

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

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

Số/No.: 198 /2026/CV-SCID
V/v/Ref Công bố thông tin định kỳ/
Periodic information disclosure

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

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

Kính gửi/To:

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

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

Mã chứng khoán/Stock symbol: SID

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

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

Điện thoại/Telephone: (028) 38360143

Fax: (028) 38225457

Email: info@scid-jsc.com

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

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

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

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

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

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

Nơi nhận/Recipients:

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

TỔNG GIÁM ĐỐC/GENERAL DIRECTOR 



Phạm Trung Kiên

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

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

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

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

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

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

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

1. Tên tổ chức/*Name of organization*: Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op/*SaiGon Co.op Investment Development Joint Stock Company*
 - Mã chứng khoán/*Stock symbol*: SID
 - Địa chỉ/*Address*: 199-205 Nguyễn Thái Học, Phường Bến Thành, TP.HCM/*199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City*
 - Điện thoại/*Telephone*: (028) 38360143 Fax: (028) 38225457
 - Email: info@scid-jsc.com Website: https://scid.vn
2. Nội dung thông tin công bố/*Content of information disclosure*:
 - BCTC bán niên năm 2026/*The semi-annual financial statements in 2026*:
 - ☒ BCTC riêng (tổ chức đăng ký giao dịch không có công ty con và đơn vị kế toán cấp trên có đơn vị trực thuộc)/*Separate financial statements (Listed organizations has no subsidiaries and superior accounting units have affiliated units)*;
 - ☒ BCTC hợp nhất (tổ chức đăng ký giao dịch có công ty con)/*Consolidated financial statements (Listed organizations have subsidiaries)*;
 - ☐ BCTC tổng hợp (tổ chức đăng ký giao dịch có đơn vị kế toán trực thuộc tổ chức bộ máy kế toán riêng)/*Combined financial statements (Listed organizations has an accounting units directly under its own accounting system)*.
 - Các trường hợp thuộc diện phải giải trình nguyên nhân/*Cases in which the cause must be explained*:
 - + Tổ chức kiểm toán đưa ra ý kiến không phải là ý kiến chấp nhận toàn phần đối với BCTC (đối với BCTC được soát xét/kiểm toán năm 2026)/*The auditing organization*

expresses an opinion that is not a fully accepted opinion for financial statements (for audited financial statements in 2026):

☐ Có/Yes

☒ Không/No

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

☐ Có/Yes

☐ Không/No

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

☐ Có/Yes

☒ Không/No

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

☐ Có/Yes

☐ Không/No

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

☒ Có/Yes

☐ Không/No

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

☒ Có/Yes

☐ Không/No

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

☐ Có/Yes

☒ Không/No

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

☐ Có/Yes

☐ Không/No

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

Tài liệu đính kèm/Attachments:

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

Nơi nhận/Recipients:

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

TỔNG GIÁM ĐỐC/GENERAL DIRECTOR 



Phạm Trung Kiên

**CONSOLIDATED INTERIM
FINANCIAL STATEMENTS**

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

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



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GENERAL INFORMATION

Corporate information

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

The Company’s principal business activities are:

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY**GENERAL INFORMATION (cont.)**

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

Head office:

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

Board of Directors

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

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

Supervisory Board

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

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

Board of Management

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

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

GENERAL INFORMATION (cont.)

Legal Representative

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

Auditors

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

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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of Saigon Co.op Investment Development Joint Stock Company (hereinafter referred to as “the Company”) presents this statement together with the Consolidated Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2026, comprising the Interim Financial Statements of the Company and those of its subsidiaries (collectively referred to as the “Group”).

Responsibilities of the Board of Management

The Company’s Board of Management is responsible for the preparation of the Consolidated Interim Financial Statements that give a true and fair view of the consolidated interim financial position, the consolidated interim financial performance and the consolidated interim cash flows of the Group during the period. In order to prepare these Consolidated Interim Financial Statements, the Board of Management must:

- select appropriate accounting policies and apply them consistently;
- make judgments and estimates reasonably and prudently;
- state whether applicable accounting standards have been followed or not, and all the differences subject to any material departures are disclosed and explained in the Consolidated Interim Financial Statements;
- prepare the Consolidated Interim Financial Statements of the Group on a going-concern basis unless it is inappropriate to presume that the Group will continue in business;
- design and implement effectively the internal control system to minimize the risks of material misstatements due to fraud or error in the preparation and presentation of the Consolidated Interim Financial Statements.

The Board of Management is responsible for ensuring that proper accounting records are maintained to accurately reflect, with reasonable accuracy at any time, the financial position of the Group and that such accounting records comply with the applicable accounting framework. The Board of Management is also responsible for safeguarding the Group’s assets and, accordingly, for taking reasonable measures to prevent and detect fraud and other irregularities.

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

Statement of the Board of Management

In the Board of Management’s opinion, the Consolidated Interim Financial Statements give a true and fair view of the consolidated interim financial position of the Group as of 30 June 2026 and of its consolidated interim financial performance and consolidated interim cash flows for the first 6 months of the fiscal year ending 31 December 2026, in conformity with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of the Consolidated Interim Financial Statements.

For and on behalf of the Board of Management,



Phạm Trung Kiên
Chief Executive Officer

Date: 28 August 2026



No. 1.1391/26/TC-AC

REPORT ON THE INTERIM FINANCIAL INFORMATION REVIEW

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

We have reviewed the accompanying Consolidated Interim Financial Statements of 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 28 August 2026 (from page 07 to page 58), comprising the Consolidated Interim Statement of Financial Position as of 30 June 2026, the Consolidated Interim Income Statement, the Consolidated Interim Cash Flow Statement for the first 6 months of the fiscal year ending 31 December 2026 and the Notes to the Consolidated Interim Financial Statements.

Responsibility of the Board of Management

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

Responsibility of Auditors

Our responsibility is to express a conclusion on the Consolidated Interim Financial Statements based on our review. We have conducted the review in accordance with the Vietnamese Standard on Review Engagements No. 2410 – Review on interim financial information performed by an independent auditor of the entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion of Auditors

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Consolidated Interim Financial Statements have not given a true and fair view, in all material respects, of the consolidated interim financial position of the Group as of 30 June 2026 and of its consolidated interim financial performance and consolidated interim cash flows for the first 6 months of the fiscal year ending 31 December 2026, in conformity with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements applicable to the preparation and presentation of the Consolidated Interim 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

Ho Chi Minh City, 28 August 2026



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION

(Full form)

As of 30 June 2026

Unit: VND

ITEMS	Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS	100		566,695,646,268	534,044,474,982
I. Cash and cash equivalents	110	V.1	148,058,124,948	195,964,135,271
1. Cash	111		93,877,546,867	70,395,375,193
2. Cash equivalents	112		54,180,578,081	125,568,760,078
II. Short-term financial investments	120		58,414,895,341	26,139,361,644
1. Trading securities	121	V.2a	13,859,293,545	13,859,293,545
2. Provisions for devaluation of trading securities	122	V.2a	(6,638,593,545)	(6,333,493,545)
3. Short-term held-to-maturity investments	123	V.2b	51,194,195,341	18,613,561,644
4. Provisions for impairment of short-term held-to-maturity investments	124		-	-
5. Other short-term investments	125		-	-
6. Provisions for impairment of other short-term investments	126		-	-
III. Short-term receivables	130		341,024,047,877	294,494,935,594
1. Short-term trade receivables	131	V.3a	29,105,730,373	28,727,577,790
2. Short-term advances to suppliers	132	V.4	85,049,513,953	36,010,399,635
3. Receivables from construction contracts under percentage of completion method	134		-	-
4. Other short-term receivables	135	V.5a	242,504,606,612	245,392,761,230
5. Allowance for short-term doubtful debts	136	V.6	(15,635,803,061)	(15,635,803,061)
6. Shortage of assets awaiting resolution	137		-	-
IV. Inventories	140	V.7	1,149,465,347	1,827,881,705
1. Inventories	141		1,149,465,347	1,827,881,705
2. Allowance for devaluation of inventories	142		-	-
V. Current biological assets	150		-	-
1. Short-term livestock intended for one-time harvest	151		-	-
2. Short-term seasonal or one-time harvest crops	152		-	-
3. Provisions for impairment of current biological assets	153		-	-
VI. Other current assets	160		18,049,112,755	15,618,160,768
1. Short-term deferred expenses	161	V.8a	1,488,008,392	2,569,659,042
2. Deductible VAT	162		13,421,868,563	9,505,902,598
3. Taxes and other receivables from the State	163	V.16	3,139,235,800	3,542,599,128
4. Trading Government bonds	164		-	-
5. Other current assets	165		-	-

This statement should be read in conjunction with the Notes to the Consolidated Interim 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 INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

Consolidated Interim Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
B - NON-CURRENT ASSETS	200		2,083,822,081,658	2,078,113,448,434
I. Long-term receivables	210		122,586,388,288	122,838,542,831
1. Long-term trade receivables	211	V.3b	11,371,676,288	11,623,830,831
2. Long-term advances to suppliers	212		-	-
3. Other long-term receivables	215	V.5b	111,214,712,000	111,214,712,000
4. Allowance for long-term doubtful debts	216		-	-
II. Fixed assets	220		68,845,804,199	73,176,339,987
1. Tangible fixed assets	221	V.9	66,842,115,906	70,809,368,710
- Historical cost	222		163,061,274,678	163,314,245,035
- Accumulated depreciation	223		(96,219,158,772)	(92,504,876,325)
2. Financial leased assets	224		-	-
- Historical cost	225		-	-
- Accumulated depreciation	226		-	-
3. Intangible fixed assets	227	V.10	2,003,688,293	2,366,971,277
- Initial cost	228		5,946,410,250	5,946,410,250
- Accumulated amortization	229		(3,942,721,957)	(3,579,438,973)
III. Non-current biological assets	230		-	-
1. Bearer animals	231		-	-
a) Immature bearer animals	232		-	-
b) Mature bearer animals	233		-	-
- Historical cost	234		-	-
- Accumulated depreciation	235		-	-
2. Long-term livestock intended for one-time harvest	236		-	-
3. Long-term seasonal or one-time harvest crops	237		-	-
4. Provisions for impairment of non-current biological assets	238		-	-
IV. Investment property	240	V.11	33,573,026,922	34,408,243,014
- Historical cost	241		57,817,638,519	57,817,638,519
- Accumulated depreciation	242		(24,244,611,597)	(23,409,395,505)
V. Non-current assets in process	250		663,165,363,359	603,788,245,651
1. Long-term work in process	251		-	-
2. Construction in progress	252	V.12	663,165,363,359	603,788,245,651
VI. Long-term financial investments	260		1,192,035,446,884	1,239,525,493,720
1. Investments in subsidiaries	261		-	-
2. Investments in joint ventures and associates	262	V.2c	1,192,035,446,884	1,239,525,493,720
3. Equity investments in other entities	263		-	-
4. Provisions for impairment of long-term investments in other entities	264		-	-
5. Long-term held-to-maturity investments	265		-	-
6. Provisions for impairment of long-term held-to-maturity investments	266		-	-
VII. Other non-current assets	270		3,616,052,006	4,376,583,231
1. Long-term deferred expenses	271	V.8b	3,508,678,195	4,151,284,755
2. Deferred income tax assets	272	V.13	107,373,811	225,298,476
3. Long-term components and spare parts	273		-	-
4. Other non-current assets	274		-	-
5. Goodwill	279		-	-
TOTAL ASSETS	280		2,650,517,727,926	2,612,157,923,416

This statement should be read in conjunction with the Notes to the Consolidated Interim 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 INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

Consolidated Interim Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
C - LIABILITIES	300		183,279,250,176	167,825,254,324
I. Current liabilities	310		64,414,313,394	52,407,429,534
1. Short-term trade payables	311	V.14	34,663,172,338	26,739,056,020
2. Short-term advances from customers	312		471,782,300	473,129,550
3. Payables for dividends and profit distributions	313	V.15	423,838,290	426,612,690
4. Short-term taxes and amounts payable to the State budget	314	V.16	2,188,866,039	1,984,422,813
5. Payables to employees	315	V.17	2,436,517,662	2,720,018,867
6. Short-term accrued expenses	316		525,283,482	667,616,038
7. Short-term payables relating to construction contracts under percentage of completion method	318		-	-
8. Short-term unearned revenue	319		36,897,422	87,692,269
9. Other short-term payables	320	V.18a, c	4,371,405,691	3,934,683,654
10. Short-term borrowings and financial lease liabilities	321		-	-
11. Provisions for short-term payables	322		-	-
12. Bonus and welfare fund	323	V.19	19,296,550,170	15,374,197,633
13. Price stabilization fund	324		-	-
14. Trading Government bonds	325		-	-
II. Non-current liabilities	330		118,864,936,782	115,417,824,790
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term taxes and amounts payable to the State budget	333		-	-
4. Long-term accrued expenses	334		-	-
5. Long-term unearned revenue	337		-	-
6. Other long-term payables	338	V.18b, c	115,066,564,616	111,980,997,483
7. Long-term borrowings and financial lease liabilities	339		-	-
8. Convertible bonds	340		-	-
9. Preferred shares	341		-	-
10. Deferred income tax liability	342	V.20	3,798,372,166	3,436,827,307
11. Provisions for long-term payables	343		-	-
12. Science and technology development fund	344		-	-



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

Consolidated Interim Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
D - OWNER'S EQUITY	400		2,467,238,477,750	2,444,332,669,092
1. Owner's capital	411	V.21	1,000,000,000,000	1,000,000,000,000
- Ordinary shares with voting rights	411a		1,000,000,000,000	1,000,000,000,000
- Preferred shares	411b		-	-
2. Share premiums	412		-	-
3. Bond conversion options	413		-	-
4. Other owner's capital	414		-	-
5. Share repurchases	415		-	-
6. Differences upon asset revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418	V.21	947,826,614,327	895,924,527,529
9. Other equity funds	419		-	-
10. Retained profit	420	V.21	519,411,863,423	548,408,141,563
- Retained profit to the end of the previous period	420a		490,277,804,349	548,408,141,563
- Retained profit for the current period	420b		29,134,059,074	-
11. Non-controlling interests	429		-	-
TOTAL LIABILITIES AND OWNER'S EQUITY	440		2,650,517,727,926	2,612,157,923,416

Approved on 28 August 2026


Ta Ngoc Thao
Preparer

Pham Xuan Phong
Chief AccountantPham Trung Kien
Legal Representative

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

CONSOLIDATED INTERIM INCOME STATEMENT

(Full form)

For the first 6 months of the fiscal year ending 31 December 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
1. Revenue from sales of goods and provisions of services	01	VI.1	53,729,054,078	47,462,113,079
2. Revenue deductions	02		-	-
3. Net revenue from sales of goods and provisions of services	10		53,729,054,078	47,462,113,079
4. Cost of sales	11	VI.2	19,762,876,194	18,537,005,253
5. Gross profit from sales of goods and provisions of services	20		33,966,177,884	28,925,107,826
6. Gain/loss on disposal, liquidation of investment properties	21		-	-
7. Financial income	22	VI.3	2,741,348,241	12,322,083,964
8. Financial expenses	23	VI.4	305,100,000	1,118,700,000
In which: Interest expenses	24		-	-
9. Selling expenses	25	VI.5	9,511,296,823	9,461,263,516
10. General and administrative expenses	26	VI.6	29,910,740,968	27,940,784,262
11. Gain or loss in joint ventures, associates	27	V.2c	35,578,694,264	41,749,565,893
12. Net operating profit	30		32,559,082,598	44,476,009,905
13. Other income	31	VI.7	465,805,113	26,713,972
14. Other expenses	32	VI.8	341,792,843	495,656,789
15. Other profit/(loss)	40		124,012,270	(468,942,817)
16. Total accounting profit before tax	50		32,683,094,868	44,007,067,088
17. Current income tax	51	V.16	3,069,566,270	3,093,696,573
18. Deferred income tax	52	VI.9	479,469,524	498,747,540
19. Profit after tax	60		29,134,059,074	40,414,622,975
20. Profit after tax of Parent Company	61		29,134,059,074	40,414,622,975
21. Profit after tax of non-controlling shareholders	62		-	-
22. Basic earnings per share	70	VI.10	251	373
23. Diluted earnings per share	71	VI.10	251	373


Ta Ngoc Thao
Preparer

Pham Xuan Phong
Chief Accountant

Approved on 28 August 2026

Pham Trung Kien
Legal Representative

This statement should be read in conjunction with the Notes to the Consolidated Interim 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 INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

CONSOLIDATED INTERIM CASH FLOW STATEMENT

(Indirect method)

(Full form)

For the first 6 months of the fiscal year ending 31 December 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
I. Cash flows from operating activities				
1. Profit before tax	01		32,683,094,868	44,007,067,088
2. Adjustments for:				
- Depreciation/Amortization of fixed assets and investment	02	V.9, 10, 11	5,200,611,880	5,234,771,718
- Provisions and allowances	03	V.2a	305,100,000	1,118,700,000
- Exchange gain/loss due to revaluation of monetary items in foreign currencies	04		-	-
- Gain/loss from investing and financing activities	05	V.2c; VI.3	(38,320,042,505)	(54,071,649,857)
- Borrowing costs	06		-	-
- Other adjustments	07		-	-
3. Operating profit before movements in working capital	08		(131,235,757)	(3,711,111,051)
- Increase/decrease of receivables	09		(2,428,531,621)	(20,959,728,700)
- Increase/decrease of inventories	10		678,416,358	(11,175,601)
- Increase/decrease of payables (excluding interest expenses and corporate income tax payable)	11		3,668,222,222	15,075,686,535
- Increase/decrease of deferred expenses	12		1,724,257,210	1,277,781,271
- Increase/decrease of trading securities	13		-	-
- Interest expenses paid	14		-	-
- Corporate income tax paid	15	V.16	(2,724,727,102)	(2,172,133,964)
- Other cash inflows	16	V.19	2,840,000	-
- Other cash outflows	17	V.19	(2,308,737,879)	(514,560,000)
Net cash flows used in operating activities	20		(1,519,496,569)	(11,015,241,510)
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non-current assets	21	V.4, 9, 12, 14	(99,876,739,359)	(40,586,421,956)
2. Proceeds from disposals of fixed assets and other non-current assets	22	V.3a	185,185,185	243,000,000
3. Cash outflow for lending, buying debt instruments of other entities	23		(34,580,633,697)	(178,889,838,418)
4. Cash recovered from lending, selling debt instruments of other entities	24		2,000,000,000	303,130,137,810
5. Equity investments in other entities	25		-	-
6. Cash recovered from equity investments in other entities	26		-	-
7. Interest earned, dividends and profits received	27		85,888,448,517	72,104,211,638
Net cash flows generated from/(used in) investing activities	30		(46,383,739,354)	156,001,089,074

This statement should be read in conjunction with the Notes to the Consolidated Interim 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 INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

Consolidated Interim Cash Flow Statement (cont.)

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
III. Cash flows from financing activities				
1. Proceeds from share issue and owners' contributed capital	31		-	-
2. Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3. Proceeds from borrowings	33		-	-
4. Repayment for borrowing principal	34		-	-
5. Payment for financial lease principal	35		-	-
6. Dividends and profit paid to the owners	36	V.15	(2,774,400)	(15,135,000)
Net cash flows used in financing activities	40		(2,774,400)	(15,135,000)
Net cash flows during the period	50		(47,906,010,323)	144,970,712,564
Beginning cash and cash equivalents	60	V.1	195,964,135,271	209,613,045,664
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	70	V.1	148,058,124,948	354,583,758,228

Approved on 28 August 2026


Ta Ngoc Thao
Preparer

Pham Xuan Phong
Chief AccountantPham Trung Kien
Legal Representative

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

NOTES TO THE CONSOLIDATED INTERIM FINANCIAL STATEMENTS**For the first 6 months of the fiscal year ending 31 December 2026****I. GENERAL INFORMATION****1. Ownership form**

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

2. Business field

The Group operates in the service sector.

3. Principal business activities

Principal business activities of the Group are to make investment in construction and operate commercial centers and office buildings; lease premises and assets.

4. Normal operating cycle

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

5. Structure of the Group

The Group includes the Parent Company and 5 subsidiaries under the control of the Parent Company. All subsidiaries are consolidated in these Consolidated Financial Statements.

5a. List of subsidiaries to be consolidated

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

Notes to the Consolidated Interim Financial Statements (cont.)

- (i) According to Business Registration Certificate No. 1501169961, initially registered on 04 May 2026, issued by the Vinh Long Province Department of Finance, the Company invested VND 2,000,000,000 in Sai Gon - Vinh Long Hotel One Member Limited Company, equivalent to 100% of the charter capital. As of 30 June 2026, the Company had not yet made any capital contribution; the full capital contribution was made on 31 July 2026.
- (ii) According to Business Registration Certificate No. 1501169986, initially registered on 06 May 2026, issued by the Vinh Long Province Department of Finance, the Company invested VND 10,000,000,000 in Sense Festi Vinh Long Trading Service One Member Limited Company, equivalent to 100% of the charter capital. As of 30 June 2026, the Company had not yet made any capital contribution; the full capital contribution was made on 03 August 2026.

5b. List of associates reflected in the Consolidated Interim Financial Statements.

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

Notes to the Consolidated Interim Financial Statements (cont.)

6. Headcount

At the end of the accounting period, the Group's headcount is 132 (headcount at the beginning of the year: 131).

7. Statement of information comparability on the Consolidated Interim Financial Statements

The corresponding figures of the previous period are comparable with the figures of the current period. During the period, the Group first adopted the Vietnamese Enterprise Accounting System, which was issued together with the Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance ("Circular 99") in replacement to the Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200"); the Circular No. 202/2014/TT-BTC dated 22 December 2014 ("Circular 202") amended and supplemented by the Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance ("Circular 43"). Accordingly, certain items in the Consolidated Interim Financial Statements have been reclassified and renamed in accordance with the new regulations. The figures in the "Beginning balance" column and the "Previous period" column in the Consolidated Interim Financial Statements have been restated in accordance with the new classifications and names specified in the Circular 43 to ensure comparability. These changes do not affect the Group's total assets, total liabilities, owner's equity and after-tax profit.

8. Other information

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

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY UNIT

1. Accounting period

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

2. Accounting currency unit

The accounting currency unit is Vietnamese Dong (VND) because the Group's transactions are primarily made in VND.

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

1. Applicable Accounting System

The Group applies the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with Circular 99, Circular 202 as amended and supplemented by Circular 43 giving guidance on the preparation and presentation of Consolidated Interim Financial Statements and other Circulars guiding the implementation of Vietnamese Accounting Standards of the Ministry of Finance in preparation and presentation of the Consolidated Interim Financial Statements.

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

The Board of Management has ensured to comply with all the requirements of the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with Circular 99, Circular 202 as amended and supplemented by Circular 43, as well as other Circulars guiding the implementation of the Accounting Standards of the Ministry of Finance in preparation and presentation of the Consolidated Interim 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 INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

Notes to the Consolidated Interim Financial Statements (cont.)

IV. APPLICABLE ACCOUNTING POLICIES

1. Basis of preparation

The Consolidated Interim Financial Statements are prepared on the accrual basis (except for the information related to cash flows), using the historical cost principle and the going-concern assumption.

2. Consolidation bases

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

The financial performance of the subsidiaries, which are acquired or disposed during the period, is included in the Consolidated Interim Income Statement from the date of acquisition or disposal of investments in those subsidiaries.

The Interim Financial Statements of the Parent Company and those of subsidiaries used for consolidation are prepared in the same accounting period and apply consistently accounting policies to the same types of transactions and events in similar circumstances. In the case that the accounting policy of a subsidiary is different from the accounting policy applied consistently in the Group, the Interim Financial Statements of that subsidiary will be properly adjusted before being used for the preparation of the Consolidated Interim Financial Statements.

Intra-group balances in the Interim Statement of Financial Position and intra-group transactions and unrealized profits resulting from these transactions must be completely eliminated. Unrealized losses resulting from intra-group transactions are also eliminated unless costs cannot be recovered.

Non-controlling interests (NCI) reflect profit or loss and net assets of the subsidiaries, which are not held by the Group and presented in a separate item of the Consolidated Interim Income Statement and the Consolidated Interim Statement of Financial Position (classified under owner's equity). Non-controlling interests (NCI) include the values of their non-controlling benefits at the initial date of business combination and those arising within the ranges of changes in owner's equity from the date of business combination. Losses incurred by subsidiaries are allocated to non-controlling interests in proportion to their ownership interests, even if such losses exceed the non-controlling interests' share of the net assets of the subsidiaries.

3. Cash and cash equivalents

Cash includes cash on hand and cash in bank. Cash equivalents are short-term investments with a maturity of three months or less from the date of investment (calculated from the date of purchase to the maturity date), which can be readily converted into a known amount of cash and are not subject to significant risks in conversion to cash at the reporting date. Restricted cash and cash equivalents are not presented under this item, but under the items "Other current assets" or "Other non-current assets", depending on the duration of the restriction.



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

Notes to the Consolidated Interim Financial Statements (cont.)

4. Financial investments

Trading securities

Investments classified as trading securities are those held by the Group for the trading purpose with the aim of making profit from price differences.

Trading securities are initially recognized at the fair value of the payments made at the transaction date. Transaction costs directly attributable to the acquisition of trading securities (if any), such as brokerage fees, transaction fees, information provision fees, taxes and bank charges, etc., are recognized as financial expenses during the period. While holding the securities, the Group does not reclassify trading securities to held-to-maturity investments, or vice versa.

The recognition date for trading securities is the date the Group obtains ownership rights, specifically as follows:

- For listed securities: recognized at the time of order-matching (T+0).
- For unlisted securities: recognized at the time of legally obtaining ownership in accordance with applicable laws and regulations.

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

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

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

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

Held-to-maturity investments

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

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

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



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2026

Notes to the Consolidated Interim Financial Statements (cont.)

Investments in associates

An associate is an entity over which the Group has significant influence but not control over its financial and operating policies. Significant influence is demonstrated by the right to participate in decisions regarding the financial and operating policies of the investee but not to control these policies.

Investments in associates are accounted for using the equity method. Accordingly, investments in associates are presented in the Consolidated Interim Financial Statements at initial investment cost, adjusted for changes in the Group's share of the associate's net assets after the date of investment. If the Group's share of loss of an associate exceeds or equals the carrying amount of an investment, the investment is then reported at nil (0) value on the Consolidated Interim Financial Statements, except when the Group has obligations to pay on behalf of the associate to satisfy obligations of the associate.

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

Unrealized gains and losses arising from transactions with associates are eliminated to the extent attributable to the Group when preparing the Consolidated Interim Financial Statements.

5. Receivables

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

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

- Trade receivables represent receivables of a commercial nature arising from purchase and sale transactions between the Group and customers who are independent to the Group.
- Other receivables represent receivables of a non-commercial nature that do not arise from purchase and sale transactions.

Receivables are tracked in details by subject, term and original currency. The trade receivables and other receivables are classified as short-term and long-term items in the Consolidated Interim Statement of Financial Position on the basis of their remaining term as of the reporting date.

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

Increases or decreases in the obligatory allowance for doubtful debts as of the reporting date are recorded into general and administrative expenses.

6. Inventories

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

Costs of inventories, i.e. merchandise, comprise costs of purchases and other directly attributable costs incurred in bringing the inventories to their present location and conditions.

Inventory costs are determined using the weighted average method and recorded in line with the perpetual method.



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

Allowance for devaluation of inventories is recognized for each type of inventories when their costs exceed their net realizable values. Increases or decreases in the obligatory allowance for devaluation of inventories as of the reporting date are recorded into costs of sales.

7. Deferred expenses

Deferred expenses reflect actual expenses incurred (including prepaid and unpaid expenses) relevant to financial performance in several accounting periods. These deferred expenses are allocated into operation costs of the relevant accounting periods.

In the Consolidated Interim Statement of Financial Position, deferred expenses are classified as short-term (with the maximum allocation period of 12 months or within a normal operating cycle) and long-term (with the allocation period of more than 12 months or longer than a normal operating cycle). Long-term deferred expenses shall not be re-classified as short-term when preparing the Consolidated Interim Financial Statements.

The Group allocates deferred expenses into operation costs for each period, using an appropriate allocation method and criteria on the basis of the nature and extent of each type of expenses. The timing and method of allocating deferred expenses are as follows:

Tools and supplies

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

Expenses of cloud server

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

Expenses of office renovation and relocation

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

Asset repair expenses

For fixed assets that must undergo periodic repair and maintenance under technical requirements, the expenses of such periodic repair and maintenance are recognized as deferred expenses and allocated to operating costs on a straight-line basis from the period in which the repair and maintenance are completed and the asset is put into use until the next scheduled repair (usually three years).

Other deferred expenses

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



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8. Tangible fixed assets

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

Subsequent costs are added to historical cost of fixed assets only if it is probable that future economic benefits associated with the asset will flow to the Group. Subsequent costs that do not meet the above conditions will be recognized as operation costs during the period. Costs of routine repairs and maintenance of tangible fixed assets are recognized into operation costs in the period in which they are incurred. For fixed assets that must undergo periodic repairs and maintenance in accordance with technical requirements, significant expenses incurred for repairing and maintaining these fixed assets are recognized as deferred expenses and amortized gradually into operation costs until the next routine repair or maintenance period.

Upon disposal or liquidation of a tangible fixed asset, its historical cost and accumulated depreciation are derecognized, then any gain or loss resulting from such disposal is included in the income or the expenses during period.

Tangible fixed assets are depreciated on a straight-line basis over their estimated useful lives. The useful lives and depreciation methods are reviewed at least at the end of each fiscal year and adjusted as necessary. The depreciation years applied are as follows:

<u>Fixed assets</u>	<u>Years</u>
Buildings and structures	16–25
Machinery and equipment	03 – 10
Vehicles	03 – 10
Office equipment	03 – 08
Other tangible fixed assets	03 – 05

9. Intangible fixed assets

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

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

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

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

The Group's intangible fixed asset includes:

Computer software

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



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Website

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

10. Investment properties

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

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

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

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

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

<u>Investment property</u>	<u>Years</u>
Land use right	39 – 47
House	30

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

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

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



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11. Construction in progress

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

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

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

12. Business combination and goodwill

Business combinations are accounted for using the acquisition method. The consideration transferred in a business combination comprises the fair values, at the acquisition date, of the assets transferred, liabilities incurred or assumed, and equity instruments issued by the Group in exchange for control of the acquiree, together with any costs directly attributable to the business combination. Identifiable assets acquired, liabilities assumed, and contingent liabilities arising from a business combination are recognized at their fair values at the date on which control is obtained.

For business combinations achieved in stages, the cost of the business combination is determined as the aggregate of the consideration transferred at the date control is obtained and the fair value, at that date, of the Group’s previously held equity interest in the subsidiary. The difference between the remeasured fair value and the cost of the investment is recognized in profit or loss if, prior to obtaining control, the Group did not have significant influence over the subsidiary and the investment was accounted for at cost. If, prior to the date of obtaining control, the Group had significant influence and the investment was accounted for using the equity method, the difference between the remeasured amount and the carrying amount of the investment under the equity method is recognized in profit or loss. The difference between the carrying amount of the investment under the equity method and the cost of the investment is recognized directly in “retained profit/accumulated losses” in the Consolidated Interim Statement of Financial Position.

Goodwill is recognized as the excess of the cost of the business combination over the Group’s interest in the net fair value of the identifiable assets acquired, liabilities assumed, and contingent liabilities recognized at the date control is obtained. If the Group’s interest in the net fair value of the identifiable assets acquired, liabilities assumed, and contingent liabilities recognized at the date control is obtained exceeds the cost of the business combination, the resulting gain from a bargain purchase is recognized immediately in profit or loss.

Non-controlling interests (NCI) at the date of the business combination are initially measured at the proportionate share of non-controlling shareholders in the fair value of the assets, liabilities, and contingent liabilities recognized.



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13. Payables and accrued expenses

Payables and accrued expenses are recognized for amounts to be paid in the future in respect of goods and services received. Accrued expenses are recognized based on reasonable estimates of the amounts payable.

Payables are classified as trade payables, accrued expenses and other payables based on the following principles:

- Trade payables represent liabilities of a commercial nature arising from the purchase of goods, services or assets, where the suppliers are independent third parties of the Group.
- Accrued expenses represent liabilities for goods and services received from suppliers or provided to customers during the period, for which payment has not yet been made due to insufficient supporting and accounting documentation, as well as employee entitlements such as accrued annual leave and other accrued operation costs (such as costs incurred during seasonal production interval and interest expenses).
- Other payables represent liabilities of a non-commercial nature that do not arise from the purchase, sales of goods or provisions of services.

Payables and accrued expenses are presented as short-term or long-term in the Consolidated Interim Statement of Financial Position based on their remaining maturities as at the reporting date.

14. Payables for dividends and profit distributions

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

15. Unearned revenues

Unearned revenue comprises amounts prepaid by customers for one or more accounting periods in respect of asset leases.

Unearned revenues do not include: advance payments received from buyers for which the Group has not yet supplied products, merchandise or services; and revenues from asset leases or the provision of multi-period services for which payment has not yet been received.

16. Owner's capital

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

17. Profit distribution

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

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



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18. Recognition of revenue and income

Revenue from sales of merchandise

Revenue from sales of merchandise shall be recognized when the Group satisfies its contractual obligations by transferring control of the merchandise and finished goods to the customer, provided that all of the following conditions are met:

- The Group transfers most of risks and benefits incident to the ownership of merchandise, products to customers.
- The Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the merchandise, products sold.
- The amount of revenue can be measured reliably.
- The Group received or shall probably receive the economic benefits associated with sale transactions.
- The cost incurred in respect of the sale transaction can be measured reliably.

Revenue from provisions of services

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

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

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

Revenue from operating leases

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

Interest

Interest income is recognized based on the term and the effective interest rate applicable in each particular period.

Dividends and profit received

Dividends and profit received are recognized when the Group is entitled to receive dividends or profit from its investing activities. For investments in entities whose securities are registered and centrally deposited with Viet Nam Securities Depository and Clearing Corporation, the recognition date is the last record date. For investments in other entities, the recognition date is decided in accordance with the Law on Enterprises and the Charter of the investee. Only dividend and profit distributions attributable to the period after the investment date are recognized in financial income. Amounts attributable to the period before the investment date are deducted from the costs of the investment. The dividends received in the form of shares are not recognized in financial income and are accounted for by tracking only the increase in the number of shares held, with no recognition of the value of the shares received.



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19. Expenses

Expenses are those that result in outflows of the Group's economic benefits and are recorded at the time of transactions or when incurrence of the transaction is reliable regardless of whether payment for expenses is made or not. Expenses are recognized even if they are not yet due for payment, provided that their incurrence is reasonably certain in order to ensure the principle of prudence and capital preservation.

When the Group recognizes revenue, it also recognizes the costs corresponding to generating that revenue. Such costs include those incurred in the reporting period in which the related revenue was recognized, together with costs incurred in the prior reporting periods or accrued expenses related to the revenue recognized in that period. In the event that matching principle conflicts with prudence principle, costs are recognized in accordance with the nature of the underlying transaction and the requirements of the applicable Vietnamese Accounting Standards in order to ensure true and fair representation of the transaction.

20. Corporate income tax

The Group's accounting policy for corporate income tax is applied in accordance with the provisions of the Corporate Income Tax Law No. 67/2025/QH15 dated 14 June 2025, the Decree No. 320/2025/NĐ-CP dated 15 December 2025 of the Government detailing certain articles of the Corporate Income Tax Law, guidance documents issued by the Ministry of Finance, and other relevant legal regulations. Corporate income tax includes current income tax and deferred income tax.

Current income tax

Current income tax includes the tax amount computed based on the assessable income during the year and the current corporate income tax rate. The assessable income is different from accounting profit due to the adjustments of temporary differences between tax and accounting figures, non-deductible expenses, non-taxable income and losses brought forward.

On a quarterly basis, the Group recognizes the provisional corporate income tax payable based on its self-assessed tax liability. At the end of the fiscal year, the Group determines the actual corporate income tax payable based on the final tax return and adjusts any differences with the provisional amounts recognized during the year.

Deferred income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between carrying values of assets and liabilities serving the preparation of the Consolidated Interim Financial Statements and the values for tax purposes.

Deferred income tax liabilities are recognized for all the temporary taxable differences, except to the extent that they arise from the initial recognition of an asset or liability in a transaction that, at the time of transaction, affects neither accounting profit nor taxable income.

Deferred income tax assets are recognized for all deductible temporary differences to the extent that future taxable income will be available against which the deductible temporary difference can be utilized. Deferred income tax assets are also recognized for unused taxable losses and tax credits to the extent that it is probable that future taxable profit will be available against which they can be utilized. Deferred income tax assets and deferred income tax liabilities arising from transactions recognized directly in owner's equity are not recognized into deferred income tax expenses.



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The carrying amount of deferred corporate income tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred income tax asset to be recovered.

Deferred income tax assets and deferred income tax liabilities are measured using the tax rates that are expected to apply in the period when the assets are recovered or the liabilities are settled, based on the effective tax rates and tax laws that have been enacted or substantively enacted by the reporting date.

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

- The Group has the legal right to offset current income tax assets against current income tax liabilities; and
- Deferred income tax assets and deferred income tax liabilities are relevant to corporate income tax levied by the same taxation authority on either:
 - The same taxable subjects; or
 - The Group has intention to pay current income tax liabilities and current income tax assets on a net basis or recover tax assets and settle tax liability simultaneously in each future period in which significant amounts of deferred tax liabilities or deferred tax assets are expected to be settled or recovered.

21. Related party

A party is considered a related party of the Group if that party has the ability to control the Group or exercise significant influence over the Group, or has power to participate in financial and operating policy decisions of the Group. A party is also considered a related party of the Group if both parties are subject to common control.

Related parties of the Group include:

- Associates and other fellow subsidiaries within the Group.
- Individuals with direct or indirect voting rights and thereby have significant influence over the Group, including members of the Board of Directors of the Parent Company and their close family members.
- Key management personnel with the authority and responsibility to plan, manage and control the Group's operations, including the Board of Management, the Supervisory Board of the Parent Company, other management members and their close family members.
- Entities over which individuals referred to above are able to exercise sufficient influence through direct or indirect ownership of voting rights, including entities owned by the key management personnel or major shareholders of the Parent Company and entities that share the key management personnel with the Parent Company.

Close family members of an individual are those who may cause influence or be influenced by that individual in their dealings with the Group, including the individual's parents, spouse, children and siblings.

A related party transaction is a transfer of resources or obligations between related parties, regardless of whether a price is charged.

In considering if parties are related, attention is directed to the substance of the relationship and not merely its legal form.



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22. Segment reporting

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

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

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

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

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

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

V. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

	<u>Ending balance</u>	<u>Beginning balance</u>
Cash on hand	519,137,885	441,464,312
Cash in bank	93,358,408,982	69,953,910,881
- BIDV	78,654,770,654	53,936,752,481
- Vietcombank	13,298,996,033	15,113,863,475
- Other banks	1,404,642,295	903,294,925
Cash equivalents	54,180,578,081	125,568,760,078
- 1-month deposit at BIDV	40,000,000,000	-
- 3-month deposit at BIDV	12,000,000,000	104,839,121,507
- 3-month deposit at Sacombank	-	18,560,000,000
- 3-month deposit at Vietcombank	2,000,000,000	1,413,700,822
- Accrued interest	180,578,081	755,937,749
Total	148,058,124,948	195,964,135,271



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The Group's financial investments comprise trading securities, held-to-maturity investments and investments in associates. Information on the Group's financial investments is as follows:

2a. Trading securities

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

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

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

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

	Ending balance			Beginning balance		
	Costs	Recoverable amount	Provisions	Costs	Recoverable amount	Provisions
Term deposits	34,594,195,341	34,594,195,341	-	2,013,561,644	2,013,561,644	-
- BIDV	31,000,000,000	31,000,000,000	-	-	-	-
- Sacombank	2,000,000,000	2,000,000,000	-	2,000,000,000	2,000,000,000	-
- Vietcombank	1,100,000,000	1,100,000,000	-	-	-	-
- Accrued interest on term deposits	494,195,341	494,195,341	-	13,561,644	13,561,644	-
Loans	16,600,000,000	16,600,000,000	-	16,600,000,000	16,600,000,000	-
- Loan to Saigon - Ca Mau Trading Service Company Limited (a related party) ⁽ⁱ⁾	16,600,000,000	16,600,000,000	-	16,600,000,000	16,600,000,000	-
Total	51,194,195,341	51,194,195,341	-	18,613,561,644	18,613,561,644	-

⁽ⁱ⁾ This is the unsecured loan to Saigon - Ca Mau Trading Service Company Limited (a related party) at an interest rate of 6.6%/year.

The Group assesses that the short-term held-to-maturity investment is fully recoverable and no provisions for impairment are required.



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	Ending balance			Beginning balance		
	Costs	Profit arising after the investment date	Total	Costs	Profit arising after the investment date	Total
Saigon - Ca Mau Trading Service Company Limited ⁽ⁱ⁾	74,970,000,000	(1,831,828,041)	73,138,171,959	74,970,000,000	(3,932,672,232)	71,037,327,768
Saigon Cantho Trading Company ⁽ⁱⁱ⁾	74,800,000,000	22,455,984,323	97,255,984,323	74,800,000,000	21,944,522,934	96,744,522,934
Saigon Co.op International Investment Company Limited ⁽ⁱⁱⁱ⁾	24,500,000,000	2,312,332,353	26,812,332,353	24,500,000,000	106,521,858	24,606,521,858
Co.op Mart Bien Hoa Supermarket and Trading Services Company Limited ^(iv)	7,440,520,518	8,686,056,900	16,126,577,418	7,440,520,518	10,487,602,348	17,928,122,866
Vietsin Commercial Complex Development Joint Stock Company ^(v)	754,099,056,000	112,935,028,056	867,034,084,056	754,099,056,000	165,526,135,978	919,625,191,978
Saigon - Xuan Oai Services Trading Limited Company ^(vi)	53,900,000,000	3,073,896,341	56,973,896,341	53,900,000,000	2,050,089,754	55,950,089,754
Dong Bac Commercial Center Development Investment Company Limited ^(vii)	32,000,000,000	(380,614,662)	31,619,385,338	32,000,000,000	(324,628,252)	31,675,371,748
Saigon - Chau Doc Company Limited ^(viii)	18,750,000,000	4,325,015,096	23,075,015,096	18,750,000,000	3,208,344,814	21,958,344,814
Total	1,040,459,576,518	151,575,870,366	1,192,035,446,884	1,040,459,576,518	199,065,917,202	1,239,525,493,720

- (i) According to the Business Registration Certificate No. 2000969020, initially registered on 20 May 2010, 14th amended on 10 October 2025, issued by Ca Mau Province Department of Finance, the Group invests VND 74,970,000,000 in Saigon - Ca Mau Trading Service Company Limited, equivalent to 36.75% of charter capital.
- (ii) According to the Business Registration Certificate No. 1800502219, initially registered on 08 November 2012, 21st amended on 12 September 2025, issued by Can Tho City Department of Finance, the Group invests VND 74,800,000,000 in Saigon Cantho Trading Company, equivalent to 34.00% of charter capital.
- (iii) According to the Business Registration Certificate No. 0310384927, initially registered on 15 October 2010, 4th amended on 13 October 2025, issued by Ho Chi Minh City Department of Finance, the Group invests VND 24,500,000,000 in Saigon Co.op International Investment Company Limited, equivalent to 49.00% of charter capital.
- (iv) According to the Business Registration Certificate No. 3600753610 (previous No. 4702001225), 20th amended on 22 December 2025, issued by Dong Nai Province Department of Finance, the Group invests VND 7,440,520,518 in Co.op Mart Bien Hoa Supermarket and Trading Services Company Limited, equivalent to 29.00% of charter capital.



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- (v) The Group invests VND 754,099,056,000 in Vietsin Commercial Complex Development Joint Stock Company, equivalent to 36.00% of charter capital.
- (vi) According to the Business Registration Certificate No. 0315949585, initially registered on 08 October 2019, 2nd amended on 24 September 2025, issued by Ho Chi Minh City Department of Finance, the Group invests VND 53,900,000,000 in Saigon - Xuan Oai Services Trading Limited Company, equivalent to 49.00% of charter capital.
- (vii) According to the Business Registration Certificate No. 5702088237, initially registered on 16 June 2021, issued by Quang Ninh Province Department of Planning and Investment (Quang Ninh Province Department of Finance now), the Group invests VND 32,000,000,000 in Dong Bac Commercial Center Development Investment Company Limited, equivalent to 40.00% of charter capital.
- (viii) According to the Business Registration Certificate No. 1601972058, initially registered on 13 May 2015, 5th amended on 20 September 2025, issued by An Giang Province Department of Finance, the Company invests VND 18,750,000,000 in Saigon - Chau Doc Company Limited, equivalent to 25.00% of charter capital.

The value of the Group's ownership in the associates is presented in the attached Appendix 1.

Operation of the associates

The associates have been in normal operations and have not experienced any significant changes as compared to those of the previous period.

Transactions with the associates

Transactions between the Group and its associates are presented in Note No. VII.2b.

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

	Ending balance		Beginning balance	
	Carrying amount	Allowances	Carrying amount	Allowances
<i>Receivables from related parties</i>	27,955,874,938	-	27,119,104,102	-
Saigon Co.op	3,417,352,443	-	1,637,985,142	-
Branch of Saigon Co.op - Co.opmart Cai Be	145,044,642	-	235,504,583	-
Saigon - Ca Mau Trading Service Company Limited	1,615,972,602	-	3,022,797,300	-
Saigon - Van Dong One Member Limited Company	22,777,505,251	-	22,169,049,077	-
Saigon Cantho Trading Company	-	-	53,768,000	-
<i>Receivables from other customers</i>	1,149,855,435	-	1,608,473,688	-
Total	29,105,730,373	-	28,727,577,790	-

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



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

4. Short-term advances to suppliers

	Ending balance	Beginning balance
Joint Venture of Thanh Do Group Construction Corporation - Thanh Phu Investment Construction Joint Stock Company	82,263,957,758	27,784,000,000
Thanh Phu Investment Construction Joint Stock Company	-	3,662,163,895
Other suppliers	2,785,556,195	4,564,235,740
Total	85,049,513,953	36,010,399,635

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

5. Other receivables**5a. Other short-term receivables**

	Ending balance		Beginning balance	
	Carrying amount	Allowances	Carrying amount	Allowances
Saigon Co.op (a related party) – payment on Saigon Co.op’s behalf	34,744,377	-	-	-
BMC Ltd. ⁽ⁱ⁾	15,635,803,061	(15,635,803,061)	15,635,803,061	(15,635,803,061)
Thanh Do Group Construction Corporation – deposit for contract performance ⁽ⁱⁱ⁾	123,324,261,480	-	123,324,261,480	-
T.N.T Trung Thuy Real Estate Investment Company Limited – deposit for contract performance ⁽ⁱⁱⁱ⁾	100,000,000,000	-	100,000,000,000	-
Short-term deposits	95,000,000	-	80,000,000	-
Advances	3,384,780,070	-	4,898,376,870	-
Accrued revenue on management consultancy	-	-	1,232,653,461	-
Other short-term receivables	30,017,624	-	221,666,358	-
Total	242,504,606,612	(15,635,803,061)	245,392,761,230	(15,635,803,061)



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- (i) This is the receivable amount from BMC Ltd. (hereinafter referred to as “BMC”) under the Contract No. 645/HĐ/2011 dated 05 December 2011 for sales of future-formed assets between the Parent Company and BMC. However, BMC fails to continue contract performance as agreed, so the Parent Company filed a lawsuit to the People’s Court of District 1 (the People’s Court of Region 1 – Ho Chi Minh City now), requesting BMC to repay the costs paid by the Parent Company for the project. On 15 August 2023, the People’s Court of District 1 issued the Decision recognizing the agreement between the concerned parties. BMC accordingly must repay the principal amount of VND 17,433,240,000 to the Parent Company. The Group fully made allowance for the remaining receivable amount from BMC.
- (ii) This is the deposit to Thanh Do Group Construction Corporation under the Principle Agreements signed on 29 August 2025, regarding the transfer of a portion of the real estate project within the My Thuan Commercial – Service – Tourism Complex Project, located in Tan Ngai Ward, Vinh Long Province, of which Thanh Do Group Construction Corporation is the legal developer.
- (iii) This is the deposit to T.N.T Trung Thuy Real Estate Investment Company Limited under Deposit Agreement No. 01/HĐĐC/2025 dated 09 October 2025, to ensure the Parent Company’s negotiation toward the co-operation involved with five floors of the commercial podium within the Commercial – Service – Office – Officetel – Apartment Complex Project located at No. 230 Nguyen Trai Street, Cau Ong Lanh Ward, Ho Chi Minh City, of which T.N.T Trung Thuy Real Estate Investment Company Limited is the legal developer.

5b. Other long-term receivables

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

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

- (i) This is the deposit to Thanh Do Group Construction Corporation according to Principle Agreement No. 185/HĐNT/THANHDO-SENSEVINHLONG dated 14 September 2024 with regards to lease of the construction works for the investment and operation of a commercial center. The project is situated on a land area of 17,443.5 m² within the My Thuan Commerce – Service – Tourism Area project, Tan Ngai Ward, Vinh Long Province, with a lease term expiring on 22 December 2066.



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Notes to the Consolidated Interim Financial Statements (cont.)**6. Overdue and doubtful debts**

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

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

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

7. Inventories

	Ending balance		Beginning balance	
	Costs	Allowances	Costs	Allowances
Materials and supplies	12,314,883	-	40,832,600	-
Tools	35,163,900	-	13,512,163	-
Merchandise	1,101,986,564	-	1,773,536,942	-
Total	1,149,465,347	-	1,827,881,705	-

8. Deferred expenses**8a. Short-term deferred expenses**

	Ending balance	Beginning balance
Expenses of tools	77,352,560	160,095,967
Royalties	135,827,060	338,269,133
Expenses of cloud server	542,783,355	1,510,128,497
IT system maintenance costs	104,261,094	-
Other short-term deferred expenses	627,784,323	561,165,445
Total	1,488,008,392	2,569,659,042

These notes form an integral part of and should be read in conjunction with the Consolidated Interim Financial Statements



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Notes to the Consolidated Interim Financial Statements (cont.)**8b. Long-term deferred expenses**

	<u>Ending balance</u>	<u>Beginning balance</u>
Expenses of tools	312,002,309	538,990,643
Expenses for office renovation and relocation	194,145,504	388,291,029
Expenses for brand researching, developing and positioning	53,043,484	262,960,147
Expenses for asset repair	1,392,370,696	1,569,280,975
Other long-term deferred expenses	1,557,116,202	1,391,761,961
Total	<u>3,508,678,195</u>	<u>4,151,284,755</u>

9. Tangible fixed assets

	<u>Buildings and structures</u>	<u>Machinery and equipment</u>	<u>Vehicles</u>	<u>Office equipment</u>	<u>Other tangible fixed assets</u>	<u>Total</u>
Historical cost						
Beginning balance	113,650,529,907	29,010,483,417	2,348,249,159	7,902,856,204	10,402,126,348	163,314,245,035
Acquisition during the period	-	-	-	34,860,000	-	34,860,000
Liquidation during the period	-	-	(180,250,000)	-	(107,580,357)	(287,830,357)
Ending balance	<u>113,650,529,907</u>	<u>29,010,483,417</u>	<u>2,167,999,159</u>	<u>7,937,716,204</u>	<u>10,294,545,991</u>	<u>163,061,274,678</u>

In which:

Assets fully depreciated but still in use	-	17,858,427,768	-	6,404,057,309	6,641,293,711	30,903,778,788
Assets waiting for liquidation	-	-	-	-	-	-

Accumulated depreciation

Beginning balance	57,158,032,277	19,834,193,748	828,270,909	6,824,476,036	7,859,903,355	92,504,876,325
Depreciation during the period	2,588,313,726	761,511,120	108,399,960	176,424,634	367,463,364	4,002,112,804
Liquidation during the period	-	-	(180,250,000)	-	(107,580,357)	(287,830,357)
Ending balance	<u>59,746,346,003</u>	<u>20,595,704,868</u>	<u>756,420,869</u>	<u>7,000,900,670</u>	<u>8,119,786,362</u>	<u>96,219,158,772</u>

Carrying value

Beginning balance	56,492,497,630	9,176,289,669	1,519,978,250	1,078,380,168	2,542,222,993	70,809,368,710
Ending balance	<u>53,904,183,904</u>	<u>8,414,778,549</u>	<u>1,411,578,290</u>	<u>936,815,534</u>	<u>2,174,759,629</u>	<u>66,842,115,906</u>

In which:

Assets temporarily not in use	-	-	-	-	-	-
Assets waiting for liquidation	-	-	-	-	-	-



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

	Historical cost	Accumulated depreciation	Carrying value
Old building of Saigon - Ben Tre Trading One Member Company Limited	62,992,251,732	39,655,606,479	23,336,645,253
New Co.op Ben Tre Shopping Centre building	42,489,976,593	19,417,836,235	23,072,140,358
Building of Sense Cai Be Trading Service One Member Limited Company	7,976,965,302	653,264,735	7,323,700,567
Other tangible fixed assets	49,602,081,051	36,492,451,323	13,109,629,728
Total	163,061,274,678	96,219,158,772	66,842,115,906

Details of tangible fixed assets disposed of during the period are as follows:

	Historical cost	Accumulated depreciation	Carrying value	Disposal price
Mobile selling vehicle	180,250,000	180,250,000	-	-
ATM kiosk	107,580,357	107,580,357	-	-
Total	287,830,357	287,830,357	-	-

10. Intangible fixed assets

	Computer software	Website	Total
Initial cost			
Beginning balance	5,733,410,250	213,000,000	5,946,410,250
Ending balance	5,733,410,250	213,000,000	5,946,410,250
<i>In which:</i>			
Assets fully amortized but still in use	2,455,580,458	-	2,455,580,458
Accumulated amortization			
Beginning balance	3,435,148,647	144,290,326	3,579,438,973
Amortization during the period	327,782,982	35,500,002	363,282,984
Ending balance	3,762,931,629	179,790,328	3,942,721,957
Carrying value			
Beginning balance	2,298,261,603	68,709,674	2,366,971,277
Ending balance	1,970,478,621	33,209,672	2,003,688,293
<i>In which:</i>			
Assets temporarily not in use	-	-	-
Assets waiting for liquidation	-	-	-

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

	Initial cost	Accumulated amortization	Carrying value
Ho-Sense copyright	432,500,000	432,500,000	-
Backup software license	3,191,686,000	1,276,674,408	1,915,011,592
Other intangible fixed assets	2,322,224,250	2,233,547,549	88,676,701
Total	5,946,410,250	3,942,721,957	2,003,688,293



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

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

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

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



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Notes to the Consolidated Interim Financial Statements (cont.)**12. Construction in progress**

	Beginning balance	Costs incurred during the period	Inclusion in expenses	Ending balance
<i>Acquisition of fixed assets</i>	<i>1,325,323,455</i>	<i>1,125,305,764</i>	-	<i>2,450,629,219</i>
<i>Large repair of fixed assets</i>	<i>1,527,646</i>	<i>399,189,405</i>	<i>(399,452,079)</i>	<i>1,264,972</i>
<i>Construction in progress</i>	<i>602,461,394,550</i>	<i>58,252,074,618</i>	-	<i>660,713,469,168</i>
Technical infrastructure of the developed urban area in Binh Trung Ward, Ho Chi Minh City ⁽ⁱ⁾	476,395,533,099	82,500,000	-	476,478,033,099
Project at No. 102 Nam Ky Khoi Nghia Street, Ben Thanh Ward, Ho Chi Minh City	122,470,620,171	29,116,668,668	-	151,587,288,839
- Construction of works	77,564,991,148	21,258,685,137	-	98,823,676,285
- Air conditioning, elevator, wastewater treatment, and electric systems, etc.	44,905,629,023	7,857,983,531	-	52,763,612,554
Vinh Long Commercial Center Project	3,395,370,371	29,052,905,950	-	32,448,276,321
Other construction works	199,870,909	-	-	199,870,909
Total	603,788,245,651	59,776,569,787	(399,452,079)	663,165,363,359

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

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



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Notes to the Consolidated Interim Financial Statements (cont.)**13. Deferred income tax assets****13a. Recognized deferred income tax assets**

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

	Current period	Previous period
Beginning balance	225,298,476	104,996,873
Inclusion into operation results	(117,924,665)	(51,489,270)
Ending balance	107,373,811	53,507,603

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

13b. Unrecognized deferred income tax assets

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

Loss-suffering year	Loss incurred	Accumulated loss utilized	Loss to be carried forward	Loss carry-forward period
2021	4,065,005,854	-	4,065,005,854	31 December 2026
2022	10,922,133,938	-	10,922,133,938	31 December 2027
2023	98,471,067,068	-	98,471,067,068	31 December 2028
2024	21,645,288,766	-	21,645,288,766	31 December 2029
2025	28,837,325,358	-	28,837,325,358	31 December 2030
First 6 months of 2026	20,189,049,112	-	20,189,049,112	31 December 2031
Total	184,129,870,096	-	184,129,870,096	

According to the provisions of the Corporate Income Tax Law No. 67/2025/QH15 dated 14 June 2025 and Decree No. 320/2025/NĐ-CP dated 15 December 2025 of the Government detailing certain provisions of the Corporate Income Tax Law, losses incurred in any tax year may be carried forward and offset against income for a maximum of five (5) years, commencing from the year following the year in which the loss arises. No deferred income tax asset has been recognized in respect of these carried-forward losses, as it is not probable that sufficient future taxable profits will be available to utilize them.

14. Short-term trade payables

	Ending balance	Beginning balance
Payables to related parties	11,388,105,610	8,629,160,222
Saigon Co.op	11,349,000,010	8,566,000,006
Branch of Saigon Co.op – Co.opmart Ben Tre	32,665,600	59,700,000
Nhieu Loc Sai Gon Co.Op One Member Company Limited	6,440,000	-
Branch of Saigon Co.op - Co.opmart Cai Be	-	3,460,216
Payables to other suppliers	23,275,066,728	18,109,895,798
FPT Smart Cloud Company Limited	-	1,755,846,400
Thanh Phu Investment Construction Joint Stock Company	8,654,135,727	6,583,979,811
Phuoc Thanh Construction Corporation	8,390,179,446	6,554,249,602
Joint Venture of Thanh Do Group Construction Corporation - Thanh Phu Investment Construction Joint Stock Company	2,874,047,489	-
Other suppliers	3,356,704,066	3,215,819,985
Total	34,663,172,338	26,739,056,020



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Notes to the Consolidated Interim Financial Statements (cont.)

The Group has a balance of trade payables for acquisition of fixed assets of VND 22,001,476,679 (beginning balance: VND 14,841,665,213).

The Group has no overdue trade payables.

15. Payables for dividends and profit distributions

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

16. Short-term taxes and amounts payable to the State budget

	Beginning balance		Movements during the period			Ending balance	
	Payables	Receivables	Amount payable	Amount paid	Other decreases	Payables	Receivables
VAT on local sales	88,398,387	-	2,424,623,795	(2,089,752,550)	-	423,269,632	-
Corporate income tax	1,337,315,060	3,048,399,350	3,069,566,270	(2,724,727,102)	-	1,682,154,228	3,048,399,350
Personal income tax	558,709,366	63,567,594	954,429,039	(1,390,326,427)	(66,638,655)	83,442,179	90,836,450
Non-agricultural land use tax	-	-	35,542,282	(35,542,282)	-	-	-
Land rental	-	430,632,184	2,960,726,336	(2,530,094,152)	-	-	-
Total	1,984,422,813	3,542,599,128	9,444,887,722	(8,770,442,513)	(66,638,655)	2,188,866,039	3,139,235,800

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

Value added tax (VAT)

The Group companies have to pay VAT using the deduction method. The VAT rates applied are as follows:

- Merchandise	:	Not subject to tax, 5%, 10%
- Services, investment properties, etc.	:	10%

During the period, the Group companies were entitled to a value-added tax rate of 8% on certain merchandise and services as stipulated in Decree No. 174/2025/NĐ-CP dated 30 June 2025 of the Government, guiding Resolution No. 204/2025/QH15 dated 17 June 2025 of the National Assembly.

Corporate income tax

The Group companies must pay corporate income tax on assessable income at a rate of 20%.

The corporate income tax payable arising at each Group company is as follows:

	Accumulative from the beginning of the year	
	Current year	Previous year
Saigon - Ben Tre Trading One Member Company Limited	3,057,535,646	2,758,023,966
Saigon - Pleiku Services Trading One Member Limited Company	12,030,624	335,672,607
Total	3,069,566,270	3,093,696,573



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Determination of corporate income tax liability of the Group companies is based on currently applicable regulations on tax. Nonetheless, these tax regulations may change from time to time and tax regulations applicable to variety of transactions can be interpreted differently. Hence, the tax amounts presented in the Consolidated Interim Financial Statements can be changed upon the inspection of tax authorities.

Land rental

The land rental is paid according to the notices of the tax department.

Non-agricultural land use tax

The property tax is paid in accordance with the tax authority's notice.

Other taxes

The Group companies have declared and paid these taxes in line with the prevailing regulations.

17. Payables to employees

This item represents salaries and bonuses payable to employees within the Group.

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

	<u>Ending balance</u>	<u>Beginning balance</u>
Trade Union's expenditure	74,471,184	-
Receipt of short-term deposits	2,669,802,933	2,074,568,185
Payables for sales amount collected on behalf of the rented counters	1,233,015,168	1,487,134,525
Other short-term payables	394,116,406	372,980,944
Total	4,371,405,691	3,934,683,654

18b. Other long-term payables

	<u>Ending balance</u>	<u>Beginning balance</u>
Co.op Mart VinhPhuc Company Limited (a related party) – receipt of long-term deposit	2,170,000,000	2,170,000,000
Nova An Phu Company Limited – deposit for contract performance ⁽ⁱ⁾	102,500,000,000	102,500,000,000
Deposit for leasing premises received from other organizations	10,396,564,616	7,310,997,483
Total	115,066,564,616	111,980,997,483

⁽ⁱ⁾ This is the amount deposited by Nova An Phu Company Limited to perform the Cooperation Contract for the development of Housing - Trade and Service Complex Project in the Developed Urban Area in Binh Trung Ward, Ho Chi Minh City (see Note No. V.12).

18c. Overdue debts

The Group has no other overdue payables.

19. Bonus and welfare fund

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



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Notes to the Consolidated Interim Financial Statements (cont.)**20. Deferred income tax liabilities**

Deferred income tax liabilities are in relation to consolidated transactions (reversal of provisions for investments in associates). Details are as follows:

	Current period	Previous period
Beginning balance	3,436,827,307	2,609,552,455
Inclusion into operation results	361,544,859	447,258,270
Ending balance	3,798,372,166	3,056,810,725

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

21. Owner's equity**21a. Statement of changes in owner's equity**

Information on changes in owner's equity is presented in the attached Appendix 02.

21b. Details of owner's capital

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

21c. Shares

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

Par value per outstanding share: VND 10,000.

21d. Profit distribution

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

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



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Notes to the Consolidated Interim Financial Statements (cont.)**22. Off-Consolidated interim statement of financial position items****22a. Leased assets**

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

	<u>Ending balance</u>	<u>Beginning balance</u>
1 year or less	13,599,539,443	13,705,933,399
More than 1 year to 5 years	54,398,157,772	54,823,733,594
More than 5 years	206,439,867,307	213,856,721,970
Total	274,437,564,522	282,386,388,963

The foregoing lease payments include:

- Total rental for premises at SOIVA Plaza, Me Linh Street, Vinh Phuc Ward, Phu Tho Province. The lease term is 25 years, starting from 01 January 2012.
- Total annual rental for land at No. 253 Dien Bien Phu Street, Xuan Hoa Ward, Ho Chi Minh City. The lease term is by 02 August 2051 inclusively.
- Total annual rental for land at No. 26A Tran Quoc Tuan Street, An Hoi Ward, Vinh Long Province. The lease term is 50 years, starting from 15 February 2007.

22b. Foreign currencies

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

VI. ADDITIONAL INFORMATION ON THE ITEMS PRESENTED IN THE CONSOLIDATED INTERIM INCOME STATEMENT**1. Revenue from sales of goods and provisions of services****1a. Gross revenue**

	<u>Accumulated from the beginning of the year</u>	
	<u>Current year</u>	<u>Previous year</u>
Revenue from sales of merchandise	2,262,933,641	2,127,954,314
Revenue from leasing premises and assets	37,498,942,852	35,242,086,606
Revenue from sales of investment properties ⁽ⁱ⁾	3,511,407,876	2,878,203,180
Revenue from project management and supermarket network development consultancy	9,534,596,277	6,538,022,336
Other revenues	921,173,432	675,846,643
Total	53,729,054,078	47,462,113,079

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

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

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

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



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Notes to the Consolidated Interim Financial Statements (cont.)**2. Cost of sales**

	Accumulated from the beginning of the year	
	Current year	Previous year
Costs of merchandise sold	1,509,885,687	1,458,194,678
Costs of leasing premises and assets	15,745,012,070	14,727,061,331
Expenses for investment property trading	1,684,473,608	2,171,749,244
Costs of other services provided	823,504,829	180,000,000
Total	19,762,876,194	18,537,005,253

3. Financial income

	Accumulated from the beginning of the year	
	Current year	Previous year
Bank deposit interest	1,661,766,735	11,270,286,429
Dividends and profits received	457,650,000	508,500,000
Loan interest	621,931,506	543,297,535
Total	2,741,348,241	12,322,083,964

4. Financial expenses

This item represents provisions for devaluation of trading securities.

5. Selling expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Expenses for employees	3,277,269,342	2,942,385,665
Materials, packages	5,668,700	5,599,800
Tools, supplies	95,485,673	91,817,529
Depreciation/(amortization) of fixed assets	724,450,168	693,349,506
Expenses for external services	4,041,655,422	3,844,881,254
Other expenses	1,366,767,518	1,883,229,762
Total	9,511,296,823	9,461,263,516

6. General and administrative expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Expenses for employees	15,662,990,587	15,260,716,392
Costs of materials and office supplies	275,807,036	334,734,381
Depreciation/(amortization) of fixed assets	542,686,258	815,657,808
Taxes, fees and legal fees	59,405,026	93,708,475
Expenses for external services	2,240,413,100	3,358,384,647
Other expenses	11,129,438,961	8,077,582,559
Total	29,910,740,968	27,940,784,262



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Notes to the Consolidated Interim Financial Statements (cont.)**7. Other income**

	Accumulated from the beginning of the year	
	Current year	Previous year
Fines for contract violations	148,994,098	3,987,500
Other income	316,811,015	22,726,472
Total	465,805,113	26,713,972

8. Other expenses

	Accumulated from the beginning of the year	
	Current year	Previous year
Support for charity work	51,815,000	233,824,000
Tax fines and tax collected in arrears	-	46,162
Other expenses	289,977,843	261,786,627
Total	341,792,843	495,656,789

9. Deferred income tax

	Accumulated from the beginning of the year	
	Current year	Previous year
Deferred income tax arising from reversal of deferred income tax assets	117,924,665	51,489,270
Deferred income tax arising from increase in deferred income tax liabilities	361,544,859	447,258,270
Total	479,469,524	498,747,540

10. Earnings per share**10a. Basic/diluted earnings per share**

	Accumulated from the beginning of the year	
	Current year	Previous year
Accounting profit after corporate income tax of the Parent Company's shareholders	29,134,059,074	40,414,622,975
Appropriation for bonus and welfare fund	(666,918,597)	(519,020,868)
Appropriation for bonus to the Management	(3,334,592,987)	(2,595,104,340)
Increases/(decreases) in accounting profit used to determine profit distributed to ordinary equity holders	-	-
Profit used to calculate basic/diluted earnings per share	25,132,547,490	37,300,497,767
The weighted average number of ordinary shares outstanding during the period	100,000,000	100,000,000
Basic/diluted earnings per share	251	373

The basic/diluted earnings per share of the previous period were re-calculated due to the deduction of the appropriated amounts for bonus and welfare fund and bonus to the Management on the basis of 2025 profit distribution plan according to the Resolution No. 01/2026/NQ/ĐHĐCĐ dated 26 June 2026 of 2026 Annual General Meeting of Shareholders.

The appropriated amounts for bonus and welfare fund and bonus to the Management when determining the profit for calculating basic/diluted earnings per share of the current period are temporarily calculated on the basis of the appropriation rate of these funds in 2025 profit distribution plan as mentioned above.



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Notes to the Consolidated Interim Financial Statements (cont.)**10b. Other information**

There are no transactions over the common share or potential common share from the reporting date until the date of these Consolidated Interim Financial Statements.

11. Operating costs by factors

	Accumulated from the beginning of the year	
	Current year	Previous year
Cost of merchandise sold	1,499,194,977	1,447,503,968
Cost of materials and supplies	378,158,689	465,745,869
Labor costs	18,940,259,929	18,203,102,057
Depreciation/(amortization) of fixed assets	5,200,611,880	5,234,771,718
Expenses for external services	20,611,600,005	20,533,408,623
Other expenses	12,555,088,505	10,054,520,796
Total	59,184,913,985	55,939,053,031

VII. OTHER DISCLOSURES**1. Assets held for operating leases**

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

	Ending balance	Beginning balance
1 year or less	65,635,434,603	56,389,993,739
More than 1 year to 5 years	158,200,024,009	126,896,848,473
More than 5 years	61,430,043,623	64,334,450,830
Total	285,265,502,235	247,621,293,042

The above operating lease payments include:

- The total rental for the premises at SOIVA Plaza, Me Linh Street, Vinh Phuc Ward, Phu Tho Province. The lease term is from 01 January 2012 to 01 November 2036 inclusive.
- The total rental for the premises at No. 253 Dien Bien Phu Street, Xuan Hoa Ward, Ho Chi Minh City. The lease term is from 18 December 2025 to 17 December 2028 inclusive.
- The total rental for the premises at SC Central Point, No. 102 Nam Ky Khoi Nghia Street, Saigon Ward, Ho Chi Minh City. The lease term is from 13 August 2026 to 11 September 2031 inclusive.
- The total rental for the premises at SenseMarket Cai Be, Land Lot No. 1436, Map No. 35, Cai Be Commune, Dong Thap Province. The lease term is from 30 December 2023 to 31 December 2028 inclusive.
- The total rental for the premises at No. 26A Tran Quoc Tuan Street, An Hoi Ward, Vinh Long Province. The lease term is from 01 July 2026 to 18 January 2036 inclusive.

2. Transactions and balances with related parties

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



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Notes to the Consolidated Interim Financial Statements (cont.)**2a. Transactions and balances with the key management personnel and their related individuals**

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

Transactions with the key management personnel and their related individuals

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

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

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

Remuneration of the key management personnel and the Supervisory Board

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



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	Salary	Bonus	Compensation	Others	Total remuneration
Ms. Truong Phan Hoang Thy – Supervisory Board Member	-	-	13,333,334	-	13,333,334
Mr. Nguyen Quang Tinh – Supervisory Board Member	-	-	13,333,334	-	13,333,334
Total	3,396,777,892	-	166,666,668	17,100,000	3,580,544,560

2b. Transactions and balances with other related parties

Other related parties of the Group include:

- Saigon Co.op – a shareholder holding 96.09% of charter capital.
- Associates (see Note No. V.2c).
- Subsidiaries and associates of Saigon Co.op.

Transactions with other related parties

The Group has sale of goods and provisions of services and other transactions with other related parties as follows:

	Accumulated from the beginning of the year	
	Current year	Previous year
Saigon Co.op		
Leasing of premises	11,233,268,160	11,224,420,248
Provision of management consultancy services	1,249,722,514	268,011,364
Provision of building operation management services	1,908,580,645	-
Purchase of vouchers and merchandise	6,666,667	389,088,889
Payment on Saigon Co.op's behalf	2,924,374,878	1,254,301,635
Infrastructure using fees, power and water charges	1,889,120,472	2,291,712,511
Leasing construction services	2,530,000,002	2,530,000,001
Dividend distribution	-	28,827,838,800
Branch of Saigon Co.op – Co.opmart Ben Tre		
Supply of power, water, waste fees	55,396,428	54,568,080
Purchase of merchandise	58,663,263	62,776,811
Power charges	159,232,000	154,465,440
Sai Gon Co.op Cong Quynh One Member Company Limited		
Purchase of merchandise	462,400,000	633,200,000
Branch of Saigon Co.op – Co.opmart Cai Be		
Provision of operating services	608,668,446	608,668,446
Provision of operational services	708,291,189	707,464,388
Purchase of merchandise	39,016,712	43,923,052
Co.op Mart VinhPhuc Company Limited		
Leasing of premises and assets	3,064,300,800	2,967,888,000
Saigon - Van Dong One Member Limited Company		
Fees for using equipment and software	539,355,248	294,028,459
Provision of management consultancy services	602,021,976	-
Purchase of vouchers	2,300,000	-



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	Accumulated from the beginning of the year	
	Current year	Previous year
<i>Saigon - Ca Mau Trading Service Company Limited</i>		
Provision of management consultancy services	1,363,636,364	1,363,636,364
Loan interest	621,931,506	543,297,535
<i>Saigon Cantho Trading Company</i>		
Provision of management consultancy services	1,363,636,364	1,363,636,364
Purchase of merchandise	1,100,000	-
<i>Co.opmart Bien Hoa Supermarket Trading Services Company Limited</i>		
Profit received	2,247,194,497	-
<i>Vietsin Commercial Complex Development Joint Stock Company</i>		
Provision of management consultancy services	3,649,020,390	3,542,738,244
Dividends received	80,821,546,603	57,068,271,455
<i>Sai Gon - Chau Doc Company Limited</i>		
Profit received	-	2,988,901,629
<i>Nhieu Loc Sai Gon Co.Op One Member Company Limited</i>		
Purchase of merchandise	30,148,148	-
<i>Sai Gon Co.op Go Vap One Member Company Limited</i>		
Purchase of vouchers	49,499,400	-

Sales of services to other related parties are made at mutually agreed prices. Purchases of merchandise and services from other related parties are done at the agreed prices.

Guarantee commitment

The Group has guaranteed the borrowing of Saigon Cantho Trading Company (a related party) from Vietcombank – Ho Chi Minh City Branch, with the principal, interests and financial obligations arising therefrom up to a maximum of VND 102,000,000,000.

Receivables from and payables to other related parties

The receivables from and payables to other related parties are presented in Notes No. V.2b, V.3a, V.3b, V.5a, V.14 and V.18b.

The receivables from other related parties are unsecured and will be paid in cash. No allowances have been made for the receivables from other related parties.



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Notes to the Consolidated Interim Financial Statements (cont.)**3. Segment information**

The Group's segment information is presented according to business segments and geographical segments. The primary reporting format is the business segments since the Group's business operations are organized and managed on the basis of the natures of its products, services provided.

3a. Information on business segment

The Group has the following main business fields:

- Consultancy: project management and supermarket network development consultancy.
- Leasing: leasing premises for sublease, leasing properties.
- Others: sales of goods, fees for using equipment and software.

Information on business segment of the Group is presented in the attached Appendix 3.

3b. Information on geographical segment

All of the Group's operations take place exclusively within Vietnam.

4. Comparative figures**4a. Adoption of new Accounting System**

The fiscal year ending 31 December 2026 is the first year when the Group applies the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System issued under Circular 99 and Circular 202, as amended and supplemented by Circular 43.

The transition to the application of Circular 99 and Circular 43 is carried out using the following methods:

- For changes in accounting policies for which Circular 99 and Circular 43 provide specific transition guidance, the Group follows that guidance.
- For changes in accounting policies where Circular 99 and Circular 43 do not require retroactive adjustments or simplified retroactive adjustments, the Group applies the non-retroactive method.

4b. Impact of adopting the new Accounting System

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

	Code	Unadjusted figures	Adjustments	Adjusted figures
Consolidated Interim Statement of Financial Position				
Cash and cash equivalents	110	195,208,197,522	755,937,749	195,964,135,271
Cash equivalents	112	124,812,822,329	755,937,749	125,568,760,078
Short-term financial investments	120	9,525,800,000	16,613,561,644	26,139,361,644
Short-term held-to-maturity investments	123	2,000,000,000	16,613,561,644	18,613,561,644
Short-term receivables	130	311,864,434,987	(17,369,499,393)	294,494,935,594
Receivables for short-term loans		16,600,000,000	(16,600,000,000)	-
Other short-term receivables	135	246,162,260,623	(769,499,393)	245,392,761,230
Payables for dividends and profit distributions	313	-	426,612,690	426,612,690
Other short-term payables	320	4,361,296,344	(426,612,690)	3,934,683,654



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Notes to the Consolidated Interim Financial Statements (cont.)

5. Significant accounting judgements, estimates and assumptions

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

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

Allowance for doubtful debts

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

As at 30 June 2026, the Group had recognized an allowance of VND 15,635,803,061 for the receivables from BMC Ltd. Should the recoverability of receivables change in subsequent reporting periods, the Group will recognize an allowance for doubtful debt in accordance with the applicable accounting requirements.

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

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

Allowance for devaluation of inventories

The Group estimates the net realizable value of inventories based on the expected selling price less estimated selling expenses. Uncertainty arises from fluctuations in market prices, changes in customer demand and the risk of inventory obsolescence.

Based on an assessment as at 30 June 2026, the Board of Management concluded that the net realizable value of inventories is not lower than their cost. Accordingly, no allowance for devaluation of inventory is required. This assessment will continue to be reviewed at each subsequent reporting date.

To minimize the impact of estimates, the Group regularly assesses the net realizable value of each category of inventories.

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

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

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



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Notes to the Consolidated Interim Financial Statements (cont.)

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

The Board of Management has adopted the following measures:

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

Estimation of corporate income tax and deferred tax

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

As at 30 June 2026, the unrecognized deferred tax assets amounted to VND 36,825,974,019, relating to carried-forward taxable losses due to uncertainty regarding the availability of sufficient future taxable profits.

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

The Board of Management has adopted the following measures:

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

6. Subsequent events

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

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



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Notes to the Consolidated Interim Financial Statements (cont.)

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

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

7. Other disclosures

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



Ta Ngoc Thao
Preparer



Pham Xuan Phong
Chief Accountant



Approved on 28 August 2026

Pham Trung Kien
Legal Representative



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

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Appendix 1: Value of the Group's ownership in joint ventures, associates

Unit: VND

	Beginning balance	Gain or loss during the period	Dividends, profit received during the period	Ending balance
Saigon - Ca Mau Trading Service Company Limited	71,037,327,768	2,100,844,191	-	73,138,171,959
Saigon Cantho Trading Company	96,744,522,934	511,461,389	-	97,255,984,323
Saigon Co.op International Investment Company Limited	24,606,521,858	2,205,810,495	-	26,812,332,353
Co.op Mart Bien Hoa Supermarket and Trading Services Company Limited	17,928,122,866	445,649,049	(2,247,194,497)	16,126,577,418
Vietsin Commercial Complex Development Joint Stock Company	919,625,191,978	28,230,438,681	(80,821,546,603)	867,034,084,056
Saigon - Xuan Oai Services Trading Limited Company	55,950,089,754	1,023,806,587	-	56,973,896,341
Dong Bac Commercial Center Development Investment Company Limited	31,675,371,748	(55,986,410)	-	31,619,385,338
Saigon - Chau Doc Company Limited	21,958,344,814	1,116,670,282	-	23,075,015,096
Total	1,239,525,493,720	35,578,694,264	(83,068,741,100)	1,192,035,446,884

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SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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Appendix 02: Statement of changes in owner's equity

Unit: VND

	Owner's capital	Investment and development fund	Retained profit	Total
Beginning balance of the previous year	1,000,000,000,000	867,538,509,941	535,330,613,690	2,402,869,123,631
Profit in the previous period	-	-	40,414,622,975	40,414,622,975
Appropriation for funds in the previous period	-	28,386,017,588	(31,792,339,699)	(3,406,322,111)
Dividend distribution in the previous period	-	-	(30,000,000,000)	(30,000,000,000)
Ending balance of the previous period	1,000,000,000,000	895,924,527,529	513,952,896,966	2,409,877,424,495
Beginning balance of the current year	1,000,000,000,000	895,924,527,529	548,408,141,563	2,444,332,669,092
Profit in the current period	-	-	29,134,059,074	29,134,059,074
Appropriation for funds in the current period	-	51,902,086,798	(58,130,337,214)	(6,228,250,416)
Ending balance of the current period	1,000,000,000,000	947,826,614,327	519,411,863,423	2,467,238,477,750

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Pham Xuan Phong

Pham Xuan Phong
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SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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

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Appendix 3: Segment information according to business segments

Unit: VND

Information on the Group's financial performance, fixed assets, other non-current assets and values of significant non-cash expenses according to the business segments is as follows:

	Consultancy	Leasing	Other activities	Deductions	Total
Current period					
Net external revenue from sales of goods and provisions of services	9,534,596,277	41,010,350,728	3,184,107,073	-	53,729,054,078
Net intra-segment revenue from sales of goods and provisions of services	1,363,636,364	-	-	(1,363,636,364)	-
Total net revenue from sales of goods and provisions of services	10,898,232,641	41,010,350,728	3,184,107,073	(1,363,636,364)	53,729,054,078
Segment financial performance					
Expenses not attributable to segments	7,040,609,204	10,415,480,768	971,572,095	-	18,427,662,067
Operating profit/(loss)					(23,883,521,974)
Financial income					(5,455,859,907)
Financial expenses					2,741,348,241
Gain or loss in associates and joint ventures					(305,100,000)
Other income	-	31,447,953,154	4,130,741,110	-	35,578,694,264
Other expenses					465,805,113
Current income tax					(341,792,843)
Deferred income tax					(3,069,566,270)
Profit after tax					(479,469,524)
					29,134,059,074
Total expenses on acquisition of fixed assets and other non-current assets	-	58,655,140,023	1,158,325,660	-	59,813,465,683
Total depreciation/(amortization) and allocation of long-term deferred expenses	57,256,971	5,605,222,342	-	-	5,662,479,313
Total significant non-cash expenses (except for depreciation/(amortization) and allocation of long-term deferred expenses)	-	-	-	-	-



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For the first 6 months of the fiscal year ending 31 December 2026

Appendix 3: Segment information according to business segments (cont.)

	Consultancy	Leasing	Other activities	Deductions	Total
Current period					
Net external revenue from sales of goods and provisions of services	6,538,022,336	38,119,837,786	2,804,252,957	-	47,462,113,079
Net intra-segment revenue from sales of goods and provisions of services	1,363,636,364	-	-	(1,363,636,364)	-
Total net revenue from sales of goods and provisions of services	7,901,658,700	38,119,837,786	2,804,252,957	(1,363,636,364)	47,462,113,079
Segment financial performance					
Expenses not attributable to segments					14,354,229,284
Operating profit/(loss)	3,963,471,977	9,733,990,973	656,766,334	-	(22,831,169,236)
Financial income					(8,476,939,952)
Financial expenses					12,322,083,964
Gain or loss in associates and joint ventures					(1,118,700,000)
Other income	-	36,833,644,772	4,915,921,121	-	41,749,565,893
Other expenses					26,713,972
Current income tax					(495,656,789)
Deferred income tax					(3,093,696,573)
Profit after tax					(498,747,540)
					40,414,622,975
Total expenses on acquisition of fixed assets and other non-current assets	-	25,932,016,004	752,491,676	-	26,684,507,680
Total depreciation/(amortization) and allocation of long-term deferred expenses	72,507,608	4,473,246,802	-	-	4,545,754,410
Total significant non-cash expenses (except for depreciation/(amortization) and allocation of long-term deferred expenses)	-	-	-	-	-



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Appendix 3: Segment information according to business segments (cont.)

The Group's assets and liabilities according to the business segments are as follows:

	Consultancy	Leasing	Other activities	Deductions	Total
Ending balance					
Direct assets of segment	41,623,686,438	103,104,246,867	1,149,465,347	-	145,877,398,652
Unallocated assets					2,504,640,329,274
Total assets					2,650,517,727,926
Direct liabilities of segment					
Unallocated liabilities	8,769,375,584	28,845,546,760	471,782,300	-	38,086,704,644
Total liabilities					145,192,545,532
					183,279,250,176
Beginning balance					
Direct assets of segment	41,246,409,902	108,698,598,362	1,851,905,705	-	151,796,913,969
Unallocated assets					2,460,361,009,447
Total assets					2,612,157,923,416
Direct liabilities of segment					
Unallocated liabilities	6,933,445,740	23,071,770,503	473,129,550	-	30,478,345,793
Total liabilities					137,346,908,531
					167,825,254,324

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