SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY	THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom – Happiness
No: 171 /2026/CV-SCID Regarding the explanation for the change in after-tax profit in the Consolidated Financial Statements for Quarter 2/2026	*Ho Chi Minh City, July 30th, 2026*

To: - The State Securities Commission;
- Hanoi Stock Exchange.

- *Pursuant to Circular 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding the disclosure of information on the securities market;*
- *Pursuant to Circular 68/2024/TT-BTC dated September 18, 2024, issued by the Ministry of Finance, amending and supplementing several articles of the Circulars regulating securities transactions on the securities trading system; securities transaction clearing and settlement; activities of securities companies; and information disclosure on the securities market;*
- *Pursuant to the Quarter 2/2026 Consolidated Financial Statements of Sai Gon Co.op Development Investment Joint Stock Company.*

Sai Gon Co.op Development Investment Joint Stock Company (SCID) respectfully greets the State Securities Commission and the Hanoi Stock Exchange.

Based on the estimated business performance results for Quarter 2/2026, SCID would like to provide an explanation for the profit after-tax in the Consolidated Financial Statements for Quarter 2/2025 as follows:

Items	Quarter 2/2026	Quarter 2/2025	Change
After-tax profit (VND)	11,530,153,849	21,545,698,008	-46.49%

The profit after-tax in Quarter 2/2026 recorded a gain of VND 11,530,153,849, down by VND 10.015.544.159 (equivalent to an decrease of 46.49%) compared to the same period last year. The main reason for this decrease is:

- Total revenue during the period decreased by VND 2.563.700.127, resulting in a corresponding decrease in after-tax profit of VND 2.563.700.127.
- Total expenses during the period increased by VND 1.701.096.074, resulting in a corresponding decrease in after-tax profit of VND 1.701.096.074. The decrease in total expense is mainly due to higher cost of goods sold by VND 1.195.568.281, higher administrative expenses by VND 884.171.014, lower selling expenses by VND 299.237.152, and lower other expenses by VND 79.406.069.
- The profit/loss from joint ventures and associates decreased by VND 5.544.624.619, resulting in a corresponding decrease in after-tax profit of VND 5.544.624.619.
- Corporate income tax expenses increased by VND 206.123.339, resulting in a corresponding decrease in after-tax profit of VND 206.123.339.

We hereby commit that the information published above is true and take full responsibility before the law for the content of the published information.

Respectfully./.

Recipients:
- As above;
- Website;
- Save: VT, PLQHĐN (02)..

GENERAL DIRECTOR

M.S.D.N: 030492106 C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
P. BẾN THÀNH - TP. HỒ CHÍ MINH

Pham Trung Kien