CÔNG TY CP ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM**
SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY	**Độc lập - Tự do - Hạnh phúc**
	THE SOCIALIST REPUBLIC OF VIETNAM
	Independence - Freedom - Happiness
Số/*No.*: 173/2026/CV-SCID	*Thành phố Hồ Chí Minh, ngày 30 tháng 7 năm 2026*
V/v/*Ref* Công bố thông tin định kỳ/ *Periodic information disclosure*	*Ho Chi Minh City, date 30 month 7 year 2026*

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

Kính gửi/*To*:

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

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

Mã chứng khoán/*Stock symbol*: SID

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

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

Điện thoại/*Telephone*: (028) 38360143 Fax: (028) 38225457

Email: info@scid-jsc.com

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

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

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

Nội dung thông tin công bố/*Content of information disclosure*: Báo cáo tài chính riêng và Báo cáo tài chính hợp nhất quý 2/2026/*The separate and consolidated financial statements in quarter 2/2026*.

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

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

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

TỔNG GIÁM ĐỐC/*GENERAL DIRECTOR*

M.S.D.N: 0304921066-C.T.C.P
CÔNG TY
CỔ PHẦN
ĐẦU TƯ PHÁT TRIỂN
SÀI GÒN CO.OP
P. BẾN THÀNH - TP. HỒ CHÍ MINH

Phạm Trung Kiên

Mẫu số 01-A/HNX

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

Số/*No.*: 172/2026/CV-SCID
V/v/*Ref* Công bố thông tin định kỳ BCTC/ *Periodic information disclosure on financial statements*

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 30 tháng 7 năm 2026
Ho Chi Minh City, date 30 month 7 year 2026

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

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

Thực hiện quy định tại khoản 3 Điều 14 Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op thực hiện công bố thông tin báo cáo tài chính (BCTC) quý 2/2026 với Sở Giao dịch Chứng khoán Hà Nội như sau/*Complying with the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated 16/11/2020 of the Ministry of Finance guiding information disclosure on the stock market, SaiGon Co.op Investment Development Joint Stock Company would like to disclose the financial statements in quarter 2/2026 with Hanoi Stock Exchange as follows:*

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

- Mã chứng khoán/*Stock symbol*: SID
- Địa chỉ/*Address*: 199-205 Nguyễn Thái Học, Phường Bến Thành, TP.HCM/*199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City*
- Điện thoại/*Telephone*: (028) 38360143 Fax: (028) 38225457
- Email: info@scid-jsc.com Website: https://scid.vn

2. Nội dung thông tin công bố/*Content of information disclosure*:

- BCTC quý 2/2026/*The financial statements in quarter 2/2026*:

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

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

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

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

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

    ☐ Có/*Yes* ☐ Không/*No*

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

☐ Có/*Yes* ☐ Không/*No*

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

☐ Có/*Yes* ☐ Không/*No*

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

☐ Có/*Yes* ☐ Không/*No*

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

☑ Có/*Yes* ☐ Không/*No*

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

☑ Có/*Yes* ☐ Không/*No*

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

☐ Có/*Yes* ☑ Không/*No*

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

☐ Có/*Yes* ☐ Không/*No*

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày: 30/7/2026 tại đường dẫn: https://scid.vn (Mục: "*Quan hệ cổ đông/Báo cáo tài chính*")/*This information was published on the Company's website on 30/7/2026 at the link: https://scid.vn (Section: "Shareholder relations/Financial report").*

Tài liệu đính kèm/Attachments:

\- BCTC riêng và BCTC hợp nhất quý 2/2026/*The separate and consolidated financial statements in quarter 2/2026*;

\- Văn bản giải trình liên quan đến BCTC của kỳ báo cáo/*Explanatory documents related to financial statements of the reporting period.*

Nơi nhận/Recipients:
- Như trên/*As above*;
- Lưu/*Archives*: VT, PLQHCĐ (02).

TỔNG GIÁM ĐỐC/*GENERAL DIRECTOR*

M.S.D.N: 0304921066 - C.T.C.P
CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
P.BẾN THÀNH - TP.HỒ CHÍ MINH

Phạm Trung Kiên

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

THE CONSOLIDATED FINANCIAL STATEMENTS

FOR QUARTER 2/2026

2026

STATEMENT OF FINANCIAL POSITION
(Full form)
As of June 30, 2026

Unit: VND

ITEMS	Code	Note	Ending balance (Estimated actual)	Beginning balance
A- CURRENT ASSETS	**100**		**566,695,473,560**	**534,044,474,982**
I. Cash and cash equivalents	**110**	**V1**	**147,877,374,159**	**195,208,197,522**
1. Cash	111		93,877,374,159	70,395,375,193
2. Cash equivalents	112		54,000,000,000	124,812,822,329
II. Short-term financial investments	**120**	**V2a**	**57,920,700,000**	**26,125,800,000**
1. Trading securities	121		13,859,293,545	13,859,293,545
2. Provisions for devaluation of trading securities (*)	122		(6,638,593,545)	(6,333,493,545)
3. Held-to-maturity investments	123		50,700,000,000	18,600,000,000
4. Provisions for impairment of short-term held-to-maturity investments (*)	124		-	-
5. Other short-term investments	125		-	-
6. Provisions for impairment of other short-term investments (*)	126		-	-
III. Short-term receivables	**130**		**341,698,821,299**	**295,264,434,987**
1. Short-term trade receivables	131	V3a	29,105,730,373	28,727,577,790
2. Short-term prepayments to suppliers	132	V4	85,049,513,953	36,010,399,635
3. Receivables according to the progress of construction contract	134		-	
4. Other short-term receivables	135	V6a	243,179,380,034	246,162,260,623
5. Allowance for short-term doubtful debts (*)	136	V6a	(15,635,803,061)	(15,635,803,061)
6. Deficit assets for treatment	137		-	
IV. Inventories	**140**	**V5**	**1,149,465,347**	**1,827,881,705**
1. Inventories	141		1,149,465,347	1,827,881,705
2. Allowance for inventories (*)	142		-	-
V. Short-term biological assets	**150**		**-**	**-**
1. Short-term livestock held for one-time harvest	151		-	-
2. Short-term seasonal crops or those held for one-time harvest	152		-	-
3. Provisions for impairment of short-term biological assets (*)	153		-	-
VI. Other current assets	**160**		**18,049,112,755**	**15,618,160,768**
1. Short-term prepaid expenses	161	V7a	1,488,008,392	2,569,659,042
2. Deductible VAT	162		13,421,868,563	9,505,902,598
3. Taxes and other receivables from the State	163	V13	3,139,235,800	3,542,599,128
4. Trading Government bonds	164		-	-
5. Other current assets	165		-	-

ITEMS	Code	Note	Ending balance (Estimated actual)	Beginning balance
B - NON-CURRENT ASSETS	**200**		**2,083,821,227,815**	**2,078,113,448,434**
I. Long-term receivables	**210**		**122,586,388,288**	**122,838,542,831**
1. Long-term trade receivables	211	V3b	11,371,676,288	11,623,830,831
2. Long-term prepayments to suppliers	212		-	-
3. Other long-term receivables	215	V6b	111,214,712,000	111,214,712,000
4. Allowance for long-term doubtful debts (*)	216		-	-
II. Fixed assets	**220**		**68,845,804,199**	**73,176,339,987**
1. Tangible fixed assets	221	V8	66,842,115,906	70,809,368,710
- Historical cost	222		163,061,274,678	*163,314,245,035*
- Accumulated depreciation (*)	223		(96,219,158,772)	*(92,504,876,325)*
2. Financial leased assets	224		-	-
- Historical cost	225		-	-
- Accumulated depreciation (*)	226		-	-
3. Intangible fixed assets	227	V9	2,003,688,293	2,366,971,277
- Initial cost	228		5,946,410,250	*5,946,410,250*
- Accumulated amortization (*)	229		(3,942,721,957)	*(3,579,438,973)*
III. Long-term biological assets	**230**		**-**	**-**
1. Livestock for recurring production	231		-	-
a) Livestock for recurring production not yet at the mature stage	232		-	-
b) Livestock for recurring production at the mature stage	233		-	-
- Historical cost	*234*		-	-
- Accumulated depreciation (*)	*235*		-	-
2. Long-term livestock for one-off production	236		-	-
3. Seasonal crops or long-term crops for one-off production	237		-	-
4. Provision for impairment of long-term biological assets (*)	238		-	-
IV. Investment property	**240**	**V10**	**33,573,026,922**	**34,408,243,014**
- Historical costs	241		57,817,638,519	57,817,638,519
- Accumulated depreciation (*)	242		(24,244,611,597)	(23,409,395,505)
V. Accumulated depreciation	**250**		**663,165,363,359**	**603,788,245,651**
1. Long-term work in process	251		-	-
2. Construction-in-progress	252	V11	663,165,363,359	603,788,245,651
VI. Long-term financial investments	**260**	**V2b**	**1,192,034,593,041**	**1,239,525,493,720**
1. Investments in subsidiaries	261		-	-
2. Investments in joint ventures and associates	262		1,192,034,593,041	1,239,525,493,720
3. Investments in other entities	263		-	-
4. Provision for impairment of long-term investments in other entities (*)	264		-	-
5. Held-to-maturity investments	265		-	-
6. Provision for impairment of long-term held-to-maturity investments (*)	266		-	-
VI. Other non-current assets	**270**		**3,616,052,006**	**4,376,583,231**
1. Long-term prepaid expenses	271	V7b	3,508,678,195	4,151,284,755
2. Deferred income tax assets	272		107,373,811	225,298,476
3. Long-term equipment, materials, and spare parts	273		-	-
4. Other non-current assets	274		-	-
5. Goodwill	279		-	-
TOTAL ASSETS (280 = 100 + 200)	**280**		**2,650,516,701,375**	**2,612,157,923,416**

ITEMS	Code	Note	Ending balance (Estimated actual)	Beginning balance
C - LIABILITIES	**300**		**183,279,250,176**	**167,825,254,324**
I. Current liabilities	**310**		**64,054,313,394**	**52,407,429,534**
1. Short-term trade payables	311	V12	34,663,172,338	26,739,056,020
2. Short-term advances from customers	312	V14	471,782,300	473,129,550
3. Dividends and profits payable	313		423,838,290	426,612,690
4. Taxes and other obligations to the State Budget	314	V13	2,188,866,039	1,984,422,813
5. Payables to employees	315	V15	2,436,517,662	2,720,018,867
6. Short-term accrued expenses	316	V16	525,283,482	667,616,038
7. Short-term inter-company payables	317		-	-
8. Payables according to the progress of construction contracts	318		-	-
9. Short-term deferred revenue	319	V17	36,897,422	87,692,269
10. Other short-term payables	320	V18a	4,011,405,691	3,934,683,654
11. Short-term borrowings and financial leases	321		-	-
12.Provisions for short-term payables	322		-	-
13. Bonus and welfare funds	323	V19	19,296,550,170	15,374,197,633
14. Price stabilization fund	324		-	-
15. Trading Government bonds	325		-	-
II. Non-current liabilities	**330**		**119,224,936,782**	**115,417,824,790**
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term taxes and amounts payable to the State	333		-	-
4. Long-term accrued expenses	334		-	-
7. Long-term deferred revenue	337		-	-
8. Other long-term payables	338	V18b	115,426,564,616	111,980,997,483
9. Long-term borrowings and financial leases	339		-	-
10. Convertible bonds	340		-	-
11. Preferred shares	341		-	-
12. Deferred income tax liability	342		3,798,372,166	3,436,827,307
13. Provisions for long-term payables	343		-	-
14. Science and technology development fund	344		-	-

ITEMS	Code	Note	Ending balance (Estimated actual)	Beginning balance
D - OWNER'S EQUITY	**400**		**2,467,237,451,199**	**2,444,332,669,092**
1. Capital	411		1,000,000,000,000	1,000,000,000,000
- Ordinary shares carrying voting rights	411a	V20	1,000,000,000,000	1,000,000,000,000
- Preferred shares	411b		-	-
2. Share premiums	412		-	-
3. Bond conversion options	413		-	-
4. Other sources of capital	414		-	-
5. Treasury shares (*)	415		-	-
6. Differences on asset revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418	V20a	947,826,614,327	895,924,527,529
9. Other funds under owners' equity	419		-	-
10. Retained earnings	420		519,410,836,872	548,408,141,563
- Retained earnings accumulated to the end of the previous period	420a	V20a	507,880,683,023	473,538,273,991
- Retained earnings of the current period	420b	V20a	11,530,153,849	74,869,867,572
11. Benefits of non-controlling shareholders	429		-	-
TOTAL LIABILITIES AND OWNER'S EQUITY (440 = 300 + 400)	**440**		**2,650,516,701,375**	**2,612,157,923,416**

Ho Chi Minh City, July 30th , 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
M.S.D.N: 0304921066-C.T.C.P. P.BẾN THÀNH-TP.HỒ CHÍ MINH

Preparer	Chief Accountant	Legal representative
Ta Ngoc Thao	**Pham Xuan Phong**	**Pham Trung Kien**
Preparer	**Chief Accountant**	**Legal representative**

INCOME STATEMENT

(Full form)

Accounting period from April 01, 2026 to June 30, 2026

Unit: VND

ITEMS	Code	Note	Quarter 2		Accumulated from the beginning of the year	
			Current year (Estimated actual)	Previous year	Current year (Estimated actual)	Previous year
1. Revenue from sales of goods and provision of services	01	VI.1	25,345,924,900	23,026,772,115	53,729,054,078	47,462,113,079
2. Revenue deductions	02		-	-	-	-
3. Net revenue	10	VI.1	25,345,924,900	23,026,772,115	53,729,054,078	47,462,113,079
4. Cost of sales	11	VI.2	10,410,803,015	9,215,234,734	19,762,876,194	18,537,005,253
5. Gross profit	20		14,935,121,885	13,811,537,381	33,966,177,884	28,925,107,826
6. Gain/loss from sales and disposals of investment properties	21		-	-	-	-
7. Financial income	22	VI.3	1,498,207,866	6,710,105,833	2,741,175,533	12,322,083,964
8. Financial expenses	23	VI.4	1,017,000,000	1,017,000,000	305,100,000	1,118,700,000
In which: Interest expenses	24		-	-	-	-
9. Selling expenses	25	VI.5	4,724,311,580	5,023,548,732	9,511,296,823	9,461,263,516
10. General administration expenses	26	VI.6	14,709,757,931	13,825,586,917	29,910,740,968	27,940,784,262
11. Gain or loss in joint ventures, associates	27		17,249,918,800	22,794,543,419	35,577,840,421	41,749,565,893
12. Net operating profit	30		13,232,179,040	23,450,050,984	32,558,056,047	44,476,009,905
13. Other income	31	VI.7	346,283,908	17,238,853	465,805,113	26,713,972
14. Other expenses	32	VI.8	30,333,055	109,739,124	341,792,843	495,656,789
15. Other profit/(loss)	40		315,950,853	(92,500,271)	124,012,270	(468,942,817)
16. Total accounting profit before tax	50		13,548,129,893	23,357,550,713	32,682,068,317	44,007,067,088
17. Current income tax	51		1,682,154,228	1,815,461,642	3,069,566,270	3,093,696,573
18. Deferred income tax	52		335,821,816	(3,608,937)	479,469,524	498,747,540
19. Profit after tax	60	V20a	11,530,153,849	21,545,698,008	29,133,032,523	40,414,622,975
20. Profit after tax of the Parent Company	61	V20a	11,530,153,849	21,545,698,008	29,133,032,523	40,414,622,975
21. Profit/(loss) after tax of non-controlling shareholders	62		-	-	-	-
22. Basic earnings per share	70		72	153	249	342
23. Diluted earnings per share	71		72	153	249	342

Ho Chi Minh City, July 30th, 2026

M.S.D.N: 0304921066 * CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP * P.BẾN THÀNH - TP.HỒ CHÍ MINH

Preparer	Chief Accountant	Legal representative
Ta Ngoc Thao	**Pham Xuan Phong**	**Pham Trung Kien**
Preparer	**Chief Accountant**	**Legal representative**

CASH FLOW STATEMENT

(Full form)
(Direct method)
Accounting period from April 01, 2026 to June 30, 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	**Previous year**
I. Cash flows from operating activities				
1. Proceeds from sales of goods and provision of services and other revenues	01		49,009,994,673	43,484,765,014
2. Expenditures paid to suppliers	02		(30,880,386,420)	(30,987,017,306)
3. Expenditures paid to employees	03		(17,988,242,426)	(19,253,300,846)
4. Interest paid	04		-	-
5. Corporate income tax paid	05		(2,724,727,102)	(2,172,133,964)
6. Other proceeds from operating activities	06		61,285,119,988	68,836,402,415
7. Other expenditures on operating activities	07		(56,741,942,626)	(70,252,988,334)
Cash flows from operating activities	***20***		***1,959,816,087***	***(10,344,273,021)***
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non-current assets	21		(104,543,152,718)	(41,026,658,332)
2. Proceeds from disposals of fixed assets and other non-current assets	22		200,000,000	243,000,000
3. Cash outflow for lending, buying debt instruments of other entities	23		(34,100,000,000)	(178,889,838,418)
4. Cash recovered from lending, selling debt instruments of other entities	24		2,000,000,000	301,730,137,810
5. Investments in other entities	25		-	-
6. Withdrawals of investments in other entities	26		-	-
7. Interest earned, dividends and profits received	27		87,155,287,668	71,873,479,525
Net cash flows from investing activities	***30***		***(49,287,865,050)***	***153,930,120,585***

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
III. Cash flows from financing activities				
1. Proceeds from issuing stocks and capital contributions from owners	31		-	-
2. Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3. Proceeds from borrowings	33		-	-
4. Repayment for loan principal	34		-	-
5. Payments for financial leased assets	35		-	-
6. Dividends and profit paid to the owners	36		(2,774,400)	(15,135,000)
Net cash flows from financing activities	***40***		***(2,774,400)***	***(15,135,000)***
Net cash flows during the period	**50**		**(47,330,823,363)**	**143,570,712,564**
Beginning cash and cash equivalents	**60**	**V.1**	**195,208,197,522**	**209,613,045,664**
Effects of fluctuations in foreign exchange rates	61		-	-
Ending cash and cash equivalents	**70**	**V.1**	**147,877,374,159**	**353,183,758,228**

Ho Chi Minh City, July 30th, 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
M.S.D.N: 0304921066 - C.T.C.P - P.BẾN THÀNH - TP. HỒ CHÍ MINH

Preparer	Chief Accountant	Legal representative
Ta Ngoc Thao	**Pham Xuan Phong**	**Pham Trung Kien**
Preparer	**Chief Accountant**	**Legal representative**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
Quarter 2 for the fiscal year ending December 31, 2026

I. GENERAL INFORMATION

1. Ownership form
SaiGon Co.op Investment Development Joint Stock Company (hereinafter referred to as "the Company" or "the Parent Company") is a joint stock company.

2. Operating field
The Corporation's business line is services.

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

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

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

Subsidiaries

Name of company	Head office address	Principal business activities	Capital contribution rate	Benefit rate	Voting rate
Sense Cai Be Trading Service One Member Limited Company	No. 29 Nguyen Van Cu Street, Dien Hong Ward, Gia Lai Province	Real estate business, ownership or leasehold land use rights	100.00%	100.00%	100.00%
Sai Gon - Ben Tre Trading One Member Company Limited	Land plot No. 1436, Map sheet No. 35, Area 2, Cai Be Commune, Dong Thap Province, Vietnam	Retail of goods and leasing services	100.00%	100.00%	100.00%
Sai Gon - Pleiku Services Trading One Member Limited Company	No. 26A Tran Quoc Tuan Street, An Hoi Ward, Vinh Long Province	Real estate business, ownership or leasehold land use rights	100.00%	100.00%	100.00%
Sense Festi Vinh Long Trading Service One Member Limited Company	Land Plot No. 6, Map Sheet No. 10, Group 9, Tan Vinh Thuan Hamlet, Tan Ngai Ward, Vinh Long Province, Vietnam	Real estate business, ownership or leasehold land use rights.	100.00%	100.00%	100.00%

Name of company	Head office address	Principal business activities	Capital contribution rate	Benefit rate	Voting rate
Sai Gon - Vinh Long Hotel One Member Limited Company	Land Plot No. 7, Map Sheet No. 10, Residential Group 9, Tan Vinh Thuan Hamlet, Tan Ngai Ward, Vinh Long Province, Vietnam	Hotel	100.00%	100.00%	100.00%

Associates

Name of company	Head office address	Principal business activities	Capital contribution rate	Benefit rate	Voting rate
Sai Gon - Ca Mau Trading Service Company Limited	No. 09 Tran Hung Dao Street, Tan Thanh Ward, Ca Mau Province	Retail of goods and leasing services	36.75%	36.75%	36.75%
SaiGon CanTho Trading Company	No. 01 Hoa Binh Boulevard, Ninh Kieu Ward, Can Tho City	Retail of goods and leasing services	34.00%	34.00%	34.00%
SaiGon Co.op International Investment Company Limited	3rd Floor, 199–205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City	Supermarket business through the Co.op Mart supermarket chain system	49.00%	49.00%	49.00%
Co.opmart Bien Hoa Supermarket and Trading Services Company Limited	No. 121 Pham Van Thuan Street, Tam Hiep Ward, Dong Nai Province	Supermarket business through the Co.op Mart supermarket chain system	29.00%	29.00%	29.00%
VietSin Commercial Complex Development Joint Stock Company	No. 1058 Nguyen Van Linh Street, Quarter 35, Tan Hung Ward, Ho Chi Minh City	Real estate business, ownership or leasehold land use rights	36.00%	36.00%	36.00%
Sai Gon - Xuan Oai Services Trading Limited Company	Lot T3-1.1, Saigon Hi-Tech Park, La Xuan Oai Street, Tang Nhon Phu Ward, Ho Chi Minh City	Real estate business, ownership or leasehold land use rights	49.00%	49.00%	49.00%
Northeast Trade Center Development Investment Limited Company	Lot No. 7, 25/4 Street, Hong Gai Ward, Quang Ninh Province	Residential construction	40.00%	40.00%	40.00%

Name of company	Head office address	Principal business activities	Capital contribution rate	Benefit rate	Voting rate
Sai Gon - Chau Doc Company Limited	Group 21, Chau Quoi 3 Hamlet, Chau Doc Ward, An Giang Province	Other retail sales in general merchandise stores	25.00%	25.00%	25.00%

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

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

7. Employees

As of the end of the second quarter, the Corporation has 133 employees (compared to 132 employees at the beginning of the year).

II. FISCAL YEAR AND ACCOUNTING CURRENCY

1. Fiscal year

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

2. Accounting currency unit

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

III. ACCOUNTING STANDARDS AND SYSTEM

1. Accounting System

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

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

The Board of Management of the Parent Company ensures to follow all the requirements of the Vietnamese Accounting Standards and Enterprise Accounting System issued together with Circular No. 99/2025/TT-BTC dated 27 October 2025, Circular No. 43/2026/TT-BTC dated 20 April 2026 as well as other Circulars guiding the implementation of Vietnamese Accounting Standards issued by the Ministry of Finance in the preparation and presentation of the Consolidated Financial Statements.

IV. ACCOUNTING POLICIES

1. Accounting convention

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

2. Consolidation bases

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

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

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

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

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

3. Cash and cash equivalents

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

4. Financial investments

Trading Securities

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

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

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

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

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

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

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

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

Held-to-maturity investments

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

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

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

Loans

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

Investments in associates

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

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

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

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

5. Receivables

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

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

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

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

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

6. Inventories

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

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

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

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

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

7. Prepaid expenses

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

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

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

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

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

9. Tangible fixed assets
Tangible fixed assets are determined by their historical costs less accumulated depreciation. Historical costs of tangible fixed assets include all the expenses paid by the Company to bring the asset to its working condition for its intended use. Other expenses arising subsequent to initial recognition are included into historical costs of fixed assets only if it can be clearly demonstrated that the expenditure has resulted in future economic benefits expected to be obtained from the use of these assets. Those which do not meet the above conditions will be recorded into operation costs during the period.
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
Buildings and Structures	18 – 25
Machinery and equipment	03 – 08
Vehicles	10
Office equipment	03 – 08
Other fixed assets	03 – 08

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

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

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

The Company's intangible fixed assets include:

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

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

11. Investment properties

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

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

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

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

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

Fixed assets	Years
Land use right	39
Building	25 - 30

12. Construction-in-progress

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

13. Business combination and goodwill

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

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

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

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

14. Payables and accrued expenses

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

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

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

The payables and accrued expenses are classified as short-term and long-term items in the Second Quarter Consolidated Statement of Financial Position on the basis of their remaining term as of the end of the Second Quarter accounting period.

15. Owner's equity

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

16. Profit distribution

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

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

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

17. Recognition of revenue and income

Revenue from sales of merchandise

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

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

Revenue from service provision

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

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

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

Revenue from leasing operating assets

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

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

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

18. Expenses

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

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

19. Corporate income tax

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

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

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

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

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

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

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

20. Related parties

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

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

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

1. Cash and cash equivalents

	Ending balance	Beginning balance
Cash on hand	519,137,885	441,464,312
Demand deposits in banks	93,358,236,274	69,953,910,881
Cash equivalents (*)	54,000,000,000	124,812,822,329
Total	**147,877,374,159**	**195,208,197,522**

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

2. Financial investments

2a) Short-term financial investments

	Ending balance	Beginning balance
Trading securities	13,859,293,545	13,859,293,545
Provisions for devaluation of trading securities	(6,638,593,545)	(6,333,493,545)
Short-term held-to-maturity investments		
- Deposits with a term of more than 03 months	34,100,000,000	2,000,000,000
- Short-term loans	16,600,000,000	16,600,000,000
Total	**57,920,700,000**	**26,125,800,000**

2b) Long-term financial investments

Investments in associates	Ending balance			Beginning balance		
	Original amount	Accumulated profit/loss incurred after the investment date	Total	Original amount	Accumulated profit/loss incurred after the investment date	Total
Sai Gon - Ca Mau Trading Service Company Limited (i)	74,970,000,000	(1,832,681,883)	73,137,318,117	74,970,000,000	(3,932,672,232)	71,037,327,768
SaiGon CanTho Trading Company (ii)	74,800,000,000	22,455,984,322	97,255,984,322	74,800,000,000	21,944,522,934	96,744,522,934
SaiGon Co.op International Investment Company Limited (iii)	24,500,000,000	2,312,332,353	26,812,332,353	24,500,000,000	106,521,858	24,606,521,858
Co.opmart Bien Hoa Supermarket and Trading Services Company Limited(iv)	7,440,520,518	8,686,056,900	16,126,577,418	7,440,520,518	10,487,602,348	17,928,122,866
VietSin Commercial Complex Development Joint Stock Company (v)	754,099,056,000	112,935,028,056	867,034,084,056	754,099,056,000	165,526,135,978	919,625,191,978
Sai Gon - Xuan Oai Services Trading Limited Company (vi)	53,900,000,000	3,073,896,341	56,973,896,341	53,900,000,000	2,050,089,754	55,950,089,754
Northeast Trade Center Development Investment Limited Company (vii)	32,000,000,000	(380,614,662)	31,619,385,338	32,000,000,000	(324,628,252)	31,675,371,748
Sai Gon - Chau Doc Company Limited (viii)	18,750,000,000	4,325,015,096	23,075,015,096	18,750,000,000	3,208,344,814	21,958,344,814
Total	**1,040,459,576,518**	**151,575,016,523**	**1,192,034,593,041**	**1,040,459,576,518**	**199,065,917,202**	**1,239,525,493,720**

(i) According to Business Registration Certificate No. 2000969020 dated 20 May 2010, as amended for the 14th time on 10 October 2025 by the Department of Planning and Investment of Ca Mau Province, the Company invested VND 74,970,000,000 in Saigon – Ca Mau Trading and Service Company Limited, representing 36.75% of its charter capital.

(ii) According to Business Registration Certificate No. 1800502219 dated 8 November 2012, as amended for the 21st time on 12 September 2025 by the Department of Finance of Can Tho City, the Company invested VND 74,800,000,000 in Saigon Can Tho Trading Company, representing 34.00% of its charter capital.

(iii) According to Business Registration Certificate No. 0310384927 dated 15 October 2010, as amended for the 4th time on 13 October 2025 by the Department of Planning and Investment of Ho Chi Minh City, the Company invested VND 24,500,000,000 in Saigon Co.op International Investment Company Limited, representing 49.00% of its charter capital.

(iv) According to Business Registration Certificate No. 4702001225, as amended for the 19th time on 30 September 2025 by the Department of Finance of Dong Nai Province, the Company invested VND 7,440,520,518 in Co.opmart Bien Hoa Supermarket and Trading Service Company Limited, representing 29.00% of its charter capital.

(v) According to Investment Certificate No. 411032000083, as amended for the 7th time on 2 December 2020 by the Department of Planning and Investment of Ho Chi Minh City, the Company invested

VND 754,099,056,000 in Vietsin Commercial Complex Development Joint Stock Company, representing 36.00% of its charter capital.

(vi) According to Investment Certificate No. 0315949585, initially registered on 8 October 2019 by the Department of Planning and Investment of Ho Chi Minh City and amended for the 2nd time on 24 September 2025 by the Department of Finance of Ho Chi Minh City, the Company invested VND 53,900,000,000 in Saigon – Xuan Oai Service Trading Limited Company, representing 49.00% of its charter capital.

(vii) According to Investment Certificate No. 5702088237, initially registered on 16 June 2021 by the Department of Planning and Investment of Quang Ninh Province, the Company invested VND 32,000,000,000 in Northeast Trade Center Development Investment Limited Company, representing 40.00% of its charter capital.

(viii) According to Business Registration Certificate No. 1601972058, initially registered on 13 May 2015 and amended for the 5th time on 20 September 2025 by the Department of Planning and Investment of An Giang Province, the Company invested VND 18,750,000,000 in Saigon – Chau Doc Company Limited, representing 25.00% of its charter capital.

3. Trade receivables

3a. Short-term trade receivables

	Ending balance	Beginning balance
Receivables from related parties	**27,955,874,938**	**27,119,104,102**
Ho Chi Minh City Union of Trading Cooperative	3,417,352,443	1,637,985,142
Ho Chi Minh City Union of Trading Cooperative - Co.opmart Cai Be Branch	145,044,642	235,504,583
Sai Gon - Ca Mau Trading Service Company Limited	1,615,972,602	3,022,797,300
Sai Gon - Van Dong Trading One Member Company Limited	22,777,505,251	22,169,049,077
Sai Gon Can Tho Trading Company	-	53,768,000
Receivables from other customers	**1,149,855,435**	**1,608,473,688**
Galaxy Studio Joint Stock Company - Ben Tre Branch	220,313,762	211,819,557
Jolibee Viet Nam Company Limited - My Tho Branch	110,340,342	107,568,795
Yellowpot – Peperesto and MinhNgan Foods Household Business	169,129,835	219,129,835
34 Thien Phuc Trading and Service Company Limited	159,593,112	177,421,226
Phu Nhuan Jewelry Joint Stock Company – Ben Tre Branch	51,975,583	-
Others	438,502,801	892,534,275
Total	**29,105,730,373**	**28,727,577,790**

3b. Long-term trade receivables

	Ending balance	Beginning balance
Sai Gon - Ca Mau Trading Service Company Limited	11,371,676,288	11,623,830,831
Total	**11,371,676,288**	**11,623,830,831**

4. Short-term prepayments to suppliers

	Ending balance	Beginning balance
Short-term prepayments to suppliers	**398,400,000**	**2,777,517,312**
Phuoc Thanh Construction Joint Stock Company	-	2,275,389,812
General Construction Consultancy Company	398,400,000	502,127,500
Thanh Phu Construction Investment Joint Stock Company	-	3,662,163,895
Vietcotek Technical Construction Joint Stock Company	-	705,778,215
Gia Bao Trading and Service Consulting Company Limited	347,946,695	456,271,913
Zenith Management Services Company Limited	425,790,000	448,200,000
Consortium of Thanh Do Construction Group Joint Stock Company – Thanh Phu	82,263,957,758	27,784,000,000
Ky Gia Construction Architecture Consulting Company Limited	1,485,000,000	-
Others	128,419,500	176,468,300
Total	**85,049,513,953**	**36,010,399,635**

5. Inventories

	Ending balance		Beginning balance	
	Cost	Provision	Cost	Provision
Goods	1,101,986,564	-	1,773,536,942	-
Fuel	12,314,883	-	13,512,163	-
Returnable packaging	35,163,900	-	40,832,600	-
Total	**1,149,465,347**	**-**	**1,827,881,705**	**-**

6. Other receivables

6a. Other short-term receivables

	Ending balance		Beginning balance	
	Cost	Provision	Cost	Provision
Ho Chi Minh City Union of Trading Cooperatives	34,744,377	-	-	-
Ben Tre Co.opmart – Branch of Saigon Union of Trading Cooperatives	15,000,000	-	-	-
Thanh Do Construction Group Joint Stock Company – deposits paid	123,324,261,480	-	123,324,261,480	-
T.N.T Trung Thuy Real Estate Investment Company Limited – deposits paid	100,000,000,000	-	100,000,000,000	-
Short-term pledged deposits	80,000,000	-	80,000,000	-
Advances	3,384,780,070	-	4,898,376,870	-
Accrued interest	644,252,053	-	769,499,393	-
BMC Construction Materials and Trading Construction One Member Company Limited	15,635,803,061	(15,635,803,061)	15,635,803,061	(15,635,803,061)
Accrued revenue	-	-	1,232,653,461	-
Others	60,538,993	-	221,666,358	-
Total	**243,179,380,034**	**(15,635,803,061)**	**246,162,260,623**	**(15,635,803,061)**

6b. Other long-term receivables

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

7. Prepaid expenses

7a. Short-term prepaid expenses

	Ending balance	Beginning
Tools and equipment	77,352,560	160,095,967
Software license usage expenses	246,675,322	338,269,133
Cloud server service expenses	542,783,355	1,510,128,497
Others	621,197,155	561,165,445
Total	**1,488,008,392**	**2,569,659,042**

7b. Long-term prepaid expenses

	Ending balance	Beginning balance
Tools and equipment	312,002,309	538,990,643
Repair expenses	1,392,370,696	1,569,280,975
Office relocation and renovation expenses	194,145,504	388,291,029
Research, development and trademark valuation expenses	53,043,484	262,960,147
Other prepaid expenses	1,557,116,202	1,391,761,961
Total	**3,508,678,195**	**4,151,284,755**

8. Tangible fixed assets

Historical Cost	**Buildings and structures**	**Machinery and equipment**	**Transport vehicles**	**Management equipment**	**Other fixed assets**	**Total**
Beginning balance	113,650,529,907	29,010,483,417	2,348,249,159	7,937,716,204	10,402,126,348	163,349,105,035
New purchases during the period	-	-	-	-	-	-
Disposals during the period	-	-	(180,250,000)	-	(107,580,357)	(287,830,357)
Ending balance	**113,650,529,907**	**29,010,483,417**	**2,167,999,159**	**7,937,716,204**	**10,294,545,991**	**163,061,274,678**
Assets fully depreciated but still in use	-	17,858,427,768	-	6,367,927,309	6,641,293,711	30,867,648,788
Depreciation						
Beginning balance	58,452,189,140	20,214,949,308	882,470,889	6,912,632,027	8,043,635,037	94,505,876,401
Depreciation for the period	1,294,156,863	380,755,560	54,199,980	88,268,643	183,731,682	2,001,112,728
Disposals during the period	-	-	(180,250,000)	-	(107,580,357)	(287,830,357)
Ending balance	**59,746,346,003**	**20,595,704,868**	**756,420,869**	**7,000,900,670**	**8,119,786,362**	**96,219,158,772**
Net book value						
Beginning balance	55,198,340,767	8,795,534,109	1,465,778,270	1,025,084,177	2,358,491,311	68,843,228,634
Ending balance	**53,904,183,904**	**8,414,778,549**	**1,411,578,290**	**936,815,534**	**2,174,759,629**	**66,842,115,906**

9. Intangible fixed assets

	Other intangible	**Computer software**	**Total**
Historical Costs			
Beginning balance	213,000,000	5,733,410,250	5,946,410,250
Ending balance	**213,000,000**	**5,733,410,250**	**5,946,410,250**
Assets fully depreciated but still in use	-	2,425,580,458	2,425,580,458
Depreciation			
Beginning balance	162,040,327	3,599,040,138	3,761,080,465
Depreciation for the period	17,750,001	163,891,491	181,641,492
Ending balance	**179,790,328**	**3,762,931,629**	**3,942,721,957**
Net book value			
Beginning balance	50,959,673	2,134,370,112	2,185,329,785
Ending balance	**33,209,672**	**1,970,478,621**	**2,003,688,293**

10. Investment properties

10a. Investment properties held for lease

	Land use rights	Building	Total
Historical costs			
Beginning balance	28,058,582,064	29,759,056,455	57,817,638,519
Ending balance	**28,058,582,064**	**29,759,056,455**	**57,817,638,519**
Depreciation			
Beginning balance	6,075,691,446	17,751,312,105	23,827,003,551
Depreciation during the period	156,570,126	261,037,920	417,608,046
Ending balance	**6,232,261,572**	**18,012,350,025**	**24,244,611,597**
Net book values			
Beginning balance	21,982,890,618	12,007,744,350	33,990,634,968
Ending balance	**21,826,320,492**	**11,746,706,430**	**33,573,026,922**

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

	Cost	Accumulated depreciation	Carrying amount
Land use right – 253 Dien Bien Phu, Xuan Hoa Ward, Ho Chi Minh City	5,530,000,000	1,831,517,045	3,698,482,955
Buildings and structures – 253 Dien Bien Phu, Xuan Hoa Ward, Ho Chi Minh City	29,759,056,455	18,012,350,025	11,746,706,430
Land use right – 102 Nam Ky Khoi Nghia, Ben Thanh Ward, Ho Chi Minh City	22,528,582,064	4,400,744,527	18,127,837,537
Total	**57,817,638,519**	**24,244,611,597**	**33,573,026,922**

11. Construction in progress

	Beginning balance	Additions during the period	Ending balance
Technical infrastructure of urban development area in District 2, Ho Chi Minh City	476,395,533,099	82,500,000	476,478,033,099
Project at 102 Nam Ky Khoi Nghia			
- Construction works	*86,336,551,924*	*12,487,124,361*	*98,823,676,285*
- Electrical, air-conditioning, elevator, wastewater treatment and other systems	*50,820,451,042*	*1,943,161,512*	*52,763,612,554*
Vinh Long Commercial Center Project	13,856,831,807	18,591,444,514	32,448,276,321
Acquisition of fixed assets – SCID	2,082,510,863	362,180,000	2,444,690,863
Repair of fixed assets – Ben Tre	-	1,264,972	1,264,972
Acquisition of fixed assets – Ben Tre	-	1,840,104	1,840,104
Pleiku Project	199,870,909	-	199,870,909
Acquisition of fixed assets – Cai Be	4,098,252	-	4,098,252
Total	**629,695,847,896**	**33,469,515,463**	**663,165,363,359**

12. Short-term trade payables

	Ending balance	Beginning balance
Payables to related parties		
Ho Chi Minh City Union of Trading Cooperatives	11,349,000,010	8,566,000,006
Payables to other suppliers		
Construction Joint Stock Company Phuoc Thanh	8,322,440,196	6,554,249,602
TTC Energy Joint Stock Company	163,977,894	166,747,191
Thanh Phu Investment Construction Joint Stock Company	8,654,135,727	6,583,979,811
Vietcotek Technical Construction Corporation	924,794,591	753,892,067
Gia Bao Consulting - Trading - Services Co., Ltd.	902,812,691	784,786,998
Thanh Do - Thanh Phu Consortium	2,874,047,489	-
FPT Smart Cloud Company Limited	-	1,755,846,400
Schindler Vietnam Co., Ltd	115,500,000	115,500,000
Other suppliers	1,356,463,740	1,458,053,945
Total	**34,663,172,338**	**26,739,056,020**

13. Taxes and other payables to the State

	Beginning balance		Arising during the period		Ending balance	
	Payable	Receivable	Payable arising during the period	Amount actually paid	Payable	Receivable
VAT on domestic sales	423,926,644	-	1,260,247,401	1,260,904,413	423,269,632	-
Corporate income tax	1,337,464,210	3,048,399,350	1,682,154,228	1,337,464,210	1,682,154,228	3,048,399,350
Personal income tax	397,989,938	93,310,449	316,607,028	628,680,788	83,442,179	90,836,450
Land rental and non-agricultural land use tax	645,948,317	-	1,919,688,117	2,565,636,434	-	-
Total	**2,805,329,109**	**3,141,709,799**	**5,178,696,774**	**5,792,685,845**	**2,188,866,039**	**3,139,235,800**

14. Short-term advances from customers

	Ending balance	Beginning balance
Meal card balance	294,632,300	295,281,035
Sense City vouchers	177,150,000	177,150,000
Other customers	-	698,515
Total	**471,782,300**	**473,129,550**

15. Payables to employee

Salaries and bonuses payable to employees.

16. Short-term accrued expenses

	Ending balance	Beginning balance
Telephone, fax, internet and brandname service expenses	17,004,424	13,959,493
Server location rental expenses	22,720,000	22,720,000
Electricity and water expenses	367,216,501	337,315,259
Warranty and maintenance expenses	114,900,696	226,609,706
Other accrued expenses	3,441,861	67,011,580
Total	**525,283,482**	**667,616,038**

17. Short-term unearned revenue

	Ending balance	Beginning balance
Bizman Investment Joint Stock Company	29,230,755	87,692,269
Other customers	7,666,667	-
Total	**36,897,422**	**87,692,269**

18. Other payables

18a. Other short-term payables

	Ending balance	Beginning balance
Short-term deposits received	2,382,576,357	2,074,568,185
Payables from collections on behalf of leased counters	1,233,015,168	1,487,134,525
Other short-term payables	395,814,166	372,980,944
Total	**4,011,405,691**	**3,934,683,654**

18b. Other long-term payables

	Ending balance	Beginning balance
Co.op Mart Vinhphuc Company Limited	2,170,000,000	2,170,000,000
Nova An Phu Company Limited - Deposit	102,500,000,000	102,500,000,000
Kin Living Management Company Limited – security deposit for office lease	3,883,335,341	-
Long-term deposits received	6,873,229,275	7,310,997,483
Total	**115,426,564,616**	**111,980,997,483**

19. Bonus and welfare fund

	Beginning balance	Increase resulting from appropriation of profit	Fund expenditures	Ending balance
Bonus and welfare fund	5,585,068,511	1,038,041,736	519,491,322	6,103,618,925
Management incentive fund	9,788,319,365	5,190,208,680	1,785,596,800	13,192,931,245
Total	**15,373,387,876**	**6,228,250,416**	**2,305,088,122**	**19,296,550,170**

20. Equity

20a. Statement of changes in equity

	Owner's contributed capital	Development investment fund	Retained earnings (estimated)	Total
Balance at the beginning of the previous period	**1,000,000,000,000**	**867,538,509,941**	**554,199,538,657**	**2,421,738,048,598**
Profit for the previous period	-	-	21,545,698,008	21,545,698,008
Appropriation to funds during the previous period	-	28,386,017,588	(31,792,339,699)	(3,406,322,111)
Dividends distributed during the previous period	-	-	(30,000,000,000)	(30,000,000,000)
Balance at the end of the previous period	**1,000,000,000,000**	**895,924,527,529**	**513,952,896,966**	**2,409,877,424,495**
Balance at the beginning of the current period	**1,000,000,000,000**	**895,924,527,529**	**566,011,020,237**	**2,461,935,547,766**
Profit for the current period	-	-	11,530,153,849	11,530,153,849
Appropriation to funds during the period	-	51,902,086,798	(58,130,337,214)	(6,228,250,416)
Balance at the end of the current period	**1,000,000,000,000**	**947,826,614,327**	**519,410,836,872**	**2,467,237,451,199**

20b. Details of owner's contributed capital

	Ending balance	Beginning balance
Ho Chi Minh City Union of Trading Cooperatives	960,927,960,000	960,927,960,000
Other shareholders	39,072,040,000	39,072,040,000
Total	**1,000,000,000,000**	**1,000,000,000,000**

20c. Cổ phiếu

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

Par value of outstanding shares: VND 10,000.

VI. SUPPLEMENTARY INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF INCOME

1. Revenue from sales of goods and provision of services

	Quarter 2		Cumulative from the beginning of the year to the end of the period	
	Current year (estimated actual)	Previous year	Current year (estimated actual)	Previous year
Consulting service revenue	17,982,711,226	15,990,524,133	22,811,654,375	20,553,276,291
Revenue from premises leasing	3,378,963,822	4,343,158,980	22,313,304,109	21,226,832,651
Revenue from real estate business	1,755,703,938	1,439,101,590	3,511,407,876	2,878,203,180
Revenue from management and operation services	1,026,000,000	-	1,908,580,645	-
Revenue from sale of goods	1,011,636,822	1,063,078,320	2,262,933,641	2,127,954,314
Other revenue	190,909,092	190,909,092	921,173,432	675,846,643
Total	**25,345,924,900**	**23,026,772,115**	**53,729,054,078**	**47,462,113,079**

2. Cost of goods sold

	Quarter 2		Cumulative from the beginning of the year to the end of the period	
	Current year (estimated actual)	Previous year	Current year (estimated actual)	Previous year
Cost of providing premises leasing services	8,040,225,409	7,189,326,061	12,639,890,735	11,569,616,994
Cost of goods sold	655,222,139	697,330,002	1,509,885,687	1,458,194,678
Cost of real estate business	1,263,790,652	1,148,578,671	4,789,594,943	5,329,193,581
Cost of management and operation consulting services	451,564,815	-	823,504,829	-
Cost of project management consultancy services	-	180,000,000	-	180,000,000
Total	**10,410,803,015**	**9,215,234,734**	**19,762,876,194**	**18,537,005,253**

3. Financial income

	Quarter 2		Cumulative from the beginning of the year to the end of the period	
	Current year (estimated actual)	Previous year	Current year (estimated actual)	Previous year
Dividends and profit distributed	457,650,000	508,500,000	457,650,000	508,500,000
Interest income from bank deposits	688,774,306	5,928,456,244	1,661,594,027	11,270,286,429
Interest income from loans	351,783,560	273,149,589	621,931,506	543,297,535
Khác			-	-
Total	**1,498,207,866**	**6,710,105,833**	**2,741,175,533**	**12,322,083,964**

4. Financial expenses

Provision/reversal of provision for impairment of investments.

5. Selling expenses

	Quarter 2		Cumulative from the beginning of the year to the end of the period	
	Current year (estimated actual)	Previous year	Current year (estimated actual)	Previous year
Employee expenses	1,510,994,158	1,502,835,580	3,277,269,342	2,942,385,665
Cost of raw materials and consumables	47,773,796	46,832,588	101,154,373	97,417,329
Depreciation of fixed assets	363,981,484	339,678,102	724,450,168	693,349,506
Outside services expenses	2,178,450,683	2,036,591,119	4,042,178,422	3,844,881,254
Other expenses	623,111,459	1,097,611,343	1,366,244,518	1,883,229,762
Total	**4,724,311,580**	**5,023,548,732**	**9,511,296,823**	**9,461,263,516**

6. General and administrative expenses

	Quarter 2		Cumulative from the beginning of the year to the end of the period	
	Current year (estimated actual)	Previous year	Current year (estimated actual)	Previous year
Employee expenses	7,522,453,900	7,403,128,217	15,662,990,587	15,260,716,392
Remuneration for the Board of Management	138,554,421	153,547,961	275,807,036	334,734,381
Depreciation of fixed assets	271,399,455	407,681,673	542,686,258	815,657,808
Taxes, fees and charges	29,702,512	11,909,004	59,405,026	93,708,475
Outside services expenses	802,627,597	1,733,335,902	2,240,413,100	3,358,384,647
Other expenses	5,945,020,046	4,115,984,160	11,129,438,961	8,077,582,559
Total	**14,709,757,931**	**13,825,586,917**	**29,910,740,968**	**27,940,784,262**

7. Other income

	Quarter 2		Cumulative from the beginning of the year to the end of the period	
	Current year (estimated actual)	Previous year	Current year (estimated actual)	Previous year
Liquidation of tools and equipment	-	-	6,527,778	-
Other income	346,283,908	17,238,853	459,277,335	26,713,972
Total	**346,283,908**	**17,238,853**	**465,805,113**	**26,713,972**

8. Other expenses

	Quarter 2		Cumulative from the beginning of the year to the end of the period	
	Current year (estimated	Previous year	Current year (estimated	Previous year
Other expenses	30,333,055	117,739,124	341,792,843	495,656,789
Total	**30,333,055**	**117,739,124**	**341,792,843**	**495,656,789**

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

	Quarter 2		Cumulative from the beginning of the year to the end of the period	
	Current year (estimated actual)	Previous year	Current year (estimated actual)	Previous year
Employee expenses	186,413,737	200,380,549	378,158,689	452,441,634
Raw materials expenses	9,033,448,058	8,905,963,797	18,940,259,929	18,203,102,057
Depreciation of fixed assets	2,312,531,909	2,617,238,628	4,912,781,523	5,234,771,718
Purchased services expenses	11,064,768,021	10,417,952,900	20,899,430,362	20,541,367,503
Other expenses	6,597,834,017	5,225,504,507	12,555,088,505	10,054,520,796
Total	**29,194,995,742**	**27,367,040,381**	**57,685,719,008**	**54,486,203,708**

VII. OTHER INFORMATION

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

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

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

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

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

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

Remuneration of key management personnel and the Board of Supervisors for Q2/2026

	Position	Salaries	Bonus	Remuneration	Other items	Total income
Mr. Vu Anh Khoa	Chairman of the Board of Directors	-	-	20,000,000		20,000,000
Mr. Pham Trung Kien	Board of Directors' member and General Director	-	29,412,008	10,000,000	-	39,412,008
Mr. Nguyen Ngoc Thang	Board of Directors' member	-	-	10,000,000		10,000,000
Mr. Le Truong Son	Board of Directors' member	-	-	9,444,444		9,444,444
Mr. Phan Thanh Duy	Board of Directors' member and Deputy General Director	460,992,087	34,191,446	10,000,000	250,000	505,433,533
Mr. Pham Hoang An	Deputy General Director	358,101,000	18,988,436		250,000	377,339,436
Mr. Pham Xuan Phong	Chief Accountant	229,323,000	18,142,928		650,000	248,115,928
Mr. Nguyen Phu Khanh	Head of the Board of Supervisors	141,312,000	11,108,140	10,000,000	250,000	162,670,140

Ms. Truong Phan Hoang Thy	Member of the Board of Supervisors	-	-	6,666,667	-	6,666,667
Mr. Nguyen Quang Tinh	Member of the Board of Supervisors	-	-	6,666,667	-	6,666,667
	Total	1,189,728,087	111,842,958	82,777,778	1,400,000	1,385,748,823

Ho Chi Minh City, July 30th, 2026

CÔNG TY CỔ PHẦN ĐẦU TƯ PHÁT TRIỂN SÀI GÒN CO.OP
M.S.D.N: 0304921066-C.T.C.P
P.BẾN THÀNH - TP.HỒ CHÍ MINH

Ta Ngoc Thao	**Pham Xuan Phong**	**Pham Trung Kien**
Prepared	**Chief Accountant**	**Legal Representative**