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

Số/No.: **211** /2025/CV-SCID V/v/Ref Công bố thông tin định kỳ/ Periodic information disclosure

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

Thành phố Hồ Chí Minh, ngày 29 tháng 8 năm 2025 Ho Chi Minh City, August 29 th, 2025

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 Học Street, Ben Thanh Ward, Ho Chi Minh City

Diện 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: \square Định kỳ/Periodic \square Bất thường/Extraordinary \square 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 2025 đã được soát xét/The audited semi-annual separate and consolidated financial statements in 2025.

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);
- Luu/Archives: VT, PLQHĐN (02).

TỔNG GIÁM ĐỐC/GENERAL DIRECTOR∜/

CÔNG TY
CỔ PHẨN
DẦU TƯ PHÁT TRIỆM
SĂH TIỚH CO.OP

Phạm Trung Kiên

CÔN

CÔ

SÀI GÒ

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

Số/No.: 210/2025/CV-SCID V/v/*Ref* Công bố thông tin định kỳ BCTC/ Periodic information disclosure on financial statements

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

Thành phố Hồ Chí Minh, ngày 29 tháng 8 năm 2025 Ho Chi Minh City, August 29 th, 2025

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 Nôi/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 2025 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 marked SaiGon Co.op Investment Development Joint Stock Company would like to disclose the audited Dâu TUF semi-annual financial statements in 2025 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 2025/The semi-annual financial statements in 2025:
 - ☑ 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);

bộ	☐ BCTC tông hợp (tô chức đăng ký giao dịch có đơn vị kê toán trực thuộc tô chức bộ máy kế toán riêng)/Combined financial statements (Listed organizations has an accounting units directly under its own accounting system).						
	c trường hợp thuộc diện phải st be explained:	giải trình nguyên nhân/Cases in which the cause					
+	với BCTC (đối với BCTC organization expresses an o	kiến không phải là ý kiến chấp nhận toàn phần đối được soát xét/kiểm toán năm 2025)/The auditing opinion that is not a fully accepted opinion for lited financial statements in 2025):					
	□ Có/Yes	☑ Không/No					
	Văn bản giải trình trong trườ integration:	ong hop tích có/Explanatory documents in case of					
	□ Có/Yes	☐ Không/No					
+	5% trở lên, chuyển từ lỗ sa xét/kiểm toán năm 2025)/Pro	báo cáo có sự chênh lệch trước và sau kiểm toán từ ang lãi hoặc ngược lại (đối với BCTC được soát after tax in the reporting period has a difference 5% or more, converted from loss to profit or vice statements in 2025):					
	□ Có/Yes	☑ Không/No					
	Văn bản giải trình trong trườ integration:	ong họp tích có/Explanatory documents in case of					
	□ Có/Yes	☐ Không/No					
+	báo cáo thay đổi từ 10% trở after tax in the business perfo	oanh nghiệp tại báo cáo kết quả kinh doanh của kỳ lên so với báo cáo cùng kỳ năm trước/The profit ormance statement of the reporting period changes of the same period of the previous year:					
	☑ Có/Yes	☐ Không/No					
	Văn bản giải trình trong trườ integration:	ong hợp tích có/Explanatory documents in case of					
	☑ Có/Yes	☐ Không/No					
+	trước sang lỗ ở kỳ này hoặc nạ	báo cáo bị lỗ, chuyển từ lãi ở báo cáo cùng kỳ năm gược lại/The profit after tax in the reporting period om profit in the same period last year to a loss in					
	☐ Có/Yes	☑ Không/No					
	Văn bản giải trình trong trườ integration:	ng hợp tích có/Explanatory documents in case of					
	□ Có/Yes	☐ Không/No					

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày: .29.../08/2025 tại đường dẫn: https://scid.vn/quan-he-co-dong/ (mục: Báo cáo tài chính)/
This information was published on the company's website on August .29..., 2025 at the link: https://scid.vn.

Tài liệu đính kèm/Attachments:

- BCTC riêng và BCTC hợp nhất bán niên năm 2025 đã được soát xét/*The audited semi-annual separate and consolidated financial statements in 2025*;
- Văn bản giải trình liên quan đến BCTC của kỳ báo cáo/Explanatory documents related to financial statements of the reporting period.

CÔNG TY CỔ PHẦN

Noi nhận/Recipients:

- Như trên/As above;

- Luu/Archives: VT, PLQHĐN (02).

TÔNG GIÁM ĐỐC/GENERAL DIRECTOR N

Phạm Trung Kiên



INTERIM FINANCIAL STATEMENTS

FOR THE FIRST 6 MONTHS
OF THE FISCAL YEAR ENDING 31 DECEMBER 2025

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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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") present this statement together with the Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2025.

Business highlights

Saigon Co.op Investment Development Joint Stock Company has been operating in accordance with the 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.

Head office:

Address

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

Tel.

: +84 (028) 3836 0143

Fax

: +84 (028) 3822 5457

The principal business activities of the Company 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 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 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;



STATEMENT OF THE BOARD OF MANAGEMENT (cont.)

- 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;
- 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);

Position

- Operating restaurants and providing mobile catering services;
- Tour operation;
- Electrical system installation;
- Trading 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.

Board of Directors and Executive Board

The Board of Directors and the Executive Board of the Company during the period and as at the date of this statement include:

Appointing/Re-appointing date

The Board of Directors

Full name

1 dil lidille	1 controll	Tippointing its appointing and
Mr. Vu Anh Khoa	Chairman	Appointed on 29 April 2022
Mr. Pham Trung Kien	Member	Re-appointed on 29 April 2022
Mr. Le Truong Son	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
The Supervisory Board		
Full name	Position	Appointing/Re-appointing date
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

The Board of Management

The Bound of Manning content			
Full name	Position	Appointing/Re-appointing date	
Mr. Pham Trung Kien	Chief Executive Officer	Re-appointed on 01 January 2023	
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	

Legal Representative

The Company's legal representative during the period and as at the date of this statement is Mr. Pham Trung Kien – Chief Executive Officer (re-appointed on 01 January 2023).

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STATEMENT OF THE BOARD OF MANAGEMENT (cont.)

Auditors

A&C Auditing and Consulting Co., Ltd. has been appointed to perform the review on the Company's Interim Financial Statements for the first 6 months of the fiscal year ending 31 December 2025.

Responsibilities of the Board of Management

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

- · select appropriate accounting policies and apply them consistently;
- · make judgments and estimates reasonably and prudently;
- state clearly whether the accounting standards applied to the Company are followed or not, and all the material differences from these standards are disclosed and explained in the Interim Financial Statements;
- prepare the Interim Financial Statements of the Company on the going-concern basis, except for the cases that the going-concern assumption is considered inappropriate;
- design and implement effectively the internal control system to minimize the risks of material)
 misstatements due to frauds or errors in the preparation and presentation of the Interim Financial
 Statements.

The Board of Management hereby ensures that all the proper accounting books of the Company have been fully recorded and can fairly reflect the financial position of the Company at any time, and that all the accounting books have been prepared in compliance with the applicable Accounting System. The Board of Management is also responsible for managing the Company's assets and consequently has taken appropriate measures to prevent and detect frauds and other irregularities.

The Board of Management hereby commits to the compliance with the aforementioned requirements in preparation of the Interim Financial Statements.

Approval of the Interim Financial Statements

The Board of Management hereby approves the accompanying Interim Financial Statements, which give a true and fair view of the financial position as at 30 June 2025 of the Company, its financial performance and its cash flows for the first 6 months of the fiscal year ending 31 December 2025, in conformity with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of the Interim Financial Statements.

For and on behalf of the Board of Management,

WANH-IP, HO

CÔNG TY CỔ PHẦN

Pham Trung Kien Chief Executive Officer

Date: 29 August 2025

A&C AUDITING AND CONSULTING CO., LTD.

Head Office Branch in Ha Noi : 02 Truong Son St., Ward 2, Tan Binh Dist., Ho Chi Minh City, Vietnam

: 40 Giang Vo St., Dong Da Dist., Ha Noi City, Vietnam

Branch in Nha Trang: Lot STH 06A.01, St. No.13, Le Hong Phong II Urban Area, Phuoc Hai Ward, Nha Trang City, Vietnam

Branch in Can Tho : I5-13 Vo Nguyen Giap St., Cai Rang Dist., Can Tho City, Vietnam

Tel: +84 (028) 3547 2972 kttv@a-c.com.vn Tel: +84 (024) 3736 7879 kttv.hn@a-c.com.vn

Tel: +84 (0258) 246 5151 kttv.nt@a-c.com.vn Tel: +84 (0292) 376 4995 kttv.ct@a-c.com.vn



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No. 1.1430/25/TC-AC

REPORT ON THE REVIEW OF INTERIM FINANCIAL INFORMATION

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 Interim Financial Statements of Saigon Co.op Investment Development Joint Stock Company (hereinafter referred to as "the Company"), which were prepared on 29 August 2025 (from page 06 to page 39), including the Interim Balance Sheet as at 30 June 2025, the Interim Income Statement, the Interim Cash Flow Statement for the first 6 months of the fiscal year ending 31 December 2025 and the Notes to the 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 Company's Interim Financial Statements in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of the Interim Financial Statements; and responsible for the internal control as the Board of Management determines necessary to enable the preparation and presentation of the Interim Financial Statements to be free from material misstatements due to frauds or errors.

Responsibility of Auditors

Our responsibility is to express conclusion on these 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 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 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 Interim Financial Statements have not given a true and fair view, in all material respects, of the financial position as at 30 June 2025 of Saigon Co.op Investment Development Joint Stock Company, its financial performance and its cash flows for the first 6 months of the fiscal year ending 31 December 2025, in conformity with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and relevant statutory requirements on the preparation and presentation of the Interim Financial Statements.

For and on behalf of

A&C Auditing and Consulting Co., Ltd.

CONG T TRÁCH NHIỆM HỮU HẠI

Hoang Thai Vuong

Partner

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

Ho Chi Minh City, 29 August 2025



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

For the first 6 months of the fiscal year ending 31 December 2025

INTERIM BALANCE SHEET

(Full form) As at 30 June 2025

Unit: VND

	ITEMS	Code	Note	Ending balance	Beginning balance
A -	CURRENT ASSETS	100		457.277.118.864	419.523.066.260
I.	Cash and cash equivalents	110	V.1	226.380.456.489	82.101.119.656
1.	Cash	111		58.138.366.993	22.394.654.805
2.	Cash equivalents	112		168.242.089.496	59.706.464.851
II.	Short-term financial investments	120		163.681.048.002	288.266.823.126
1.	Trading securities	121	V.2a	13.859.293.545	13.859.293.545
2.	Provisions for devaluation of trading securities	122	V.2a	(6.130.093.545)	(5.011.393.545)
3.	Held-to-maturity investments	123	V.2b	155.951.848.002	279.418.923.126
ш	Short-term receivables	130		59.589.798.393	42.896.790.084
1.	Short-term trade receivables	131	V.3a	10.237.336.970	11.295.856.962
2.	Short-term prepayments to suppliers	132	V.4	24.699.009.215	7.000.848.316
3.	Short-term inter-company receivables	133	8.5%		
4.	Receivables according to the progress of construction				
•••	contract	134		•	-
5.	Receivables for short-term loans	135	V.5	16.600.000.000	16.600.000.000
6.	Other short-term receivables	136	V.6a	23.689.255.269	23.635.887.867
7.	Allowance for short-term doubtful debts	137	V.7	(15.635.803.061)	(15.635.803.061)
8.	Deficit assets for treatment	139			- "
IV.	Inventories	140	[H	_	_
1.	Inventories	141			-
2.	Allowance for devaluation of inventories	149		-	
v.	Other current assets	150		7.625.815.980	6.258.333.394
1.	Short-term prepaid expenses	151	V.8a	2.811.406.155	2.877.248.912
2.	Deductible VAT	152	,,,,,,	1.766.010.475	332.685.132
3.	Taxes and other receivables from the State	153	V.15	3.048.399.350	3.048.399.350
4.	Trading Government bonds	154		·	
5.	Other current assets	155			18

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

For the first 6 months of the fiscal year ending 31 December 2025 **Interim Balance Sheet** (cont.)

	ITEMS	Code	Note	Ending balance	Beginning balance
В-	NON-CURRENT ASSETS	200		1.874.350.024.072	1.851.485.811.801
I.	Long-term receivables	210		140.488.951.824	139.540.493.693
1.	Long-term trade receivables	211	V.3b	29.274.239.824	28.325.781.693
2.	Long-term prepayments to suppliers	212		/ -	4
3.	Working capital in affiliates	213		-	-
4.	Long-term inter-company receivables	214		l g	, #I
5.	Receivables for long-term loans	215			-
6.	Other long-term receivables	216	V.6b	111.214.712.000	111.214.712.000
7.	Allowance for long-term doubtful debts	219			¥
II.	Fixed assets	220		4.759.645.652	5.575.303.460
1.	Tangible fixed assets	221	V.9	2.029,391.391	2.455.560.675
-	Historical cost	222		12.010.145.201	12.010.145.201
-	Accumulated depreciation	223	6	(9.980.753.810)	(9.554.584.526)
2.	Financial leased assets	224		20	•
-	Historical cost	225			-
-	Accumulated depreciation	226		•	-
3.	Intangible fixed assets	227	V.10	2.730.254.261	3.119.742.785
-	Initial cost	228		4.554.329.792	4.554.329.792
-	Accumulated amortization	229		(1.824.075.531)	(1.434.587.007)
Ш	Investment property	230	V.11	35.243.459.106	36.078.675.198
*	Historical costs	231		57.817.638.519	57.817.638.519
	Accumulated depreciation	232		(22.574.179.413)	(21.738.963.321)
IV	Long-term assets in process	240		522.842.308.329	496.540.000.649
1.	Long-term work in process	241		-	
2.	Construction-in-progress	242	V.12	522.842.308.329	496.540.000.649
v.	Long-term financial investments	250	8	1.169.775.522.893	1.172.011.814.245
1.	Investments in subsidiaries	251	V.2c	144.600.000.000	144.600.000.000
2.	Investments in joint ventures and associates	252	V.2c	1.040.459.576.518	1.040.459.576.518
3.	Investments in other entities	253			-
4.	Provisions for devaluation of long-term financial				
	investments	254	V.2c	(15.284.053.625)	(13.047.762.273)
5.	Held-to-maturity investments	255		*	₩
VI	. Other non-current assets	260		1.240.136.268	1.739.524.556
1.	Long-term prepaid expenses	261	V.8b	1.234.520.268	1.733.440.556
2.	Deferred income tax assets	262	V.13a	5.616.000	6.084.000
3.	Long-term components and spare parts	263		*	. *
4.	Other non-current assets	268		E 0	•
	TOTAL ASSETS	270		2.331.627.142.936	2.271.008.878.061

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

For the first 6 months of the fiscal year ending 31 December 2025

Interim Balance Sheet (cont.)

	ITEMS	Code	Note _	Ending balance	Beginning balance
C -	LIABILITIES	300		169.001.602.425	127.943.635.044
I.	Current liabilities	310		63.053.914.455	21.995.947.074
1.	Short-term trade payables	311	V.14	14.438.358.031	4.432.270.130
2.	Short-term advances from customers	312		÷ = -	
3.	Taxes and other obligations to the State Budget	313	V.15	164.034.473	629.661.085
4.	Payables to employees	314	V.16	1.974.455.992	3.161.839.843
5.	Short-term accrued expenses	315		105.027.654	258.730.111
6.	Short-term inter-company payables	316			2
7.	Payables according to the progress of construction				
	contracts	317			•
8.	Short-term unearned revenue	318		26.573.415	79.720.245
9.	Other short-term payables	319	V.17a, c	30.565.175.246	545.198.127
10.	Short-term borrowings and financial leases	320			80
11.	Provisions for short-term payables	321	ħ.	•	-
12.	Bonus and welfare funds	322	V.18	15.780.289.644	12.888.527.533
13.	Price stabilization fund	323			*
14.	Trading Government bonds	324		= 0	
II.	Non-current liabilities	330		105.947.687.970	105.947.687.970
1.	Long-term trade payables	331		*	
2.	Long-term advances from customers	332		•	
3.	Long-term accrued expenses	333			-
4.	Inter-company payables for working capital	334			-
5.	Long-term inter-company payables	335		-	
6.	Long-term unearned revenue	336		-	
7.	Other long-term payables	337	V.17b, c	105.947.687.970	105.947.687.970
8.	Long-term borrowings and financial leases	338			-
9.	Convertible bonds	339		-	•
	Preferred shares	340		. :	
	Deferred income tax liability	341		-	:-
	Provisions for long-term payables	342		9	
13.	Science and technology development fund	343			:=



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

For the first 6 months of the fiscal year ending 31 December 2025

Interim Balance Sheet (cont.)

	ITEMS	Code	Note	Ending balance	Beginning balance
D-	OWNER'S EQUITY	400		2.162.625.540.511	2.143.065.243.017
I.	Owner's equity	410		2.162.625.540.511	2.143.065.243.017
1.	Owner's capital	411	V.19	1.000.000.000.000	1.000.000.000.000
-	Ordinary shares carrying voting rights	411a		1.000.000.000.000	1.000.000.000.000
-	Preferred shares	411b		·=	=
2.	Share premiums	412			-
3.	Bond conversion options	413			-
4.	Other sources of capital	414			-
5.	Treasury stocks	415		•	* * * * * * * * * * * * * * * * * * *
6.	Differences on asset revaluation	416			-
7.	Foreign exchange differences	417		-	-151
8.	Investment and development fund	418	V.19	895.924.527.529	867.538.509.941
9.	Business arrangement supporting fund	419		-	- ÎN) *
10.	Other funds	420			- /=/
11.	Retained earnings	421	V.19	266.701.012.982	275.526.733.076
-	Retained earnings accumulated				
	to the end of the previous period	421a		213.734.393.377	275.526.733.076
-	Retained earnings of the current period	421b		52.966.619.605	e -
12.	Construction investment fund	422		1 8	<u>=1</u>
II.	Other sources and funds	430		-	- 2
1.	Sources of expenditure	431		<u>*</u>	-: N =
2.	Fund to form fixed assets	432		5	-\\\ *
	TOTAL LIABILITIES AND OWNER'S EQUITY	440		2 221 627 142 026	2 271 009 979 061
	TOTAL LIABILITIES AND OWNER'S EQUITY	440		2.331.627.142.936	2.271.008.878.061

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Le Thi Dieu Linh Preparer Pham Xuan Phong Chief Accountant CÔNG TY
CỔ PHẦN
ĐẦU TƯ PHÁT TRIỂN

NH-IP Pham Trung Kien
Chief Executive Officer

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

For the first 6 months of the fiscal year ending 31 December 2025

INTERIM INCOME STATEMENT

(Full form)

For the first 6 months of the fiscal year ending 31 December 2025

Unit: VND

	ITEMS	Code	Note	Current year	Previous year
1.	Revenue from sales of goods and provisions of services	01	VI.1	14.476.743.353	13.720.730.683
2.	Revenue deductions	02		¥	-
3.	Net revenue	10		14.476.743.353	13.720.730.683
4.	Cost of sales	11	VI.2	5.319.637.244	4.277.090.784
5.	Gross profit	20		9.157.106.109	9.443.639.899
6.	Financial income	21	VI.3	74.411.164.769	80.154.445.106
7.	Financial expenses In which: Interest expenses	22 23	VI.4	3.354.991.352	336.640.063
8.	Selling expenses	25		712.420.547	333.303.091
9.	General and administration expenses	26	VI.5	26.301.027.806	22.582.631.946
10.	Net operating profit	30		53.199.831.173	66.345.509.905
11.	Other income	31	4	17.592.594	5.555.556
12.	Other expenses	32	VI.6	250.336.162	430.090.838
13	Other profit/(loss)	40		(232.743.568)	(424.535.282)
14	. Total accounting profit before tax	50		52.967.087.605	65.920.974.623
15	. Current income tax	51	V.15	-	
16	. Deferred income tax	52	V.13a	468.000	1.260.000
17	. Profit after tax	60		52.966.619.605	65.919.714.623
18	. Basic earnings per share	70	VI.7		
19	. Diluted earnings per share	71	VI.7		

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Le Thi Dieu Linh Preparer Pham Xuan Phong Chief Accountant CÔNG TY CỔ PHẨN * ĐẦU TƯ PHÁT TRỀN * SÁI GÒN CO OP

> Pham Trung Kien Chief Executive Officer

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

For the first 6 months of the fiscal year ending 31 December 2025

INTERIM CASH FLOW STATEMENT

(Full form)

(Indirect method)

For the first 6 months of the fiscal year ending 31 December 2025

Unit: VND

Accumulated	from	the	beginning of
	thow	agr	

				the ye	ar
	ITEMS	Code	Note _	Current year	Previous year
I.	Cash flows from operating activities				
I.	Profit before tax	01		52.967.087.605	65.920.974.623
2.	Adjustments				
•	Depreciation/(Amortization) of fixed assets and				
	investment properties	02	V.9, 10, 11	1.650.873.900	1.483.296.957
-	Provisions and allowances	03	V.2a, 2c, 7	3.354.991.352	48.126.232
-	Exchange gain/(loss) due to revaluation of				
	monetary items in foreign currencies	04			-
-	Gain/(loss) from investing activities	05	VI.3	(74.411.164.769)	(80.154.445.106)
-	Interest expenses	06			
-	Others	07		+	-
3.	Operating profit/(loss) before				
	changes of working capital	08		(16.438.211.912)	(12.702.047.294)
-	Increase/(decrease) of receivables	09		(18.888.875.834)	6.427.648.630
-	Increase/(decrease) of inventories	10			
-	Increase/(decrease) of payables	11		17.440.023.093	(7.405.794.030)
-	Increase/(decrease) of prepaid expenses	12		564.763.045	434.449.083
-	Increase/(decrease) of trading securities	13			-
-	Interest paid	14		-	
-	Corporate income tax paid	15			
-	Other cash inflows	16			13.100.000
-	Other cash outflows	17	V.18	(514.560.000)	(105.745.000)
	Net cash flows from operating activities	20		(17.836.861.608)	(13.338.388.611)
II.	Cash flows from investing activities				
1.	Purchases and construction of fixed assets				
	and other non-current assets	21		(35.560.990.503)	(2.200.367.010)
2.	Proceeds from disposals of fixed assets				
	and other non-current assets	22		243.000.000	
3.	Cash outflow for lending, buying debt instruments				
2	of other entities	23	V.2b, V.5	(155.951.848.002)	(333.144.705.112)
4.	Cash recovered from lending, selling debt instruments				
	of other entities	24	V.2b, V.5	279.418.923.126	266.854.107.523
5.	Investments in other entities	25		÷ ,	8₩
6.	Withdrawals of investments in other entities	26		-	-
7.	Interest earned, dividends and profits received	27		73.982.248.820	80.280.606.768
	Net cash flows from investing activities	30		162.131.333.441	11.789.642.169

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

For the first 6 months of the fiscal year ending 31 December 2025

Interim Cash Flow Statement (cont.)

				Accumulated from the y	
	ITEMS	Code	Note _	Current year	Previous year
Ш	. Cash flows from financing activities				
1.	Proceeds from issuing stocks and capital contributions				
	from owners	31		-	
2.	Repayment for capital contributions and re-purchases				
	of stocks already issued	32		-	
3.	Proceeds from borrowings	33		180	
4.	Repayment for borrowing principal	34		-	
5.	Payments for financial lease principal	35		<u></u>	•
6.	Dividends and profit paid to the owners	36	V.17a, 19a	(15.135.000)	(12.635.580)
	Net cash flows from financing activities	40	_	(15.135.000)	(12.635.580)
	Net cash flows during the period	50	(81	144.279.336.833	(1.561.382.022)
	Beginning cash and cash equivalents	60	V.1	82.101.119.656	96.676.499.466
	Effects of fluctuations in foreign exchange rates	61		*	-
	Ending cash and cash equivalents	70	V.1	226.380.456.489	95.115.117.444

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Le Thi Dieu Linh Preparer Pham Xuan Phong Chief Accountant 030492Flochi Minh City, 29 August 2025

CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỆN SẮI GÒN CO (II)

Chief Executive Officer

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

For the first 6 months of the fiscal year ending 31 December 2025

NOTES TO THE INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

I. GENERAL INFORMATION

1. Ownership form

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

2. Operating field

The operating field of the Company is servicing.

3. Principal business activities

The principal business activities of the Company are to provide project management and supermarket network development consultancy, lease investment properties and premises.

4. Normal operating cycle

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

5. Structure of the Company

Subsidiaries

Subsidiaries	Address	Principal business activities	contribution rate	Benefit rate	Voting rate
Sense Cai Be Trading	Land lot No. 1436, Map	Trading real estate, land use	b		
Service One Member Limited Company	No. 35, Zone 2, Cai Be Commune, Dong Thap	right of owners, users or lessees			
	Province		100,00%	100,00%	100,00%
Saigon - Ben Tre Trading One Member	No. 26A Tran Quoc Tuan Street, An Hoi Ward,	Retailing goods and leasing services			
Company Limited	Vinh Long Province		100,00%	100,00%	100,00%
Saigon - Pleiku Services Trading One Member Limited	No. 29 Nguyen Van Cu Street, Dien Hong Ward, Gia Lai Province	Trading real estate, land use right of owners, users or lessees			
Company			100,00%	100,00%	100,00%

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Joint ventures, associates

Companies	Address	Principal business activities	Capital contribution rate	Ownership rate	Voting rate
Saigon - Ca Mau Trading Service Company Limited	No. 9 Tran Hung Dao Street, Tan Thanh Ward, Ca Mau Province	Retailing goods and leasing	36,75%	36,75%	36,75%
Saigon Cantho Trading Company	No. 1 Hoa Binh Avenue, Ninh Kieu Ward, Can Tho City	Retailing goods and leasing services	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	according to Co.op Mart	49,00%	49,00%	49,00%
Co.op Mart Bien Hoa Supermarket and Trading Services Company Limited	Van Thuan Street, Tam Hiep Ward, Dong Nai	according to Co.op Mart supermarket system	00.0004	00.000/	20.000/
	Province		29,00%	29,00%	29,00%



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

INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

Composion	Address	Dringing business activities	Capital contribution rate		Voting rate
Companies Vietsin Commercial Complex Development Joint Stock Company	No. 1058 Nguyen Van	Principal business activities Trading real estate, land use rights of owners, users or lessees	36,00%	36,00%	36,00%
Saigon - Xuan Oai Services Trading Limited Company		Trading real estate, land use rights of owners, users or lessees	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%
Saigon - Chau Doc Company Limited	Group 21, Chau Quoi 3 Cluster, Chau Doc Ward, An Giang Province		25,00%	25,00%	25,00%

6. Statement of information comparability on the Interim Financial Statements

The corresponding figures of the previous period can be comparable with figures of the current period.

7. Headcount

As at the balance sheet date, the Company's headcount is 80 (headcount at the beginning of the year: 79).

II. FISCAL YEAR AND ACCOUNTING CURRENCY

1. Fiscal year

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

2. Accounting currency unit

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

III. ACCOUNTING STANDARDS AND SYSTEM

1. Accounting System

The Company applies the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with the Circular No. 200/2014/TT-BTC dated 22 December 2014, the Circular No. 53/2016/TT-BTC dated 21 March 2016 and other Circulars guiding the implementation of the Vietnamese Accounting Standards of the Ministry of Finance in the preparation and presentation of the Interim Financial Statements.

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

The Board of Management ensures to follow all the requirements of the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, which were issued together with the Circular No. 200/2014/TT-BTC dated 22 December 2014, the Circular No. 53/2016/TT-BTC dated 21 March 2016 and other Circulars guiding the implementation of the Vietnamese Accounting Standards of the Ministry of Finance in the preparation and presentation of the Interim Financial Statements.



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

INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

IV. ACCOUNTING POLICIES

1. Accounting convention

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

2. Cash and cash equivalents

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

3. Financial investments

Trading securities

Investments classified as trading securities are those held by the Company for the trading purpose with the aim of making profit.

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

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

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

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

Provisions for devaluation of trading securities are made for each particular type of securities in the market of which the fair value is lower than costs. The fair value of trading securities listed on the stock market or traded on UPCOM is the closing price at the balance sheet date. In case where the stock market or UPCOM is not available for transactions as at the balance sheet date, the fair value of shares is the closing price of the preceding transaction with the balance sheet date.

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

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

Held-to-maturity investments

Investments are classified as held-to-maturity investments that the Company intends and is able to hold to maturity. Held-to-maturity investments only include held-to-maturity term deposits for the purpose of receiving periodical interest.

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



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

INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

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 into the investment costs.

Loans

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

Investments in subsidiaries, associates

Subsidiary

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

Associate

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

Initial recognition

Investments in subsidiaries and associates are initially recognized at costs, including the cost of acquisition or capital contributions plus other directly attributable transaction cost. In case of investment in non-monetary assets, the costs of the investment are recognized at the fair value of non-monetary assets at the arising time.

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

Provisions for impairment of investments in subsidiaries and associates

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

Increases/(decreases) in the provisions for impairment of investments in subsidiaries, associates as at the balance sheet date are recorded into financial expenses.

4. Receivables

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

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

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

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

INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

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

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

5. Prepaid expenses

Prepaid expenses comprise actual expenses incurred and relevant to financial performance in several accounting periods. Prepaid expenses of the Company mainly include expenses of tools and expenses for renovation and relocation of office. These prepaid expenses are allocated over the prepayment period or period in which corresponding benefits are realized.

Expenses of tools

Expenses of tools being put into use are allocated into costs in accordance with the straight-line method for the maximum period of 3 years.

Expenses for renovation and relocation of office

Expenses for renovation and relocation of office are allocated into costs in accordance with the straight-line method for the maximum period of 3 years.

6. Operating leased assets

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

7. Tangible fixed assets

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

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

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

Fixed assets	Years
Machinery and equipment	03
Vehicles	10
Office equipment	03 - 08

8. Intangible fixed assets

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

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

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

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

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

The Company's intangible fixed assets include:

Computer software

Expenses attributable to computer software, which is not a part associated with the relevant hardware, will be capitalized. Costs of computer software include all the expenses paid by the Company until the date the software is put into use. Computer software is amortized in accordance with the straight-line method in 5 years.

Website

The initial costs of the Company's website include all the expenses paid by the Company until the date the website is put into use. The Company's website is amortized in accordance with the straight-line method in 3 years.

9. Investment properties

Investment property is property which is land use right, a building or part of a building, infrastructure held by the Company to earn rentals or for capital appreciation. Investment properties for lease are measured at their historical costs less accumulated depreciation. Historical cost includes all the expenses paid by the Company or the fair value of other considerations given to acquire the assets up to the date of its acquisition or construction.

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

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

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

Investment property for lease is depreciated/(amortized) in accordance with the straight-line method over their estimated useful lives. The depreciation/(amortization) years of the investment property are as follows:

Fixed assets	Years
Land use right	39 - 47
House	30

10. Construction-in-progress

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

11. Payables and accrued expenses

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

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

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

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

- Trade payables reflect payables of commercial nature arising from the purchase of goods, services, or assets, of which the seller is an independent entity with the Company.
- Accrued expenses reflect expenses for goods, services received from suppliers or supplied to
 customers but have not been paid, invoiced or lack of accounting records and supporting documents;
 pay on leave payable to employees; and accrual of operation expenses.
- Other payables reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

The payables and accrued expenses are classified as short-term and long-term items in the Interim Balance Sheet on the basis of their remaining term as at the balance sheet date.

12. Owner's capital

The contributed capital is recorded according to the actual amounts invested by the shareholders.

13. Profit distribution

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

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

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

14. Recognition of revenue and income

Revenue from sales of merchandise

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

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

Revenue from provisions of services

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

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



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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

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

Revenue from operating lease

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

Interest

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

Dividends and profit received

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

15. Expenses

Expenses are those that result in outflows of the economic benefits and are recorded at the time of transactions or when incurrence of the transaction is reliable regardless of whether payment for expenses is made or not.

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

16. Corporate income tax

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

Current income tax

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

Deferred income tax

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

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

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

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Notes to the Interim Financial Statements (cont.)

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

- The Company has the legal right to offset current income tax assets against current income tax liabilities; and
- Deferred income tax assets and deferred income tax liabilities are relevant to corporate income tax which is under the management of one tax authority either:
 - Of the same subject to corporate income tax; or
 - The Company has intention to pay current income tax liabilities and current income tax assets on a net basis or recover tax assets and settle tax liability simultaneously in each future period to the extent that the majority of deferred income tax liabilities or deferred income tax assets are paid or recovered.

17. Related parties

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

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

18. Segment reporting

A business segment is a distinguishable component of the Company that is engaged in manufacturing or providing 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 Company 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 segment information is prepared and presented in conformity with the accounting policies applicable to the preparation and presentation of the Interim Financial Statements of the Company.

V. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM BALANCE SHEET

1. Cash and cash equivalents

4	Ending balance	Beginning balance
Cash on hand	116.519.931	86.476.061
Cash in bank	58.021.847.062	22.308.178.744
Cash equivalents (bank deposit of which the principal		
maturity is from 3 months or less)	168.242.089.496	59.706.464.851
Total	226.380.456.489	82.101.119.656

2. Financial investments

The financial investments of the Company include trading securities, held-to-maturity investments and investments in other entities. The Company's financial investments are as follows:

2a. Trading securities

As at the balance sheet date, the Company 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 at 30 June 2025 is VND 7.729.200.000.

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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

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

	Current period	Previous period
Beginning balance	5.011.393.545	4.706.293.545
Provisions/(Reversal of provisions) during the period	1.118.700.000	(711.900.000)
Ending balance	6.130.093.545	3.994.393.545

2b. Held-to-maturity investments

This item reflects the 6-month deposits.

2c. Investments in other entities

	Ending balance		Beginning balance		
	Original amount	Provision	Original amount	Provision	
Investments in subsidiaries	144.600.000.000	(9.186.149.359)	144.600.000.000	(5.871.982.540)	
Sense Cai Be Trading Service One					
Member Limited Company (i)	30.000.000.000	(9.186.149.359)	30.000.000.000	(5.871.982.540)	
Saigon - Ben Tre Trading One Member					
Company Limited (ii)	44.600.000.000	-	44.600.000.000	-	
Saigon - Pleiku Services Trading One					
Member Limited Company (iii)	70.000.000.000		70.000.000.000		
Investments in associates	1.040.459.576.518	(6.097.904.266)	1.040.459.576.518	(7.175,779,733)	
Saigon - Ca Mau Trading Service				27	
Company Limited (iv)	74.970.000.000	(5.725.335.093)	74.970.000.000	(6.981.404.014)	
Saigon Cantho Trading Company (v)	74.800.000.000		74.800.000.000		
Saigon Co.op International Investment					
Company Limited (vi)	24.500.000.000	.5%	24.500.000.000	-	
Co.op Mart Bien Hoa Supermarket and					
Trading Services Company Limited (vii)	7.440.520.518	-	7.440.520.518	-	
Vietsin Commercial Complex			record of the action of the second of the se		
Development Joint Stock Company (viii)	754.099.056.000	-	754.099.056.000	A.S.	
Saigon - Xuan Oai Services Trading				1(4))	
Limited Company (ix)	53.900.000.000	-	53.900.000.000		
Dong Bac Commercial Center					
Development Investment Company Limited (x)	22 000 000 000	(272 560 172)	22 000 000 000	(104 275 710)	
	32.000.000.000	(372.569.173)	32.000.000.000	(194.375.719)	
Saigon - Chau Doc Company Limited (xi)	18.750.000.000		18.750.000.000		
Total	1.185.059.576.518	(15.284.053.625)	1.185.059.576.518	(13.047.762.273)	

- (i) According to the Business Registration Certificate No. 1201677996, initially registered on 17 September 2023, 1st amended on 30 September 2024, granted by Tien Giang Province Department of Planning and Investment, the Company invests VND 30.000.000.000 in Sense Cai Be Trading Service One Member Limited Company, equivalent to 100% of charter capital.
- (ii) According to the Business Registration Certificate No. 1300419650, 9th amended on 02 April 2019, granted by Ben Tre Province Department of Planning and Investment, the Company invests VND 44.600.000.000 in Saigon Ben Tre Trading One Member Company Limited, equivalent to 100% of charter capital.
- According to the Business Registration Certificate No. 5901160960, initially registered on 10 December 2020, granted by Gia Lai Province Department of Planning and Investment, the Company invests VND 150.000.000.000 in Saigon Pleiku Services Trading One Member Limited Company, equivalent to 100% of charter capital. As at the balance sheet date, the Company invested VND 70.000.000.000, the charter capital to be invested in Saigon Pleiku Services Trading One Member Limited Company is VND 80.000.000.000.
- (iv) According to the Business Registration Certificate No. 2000969020, initially registered on 20 May 2010, 11th amended on 10 December 2019, granted by Ca Mau Province Department of Planning and Investment, the Company invests VND 74.970.000.000 in Saigon Ca Mau Trading Service Company Limited, equivalent to 36,75% of charter capital.

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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

- (v) According to the Business Registration Certificate No. 1800502219, initially registered on 08 November 2012, 18th amended on 12 February 2019, granted by Can Tho City Department of Planning and Investment, the Company invests VND 74.800.000.000 in Saigon Cantho Trading Company, equivalent to 34,00% of charter capital.
- (vi) According to the Business Registration Certificate No. 0310384927, initially registered on 15 October 2010, 2nd amended on 12 December 2015, granted by Ho Chi Minh City Department of Planning and Investment, the Company invests VND 24.500.000.000 in Saigon Co.op International Investment Company Limited, equivalent to 49,00% of charter capital.
- According to the Business Registration Certificate No. 4702001225, 14th amended on 22 May 2019, granted by Dong Nai Province Department of Planning and Investment, the Company 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.
- (viii) The Company invests VND 754.099.056.000 in Vietsin Commercial Complex Development Joint Stock Company, equivalent to 36,00% of charter capital.
- (ix) According to the Business Registration Certificate No. 0315949585, initially registered on 08 October 2019, granted by Ho Chi Minh City Department of Planning and Investment, the Company invests VND 53.900.000.000 in Saigon Xuan Oai Services Trading Limited Company, equivalent to 49,00% of charter capital.
- According to the Business Registration Certificate No. 5702088237, initially registered on 16 June 2021, granted by Quang Ninh Province Department of Planning and Investment, the Company invests VND 32.000.000.000 in Dong Bac Commercial Center Development Investment Company Limited, equivalent to 40,00% of charter capital.
- According to the Business Registration Certificate No. 1601972058, initially registered on 13 May 2015, 4th amended on 28 June 2024, granted by An Giang Province Department of Planning and Investment, the Company invests VND 18.750.000.000 in Saigon Chau Doc Company Limited, equivalent to 25,00% of charter capital.

Fair value

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

Operation of subsidiaries and associates

Sense Cai Be Trading Service One Member Limited Company has just come into operation, its income is not enough to cover its fixed costs, leading to a business loss during the period. Other subsidiaries and associates have been in normal operations and have not experienced any significant changes as compared to those of the previous period.

Provisions for investments in other entities

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

	Current period	Previous period
Beginning balance	13.047.762.273	7.821.780.966
Provisions made during the period	2.236.291.352	1.048.540.063
Ending balance	15.284.053.625	8.870.321.029

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INTERIM FINANCIAL STATEMENTS

3. 3a.

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

Transactions with subsidiaries and associates

Significant transactions between the Company and its subsidiaries and associates are as follows:

Significant transactions between the Company and its suit	ccumulated from the b	eginning of the year
	Current year	Previous year
Sense Cai Be Trading Service One Member		
Limited Company Payment on this company's behalf	=	510.490.174
Saigon - Ben Tre Trading One Member Company Limited		
Provision of management consultancy service	1.363.636.364	1.363.636.364
Saigon - Pleiku Services Trading One Member Limited Company		
Profit received	5.000.000.000	-
Saigon - Ca Mau Trading Service Company Limited		
Provision of management consultancy service	1.363.636.364	1.363.636.364
Loan interest	543.297.535	413.863.014
Saigon Cantho Trading Company	8	
Provision of management consultancy service	1.363.636.364	1.363.636.364
Saigon Co.op International Investment Company		
Limited		COT 000 000
Profit received	-	637.000.000
Co.op Mart Bien Hoa Supermarket and Trading		
Services Company Limited Profit received		1.239.365.760
From received	•	1.239.303.700
Vietsin Commercial Complex Development Joint Stock Company		
Provision of management consultancy service	3.542.738.244	3.439.551.690
Dividends received	57.068.271.455	70.066.620.029
Saigon - Chau Doc Company Limited		
Profit received	2.988.901.629	-
Frade receivables		
Short-term trade receivables		
P	Ending balance	Beginning balance
Receivables from related parties	10.167.336.970	11.052.856.962
Saigon - Ca Mau Trading Service Company Limited Vietsin Commercial Complex Development Joint	5.053.606.576	5.881.569.675
Stock Company	1.948.506.033	
Saigon Co.op	2.841.793.056	3.849.534.947
Saigon - Ben Tre Trading One Member Company	van entrevalen er en	
Limited	-	1.321.752.340
Saigon - Van Dong One Member Limited Company	323.431.305	
Receivables from other customers (i)	70.000.000	243.000.000
Total	10.237.336.970	11.295.856.962

⁽i) In which, the receivables (exclusive of VAT) related to liquidation of fixed assets are VND 0 (beginning balance: VND 220.909.091).

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INTERIM FINANCIAL STATEMENTS

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Notes to the Interim Financial Statements (cont.)

3b. Long-term trade receivables

This item reflects the receivables from related parties. Details are as follows:

	Ending balance	Beginning balance
Saigon - Van Dong One Member Limited Company	18.890.041.987	18.183.391.507
Saigon - Ca Mau Trading Service Company Limited	10.384.197.837	10.142.390.186
Total	29.274.239.824	28.325.781.693

4. Short-term prepayments to suppliers

	Ending balance	Beginning balance
Thanh Phu Construction Joint Stock Company	15.513.327.555	
Phuoc Thanh Construction Corporation	3.187.379.771	5.670.043.872
National General Construction Consulting Joint Stock		
Company	1.570.124.444	1.330.804.444
Other suppliers	4.428.177.445	
Total	24.699.009.215	7.000.848.316

In which, the prepayments to suppliers for construction-in-progress are VND 23.168.864.771 (beginning balance: VND 5.931.403.872).

5. Receivables for short-term loans

This item reflects the loan to Saigon - Ca Mau Trading Service Company Limited (a related party) at the interest rate of 6,6%/year.

6. Other receivables

6a. Other short-term receivables

	Ending balance		Beginnin	g balance
	Value	Allowance	Value	Allowance
Receivables from related parties	1.820.262.620		565.960.985	
Saigon Co.op - payment on Saigon				
Co.op's behalf	1.254.301.635	-	8=	-
Sense Cai Be Trading Service One		115		
Member Limited Company - payment				
on this company's behalf	565.960.985	•	565.960.985	i.e.
Receivables from other organizations				
and individuals	21.868.992.649	(15.635.803.061)		(15.635.803.061)
BMC Ltd. (i)	15.635.803.061	(15.635.803.061)	15.635.803.061	(15.635.803.061)
Advances	4.446.026.870	-	3.637.596.800	-
Term deposit interest to be received	1.726.543.467	=	1.840.925.053	-
Accrued revenue on management				
consultancy		-	1.895.246.334	-
Other short-term deposits	57.000.000		57.000.000	-
Other short-term receivables	3.619.251	=	3.355.634	-
Total	23.689.255.269	(15.635.803.061)	23.635.887.867	(15.635.803.061)

This is the receivable amount from BMC Ltd. under the Contract No. 645/HĐ/2011 dated 05 December 2011 for sales of future-formed assets between the Company and BMC Ltd. However, BMC Ltd. fails to continue contract performance as agreed, so the Company filed a lawsuit to the People's Court of District 1, requesting BMC Ltd. to repay the costs paid by the 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 Ltd. accordingly must repay the principal amount of VND 17.433.240.000 to the Company. The Company fully made allowance for the remaining receivable amount from BMC Ltd.



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INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

6b. Other long-term receivables

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

Ending balance	Beginning balance
	•
85.183.000.000	85.183.000.000
25.000.000.000	25.000.000.000
1.031.712.000	1.031.712.000
111.214.712.000	111.214.712.000
	85.183.000.000 25.000.000.000 1.031.712.000

This is the deposit to Thanh Do Group Construction Corporation with regard to the lease of the construction works, i.e. Commercial Center in My Thuan Commerce – Service – Tourism Area project, Tan Vinh Thuan Hamlet, Tan Ngai Ward, Vinh Long Province.

7. Allowance for short-term doubtful receivables

This item reflects the irrecoverable receivables from BMC Ltd. (see Note No. V.6a). The Company has made the allowance for this receivable amount at the rate of 100%.

Changes in allowances for doubtful receivables are as follows:

	Current period	Previous period
Beginning balance	15.635.803.061	15.933.240.000
Reversal of allowances during the period	:-	(288.513.831)
Ending balance	15.635.803.061	15.644.726.169

8. Prepaid expenses

8a. Short-term prepaid expenses

	Ending balance	Beginning balance
Expenses of tools	41.588.454	130,869.629
Royalties	379.932.970	894.051.237
Consultancy service charges	1.076.609.091	985.700.000
Other short-term prepaid expenses	1.313.275.640	866.628.046
Total	2.811.406.155	2.877.248.912

8b. Long-term prepaid expenses

	Ending balance	Beginning balance
Expenses for office renovation and relocation	588.290.275	834.721.465
Expenses for brand researching, developing and		
positioning	472.876.822	682.793.491
Other long-term prepaid expenses	173.353.171	215.925.600
Total	1.234.520.268	1.733.440.556

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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

ngible fixed assets				
*		Wahialaa		Total
	equipment	venicies	equipment	Iotai
	210 050 000	2 1 67 000 150	0.500.006.040	12 010 145 201
				12.010.145.201
nding balance	318.850.000	2.167.999.159	9.523.296.042	12.010.145.201
which:				
	215.250.000	-	6.902.933.653	7.118.183.653
quidation	, •	(-	-	-
epreciation				
eginning balance	260.047.409	431.220.989	8.863.316.128	9.554.584.526
epreciation during the				
	17.266.668	108.399.960	300.502.656	426.169.284
nding balance	277.314.077	539.620.949	9.163.818.784	9.980.753.810
arrying values				
	58.802.591	1.736.778.170	659.979.914	2.455.560.675
nding balance	41.535.923	1.628.378.210	359.477.258	2.029.391.391
which:				
ssets temporarily not in				
se		: • //	-	→ /i
ssets waiting for	47			
	-		-	-
	ssets fully depreciated but ll in use ssets waiting for quidation epreciation eginning balance epreciation during the eriod inding balance arrying values eginning balance inding balance ewhich: ssets temporarily not in	eginning balance adding balance which: seets fully depreciated but ll in use seets waiting for quidation epreciation eginning balance epreciation during the eriod anding balance eginning balance eginning balance ewhich: seets temporarily not in see seets waiting for	equipment Vehicles	equipment Vehicles equipment storical costs ginning balance adding balance which: seets fully depreciated but Ill in use seets waiting for quidation epreciation eginning balance epreciation during the riod anding balance epreciation during the grind balance epreciation epinod arrying values eginning balance eginning balance epinod arrying values eginning balance epinod arrying values eginning balance 58.802.591 1.736.778.170 659.979.914 41.535.923 1.628.378.210 359.477.258 which: seets waiting for

10. Intangible fixed assets

¥		
Computer software	Website	Total
4.341.329.792	213.000.000	4.554.329.792
4.341.329.792	213.000.000	4.554.329.792
1.063.500.000	-	1.063.500.000
1.361.296.685	73.290.322	1.434.587.007
353.988.522	35.500.002	389.488.524
1.715.285.207	108.790.324	1.824.075.531
2.980.033.107	139.709.678	3.119.742.785
2.626.044.585	104.209.676	2.730.254.261
	-	-
	-	-
	4.341.329.792 4.341.329.792 1.063.500.000 1.361.296.685 353.988.522 1.715.285.207 2.980.033.107	4.341.329.792 213.000.000 4.341.329.792 213.000.000 1.063.500.000 - 1.361.296.685 73.290.322 353.988.522 35.500.002 1.715.285.207 108.790.324 2.980.033.107 139.709.678

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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

11.	Investment properties	
11.	investment properties	

investment properties		TT	T-4-1
	Land use right	House	Total
Historical/Initial costs			
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
In which:			*
Assets fully depreciated/amortized but			
still leasing	4 1	-	-
Depreciation/Amortization			
Beginning balance	5.292.840.816	16.446.122.505	21.738.963.321
Depreciation/Amortization during the			
period	313.140.252	522.075.840	835.216.092
Ending balance	5.605.981.068	16.968.198.345	22.574.179.413
Carrying values			
Beginning balance	22.765.741.248	13.312.933.950	36.078.675.198
Ending balance	22.452.600.996	12.790.858.110	35.243.459.106
×			

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

List of investment properties as at the balance sheet date is as follows:

	Historical/Initial costs	Accumulated depreciation/amortization	Carrying values
Right to use land at No. 253 Dien Bien Phu Street, Xuan Hoa Ward, Ho Chi Minh City	5.530.000.000	1.689.722.177	3.840.277.823
Buildings and structures at No. 253 Dien Bien Phu Street, Xuan Hoa Ward, Ho Chi Minh City	29.759.056.455	16.968.198.345	12.790.858.110
Right to use land at No. 102 Nam Ky Khoi Nghia Street, Ben Thanh Ward, Ho Chi Minh City	22.528.582.064	3.916.258.891	18.612.323.173
Total	57.817.638.519	22.574.179.413	35.243.459.106

12. Construction-in-progress

	Increases during	2
Beginning balance	the period	Ending balance
-	752.491.676	752.491.676
496.540.000.649	25.549.816.004	522.089.816.653
a		
476.395.533.099		476.395.533.099
20.144.467.550	25.549.816.004	45.694.283.554
496.540.000.649	26.302.307.680	522.842.308.329
	Beginning balance	Beginning balance the period 752.491.676 496.540.000.649 25.549.816.004 476.395.533.099 - 20.144.467.550 25.549.816.004

This is Housing - Trade and Service Complex Project on the land area of about 6,9 ha, the Developed Urban Area in Binh Trung Ward, Ho Chi Minh City. The project progress has been delayed over the required timeline according to the Investment Policy Decision No. 4057/QĐ-UNBD dated 25 September 2019 of the People's Committee of Ho Chi Minh City. The 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.

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INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

The Company, No Va Land Investment Group Corporation and Nova An Phu Company Limited signed the Project Development Cooperation Contract No. 01/2016/HDHTPTDA/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 submitted an application to Vietnam International Arbitration Center requesting for the dispute resolution. On 11 March 2025, Vietnam International Arbitration Center issued the Judgement No. 55/23 HCM accepting the claim of the petitioners, i.e. No Va Land Investment Group Corporation, Nova An Phu Company Limited, and the defendant, i.e. the Company is required to fully fulfill its obligations as stipulated in the signed Project Development Cooperation Contract. The Company filed an application to the People's Court of Ho Chi Minh City to request the annulment of the Arbitration 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. The Company received the Decision No. 233/2025/QĐ-PQTT dated 29 July 2025 from the People's Court of Ho Chi Minh City regarding the rejection of the Company's request for the annulment of Arbitration Judgement No. 55/23) HCM dated 11 March 2025.

13. Deferred income tax assets

13a. Recognized deferred income tax assets

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

*	Current period	Previous period
Beginning balance	6.084.000	5.832.000
Inclusion into operation results during the period	(468.000)	(1.260.000)
Ending balance	5.616.000	4.572.000

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

13b. Unrecognized deferred income tax assets

The Company has not recognized deferred income tax assets for the taxable losses brought forward to offset against the taxable income of the following years. Details of unused taxable losses are as follows:

First 6 months of 2025	11.450.745.722
2024	16.323.079.427
2023	98.171.435.737
2022	10.922.133.938
2021	4.065.005.854

According to the current Law on Corporate Income Tax, the loss of any tax year is brought forward to offset against the profit of the following years for the maximum period of 5 years from year after the loss suffering year. Deferred income tax assets are not recognized for these accounts since there is little possibility to have future taxable income to use these accounts.

14. Short-term trade payables

	Ending balance	Beginning balance
Payables to related party		396.211.200
Saigon Co.op		396.211.200
Payables to other suppliers	14.438.358.031	4.036.058.930
Phuoc Thanh Construction Corporation	12.634.182.659	2.560.538.944
Digi-Texx Vietnam	1.087.180.056	*
Imex Group Events and Travel Services Join Stock		
Company	-	492.964.460
Other suppliers	716.995.316	982.555.526
Total	14.438.358.031	4.432.270.130



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INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

The Company's trade payables for acquisition of fixed assets and construction-in-progress are VND 12.830.547.435 (beginning balance: VND 2.807.784.079).

The Company has no overdue trade payables.

15. Taxes and other obligations to the State Budget

Services School Services Services Services	Beginning balance		Increases during the period		Ending balance	
	Payables	Receivables	Amount payable	Amount paid	Payables	Receivables
VAT on local sales	19.234.391	-	-	(19.234.391)	-	• •
Corporate income tax	-	3.048.399.350	-			3.048.399.350
Personal income tax	491.078.449	-	1.846.542.629	(2.173.586.605)	164.034.473	
Land rental	-	-	1.326.779.926	(1.326.779.926)	-	•
License duty and other						
duties	119.348.245	-	3.046.162	(122.394.407)	-	
Total	629.661.085	3.048.399.350	3.176.368.717	(3.641.995.329)	164.034.473	3.048.399.350

Value added tax (VAT)

The Company has to pay VAT in accordance with the deduction method at the rate of 10%. During the period, the Company applies the VAT rate of 8% to some goods and services according to the Government's Decree No. 180/2024/NĐ-CP dated 31 December 2024 prescribing the VAT reduction policy under the Resolution No. 174/2024/QH15 dated 30 November 2024 of the National Assembly.

Corporate income tax

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

The estimated corporate income tax payable is as follows:

The second secon	Accumulated from the beginning of the year		
	Current year	Previous year	
Total accounting profit before tax	52.967.087.605	65.920.974.623	
Increases/(decreases) of accounting profit to	±		
determine taxable income:			
- Increases	1.150.179.757	1.015.446.966	
- Decreases	(2.340.000)	(6.300.000)	
Taxable income	54.114.927.362	66.930.121.589	
Income exempted from tax	(65.565.673.084)	(72.553.185.789)	
Assessable income	(11.450.745.722)	(5.623.064.200)	
Corporate income tax rate	20%	20%	
Corporate income tax payable	_	_	
1000			

Determination of corporate income tax liability of the Company 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 Interim Financial Statements can be changed upon the inspection of tax authorities.

Land rental

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

Other taxes

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

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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

16. Payables to employees

This item reflects the salary payable to the employees.

17. Other payables

17a. Other short-term payables

	Ending balance	Beginning balance
Payables to related party	28.827.838.800	
Saigon Co.op - dividends payable	28.827.838.800	-
Payables to other organizations	1.737.336.446	545.198.127
Trade Union's expenditure	35.679.668	
Dividends payable	1.521.302.490	364.276.290
Other short-term payables	180.354.288	180.921.837
Total	30.565.175.246	545.198.127

17b. Other long-term payables

1990 199 MC	Ending balance	Beginning balance
Payables to related party	2.170.000.000	2.170.000.000
Co.op Mart Vinh Phuc Company Limited - payables		
for receipt of long-term deposits	2.170.000.000	2.170.000.000
Payables to other organizations	103.777.687.970	103.777.687.970
Nova An Phu Company Limited - deposit for contract		
performance (i)	102.500.000.000	102.500.000.000
Payables for receipt of long-term deposits	1.277.687.970	1.277.687.970
Total	105.947.687.970	105.947.687.970
-		

⁽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).

17c. Overdue debts

The Company has no other overdue payables.

18. Bonus and welfare funds

_	Beginning balance	Increase due to appropriation from profit	Disbursement during the period	Ending balance
Bonus and welfare funds	5.442.809.927	567.720.352	(18.560.000)	5.991.970.279
Bonus fund for the Executive Board	7.445.717.606	2.838.601.759	(496.000.000)	9.788.319.365
Total	12.888.527.533	3.406.322.111	(514.560.000)	15.780.289.644

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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

19. Owner's equity

19a. Statement of changes in owner's equity

*	Owner's capital	Investment and development fund	Retained earnings	Total
Beginning balance of the				
previous year	1.000.000.000.000	858.650.617.915	229.242.410.490	2.087.893.028.405
Profit in the previous period Appropriation for funds in the	-	-	65.919.714.623	65.919.714.623
previous period	-	8.887.892.026	(10.487.712.591)	(1.599.820.565)
Ending balance of the				
previous period	1.000.000.000.000	867.538.509.941	284.674.412.522	2.152.212.922.463
Beginning balance of the				
current year	1.000.000.000.000	867.538.509.941	275.526.733.076	2.143.065.243.017
Profit in the current period Appropriation for funds in the	Dom.		52.966.619.605	52.966.619.605
current period	W e :=	28.386.017.588	(31.792.339.699)	(3.406.322.111)
Dividend distribution during				
the period			(30.000.000.000)	(30.000.000.000)
Ending balance of the current period	1.000.000.000.000	895.924.527.529	266.701.012.982	2.162.625.540.511

19b. 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

19c. 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.

19d. Profit distribution

During the period, the Company distributed the profit of 2024 in accordance with the Resolution No. 01/2025/NQ/DHDCD dated 16 May 2025 of 2025 Annual General Meeting of Shareholders as follows:

			VIND
•	Appropriation for investment and development fund	:	28.386.017.588
•	Appropriation for bonus and welfare funds	1	567.720.352
•	Appropriation for fund of the Board of Directors	:	2.838.601.759
0	Dividend distribution	:	30.000.000.000

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INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

20. Off-interim balance sheet items

20a. External leased assets

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

	Ending balance	Beginning balance
1 year or less	8.803.434.578	8.174.842.560
More than 1 year to 5 years	36.841.255.111	32.699.370.240
More than 5 years	104.861.293.600	89.043.441.408
Total	150.505.983.289	129.917.654.208

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.

20b. Foreign currencies

As at the balance sheet date, cash and cash equivalents include USD 641,08 (beginning balance: USD 674,68).

VI. ADDITIONAL INFORMATION ON THE ITEMS OF THE INTERIM INCOME STATEMENT

1. Revenue from sales of goods and provisions of services

1a. Gross revenue

	Accumulated from the beginning of the year		
	Current year	Previous year	
Revenue from leasing premises and assets	3.021.034.830	2.897.720.100	
Revenue from sales of investment properties (i)	2.878.203.180	2.878.203.180	
Revenue from project management and supermarket			
network development consultancy	7.901.658.700	7.530.460.782	
Revenue from sales of merchandise	-	94.839.262	
Other revenues	675.846.643	319.507.359	
Total	14.476.743.353	13.720.730.683	

(i) Income and expenses in relation to investment properties for lease are as follows:

	Accumulated from the beginning of the year		
	Current year	Previous year	
Income from leasing investment properties	2.878.203.180	2.878.203.180	
Direct expenses related to generation of leasing			
income	2.171.749.244	1.332.846.722	
Income from investment properties	706.453.936	1.545.356.458	
		MA	

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

INTERIM FINANCIAL STATEMENTS

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

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

Apart from sales of goods and service provisions to subsidiaries, associates presented in Note No. V.2c, the Company also has sales of goods and service provisions to related parties which are not subsidiaries, associates as follows:

	Accumulated from the beginning of the year		
	Current year	Previous year	
Saigon Co.op Provision of management consultancy service	268.011.364	· #.	
Co.op Mart Vinh Phuc Company Limited Leasing premises and assets	2.967.888.000	2.849.404.800	
Saigon - Van Dong One Member Limited Company Fees for using equipment and software	294.028.459	319.507.359	
Costs of sales		3)	

2.

	Accumulated from the beginning of the year		
	Current year	Previous year	
Costs of leasing premises and assets	2.967.888.000	2.849.404.800	
Expenses for trading investment properties	2.171.749.244	1.332.846.722	
Costs of other service provisions	180.000.000	(x) ==	
Costs of merchandise sold	<u>-</u>	94.839.262	
Total	5.319.637.244	4.277.090.784	

3. Financial income

	Accumulated from the beginning of the year		
	Current year	Previous year	
Bank deposit interest	8.302.194.150	7.187.396.303	
Loan interest	543.297.535	413.863.014	
Dividends, profit received	65.565.673.084	72.553.185.789	
Total	74.411.164.769	80.154.445.106	
	3		

4. Financial expenses

This item reflects provision for impairments of trading securities and investment loss.

5. General and administration expenses

	Accumulated from the beginning of the year		
	Current year	Previous year	
Expenses for employees	14.127.340.771	13.199.144.769	
Office supplies and stationery	212.993.775	244.192.522	
Depreciation/(amortization) of fixed assets	815.657.808	648.080.865	
Taxes, fees and legal fees	3.000.000	3.000.000	
Reversal of allowance for doubtful debts	×	(288.513.831)	
Expenses for external services	3.233.871.776	1.922.228.904	
Other expenses	7.908.163.676	6.854.498.717	
Total	26.301.027.806	22.582.631.946	



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INTERIM FINANCIAL STATEMENTS

Support for charity work

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

Tax fines and tax collected in arrears

6. Other expenses

Total

Accumulated from the beginning of the year		
Current year	Previous year	
233.824.000	374.835.000	
46.162	258.238	
16.466.000	54.997.600	

430.090.838

250.336.162

7. Earnings per share

Other expenses

Information on earnings per share is presented in the Consolidated Interim Financial Statements.

8. Operating costs by factors

	Accumulated from the beginning of the year		
	Current year	Previous year	
Materials and supplies	212.993.775	244.192.522	
Labor costs	14.127.340.771	13.199.144.769	
Depreciation/(amortization) of fixed assets	1.650.873.900	1.483.296.957	
Expenses for external services	7.794.792.928	5.269.264.334	
Other expenses	8.547.084.223	6.902.287.977	
Total	32.333.085.597	27.098.186.559	

VII. OTHER DISCLOSURES

1. Operating leased assets

As at the balance sheet date, the total minimum rental can be collected in the future from irrevocable operating leases is as follows:

8 165	Ending balance	Beginning balance
1 year or less	8.813.979.180	11.462.938.690
More than 1 year to 5 years	23.743.104.000	23.657.610.240
More than 5 years	37.395.388.800	40.217.937.408
Total	69.952.471.980	75.338.486.338

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 inclusively.
- 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 2022 to 17 December 2025 inclusively.

2. Transactions and balances with related parties

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

Transactions and balances with the key managers and their related individuals 2a.

The key managers include the Board of Directors and the Executive Board (the Board of Management and the Chief Accountant). The key managers' related individuals are their close family members.

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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

Transactions with the key managers and their related individuals

The Company has no sales of goods and service provisions and no other transactions with the key managers and their related individuals.

Receivables from and payables to the key managers and their related individuals

The Company has no receivables from and payables to the key managers and their related individuals.

Remuneration of the key managers and the Supervisory Board

	Salary	Bonus C	ompensation	Others	Total remuneration
Current period					
Mr. Vu Anh Khoa - Chairman	14	-	40.000.000	-	40.000.000
Mr. Pham Trung Kien - Board Member					
cum Chief Executive Officer	849.498.000	-	20.000.000	3.900.000	873.398.000
Mr. Nguyen Ngoc Thang - Board					
Member	3	2.5	20.000.000	-	20.000.000
Mr. Le Truong Son – Board Member	=	::=	20.000.000	-	20.000.000
Mr. Phan Thanh Duy - Board Member	a Single Spanish of				
cum Deputy Chief Executive Officer	1.073.595.300	-	20.000.000	3.200.000	1.096.795.300
Mr. Pham Hoang An – Deputy Chief				0.000000	
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			** ***		212 121 222
Supervisory Board	289.204.000	-	20.000.000	3.200.000	312.404.000
Ms. Truong Phan Hoang Thy –			12 222 224		12 222 224
Supervisory Board Member			13.333.334	-	13.333.334
Mr. Nguyen Quang Tinh – Supervisory			12 222 224		12 222 224
Board Member	2 20 (### 004	# <u>#</u> #	13.333.334	4 # 400 000	, 10 10 00 10 0
Total	3.396.777.892	,	166.666.668	17.100.000	3.580.544.560
				9	
Previous period					
Mr. Vu Anh Khoa – Chairman	:=:	:=:	40.000.000	:	40.000.000
Mr. Pham Trung Kien – Board Member		0.400.014	20 000 000	COO 000	075 006 014
cum Chief Executive Officer	852.728.000	2.498.214	20.000.000	600.000	875.826.214
Mr. Nguyen Ngoc Thang – Board			20 000 000		20,000,000
Member	-	-	20.000.000		20.000.000
Mr. Le Truong Son – Board Member	***	-	20.000.000	n-	20.000.000
Mr. Doan Tran Thai Duy – Board					
Member cum Deputy Chief Executive	639.978.689	1.000.000	15.483.871	200.000	656.662.560
Officer (resigned on 21 May 2024) Mr. Pham Hoang An – Deputy Chief	039.976.069	1.000.000	13.403.071	200.000	030.002.300
Executive Officer	626.463.304	2.498.214		400.000	629.361.518
Mr. Phan Thanh Duy – Board Member	020.403.304	2.490.214	-	400.000	029.301.316
cum Deputy Chief Executive Officer	824.365.736	2.498.192	4.516.129	400.000	831.780.057
Mr. Pham Xuan Phong – Chief	024.303.730	2.470.172	4.510.127	400.000	651.760.057
Accountant	487.113.879	2.498.192		800.000	490.412.071
Mr. Nguyen Phu Khanh – Head of	407.113.075	2.470.172		000.000	470.412.071
Supervisory Board	295.244.000	2.498.192	20.000.000	400.000	318.142.192
Ms. Truong Phan Hoang Thy –	27012111000	2.150.152	20.000.000	100.000	510.112.172
Supervisory Board Member	<u>.</u>	-	13.333.334	-	13.333.334
Mr. Nguyen Quang Tinh – Supervisory					
Board Member		-	13.333.334		13.333.334
Total	3.725.893.608	13.491.005	166.666.668	2.800.000	3.908.851.281
F Z MAI		10.1711000	200,000,000		

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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

2b. Transactions and balances with other related parties

Other related parties of the Company include:

- Saigon Co.op Shareholder holding 96,09% of charter capital.
- Subsidiaries (see Note No. V.2c).
- Associates (see Note No. V.2c).
- · Subsidiaries and associates of Saigon Co.op.

Transactions with other related parties

Apart from transactions with the subsidiaries and associates presented in Note No. V.2c as well as sales of goods and service provisions to other related parties which are not subsidiaries and associates presented in Note No. VI.1b, the Company also has the following transactions with other related parties:

	Accumulated from the beginning of the year		
	Current year	Previous year	
Saigon Co.op			
Purchase of vouchers	<u>.</u>	224.000.000	
Payment on Saigon Co.op's behalf	1.254.301.635	223.615.535	
Utility costs for using premises	1.102.080.000	921.984.000	
Dividend distribution	28.827.838.800		
Sai Gon Co.op Distribution Company Limited			
Purchase of merchandise	-	94.839.262	
Sai Gon Co.op Cong Quynh One Member Company			
Limited			
Purchase of vouchers	633.200.000	668.900.000	

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

Guarantee commitment

The Company has guaranteed the borrowing of Saigon Cantho Trading Company (a related party) from Vietcombank - Ho Chi Minh City Branch for the maximum borrowing principal, interest and financial obligations therefrom 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.3a, V.3b, V.5, V.6a, V.14, V.17a and V.17b.

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.

3. Segment information

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

3a. Information on business segments

The Company has the following principal business activities:

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

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

For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

The Company's information on the financial performance, fixed assets and other non-current assets and values of remarkable non-cash expenses according to the business segments is as follows:

	Consultancy	Leasing	Other activities	Total
Current period Net external revenues Net inter-segment revenues	7.901.658.700	5.899.238.010	675.846.643	14.476.743.353
Total net revenues	7.901.658.700	5.899.238.010	675.846.643	14.476.743.353
Segment financial performance Expenses not attributable to segments Operating profit/(loss) Financial income Financial expenses Other income Other expenses Current income tax	5.327.108.341	(1.028.127.992)	675.846.643	4.974.826.992 (22.831.169.236) (17.856.342.244) 74.411.164.769 (3.354.991.352) 17.592.594 (250.336.162)
Deferred income tax				(468.000)
Profit after tax Total expenses on acquisition of fixed assets and other non-current assets		25.549.816.004	752.491.676	52.966.619.605 26.302.307.680
Total depreciation/(amortization) and allocation of long-term prepayments	72.507.608	889.348.984		061 956 502
anocation of tong-term prepayments Total remarkable non-cash expenses (except for depreciation/(amortization) and allocation of long-term prepayments)	. /2.30/.008	669.346.964		961.856.592
Previous period Net external revenues Net inter-segment revenues	7.530.460.782	5.775.923.280	414.346.621	13.720.730.683
Total net revenues	7.530.460.782	5.775.923.280	414.346.621	13,720,730,683
Segment financial performance Expenses not attributable to segments Operating profit/(loss) Financial income Financial expenses Other income Other expenses Current income tax Deferred income tax	5.692.180.863	183.696.447	319.507.359	6.195.384.669 (19.667.679.807) (13.472.295.138) 80.154.445.106 (336.640.063) 5.555.556 (430.090.838)
Profit after tax Total expenses on acquisition of fixed assets and other non-current assets	1 755 427 200	1 610 160 552	25 029 000	65.919.714.623
Total depreciation/(amortization) and allocation of long-term prepayments	<u>1.755.427.300</u> <u>51.988.018</u>	1.610.169.553 875.091.315	35.928.000	<u>3.401.524.853</u> <u>927.079.333</u>
Total remarkable non-cash expenses (except for depreciation/(amortization) and allocation of long-term prepayments)		_		_

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For the first 6 months of the fiscal year ending 31 December 2025

Notes to the Interim Financial Statements (cont.)

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

	Consultancy	Leasing	Other activities	Total
Ending balance				
Direct assets of segment	41.562.071.341	36.243.491.106	323.431.305	78.128.993.752
Unallocated assets				2.253.498.149.184
Total assets				2.331.627.142.936
Direct liabilities of segment	13.274.378.797	3.114.261.385	2 <u>=</u>	16.388.640.182
Unallocated liabilities				152.612.962.243
Total liabilities				169.001.602.425
Beginning balance				1
Direct assets of segment	43.713.878.328	37.078.707.198	-	80.792.585.526 FN
Unallocated assets				2.190.216.292.535
Total assets				2.271.008.878.061
Direct liabilities of segment	3.071.735.082	3.167.408.215		6.239.143.297
Unallocated liabilities				121.704.491.747
Total liabilities		90° - 10°		127.943.635.044

3b. Information on geographical segment

All operations of the Company take place only in Vietnamese territory.

4. Subsequent events

Other than the results of the lawsuit presented in Note No. V.12, there are no other material subsequent events which are required adjustments or disclosures in the Interim Financial Statements.

Ho Chi Minh City, 29 August 2025

Le Thi Dieu Linh Preparer Pham Xuan Phong Chief Accountant Chief Executive Officer

CỔ PHẨN