CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN SAIGON GENERAL SERVICE CORPORATION (SAVICO)	**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM Độc lập - Tự do - Hạnh phúc THE SOCIALIST REPUBLIC OF VIETNAM Independence - Freedom - Happiness ---------------**
Số: 227/CV-SVC No:……../CV-SVC	*TP. Hồ Chí Minh, ngày 29 tháng 08 năm 2026 Ho Chi Minh city, day ..... month ..... year 2026*

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi: Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh
To: Hochiminh Stock Exchange

1. Tên tổ chức/*Name of organization: CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN/SAIGON GENERAL SERVICE CORPORATION*

- Mã chứng khoán/Mã thành viên/ *Stock code/ Broker code: SVC*

- Địa chỉ/*Address: 220 Bis Nguyễn Hữu Cảnh, Phường Thạnh Mỹ Tây, Thành phố Hồ Chí Minh, Việt Nam / 220 Bis Nguyen Huu Canh, Thanh My Tay Ward, Ho Chi Minh city.*

- Điện thoại liên hệ/*Tel: 028.38 213913* Fax: 028.38 213553

- E-mail: ir@savico.vn

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

Báo cáo tài chính hợp nhất (soát xét) bán niên năm 2026của Công ty Cổ phần Dịch vụ Tổng hợp Sài Gòn (SAVICO)/ - *Consolidated Financial Statements (reviewed) for the first half of 2026 of Saigon General Service Corporation (SAVICO).*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 29/08/2026 tại đường dẫn *https://www.savico.com.vn /This information was published on the company's website on August 29th, 2026 as in the link* https://www.savico.com.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.*

Tài liệu đính kèm/Attached documents:
Tài liệu liên quan đến nội dung thông tin công bố/ *Documents on disclosed information.*

CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN

Digitally signed by CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN
DN: C=VN, S=Hồ Chí Minh, L=Quận 1, O=CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN, CN=CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN, OID.0.9.2342.19200300.100.1.1=MST:0301154821
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Đại diện tổ chức
Organization representative
Người được ủy quyền CBTT
Person authorized to disclose information
(Ký, ghi rõ họ tên, chức vụ, đóng dấu)
(Signature, full name, position, and seal)

M.S.D.N: 0301154821 C.T.C.P.
CÔNG TY
CỔ PHẦN
DỊCH VỤ TỔNG HỢP
SÀI GÒN
THÀNH PHỐ HỒ CHÍ MINH

Huỳnh Văn Trường

SAIGON GENERAL SERVICE CORPORATION

Reviewed interim consolidated Financial Statements
for the fiscal period
from January 01, 2026 to June 30, 2026

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GENERAL INFORMATION

Saigon General Service Corporation is a joint stock company established under Decision No. 3448/QD-UB issued by Ho Chi Minh City People's Committee on July 9, 2004 and adjusted under Decision No. 3449/QD-UB issued on the same day.

According to the 20th amended Business Registration Certificate dated July 24, 2026, the Company's charter capital is VND 932,782,890,000.

The Company's shares have been listed on the Ho Chi Minh City Stock Exchange since 2009 under the stock code SVC.

The Company's parent company is Tasco Auto Joint Stock Company. The Company's ultimate parent company is Tasco Joint Stock Company (listed on the HNX under the stock code HUT).

BOARD OF DIRECTORS

The members of the Board of Directors managing the Company during the period and up to the date of this report include:

- Mr. Nguyen Hai Ha	Chairman	*From July 20, 2026*
	Member	*Up to July 19, 2026*
- Mr. Ngo Duc Vu	Chairman	*Up to July 19, 2026*
	Member	*From July 20, 2026*
- Mr. Nguyen Ngoc Chau	Vice Chairman	*Dismissed on June 5, 2026*
- Mr. Vu Dinh Do	Member	*Dismissed on June 5, 2026*
- Mr. Tran Quang Truong	Member	*Dismissed on June 5, 2026*
- Mr. Ngo Van Danh	Member	
- Mr. Nguyen Van Oanh	Member	
- Mr. Trinh Kien	Independent Member	*Appointed on June 5, 2026*
- Mr. Pham Hoang Liem	Member	*Appointed on June 5, 2026*
- Mr. Pham Hoang Nam	Member	*Appointed on June 5, 2026*

BOARD OF MANAGEMENT

The members of the Board of Management managing the Company during the period and up to the date of this report include:

- Mr. Diep Tran Bao	General Director	*From July 20, 2026*
	Deputy General Director	*Up to July 19, 2026*
- Mr. Nguyen Hai Ha	General Director	*Up to July 19, 2026*
- Mr. Ngo Van Danh	Deputy General Director	
- Mr. Nguyen Hong Anh	Deputy General Director	
- Mr. Nguyen Thanh Toai	Deputy General Director	*Dismissed on July 20, 2026*
- Mr. Tran Huy Anh	Deputy General Director	*Appointed on July 20, 2026*

LEGAL REPRESENTATIVE

The legal representative of the Company from January 1, 2026 to July 19, 2026 was Mr. Nguyen Hai Ha - General Director, and from July 20, 2026 is Mr. Diep Tran Bao - General Director.

BOARD OF SUPERVISORS

The members of the Board of Supervisors during the fiscal period and up to the date of this report are:

- Mr. Doan Dac Hien	Head of Board of Supervisors	*Appointed on June 5, 2026*
- Ms. Bui Thi Nhu Quynh	Head of Board of Supervisors	*Dismissed on June 5, 2026*
- Mr. Ngo Hoa	Member	*Dismissed on June 5, 2026*
- Ms. Tran Thi Ha Thu	Member	
- Ms. Pham Thi Thu Hang	Member	*Appointed on June 5, 2026*

BUSINESS REGISTRATION OFFICE

The Company's head office is located at: 220 Bis Nguyen Huu Canh, Thanh My Tay Ward, Ho Chi Minh City.

AUDITOR

BDO Audit Services Company Limited has reviewed the Company's interim consolidated financial statements for the fiscal period from January 01, 2026 to June 30, 2026.

The Board of Management of Saigon General Service Corporation (hereinafter referred to as "the Company") presents this report together with the Company's reviewed interim consolidated financial statements for the fiscal period from January 01, 2026 to June 30, 2026.

MANAGEMENT'S RESPONSIBILITY FOR THE CONSOLIDATED FINANCIAL STATEMENTS

The Company's Board of Management is responsible for the preparation of the interim consolidated financial statements and for ensuring that they give a true and fair view of the interim consolidated financial position as at June 30, 2026, and of the interim consolidated results of operations and interim consolidated cash flows for the fiscal period from January 01, 2026 to June 30, 2026, and confirms that no unusual matters have occurred that could affect the Company's ability to continue as a going concern.

In preparing these financial statements, the Board of Management is required to:

- Select suitable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that proper accounting records are maintained which disclose, with reasonable accuracy at any time, the financial position of the Company and to ensure that the financial statements comply with Vietnamese Accounting Standards, the prevailing Vietnamese Corporate Accounting System, and relevant statutory requirements. The Board of Management is also responsible for safeguarding the assets of the Company and has taken appropriate steps to prevent and detect fraud and other irregularities.

The Board of Management confirms that the Company has complied with the above requirements in preparing and presenting the financial statements.

APPROVAL OF THE FINANCIAL STATEMENTS

The Board of Managements the accompanying interim consolidated financial statements for the fiscal period from January 01, 2026 to June 30, 2026, set out on pages 6 to 71, According to the Board of Managements, the interim cosolidated financial statement give a true and fair view, in all material respects, of the interim consolidated financial position of the Company as at June 30, 2026, and of the interim consolidated results of operations and interim consolidated cash flows for the fiscal period from January 01, 2026 to June 30, 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System, and the relevant statutory requirements applicable to the preparation and presentation of interim consolidated financial statements.

Ho Chi Minh City, August 29, 2026

For and on behalf of the Board of Management,

CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN
THÀNH PHỐ HỒ CHÍ MINH

General Director
Diep Tran Bao

BDO

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Floor 20, ICON4 Tower,
243A De La Thanh Street,
Lang Ward, Hanoi City,
Vietnam

No: BC/BDO/2026.603

Hanoi, August 29, 2026

REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

On interim consolidated Financial Statements of Sai Gon General Service Corporation
For the fiscal period from January 01, 2026 to June 30, 2026

Dear: **SHAREHOLDERS, BOARD OF DIRECTORS AND BOARD OF MANAGEMENT OF SAIGON GENERAL SERVICE CORPORATION**

We have reviewed the accompanying interim consolidated financial statements of Saigon General Services Corporation (hereinafter referred to as "the Company"), prepared on August 29, 2026, from page 6 to 71, including the interim consolidated financial statement of financial position as of June 30, 2026, the interim consolidated income statement, the interim consolidated cash flow statement for the fiscal period from January 1, 2026 to June 30, 2026, and the notes to the interim consolidated financial statements.

Responsibilities of Board of Management

Board of Management is responsible for the preparation and fair presentation of the Company's interim consolidated financial statements in accordance with Vietnamese Corporate Accounting Standards, Vietnamese Accounting System for and other prevailing legal regulations relevant to the preparation and presentation of interim consolidated financial statements, and for such internal control as the Board of Managements determines is necessary to enable the preparation and presentation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or errors.

Responsibilities of auditors

Our responsibility is to express a conclusion on the interim consolidated financial statements based on our review results. We have conducted our review in accordance with Vietnamese Standard on Review Engagement No 2410 - Review of interim financial information performed by the independent auditor of the entity.

A review of interim financial statements consists of making inquires, 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.

Auditors' conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not present fairly, in all material respects, the financial position of the Company as at June 30, 2026, and of the results of its interim consolidated operation, interim consolidated cash flows of the Company for the period from January 01, 2026 to June 30, 2026 in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting Standards legal regulations relevant to the preparation and presentation of the interim consolidated financial statements.

BDO AUDIT SERVICES CO., LTD

M.S.D.N:0101333767-C.T.T.N.H.H
CÔNG TY TRÁCH NHIỆM HỮU HẠN KIỂM TOÁN BDO
Đ. ĐỐNG ĐA - TP. HÀ NỘI

Nguyen Tuan Anh - Vice Director
Audit Practicing Registration Certificate
No. 1906-2023-038-1

SAIGON GENERAL SERVICE CORPORATION **B01a-DN/HN**

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

Currency: VND

ASSETS		Code	Note	Closing balance	Opening balance
A -	**CURRENT ASSETS**	**100**		**7,242,283,003,033**	**6,266,832,458,554**
I.	**Cash and cash equivalents**	**110**	**V.1**	**670,671,872,684**	**759,718,509,149**
1.	Cash	111		534,870,122,294	554,224,561,145
2.	Cash equivalents	112		135,801,750,390	205,493,948,004
II.	**Short-term financial investments**	**120**		**1,989,238,852,734**	**1,292,039,977,680**
1.	Trading securities	121	V.2.1	28,274,992,543	28,274,992,543
2.	Provision for impairment of trading securities	122	V.2.1	(18,994,117,828)	(18,184,117,828)
3.	Short-term held-to-maturity investments	123	V.2.2	1,979,957,978,019	1,281,949,102,965
III.	**Current receivables**	**130**		**1,660,439,947,925**	**2,217,369,123,776**
1.	Current trade receivables	131	V.3	946,536,220,427	1,303,135,981,627
2.	Current advances to suppliers	132	V.4.1	296,704,911,016	427,104,235,969
3.	Other current receivables	135	V.5.1	429,613,579,690	499,556,599,464
4.	Provision for current doubtful debts	136		(12,427,693,284)	(12,427,693,284)
5.	Shortage of assets awaiting resolution	137		12,930,076	-
IV.	**Inventories**	**140**	**V.6**	**2,346,032,833,841**	**1,721,866,016,782**
1.	Inventories	141		2,347,321,862,256	1,723,379,528,314
2.	Provision for devaluation of inventories	142		(1,289,028,415)	(1,513,511,532)
V.	**Other current assets**	**160**		**575,899,495,849**	**275,838,831,167**
1.	Current prepaid expenses	161	V.7.1	51,723,742,728	46,277,420,347
2.	Deductible value added tax	162		178,241,937,958	143,538,733,877
3.	Taxes and other receivables from the State	163	V.18	10,390,388,462	9,625,901,774
4.	Other current assets	165	V.14	335,543,426,701	76,396,775,169

Currency: VND

	ASSETS	Code	Note	Closing balance	Opening balance
B -	**NON-CURRENT ASSETS**	**200**		**4,656,508,562,037**	**4,076,144,274,235**
I.	**Non-current receivables**	**210**		**268,227,582,788**	**362,964,888,364**
1.	Non-current trade receivables	211		6,250,000,000	6,250,000,000
2.	Non-current advances to suppliers	212		4,747,000,000	4,846,000,000
3.	Other non-current receivables	215	V.5.2	259,065,614,614	353,703,920,190
4.	Provision for non-current doubtful debts	216	V.5.2	(1,835,031,826)	(1,835,031,826)
II.	**Fixed assets**	**220**		**1,838,901,084,310**	**1,735,059,606,138**
1.	Tangible fixed assets	221	V.8	1,452,123,540,814	1,494,897,304,994
	Historical cost	*222*		*2,215,682,932,658*	*2,197,316,326,162*
	Accumulated amortization	*223*		*(763,559,391,844)*	*(702,419,021,168)*
2.	Finance lease fixed assets	224	V.11	202,237,618,261	67,222,608,696
	Historical cost	*225*		*212,155,867,588*	*69,065,258,707*
	Accumulated depreciation	*226*		*(9,918,249,327)*	*(1,842,650,011)*
3.	Intangible fixed assets	227	V.9	184,539,925,235	172,939,692,448
	Historical cost	*228*		*218,890,640,879*	*205,575,190,879*
	Accumulated depreciation	*229*		*(34,350,715,644)*	*(32,635,498,431)*
III.	**Investment property**	**240**	**V.10**	**692,544,693,978**	**713,878,072,233**
	Historical cost	241		1,091,945,848,551	1,089,604,840,717
	Accumulated depreciation	242		(399,401,154,573)	(375,726,768,484)
IV.	**Non-current asset in progress**	**250**		**406,850,740,430**	**390,397,479,426**
1.	Non-current work in progress	251		-	72,490,000
2.	Construction in progress	252	V.12	406,850,740,430	390,324,989,426
V.	**Long-term financial investments**	**260**		**878,620,410,463**	**450,638,392,125**
1.	Investments in joint ventures and associates	262	V.2.3	376,787,334,773	339,533,761,449
2.	Investments in other entities	263	V.2.4	417,017,579,924	39,917,579,924
3.	Provision for long-term investment losses in other entities	264	V.2.4	(1,284,504,234)	(1,284,504,234)
4.	Long-term held-to-maturity investments	265	V.2.2	86,100,000,000	72,471,554,986
VI.	**Other non-current assets**	**270**		**571,364,050,068**	**423,205,835,949**
1.	Non-current prepaid expenses	271	V.7.2	276,425,737,699	187,191,410,035
2.	Deferred income tax assets	272		49,778,633,556	25,531,132,717
3.	Goodwill	279	V.13	245,159,678,813	210,483,293,197
	TOTAL ASSETS	**280**		**11,898,791,565,070**	**10,342,976,732,789**

Currency: VND

RESOURCES	Code	Note	Closing balance	Opening balance
C - LIABILITIES	**300**		**8,825,545,294,416**	**7,495,513,367,921**
I. Current liabilities	**310**		**5,406,308,364,241**	**4,623,506,664,887**
1. Current trade payables	311	V.15	693,886,097,537	1,059,974,370,602
2. Current advances from customers	312	V.16.1	227,511,562,557	260,353,262,117
3. Dividends and profits payable	313		10,960,411,520	219,721,520
4. Statutory obligations	314	V.18	80,056,533,079	218,229,671,512
5. Payables to employees	315		113,252,254,558	219,227,240,401
6. Current accrued expenses	316	V.17.1	74,474,190,200	59,697,379,827
7. Current unearned revenue	319	V.19.1	61,121,108,679	49,868,623,308
8. Other current payables	320	V.20.1	716,446,623,484	123,669,227,356
9. Short-term borrowings and finance lease liabilities	321	V.21.1	3,418,715,293,108	2,621,538,607,159
10. Current provisions	322		742,985,856	-
11. Bonus and welfare fund	323		9,141,303,663	10,728,561,085
II. Non-current liabilities	**330**		**3,419,236,930,175**	**2,872,006,703,034**
1. Non-current advances from customers	332	V.16.2	14,941,564,150	14,525,286,492
2. Non-current accrued expenses	334	V.17.2	19,919,342,466	14,783,592,921
3. Non-current unearned revenue	337	V.19.2	43,698,601,805	39,364,036,534
4. Other non-current payables	338	V.20.2	669,274,028,296	699,045,285,245
5. Long-term borrowings and finance lease liabilities	339	V.21.2	2,671,403,393,458	2,104,288,501,842

Currency: VND

RESOURCES		Code	Note	Closing balance	Opening balance
D -	**OWNERS' EQUITY**	**400**	**V.22**	**3,073,246,270,654**	**2,847,463,364,868**
1.	Owners' contributed capital	411		932,782,890,000	932,782,890,000
-	*Ordinary shares with voting rights*	*411a*		*932,782,890,000*	*932,782,890,000*
-	*Preference shares*	*411b*		-	-
2.	Share premium	412		4,597,348,871	4,597,348,871
3.	Convertible bond option	413		-	-
4.	Other owners' capital	414		214,101,565,567	214,101,565,567
5.	Treasury shares	415		(361,306,726)	(361,306,726)
6.	Investment and development fund	418		33,158,040,461	33,185,097,285
7.	Retained earnings	420		870,312,708,551	720,579,392,323
-	*Retained earnings accumulated to the end of the previous period*	*420a*		*830,175,413,228*	*271,743,818,312*
-	*Retained earnings for the current period*	*420b*		*40,137,295,323*	*448,835,574,011*
8.	Non-controlling interests	429		1,018,655,023,930	942,578,377,548
	TOTAL RESOURCES	**440**		**11,898,791,565,070**	**10,342,976,732,789**

Ho Chi Minh City, August 29, 2026

Preparer	**Chief Accountant**	**General Director**
Nguyen Ngoc Bich Chau	**Tran Thai Son**	**Diep Tran Bao**

M.S.D.N: 0301154821-C.T.C.P
CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN
THÀNH PHỐ HỒ CHÍ MINH

SAIGON GENERAL SERVICE CORPORATION

B02a-DN/HN

INTERIM CONSOLIDATED INCOME STATEMENT

For the fiscal period from January 01, 2026 to June 30, 2026

Currency: VND

	ITEMS	Code	Note	Current period	Previous period
1.	Revenue from sales of goods and rendering of services	01	VI.1	12,909,517,966,180	12,345,881,511,487
2.	Revenue deductions	02	VI.2	12,087,763,001	15,686,692,749
3.	**Net revenue from sales of goods and rendering of services**	**10**		**12,897,430,203,179**	**12,330,194,818,738**
4.	Cost of goods sold	11	VI.3	11,849,034,566,217	11,434,190,058,261
5.	**Gross profit from sales of goods and rendering of services**	**20**		**1,048,395,636,962**	**896,004,760,477**
6.	Financial income	22	VI.4	304,827,827,737	198,985,491,537
7.	Financial expenses	23	VI.5	227,857,745,704	175,398,649,378
	In which: Borrowing costs	24		*212,588,099,022*	*133,814,818,002*
8.	Selling expenses	25	VI.6	649,022,935,510	471,055,800,181
9.	General and administration expenses	26	VI.7	374,950,899,897	307,873,452,752
10.	**Share of profit or loss in joint ventures and associates**	**27**		**5,741,918,020**	**20,536,979,327**
11.	**Net operating profit**	**30**		**107,133,801,608**	**161,199,329,030**
12.	Other income	31	VI.8	31,354,661,770	37,511,641,413
13.	Other expenses	32	VI.9	14,846,802,923	6,087,279,228
14.	**Other profit**	**40**		**16,507,858,847**	**31,424,362,185**
15.	**Total accounting profit before tax**	**50**		**123,641,660,455**	**192,623,691,215**
16.	Current corporate income tax expense	51	VI.11	40,923,767,616	44,289,711,361
17.	Deferred corporate income tax expense	52	VI.12	(24,257,149,200)	-
18.	**Profit after corporate income tax**	**60**		**106,975,042,039**	**148,333,979,854**
19.	**Profit after tax of parent company**	**61**		**40,137,295,323**	**85,721,416,813**
20.	**Profit after tax of non-controlling shareholders**	**62**		**66,837,746,716**	**62,612,563,041**
21.	**Basic earnings per share**	**70**	**VI.13**	**430**	**1,287**

Ho Chi Minh City, August 29, 2026

Preparer	Chief Accountant	General Director
Nguyen Ngoc Bich Chau	Tran Thai Son	Diep Tran Bao

M.S.D.N:0301154821-C.T.C.P
CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN
THÀNH PHỐ HỒ CHÍ MINH

(Indirect method)

Currency: VND

	ITEMS	Code	Note	Current period	Previous period
I.	**Cash flows from operating activities**				
1.	***Profit before tax***	***01***		***123,641,660,455***	***192,623,691,215***
2.	***Adjustments for:***				
-	Depreciation and amortization of fixed assets and investment property	02		149,488,674,638	99,740,716,104
-	Provisions	03		900,677,177	(1,374,264,251)
-	(Gains)/losses from investment activities	05		(315,535,075,199)	(224,625,733,893)
-	Borrowing costs	06		212,588,099,022	133,814,818,002
3.	***Operating profit before changes in working capital***	***08***		***171,084,036,093***	***200,179,227,177***
-	(Increase)/decrease in receivables	09		166,686,690,524	(111,961,964,768)
-	(Increase)/decrease in inventories	10		(371,930,764,192)	(593,756,096,252)
-	Increase/(decrease) in payables	11		9,099,833,461	397,966,723,272
-	(Increase)/decrease in deferred expenses	12		(77,783,497,412)	(10,301,148,382)
-	(Increase)/decrease in trading securities	13		-	-
-	Borrowing costs paid	14		(200,783,732,949)	(110,413,990,836)
-	Corporate income tax paid	15		(153,139,930,501)	(41,402,800,795)
-	Other cash inflows from operating activities	16		-	-
-	Other cash outflows for operating activities	17		(1,553,056,281)	(2,890,190,460)
	Net cash flows from operating activities	***20***		***(458,320,421,257)***	***(272,580,241,044)***
II.	**Cash flows from investing activities**				
1.	Acquisition and construction of fixed assets and other non-current assets	21		(281,088,292,957)	(119,332,705,919)
2.	Proceeds from disposal of fixed assets and other non-current assets	22		68,361,531,972	28,097,461,660
3.	Loans to other entities and payment for purchase of debt instruments of other entities	23		(2,423,525,086,516)	(1,107,177,277,182)
4.	Collections from loans and proceeds from sale of debt instrument of other entities	24		1,385,057,715,451	297,856,746,104
5.	Payment for investments in other entities	25		(347,245,343,889)	(52,170,779,147)
6.	Proceed from sale of investments in other entities	26		735,327,696,227	228,135,766,893
7.	Interest, dividends and profits received	27		43,436,662,518	23,129,843,462
	Net cash flows from investing activities	***30***		***(819,675,117,194)***	***(701,460,944,129)***

(Indirect method)

Currency: VND

	ITEMS	Code	Note	Current period	Previous period
III	**Cash flows from financing activities**				
1.	Receipts from share issue, capital contribution of shareholders	31		-	5,100,000,000
2.	Repayment to owners, repurchase of issued shares of the company	32		-	(2,138,789,919)
3.	Drawdown from borrowings	33		10,324,047,081,246	9,184,289,849,719
4.	Repayment of borrowing principal	34		(9,093,960,354,415)	(8,477,042,719,792)
5.	Repayment of finance lease principal	35		(13,963,313,879)	(1,580,669,172)
6.	Dividend, profit distributed to shareholders	36		(27,174,510,966)	(78,247,816,037)
	Net cash flows from financing activities	***40***		***1,188,948,901,986***	***630,379,854,799***
	Net cash flows during the period	**50**		**(89,046,636,465)**	**(343,661,330,374)**
	Cash and cash equivalents at the beginning of the period	**60**	**V1**	**759,718,509,149**	**877,792,221,167**
	Impacts of foreign exchange differences	61		-	-
	Cash and cash equivalents at the end of the period	**70**	**V1**	**670,671,872,684**	**534,130,890,793**

Ho Chi Minh City, August 29, 2026

Preparer	Chief Accountant	General Director
Nguyen Ngoc Bich Chau	**Tran Thai Son**	**Diep Tran Bao**

M.S.D.N: 0301154821-C.T.C.P
CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN
THÀNH PHỐ HỒ CHÍ MINH

I. CORPORATE INFORMATION

1. Structure of ownership

Saigon General Service Corporation is a joint stock company established under Decision No. 3448/QD-UB issued by Ho Chi Minh City People's Committee on July 9, 2004 and adjusted under Decision No. 3449/QD-UB issued on the same day.

According to the 20th amended Business Registration Certificate dated July 24, 2026, the Company's charter capital is VND 932,782,890,000.

The Company's shares have been listed on the Ho Chi Minh City Stock Exchange since 2009 under the stock code SVC.

The Company's parent company is Tasco Auto Joint Stock Company. The Company's ultimate parent company is Tasco Joint Stock Company (listed on the HNX under the stock code HUT).

2. Business sectors

- Commercial business;
- Services;
- Leasing of investment properties.

3. Business activities

Principal business activities of the Company include:
Commercial services: trading, distribution, repair and maintenance of automobiles, motorbikes and spare parts; trading in jewelry, construction materials; providing hospitality services;
Propety: trading property, land use rights; warehouse, office, trade center leasing; investment, development of property projects towards business of office buildings, apartments, villas and high-class resorts.

4. Normal course of business cycle

The Company's operating cycle is normally no more than 12 months.

5. The characteristics of the business in the period that affect the interim consolidated financial statements

According to the Company's Board of Management, during the period there were no events or activities that significantly affected the interim consolidated financial statements.

6. Corporate structure

As at June 30, 2026, the Company has 16 direct subsidiaries and 40 indirect subsidiaries, 8 associates (as at December 31, 2025, the Company had 20 direct subsidiaries and 41 indirect subsidiaries, 7 associates). Details are as follows:

No	Company name	Main activities	Address	Ownership ratio 30/06/2026	Voting rights ratio 30/06/2026
Directly subsidiaries					
1	Saigon Automobile Service Joint Stock Company	Trading of automobiles and provision of automobile services	61A Cao Thang Street, Ban Co Ward, Ho Chi Minh City, Vietnam	62.83%	63.14%
2	Saigon Star Joint Stock Company	Trading of automobiles and provision of automobile services	510 National Highway 13, Quarter 6, Hiep Binh Ward, Ho Chi Minh City, Vietnam	57.35%	57.35%
3	OtoS Joint Stock Company	Provision of e-commerce services; advertising services; trading of automobiles and spare parts; provision of software and related information technology services	68 Nam Ky Khoi Nghia Street, Sai Gon Ward, Ho Chi Minh City, Vietnam	80.86%	80.86%
4	Northwest Saigon Automobile Joint Stock Company	Trading of automobiles and provision of automobile services	43/7A Xuan Thoi Dong 2 Hamlet, Xuan Thoi Son Commune, Ho Chi Minh City, Vietnam	99.90%	99.90%
5	Savico Hanoi Corporation	Operating a commercial center, real estate business, and automobile trading and maintenance	No. 7 and No. 9 Nguyen Van Linh Street, Group 17, Long Bien Ward, Hanoi, Vietnam	70.00%	70.00%
6	Toyota Giai Phong Company Limited	Trading of automobiles and provision of automobile services	No. 807 Giai Phong Street, Hoang Mai Ward, Hanoi, Vietnam	100.00%	100.00%
7	Savico Da Nang Corporation	Real estate business; leasing of offices and factories; real estate consultancy and brokerage; trading of automobiles and spare parts, and provision of maintenance services	66 Vo Van Tan Street, Thanh Khe Ward, Da Nang, Vietnam	70.00%	70.00%
8	Da Nang Son Tra Corporation	Real estate business; provision of hotel and tourism services; restaurant service operation	Bai Trem, Hoang Sa Street, Son Tra Ward, Da Nang, Vietnam	98.29%	98.29%
9	Toyota Can Tho Company Limited	Trading of automobiles and provision of automobile services	K2-0 Vo Nguyen Giap Street, Thanh Thuan Area, Hung Phu Ward, Can Tho, Vietnam	64.00%	64.00%
10	Saigon Cuu Long Automobile Corporation	Trading of automobiles and provision of automobile services	274 30/4 Street, Tan An Ward, Can Tho, Vietnam	91.67%	92.08%

No	Company name	Main activities	Address	Ownership ratio 30/06/2026	Voting rights ratio 30/06/2026
11	Song Hau Southern Automobile Joint Stock Company	Trading of automobiles and provision of automobile services	Lot E1-1, Vo Nguyen Giap Street, Thanh Loi Area, Hung Phu Ward, Can Tho, Vietnam	99.00%	99.00%
12	Lam Dong Auto Company Limited	Trading of automobiles and provision of automobile services	No. 200 National Highway 20, Group 3, Duc Trong Commune, Lam Dong Province, Vietnam	57.00%	57.00%
13	Savico Southern Investment Development Joint Stock Company	Real estate business, real estate consultancy, brokerage and auction services; provision of market research and public opinion survey services; architectural and related technology consultancy; provision of construction design services	68 Nam Ky Khoi Nghia Street, Sai Gon Ward, Ho Chi Minh City, Vietnam	98.00%	98.00%
14	Southwest Star Auto Joint Stock Company	Trading of automobiles and provision of automobile services	91 Cach Mang Thang Tam Street, Binh Thuy Ward, Can Tho, Vietnam	70.00%	70.00%
15	Savico Investment Company Limited	Real estate business; real estate consultancy, brokerage and auction services; provision of market research and public opinion survey services; architectural and related technology consultancy; provision of design and construction services	66-68 Nam Ky Khoi Nghia Street, Ben Thanh Ward, Ho Chi Minh City, Vietnam	100.00%	100.00%
16	Tasco Auto Retail Limited Company	Trading of automobiles and spare parts, provision of maintenance services, non-life insurance agency	9th Floor, Tasco Building, Lot HH 2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	70.59%	70.59%

No	Company name	Main activities	Address	Ownership ratio 30/06/2026	Voting rights ratio 30/06/2026
Indirectly subsidiaries					
1	Ben Thanh Automobile Corporation	Trading of automobiles and provision of automobile services	39 Che Lan Vien Street, Tay Thanh Ward, Ho Chi Minh City, Vietnam	53.31%	79.70%
2	Can Tho Automobile Sai Gon Service Trading Investment Joint Stock Company	Trading of automobiles and provision of automobile services	Lot 11C, Vo Nguyen Giap Street, Hung Phu Ward, Can Tho City, Vietnam	58.29%	92.78%
3	FX Auto Company Limited	Trading of automobiles and provision of automobile services	TK33/14 Nguyen Canh Chan Street, Cau Ong Lanh Ward, Ho Chi Minh City, Vietnam	35.49%	57.26%
4	Tan Phu Automobile TMDV Investment Joint Stock Company	Trading of automobiles and provision of automobile services	69 Che Lan Vien Street, Tay Thanh Ward, Ho Chi Minh City, Vietnam	46.07%	81.06%
5	Toyota Long Bien Company Limited	Trading of automobiles and provision of automobile services	No. 7 and No. 9 Nguyen Van Linh Street, Group 17, Viet Hung Ward, Hanoi, Vietnam	70.00%	100.00%
6	Hai Duong Auto Investment and Service Limited Company	Trading of automobiles and provision of automobile services	Area 14, Thanh Dong Ward, Hai Phong City, Vietnam	35.70%	51.00%
7	Han River Automobile Corporation	Trading of automobiles and provision of automobile services	86 Duy Tan Street, Hoa Cuong Ward, Da Nang City, Vietnam	35.70%	51.00%
8	Tasco Auto Gia Lai Joint Stock Company	Trading of automobiles and provision of automobile services	Lot OTM5-19, Long Van New Urban Area, Quy Nhon Bac Ward, Gia Lai Province, Vietnam	35.70%	51.00%
9	Hung Thinh Automobile Joint Stock Company	Trading of automobiles and provision of automobile services	Lot 02, National Highway 1A, Qua Giang Hamlet, Hoa Xuan Ward, Da Nang City, Vietnam	38.50%	55.00%
10	Gia Lai Automobile One Member Company Limited	Trading of automobiles and provision of automobile services	278 Le Duan Street, An Phu Ward, Gia Lai Province, Vietnam	35.70%	100.00%
11	Kon Tum Automobile Joint Stock Company	Trading of automobiles and provision of automobile services	377A Phan Dinh Phung Street, Quang Ngai Province, Vietnam	35.38%	99.09%
12	Son Tra Automobile Company Limited	Trading of automobiles and provision of automobile services	286 Pham Hung Street, Hoa Xuan Ward, Da Nang City, Vietnam	35.70%	100.00%

No	Company name	Main activities	Address	Ownership ratio 30/06/2026	Voting rights ratio 30/06/2026
13	Dai Thinh Automobile Joint Stock Company	Trading of automobiles and provision of automobile services	Lot 01, National Highway 1A, Qua Giang Hamlet, Hoa Xuan Ward, Da Nang City, Vietnam	56.00%	80.00%
14	Saigon Long An Automobile Corporation	Trading of automobiles and provision of automobile services	220 Hung Vuong Street, Long An Ward, Tay Ninh Province, Vietnam	71.45%	99.00%
15	Saigon Tay Ninh Automobile Joint Stock Company	Trading of automobiles and provision of automobile services	No. 96 National Highway 22B, Hiep Hoa Quarter, Thanh Dien Ward, Tay Ninh Province, Vietnam	40.98%	72.40%
16	Da Nang Automobile Company Limited	Trading of automobiles and provision of automobile services	02 Nguyen Huu Tho Street, Hoa Cuong Ward, Da Nang City, Vietnam	41.61%	59.44%
17	Quang Nam Automobile Company Limited	Trading of automobiles and provision of automobile services	351A Hung Vuong Street, Tam Ky Ward, Da Nang City, Vietnam	41.61%	100.00%
18	Kien Giang Automobile Investment Trading Service One Member Company Limited	Trading of automobiles and provision of automobile services	No. 68 Vo Van Kiet Street, Thanh Binh Hamlet, Thanh Loc Commune, An Giang Province, Vietnam	70.00%	100.00%
19	Savico New Era Joint Stock Company	Operating a commercial center, real estate business, and automobile trading and maintenance	Kieu Bridge, Thien Truong Boulevard, My Loc Ward, Ninh Binh Province, Vietnam	70.00%	100.00%
20	SVC North Development and Investment Limited Company	Trading of automobiles and provision of automobile services	No. 7 and No. 9 Nguyen Van Linh Street, Long Bien Ward, Hanoi, Vietnam	63.72%	91.03%
21	Carpla Joint Stock Company	Software production and consultancy, and wholesale of used vehicles and spare parts	25th Floor, Tasco Building, Lot HH 2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	50.98%	80.00%
22	Ben Thanh Tay Ninh Automobile Corporation	Trading of automobiles and provision of automobile services	No. 224-226 National Highway 22B, Hiep Truong Quarter, Thanh Dien Ward, Tay Ninh Province, Vietnam	33.98%	61.13%
23	Toyota Ly Thuong Kiet Company Limited	Trading of automobiles and spare parts, provision of maintenance services, non-life insurance agency	No. 188 Le Trong Tan Street, Tay Thanh Ward, Ho Chi Minh City, Vietnam	65.00%	65.00%

No	Company name	Main activities	Address	Ownership ratio 30/06/2026	Voting rights ratio 30/06/2026
24	Binh Thuan Automotive Service Joint Stock Company	Trading of automobiles and provision of automobile services	Lot 4/3, Street No. 4, Phan Thiet 1 Industrial Park, Binh Thuan Ward, Lam Dong Province, Vietnam	46.02%	71.00%
25	Binh Thuan Automotive Joint Stock Company	Trading of automobiles and provision of automobile services	Lot 4/3, Street No. 4, Phan Thiet 1 Industrial Park, Binh Thuan Ward, Lam Dong Province, Vietnam	35.58%	70.00%
26	Toyota Tay Ninh Company Limited	Trading of automobiles and provision of automobile services	No. 50 Hoang Le Kha Street, Quarter 3, Tan Ninh Ward, Tay Ninh Province, Vietnam	65.00%	100.00%
27	Vietnam Automotive Solutions Company Limited	Trading of automobiles and provision of automobile services	20th Floor, Tasco Building, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	100.00%	100.00%
28	G-Lynk Hai Duong Joint Stock Company	Trading of automobiles and provision of automobile services	An Dinh Street, Thanh Dong Ward, Hai Phong City, Vietnam	26.78%	75.00%
29	Carpla Media Company Limited	Telecommunications activities	25th Floor, Tasco Building, Pham Hung Street, Lot HH2-2, Tu Liem Ward, Hanoi, Vietnam	50.98%	100.00%
30	Carpla Car Service Company Limited	Automobile maintenance and repair	25th Floor, Tasco Building, Pham Hung Street, Lot HH2-2, Tu Liem Ward, Hanoi, Vietnam	50.98%	100.00%
31	Stargo Company Limited	Automobile rental	246 Truong Chinh Street, Kim Lien Ward, Hanoi, Vietnam	69.02%	100.00%
32	VETC Digital Company Limited	Information technology services and other computer-related services	11th Floor, Tasco Building, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	50.98%	100.00%
33	Carpla Service Southeast Region Company Limited	Automobile maintenance and repair	79/4 Binh Duong Boulevard, Binh Hoa Ward, Ho Chi Minh City, Vietnam	44.39%	70.00%
34	AG-25 Company Limited	Trading of automobiles and provision of automobile services	10/18 Tran Hung Dao Street, My Thoi Ward, An Giang Province, Vietnam	64.00%	100.00%

No	Company name	Main activities	Address	Ownership ratio 30/06/2026	Voting rights ratio 30/06/2026
35	VETC RSA Company Limited	Direct support service activities for road transport	14th Floor, Tasco Building, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	50.98%	100.00%
36	Carpla Auto Parts Company Limited	Trading of automobile spare parts and accessories	220 Nguyen Huu Canh Street, Thanh My Tay Ward, Ho Chi Minh City, Vietnam	50.98%	100.00%
37	Au Viet Automobile Joint Stock Company	Trading of automobiles and provision of automobile services	02 Nguyen Huu Tho Street, Hoa Cuong Ward, Da Nang City, Vietnam	32.30%	51.00%
38	Binh Duong New City Automobile Service Joint Stock Company	Trading of automobiles and provision of automobile services	Lot C13, Hung Vuong Street, Complex Area, Binh Duong Ward, Ho Chi Minh City, Vietnam	85.61%	94.00%
39	Tasco Auto Distribution Limited Company	Trading of automobiles and provision of automobile services	9th Floor, Tasco Building, Lot HH 2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	37.74%	53.92%
40	Greenlynk Automotives Company Limited	Trading of automobiles and provision of automobile services	340-340A Nguyen Van Linh Street, Tan Thuan Ward, Ho Chi Minh City, Vietnam	60.82%	83.33%

No	Company name	Main activities	Address	Ownership ratio 30/06/2026	Voting rights ratio 30/06/2026
Associates					
1	Bac Au Automobile Corporation	Trading of automobiles and provision of automobile services	340-340A Nguyen Van Linh Street, Tan Thuan Ward, Ho Chi Minh City, Vietnam	41.42%	47.00%
2	Tri Thuc Tuong Lai Investment Joint Stock Company	Real estate business and education	6th Floor, Tasco Building, Lot HH 2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam	47.13%	47.13%
3	Tasco Auto North Saigon Joint Stock Company	Trading of automobiles and provision of automobile services	No. 55/5, Binh Giao Quarter, Thuan Giao Ward, Ho Chi Minh City, Vietnam	29.00%	29.69%
4	Dana Joint Stock Company	Trading of automobiles and provision of automobile services	56 Dien Bien Phu Street, Thanh Khe Ward, Da Nang City, Vietnam	28.19%	40.27%
5	Bac Au Hanoi Automobile Company Limited	Trading of automobiles and provision of automobile services	No. 7 and No. 9 Nguyen Van Linh Street, Group 17, Viet Hung Ward, Hanoi, Vietnam	33.35%	42.98%
6	Savico Quang Nam Company Limited	Trading of automobiles and provision of automobile services	National Highway 1A, Van Long Hamlet, Chien Dan Commune, Da Nang City, Vietnam	35.00%	50.00%
7	Tasco Auto Can Tho Company Limited	Trading of automobiles and provision of automobile services	Land Plot No. 2339 + 2340, Map Sheet No. 7, Residential Area Lot No. 8A, Nam Song Can Tho New Urban Area, Cai Rang Ward, Can Tho City, Vietnam	41.78%	43.75%
8	South Auto Investment and Trading Joint Stock Company	Trading of automobiles and provision of automobile services	1361 Huynh Tan Phat Street, Phu Thuan Ward, Ho Chi Minh City, Vietnam	15.57%	38.00%

7. Employees

The total number of employees of the Company as at June 30, 2026 is 4,748 people (as at December 31, 2025 it was 5,338 people).

II. ACCOUNTING PERIOD, ACCOUNTING CURRENCY

1. Accounting period

Accounting period: Based on the calendar year, it begins on January 1st and ends on December 31st each year.

2. Acounting currency

The accounting currency is Vietnamese Dong (VND).

III. APPLICABLE ACCOUNTING SYSTEM AND ACCOUNTING STANDARDS

1. Applicable accounting system

The Company applies the Vietnamese Corporate Accounting System issued with Circular 99/2025/TT-BTC dated October 27, 2025 ("Circular 99") guiding the corporate accounting system and Circular 202/2014/TT-BTC of the Ministry of Finance issued on December 22, 2014 guiding the method of preparing and presenting consolidated financial statements and Circular 43/2026/TT-BTC issued on April 20, 2026 amending and supplementing some articles of Circular 202 of the Ministry of Finance guiding the method of preparing and presenting interim consolidated financial statements.

The interim consolidated interim financial statements are prepared in accordance with Vietnamese Accounting Standards. The accompanying consolidated interim financial statements are not intended to reflect the consolidated financial position, consolidated interim operating results, and consolidated interim cash flow according to generally accepted accounting principles and practices in countries other Vietnam.

2. Declaration on compliance with Accounting Standards and Accounting System

Board of Management has prepared and presented the Company's interim consolidated financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and prevailing legal regulations guiding the preparation and presentation of interim consolidated financial statements.

IV. SIGNIFICANT ACCOUNTING POLICIES

The following are the significant accounting policies applied by the Company in preparing these consolidated financial statements. These accounting policies are consistent with the accounting policies applied in the preparation of the consolidated financial statements of the most recent fiscal period.

1. Basis of Consolidation of interim consolidated Financial Statements

The interim consolidated financial statements are prepared on the basis of consolidating the interim financial statements of the parent company and its controlled subsidiaries as of June 30, 2026, in accordance with Vietnamese Accounting Standards.

Subsidiaries are fully consolidated from the date of acquisition, which is the date the Company actually takes control of the subsidiary, and continue to be consolidated until the date the Company actually ceases to control the subsidiary.

The interim financial statements of the parent company and its subsidiaries used for consolidation are prepared for the same accounting period and apply accounting policies consistently. Where necessary, the subsidiary's financial statements are adjusted to ensure consistency with the accounting policies applied at the Company. Intercompany transactions, liabilities, and unrealized gains and losses arising from intercompany transactions are completely excluded when consolidating interim financial statements.

Non-controlling interests include the value of non-controlling shareholder interests at the date of the initial business combination and the non-controlling shareholder's share in the change in total equity since the date of the business combination. Losses corresponding to the non-controlling shareholder's share exceeding their share in the subsidiary's total equity are deducted from the Company's interest, unless the non-controlling shareholder has a binding obligation and the ability to offset such losses.

Goodwill on interim consolidated financial statements is the difference between the cost of the business combination and the Company's share of the total fair value of the assets, liabilities, and contingent liabilities of a subsidiary, associate, or joint venture at the date of the investment. Goodwill from the acquisition of subsidiaries is considered an intangible asset and is amortized using the straight-line method over the estimated useful life of that goodwill, which is 10 years.

Goodwill arising on the acquisition of associates and jointly controlled entities is included in the carrying amount of the associates and jointly controlled entities. Goodwill arising on the acquisition of subsidiaries is presented seperately as another asset in the interim Consolidated Statement of financial position.

When dispose a subsidiary, associate or joint venture, the remaining value of the unamortized goodwill is included in the gain/loss from the sale of the respective company.

Business Combinations by Acquisition Method

The assets, liabilities, and contingent liabilities of a subsidiary are measured at their fair values at the acquisition date. Any excess of the purchase price over the total fair value of the acquired net assets is recognized as goodwill. Any deficit between the purchase price and the total fair value of the acquired net assets is recognized directly in the consolidated income statement in the accounting period in which the acquisition occurs.

Non-controlling interests at the initial business combination date are determined based on the non-controlling shareholders' proportionate share in the total fair value of the recognized assets, liabilities, and contingent liabilities.

Business combinations involving entities under common control

A business combination involving entities under common control is a business combination in which all of the combining entities or businesses are ultimately controlled by the same party or parties both before and after the business combination, and that control is not transitory.

The Company accounts for business combinations involving entities controlled by a group of individuals when those individuals have the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities, pursuant to a contractual agreement.

The accounting method applied to business combinations involving entities under common control is as follows:

- The assets and liabilities of the combining entities are recognized at their carrying amounts as at the date of the business combination, without revaluation to fair value;
- No goodwill arises from the business combination transaction;
- The difference between the cost of the business combination and the net asset value of the acquiree is presented separately as a premium or deduction within equity;
- The consolidated statement of financial position and the consolidated income statement reflect the financial position and results of operations of the combining entities from the date on which the business combination

Subsequent to the business combination date, if the Company disposes of and loses control of its investment in these entities, the difference between the cost of the business combination and the net asset value of the acquiree previously recognized in "Other owners' capital" at the date of the business combination will be transferred to "Retained earnings" in the consolidated statement financial position.

2. Recognition of cash and cash equivalents

Cash and cash equivalents include cash on hand, demand deposit and term deposit with maturity of not exceeding 03 months, cash in transit and short-term investments with maturity of not exceeding three months that can be easily transferred to cash without any risks in transferring at the date of the report. The identification of cash and cash equivalents is in accordance with Vietnamese Accounting Standard No. 24 "Cash Flow Statement".

3. Recognition of financial investments

a) Trading securities

Trading securities include securities held for trading purposes (including securities with a maturity of more than 12 months) purchased to resell for profit.

Trading securities are initially recognized at the fair value of consideration paid at the transaction date. Purchase costs directly attributable to the acquisition of trading securities (if any), such as brokerage, transaction fees, information service fees, taxes, and bank charges, are recognized in financial expenses in the period. Subsequent to initial recognition, trading securities are measured at cost less provision for impairment of trading securities.

Provision for impairment of trading securities is made when the market value of trading securities falls below their carrying amount. Any increase or decrease in the provision balance is recognized in the income statement for the period.

Trading securities impairment provision is recognized as follows:

- For trading securities that are listed or whose fair value can be reliably measured, the provision is determined based on the market value of the securities at the end of the accounting period;
- For trading securities whose fair value cannot be reliably measured at the end of the accounting period, the provision is determined based on the investee's losses.

Method for calculating the cost of goods sold for trading securities: Weighted average at the time of sale.

b) Held-to-maturity investment

Held-to-maturity investments comprise investments the Board of Managements has the positive intent and ability to hold until maturity.

Held-to-maturity investments are initially recognized at cost, which includes the purchase price plus (+) any directly attributable investment costs (if any), such as transaction fees, brokerage fees, advisory fees, auditing fees, taxes, and bank charges.

Provision for impairment is made when there is objective evidence that part or all of the held-to-maturity investments may not be recoverable. Any increase or decrease in the provision balance is recognized in the income statement for the period.

c) Investment in associates, joint ventures

Associates are all entities over which the Company has significant influence but not control, typically expressed through holding between 20% and 50% of the voting rights in those entities.

Investments in joint ventures and associates in the Consolidated Financial Statements are accounted for using the equity method. Accordingly, investments in joint ventures and associates are initially recognised at cost. Subsequently, the carrying amount of the investments is adjusted for the investor's share of the investee's profit or loss arising after the date of investment. The investor's share of the investee's results of operations is recognised in the investor's income statement. Distributions received from the investee reduce the carrying amount of the investment. Adjustments to the carrying amount of the investments are also made for changes in the investor's interest arising from income recognised directly in the investee's equity, such as revaluation of property, plant and equipment and foreign exchange differences arising from the translation of financial statements.

d) Investment in other entities

Investments in equity instruments of other entities are initially recognized at cost. Subsequent to initial recognition, these investments are measured at cost less provision for impairment. The provision for impairment of equity instruments is recognized as follows:

- For investments in listed shares or investments whose fair value can be reliably measured, the provision is based on the market value of the shares;
- For investments whose fair value cannot be reliably measured at the reporting date, the provision is determined based on the investee's losses.

The provision for impairment of investments is recognized in the income statement for the period.

4. Recognition of receivables

Receivables are amounts that are recoverable from customers or other entities. Receivables are stated at cost less provision for doubtful debts.

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

- ***Trade receivables:*** Include commercial receivables arising from purchase and sale transactions.
- ***Other receivables:*** Including non-commercial receivables, unrelated to purchase and sale transactions (such as receivables from, distributed dividends and profits; payments on behalf of third parties entitled to receive back; amounts receivables by the entrusted party for export on behalf of the entrusting party; receivables from property lending, fines, compensation, deficient property pending solution, etc).

Receivables shall be recorded in detail to original terms and remaining recovery terms as at the reporting date, original currencies and each object. At the financial statements' preparation date, receivables which have remaining recovery terms of less than 12 months or a business cycle are classified as current receivables, receivables which have remaining recovery terms of over 12 months or a business cycle are classified as non - current receivables.

The provision for doubtful debts represents the portion of receivables that the Company expect to be uncollectible at the end of the fiscal year. Increases or decreases in the provision account balance are recorded in the business management expenses of the period. The provision for doubtful debts is made for each receivable, based on the time overdue for principal payment according to the initial commitment (excluding debt extension between the parties), or the expected level of loss that may occur.

Provisioning rates for overdue receivables are as follows:

- 30% of the outstanding balance for receivables overdue from 6 months to under 1 year;
- 50% of the outstanding balance for receivables overdue from 1 year to under 2 years;
- 70% of the outstanding balance for receivables overdue from 2 years to under 3 years;
- 100% of the outstanding balance for receivables overdue for 3 years or more.

For receivables that are not yet due but the Company has objective evidence that the economic entity has gone bankrupt, has initiated bankruptcy proceedings, or has absconded from its registered business location; the debtor is being prosecuted, detained, tried, or serving a sentence by law enforcement authorities, or is suffering from a terminal illness, or has deceased; or the debt has been requested for judgment execution by the Company but cannot be enforced due to the debtor absconding from their residence; or the debt recovery lawsuit filed by the Company has been suspended, among other reasons, the Company estimates the expected unrecoverable loss (up to a maximum of the carrying amount of the receivable on the accounting books) to make the allowance for doubtful debts.

5. Recognition of inventories

Inventories are determined based on the lower of cost and net realizable value. The cost of inventories includes: Purchase costs, processing costs and other directly related costs incurred to bring the inventories to their present location and condition. The cost of real estate projects includes land use rights costs, land improvement costs and construction costs. Net realizable value is determined by the estimated selling price minus (-) the estimated costs to complete the product and the estimated costs necessary for consumption.

Inventory valuation methods: Specific identification for automobiles and weighted average for other inventory items.

Inventory accounting method: Determine the cost of inventory issued for each transaction.

Provision for devaluation in inventories: Provision for inventories is made for the expected losses due to devaluation (due to discounts, obsolete, poor quality, inferior and etc.) of raw materials and finished products owned by the Company based on the reasonable evidence of devaluation at the end of the fiscal year. Increases and decreases in the provision balance are recorded in cost of goods sold in the year.

6. Recognition and depreciation of fixed assets, financial leased assets, investment properties.

a) Recognition of tangible fixed assets, intangible fixed assets

Tangible fixed assets

Tangible fixed assets are measured at historical cost less accumulated depreciation.

Historical cost of tangible fixed asset comprises of its purchase price and any directly attributable costs to bring the tangible fixed assets into ready condition for its intended use. The identification of historical cost of each type of tangible fixed assets is in accordance with Vietnamese Accounting Standard No. 03.

When a tangible fixed asset is sold or disposed of, its historical cost and accumulated depreciation are removed from the statement of financial position, and any gain or loss resulted from the disposal of the asset is included in the income statement.

Depreciation of tangible fixed assets is calculated on a straight-line method over estimated useful lives. Details as follows:

Fixed Assets	**Useful lives**
Buildings, structures	06 - 40 years
Machinery, equipment	2 - 15 years
Means of transport	05 - 10 years
Office equipment	05 - 08 years
Other fixed assets	03 - 13 years

Intangible fixed assets

Intangible fixed assets are stated at historical cost less accumulated amortization.

Land use rights

Land use rights include:

- Land use rights allocated by the State with land use fee payment;
- Land use rights obtained through legal transfer; and
- Land use rights leased prior to the effective date of the Land Law (2003), for which the land rental was prepaid for a lease term exceeding 5 years and an official Land Use Right Certificate has been issued by competent state authorities.

The original cost of land use rights includes all costs directly related to acquiring the land use rights. Land use rights with a fixed term are depreciated using the straight-line method based on the validity period of the land use right certificate. Land use rights without a fixed term are not subject to amortization.

Software Programs/Computer Software

The historical cost of software programs is determined as the total actual costs incurred by the Company to acquire the software programs, in cases where the software program is a separate component from the related hardware, semiconductor integrated circuit layout design as stipulated by intellectual property law.

The company's software programs include accounting software/ERP software, timekeeping software, archiving software, and contract management software, etc.

Computer software is depreciated using the straight-line method over a period of 3 to 9 years.

Other Regulations on management, usage, and depreciation of Fixed Assets

Other regulations on the management, usage, and depreciation of fixed assets are implemented by the Company in accordance with Circular 45/2013/TT-BTC dated April 25, 2013, Circular 147/2016/TT-BTC dated October 13, 2016, and Circular 28/2017/TT-BTC dated April 12, 2017, issued by head of Ministry of Finance, guiding the regime for the use, management, and depreciation of fixed assets.

b) Recognition of financial leased fixed assets

Financial leased fixed assets are recognized at cost less accumulated depreciation.

The historical cost of financial leased fixed assets is recognized at the fair value of the leased asset or the present value of the minimum lease payments (where the fair value is higher than the present value of the minimum lease payments) (*) plus initial direct costs incurred in connection with the finance lease. If input VAT is deductible, the present value of the minimum lease payments excludes the amount of VAT payable to the lessor.

(*) The interest rate used to calculate the present value of the minimum lease payments for the leased asset: the implicit interest rate / the interest rate specified in the lease agreement / the lessee's incremental borrowing rate.

Financial leased fixed assets are depreciated over the lease term if the lease term is shorter than the useful life of the leased asset and it is not reasonably certain that the lessee will obtain ownership of the leased asset at the end of the lease term.

c) Recognition of Investment properties

Investment properties include: Land use rights, buildings, or parts of buildings, or both buildings and land, and infrastructure held by the owner or lessee under a financial lease contract for the purpose of generating rental income or anticipating price appreciation, not for use in the production or provision of goods and services or for management purposes; or for sale in the normal course of business.

Investment properties are presented at their original cost less accumulated depreciation.

The historical cost of an investment property is the total cost (cash or cash equivalents) incurred by the Company or the fair value of other items exchanged to acquire the investment property up to the time of purchase or completion of construction.

Costs related to investment properties incurred after initial recognition are recognized as production and business expenses in the period, unless these costs are likely to cause the investment property to generate more future economic benefits than initially assessed, in which case they are added to the historical cost of the investment property.

Investment properties are depreciated using the straight-line method over their estimated useful lives as follows:

Investment properties	**Useful lives**
Buildings, structures	05 - 45 years
Infrastructure	18 - 50 years

The Company does not depreciate investment properties held for appreciation. If there is reliable evidence that the investment property has depreciated against its market value, and the depreciation is reliably determined, the company will perform a downward valuation of the investment property's historical cost and recognize the loss in the cost of goods sold for the year.

7. Leased assets

Assets under operating leases are accounted for as investment properties of the Company on the Statement of Financial Position. Direct expenses incurred during the operating lease are recognized in the Income Statement when they arise.

Lease payments under operating leases are accounted for in the Income Statement using the straight-line method throughout the lease term.

8. Recognition of prepaid expenses

Prepaid expenses are actual expenses incurred (including prepaid and unpaid expenses) that relate to the business results of multiple accounting periods and are to be allocated to the business expenses of subsequent accounting periods.

Prepaid expenses mainly include the value of tools and equipment, rent, and other expenses incurred in the course of the Company's business operations and considered to have the potential to generate future economic benefits for the Company. These expenses are allocated to the Income Statement using the straight-line method, based on the Company's estimated useful life or payback period.

Prepaid expenses are tracked in detail according to their term. At the time of preparing financial statements, expenses with a maturity period of no more than 12 months or one business cycle from the date of incurrence are classified as short-term prepaid expenses, while expenses with a maturity period of more than 12 months or more than one business cycle from the date of incurrence are recognized as long-term prepaid expenses.

9. Recognition of payables

Payables are stated at cost. The classification of payables as trade payables dividends and profit payable and other payables is according to the following principles:

- ***Trade payables:*** Include commercial payables arisen from purchases of goods, services or assets.
- ***Dividends and profits payable:*** This includes dividends and profits that a business pays to its owners (shareholders, members of a limited liability company, etc.).
- ***Other payables:*** Include non-commercial payables not related to the purchase, sale, or provision of goods and services (such as: payables for borrowing interest, payables for financial investment activities; payables on behalf of third parties; payables arising from borrowing assets; payables for fines and compensations; payables for surplus assets pending resolution; payables for social insurance, health insurance, unemployment insurance, trade union contributions, etc.).

Payables monitoring

Liabilities are monitored in detail by their original maturity, remaining maturity as at the reporting date, foreign currency, and individual counterparties. At the financial reporting date, liabilities are classified as current payables when they fall into any of the following categories:

- The entity expects to settle the liability within its normal operating cycle;
- The entity holds the liability primarily for trading purposes;
- The liability is due for settlement within 12 months or less from the end of the reporting period;
- The entity does not have the right to defer settlement of the liability for at least 12 months after the end of the reporting period;
- The liability forms part of working capital used in the entity's normal operating cycle.

Liabilities that do not meet any of the above criteria for classification as current liabilities are classified as non-current liabilities.

Liabilities are recognized at an amount not lower than the amount required to be settled.

10. Recognition of accrued expenses

Accrued expenses include amounts payable for goods and services received from sellers or provided to buyers during the reporting period but not yet paid due to insufficient documentation or accounting records. These are recorded as production and business expenses for the reporting period.

Basis of determining accrued expenses

- *Electricity, water, telephone, audit fees, conference and study fees:* Based on the payment notice of the service provider or the economic contract signed with the supplier.
- *Interest expense payable in case of deferred interest payment:* Based on principal balance, term, and applicable interest rate.

11. Recognition of provision for payables

Provisions are recognised when the Company has a present obligation (legal or constructive) as a result of a past event; it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and a reliable estimate can be made of the amount of the obligation. Provisions are recognised when the conditions specified in Accounting Standard No. 18 "Provisions, Contingent Assets and Liabilities" are met.

Recognition of provision for payables

Provisions for payables are additionally created (or reversed) according to the higher (or smaller) difference between the provision for payables to be created this year compared to the unused provision for payables in the previous period.

12. Recognition of borrowings and finance lease liabilities

Finance lease liabilities are recognized at the present value of the minimum lease payments.

Borrowings and financial leases are tracked in detail by subject, term, and currency. borrowings, borrowings, and financial leases with repayment periods exceeding 12 months from the end of the accounting period are presented as long-term borrowings and financial leases, borrowings, and financial leases with repayment periods of 12 months or less from the end of the accounting period, or where the Company has no right to refuse payment at any time within the 12-month period from the end of the accounting period, are presented as short-term borrowings and financial leases.

13. Recognition and capitalization borrowing costs

Recognitions of borrowing costs

Borrowing costs include interest expenses and costs directly related to the borrowing (such as appraisal, auditing, and borrowing application processing fees, etc.).

Borrowing costs directly related to the borrowing (excluding interest payable), such as appraisal, auditing, and borrowing application processing fees, and borrowing arrangement fees, are amortized over the borrowing term. Capitalization of borrowing costs must comply with Vietnamese Accounting Standard No. 16 - Borrowing Costs. However, if the borrowing is for investment in a subsidiary, joint venture, or associate, the borrowing costs cannot be capitalized.

Capitalized borrowing costs

Borrowing costs arising from specific borrowings directly related to the investment in the construction or production of an asset under construction are included in the value of that asset (capitalized) after deducting any income generated from the temporary investment of these borrowings. Borrowing costs are capitalized when the enterprise is certain to obtain future benefits from the use of the asset and the interest expense can be reliably determined.

For general borrowings, where such borrowings are used for the purpose of investment in the construction or production of qualifying assets under construction or production, borrowing costs eligible for capitalization are determined based on the capitalization rate in accordance with Vietnamese Accounting Standard No. 16 – "Borrowing Costs".

The capitalization of borrowing costs ceases when the main activities necessary for preparing the asset under construction for use or sale have been completed. Borrowing costs incurred thereafter are recognized as financial expenses in the year.

14. Recognition of unearned revenue

Unearned revenue is recognized when the Company receives prepayments from customers relating to the following: Prepayment of property rentals by customers; The amount of revenue corresponds to the value of goods and services for customers in the traditional customer program, etc.

Unearned revenue allocation method: Unearned revenue is allocated and recorded in the business results of the period, based on the time and term of the amount received in advance.

15. Recognition of owner's equity

Shareholders' contributed capital is recorded at the actual issue price of the shares and is presented in detail under two separate items: owners' contributed capital and share premium.

Ordinary shares: Ordinary shares are recognized at par value. Proceeds from the issuance of shares in excess of their par value are recognized as share premium. Costs directly attributable to the issuance of shares, net of the related tax effects, are deducted from share premium.

Share premium: Share premium reflects the difference between the par value and the issue price of shares (including cases involving the reissuance of treasury shares) and may be positive (where the issue price is higher than par value) or negative (where the issue price is lower than par value).

Convertible bond option: This represents the equity component (share conversion option) of convertible bonds at the reporting date.

Other owners' equity: This represents business capital arising from additions from operating results or from donations, gifts, grants, or revaluation of assets; and any difference between the cost of a merger transaction and the carrying amount of net assets presented in the separate financial statements of the merged entity in cases where the business combination is carried out between entities under common control, etc.

Treasury shares: Treasury shares are shares issued and subsequently repurchased by the Company. The Company's repurchase of its own shares for cancellation, resale, or use as treasury shares is carried out in accordance with applicable laws and regulations. The value of treasury shares comprises the repurchase price and costs directly attributable to the repurchase of the shares, such as transaction and information-related costs, etc.

Retained earnings reflects operation results (profit, loss) after Corporate Income Tax and profit distribution or loss settlement of the Company. Retained earnings are monitored in detail according to the operation results of each fiscal year (previous year, this year), and monitored by each content of profit distribution (appropriation of funds, supplementing the owner's investment capital, distributing dividends, profits to shareholders).

Retained earnings reflect the business results (profit and loss) after Corporate Income Tax and the distribution of profits or loss settlement of the Company. Retained earnings are recorded in detail according to the business results of each fiscal year (previous year, this year), and recorded in detail according to each content of profit distribution (appropriation of funds, supplementing the owner's investment capital, paying dividends and profits to shareholders, to investors).

16. Recognition of revenue and other income

Revenue from sale of goods

Revenue from the sale of goods and finished products is recognized when the outcome of the transaction can be reliably determined and the Company is able to obtain economic benefits from the transaction. Sales revenue is recognized when the majority of the risks and benefits of ownership of the goods have been transferred to the buyer. Revenue is not recognized when there are material uncertainties regarding the recoverability of sales proceeds or the possibility of returns.

Revenue from rendering of services

Revenue from rendering of services is recognized in the income statement based on the percentage of completion of the transaction at the end of the fiscal year. The percentage of completion is assessed based on a survey of the work performed. Revenue is not recognized if there are material uncertainties regarding the recoverability of receivables.

If the outcome of the contract cannot be determined with certainty, revenue will only be recognized to the extent that the recognized costs are recoverable.

Lease Revenue

Lease revenue is recognized in the income statement using the straight-line method based on the lease term. Lease commissions are recognized as an integral part of total lease revenue.

Financial income

Financial operating revenue includes:
- Interest: Interest on loans; interest on deposits; interest on deferred and installment sales; interest on bond and treasury bill investments; discounts received for purchasing goods and services; the difference between the resale price and the purchase price of government bonds in repurchase agreements; the difference between the early repurchase price of issued bonds and the book value of the bonds; accumulated interest payable on bonds up to the time of repurchase, etc.
- Dividends and profits distributed in cash or non-monetary assets for the period after the investment date;
- Income from short-term and long-term securities investment activities; capital gains from the liquidation of joint venture capital contributions, investments in associated companies, investments in subsidiaries, and other capital investments;
- Income from other investment activities;
- Exchange rate gains or gains from the revaluation of foreign currency-denominated items, including gains from the sale of foreign currency;
- Other financial operating revenues.

Interest on deposits, loans, and deferred or installment sales: Recognized on a time basis and at the actual interest rate for each period, unless the recovery of interest is uncertain.

Interest received from investments in stocks and bonds: The interest received for periods corresponding to the period after the Company acquires the investment is recognized as financial operating revenue in each period, while the interest received for the period before the Company acquires the investment is recorded as a reduction in the original cost of the investment.

Dividends and profit distributions: These are recognized when the Company obtains the right to receive dividends or profit distributions arising from its capital contribution. Dividends received in the form of shares (or profit distributions in the form of additional equity interests) are not recognized as income but are only monitored in terms of the increase in the number of shares (or the value of the additional equity interest).

Income from the disposal of financial investments: This is recognized when substantially all risks and rewards associated with ownership of the investment have been transferred to the buyer. Substantially all risks and rewards associated with ownership are transferred to the buyer only upon completion of the sale transaction (for listed securities) or completion of the asset transfer agreement (for unlisted securities). Such income is determined as the excess of the selling price over the cost, where cost represents the carrying amount of the investment. Where the assets received from the disposal of investments are non-monetary assets, the selling price is determined based on their fair value, consistent with the accounting treatment for transactions involving the sale or exchange of such non-monetary assets.

Other income

Other income include: income from the disposal or liquidation of fixed assets; the difference between the fair value of assets distributed from a BCC and the construction investment costs of jointly controlled assets; gains arising from the revaluation of materials, goods, and fixed assets contributed as capital to joint ventures, invested in subsidiaries, associates, or other long-term investments, etc.; income from sale-and-leaseback transactions; taxes payable on the sale of goods and provision of services that are subsequently reduced or refunded; penalties collected from customers for breaches of contract; compensation received from third parties to cover losses of assets (e.g., insurance proceeds and other similar amounts); collection of bad debts previously written off; collection of liabilities for which the creditor cannot be identified or which have been determined not to be payable; customer bonuses related to the sale of goods, products, and services that are not included in revenue; gifts received in cash, kind, shares, or equity interests in other entities, etc. from organizations or individuals (except for support, sponsorships, donations, or gifts recognized as an increase in owners' contributed capital pursuant to a decision of the competent authority); and the value of promotional goods that are not required to be returned, etc.

17. Recogniton of revenue deductions

Revenue deductions include: trade discounts, sales discounts and sales returns. Revenue deductions arising in the same period of consumption of products, goods and services are adjusted to reduce the revenue of the period in which they arise.

18. Recognition of cost of goods sold

Cost of goods sold is recognized on the principle of matching with revenue.

To ensure the principle of prudence, costs exceeding the normal level of inventories are immediately recorded as expenses in the year (after deducting compensation, if any), including: costs of direct materials consumed exceeding the normal level, labor costs, fixed general production costs not allocated to the value of imported products, inventory loss, provision for high-risk contracts related to the sale of inventory, etc.

Items reducing cost of goods sold include: reversals of the provision for decline in value of inventories at the end of the fiscal year (the difference where the provision required to be recognized in the current year is lower than the provision recognized in the previous year); the carrying value of goods sold that are returned and subsequently re-entered into inventory; trade discounts and sales allowances received after the purchased goods have been sold; and import duties, special consumption tax, and environmental protection tax previously included in the cost of purchased goods, where such taxes are subsequently refunded upon the sale of the goods.

19. Recognition of financial expenses

Financial expenses include expenses or losses related to financial investment activities and borrowing costs. Interest expenses (including accruals) of the reporting period are fully recorded in the period.

20. Recognition of Selling and General & administrative expenses

Selling expenses: These are the actual expenses incurred in the process of selling products, goods, and providing services, including expenses for sales staff salaries (wages, allowances, etc.); social insurance, health insurance, union fees, and unemployment insurance for sales staff; expenses for product promotion, introduction, advertising, sales commissions, storage, packaging, and transportation costs; product warranty costs; warranty costs for construction projects (for construction companies); and repair costs for fixed assets used by the sales department, etc.

The company did not incur any deductions in selling expenses during the year.

General & administrative expenses: These are general administrative expenses, including salaries for administrative staff (wages, allowances, etc.); social insurance, health insurance, union fees, and unemployment insurance for administrative staff. Office supplies, tools, depreciation of fixed assets used for business management; land rent, business license tax; provision for doubtful receivables; outsourced services (electricity, water, telephone, fax, property insurance, fire insurance, etc.); other cash expenses (hospitality, customer conferences, etc.).

The company did not incur any deductions in general & administrative expenses during the year.

21. Recognition of tax

a) Current corporate income tax

Current corporate income tax expense comprises current corporate income tax expense in accordance with the Corporate Income Tax Law and additional corporate income tax expense under the Global Minimum Tax regulations.

- Current corporate income tax expense in accordance with the Corporate Income Tax Law represents the corporate income tax payable calculated based on taxable income for the year and the prevailing corporate income tax rate (20%).

b) Deferred corporate income tax

Deferred corporate income tax is the amount of corporate income tax that will be payable or refunded due to temporary differences between the book value of assets and liabilities for the purpose of preparing and presenting financial statements and the values used for tax purposes.

Deferred corporate income tax assets

Deferred corporate income tax assets are corporate income tax amounts that will be recovered in the future, determined based on deductible temporary differences, the carry-forward value of unused tax losses and tax incentives.

Deferred tax assets are recognised only when it is probable that future taxable profits will be available against which the temporary differences can be utilised. At the end of each reporting period, deferred tax assets are reviewed and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the deferred tax assets to be utilised. Previously unrecognised deferred tax assets are also reviewed and recognised – to the extent that it is probable that future taxable profits will be available against which the deferred tax assets can be utilised.

Deferred tax liabilities are recognised for all taxable temporary differences. Deferred tax is measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled. Deferred tax is recognised in the income statement, except when it relates to items charged or credited directly to equity.

Deferred income tax payable

Deferred corporate income tax liability is the amount of corporate income tax that will be payable in the future, determined based on deductible temporary differences and corporate income tax rates.

Offset

In preparing and presenting financial statements, deferred tax assets and deferred tax liabilities are offset only to the extent that they relate to income tax levied by the same tax authority.

c) Other taxes

Other taxes follows prevailing regulations of Vietnam.
The Company's tax report will be subject to inspection by the local tax authorities. Because the application of laws and regulations on taxes on different types of transactions can be interpreted in different ways, the tax amounts are presented on the financial statements can be changed at the last decision of the tax authorities.

22. Segment report

Segment reports are part of financial reporting; they provide information about different types of products and services in geographically distinct areas, known as segment information.

A business segment is a distinctly identifiable part involved in the production or provision of products and services, and has different economic risks and benefits than other business segments. The Company's operations are divided into the following main business activities:

- Real estate leasing activities
- Commercial activities
- Financial activities
- Other business activities

Segment report is presented in Note No. VII.3

23. Related parties

Parties are considered to be related parties of the Company and its subsidiaries if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial decisions and operations, or where the Company and its subsidiaries and the other party are subject to common control or significant influence. Related parties can be companies or individuals, including close family members of individuals considered to be related.

In considering any related party relationship, attention is directed more to the substance of the relationship than to the legal form.

Transactions and balances with related parties during the period are presented in Note VII.2.

24. Other Accounting Principles and Methods

Construction in progress

Projects that are being built and developed for future mixed use such as fixed assets, investment properties and properties for sale (inventory) are classified as construction in progress and is expressed at cost, until construction or development is completed or cost can be reliably measured for these assets, at that time they are classified and subsequently recognized as fixed assets, investment property or inventory, as disclosed in the accounting policies in the accompanying notes.

All direct costs related with acquiring and developing a project, costs incurred for the use right of the leased land, and all subsequent capital expenditures for project development that satisfy definition as expenses will be capitalized.

Borrowing costs are capitalized if directly related to the purchase, construction, or production of an asset which is qualified for capitalization. Capitalization of borrowing costs begins when the activities required to prepare the property are underway and construction and borrowing costs begin to arise. Capitalization of borrowing costs ceases when the asset is ready for use. Capitalization is suspended when the construction or production of a qualified asset is suspended. The capitalization rate is calculated by reference to the actual interest payable on loans for project development purposes, or the portion of project development costs financed by the mutual loan, amortized based on average interest rates.

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

Currency: VND

1. Cash and Cash equivalents

	Closing balance	Opening balance
Cash on hand	11,861,319,227	11,586,149,485
Cash at bank	522,675,232,067	542,638,121,660
Cash in transit	333,571,000	290,000
Cash equivalents (*)	135,801,750,390	205,493,948,004
Total	**670,671,872,684**	**759,718,509,149**

- Demand deposit balances by bank:

	Closing balance	Opening balance
Vietnam Joint Stock Commercial Bank for Industry and Trade	122,024,350,831	261,093,891,299
Joint Stock Commercial Bank for Foreign Trade of Vietnam	80,995,955,823	130,728,393,551
Joint Stock Commercial Bank for Investment and Development of Vietnam	199,467,074,572	38,154,640,184
Other banks	120,187,850,841	112,661,196,626
Total	**522,675,232,067**	**542,638,121,660**

(*): Cash equivalents include time deposits at commercial banks with a term of less than 3 months and an interest rate of 2.1 - 4.75%/year

2. Short-term financial investments

2.1 Trading securities

	Closing balance			Opening balance		
	Cost	Provision	Fair value	Cost	Provision	Fair value
Listed trading securities						
Ho Chi Minh City Electric Power Trading Investment Corporation (1,350,000 shares)	13,500,000,000	(9,720,000,000)	3,780,000,000	13,500,000,000	(8,910,000,000)	4,590,000,000
Hai Phong Securities Joint Stock Company (771 shares)	2,052,543	-	7,656,801	2,052,543	-	7,710,000
Unlisted trading securities						
Ben Thanh - Non Nuoc Resort Corporation	14,772,940,000	(9,274,117,828)	(*)	14,772,940,000	(9,274,117,828)	(*)
Total	**28,274,992,543**	**(18,994,117,828)**		**28,274,992,543**	**(18,184,117,828)**	

(*) The Company has not determined the fair value of these investments as they are not listed on the market, and the Vietnamese Accounting System and Vietnamese Accounting Standards do not provide guidance on determining fair value using valuation techniques. The fair value of these investments may differ from their carrying value.

2.2 Held-to-maturity investments

	Closing balance			Opening balance		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
a. ***Short-term***						
Term deposits	**167,048,366,874**	**167,048,366,874**	-	**147,195,603,195**	**147,195,603,195**	-
Vietnam Joint Stock Commercial Bank for Industry and Trade	76,361,369,080	76,361,369,080	-	66,548,179,587	66,548,179,587	-
Joint Stock Commercial Bank for Foreign Trade of Vietnam	29,429,996,727	29,429,996,727	-	23,429,388,258	23,429,388,258	-
Joint Stock Commercial Bank for Investment and Development of Vietnam	39,860,519,127	39,860,519,127	-	24,461,032,611	24,461,032,611	-
Term deposits of other banks	21,396,481,940	21,396,481,940	-	32,757,002,739	32,757,002,739	-

	Closing balance			Opening balance		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Loans	***576,118,142,533***	***576,118,142,533***	-	***483,132,499,216***	***483,132,499,216***	-
T&D Investment Development Joint Stock Company	509,670,674,380	509,670,674,380	-	459,000,000,000	459,000,000,000	-
Others	66,447,468,153	66,447,468,153	-	24,132,499,216	24,132,499,216	-
Investment cooperation	***1,236,791,468,612***	***1,236,791,468,612***	-	***651,621,000,554***	***651,621,000,554***	-
Cooperation in showroom development	1,099,332,157,673	1,099,332,157,673	-	651,621,000,554	651,621,000,554	-
Other investment cooperation receivables	137,459,310,939	137,459,310,939	-	-	-	-
Total	**1,979,957,978,019**	**1,979,957,978,019**	-	**1,281,949,102,965**	**1,281,949,102,965**	-

	Closing balance			Opening balance		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
b. ***Long-term***						
Bonds	1,000,000,000	1,000,000,000	-	1,000,000,000	1,000,000,000	-
Investment cooperation	***85,100,000,000***	***85,100,000,000***	-	***71,471,554,986***	***71,471,554,986***	-
Cooperation in showroom development	56,400,000,000	56,400,000,000	-	-	-	-
Other investment cooperation receivables	28,700,000,000	28,700,000,000	-	71,471,554,986	71,471,554,986	
Total	**86,100,000,000**	**86,100,000,000**	-	**72,471,554,986**	**72,471,554,986**	-

2.3 *Investments in associates*

	Closing balance		Opening balance	
	Cost	Consolidated value under the equity method	Cost	Consolidated value under the equity method
Bac Au Automobile Corporation	19,200,000,000	185,927,750,725	19,200,000,000	183,139,733,003
Dana Joint Stock Company	6,040,500,000	71,148,605,362	6,040,500,000	73,679,013,899
Bac Au Hanoi Automobile Company Limited	10,000,000,000	28,748,415,992	10,000,000,000	27,211,832,072
Savico Quang Nam Company Limited	7,250,000,000	6,702,115,950	6,500,000,000	6,035,131,895
Tasco Auto West Saigon Joint Stock Company	-	-	13,500,000,000	10,793,248,927
Tasco Auto Can Tho Company Limited	9,000,000,000	6,807,964,662	-	(634,348,242)
Tri Thuc Tuong Lai Investment Joint Stock Company	37,703,000,000	39,406,560,503	37,703,000,000	39,309,149,895
Tasco Auto North Saigon Joint Stock Company	31,315,507,631	26,645,921,580	-	-
South Auto Investment and Trading Joint Stock Company	11,400,000,000	11,400,000,000	-	-
Total	**131,909,007,631**	**376,787,334,773**	**92,943,500,000**	**339,533,761,449**

2.4 *Investments in other entities*

	Closing balance		Opening balance	
	Cost	**Provision**	**Cost**	**Provision**
Pacific Ocean Investment Construction Trading Joint Stock Company	14,000,000,000	-	14,000,000,000	-
Global Insurance Company	6,300,000,000	-	6,300,000,000	-
Vinh Mechanical Joint Stock Company	488,800,000	(376,456,778)	488,800,000	(376,456,778)
Thang Long Metal Wares Joint Stock Company	92,779,924	-	92,779,924	-
Auto Online Joint Stock Company	1,836,000,000	(908,047,456)	1,836,000,000	(908,047,456)
Tasco Auto Da Nang Company Limited	15,000,000,000	-	15,000,000,000	-
Tasco Auto Binh Thuan Company Limited	2,200,000,000	-	2,200,000,000	-
Tasco Eco Truck Company Limited (i)	200,000,000,000	-	-	-
Tasco Electric Truck Trade and Services Company Limited (ii)	160,000,000,000	-	-	-
Tasco Auto West Saigon Joint Stock Company	10,500,000,000	-	-	-
Tasco Auto Can Tho Company Limited	3,000,000,000	-	-	-
Tasco Auto Saigon Joint Stock Company	3,600,000,000	-	-	-
Total	**417,017,579,924**	**(1,284,504,234)**	**39,917,579,924**	**(1,284,504,234)**

(i) This represents an investment under Business Cooperation Contract No. 30062026/RSA-ECOTRUCKRT dated June 30, 2026, for the joint development of a rescue ecosystem. The capital contribution under the contract is VND 200 billion. The contract term is 10 years. Profit will be distributed among the parties in accordance with the ratio agreed by the parties at the time of liquidation of this contract.

(ii) This represents an investment under Contract No. 30062026/RSA-ECOTRUCK dated June 30, 2026, for the joint development of a nationwide dedicated rescue network for electric vehicles. The capital contribution under the contract is VND 160 billion. The contract term is 10 years. Profit will be distributed among the parties in accordance with the ratio agreed by the parties at the time of liquidation of this contract.

3. Trade receivables

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Receivable from sales activities	528,640,349,632	-	1,133,983,691,264	-
Receivable from vehicle repair services	85,219,524,290	(192,172,322)	65,657,154,413	(192,172,322)
Receivable from leasing activities	47,717,688,295	(8,898,520,962)	35,274,791,465	(8,898,520,962)
Receivable from share transfers	225,094,750,000	-	-	-
Receivable from other business activities	59,863,908,210	-	68,220,344,485	-
Total	**946,536,220,427**	**(9,090,693,284)**	**1,303,135,981,627**	**(9,090,693,284)**

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Current trade receivables from related parties	**131,784,239,764**	-	**439,101,883,079**	-
Presented in Note No VII.2				
Total	**131,784,239,764**	-	**439,101,883,079**	-

4. Current advances to suppliers

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Advance on land lease	60,068,750,000	-	80,937,814,965	-
Advance on goods and services purchase	143,205,940,900	-	260,605,886,915	-
Advance on Showroom construction	44,028,396,823	-	44,028,396,823	-
Others	49,401,823,293	-	41,532,137,266	-
Total	**296,704,911,016**	-	**427,104,235,969**	-

In which	**Closing balance**	**Opening balance**
Current advances to related parties	**18,674,860,951**	**226,848,616,708**
Total	**18,674,860,951**	**226,848,616,708**

Presented in Note No VII.2

5. Other receivables

5.1 Other current receivables

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Advances for employees	22,045,946,166	-	30,990,334,430	-
Short-term deposits	70,776,926,992	-	86,627,093,722	-
Deposits paid for customers' used car purchases	165,734,829,618	(3,370,000,000)	167,928,526,347	(3,370,000,000)
Dividends receivables	28,200,000,000	-	28,200,000,000	-
Support from suppliers	18,481,456,332	-	56,129,540,694	-
Short-term investment cooperation contract (*)	43,384,954,300	-	43,384,954,300	-
Collections and payments on behalf of customers for VinFast vehicle purchase promotions	10,187,297,064	-	7,693,560,719	-
Others	70,802,169,218	-	78,602,589,252	-
Total	**429,613,579,690**	**(3,370,000,000)**	**499,556,599,464**	**(3,370,000,000)**

(*) Cooperation Contract No 528/HĐGV-03 dated May 12, 2003 for capital contribution to the investment and development of the 65-hectare residential housing project in Binh An Ward, District 2 (formerly). Under the Agreement, the products are to be allocated in proportion to each party's capital contribution to the total contributed capital. The Company is currently carrying out procedures to transfer its rights to participate in the project to its partners.

5.2 Other non-current receivables

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Long-term deposits	248,240,518,337	-	334,420,499,623	-
Others	10,825,096,277	(1,835,031,826)	19,283,420,567	(1,835,031,826)
Total	**259,065,614,614**	**(1,835,031,826)**	**353,703,920,190**	**(1,835,031,826)**

In which	**Closing balance**	**Opening balance**
Other current receivables from related parties	**76,549,256,658**	**194,142,560,420**
Other non-current receivables from related parties	**26,796,270,300**	**13,296,270,300**

Presented in Note No VII.2

6. Inventories

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Goods in transit	97,220,656,979	-	7,762,630,817	-
Materials and spare parts	54,100,079,761	(254,708,106)	29,870,919,299	-
Work in progress	107,489,664,191	-	93,661,078,879	-
Finished goods	581,363,356	-	562,020,795	-
Merchandise	2,087,930,097,969	(1,034,320,309)	1,591,522,878,524	(1,513,511,532)
Total	**2,347,321,862,256**	**(1,289,028,415)**	**1,723,379,528,314**	**(1,513,511,532)**

Details of the increase and decrease in the provision for inventory devaluation:

	Current period	Previous year
Opening balance	1,513,511,532	2,964,742,502
Increase/(Decrease) due to consolidated	(133,805,940)	(26,489,340)
Plus: Provision made in the period	-	538,806,440
Less: Utilization and reversal of provision in the period	(90,677,177)	(1,963,548,070)
Closing balance	**1,289,028,415**	**1,513,511,532**

Details of work in progress are as follows:

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Nam Cau Cam Le Residential area Project	69,535,685,349	-	69,535,685,349	-
Tam Binh - Hiep Binh Phuoc Residential Area Project	1,115,331,902	-	1,115,331,902	-
Others	36,838,646,940	-	23,010,061,628	-
Total	**107,489,664,191**	**-**	**93,661,078,879**	**-**

Information regarding inventory pledged as collateral to the bank to secure the Company's borrowings is presented in Note No V.21.3

7. Prepaid expenses

7.1 Current prepaid expenses

	Closing balance	Opening balance
Prepaid land lease expenses, office and premises rental costs	12,361,340,644	6,504,779,510
Tools and supplies	19,301,936,551	14,036,766,349
Asset repair expenses	1,048,535,616	710,180,533
Others	19,011,929,917	25,025,693,955
Total	**51,723,742,728**	**46,277,420,347**

7.2 Non-current prepaid expenses

	Closing balance	Opening balance
Expenses for renovation, repair, and relocation of assets	13,953,085,640	9,218,454,896
Prepaid land lease expenses, office and premises rental costs	137,794,363,846	122,203,313,775
Tools and supplies	45,120,708,590	20,100,825,713
Advertising, media, and branding expenses	53,088,518,704	-
Popup location rental expenses	3,203,016,540	-
Others	23,266,044,379	35,668,815,651
Total	**276,425,737,699**	**187,191,410,035**

8. Tangible fixed assets

	Buildings and structures	Machinery and equipment	Mean of transportation and transmission	Other tangible fixed assets	Total
HISTORICAL COST					
Opening balance	**1,266,968,155,177**	**321,118,678,991**	**589,742,623,388**	**19,486,868,606**	**2,197,316,326,162**
Increase/(decrease) due to consolidated	(23,254,556,002)	(8,287,952,597)	(21,819,370,105)	(261,619,227)	(53,623,497,931)
Reclassification	-	(32,363,636)	-	32,363,636	-
New purchases	17,284,590,711	11,759,852,397	117,605,088,335	2,234,527,788	148,884,059,231
Construction investment	1,263,592,800	3,531,094,233	-	-	4,794,687,033
Disposals	(280,000,000)	(1,590,475,668)	(79,181,753,942)	(320,490,119)	(81,372,719,729)
Other increases/(decreases)	(196,997,803)	(298,908,173)	222,511,369	(42,527,501)	(315,922,108)
Closing balance	**1,261,784,784,883**	**326,199,925,547**	**606,569,099,045**	**21,129,123,183**	**2,215,682,932,658**
ACCUMULATED DEPRECIATION					
Opening balance	**373,751,701,509**	**224,373,233,188**	**91,657,656,149**	**12,636,430,322**	**702,419,021,168**
Increase/(decrease) due to consolidated	(14,211,144,038)	(6,771,751,217)	1,548,739,538	(179,269,227)	(19,613,424,944)
Depreciation for the period	43,619,291,525	13,416,119,125	42,318,814,892	830,235,110	100,184,460,652
Reclassification	-	71,170,359	-	(71,170,359)	-
Disposals	(14,322,191)	(566,089,359)	(18,353,494,088)	(320,490,119)	(19,254,395,757)
Other increases/(decreases)	179,688,324	(1,818,345)	(351,366,256)	(2,772,998)	(176,269,275)
Closing balance	**403,325,215,129**	**230,520,863,751**	**116,820,350,235**	**12,892,962,729**	**763,559,391,844**
CARRYING AMOUNT					
Opening balance	**893,216,453,668**	**96,745,445,803**	**498,084,967,239**	**6,850,438,284**	**1,494,897,304,994**
Closing balance	**858,459,569,754**	**95,679,061,796**	**489,748,748,810**	**8,236,160,454**	**1,452,123,540,814**

Cost of tangible fixed assets that have been fully depreciated but are still in use as at June 30, 2026 is as follows:	VND 236,247,323,181
Cost of tangible fixed assets that have been fully depreciated but are still in use as at December 31, 2025 is as follows:	VND 258,579,237,478
Carrying amount of tangible fixed assets pledged as collateral at banks to secure the Company's borrowings as at June 30, 2026 is as follows:	VND 424,637,906,311
Carrying amount of tangible fixed assets pledged as collateral at banks to secure the Company's borrowings as at December 31, 2025 is as follows:	VND 400,577,648,995

9. Intangible fixed assets

	Land use rights	Computer software	Total
HISTORICAL COST			
Opening balance	**169,729,925,685**	**35,845,265,194**	**205,575,190,879**
Increase/(decrease) due to consolidated	-	(515,950,000)	(515,950,000)
New purchases during the period	-	13,923,400,000	13,923,400,000
Disposals and sales	-	(92,000,000)	(92,000,000)
Closing balance	**169,729,925,685**	**49,160,715,194**	**218,890,640,879**
ACCUMULATED AMORTIZATION			
Opening balance	**15,028,569,121**	**17,606,929,310**	**32,635,498,431**
Increase/(decrease) due to consolidated	-	(94,590,837)	(94,590,837)
Amortization for the period	235,737,063	1,719,444,414	1,955,181,477
Other increases/(decreases)	(53,373,427)	-	(53,373,427)
Disposals and sales	-	(92,000,000)	(92,000,000)
Closing balance	**15,210,932,757**	**19,139,782,887**	**34,350,715,644**
CARRYING AMOUNT			
Opening balance	**154,701,356,564**	**18,238,335,884**	**172,939,692,448**
Closing balance	**154,518,992,928**	**30,020,932,307**	**184,539,925,235**

Cost of intangible fixed assets that have been fully amortized but are still in use as at 30 June 2026 is as follows:	VND 14,777,516,440
Cost of intangible fixed assets that have been fully amortized but are still in use as at 31 December 2025 is as follows:	VND 14,689,316,440
Carrying amount of intangible fixed assets pledged as collateral at banks to secure the Company's borrowings as at 30 June 2026 is as follows:	VND 78,218,438,733
Carrying amount of intangible fixed assets pledged as collateral at banks to secure the Company's borrowings as at 31 December 2025 is as follows:	VND 98,542,805,599

10. Investment property

	Land use rights with indefinite term	Land use rights with definite term	Buildings and structures	Total
HISTORICAL COST				
Opening balance	**5,107,878,273**	**63,599,169,277**	**1,020,897,793,167**	**1,089,604,840,717**
New purchases during the period	-	-	2,341,007,834	2,341,007,834
Closing balance	**5,107,878,273**	**63,599,169,277**	**1,023,238,801,001**	**1,091,945,848,551**
ACCUMULATED DEPRECIATION				
Opening balance	-	**23,882,193,054**	**351,844,575,430**	**375,726,768,484**
Depreciation for the period	-	2,043,190,938	21,631,195,151	23,674,386,089
Closing balance	-	**25,925,383,992**	**373,475,770,581**	**399,401,154,573**
CARRYING AMOUNT				
Opening balance	**5,107,878,273**	**39,716,976,223**	**669,053,217,737**	**713,878,072,233**
Closing balance	**5,107,878,273**	**37,673,785,285**	**649,763,030,420**	**692,544,693,978**

Cost of investment property that has been fully depreciated but is still in use as at June 30, 2026 is as follows:	VND 61,663,261,195
Cost of investment property that has been fully depreciated but is still in use as at December 31, 2025 is as follows:	VND 61,663,261,195
Carrying amount of investment property pledged as collateral at banks to secure the Company's borrowings as at June, 30 2026 is as follows:	VND 533,337,036,085
Carrying amount of investment property pledged as collateral at banks to secure the Company's borrowings as at 31 December 2025 is as follows:	VND 545,644,077,293

11. Financial leased fixed assets

	Mean of transportation and transmission	Total
Historical Cost		
Opening balance	**69,065,258,707**	**69,065,258,707**
- Financial lease during the period	143,090,608,881	143,090,608,881
Closing balance	**212,155,867,588**	**212,155,867,588**
Accumulated depreciation		
Opening balance	**1,842,650,011**	**1,842,650,011**
- Depreciation during the period	8,075,599,316	8,075,599,316
Closing balance	**9,918,249,327**	**9,918,249,327**
Carrying amount		
Opening balance	67,222,608,696	67,222,608,696
Closing balance	**202,237,618,261**	**202,237,618,261**

12. Construction in progress

	Closing balance	Opening balance
104 Pho Quang project	267,400,650,953	267,400,650,953
Mercure Son Tra, Da Nang project	106,361,001,018	106,361,001,018
Others	33,089,088,459	16,563,337,455
Total	**406,850,740,430**	**390,324,989,426**

13. Goodwill

	Value	Total
Cost		
Opening balance	261,980,514,977	261,980,514,977
- Purchased during the period	50,275,432,720	50,275,432,720
Closing balance	**312,255,947,697**	**312,255,947,697**
Allocation value		
Opening balance	51,497,221,780	51,497,221,780
- Allocated during the period	15,599,047,104	15,599,047,104
Closing balance	**67,096,268,884**	**67,096,268,884**
Carrying amount		
Opening balance	210,483,293,197	210,483,293,197
Closing balance	**245,159,678,813**	**245,159,678,813**

14. Other current assets

	Closing balance	Opening balance
Cash and cash equivalents	335,543,426,701	76,396,775,169
Total	**335,543,426,701**	**76,396,775,169**

Other current assets are cash and cash equivalents pledged as collateral to secure the Company's borrowings from commercial bank.

15. Trade payables

Current Trade Payables

	Closing balance	Opening balance
Payables for Ford supplier	91,129,778,253	74,747,492,972
Payables to Hyundai supplier	42,979,488,927	108,529,561,502
Payables to Toyota supplier	3,150,597,980	7,024,130,956
Payables to Isuzu supplier	72,636,813,967	61,086,560,757
Payables to Vinfast supplier	1,449,770,364	-
Payables to Nissan supplier	899,234,640	1,949,300,200
Payables to Mitsubishi supplier	10,297,596,258	15,413,438,691
Payables to Volvo supplier	58,919,380,406	224,861,144,813
Payables to Lynk&Co supplier	100,722,327,702	380,021,288,529
Others	311,701,109,040	186,341,452,182
Total	**693,886,097,537**	**1,059,974,370,602**

In which		
Current trade payables to related parties	**162,227,745,062**	**652,719,759,945**
Presented in Note No VII.2		
Total	**162,227,745,062**	**652,719,759,945**

16. Advances from customers

16.1 Current advances from customers	Closing balance	Opening balance
Advances from customers buying cars	164,761,477,316	212,685,642,524
Advances from customers transferring property	7,000,000,000	7,000,000,000
Advances from customers leasing shopping centers	14,803,174,118	16,496,619,977
Advances from other customers	40,946,911,123	24,170,999,616
Total	**227,511,562,557**	**260,353,262,117**

In which		
Advances from related parties	**172,326,526,467**	**54,881,165,221**
Presented in Note No VII.2		
Total	**172,326,526,467**	**54,881,165,221**

16.2 Non-current advances from customers	Closing balance	Opening balance
Advances from customers buying cars	6,971,796,885	6,011,796,481
Advances from customers use services	7,969,767,265	8,513,490,011
Total	**14,941,564,150**	**14,525,286,492**

(*) Amounts payable to partners under business cooperation and investment cooperation contracts for the development and operation of the Company's real estate projects. Under the cooperation agreements, the parties contribute capital, incur costs, or provide other resources in accordance with the agreed-upon ratios and schedules; the results of the cooperation are distributed based on the ratios and principles specified in each contract.

17. Accrued expenses

17.1 Current accrued expenses

	Closing balance	Opening balance
Salary and related expenses	17,466,946,997	13,861,970,339
Training costs	4,442,453,464	5,030,120,517
Provision for repairs and renovations	118,228,686	363,157,000
Interest expenses	10,160,999,179	7,653,426,229
Business cooperation interest	823,454,794	562,184,308
Brokerage commissions for business operations	2,278,969,881	5,522,000,339
Others	39,183,137,199	26,704,521,095
Total	**74,474,190,200**	**59,697,379,827**

17.2 Non-current accrued expenses

	Closing balance	Opening balance
Profit from business cooperation	19,919,342,466	13,849,643,836
Others	-	933,949,085
Total	**19,919,342,466**	**14,783,592,921**

18. Statutory obligations

	Opening balance		During the period			Closing balance	
	Receivable December 31, 2025	**Payable December 31, 2025**	**Amount payable during the period**	**Amount offset/ paid during the period**	**Increase/decrease due to consolidation**	**Receivable June 30, 2026**	**Payable June 30, 2026**
Output VAT	5,283,381	54,960,080,731	83,695,445,145	122,852,361,100	-	4,638,036,664	20,435,918,059
Import VAT	-	-	70,073,652,240	69,718,943,935	(134,393,040)	-	220,315,265
Special consumption tax on imported goods	-	-	72,815,159,985	72,815,159,985	-	-	-
Special consumption tax on domestic goods	-	-	120,829,970,881	117,146,127,971	5,995,219,544	-	9,679,062,454
Import and export duties	-	-	271,553,070,191	271,444,507,963	(110,876,012)	2,313,784	-
Corporate income tax	7,310,896,087	142,157,246,415	40,923,767,616	153,139,930,501	(811,826,574)	4,889,405,712	26,707,766,581
Personal income tax	153,479,319	11,173,426,333	28,832,318,667	31,289,427,545	1,446,322,454	849,737,389	10,076,400,251
Land and housing tax, land rental	2,148,152,160	8,615,682,116	3,663,643,477	372,139,217	-	7,894,913	9,766,929,130
Other taxes, fees, charges and other amounts	8,090,827	1,323,235,917	8,223,568,938	6,371,572,689	-	3,000,000	3,170,141,339
Total	**9,625,901,774**	**218,229,671,512**	**700,610,597,140**	**845,150,170,906**	**6,384,446,372**	**10,390,388,462**	**80,056,533,079**

19. Unearned revenue

19.1 Current unearned revenue

	Closing balance	Opening balance
Current unearned revenue from property lease	14,765,142,834	15,534,208,904
Current unearned revenue from conditional sales activities	6,831,360,338	7,661,401,041
Current unearned revenue from financial investment activities	16,443,747,649	16,443,747,649
Others	23,080,857,858	10,229,265,714
Total	**61,121,108,679**	**49,868,623,308**

19.2 Non-current unearned revenue

	Closing balance	Opening balance
Non-current unearned revenue from property lease	30,347,199,995	32,082,399,995
Non-current unearned revenue from conditional sales activities	6,600,727,663	7,281,636,539
Others	6,750,674,147	-
Total	**43,698,601,805**	**39,364,036,534**

20. Other payables

20.1 Other current payables

	Closing balance	Opening balance
Capital contribution received from the partner of the business	-	15,340,971,000
Insurance premiums collected on behalf of insurance agents	25,694,466,180	14,205,796,177
Operating fund allocation for the Board of Directors and the Board of Supervisors	2,036,293,127	2,971,764,021
Remuneration for managers of member units	9,923,218,981	9,072,718,981
Deposits for purchase and selling shares	516,000,000,000	-
Deposits received from car business and lease	48,758,395,041	30,279,344,916
Interest payables from borrowings	6,292,381,777	5,399,206,599
Advances received of shares transfer	57,413,500,000	-
Others	50,328,368,378	46,399,425,662
Total	**716,446,623,484**	**123,669,227,356**

20.2 Other non-current payables

	Closing balance	Opening balance
Deposit received from lease contracts	69,601,786,146	71,712,533,175
Interest payable from borrowings	91,510,380,696	78,847,517,816
Novaland Investment Group Corporation	341,402,845,867	341,402,845,867
Others	166,759,015,587	207,082,388,387
Total	**669,274,028,296**	**699,045,285,245**

In which	Closing balance	Opening balance
Other current payables to related parties	**20,368,032,428**	**18,318,373,978**
Other non-current payables to related parties	**241,613,432,196**	**252,548,822,362**

Presented in Note No VII.2

21. Borrowings and finance lease liabilities

21.1. Short-term borrowings and finance lease liabilities

	Opening balance	During the period				Closing balance
	Amount/Repayable amount	Increase due to consolidation	Increase during the period	Decrease due to consolidation	Decrease during the period	Amount/Repayable amount
Short-term	***2,523,921,153,477***	***370,186,870,975***	***8,772,014,663,331***	***221,549,049,654***	***8,109,802,257,529***	***3,334,771,380,600***
Vietnam Joint Stock Commercial Bank for Industry and Trade	769,015,884,638	-	2,410,266,119,280	-	2,136,446,803,400	1,042,835,200,518
Joint Stock Commercial Bank for Foreign Trade of Vietnam	813,136,075,028	116,814,854,408	2,327,436,931,828	29,996,230,338	2,355,185,235,682	872,206,395,244
Joint Stock Commercial Bank for Investment and Development of Vietnam	402,715,855,135	56,881,489,041	2,092,857,524,920	17,252,894,015	1,882,715,163,079	652,486,812,002
Others	539,053,338,676	196,490,527,526	1,941,454,087,303	174,299,925,301	1,735,455,055,368	767,242,972,836
Current portion of long-term borrowings	***97,617,453,682***	-	***47,358,254,734***	-	***61,031,795,908***	***83,943,912,508***
Vietnam Joint Stock Commercial Bank for Industry and Trade	69,306,382,076	-	24,895,426,734	-	27,814,204,555	66,387,604,255
Vietnam Technological and Commercial Joint Stock Bank	-	-	21,525,000,000	-	6,300,000,000	15,225,000,000
BIDV - Sumi Trust Leasing Company Limited	14,418,966,132	-	-	-	13,963,313,879	455,652,253
Others	13,892,105,474	-	937,828,000	-	12,954,277,474	1,875,656,000
Total	**2,621,538,607,159**	**370,186,870,975**	**8,819,372,918,065**	**221,549,049,654**	**8,170,834,053,437**	**3,418,715,293,108**

21.2. Long-term borrowings and finance lease liabilities

	Opening balance	During the period				Closing balance
	Amount/Repayable amount	Increase due to consolidation	Increase during the period	Decrease due to consolidation	Decrease during the period	Amount/Repayable amount
Vietnam Joint Stock Commercial Bank for Industry and Trade	791,637,627,596	-	3,575,686,480	-	27,007,648,297	768,205,665,779
Military Commercial Joint Stock Bank	538,490,750,000	-	-	-	538,490,750,000	-
Vietnam Technological and Commercial Joint Stock Bank	-	-	1,050,000,000,000	-	21,525,000,000	1,028,475,000,000
Others	774,160,124,246	-	498,456,731,435	-	397,894,128,002	874,722,727,679
Total	**2,104,288,501,842**	-	**1,552,032,417,915**	-	**984,917,526,299**	**2,671,403,393,458**

21.3 Information about Outstanding short-term, long-term borrowings

a) Short-term creditors

Creditors	Annual interest (%)
Vietnam Joint Stock Commercial Bank for Industry and Trade	5 - 8.6
Joint Stock Commercial Bank for Foreign Trade of Vietnam	5 - 8.7
Vietnam Technological and Commercial Joint Stock Bank	5.5 - 10.25
Others	4.8 - 11.5

b) Long-term creditors

Creditors	Annual interest (%)	Maturity (months)
Vietnam Joint Stock Commercial Bank for Industry and Trade	8.5 - 10.5	84 - 120
Joint Stock Commercial Bank for Foreign Trade of Vietnam	7.8 - 10.2	59 - 72
Others	4 - 8.6	36 - 72

c) Details of assets pledged as collateral to secure the borrowings are as follows:

	Closing balance	Opening balance
Other current assets	335,543,426,701	76,396,775,169
Trade receivables	160,407,610,296	142,034,984,847
Inventories	1,178,747,332,237	760,226,244,400
Deposits, mortgages	1,500,000,000	14,500,000,000
Tangibles fixed assets	424,637,906,311	410,510,919,232
Intangibles fixed assets	78,218,438,733	98,542,805,599
Investment properties	533,337,036,085	489,539,322,331
Held-to-maturity investment - Short-term	134,431,755,694	90,337,429,413
Held-to-maturity investment - Long-term	1,000,000,000	1,000,000,000
Securities held	75,000,000,000	75,000,000,000
Total	**2,922,823,506,057**	**2,158,088,480,991**

d) Long-term borrowings are repaid according to the following schedule:

	Closing balance	Opening balance
Within a year	83,943,912,508	97,617,453,682
In the second year	143,485,762,830	407,090,899,314
From the third to the fifth year	2,110,718,424,534	1,276,696,100,994
After the fifth year	417,199,206,094	420,501,501,534
Total	**2,755,347,305,966**	**2,201,905,955,524**
Less: Payable within 12 months	83,943,912,508	97,617,453,682
Payable after 12 months	**2,671,403,393,458**	**2,104,288,501,842**

22. Owners' equity

22.1 Changes in owners' equity

Description	Owners' contributed capital	Share premium	Other owners' capital	Treasury shares	Investment, development fund	Retained earnings	Non-controlling interests	Total
Opening balance of previous period	**666,305,640,000**	**4,597,348,871**	**210,188,261,567**	**(361,306,726)**	**34,760,139,815**	**558,020,923,166**	**896,576,719,494**	**2,370,087,726,187**
Issuance of share capital	266,477,250,000	-	-	-	-	(266,477,250,000)	-	-
Increase/(decrease) due to consolidated	-	-	-	-	-	(21,286,691,651)	171,814,482,319	150,527,790,668
Dividend distribution from prior year's profit	-	-	-	-	-	-	(72,090,449,727)	(72,090,449,727)
Interim dividend advance from current year's profit	-	-	-	-	-	-	(11,979,340,307)	(11,979,340,307)
Profit for the period	-	-	-	-	-	448,835,574,011	49,707,627,068	498,543,201,079
Appropriation to bonus and welfare fund	-	-	-	-	-	(340,253,050)	(340,996,950)	(681,250,000)
Appropriation to operating fund for the BOD and BOS	-	-	-	-	-	(567,929,500)	(750,933,500)	(1,318,863,000)
Capital increase in subsidiaries from undistributed earnings	-	-	3,913,304,000	-	-	(3,913,304,000)	-	-
Capital contribution from NCI	-	-	-	-	-	-	4,912,000,000	4,912,000,000
Return of capital to NCI	-	-	-	-	-	-	(1,895,000,000)	(1,895,000,000)
Change in ownership percentage of subsidiaries	-	-	-	-	-	5,328,264,988	(98,507,873,237)	(93,179,608,249)
Other increases/(decreases)	-	-	-	-	(1,575,042,530)	980,058,359	5,132,142,388	4,537,158,217
Closing balance of the previous period	**932,782,890,000**	**4,597,348,871**	**214,101,565,567**	**(361,306,726)**	**33,185,097,285**	**720,579,392,323**	**942,578,377,548**	**2,847,463,364,868**
Opening balance of this period	932,782,890,000	4,597,348,871	214,101,565,567	(361,306,726)	33,185,097,285	720,579,392,323	942,578,377,548	2,847,463,364,868
Increase/(decrease) due to consolidated	-	-	-	-	-	52,246,157,993	78,353,060,723	130,599,218,716
Profit for the period	-	-	-	-	-	40,137,295,323	66,837,746,716	106,975,042,039
Dividend distribution from prior year's	-	-	-	-	-	-	(37,915,200,966)	(37,915,200,966)
Change in ownership percentage of subsidiaries	-	-	-	-	(27,056,824)	24,655,778,404	(24,655,778,404)	(27,056,824)
Other increases/(decreases)	-	-	-	-	-	32,694,084,508	(6,543,181,687)	26,150,902,821
Balance at the end of this period	**932,782,890,000**	**4,597,348,871**	**214,101,565,567**	**(361,306,726)**	**33,158,040,461**	**870,312,708,551**	**1,018,655,023,930**	**3,073,246,270,654**

22.2 Details of owner's equity

	Closing balance	Opening balance
Capital contribution of shareholders	932,782,890,000	932,782,890,000
Treasury shares	105,000,000	105,000,000
Total	**932,887,890,000**	**932,887,890,000**

22.3 Capital transactions with owners and dividend, profit distribution

	Current period	Previous period
- Contributed capital		
+ At the beginning of the period	932,782,890,000	666,305,640,000
+ Increase in the period	-	266,477,250,000
+ Decrease in the period	-	-
+ At the end of the period	**932,782,890,000**	**932,782,890,000**
- Dividends and profits distributed	-	-

22.4 Shares

	Closing balance	Opening balance
- Authorized shares	93,278,289	93,278,289
- Issued shares	93,278,289	93,278,289
+ Common shares	*93,278,289*	*93,278,289*
+ Preference shares (classify as contributed capital)	-	-
+ Repurchased shares (Treasury shares)	10,500	*10,500*
+ Common shares	*10,500*	*10,500*
	-	-
- Outstanding shares		
+ Common shares	*93,267,789*	*93,267,789*
+ Preference shares (classify as contributed capital)	-	-

Par value of outstanding shares: VND 10,000

23. Off Statement of Financial Position Items

23.1 Operating lease assets

The total future minimum lease payments under irrevocable operating leases over the following terms:

	Closing balance	Opening balance
- One year or less	213,662,494,340	222,460,821,408
- Over one year to five years	772,224,706,315	820,221,248,801
- Over five years	1,425,765,372,381	1,541,862,702,425
Total	**2,411,652,573,036**	**2,584,544,772,634**

23.2 Goods held on behalf of a third party

	Closing balance	Opening balance
Goods held on behalf of a third party	352,253,143,101	714,006,024,866
Total	**352,253,143,101**	**714,006,024,866**

VI. ADDITIONAL INFORMATION FOR ITEMS IN THE INTERIM CONSOLIDATED INCOME STATEMENT

Currency: VND

1. Revenue from sales of goods and rendering of services

	Current period	Previous period
Revenue from sales of goods	11,304,438,846,807	10,912,968,503,302
Revenue from rendering of services	1,423,629,292,884	1,295,339,029,351
Revenue from property lease	181,449,826,489	137,573,978,834
Total	**12,909,517,966,180**	**12,345,881,511,487**

In which:

Revenue from related parties	**958,109,731,881**	**112,429,145,296**

Presented in Note No VII.2

2. Revenue deductions

	Current period	Previous period
Sale discounts	1,159,754,266	582,634,014
Sale rebates	4,557,923	12,000,000
Sale returns	10,923,450,812	15,092,058,735
Total	**12,087,763,001**	**15,686,692,749**

3. Cost of goods sold

	Current period	Previous period
Cost of goods sold	10,877,466,868,006	10,467,919,711,463
Cost of services rendered	862,248,424,705	906,282,911,559
Cost of investment property lease	109,409,950,683	61,927,583,604
(Reversal)/Provision for devaluation of inventory	(90,677,177)	(1,940,148,365)
Total	**11,849,034,566,217**	**11,434,190,058,261**

4. Financial income

	Current period	Previous period
Interest income	32,703,469,067	8,212,760,186
Sale interests on deferred payments, payment discounts	859,827,848	973,757,081
Gains from disposal of investments	240,645,613,185	119,542,632,670
Gains from business cooperation contracts	30,405,559,141	67,212,419,604
Gain from acquisition of associate as subsidiary	-	2,643,420,411
Other financial income	213,358,496	400,501,585
Total	**304,827,827,737**	**198,985,491,537**

5. Financial expenses

	Current period	Previous period
Interest expenses	212,588,099,022	133,814,818,002
Interest from business cooperation contracts	8,722,739,730	38,121,145,377
Others	6,546,906,952	3,462,685,999
Total	**227,857,745,704**	**175,398,649,378**

6. Selling expenses

	Current period	Previous period
Employees expenses	310,443,332,143	233,718,252,851
Materials and packing materials	31,074,871,584	21,782,490,495
Fixed asset depreciation	59,848,934,091	38,943,715,208
Warranty expenses	196,159,786	1,328,488,217
Sales commission and insurance	29,329,797,537	19,172,716,203
Outsourced services expenses	161,555,065,156	90,816,651,527
Other monetary expenses	56,574,775,213	65,293,485,680
Total	**649,022,935,510**	**471,055,800,181**

7. General and Administrative expenses

	Current period	Previous period
Employees expenses	206,132,851,135	157,244,613,406
Office supply expenses	10,567,686,288	9,724,811,171
Fixed asset depreciation	29,036,454,888	26,977,139,161
Provision expenses	-	211,612,553
Outsourced services expenses	108,713,986,223	81,215,302,902
Other monetary expenses	20,499,921,363	32,499,973,559
Total	**374,950,899,897**	**307,873,452,752**

8. Other income

	Current period	Previous period
Sales bonuses and support from suppliers	11,533,523,503	12,430,217,033
Sales commission received from insurance agents	797,836,210	262,511,463
Income from disposal of tangible fixed assets	6,038,515,786	6,477,521,695
Others	12,984,786,271	18,341,391,222
Total	**31,354,661,770**	**37,511,641,413**

9. Other expenses

	Current period	Previous period
Penalties for late tax payments, tax arrears, and other fines	4,478,342,309	781,593,120
Contractual penalties	9,431,048	124,948,421
Others	10,359,029,566	5,180,737,687
Total	**14,846,802,923**	**6,087,279,228**

10. Operating expenses by element

	Current period	Previous period
Cost of goods sold	10,877,466,868,006	10,467,919,711,463
Labour and employee expenses	682,176,847,148	576,510,074,864
Tools and supplies	758,704,075,348	620,500,975,426
Fixed asset depreciation and goodwill allocation	149,488,674,638	99,740,716,104
Provision expenses	(90,677,177)	(1,728,535,812)
Outsourced services expenses	267,605,269,397	231,096,355,282
Other monetary expenses	137,657,344,264	234,695,016,942
Total	**12,873,008,401,624**	**12,228,734,314,269**

11. Current Corporate Income Tax

	Current period	Previous period
Corporate income tax on taxable income of the current period	40,514,597,755	43,714,085,076
Corporate income tax adjustment of previous period to current period	409,169,861	575,626,285
Total	**40,923,767,616**	**44,289,711,361**

12. Deferred corporate income tax expenses

Deferred corporate income tax expense arising during the year is the tax expense recorded corresponding to the loss carried forward of the subsidiaries in the future.

13. Basic earnings per share

This indicator reflects basic earnings per share, excluding any future issuances that could dilute the share value.

The Company uses the following information to calculate basic earnings per share:

	Current period	Previous period
Accounting profit after corporate income tax	40,137,295,323	85,721,416,813
Profit attributable to common stockholders of the Company	40,137,295,323	85,721,416,813
Bonus and welfare fund for the period (*)	-	-
Average common shares outstanding during the period (**)	93,267,789	66,620,064
Basic earnings per share	**430**	**1,287**

(*) The amount allocated to the bonus and welfare fund is an estimated amount allocated to the bonus and welfare fund during the reporting period If the approved amount allocated to the bonus and welfare fund in the following year differs from the estimated amount for the reporting year, the difference will be adjusted retrospectively and included in the basic earnings per share of the previous period.

(**) The average outstanding common shares during the period are determined as follows:

	Current period	Previous period
Average common shares outstanding at the beginning of the period	93,267,789	66,620,064
Plus: Average additional shares issued and outstanding during the period	-	-
Less: average number of treasury shares repurchased during the period	-	-
Average common shares outstanding during the period	93,267,789	66,620,064

VII. OTHER INFORMATION

1. Subsequent events after balance sheet date

In the opinion of the Board of Management, in all material respects, there are no unusual events occurring after the balance sheet date that affect the financial position and operations of the Company that require adjustment or presentation in the consolidated financial statements for the period from January 01, 2026 to June 30, 2026.

2. Information of related parties

A party is considered as related party if it can control or have significant effects on financial or business decisions of the other party Related parties comprise enterprises and individuals that directly, or indirectly through one or more intermediaries, control, or are controlled by, or are under common control with the Company Associates and individuals owning, directly or indirectly, an interest in the voting right of the Company and its subsidiaries that gives them significant influence over the enterprise, key management personnel, including directors and offices of the Company and close members of the family of these individuals and companies associated with these individuals also constitute related parties.

2.1 Transactions with key management members and related individuals

Key management members and related individuals include: members of the Board of Directors, the Board of Management, the Board of Supervisors and close family members of these individuals.

Transactions with key management members are as follows:

		Transaction value	
Name	**Income**	**Current period**	**Previous period**
Ngo Duc Vu	Remuneration	433,650,000	-
Nguyen Hai Ha	Remuneration, salary	756,450,000	882,500,000
Ngo Van Danh	Remuneration, salary	748,960,000	420,000,000
Tran Thai Son (Chief accountant)	Salary	371,497,846	270,000,000
Nguyen Van Oanh	Remuneration	247,200,000	-
Nguyen Thanh Toai	Salary	702,700,000	-
Tran Hai Anh	Remuneration, salary	-	750,000,000
Tran Thi Linh - Chief accountant (Until March 17, 2025)	Salary	-	135,000,000
Ben Thanh Group (Organizations represented by members of the Board of Supervisors)		-	798,000,000

2.2 Other related parties

a List of other related parties

Related parties	Relationship
Tasco Joint Stock Company	Ultimate parent company
VETC Joint Stock Company	Company in the same Group
Tasco Land Company Limited	Company in the same Group
Tasco Insurance Company Limited	Company in the same Group

Related parties	Relationship
Tasco BOT MTV Company Limited	Company in the same Group
Tasco 6 Company Limited	Company in the same Group
Tasco Quang Binh Limited Company	Company in the same Group
Tasco Hai Phong One Member Limited Company	Company in the same Group
Tasco Nam Thai Joint Stock Company	Company in the same Group
VETC Electronic Toll Collection Company Limited	Company in the same Group
Tasco Investment Company Limited	Company in the same Group
Tasco Mobility Company Limited	Company in the same Group
Tasco Eco Truck Limited Company	Company in the same Group
Tasco Eco Truck Trading and Services Limited Company	Company in the same Group
Tasco Pharmaceutical and Biological Company Limited	Company in the same Group
Tasco SmartCharge Limited Company	Company in the same Group
Vectra Energy Joint Stock Company	Company in the same Group
Tasco Auto Joint Stock Company	Parent Company
Bac Au Automobile Corporation	Associate
Bac Au Saigon Automobile Company Limited	Company in the same Group
Bac Au Hanoi Automobile Company Limited	Associate
Dana Joint Stock Company	Associate
New Energy Holdings Company Limited	Company in the same Group
Sweden Auto Company Limited	Company in the same Group
Tasco Auto Saigon Joint Stock Company	Company in the same Group
Premium EV Company Limited	Company in the same Group
Tasco Auto North Saigon Joint Stock Company	Company in the same Group from January 30, 2026
British Sport Cars Company Limited	Company in the same Group
Tasco Auto Southern Company Limited	Company in the same Group
Tasco Auto Can Tho Company Limited	Company in the same Group
Tasco Auto West Saigon Joint Stock Company	Company in the same Group
Tasco Auto Binh Thuan Company Limited	Company in the same Group
Tasco Auto Da Nang Company Limited	Company in the same Group
Great Auto Company Limited	Company in the same Group
Tasco Auto Manufacturing Joint Stock Company	Company in the same Group
DNP Holding Joint Stock Company	Company in the same Group
Dong Nai Plastics Joint Stock Company	Company in the same Group
Tan Phu Vietnam Joint Stock Company	Company in the same Group
DNP-Water Joint Stock Company	Company in the same Group
CMC Joint Stock Company	Company in the same Group
DNP Production and Trading Joint Stock Company	Company in the same Group
DNP - Bac Giang Water Infrastructure Investment Company Limited	Company in the same Group
Hanoi Water Manufacturing Joint Stock Company No 3	Company in the same Group
Binh Hiep Joint Stock Company	Company in the same Group
Binhthuan Water Supply Sewerage Joint Stock Company	Company in the same Group
Dong Tam Water Corporation	Company in the same Group
Tay Ninh Water Supply Sewerage Joint Stock Company	Company in the same Group
Clean Water System Operation and Management Joint Stock Company	Company in the same Group

Related parties	Relationship
Binh An Water Investment Joint Stock Company	Company in the same Group
DNP Hawaco Joint Stock Company	Company in the same Group
DNP Hawaco Southern Joint Stock Company	Company in the same Group
Ninh Hoa Urban Joint Stock Company	Company in the same Group
Ninh Hoa Measurement Inspection Company Limited	Company in the same Group
Ninh Hoa Urban Construction Company Limited	Company in the same Group
Binh Phuoc Water Supply and Sewerage Joint Stock Company	Company in the same Group
Eco Vietnam Technology and Equipment Joint Stock Company	Company in the same Group
CVT Investment and Development Ltd Company	Company in the same Group
DNP - Tien River Raw Water Company Limited	Company in the same Group
Son Thanh Water Supply and Sewerage Investment Construction Joint Stock Company	Company in the same Group
Saigon Dankia Water Supply Corporation	Company in the same Group
Gia Lai Water Supply Sewerage Joint Stock Company	Company in the same Group
Cu Chi Water Supply and Sewerage Joint Stock Company	Company in the same Group
Saigon Water Infrastructure Corporation	Company in the same Group
PT Industrial Infrastructure Investment and Development Company Limited	Company in the same Group
Water Science and Technology Institute	Company in the same Group
Saigon - An Khe Water Joint Stock Company	Company in the same Group
Tasco Energy Joint Stock Company	Company in the same Group
S&D Water Solutions Company Limited	Company in the same Group
Tasco Headway Logistics Joint Stock Company	Company in the same Group
Saigon Southwest Investment Joint Stock Company	Company in the same Group
Savico Quang Nam Company Limited	Associate
Tri Thuc Tuong Lai Investment Joint Stock Company	Associate
Ben Thanh Group	Major shareholders
Ben Thanh - Non Nuoc Resort Corporation	Having the same Member of Board of Directors
Tasco Holding Joint Stock Company	Major shareholders of ultimate parent company
BOT Hung Thang Phu Tho Limited Company	Company in the same Group
NVT Holdings Joint Stock Company	Company in the same Group
Hong Hai Tourist Corporation	Having the same Member of Board of Directors
Vietnam Medical and Pharmaceutical Investment Joint Stock Company	Company related to member of Board of Directors until April 21, 2026
Saigon - Pleiku Water Supply Joint Stock Company	Company in the same Group
TKT Land Technology Investment and Development Joint Stock Company	Company in the same Group

2.3 *Transaction with related parties in the period as follow:*

Sales and rendering of services	Current period	Previous period
Tasco Joint Stock Company	2,137,007,539	2,495,243,792
Tasco Auto Joint Stock Company	8,259,233,071	391,838,880
Toyota East Saigon Joint Stock Company (**)	-	1,494,447,136
Dana Joint Stock Company	8,836,072,176	3,898,654,426
Bac Au Hanoi Automobile Company Limited	68,645,453,826	32,679,987,947
Bac Au Saigon Automobile Company Limited	2,419,820,085	3,458,707,419
Saigon Auto Gia Dinh Service Joint Stock Company	-	23,439,986,731
DNP Holding Joint Stock Company	1,135,703,559	-
Tasco Insurance Company Limited	79,896,741,715	39,842,560,097
VETC Electronic Toll Collection Company Limited	14,944,002,395	579,400,000
Tasco Auto Distribution Ltd Company (*)	-	2,531,035,117
Tasco Investment Company Limited	6,341,026,456	412,311,684
Tasco Land Company Limited	175,401,048	1,111,030,920
Saigon Dankia Water Supply Corporation	136,402,800	-
Binh Phuoc Water Supply and Sewerage Joint Stock Company	136,040,200	-
Binhthuan Water Supply Sewerage Joint Stock Company	444,857,548	-
Gia Lai Water Supply Sewerage Joint Stock Company	132,000,000	-
Tay Ninh Water Supply Sewerage Joint Stock Company	224,147,200	-
CMC Joint Stock Company	2,695,493,369	-
DNP Hawaco Joint Stock Company	2,207,200	-
DNP Hawaco Southern Joint Stock Company	10,260,400	-
DNP-Water Joint Stock Company	785,398,763	-
Ninh Hoa Urban Joint Stock Company	226,800,000	-
Saigon Water Infrastructure Corporation	372,000,000	-
Tasco Energy Joint Stock Company	17,112,088,214	-
Dong Nai Plastics Joint Stock Company	295,629,000	-
Tasco Auto North Saigon Joint Stock Company	117,306,071,668	-
Tasco Auto Saigon Joint Stock Company	193,844,899,305	-
Tasco Auto West Saigon Joint Stock Company	98,804,804,821	-
Tan Phu Vietnam Joint Stock Company	1,929,810,236	-
Tasco Holding Joint Stock Company	11,340,907,296	-
DNP - Bac Giang Water Infrastructure Investment Company Limited	159,032,749	-
Great Auto Company Limited	579,849,912	-
Premium EV Company Limited	48,000,000	-
DNP - Tien River Raw Water Company Limited	92,011,500	-
British Sport Cars Company Limited	50,300,000	-
Sweden Auto Company Limited	15,962,330,915	-
Tasco Auto Binh Thuan Company Limited	9,315,828,660	-
Tasco Auto Can Tho Company Limited	38,893,074,411	-
Tasco Auto Da Nang Company Limited	254,406,962,733	-
Tasco Auto Southern Company Limited	12,061,111	-
Others	-	93,941,147
Total	**958,109,731,881**	**112,429,145,296**

Goods, service purchase	Current period	Previous period
Bac Au Hanoi Automobile Company Limited	4,948,073,750	74,303,211,487
Saigon Auto Gia Dinh Service Joint Stock Company	-	23,776,582,584
DNP Holding Joint Stock Company	154,545,455	-
Tasco Insurance Company Limited	9,917,719,464	7,191,248,722
VETC Electronic Toll Collection Company Limited	691,824,714	399,332,551
Bac Au Saigon Automobile Company Limited	4,771,331,011	6,631,466,273
Greenlynk Automotives Company Limited (*)	-	17,632,822,750
Tasco Joint Stock Company	7,886,471,400	759,213,225
Tasco Auto Joint Stock Company	18,859,394,064	736,800,000
VETC Joint Stock Company	72,609,360	13,197,777,778
Dana Joint Stock Company	478,476,267	25,339,658
SVC Yacht Joint Stock Company	-	313,755,277
Tasco Investment Company Limited	-	166,666,667
Tasco Auto Retail Ltd Company	-	12,211,745,465
Tasco Auto Distribution Ltd Company (*)	-	51,578,130,138
Sweden Auto Company Limited	78,223,360,403	64,269,717,975
Tasco Land Company Limited	-	980,467,820
CMC Joint Stock Company	-	678,663,680
Binh Phuoc Water Supply and Sewerage Joint Stock Company	46,561,929	-
Gia Lai Water Supply Sewerage Joint Stock Company	11,518,837	-
Hong Hai Tourist Corporation	15,185,186	-
DNP-Water Joint Stock Company	500,000,000	-
Tasco Energy Joint Stock Company	188,888,886	-
Tan An Tourism Development Joint Stock Company	47,000,000	-
Hanoi Water Manufacturing Joint Stock Company No 3	754,545,455	-
Tasco Auto North Saigon Joint Stock Company	15,853,161,182	-
Tasco Auto Saigon Joint Stock Company	14,507,781,351	-
Tasco Auto West Saigon Joint Stock Company	23,100,843,392	-
Tasco Headway Logistics Joint Stock Company	46,950,278	-
Tan Phu Vietnam Joint Stock Company	4,479,434,743	-
DNP - Bac Giang Water Infrastructure Investment Company Limited	745,000,000	-
Great Auto Company Limited	77,321,000	-
Tasco Pharmaceutical and Biological Company Limited	253,775,000	-
Tasco Auto Binh Thuan Company Limited	899,359,847	-
Tasco Auto Can Tho Company Limited	4,105,788,808	-
Tasco Auto Da Nang Company Limited	22,585,583,969	-
Tasco Auto Southern Company Limited	1,534,131,818	-
Total	**215,756,637,569**	**274,852,942,050**

Purchase support	Current period	Previous period
Sweden Auto Company Limited	-	3,870,001,000
Total	**-**	**3,870,001,000**

Fixed assets purchased	**Current period**	**Previous period**
Greenlynk Automotives Company Limited (*)	-	9,442,545,454
Tasco Auto Distribution Ltd Company (*)	-	9,312,431,379
Tasco Joint Stock Company	13,300,000,000	-
Tasco Auto Da Nang Company Limited	1,353,090,909	-
Total	**14,653,090,909**	**18,754,976,833**

Other income	**Current period**	**Previous period**
Tasco Insurance Company Limited	187,229,350	563,409,914
Dana Joint Stock Company	-	45,424,305
Greenlynk Automotives Company Limited (*)	-	111,049,320
Tasco Auto Joint Stock Company	-	30,000,000
Tasco Investment Company Limited	271,907,391	30,810,909
Tasco Auto Distribution Ltd Company (*)	-	222,231,080
Sweden Auto Company Limited	827,664,469	76,589,225
VETC Electronic Toll Collection Company Limited	41,969,714	55,330,000
Tasco Joint Stock Company	500,000	-
Tasco Auto Can Tho Company Limited	35,886,538	-
Total	**1,365,157,462**	**1,134,844,753**

Loans	**Current period**	**Previous period**
Bac Au Hanoi Automobile Company Limited	-	20,000,000,000
Total	**-**	**20,000,000,000**

Borrowings	**Current period**	**Previous period**
Tasco Auto Joint Stock Company	-	366,050,000,000
Total	**-**	**366,050,000,000**

Business cooperation transfer	**Current period**	**Previous period**
Tasco Auto Joint Stock Company	100,000,000,000	90,000,000,000
Total	**100,000,000,000**	**90,000,000,000**

Principal business cooperation received	**Current period**	**Previous period**
Tasco Auto Joint Stock Company	104,827,338,333	110,000,000,000
Total	**104,827,338,333**	**110,000,000,000**

Financial expenses	**Current period**	**Previous period**
Tasco Energy Joint Stock Company	609,239,523	-
Total	**609,239,523**	**-**

Financial income (interest income)	**Current period**	**Previous period**
Greenlynk Automotives Company Limited (*)	-	93,186,301
Bac Au Hanoi Automobile Company Limited	-	412,931,507
Tasco Auto Joint Stock Company	321,336,986	-
Tasco Joint Stock Company	-	5,537,134,098
Tasco Auto North Saigon Joint Stock Company	412,320,384	-
Tasco Auto Saigon Joint Stock Company	941,846,576	-

	Current period	Previous period
Tasco Holding Joint Stock Company	2,688,032,878	-
Tasco Auto West Saigon Joint Stock Company	490,842,788	-
New Energy Holdings Company Limited	69,178,093	-
Total	**4,923,557,705**	**6,043,251,906**

Financial expenses (interest expenses)	**Current period**	**Previous period**
Tasco Auto Joint Stock Company	13,556,038,060	31,115,413,181
New Energy Holdings Company Limited	260,273,973	15,313,120,685
Tasco Investment Company Limited	-	16,205,479,452
VETC Joint Stock Company	-	6,168,494
Tasco Energy Joint Stock Company	609,239,523	-
Dana Joint Stock Company	43,643,835	-
Tasco Joint Stock Company	128,219,178	-
Total	**14,597,414,569**	**62,640,181,812**

(*) These Companies became subsidiaries in the first six months of 2026, therefore no transactions occurred during that period

Balances with related parties at the balance sheet date:

Loans	**Current period**	**Previous period**
Ben Thanh - Non Nuoc Resort Corporation	2,250,000,000	2,250,000,000
Tasco Auto Joint Stock Company	3,552,223,303	-
Tasco Auto North Saigon Joint Stock Company	9,507,320,384	-
Tasco Auto Saigon Joint Stock Company	38,264,334,247	-
Tasco Auto West Saigon Joint Stock Company	11,274,083,370	5,000,000,000
Bac Au Hanoi Automobile Company Limited	899,506,849	-
Tasco Auto Can Tho Company Limited	700,000,000	2,800,000,000
Total	**66,447,468,153**	**10,050,000,000**

Current trade receivables	**Closing balance**	**Opening balance**
Tasco Auto Joint Stock Company	11,792,510,024	7,592,742,963
Greenlynk Automotives Company Limited (*)	-	332,036,783,354
Dana Joint Stock Company	1,481,180,302	1,756,307,055
Bac Au Hanoi Automobile Company Limited	4,094,971,645	4,619,399,234
Bac Au Saigon Automobile Company Limited	399,703,316	240,626,743
Tasco Insurance Company Limited	20,979,539,018	13,632,303,386
VETC Electronic Toll Collection Company Limited	600,317,318	2,010,421,972
Tasco Land Company Limited	44,849,320	1,324,109,412
Sweden Auto Company Limited	9,975,256,876	310,238,388
Saigon Dankia Water Supply Corporation	23,760,000	13,029,670
Binh Phuoc Water Supply and Sewerage Joint Stock Company	23,760,000	20,694,181
Binhthuan Water Supply Sewerage Joint Stock Company	75,384,000	24,979,363
Gia Lai Water Supply Sewerage Joint Stock Company	23,760,000	23,760,000

	Closing balance	Opening balance
CMC Joint Stock Company	299,365,798	116,732,573
DNP Holding Joint Stock Company	753,919,834	138,909,325
DNP-Water Joint Stock Company	398,493,774	168,879,742
Ninh Hoa Urban Joint Stock Company	-	16,095,474
Saigon Water Infrastructure Corporation	66,960,000	48,913,535
Dong Nai Plastics Joint Stock Company	59,948,720	47,520,000
Bac Au Automobile Corporation	5,760,465	5,760,465
Hanoi Water Manufacturing Joint Stock Company No 3	-	2,160,000
Tasco Joint Stock Company	1,846,476,962	2,163,559,197
Tasco Auto West Saigon Joint Stock Company	24,507,071,328	24,020,975,782
Tan Phu Vietnam Joint Stock Company	434,203,480	323,443,800
DNP - Bac Giang Water Infrastructure Investment Company Limited	26,195,440	47,896,217
Great Auto Company Limited	485,730,107	76,589,323
DNP - Tien River Raw Water Company Limited	16,200,000	16,200,000
Tasco Auto Distribution Ltd Company (*)	-	30,165,534,150
Tasco Auto Binh Thuan Company Limited	4,247,541,698	4,377,580
Tasco Auto Can Tho Company Limited	15,845,301,497	4,457,516,942
Tasco Auto Da Nang Company Limited	14,955,541,948	407,272,073
Tasco Auto Southern Company Limited	87,755,621	139,713,221
Tasco Investment Company Limited	768,595,138	13,122,166,991
Tasco Energy Joint Stock Company	160,204,405	6,270,968
Tay Ninh Water Supply Sewerage Joint Stock Company	39,960,000	-
Tri Thuc Tuong Lai Investment Joint Stock Company	63,000,000	-
Tasco Auto North Saigon Joint Stock Company	9,125,203,416	-
Tasco Auto Saigon Joint Stock Company	8,001,447,370	-
VETC Joint Stock Company	2,710,800	-
Premium EV Company Limited	19,820,144	-
British Sport Cars Company Limited	51,840,000	-
Total	**131,784,239,764**	**439,101,883,079**

Advances for suppliers	**Closing balance**	**Opening balance**
Greenlynk Automotives Company Limited (*)	-	150,481,725,124
Tasco Insurance Company Limited	209,806,360	199,364,452
VETC Electronic Toll Collection Company Limited	140,982,529	137,448,113
Tasco Auto Joint Stock Company	1,190,192,000	20,000,000,000
Tasco Auto West Saigon Joint Stock Company	7,000,000,000	10,358,522
Tan Phu Vietnam Joint Stock Company	-	23,562
VETC Joint Stock Company	-	195,324,200
Great Auto Company Limited	-	2,119,470,000
Tasco Auto Distribution Ltd Company (*)	-	50,900,661,791
Tasco Energy Joint Stock Company	1,100,800,680	-
Tasco Auto North Saigon Joint Stock Company	701,142,038	-
Tasco Headway Logistics Joint Stock Company	4,866,400	-
Tasco Auto Binh Thuan Company Limited	5,000,000,000	-
Tasco Auto Da Nang Company Limited	3,327,070,944	2,804,240,944
Total	**18,674,860,951**	**226,848,616,708**

Other current receivables	Closing balance	Opening balance
Greenlynk Automotives Company Limited (*)	-	8,636,611,624
Tasco Joint Stock Company	394,500,000	87,176,313,326
Bac Au Automobile Corporation	28,200,000,000	28,228,714,651
Tasco Auto Joint Stock Company	16,560,172,684	49,069,530,313
Sweden Auto Company Limited	-	3,886,689,517
Tasco Insurance Company Limited	1,704,110,106	114,098,831
Dana Joint Stock Company	-	372,893,386
Ben Thanh - Non Nuoc Resort Corporation	-	180,821,918
Tasco Auto West Saigon Joint Stock Company	14,789,900,000	9,036,438,356
Bac Au Hanoi Automobile Company Limited	-	948,506,849
Tasco Auto Distribution Ltd Company	-	3,255,296,194
Tasco Auto Can Tho Company Limited	2,308,019,511	2,308,019,511
VETC Electronic Toll Collection Company Limited	868,669,312	816,625,944
Binh Phuoc Water Supply and Sewerage Joint Stock Company	5,000,000	10,000,000
Tasco Energy Joint Stock Company	13,396,965	102,000,000
Tasco Auto North Saigon Joint Stock Company	3,600,000,000	-
Tasco Auto Saigon Joint Stock Company	8,000,000,000	-
Great Auto Company Limited	6,883,810	-
Premium EV Company Limited	6,500,000	-
Bac Au Saigon Automobile Company Limited	9,600,270	-
Tasco Investment Company Limited	82,504,000	-
Total	**76,549,256,658**	**194,142,560,420**

Other non-current receivables	Closing balance	Opening balance
Tasco Auto Joint Stock Company	26,196,270,300	12,696,270,300
Sweden Auto Company Limited	600,000,000	600,000,000
Tasco Energy Joint Stock Company	102,000,000	-
Total	**26,796,270,300**	**13,296,270,300**

Current trade payables	Closing balance	Opening balance
Tasco Auto Joint Stock Company	112,349,294	-
Dana Joint Stock Company	182,201,001	57,586,407
Bac Au Hanoi Automobile Company Limited	15,471,153,319	29,944,335,946
Bac Au Saigon Automobile Company Limited	11,687,625,101	101,334,425,441
Tasco Insurance Company Limited	2,700,800,878	1,539,030,593
VETC Electronic Toll Collection Company Limited	58,492,230	75,160,002
Sweden Auto Company Limited	3,225,465,410	8,332,383,426
CMC Joint Stock Company	216,000,000	216,000,000
DNP-Water Joint Stock Company	-	880,000,000
Greenlynk Automotives Company Limited (*)	-	380,206,210,723
Hanoi Water Manufacturing Joint Stock Company No 3	-	2,850,000,000
Tasco Joint Stock Company	20,986,346,414	544,980,150
Tasco Auto West Saigon Joint Stock Company	12,990,614,335	4,365,300,000
Tan Phu Vietnam Joint Stock Company	2,445,705,675	314,018,319
VETC Joint Stock Company	1,494,400,000	1,998,775,200
DNP - Bac Giang Water Infrastructure Investment Company Limited	-	745,000,000

	Closing balance	Opening balance
Great Auto Company Limited	28,535,136,576	85,250,000,000
Tasco Auto Distribution Ltd Company (*)	-	25,387,611,935
Tasco Auto Da Nang Company Limited	20,598,292,010	626,040,023
Tasco Investment Company Limited	1,326,000,000	2,326,000,000
Tasco Land Company Limited	-	540,000,000
Ben Thanh Group	-	5,186,901,780
Tasco Auto North Saigon Joint Stock Company	11,359,561,164	-
Tasco Auto Saigon Joint Stock Company	23,335,328,577	-
New Energy Holdings Company Limited	126,412,000	-
Tasco Pharmaceutical and Biological Company Limited	177,000,000	-
Tasco Auto Binh Thuan Company Limited	723,026,062	-
Tasco Auto Can Tho Company Limited	2,763,394,226	-
Tasco Auto Southern Company Limited	1,712,440,790	-
Total	**162,227,745,062**	**652,719,759,945**

Current advances from customers	Closing balance	Opening balance
Tasco Auto West Saigon Joint Stock Company	5,648,207,500	560,000
Tasco Insurance Company Limited	3,124,248,413	581,179,665
DNP - Bac Giang Water Infrastructure Investment Company Limited	-	8,640,000
Bac Au Saigon Automobile Company Limited	-	4,003,086,476
Tasco Auto Distribution Ltd Company (*)	-	47,636,394,080
Vietnam Medical and Pharmaceutical Investment Joint Stock Company	-	1,277,880,000
Tasco Auto Da Nang Company Limited	5,275,660,000	1,373,425,000
Tasco Energy Joint Stock Company	2,554,842,890	-
Tasco Auto North Saigon Joint Stock Company	52,237,964,752	-
Tasco Auto Saigon Joint Stock Company	103,430,372,912	-
Tasco Auto Southern Company Limited	55,230,000	-
Total	**172,326,526,467**	**54,881,165,221**

Other current payables	Closing balance	Opening balance
Tasco Auto Joint Stock Company	1,501,487,971	6,930,694,570
Tasco Insurance Company Limited	10,385,735,362	5,624,192,828
VETC Electronic Toll Collection Company Limited	2,842,869,754	825,231,750
Greenlynk Automotives Limited Company (*)	-	1,257,495,292
Sweden Auto Company Limited	687,456,000	-
Hanoi Water Manufacturing Joint Stock Company No 3	-	702,843
Tasco Auto West Saigon Joint Stock Company	939,505,818	3,012,493,151
Tasco Auto Distribution Ltd Company (*)	-	96,163,544
Saigon Dankia Water Supply Corporation	22,000,000	22,000,000
Binh Phuoc Water Supply and Sewerage Joint Stock Company	22,000,000	22,000,000
Binhthuan Water Supply Sewerage Joint Stock Company	-	45,900,000
Gia Lai Water Supply Sewerage Joint Stock Company	22,000,000	22,000,000
Tay Ninh Water Supply Sewerage Joint Stock Company	37,000,000	37,000,000
CMC Joint Stock Company	132,500,000	46,500,000
DNP Holding Joint Stock Company	88,500,000	16,000,000
DNP-Water Joint Stock Company	28,500,000	28,500,000

	Closing balance	Opening balance
Ninh Hoa Urban Joint Stock Company	22,000,000	22,000,000
Saigon Water Infrastructure Corporation	46,000,000	46,000,000
Dong Nai Plastics Joint Stock Company	44,000,000	44,000,000
Tan Phu Vietnam Joint Stock Company	160,500,000	160,500,000
DNP - Bac Giang Water Infrastructure Investment Company Limited	22,000,000	22,000,000
Tasco Land Company Limited	-	22,000,000
Tasco Energy Joint Stock Company	15,000,000	15,000,000
Dana Joint Stock Company	2,000,000,000	-
Tasco Auto North Saigon Joint Stock Company	367,928,163	-
Tasco Auto Saigon Joint Stock Company	822,049,360	-
Tasco Auto Binh Thuan Company Limited	15,000,000	-
Tasco Investment Company Limited	69,000,000	-
Tasco Joint Stock Company	60,000,000	-
DNP - Tien River Raw Water Company Limited	15,000,000	-
Total	**20,368,032,428**	**18,318,373,978**

Other non-current payables	Closing balance	Opening balance
Bac Au Hanoi Automobile Company Limited	12,766,821,500	1,766,821,500
Tasco Insurance Company Limited	141,200,000	1,700,983,046
Tasco Auto Joint Stock Company	228,510,380,696	215,847,517,816
New Energy Holdings Company Limited	-	33,000,000,000
CMC Joint Stock Company	-	86,000,000
DNP Holding Joint Stock Company	-	72,500,000
DNP - Tien River Raw Water Company Limited	-	15,000,000
VETC Electronic Toll Collection Company Limited	-	60,000,000
Tan Phu Vietnam Joint Stock Company	195,030,000	-
Total	**241,613,432,196**	**252,548,822,362**

Short-term borrowings	Closing balance	Opening balance
Tasco Auto Joint Stock Company	9,127,073,590	152,150,773,590
Total	**9,127,073,590**	**152,150,773,590**

Long-term borrowings	Closing balance	Opening balance
Tasco Joint Stock Company	360,000,000,000	658,350,000,000
Tasco Auto Joint Stock Company	282,180,000,000	-
New Energy Holdings Company Limited	-	19,000,000,000
Total	**642,180,000,000**	**677,350,000,000**

(*) These Companies become related parties during the year, therefore the opening balance is not presented in the related party balances
(**) The entities are no longer related parties at the end of the period

3. Segment report

The Company's segment operating results by business segment for the financial period from January 01, 2026 to June 30, 2026 are as follows:

	Automobile trading	Real estate	Financial investment	Other activities	Total
Net revenue	12,531,056,321,979	215,711,368,153	-	150,662,513,047	12,897,430,203,179
Other segment income	56,414,337,270	16,456,890,198	50,142,906,007	187,555,612,282	310,569,745,757
Direct segment cost of sales	(11,470,249,367,820)	(118,409,982,963)	-	(260,375,215,434)	(11,849,034,566,217)
Direct other segment expenses	(1,043,159,346,484)	(38,260,875,963)	(65,189,271,623)	(105,222,087,041)	(1,251,831,581,111)
Segment operating profit	**74,061,944,945**	**75,497,399,425**	**(15,046,365,616)**	**(27,379,177,146)**	**107,133,801,608**
Unallocated income					31,354,661,770
Unallocated expenses					(14,846,802,923)
Profit before tax					**123,641,660,455**
Corporate income tax expense					(16,666,618,416)
Profit after corporate income tax					**106,975,042,039**

The Company's segment assets and liabilities by business segment as at June 30, 2026 are as follows:

	Automobile trading	Real estate	Financial investment	Other activities	Total
Assets					
Segment current assets	4,974,952,772,443	289,700,284,713	713,140,708,080	1,264,489,237,799	7,242,283,003,035
Segment non-current assets	1,994,797,282,306	1,483,267,396,601	440,833,987,801	687,831,261,771	4,606,729,928,479
Unallocated assets					49,778,633,556
Total assets	**6,969,750,054,749**	**1,772,967,681,314**	**1,153,974,695,881**	**1,952,320,499,570**	**11,898,791,565,070**
Liabilities					
Segment current liabilities	4,346,176,096,157	295,260,329,480	77,843,747,649	687,028,190,955	5,406,308,364,241
Segment non-current liabilities	66,931,139,208	541,245,930,060	1,682,614,590,544	1,128,445,270,363	3,419,236,930,175
Unallocated liabilities					-
Total liabilities	**4,413,107,235,365**	**836,506,259,540**	**1,760,458,338,193**	**1,815,473,461,318**	**8,825,545,294,416**

The Company's segment operating results by business segment for the financial period from January 01, 2025 to June 30, 2025 are as follows:

	Automobile trading	Real estate	Financial investment	Other activities	Total
Net revenue	12,157,172,946,775	161,289,246,375	-	11,732,625,588	12,330,194,818,738
Other segment income	7,942,267,449	6,932,512,220	142,695,975,584	61,951,715,611	219,522,470,864
Direct segment cost of sales	(11,347,989,317,600)	(79,272,596,841)	-	(6,928,143,820)	(11,434,190,058,261)
Direct other segment expenses	(798,482,806,835)	(101,636,358,157)	(7,677,749,910)	(46,530,987,409)	(954,327,902,311)
Segment operating profit	**18,643,089,789**	**(12,687,196,403)**	**135,018,225,674**	**20,225,209,970**	**161,199,329,030**
Unallocated income					37,511,641,413
Unallocated expenses					(6,087,279,228)
Profit before tax					**192,623,691,215**
Corporate income tax expense					(44,289,711,361)
Profit after corporate income tax					**148,333,979,854**

The Company's segment assets and liabilities by business segment as at December 31, 2025 are as follows:

	Automobile trading	Real estate	Financial investment	Other activities	Total
Assets					
Segment current assets	4,921,553,477,389	323,251,438,608	474,750,000,000	552,349,097,543	6,271,904,013,540
Segment non-current assets	2,198,590,786,773	1,377,270,836,594	179,014,610,707	290,665,352,458	4,045,541,586,532
Unallocated assets					25,531,132,717
Total assets	**7,120,144,264,162**	**1,700,522,275,202**	**653,764,610,707**	**843,014,450,001**	**10,342,976,732,789**
Liabilities					
Segment current liabilities	3,876,061,538,689	450,859,224,437	16,443,747,649	280,142,154,112	4,623,506,664,887
Segment non-current liabilities	125,613,786,189	2,581,639,458,077	-	164,753,458,768	2,872,006,703,034
Total liabilities	**4,001,675,324,878**	**3,032,498,682,514**	**16,443,747,649**	**444,895,612,880**	**7,495,513,367,921**

4. Comparative information/changes in accounting policies

The comparative information presented in the interim consolidated financial statements comprises the figures in the Company's consolidated financial statements for the financial year ended December 31, 2025, which were audited, and the Company's interim consolidated financial statements for the six-month period ended 30 June 2025, which were reviewed Certain line items have been restated due to the application of the transitional provisions set out in Article 30 of Circular No 99/2025/TT-BTC.

The impact of changes and adjusts for errors on comparative data from previous years is as follows:

	Code	Previous period figures	Adjustment	After adjusted figures
Consolidated interim statement of financial position				
Cash and cash equivalents	**110**	**836,115,284,318**	**(76,396,775,169)**	**759,718,509,149**
Cash equivalents	112	281,890,723,173	(76,396,775,169)	205,493,948,004
Short-term financial investments	**120**	**157,286,477,910**	**1,134,753,499,770**	**1,292,039,977,680**
Short-term held-to-maturity investments	123	147,195,603,195	1,134,753,499,770	1,281,949,102,965
Short-term loan receivables		469,050,000,000	(469,050,000,000)	-
Current receivables	**130**	**3,357,194,178,532**	**(1,139,825,054,756)**	**2,217,369,123,776**
Other current receivables	135	1,170,331,654,220	(670,775,054,756)	499,556,599,464
Other current assets	**160**	**-**	**76,396,775,169**	**76,396,775,169**
Other current assets	165	-	76,396,775,169	76,396,775,169
Non-current receivables	**210**	**429,364,888,364**	**(66,400,000,000)**	**362,964,888,364**
Other non-current receivables	215	420,103,920,190	(66,400,000,000)	353,703,920,190
Long-term financial investment	**260**	**379,166,837,139**	**71,471,554,986**	**450,638,392,125**
Long-term held-to-maturity investments	265	1,000,000,000	71,471,554,986	72,471,554,986
Dividends and profit payables	313	-	219,721,520	219,721,520
Other non-current payables	320	123,888,948,876	(219,721,520)	123,669,227,356

Ho Chi Minh City, August 29, 2026

Preparer	Chief Accountant	General Director
Nguyen Ngoc Bich Chau	Tran Thai Son	Diep Tran Bao

M.S.D.N: 0301154821-C.T.C.P
CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN
THÀNH PHỐ HỒ CHÍ MINH

SAIGON GENERAL SERVICE CORPORATION **(SAVICO)** No: 225/ CV-SVC *Re: Explanation of differences in the interim financial statements after review*	**SOCIALIST REPUBLIC OF VIETNAM** **Independence – Freedom – Happiness** *Ho Chi Minh City, August 29th, 2026*

To: **- THE STATE SECURITIES COMMISSION**
- HO CHI MINH STOCK EXCHANGE (HOSE)

- *Pursuant to the Company's disclosed Separate and Consolidated Financial Statements reviewed for the six-month accounting period ended 30 June 2026, the Separate and Consolidated Financial Statements for the second quarter of 2026, and the Separate and Consolidated Financial Statements reviewed for the six-month accounting period ended 30 June 2025.*
- *Pursuant to the Circular 96/2020/TT-BTC dated November 16, 2020, by the Ministry of Finance on information disclosure in the securities market.*

SAVICO hereby provides explanations for the differences in figures in the Separate and Consolidated Financial Statements for the first six months of 2026 before and after review, and compared with the same period in 2025:

- **Consolidated Financial Statements:**

For the first six months of 2026, net revenue on the Company's reviewed consolidated financial statements reached VND 12,909 billion, equivalent to 104.57% of the same period last year. The Company's gross profit reached VND 1,048 billion, equivalent to 120% of the same period last year. This was mainly attributable to the proactive strategy of restructuring the investment portfolio through divestments from non-core entities to focus resources on business segments with higher profit margins and long-term potential.

Consolidated profit after tax reached approximately VND 106.97 billion, equivalent to 72.12% of the same period last year. In the first six months of 2026, profit after tax no longer included the one-off financial income from the disposal of investments recorded in the same period last year. At the same time, performance was affected by the Company's need to increase sales support activities amid intense competition in the automobile market, higher finance costs due to increased borrowing interest rates compared with the same period last year, and the Company's additional capital mobilization to expand its distribution network to increase market share for new vehicle brands, creating an important network infrastructure foundation for growth in the following quarters.

- **Separate Financial Statements:**

Net revenue for the first six months of 2026 on the reviewed separate financial statements reached VND 58.99 billion, equivalent to 133.58% of the same period last year, thanks to improved operating efficiency and contributions from the real estate segment. Profit after tax reached VND

43.2 billion, equivalent to 41.51% of the same period last year. This result was mainly due to the absence of the extraordinary financial gain from capital divestment recorded in Q2/2025 and was partially offset by continued streamlining of operating expenses. Overall, the core business operations of the Parent Company and the entire system remained stable, providing a solid financial foundation for the remaining quarters of 2026.

Overall, profit after tax in the 2026 reviewed separate and consolidated interim financial statements did not change significantly compared with the figures before review.

The above is SAVICO's explanation of the reasons for the differences in profit after corporate income tax as reported in the statements of profit or loss for 2026 and the second quarter of 2026 compared with the same period of the previous year.

Recipients:

- *As above*
- *Accounting Department*
- *Administrative Department*

REPRESENTATIVE OF THE COMPANY

M.S.D.N:0301154821-C.T.C.P
CÔNG TY
CỔ PHẦN
DỊCH VỤ TỔNG HỢP
SÀI GÒN
THÀNH PHỐ HỒ CHÍ MINH

DIEP TRAN BAO