.582.748.844	496.540.000.649
V. Long-term financial investments	250		1.099.875.439.983	1.172.011.814.245
1. Investments in subsidiaries	251	V.2c	76.600.000.000	144.600.000.000
2. Investments in joint ventures and associates	252	V.2c	1.040.459.576.518	1.040.459.576.518
3. Investments in other entities	253		-	-
4. Provisions for devaluation of long-term financial investments	254	V.2c	(17.184.136.535)	(13.047.762.273)
5. Held-to-maturity investments	255		-	-
VI. Other non-current assets	260		1.897.408.568	1.739.524.556
1. Long-term prepaid expenses	261	V.8b	1.814.856.627	1.733.440.556
2. Deferred income tax assets	262	V.13a	82.551.941	6.084.000
3. Long-term components and spare parts	263		-	-
4. Other non-current assets	268		-	-
TOTAL ASSETS	270		2.355.051.742.644	2.271.008.878.061

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

Balance Sheet (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
C - LIABILITIES	300		141.588.648.142	127.943.635.044
I. Current liabilities	310		35.640.960.172	21.995.947.074
1. Short-term trade payables	311	V.14	17.377.056.231	4.432.270.130
2. Short-term advances from customers	312		-	-
3. Taxes and other obligations to the State Budget	313	V.15	479.503.856	629.661.085
4. Payables to employees	314	V.16	1.539.498.854	3.161.839.843
5. Short-term accrued expenses	315		263.289.199	258.730.111
6. Short-term inter-company payables	316		-	-
7. Payables according to the progress of construction contracts	317		-	-
8. Short-term unearned revenue	318		87.692.269	79.720.245
9. Other short-term payables	319	V.17a, c	519.722.130	545.198.127
10. Short-term borrowings and financial leases	320		-	-
11. Provisions for short-term payables	321		-	-
12. Bonus and welfare funds	322	V.18	15.374.197.633	12.888.527.533
13. Price stabilization fund	323		-	-
14. Trading Government bonds	324		-	-
II. Non-current liabilities	330		105.947.687.970	105.947.687.970
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term accrued expenses	333		-	-
4. Inter-company payables for working capital	334		-	-
5. Long-term inter-company payables	335		-	-
6. Long-term unearned revenue	336		-	-
7. Other long-term payables	337	V.17b, c	105.947.687.970	105.947.687.970
8. Long-term borrowings and financial leases	338		-	-
9. Convertible bonds	339		-	-
10. Preferred shares	340		-	-
11. Deferred income tax liability	341		-	-
12. Provisions for long-term payables	342		-	-
13. Science and technology development fund	343		-	-

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

Balance Sheet (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
D - OWNER'S EQUITY	400		2.213.463.094.502	2.143.065.243.017
I. Owner's equity	410		2.213.463.094.502	2.143.065.243.017
1. Owner's capital	411	V.19	1.000.000.000.000	1.000.000.000.000
- Ordinary shares carrying voting rights	411a		1.000.000.000.000	1.000.000.000.000
- Preference shares	411b		-	-
2. Share premiums	412		-	-
3. Bond conversion options	413		-	-
4. Other sources of capital	414		-	-
5. Treasury stocks	415		-	-
6. Differences on asset revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418	V.19	895.924.527.529	867.538.509.941
9. Business arrangement supporting fund	419		-	-
10. Other funds	420		-	-
11. Retained earnings	421	V.19	317.538.566.973	275.526.733.076
- Retained earnings accumulated to the end of the previous period	421a		213.734.393.377	275.526.733.076
- Retained earnings of the current period	421b		103.804.173.596	-
12. Construction investment fund	422		-	-
II. Other sources and funds	430		-	-
1. Sources of expenditure	431		-	-
2. Fund to form fixed assets	432		-	-
TOTAL LIABILITIES AND OWNER'S EQUITY	440		2.355.051.742.644	2.271.008.878.061



Le Thi Dieu Linh
Preparer



Pham Xuan Phong
Chief Accountant



Ho Chi Minh City, 01 April 2026

Pham Trung Kien
Chief Executive Officer



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

INCOME STATEMENT
For the fiscal year ended 31 December 2025

Unit: VND

ITEMS	Code	Note	Current year	Previous year
1. Revenue from sales of goods and provisions of services	01	VI.1	34.461.315.015	34.506.192.940
2. Revenue deductions	02		-	-
3. Net revenue	10		34.461.315.015	34.506.192.940
4. Cost of sales	11	VI.2	9.834.924.794	10.049.548.644
5. Gross profit	20		24.626.390.221	24.456.644.296
6. Financial income	21	VI.3	142.446.171.546	90.999.889.345
7. Financial expenses	22	VI.4	5.458.474.262	5.531.081.307
In which: Interest expenses	23		-	-
8. Selling expenses	25		1.389.098.377	395.432.668
9. General and administration expenses	26	VI.5	55.847.520.012	51.544.402.645
10. Net operating profit	30		104.377.469.116	57.985.617.021
11. Other income	31	VI.6	201.695.501	152.431.567
12. Other expenses	32	VI.7	851.458.962	807.571.381
13. Other profit/(loss)	40		(649.763.461)	(655.139.814)
14. Total accounting profit before tax	50		103.727.705.655	57.330.477.207
15. Current income tax	51	V.15	-	558.694.030
16. Deferred income tax	52	V.13a	(76.467.941)	(252.000)
17. Profit after tax	60		<u>103.804.173.596</u>	<u>56.772.035.177</u>
18. Basic earnings per share	70	VI.8		
19. Diluted earnings per share	71	VI.8		

Ho Chi Minh City, 01 April 2026

Le Thi Dieu Linh
PreparerPham Xuan Phong
Chief AccountantPham Trung Kien
Chief Executive Officer

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

CASH FLOW STATEMENT**(Indirect method)****For the fiscal year ended 31 December 2025**

Unit: VND

ITEMS	Code	Note	Current year	Previous year
I. Cash flows from operating activities				
1. Profit before tax	01		103.727.705.655	57.330.477.207
2. Adjustments				
- Depreciation/(Amortization) of fixed assets and investment properties	02	V.9, 10, 11	3.257.284.027	3.253.258.787
- Provisions and allowances	03	V.2a, 2c, 7	5.458.474.262	5.233.644.368
- Exchange gain/(loss) due to revaluation of monetary items in foreign currencies	04		-	-
- Gain/(loss) from investing activities	05	VI.3, 6	(142.630.273.853)	(91.143.987.578)
- Interest expenses	06		-	-
- Others	07		-	-
3. Operating profit before changes of working capital	08		(30.186.809.909)	(25.326.607.216)
- Increase/(decrease) of receivables	09		(258.968.822.719)	(31.491.162.070)
- Increase/(decrease) of inventories	10		-	-
- Increase/(decrease) of payables	11		30.846.336.407	2.733.090.299
- Increase/(decrease) of prepaid expenses	12		255.785.384	1.204.059.076
- Increase/(decrease) of trading securities	13		-	-
- Interest paid	14		-	-
- Corporate income tax paid	15		-	-
- Other cash inflows	16	V.18	23.650.000	30.370.000
- Other cash outflows	17	V.18	(944.302.011)	(425.352.301)
Net cash flows from operating activities	20		(258.974.162.848)	(53.275.602.212)
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non-current assets	21		(126.914.958.004)	(24.992.861.448)
2. Proceeds from disposals of fixed assets and other non-current assets	22	V.3a, 9, VI.6	219.826.213	-
3. Cash outflow for lending, buying debt instruments of other entities	23		(155.951.848.002)	(626.569.954.098)
4. Cash recovered from lending, selling debt instruments of other entities	24		435.370.771.128	614.011.464.355
5. Investments in other entities	25		-	(15.000.000.000)
6. Withdrawals of investments in other entities	26	V.2c	68.000.000.000	-
7. Interest earned, dividends and profits received	27		144.239.798.367	91.264.209.173
Net cash flows from investing activities	30		364.963.589.702	38.712.857.982

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

Cash Flow Statement (cont.)

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 borrowing principal	34		-	-
5. Payments for financial lease principal	35		-	-
6. Dividends and profit paid to the owners	36	V.17a, 19a	(29.937.663.600)	(12.635.580)
<i>Net cash flows from financing activities</i>	<i>40</i>		<i>(29.937.663.600)</i>	<i>(12.635.580)</i>
Net cash flows during the year	50		76.051.763.254	(14.575.379.810)
Beginning cash and cash equivalents	60	V.1	82.101.119.656	96.676.499.466
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	70	V.1	158.152.882.910	82.101.119.656

Ho Chi Minh City, 01 April 2026



Le Thi Dieu Linh
Preparer



Pham Xuan Phong
Chief Accountant



Pham Trung Kien
Chief Executive Officer





**Now,
for tomorrow**

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CONSOLIDATED FINANCIAL STATEMENTS

FOR THE FISCAL YEAR ENDED 31 DECEMBER 2025

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

No. 1.0978/26/TC-AC

INDEPENDENT AUDITOR'S REPORT

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

We have audited the accompanying Consolidated Financial Statements Saigon Co.op Investment Development Joint Stock Company (hereinafter referred to as "the Company") and its subsidiaries (hereinafter collectively referred to as "the Group"), which were prepared on 07 April 2026 (from page 6 to page 49) including the Consolidated Balance Sheet as of 31 December 2025, the Consolidated Income Statement, the Consolidated Cash Flow Statement for the fiscal year then ended and the Notes to the Consolidated Financial Statements.

Responsibility of the Board of Management

The Company's Board of Management is responsible for the preparation, true and fair presentation of the Consolidated Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of the Consolidated Financial Statements; and responsible for the internal control as the Board of Management determines necessary to enable the preparation and presentation of the Consolidated Financial Statements to be free from material misstatement due to fraud or error.

Responsibility of the Auditors

Our responsibility is to express an opinion on the Consolidated Financial Statements based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical standards and requirements and plan and perform the audit to obtain reasonable assurance about whether the Consolidated Financial Statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Consolidated Financial Statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Consolidated Financial Statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the preparation and true and fair presentation of the Consolidated Financial Statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Management, as well as evaluating the overall presentation of the Consolidated Financial Statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion of Auditors

In our opinion, the Consolidated Financial Statements give a true and fair view, in all material respects, of the consolidated financial position as of 31 December 2025 of the Group, its consolidated financial performance and its consolidated cash flows for the fiscal year then ended, in conformity with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of the Consolidated Financial Statements.

For and on behalf of
A&C Auditing and Consulting Co., Ltd.



Hoàng Thái Vương
Partner

Audit Practice Registration Certificate No. 2129-2023-008-1
Authorized Signatory

Hồ Chí Minh City, 07 April 2026

A&C Auditing and Consulting Co., Ltd. trading as Baker Tilly A&C is a member of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities



Pham My Tuyen
Auditor

Audit Practice Registration Certificate No. 3596-2026-008-1



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

CONSOLIDATED BALANCE SHEET

As of 31 December 2025

Unit: VND

ITEMS	Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS	100		534.044.474.982	578.664.570.784
I. Cash and cash equivalents	110	V.1	195.208.197.522	209.613.045.664
1. Cash	111		70.395.375.193	37.775.920.662
2. Cash equivalents	112		124.812.822.329	171.837.125.002
II. Short-term financial investments	120		9.525.800.000	311.978.037.810
1. Trading securities	121	V.2a	13.859.293.545	13.859.293.545
2. Provisions for devaluation of trading securities	122	V.2a	(6.333.493.545)	(5.011.393.545)
3. Held-to-maturity investments	123	V.2b	2.000.000.000	303.130.137.810
III. Short-term receivables	130		311.864.434.987	46.877.024.918
1. Short-term trade receivables	131	V.3a	28.727.577.790	15.018.469.744
2. Short-term prepayments to suppliers	132	V.4	36.010.399.635	7.056.117.316
3. Short-term inter-company receivables	133		-	-
4. Receivables according to the progress of construction contract	134		-	-
5. Receivables for short-term loans	135	V.5	16.600.000.000	16.600.000.000
6. Other short-term receivables	136	V.6a	246.162.260.623	23.838.240.919
7. Allowance for short-term doubtful debts	137	V.7	(15.635.803.061)	(15.635.803.061)
8. Deficit assets for treatment	139		-	-
IV. Inventories	140		1.827.881.705	1.717.481.614
1. Inventories	141	V.8	1.827.881.705	1.717.481.614
2. Allowance for devaluation of inventories	149		-	-
V. Other current assets	150		15.618.160.768	8.478.980.778
1. Short-term prepaid expenses	151	V.9a	2.569.659.042	2.994.378.943
2. Deductible VAT	152		9.505.902.598	2.436.202.485
3. Taxes and other receivables from the State	153	V.16	3.542.599.128	3.048.399.350
4. Trading Government bonds	154		-	-
5. Other current assets	155		-	-

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

Consolidated Balance Sheet (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
B- NON-CURRENT ASSETS	200		2.078.113.448.434	1.985.371.612.098
I. Long-term receivables	210		122.838.542.831	139.560.493.693
1. Long-term trade receivables	211	V.3b	11.623.830.831	28.325.781.693
2. Long-term prepayments to suppliers	212		-	-
3. Working capital in affiliates	213		-	-
4. Long-term inter-company receivables	214		-	-
5. Receivables for long-term loans	215		-	-
6. Other long-term receivables	216	V.6b	111.214.712.000	111.234.712.000
7. Allowance for long-term doubtful debts	219		-	-
II. Fixed assets	220		73.176.339.987	78.787.164.522
1. Tangible fixed assets	221	V.10	70.809.368.710	75.657.782.840
- Historical cost	222		163.314.245.035	165.799.920.753
- Accumulated depreciation	223		(92.504.876.325)	(90.142.137.913)
2. Financial leased assets	224		-	-
- Historical cost	225		-	-
- Accumulated depreciation	226		-	-
3. Intangible fixed assets	227	V.11	2.366.971.277	3.129.381.682
- Initial cost	228		5.946.410.250	5.946.410.250
- Accumulated amortization	229		(3.579.438.973)	(2.817.028.568)
III. Investment property	230	V.12	34.408.243.014	36.078.675.198
- Historical costs	231		57.817.638.519	57.817.638.519
- Accumulated depreciation	232		(23.409.395.505)	(21.738.963.321)
IV. Long-term assets in process	240		603.788.245.651	497.862.223.112
1. Long-term work in process	241		-	-
2. Construction-in-progress	242	V.13	603.788.245.651	497.862.223.112
V. Long-term financial investments	250		1.239.525.493.720	1.228.639.003.624
1. Investments in subsidiaries	251		-	-
2. Investments in joint ventures and associates	252	V.2c	1.239.525.493.720	1.228.639.003.624
3. Investments in other entities	253		-	-
4. Provisions for devaluation of long-term financial investments	254		-	-
5. Held-to-maturity investments	255		-	-
VI. Other non-current assets	260		4.376.583.231	4.444.051.949
1. Long-term prepaid expenses	261	V.9b	4.151.284.755	4.339.055.076
2. Deferred income tax assets	262	V.14	225.298.476	104.996.873
3. Long-term components and spare parts	263		-	-
4. Other non-current assets	268		-	-
5. Goodwill	269		-	-
TOTAL ASSETS	270		2.612.157.923.416	2.564.036.182.882

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

Consolidated Balance Sheet (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
C - LIABILITIES	300		167.825.254.324	161.167.059.251
I. Current liabilities	310		52.407.429.534	47.234.603.460
1. Short-term trade payables	311	V.15	26.739.056.020	21.011.269.745
2. Short-term advances from customers	312		473.129.550	499.243.250
3. Taxes and other obligations to the State Budget	313	V.16	1.984.422.813	1.763.706.833
4. Payables to employees	314	V.17	2.720.018.867	4.766.726.677
5. Short-term accrued expenses	315		667.616.038	555.699.743
6. Short-term inter-company payables	316		-	-
7. Payables according to the progress of construction contracts	317		-	-
8. Short-term unearned revenue	318		87.692.269	79.720.245
9. Other short-term payables	319	V.18a, c	4.361.296.344	5.669.709.434
10. Short-term borrowings and financial leases	320		-	-
11. Provisions for short-term payables	321		-	-
12. Bonus and welfare funds	322	V.19	15.374.197.633	12.888.527.533
13. Price stabilization fund	323		-	-
14. Trading Government bonds	324		-	-
II. Non-current liabilities	330		115.417.824.790	113.932.455.791
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term accrued expenses	333		-	-
4. Inter-company payables for working capital	334		-	-
5. Long-term inter-company payables	335		-	-
6. Long-term unearned revenue	336		-	-
7. Other long-term payables	337	V.18b, c	111.980.997.483	111.322.903.336
8. Long-term borrowings and financial leases	338		-	-
9. Convertible bonds	339		-	-
10. Preferred shares	340		-	-
11. Deferred income tax liability	341	V.20	3.436.827.307	2.609.552.455
12. Provisions for long-term payables	342		-	-
13. Science and technology development fund	343		-	-

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

Consolidated Balance Sheet (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
D - OWNER'S EQUITY	400		2.444.332.669.092	2.402.869.123.631
I. Owner's equity	410		2.444.332.669.092	2.402.869.123.631
1. Owner's capital	411	V.21	1.000.000.000.000	1.000.000.000.000
- Ordinary shares carrying voting rights	411a		1.000.000.000.000	1.000.000.000.000
- Preferred shares	411b		-	-
2. Share premiums	412		-	-
3. Bond conversion options	413		-	-
4. Other sources of capital	414		-	-
5. Treasury stocks	415		-	-
6. Differences on asset revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418	V.21	895.924.527.529	867.538.509.941
9. Business arrangement supporting fund	419		-	-
10. Other funds	420		-	-
11. Retained earnings	421	V.21	548.408.141.563	535.330.613.690
- Retained earnings accumulated to the end of the previous period	421a		473.538.273.991	535.330.613.690
- Retained earnings of the current period	421b		74.869.867.572	-
12. Construction investment fund	422		-	-
13. Non-controlling interests	429		-	-
II. Other sources and funds	430		-	-
1. Sources of expenditure	431		-	-
2. Fund to form fixed assets	432		-	-
TOTAL LIABILITIES AND OWNER'S EQUITY	440		2.612.157.923.416	2.564.036.182.882

Ho Chi Minh City, 07 April 2026


Ta Ngoc Thao
Preparer

Pham Xuan Phong
Chief AccountantPham Trung Kien
Chief Executive Officer

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

CONSOLIDATED INCOME STATEMENT

For the fiscal year ended 31 December 2025

Unit: VND

ITEMS	Code	Note	Current year	Previous year
1. Revenue from sales of goods and provisions of services	01	VI.1	100.610.252.626	99.050.317.216
2. Revenue deductions	02		-	-
3. Net revenue	10		100.610.252.626	99.050.317.216
4. Cost of sales	11	VI.2	35.517.517.600	37.139.570.321
5. Gross profit	20		65.092.735.026	61.910.746.895
6. Financial income	21	VI.3	18.945.888.585	20.378.049.788
7. Financial expenses	22	VI.4	1.322.100.000	305.100.000
In which: Interest expenses	23		-	-
8. Gain or loss in joint ventures, associates	24	V.2c	78.834.922.352	66.256.162.217
9. Selling expenses	25	VI.5	21.113.447.951	20.868.359.232
10. General and administration expenses	26	VI.6	58.910.819.323	54.302.471.532
11. Net operating profit	30		81.527.178.689	73.069.028.136
12. Other income	31	VI.7	1.397.651.486	1.598.013.899
13. Other expenses	32	VI.8	1.274.004.403	1.199.511.973
14. Other profit	40		123.647.083	398.501.926
15. Total accounting profit before tax	50		81.650.825.772	73.467.530.062
16. Current income tax	51	V.16	6.073.984.951	5.590.804.054
17. Deferred income tax	52	VI.9	706.973.249	1.022.007.104
18. Profit after tax	60		<u>74.869.867.572</u>	<u>66.854.718.904</u>
19. Profit after tax of Parent Company	61		74.869.867.572	66.854.718.904
20. Profit after tax of non-controlling shareholders	62		-	-
21. Basic earnings per share	70	VI.10	<u>686</u>	<u>634</u>
22. Diluted earnings per share	71	VI.10	<u>686</u>	<u>634</u>


Ta Ngoc Thao
Preparer

Pham Xuan Phong
Chief Accountant

Ho Chi Minh City, 07 April 2026

Pham Trung Kien
Chief Executive Officer

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

CONSOLIDATED CASH FLOW STATEMENT

(Indirect method)

For the fiscal year ended 31 December 2025

Unit: VND

ITEMS	Code	Note	Current year	Previous year
I. Cash flows from operating activities				
1. Profit before tax	01		81.650.825.772	73.467.530.062
2. Adjustments				
- Depreciation/(Amortization) of fixed assets and investment properties	02	V.10, 11, 12	10.632.424.392	9.447.260.380
- Provisions and allowances	03	V.2a, 7	1.322.100.000	7.663.061
- Exchange gain/(loss) due to revaluation of monetary items in foreign currencies	04		-	-
- Gain/(loss) from investing activities	05	V.2c; VI.3, 7, 8	(97.867.320.651)	(86.778.310.238)
- Interest expenses	06		-	-
- Others	07		-	-
3. Operating profit/(loss) before changes of working capital	08		(4.261.970.487)	(3.855.856.735)
- Increase/(decrease) of receivables	09		(226.673.260.976)	(6.855.894.885)
- Increase/(decrease) of inventories	10		(110.400.091)	(766.157.253)
- Increase/(decrease) of payables	11		(4.040.813.987)	12.890.923.775
- Increase/(decrease) of prepaid expenses	12		612.490.222	133.237.653
- Increase/(decrease) of trading securities	13		-	-
- Interest paid	14		-	-
- Corporate income tax paid	15	V.16	(5.630.568.924)	(5.100.954.582)
- Other cash inflows	16	V.19	23.650.000	30.370.000
- Other cash outflows	17	V.19	(944.302.011)	(425.352.301)
Net cash flows from operating activities	20		(241.025.176.254)	(3.949.684.328)
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non-current assets	21		(134.012.492.466)	(39.466.569.357)
2. Proceeds from disposals of fixed assets and other non-current assets	22	V.3a, 10; VI.7, 8	123.316.498	-
3. Cash outflow for lending, buying debt instruments of other entities	23		(180.889.838.418)	(727.983.146.275)
4. Cash recovered from lending, selling debt instruments of other entities	24		482.019.976.228	767.762.529.419
5. Investments in other entities	25		-	-
6. Withdrawals of investments in other entities	26		-	-
7. Interest earned, dividends and profits received	27		89.317.029.870	96.230.895.053
Net cash flows from investing activities	30		256.557.991.712	96.543.708.840

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

CONSOLIDATED FINANCIAL STATEMENTS

For the fiscal year ended 31 December 2025

Consolidated Cash Flow Statement (cont.)

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 borrowing principal	34		-	-
5. Payments for financial lease principal	35		-	-
6. Dividends and profit paid to the owners	36	V.18a, 21	(29.937.663.600)	(12.635.580)
<i>Net cash flows from financing activities</i>	<i>40</i>		<i>(29.937.663.600)</i>	<i>(12.635.580)</i>
Net cash flows during the year	50		(14.404.848.142)	92.581.388.932
Beginning cash and cash equivalents	60	V.1	209.613.045.664	117.031.656.732
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	70	V.1	195.208.197.522	209.613.045.664

Ho Chi Minh City, 07 April 2026


Ta Ngoc Thao
Preparer

Pham Xuan Phong
Chief AccountantPham Trung Kien
Chief Executive Officer



**Now,
for tomorrow**

A&C AUDITING AND CONSULTING CO., LTD.
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REPORT ON USE OF FUNDS

FOR THE PERIOD FROM 01 JANUARY 2025
TO 31 DECEMBER 2025

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

No. 1.0980/26/TC-AC

INDEPENDENT AUDITOR'S REPORT

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

We have audited the accompanying Report on use of funds raised from the share issuance to increase the charter capital by VND 255.077.640.000 (from VND 744.922.360.000 to VND 1.000.000.000.000) for the period from 01 January 2025 to 31 December 2025 (hereinafter referred to as "the Report on use of funds") of Saigon Co.op Investment Development Joint Stock Company (hereinafter referred to as "the Company"), which were prepared on 09 April 2026 (from page 07 to page 17, including the Report on use of funds and the Notes to the Report on use of funds for the period from 01 January 2025 to 31 December 2025. This Report on use of funds is prepared on the basis of accounting convention as described in Note No. III.1 in the Notes to the Report on use of funds.

Responsibility of the Board of Management

The Company's Board of Management is responsible for the preparation, true and fair presentation of the Report on use of funds in accordance with the accounting convention presented in Note No. III.1 of the Notes to the Report on use of funds; and responsible for the internal control as the Board of Management determines necessary to enable the preparation and presentation of the Report on use of funds to be free from material misstatement due to fraud or error.

Responsibility of Auditors

Our responsibility is to express an opinion on the Report on use of funds based on our audit. We conducted our audit in accordance with Vietnamese Standards on Auditing. Those standards require that we comply with ethical standards and requirements, and plan and perform the audit to obtain reasonable assurance about whether the Company's Report on use of funds is free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Report on use of funds. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the Report on use of funds, whether due to fraud or error. In making those risk assessments, the auditor considers the Company's internal control relevant to the preparation and true and fair presentation of the Report on use of funds in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Management, as well as the overall presentation of the Report on use of funds.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion of Auditors

In our opinion, the Report on use of funds gives a true and fair view, in all material respects, of the use of funds raised from the share issuance to increase the charter capital by VND 255.077.640.000 (from VND 744.922.360.000 to VND 1.000.000.000.000) for the period from 01 January 2025 to 31 December 2025 of Saigon Co.op Investment Development Joint Stock Company, in conformity with the accounting convention presented in Note No. III.1 of the Notes to the Report on use of funds.



Emphasis of matters

Without qualifying our opinion above, we would like to draw the readers' attention to the following matters:

- This Report does not include information on the effectiveness of using funds raised from the increases of charter capital or the preservation of this capital source (Note No. III.1 in the Notes to the Report on use of funds).
- This Report is only used to compile the Company's use of funds raised from the share offering to increase the charter capital by VND 255.077.640.000 and not extended to the whole Financial Statements; and to help Saigon Co.op Investment Development Joint Stock Company to meet the regulatory requirements. Therefore, this Report may not be appropriate to use for any other purposes.
- As presented in Section II of the Report on use of funds, the Company used the remaining funds not yet used according to the fund usage plan for savings deposits or capital circulation for business operations.

For and on behalf of
A&C Auditing and Consulting Co., Ltd.



Hoang Thai Vuong
Partner

Audit Practice Registration Certificate No. 2129-2023-008-1
Authorized Signatory



Pham My Tuyen
Auditor

Audit Practice Registration Certificate No. 3596-2026-008-1

Ho Chi Minh City, 09 April 2026



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

REPORT ON USE OF FUNDS

For the period from 01 January 2025 to 31 December 2025

REPORT ON USE OF FUNDS

For the period from 01 January 2025 to 31 December 2025

I. OVERVIEW OF THE SHARE ISSUANCE TO INCREASE CHARTER CAPITAL**1. Basis for share issuance to increase charter capital**

The share issuance to increase the charter capital by VND 255.077.640.000 (from VND 744.922.360.000 to VND 1.000.000.000.000) of Saigon Co.op Investment Development Joint Stock Company (hereinafter referred to as “the Company”) is performed in line with:

- Resolution No. 01/2011/NQ/ĐHĐCĐ dated 24 April 2011 of 2011 Annual General Meeting of Shareholders;
- Prospectus dated 28 January 2013;
- Resolution No. 01/2016/NQ/ĐHĐCĐ dated 28 April 2016 of 2016 Annual General Meeting of Shareholders;
- Resolution No. 01/2024/NQ/ĐHĐCĐ dated 21 May 2024 of 2024 Annual General Meeting of Shareholders.

2. Plan of share issuance to increase the charter capital and use of funds

- Share: Shares of Saigon Co.op Investment Development Joint Stock Company.
- Type of shares: Common share.
- Par value: VND 10.000/share.
- Number of shares offered: 25.507.764 shares.
- Offering price: VND 10.000/share.
- Total offering value at par value: VND 255.077.640.000.
- Subjects of offering: Existing shareholders of the Company with names listed as of the due registration date for the share acquisition right exercise.
- Right exercise ratio: 3:1.
- Offering method: Offering to existing shareholders through the acquisition right exercise method. For the remaining shares after offering to existing shareholders at a ratio of 3:1 for shareholders not exercising their rights and the fractional shares arising from rounding according to the arithmetic method, the General Meeting of Shareholders authorizes the Board of Directors to decide on offering these shares under the talent retention and entity development program at a price not lower than the selling price to existing shareholders.
- Issuance time: Expected in the third quarter of 2011.
- Issuance purpose:
 - Pursuant to the Resolution No. 01/2011/NQ/ĐHĐCĐ dated 24 April 2011 of 2011 Annual General Meeting of Shareholders and the Prospectus dated 28 January 2013 of the Company regarding the use of funds raised from the share issuance to increase the charter capital from VND 744.922.360.000 to VND 1.000.000.000.000, the fund usage plan stated in the Prospectus is as follows:

Project	Implementat ion schedule	Total investment capital	Funds from additional share issuance
An Phu project – Saigon Co.op Housing - Trade and Service Complex	2011 - 2016	USD 448.427.805	VND 195.600.000.000
Co.opmart project in Cat Bi, Hai Phong City	2011 - 2013	VND 62.190.000.000	VND 43.530.000.000
Shopping Center – Co.opmart Supermarket in Vinh City, Nghe An Province	2011 - 2014	VND 105.600.000.000	VND 15.850.000.000
Total			VND 254.980.000.000



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

REPORT ON USE OF FUNDS

For the period from 01 January 2025 to 31 December 2025

Report on use of funds (cont.)

- Pursuant to the Resolution No. 01/2016/NQ/ĐHĐCĐ dated 28 April 2016 of 2016 Annual General Meeting of Shareholders, the Company's General Meeting of Shareholders approved the change in the purpose of using funds raised from 2013 share issuance to increase the charter capital from VND 744.922.360.000 to VND 1.000.000.000.000. Accordingly, the Company only invests in 2 projects with the expected funds for the projects as follows:

Project	Implementat ion schedule	Total investment capital	Funds from additional share issuance
An Phu project – Saigon Co.op Housing - Trade and Service Complex	2011 – 2016	USD 448.427.805	VND 198.450.000.000
Shopping Center – Co.opmart Supermarket in Vinh City, Nghe An Province	2011 – 2014	VND 105.600.000 000	VND 15.850.000.000
Total			VND 214.300.000.000

- Pursuant to the Resolution No. 01/2024/NQ/ĐHĐCĐ dated 21 May 2024 of 2024 Annual General Meeting of Shareholders, the Company's General Meeting of Shareholders approved the change in the purpose of using funds raised from 2013 share issuance to increase the charter capital from VND 744.922.360.000 to VND 1.000.000.000.000. Accordingly, the Company only invests in An Phu project – Saigon Co.op Housing - Trade and Service Complex. Details are as follows:

Project	Implementat ion schedule	Total investment capital	Funds from additional share issuance
An Phu project – Saigon Co.op Housing - Trade and Service Complex	2011 – 2016	USD 448.427.805	VND 198.450.000.000
Total			VND 198.450.000.000

The General Meeting of Shareholders previously approved the investment in Shopping Center – Co.opmart Supermarket in Vinh City, Nghe An Province. However, the contractual partner to implement the project, BMC Ltd. (hereinafter referred to as “BMC”), is facing obstacles with regards to local land legal procedures. Therefore, it was unable to hand over the land to the Company as committed. In 2022, the Company filed a lawsuit against BMC to a competent court to request for repayment of the outstanding debt to the Company and to terminate the cooperation agreement due to BMC's failure to fulfill its contractual obligations. In 2023, the competent court issued a judgment recognizing the agreement on cooperation contract termination and ordering BMC to pay the principal debt and late payment interest to the Company. Consequently, the Company will not continue to invest in this project and include the receivables from BMC in the Company's working capital for business operations. Therefore, the funds raised from the share issuance will now only be used for the aforementioned An Phu project – Saigon Co.op Housing - Trade and Service Complex.

3. Actual performance

Based on the plan approved by the General Meeting of Shareholders, the Company issued shares to increase its charter capital during the period from 04 March 2013 to 04 May 2013, with the following details:

- Number of shares distributed : 25.507.764 shares
- Type of share : Common share
- Offering price : VND 10.000/share
- Total fund raised : VND 255.077.640.000
- Total costs (issuance documentation advisory fees) : VND 100.000.000
- Total net fund : VND 254.977.640.000



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

REPORT ON USE OF FUNDS

For the period from 01 January 2025 to 31 December 2025

Report on use of funds (cont.)**II. USE OF FUNDS RAISED AS OF 31 DECEMBER 2025**

The funds of VND 255.077.640.000 raised from the share offering are used by the Company for:

Project	Used fund accumulated to 01 January 2025	Used fund during the year	Used fund accumulated to 31 December 2025	Remarks
An Phu project – Saigon Co.op Housing - Trade and Service Complex	29.011.807.478	-	29.011.807.478	See details in Appendix
Total	29.011.807.478	-	29.011.807.478	

The remaining funds not yet used according to the fund usage plan are for savings deposits or capital circulation for the Company's business operations.

The Company commits to taking full legal responsibility for the content and accuracy of the information disclosed in this Report.

Ho Chi Minh City, 09 April 2026



Pham Xuan Phong
Chief Accountant



Pham Trung Kien
Chief Executive Officer



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

REPORT ON USE OF FUNDS

For the period from 01 January 2025 to 31 December 2025

Appendix: Details of costs of An Phu project – Saigon Co.op Housing – Trade and Service Complex

Unit: VND

NO.	CODE	DATE	CONTENT	AMOUNT
1	VT01/0513	27/05/2013	CHI TRẢ LÃI VAY THÁNG 05/2013 THEO HỢP ĐỒNG TÍN DỤNG SỐ 12.155.8001/HỆTDTL - VIETINBANK TP.HCM	42,417,262
2	VT01/0613	25/06/2013	CHI TRẢ LÃI VAY THÁNG 06/2013 THEO HỢP ĐỒNG TÍN DỤNG SỐ 12.155.8001/HỆTDTL - VIETINBANK TP.HCM - AN PHÚ	31,017,622
3	0039/0713	12/07/2013	TT CHI PHÍ ĐO LẬP BẢN ĐỒ HIỆN TRẠNG VỊ TRÍ - DỰ ÁN AN PHÚ - ĐĂNG ĐÌNH TIỀN	11,993,520
4	VT01/0713	25/07/2013	CHI TRẢ LÃI VAY THÁNG 07/2013 THEO HỢP ĐỒNG TÍN DỤNG SỐ 12.155.8001/HỆTDTL - VIETINBANK TP.HCM	30,487,410
5	VT01/0813	26/08/2013	CHI TRẢ LÃI VAY THÁNG 08/2013 THEO HỢP ĐỒNG TÍN DỤNG SỐ 12.155.8001/HỆTDTL - VIETINBANK TP.HCM	32,519,901
6	VT01/0913	25/09/2013	CHI TRẢ LÃI VAY THÁNG 09/2013 THEO HỢP ĐỒNG TÍN DỤNG SỐ 12.155.8001/HỆTDTL - VIETINBANK TP.HCM	30,487,407
7	VT01/1013	25/10/2013	CHI TRẢ LÃI VAY THÁNG 10/2013 THEO HỢP ĐỒNG TÍN DỤNG SỐ 12.155.8001/HỆTDTL - VIETINBANK TP.HCM	24,389,926
8	VT01/1113	25/11/2013	CHI TRẢ LÃI VAY THÁNG 11/2013 THEO HỢP ĐỒNG TÍN DỤNG SỐ 12.155.8001/HỆTDTL - VIETINBANK TP.HCM	31,503,653
9	KC09/1213	05/12/2013	TRẢ NỢ GÓC VÀ LÃI VAY THÁNG 12/2013 THEO HỢP ĐỒNG TÍN DỤNG SỐ 12.155.8001/HỆTDTL - VIETINBANK TP.HCM - NGÂN HÀNG TMCP CÔNG THƯƠNG VN	10,162,473
10	0075/1213	26/12/2013	THANH TOÁN CHI PHÍ PHÁT QUANG VỆ SINH MẶT BẰNG DỰ ÁN AN PHÚ - CÔNG TY CỔ PHẦN TƯ VẤN ĐẦU TƯ XÂY DỰNG ĐỒNG A	24,818,182
11	0054/0114	23/01/2014	THI CÔNG PHÁT CO VÀ BOM NƯỚC XỬ LÝ NGẬP - CÔNG TY TNHH XÂY DỰNG VÀ THƯƠNG MẠI QUẢN TIỀN PHONG	4,545,455
12	0082/0114	27/01/2014	THANH TOÁN PHÂN CÓN LẠI HỆ THIẾT KẾ KHU TMDV & NHÀ Ở SGC SỐ 008/HĐKT-MTD/2012 - HĐ AA/11P 000065. - CÔNG TY TNHH TƯ VẤN - THIẾT KẾ MINH TIỀN	130,496,292
13	0001/0414	01/04/2014	THANH TOÁN ĐỢT 1, 2 HỆ TƯ VẤN ĐẦU TƯ KHU PHỤC HỢP NHÀ Ở - TTTM AN PHÚ QUẬN 2 - CTY TNHH NGÔI NHÀ ĐỒNG DƯƠNG (INDOCHINA HOUSE)	1,050,000,000



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: No. 199 – 205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

REPORT ON USE OF FUNDS

For the period from 01 January 2025 to 31 December 2025

Appendix: Details of costs of An Phu project – Saigon Co.op Housing – Trade and Service Complex

Unit: VND

NO.	CODE	DATE	CONTENT	AMOUNT
14	0012/0614	11/06/2014	TT CHI PHÍ BỐC MỘ DỰ ÁN KHU ĐÔ THỊ PHÁT TRIỂN P. AN PHÚ, QUẬN 2 - HỒ 52/HỒ-MTĐT - HỒ AA/12P	32,507,000
15	0040/0614	23/06/2014	0015580 - CÔNG TY TNHH MTV MÔI TRƯỜNG ĐÔ THỊ TP HCM	
16	0006/1214	03/12/2014	TT CHI PHÍ ĐO LẬP BẢN ĐỒ HIỆN TRẠNG VỊ TRÍ ĐẤT Ở NHÀ Ở - DỰ ÁN AN PHÚ - ĐĂNG ĐÌNH TIỀN	4,641,780
17	0021/1214	10/12/2014	TT ĐỢT 1 CHI PHÍ GIÁM SÁT THI CÔNG DỰ ÁN KHAI QUẠT KHÁN CẤP 8 NGÔI MỘ VÀ PHỤC DỪNG 2 NGÔI MỘ THEO HỒ 18/HĐKT. HỒ AA/12P -15. - TRUNG TÂM BT&PH GIÁ TRỊ DI TÍCH LỊCH SỬ - VH TP.HCM	29,196,291
18	ANPHU01/1214	23/12/2014	TT ĐỢT 1 - 50% GTHĐ SỐ 04/HĐKT VỀ VIỆC TỔ CHỨC KHAI QUẠT 8 NGÔI MỘ CÓ. HỒ BT/14P - 0000091 NGÀY 03/12/2014. - BẢO TÀNG LỊCH SỬ	1,148,949,938
19	0062/1214	25/12/2014	KC TIỀN BÔI THUỐNG, HỖ TRỢ CÁC HỘ THÂN NHÂN CÁC NGÔI MỘ DỰ ÁN AN PHÚ Q2 (ĐỢT 1) - ĐĂNG ĐÌNH TIỀN	165,000,000
20	0033/0115	15/01/2015	TT ĐỢT 1 CHI PHÍ LẬP QUY HOẠCH CHI TIẾT 1/500 (HỒ 390/2014/HỒ-TTKT1) TẠI AN PHÚ, Q2. HỒ NG/14P - 753 - CTY CP TƯ VẤN XÂY DỰNG TỔNG HỢP	65,454,545
21	0030/0315	31/03/2015	TT TIỀN ĐO ĐẠC LẬP BẢN ĐỒ HIỆN TRẠNG VỊ TRÍ CÁM MỘC AN PHÚ THEO HỒ 191/ĐĐĐĐ. HỒ BT/11P - 104 - CÔNG TY TNHH ĐO ĐẠC - TƯ VẤN XD BẾN THÀNH	17,309,217
22	0033/0415	16/04/2015	TT TIỀN HỖ TRỢ BÔI THUỐNG THIẾT HẠ NHÀ ĐẤT TẠI DỰ ÁN 87 HA KQH PHÁT TRIỂN ĐÔ THỊ AN PHÚ, QUẬN 2 (MAI VĂN XIÊU) - MAI VĂN XIÊU	300,000,000
23	0034/0415	16/04/2015	TT TIỀN ĐỀN BÙ GIẢI TỎA LÔ ĐẤT CÓ DIỆN TÍCH 1.072 M2 THUỘC MỘT PHẦN THỪA ĐẤT SỐ 41,47,48 TỜ BẢN ĐỒ SỐ 23 TẠI PHƯỜNG AN PHÚ, QUẬN 2 - PHẠM THỊ BÍCH NGÀ	1,650,000,000
24	0035/0415	16/04/2015	TT TIỀN ĐỀN BÙ GIẢI TỎA LÔ ĐẤT CÓ DIỆN TÍCH 1.072 M2 THUỘC MỘT PHẦN THỪA ĐẤT SỐ 41,47,48 TỜ BẢN ĐỒ SỐ 23 TẠI PHƯỜNG AN PHÚ, QUẬN 2. - PHAN THỊ MỸ TIỀN	500,000,000
			TT TIỀN ĐỀN BÙ GIẢI TỎA LÔ ĐẤT CÓ DIỆN TÍCH 1.072 M2 THUỘC MỘT PHẦN THỪA ĐẤT SỐ 41,47,48 TỜ BẢN ĐỒ SỐ 23 TẠI PHƯỜNG AN PHÚ, QUẬN 2. - NGUYỄN THỊ NĂM	350,000,000



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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REPORT ON USE OF FUNDS

For the period from 01 January 2025 to 31 December 2025

Appendix: Details of costs of An Phu project – Saigon Co.op Housing – Trade and Service Complex

Unit: VND

NO.	CODE	DATE	CONTENT	AMOUNT
25	V3023291	03/08/2015	THU HỎI KINH PHÍ BÔI THƯỜNG, HỒ TRỢ THIẾT HẠ CHO CÁC HỘ DÂN NẪM TRONG DỰ ÁN AN PHÚ, QUẬN 2 CHO BAN BÔI THƯỜNG GIẢI PHÒNG MẶT BẰNG.(MAI VĂN XIÊU) - AN PHÚ	(25,341,333)
26	ANPHU01/081	31/08/2015	KC TIỀN BÔI THƯỜNG, HỒ TRỢ CÁC HỘ THÂN NHÂN CÁC NGÔI MỘ DỰ ÁN AN PHÚ Q2 (ĐỢT 2) - ĐẶNG ĐÌNH TIỀN	120,000,000
27	0023/0915	15/09/2015	TT ĐỢT 2 - 50% GTHĐ SỐ 04/HĐKT VỀ VIỆC TỔ CHỨC KHAI QUẬT 8 NGÔI MỘ CỎ. HĐ BT/14P - 0000261 NGÀY 08/09/2015. - BẢO TÀNG LỊCH SỬ THÀNH PHỐ HỒ CHÍ MINH	1,148,949,938
28	0033/0915	24/09/2015	TT 30% PHÍ TƯ VẤN PHÁP LUẬT THEO HĐ DVPL SỐ 141/2015 - HĐ LN/15P 0000263 - CÔNG TY LUẬT TNHH LNT & THÀNH VIÊN	81,000,000
29	DC01/1015	01/10/2015	KC CHI PHÍ DỰ ÁN AN PHÚ - CHI PHÍ LÃI VAY BT VT01/1013 THEO HỢP ĐỒNG TÍN DỤNG SỐ 12.155.8001/HĐTDTL-VIETINBANK - AN PHÚ	6,097,481
30	DC06/1015	01/10/2015	KC CHI PHÍ DỰ ÁN AN PHÚ - KINH PHÍ BÔI THƯỜNG, HỒ TRỢ THIẾT HẠ CHO CÁC HỘ DÂN NẪM TRONG DỰ ÁN AN PHÚ - MAI VĂN XIÊU (V3023291 NGÀY 03/08/2015) - AN PHÚ	4,071,333
31	0018/1015	08/10/2015	TT TIỀN ĐỀN BÙ GIẢI TỎA LÔ ĐẤT CÓ DIỆN TÍCH 344,5 M2 THUỘC MỘT PHẦN THỬA ĐẤT SỐ 56 TỜ BẢN ĐỒ SỐ 23 TẠI PHƯỜNG AN PHÚ, QUẬN 2.(ÔNG ĐÀO VĂN KHÁNH) - ĐÀO VĂN KHÁNH	3,300,000,000
32	0003/1115	04/11/2015	TT TIỀN ĐỀN BÙ GIẢI TỎA LÔ ĐẤT CÓ DIỆN TÍCH 191 M2 THUỘC MỘT PHẦN THỬA ĐẤT SỐ 111 TỜ BẢN ĐỒ SỐ 3 TẠI PHƯỜNG AN PHÚ, QUẬN 2.(BÀ NGUYỄN THỊ THIÊN) - NGUYỄN THỊ THIÊN	2,150,000,000
33	V018971	27/11/2015	THU HỎI KINH PHÍ BÔI THƯỜNG, HỒ TRỢ THIẾT HẠ CHO CÁC HỘ DÂN NẪM TRONG DỰ ÁN AN PHÚ, QUẬN 2 CHO BAN BÔI THƯỜNG GIẢI PHÒNG MẶT BẰNG.(NGUYỄN THỊ THIÊN) - AN PHÚ	(243,520,750)
34	V5762	25/01/2016	THU HỎI KINH PHÍ BÔI THƯỜNG, HỒ TRỢ THIẾT HẠ CHO CÁC HỘ DÂN NẪM TRONG DỰ ÁN AN PHÚ, QUẬN 2 CHO BAN BÔI THƯỜNG GIẢI PHÒNG MẶT BẰNG.(VÕ THANH TÙNG)	(276,053,550)
35	0024/0216	29/02/2016	TT ĐỢT 2 - 30% PHÍ TƯ VẤN PHÁP LUẬT THEO HĐ DVPL SỐ 141/2015 - HĐ LN/16P 11	81,000,000
36	LC01/0416	12/04/2016	TT CHI PHÍ THI CÔNG HÀNG RÀO TÒN THEO HĐ 001/HĐTC/CV-SGP Q2 - HĐ CV/11P 105 - DỰ ÁN AN PHÚ	352,990,282
37	0039/0416	27/04/2016	TT ĐỢT 2 (ĐỢT CUỐI) - CHI PHÍ PHỤC VỤ CÔNG TÁC BÔI THƯỜNG DỰ ÁN AN PHÚ THEO HĐ SỐ 09/HĐKT, 11/PLHĐ NGÀY 31/12/2010.	161,214,331



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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REPORT ON USE OF FUNDS

For the period from 01 January 2025 to 31 December 2025

Appendix: Details of costs of An Phu project – Saigon Co.op Housing - Trade and Service Complex

Unit: VND

NO.	CODE	DATE	CONTENT	AMOUNT
38	0043/0416	27/04/2016	TT ĐỢT 2 (ĐỢT CUỐI) - CHI PHÍ GIÁM SÁT THI CÔNG DỰ ÁN KHAI QUẬT KHĂN CẤP 8 NGÔI MỘ VÀ PHỤC DỪNG 2 NGÔI MỘ THEO HỒ 18/HĐKT - DA AN PHÚ. HỒ AA/12P 36	29,196,292
39	KC06/1116	28/11/2016	CHI PHÍ THI CÔNG RÀ PHÁ BOM, MÍN, VẬT NỖ TẠI DỰ ÁN AN PHÚ Q2 (100%) THEO HỒ 191/2016/HỒ-RPBM. HỒ 468	20,090,909
40	0043/1116	30/11/2016	TT ĐỢT 3 PHÍ TƯ VẤN PHÁP LUẬT THEO HỒ DVPL SỐ 141/2015 VÀ PHỤ LỤC SỐ 02/PLHĐVPPL-2016 - HỒ LN/16P 443	84,000,000
41	LC01/0317	28/03/2017	THANH TOÁN ĐỢT 1 (10%) THEO HỒ 09/2017/HĐKT-AP NGÀY 03/03/17 - SỐ HỒ DP/14P 0000169 - 28/03/17 - CTY TNHH TƯ VẤN THIẾT KẾ DP	1,181,818,182
42	0044/0417	28/04/2017	TT ĐỢT 4 PHÍ TƯ VẤN PHÁP LUẬT THEO HỒ DVPL SỐ 141/2015 VÀ PHỤ LỤC SỐ 02/PLHĐVPPL-2016 - HỒ LN/17P 0000075 - CÔNG TY LUẬT TNHH LNT & THÀNH VIÊN	30,000,000
43	KC07/0717	14/07/2017	TT ĐỢT 1 (30%) HỒ 01/2017/HĐKS-AP NGÀY 04/07/17 - CHI PHÍ KHẢO SÁT ĐỊA CHẤT - DỰ ÁN NHÀ Ở, TM & DV AN PHÚ - CÔNG TY TNHH TMDV CÔNG NGHỆ NƯỚC B.A.T.T	94,318,181
44	TV01/0917	05/09/2017	CHI PHÍ LẬP QUY HOẠCH CHI TIẾT 1/500 (HỒ 390/2014/HĐ-TTKT1) TẠI AN PHÚ, Q2. HỒ NG/17P - 003- ĐỢT 2 - CTY CP TƯ VẤN XÂY DỰNG TỔNG HỢP	32,727,273
45	TV04/1217	31/12/2017	CHI PHÍ KIỂM TOÁN HÀNG MỤC HÀNG RÀO BẢO DỰ ÁN KHU NHÀ Ở TM&DV QUẬN 2- HỒ 144.XD/2015/HĐKT - CN TẠI TP. HCM - CTY TNHH TVĐT, TC, KT, THUẾ-KT COM.PT	8,998,389
46	0015/0218	12/02/2018	TT TIỀN ĐỀN BÙ GIAI TỌA LÔ ĐẤT CÓ DIỆN TÍCH 589,25 M2 TẠI P. AN PHÚ, QUẬN 2. - PHẠM CÔNG HOANH	1,850,000,000
47	0018/0218	12/02/2018	TT KINH PHÍ ĐẦU TƯ XÂY DỰNG HẠ TẦNG KỸ THUẬT Q4/2017 VÀ Q1/2018 KHU ĐÔ THỊ P. AN PHÚ, QUẬN 2 - CÔNG TY CỔ PHẦN ĐỊA ỐC THỦ THIÊM	10,744,353,962
48	TV01/0318	13/03/2018	CHI PHÍ CUNG CẤP DỊCH VỤ TƯ VẤN PHÁT TRIỂN CHO DỰ ÁN AN PHÚ, QUẬN 2 THEO HỒ CBRE/HCM-MR-C021/2018 NGÀY 21/02/2018 (ĐỢT 1- 50%) - CÔNG TY TNHH CBRE (VIỆT NAM)	366,225,000
49	TV02/1018	29/10/2018	CHI PHÍ CUNG CẤP DỊCH VỤ TƯ VẤN PHÁT TRIỂN CHO DỰ ÁN AN PHÚ, QUẬN 2 THEO HỒ CBRE/HCM-MR-C021/2018 NGÀY 21/02/2018 (ĐỢT CUỐI) - CÔNG TY TNHH CBRE (VIỆT NAM)	77,852,500
50	TNC1911_0000	05/11/2019	TT KINH PHÍ ĐỒNG GÓP THỰC HIỆN CÔNG TÁC GIẢI PHÓNG MẶT BẰNG DỰ ÁN HẠ TẦNG KỸ THUẬT KĐT P. AN PHÚ, Q.2	170,738,379



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SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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REPORT ON USE OF FUNDS

For the period from 01 January 2025 to 31 December 2025

Appendix: Details of costs of An Phu project – Saigon Co.op Housing – Trade and Service Complex

Unit: VND

NO.	CODE	DATE	CONTENT	AMOUNT
51	TV2206_0003	01/06/2022	CHI PHÍ LẬP QUY HOẠCH CHI TIẾT 1/500 TẠI AN PHÚ, Q2 THEO HỒ 390/2014/HĐ-TTKT1), PL01/PLHD-AP NGÀY 26/3/2021 & PL 02/PLHD NGÀY 15/11/2021 - ĐÓT CUỐI	294,545,455
52	JNC2209_0003	29/09/2022	TT ĐÓNG GÓP KINH PHÍ GIAI QUYẾT BỎI THƯƠNG CHO BA TRẦN THỊ CÂY TẠI DỰ ÁN KĐT PHÁT TRIỂN P. AN PHÚ, TP. THỦ ĐỨC	1,433,637,350
53	TV2308_0000	28/08/2023	CHI PHÍ LẬP VI BẢNG THEO HỒ 452/2023/HDDV-VB NGÀY 31/7/2023- DA AN PHÚ	15,000,000
TOTAL				29,011,807,478

Ho Chi Minh City, 09 April 2026



Pham Xuan Phong
Chief Accountant



Pham Trung Kien
Chief Executive Officer





**Now,
for tomorrow**

A&C AUDITING AND CONSULTING CO., LTD.
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DRAFT



RESOLUTION

THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises dated 17/06/2020 and guiding documents for implementation;
- Pursuant to the Law on Securities dated 26/11/2019 and guiding documents for implementation;
- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company);
- Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders dated 26/06/2026 of the Company (the Meeting).

RESOLUTIONS:

Article 1. Approving the Report on activities in 2025 and orientations for activities in 2026 of the Board of Directors.

The Meeting voted in agreement: ...% of the total votes participating in the voting.

Article 2. Approving the Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management.

1. Results of implementation in 2025:

- Total revenue: VND 177.1 billion.
- Profit before tax: VND 103.7 billion.

2. Plan for 2026:

- Total revenue: VND 173.0 billion.
- Profit before tax: VND 40.5 billion.

The Meeting voted in agreement: ...% of the total votes participating in the voting.

Article 3. Approving the Report on activities in 2025 of the Board of Supervisors.

The Meeting voted in agreement: ...% of the total votes participating in the voting.

Article 4. Approving the audited separate financial statements and consolidated financial statements for 2025 according to Proposal No. 01/2026/TT-HĐQT of the Board of Directors.

The Meeting voted in agreement: ...% of the total votes participating in the voting.

Article 5. Approving the plan for profit distribution in 2025 according to Proposal No. 02/2026/TT-HĐQT of the Board of Directors.

The plan for profit distribution in 2025 is as follows:

Content	Amount (VND)
1. Profit after tax in 2025	103,804,173,596
2. Distribution of profit after tax in 2025:	
2.1. Appropriation to the investment and development Fund (50%)	51,902,086,798
2.2. Appropriation to the Board of Directors Fund (5%)	5,190,208,680
2.3. Appropriation to the bonus and welfare Fund (1%)	1,038,041,736
3. Remaining profit of 2025	45,673,836,382
4. Remaining profit of previous years	213,734,393,377
5. Dividend for 2025 (*)	0
6. Total remaining profit	259,408,229,759

Note: () The company shall not pay dividend for 2025 because we need to concentrate investment capital on major commercial and service real estate projects currently under implementation.*

The Meeting voted in agreement: ...% of the total votes participating in the voting.

Article 6. Approving the selection of A&C Auditing and Consulting Co., Ltd. to provide auditing and reviewing services for the 2026 financial statements of the Company according to Proposal No. 03/2026/TT-BKS of the Board of Supervisors.

The Meeting voted in agreement: ...% of the total votes participating in the voting.

Article 7. Approving the remuneration of the Board of Directors and the Board of Supervisors in 2026 according to Proposal No. 04/2026/TT-HĐQT of the Board of Directors.

1. Remuneration for the Board of Directors:

- Chairman: 6,000,000 VND/month.
- Member: 3,000,000 VND/month.

2. Remuneration for the Board of Supervisors:

- Head of the Board: 3,000,000 VND/month.
- Member: 2,000,000 VND/month.

The Meeting voted in agreement: ...% of the total votes participating in the voting.

Article 8. Approving contracts and transactions between the Company and related party according to Proposal No. 05/2026/TT-HĐQT of the Board of Directors.

The Meeting voted in agreement: ...% of the total votes participating in the voting.

Article 9. Terms of implementation:

This Resolution was unanimously approved in its entirety by the General Meeting of Shareholders of the Company at the meeting and takes effect from 26/06/2026.

The General Meeting of Shareholders of the Company unanimously assigns the Board of Directors, the Board of Supervisors, and the Board of Management to be responsible for the implementation of this Resolution.

Recipients:

- Shareholders;
- BOD, BOS, BOM;
- SSC, HNX;
- Website (for information disclosure);
- Archives: VT.

**ON BEHALF OF THE GENERAL MEETING
OF SHAREHOLDERS
CHAIRPERSON**

**2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
SAIGON CO.OP**

INVESTMENT DEVELOPMENT JOINT STOCK COMPANY



VOTING CARD

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Total number of voting cards:..... cards