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: 226/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 công ty mẹ (soát xét) bán niên năm 2026 của Công ty Cổ phần Dịch vụ Tổng hợp Sài Gòn (SAVICO)/ - *Separate 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)

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

Huỳnh Văn Trường

SAIGON GENERAL SERVICE CORPORATION

Reviewed interim separate financial statements
for the accounting period
from January 01, 2026 to June 30, 2026

CONTENTS

CORPORATE 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 are listed on the Ho Chi Minh Stock Exchange since 2009 with stock code SVC.

BOARD OF DIRECTORS

Members of the Board of Directors managing the Company's operations during the period and 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 05, 2026*
- Mr. Vu Dinh Do	Member	*Dismissed on June 05, 2026*
- Mr. Tran Quang Truong	Member	*Dismissed on June 05, 2026*
- Mr. Ngo Van Danh	Member	
- Mr. Nguyen Van Oanh	Member	
- Mr. Trinh Kien	Independent member	*Appointed on June 05, 2026*
- Mr. Pham Hoang Liem	Member	*Appointed on June 05, 2026*
- Mr. Pham Hoang Nam	Member	*Appointed on June 05, 2026*

BOARD OF MANAGEMENT

Members of the Board of Management managing the Company's operations during the period and 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	*Dismissed on 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 Company's legal representative from January 01, 2026 to July 19, 2026 was Mr. Nguyen Hai Ha - General Director. From July 20, 2026, the Company's legal representative is Mr. Diep Tran Bao - General Director.

BOARD OF SUPERVISORS

Members of the Board of Supervisors during the accounting period and to the date of this report include:

- Mr. Doan Dac Hien	Head of the Board of Supervisors	*Appointed on June 05, 2026*
- Ms. Bui Thi Nhu Quynh	Head of the Board of Supervisors	*Dismissed on June 05, 2026*
- Mr. Ngo Hoa	Member	*Dismissed on June 05, 2026*
- Ms. Tran Thi Ha Thu	Member	
- Ms. Pham Thi Thu Hang	Member	*Appointed on June 05, 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.

AUDITORS

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

The Board of Management of Saigon General Service Corporation (hereinafter referred to as "the Company") is pleased to present this report together with reviewed interim separate financial statements for the accounting period from January 01, 2026 to June 30, 2026.

BOARD OF MANAGEMENT'S RESPONSIBILITIES IN RESPECT OF FINANCIAL STATEMENTS

The Board of Management of the Company is responsible for preparing the interim separate financial statements, which give a true and fair view of the Company's interim separate financial position as at June 30, 2026 as well as its interim separate operating results and its interim separate cash flow for the accounting period from January 01, 2026 to June 30, 2026 and believes there are no contingent events that may affect the going concern of the Company.

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

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

Board of Management is responsible for ensuring that accounting records are kept adequately to give a fair and true view of the interim separate financial position of the Company at any time and to ensure that the accompanying interim separate financial statements of the Company were prepared in accordance with Vietnamese Accounting Standards, current Vietnamese Corporate Accounting System and relevant legal regulations. Board of Management is also responsible for safeguarding the Company's assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Company's Board of Management confirms that the Company has complied with the above requirements in the preparation and presentation of the interim separate financial statements.

APPROVAL OF FINANCIAL STATEMENTS

The Board of Management approves the accompanying interim separate financial statements for the accounting period from January 01, 2026 to June 30, 2026 which are set out from page 06 to page 57. In the opinion of the Board of Management, the interim separate financial statements give a true and fair view, in all material respects, of the interim separate financial position as at June 30, 2026, interim separate operating results and interim separate cash flows for the accounting period from January 01, 2026 to June 30, 2026 in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and prevailing legal regulations relating to the preparation and presentation of the interim separate financial statements.

As described in Section III.1 of Notes to the interim separate financial statements, the Company is the parent company of its subsidiaries and the interim consolidated financial statements of the Company and its subsidiaries for the accounting period from January 01, 2026 to June 30, 2026 are prepared in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to the preparation and presentation of the interim consolidated financial statements have been issued separately. Users of these interim separate financial statements should read these financial statements together with the aforementioned interim consolidated financial statements in order to obtain complete information about the interim consolidated financial position, interim consolidated operating results and interim consolidated cash flows of the Company.

Ho Chi Minh City, August 29, 2026

For and on behalf of the Board of Management

M.S.D.N: 0301154821 C.T.C.P
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. .602. .

Hanoi, August 29, 2026

INTERIM FINANCIAL INFORMATION REVIEW REPORT

Regarding the interim separate financial statements of Saigon General Service Corporation
for the accounting period from January 01, 2026 to June 30, 2026

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

We have reviewed the accompanying interim separate financial statements of Saigon General Service Corporation (hereinafter referred to as "the Company") dated August 29, 2026 from pages 06 to page 57, including the interim separate Statement of Financial Position as at June 30, 2026, interim separate Income statement, interim separate Cash Flow statement for the accounting period from January 01, 2026 to June 30, 2026 and Notes to the interim separate financial statements.

Responsibilities of Board of Management

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

Auditor's Responsibilities

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

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

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim separate financial statements do not give a true and fair view, in all material respects, of the interim separate financial position of the Company as at June 30, 2026, and of the interim separate results of its operations, its interim separate cash flows for the accounting period from January 01, 2026 to June 30, 2026 in accordance with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations related to the preparation and presentation of interim separate financial statements.

BDO AUDIT SERVICES COMPANY LIMITED

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

Nguyen Tuan Anh - Deputy Director

Audit Practicing Registration Certificate No. 1906-2023-038-1

Unit: VND

	ASSETS	Code	Note	Closing balance	Opening balance
A -	**CURRENT ASSETS**	**100**		**883,077,982,827**	**741,315,699,127**
I.	**Cash and cash equivalents**	**110**	**V.1**	**28,935,481,278**	**23,481,730,340**
1.	Cash	111		28,935,481,278	23,481,730,340
2.	Cash equivalents	112		-	-
II.	**Short-term financial investments**	**120**	**V.2**	**693,355,155,099**	**557,923,265,597**
1.	Trading securities	121	V.2.1	28,272,940,000	28,272,940,000
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	684,076,332,927	547,834,443,425
III.	**Current receivables**	**130**		**89,275,317,995**	**88,913,459,122**
1.	Current trade receivables	131	V.3.1	25,410,446,930	21,411,945,422
2.	Current advances to suppliers	132		473,273,996	6,247,807,934
3.	Other current receivables	135	V.4.1	77,131,238,047	74,993,346,744
4.	Provision for current doubtful receivables	136	V.5	(13,739,640,978)	(13,739,640,978)
IV.	**Inventories**	**140**	V.6	**70,658,556,398**	**70,685,990,692**
1.	Inventories	141		70,658,556,398	70,685,990,692
V.	**Other current assets**	**160**		**853,472,057**	**311,253,376**
1.	Current prepaid expenses	161	V.11.1	351,066,263	311,253,376
2.	Taxes and other receivables from the State	163	V.13.2	502,405,794	-

SAIGON GENERAL SERVICE CORPORATION
INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION *(continued)* **B01a-DN**
As at June 30, 2026

	ASSETS	Code	Note	Closing balance	Opening balance
B -	**NON-CURRENT ASSETS**	**200**		**1,945,958,972,989**	**1,959,464,825,851**
I.	**Non-current receivables**	**210**		**39,353,040,201**	**44,424,595,187**
1.	Non-current trade receivables	211	V.3.2	6,250,000,000	6,250,000,000
2.	Other non-current receivables	215	V.4.2	34,938,072,027	40,009,627,013
3.	Provision for doubtful non-current receivables	216	V.5	(1,835,031,826)	(1,835,031,826)
II.	**Fixed assets**	**220**		**9,921,121,889**	**13,650,278,600**
1.	Tangible fixed assets	221	V.8	9,686,121,886	13,365,278,599
	Historical cost	*222*		*24,975,884,574*	*31,204,489,298*
	Accumulated depreciation	*223*		*(15,289,762,688)*	*(17,839,210,699)*
2.	Intangible fixed assets	227	V.9	235,000,003	285,000,001
	Historical cost	*228*		*1,399,500,000*	*1,399,500,000*
	Accumulated amortization	*229*		*(1,164,499,997)*	*(1,114,499,999)*
III.	**Investment properties**	**240**	V.10	**164,160,372,698**	**156,330,629,576**
	Historical cost	241		224,464,642,264	213,683,431,514
	Accumulated depreciation	242		(60,304,269,566)	(57,352,801,938)
IV.	**Non-current asset-in-progress**	**250**		**269,012,603,534**	**268,294,693,934**
1.	Construction in progress	252	V.7	269,012,603,534	268,294,693,934
V.	**Long-term financial investments**	**260**	V.2	**1,462,250,234,487**	**1,475,520,128,586**
1.	Investment in subsidiaries	261	V.2.3	1,507,585,015,259	1,539,685,015,259
2.	Investment in joint ventures, associates	262	V.2.4	89,253,000,000	56,903,000,000
3.	Investment in other entities	263	V.2.5	20,300,000,000	20,300,000,000
4.	Provision for devaluation long-term investments	264		(154,887,780,772)	(141,367,886,673)
VI.	**Other non-current assets**	**270**		**1,261,600,180**	**1,244,499,968**
1.	Non-current prepaid expenses	271	V.11.2	384,061,512	366,961,300
2.	Deferred income tax assets	272		877,538,668	877,538,668
	TOTAL ASSETS	**280**		**2,829,036,955,816**	**2,700,780,524,978**

	RESOURCES	Code	Note	Closing balance	Opening balance
C -	**LIABILITIES**	**300**		**1,233,900,824,151**	**1,148,866,536,740**
I.	**Current liabilities**	**310**		**393,086,368,550**	**282,880,046,046**
1.	Current trade payables	311	V.12	2,500,334,058	3,561,211,645
2.	Current advance from customers	312		11,094,965,912	8,197,245,520
3.	Dividends and profits payable	313		219,721,520	219,721,520
4.	Current statutory obligations	314	V.13.1	351,451,114	100,189,743,019
5.	Payables to employees	315		3,811,899,839	7,414,710,309
6.	Current accrued expenses	316	V.14	10,751,902,829	9,211,748,641
7.	Current deferred revenue	319	V.15	3,254,872,760	2,913,854,244
8.	Other current payables	320	V.16.1	128,932,147,140	115,499,100,479
9.	Short-term loans and finance lease liabilities	321	V.17.1	224,082,366,425	27,423,173,028
10.	Bonus and welfare fund	323		8,086,706,953	8,249,537,641
II.	**Non-current liabilities**	**330**		**840,814,455,601**	**865,986,490,694**
1.	Other non-current payables	338	V.16.2	378,241,395,601	393,571,450,694
2.	Long-term loans and finance lease liabilities	339	V.17.2	462,573,060,000	472,415,040,000
D -	**OWNERS' EQUITY**	**400**	**V.18**	**1,595,136,131,665**	**1,551,913,988,238**
1.	Contributions of owners	411		932,782,890,000	932,782,890,000
-	*Common shares with voting rights*	*411a*		*932,782,890,000*	*932,782,890,000*
2.	Share premiums	412		4,597,348,871	4,597,348,871
3.	Treasury share	415		(361,306,726)	(361,306,726)
4.	Development and investment fund	418		24,938,303,806	24,938,303,806
5.	Retained earnings	420		633,178,895,714	589,956,752,287
-	*Accumulated retained earnings to the end of previous period*	*420a*		*589,956,752,287*	*136,011,882,559*
-	*Retained earnings of current period*	*420b*		*43,222,143,427*	*453,944,869,728*
	TOTAL RESOURCES	**440**		**2,829,036,955,816**	**2,700,780,524,978**

Ho Chi Minh City, August 29, 2026

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

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

SAIGON GENERAL SERVICE CORPORATION

INTERIM SEPARATE INCOME STATEMENT **B02a-DN**

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

Unit: VND

	ITEMS	Code	Note	Current period	Previous period
1.	**Revenue from sales of goods and rendering of services**	01	VI.1	58,993,468,035	44,161,610,234
2.	**Revenue deductions**	02	VI.2	-	70,776,150,376
3.	**Net revenue from sales of goods and rendering of services**	10		58,993,468,035	(26,614,540,142)
4.	**Cost of goods sold**	11	VI.3	31,960,178,751	(39,314,681,681)
5.	**Gross profit from sales of goods and rendering of services**	20		27,033,289,284	12,700,141,539
6.	**Profit/loss from the disposal of investment**	21		-	-
7.	**Financial income**	22	VI.4	75,283,465,264	117,269,893,039
8.	**Financial expenses**	23	VI.5	42,879,824,957	1,840,547,259
	In which: Interest expenses	24		28,549,930,858	614,962,173
9.	**Selling expenses**	25	VI.6	719,403,327	582,802,880
10.	**General and administrative expenses**	26	VI.7	14,414,254,568	18,241,645,282
11.	**Net operating profit**	30		44,303,271,696	109,305,039,157
12.	**Other income**	31		659,455,823	248,789,957
13.	**Other expenses**	32		1,740,584,092	6,435,507
14.	**Other profit**	40		(1,081,128,269)	242,354,450
15.	**Total accounting profit before tax**	50		43,222,143,427	109,547,393,607
16.	**Current corporate income tax expenses**	51	VI.9	-	5,415,682,081
17.	**Deferred corporate income tax expenses**	52		-	-
18.	**Net profit after tax**	60		43,222,143,427	104,131,711,526

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
INTERIM SEPARATE CASH FLOW STATEMENT **B03a-DN**
For the accounting period from January 01, 2026 to June 30, 2026
(Indirect method)

Unit: VND

	ITEMS	Code	Note	Current period	Previous period
I.	**Cash flows from operating activities**				
1.	***Profit before tax***	***01***		***43,222,143,427***	***109,547,393,607***
2.	***Adjustments for:***				
-	Depreciation and amortization of fixed assets and investment properties	02		3,996,590,737	3,069,248,107
-	Provisions	03		14,329,894,099	1,437,197,639
-	Gains/losses from financial, investment activities	05		(75,672,158,934)	(117,269,893,039)
-	Borrowing costs	06		28,549,930,858	614,962,173
3.	***Operating profit before changes in working capital***	***08***		***14,426,400,187***	***(2,601,091,513)***
-	Increase/decrease in receivables	09		(432,971,754)	(2,501,570,328)
-	Increase/decrease in inventories	10		27,434,294	(85,672,650)
-	Increase/decrease in payables	11		(5,365,613,890)	8,052,793,853
-	Increase/decrease in prepaid expenses	12		(56,913,099)	370,438,398
-	Interest paid	14		(26,608,570,751)	(614,962,173)
-	Corporate income tax paid	15		(99,255,352,545)	-
-	Other payments for operating activities	17		(162,830,688)	(52,500,000)
	Net cash flows from operating activities	***20***		***(117,428,418,246)***	***2,567,435,587***
II.	**Cash flows from investing activities**				
1.	Acquisition and construction of fixed assets and other non-current assets	21		(5,465,570,343)	-
2.	Proceeds from disposal of fixed assets and other non-current assets	22		3,072,727,272	-
3.	Loans to other entities and payment for purchase of debt instruments of other entities	23		(132,428,000,000)	(131,000,000,000)
4.	Collections from loans and proceeds from sale of debt instrument of other entities	24		11,500,000,000	9,750,000,000
5.	Payment for investments in other entities	25		(42,250,000,000)	(16,350,000,000)
6.	Proceeds from sale of investments in other entities	26		42,000,000,000	90,907,455,000
7.	Loan interest, dividends and profit received	27		59,635,798,858	53,579,584,711
	Net cash flows from investing activities	***30***		***(63,935,044,213)***	***6,887,039,711***

Unit: VND

	ITEMS	Code	Note	Current period	Previous period
III.	**Cash flows from financing activities**				
1.	Receipts from share issue, capital contribution of shareholders	31		-	-
2.	Repayment of owners' contributed capital, repurchase of issued shares	32		-	-
3.	Drawdown of borrowings	33		212,946,126,825	8,860,197,163
4.	Repayment of borrowings principal	34		(26,128,913,428)	(50,187,182,181)
5.	Repayment of finance lease principal	35		-	-
6.	Dividend, profit distributed to shareholders	36		-	-
	Net cash flows from financing activities	***40***		***186,817,213,397***	***(41,326,985,018)***
	Net cash flows during the period	**50**		**5,453,750,938**	**(31,872,509,720)**
	Cash and cash equivalents at the beginning of the period	**60**	**V.1**	**23,481,730,340**	**56,076,721,758**
	Impacts of foreign exchange differences	61		-	-
	Cash and cash equivalents at the end of the period	**70**	**V.1**	**28,935,481,278**	**24,204,212,038**

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. GENERAL 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 are listed on the Ho Chi Minh Stock Exchange since 2009 with stock code SVC.

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

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

2. Business activities

Principal business activities of the Company include:

Real estate: real estate business and land use rights; leasing of warehouses, offices and commercial centres; investment in and development of real estate projects focusing on office buildings, apartments, high-end villas and resorts; and

Financial investment activities: Investments in subsidiaries, associates and shares of other entities operating in the fields of trading and services, property and infrastructure.

3. Normal course of business cycle

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

4. Operating characteristics of the business in the period that affect the interim separate financial statements

During the period, there were no events on the legal environment, market developments, business characteristics, management, finance, mergers, divisions, separations, scale changes, etc that have an impact on the Company's financial statements.

5. Corporate structure

As at June 30, 2026, the Company had 16 direct subsidiaries and 40 indirect subsidiaries, 3 direct associates and 5 indirect associates (as at December 31, 2025: 20 direct subsidiaries and 41 indirect subsidiaries, 2 direct associates and 5 indirect associates).

No	Name of Company	Principal activities	Address	Ownership Interest 30/06/2026	Voting Rights Ratio 30/06/2026
Directly owned subsidiary					
1	Saigon Automobile Service Joint Stock Company	Commercial business and automobile services	61A Cao Thang Street, Ban Co Ward, Ho Chi Minh City, Vietnam.	62.83%	63.14%
2	Saigon Star Joint Stock Company	Commercial business and automobile services	510 National Highway No. 13, Quarter 6, Hiep Binh Ward, Ho Chi Minh City, Vietnam.	57.35%	57.35%
3	OtoS Joint Stock Company	Providing e-commerce services; advertising services; trading in automobiles and spare parts; provision of software and services related to information technology	68 Nam Ky Khoi Nghia Street, Saigon Ward, Ho Chi Minh City, Vietnam.	80.86%	80.86%
4	Saigon Northwest Automobile Joint Stock Company	Commercial business and 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	Operation of commercial center, real estate business and sales and maintenance of cars	No. 7 and No. 9 Nguyen Van Linh Street, Group 17, Long Bien Ward, Hanoi, Vietnam.	70.00%	70.00%
6	Toyota Giai Phong Co., Ltd	Commercial business and automobile services	No. 807 Giai Phong Street, Hoang Mai Ward, Hanoi, Vietnam.	100.00%	100.00%
7	Savico Da Nang Corporation	Real estate business; office and factory leasing; real estate consulting and brokerage; automobile and spare parts trading and maintenance services provision	66 Vo Van Tan Street, Thanh Khe Ward, Da Nang City, Vietnam.	70.00%	70.00%
8	Da Nang Son Tra Corporation	Real estate business; provision of hotel and tourism services; operation of restaurant services	Bai Trem, Hoang Sa Street, Son Tra Ward, Da Nang City, Vietnam.	98.29%	98.29%
9	Toyota Can Tho Company Limited	Commercial business and automobile services	K2-0, Vo Nguyen Giap Street, Thanh Thuan Area, Hung Phu Ward, Can Tho City, Vietnam.	64.00%	64.00%
10	Saigon Cuu Long Automobile Corporation	Commercial business and automobile services	No. 274, 30/4 Street, Tan An Ward, Can Tho City, Vietnam.	91,67%	92.08%

No	Name of Company	Principal activities	Address	Ownership Interest 30/06/2026	Voting Rights Ratio 30/06/2026
11	Song Hau Southern Automobile Joint Stock Company	Commercial business and automobile services	Lot E1-1, Vo Nguyen Giap Street, Thanh Loi Area, Hung Phu Ward, Can Tho City, Vietnam.	99.00%	99.00%
12	Lam Dong Auto Company Limited	Commercial business and automobile services	No. 200 National Highway No. 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, consulting services, brokerage, real estate auctions; providing market research services and public opinion surveys; architectural and related technology consulting; provision of design and construction services	68 Nam Ky Khoi Nghia Street, Saigon Ward, Ho Chi Minh City, Vietnam.	98.00%	98.00%
14	Southwest Star Automobile Joint Stock Company	Commercial business and automobile services	No. 91 Cach Mang Thang Tam Street, Binh Thuy Ward, Can Tho City, Vietnam.	70.00%	70.00%
15	Savico Investment Company Limited	Real estate business, consulting services, brokerage, real estate auctions; providing market research services and public opinion surveys; architectural and related technology consulting; 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 in automobiles and spare parts; provision of maintenance services; and non-life insurance agency services	9th Floor, Tasco Building, Lot HH 2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam.	70.59%	70.59%

No	Name of Company	Principal activities	Address	Ownership Interest 30/06/2026	Voting Rights Ratio 30/06/2026
Indirectly-owned subsidiary					
1	Ben Thanh Automobile Corporation	Commercial business and 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	Commercial business and automobile services	Lot 11C, Vo Nguyen Giap Street, Hung Phu Ward, Can Tho City, Vietnam.	58.29%	92.78%
3	FX Auto Company Limited	Commercial business and 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	Commercial business and automobile services	69 Che Lan Vien Street, Tay Thanh Ward, Ho Chi Minh City, Vietnam.	46.07%	81.05%
5	Toyota Long Bien Company Limited	Commercial business and 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 Services Company Limited	Commercial business and automobile services	Area 14, Thanh Dong Ward, Hai Phong City, Vietnam.	35.70%	51.00%
7	Han River Automobile Corporation	Commercial business and automobile services	86 Duy Tan Street, Hoa Cuong Ward, Da Nang City, Vietnam.	35.70%	51.00%
8	Tasco Auto Gia Lai Company Limited	Commercial business and 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	Commercial business and automobile services	Lot 02, National Highway No. 1A, Qua Giang Hamlet, Hoa Xuan Ward, Da Nang City, Vietnam.	38.50%	55.00%
10	Gia Lai Automobile Company Limited	Commercial business and automobile services	No. 278 Le Duan Street, An Phu Ward, Gia Lai Province, Vietnam.	35.70%	100.00%
11	Kon Tum Automobile Joint Stock Company	Commercial business and automobile services	No. 377A Phan Dinh Phung Street, Quang Ngai Province, Vietnam.	35.38%	99.10%
12	Son Tra Automobile Limited Company	Commercial business and automobile services	No. 286 Pham Hung Street, Hoa Xuan Ward, Da Nang City, Vietnam.	35.70%	100.00%

No	Name of Company	Principal activities	Address	Ownership Interest 30/06/2026	Voting Rights Ratio 30/06/2026
13	Dai Thinh Automobile Joint Stock Company	Commercial business and automobile services	Lot 01, National Highway No. 1A, Qua Giang Hamlet, Hoa Xuan Ward, Da Nang City, Vietnam.	56.00%	80.00%
14	Saigon Long An Automobile Corporation	Commercial business and automobile services	No. 220 Hung Vuong Street, Long An Ward, Tay Ninh Province, Vietnam.	71.45%	99,00%
15	Saigon Tay Ninh Automobile Corporation	Commercial business and automobile services	No. 96 National Highway No. 22B, Hiep Hoa Quarter, Thanh Dien Ward, Tay Ninh Province, Vietnam.	40.98%	72,40%
16	Da Nang Automobile Company Limited	Commercial business and automobile services	No. 02 Nguyen Huu Tho Street, Hoa Cuong Ward, Da Nang City, Vietnam.	41.61%	59.44%
17	Quang Nam Automobile Company Limited	Commercial business and automobile services	No. 351A Hung Vuong Street, Tam Ky Ward, Da Nang City, Vietnam.	41.61%	100.00%
18	Kien Giang Automobile Investment Trading Service Company Limited	Commercial business and 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 Company Limited	Operation of commercial centres, real estate business, and automobile sales 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	Commercial business and 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; wholesale of used automobiles 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	Commercial business and automobile services	No. 224–226 National Highway No. 22B, Hiep Truong Quarter, Thanh Dien Ward, Tay Ninh Province, Vietnam.	33.98%	61.13%

No	Name of Company	Principal activities	Address	Ownership Interest 30/06/2026	Voting Rights Ratio 30/06/2026
23	Toyota Ly Thuong Kiet Company Limited	Trading in automobiles and spare parts; provision of maintenance services; acting as an agent for non-life insurance	No. 188 Le Trong Tan Street, Tay Thanh Ward, Ho Chi Minh City, Vietnam.	65.00%	65.00%
24	Binh Thuan Automotive Service Joint Stock Company	Commercial business and 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	Commercial business and 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	Commercial business and automobile services	No. 50 Hoang Le Kha Street, Quarter 3, Tan Ninh Ward, Tay Ninh Province, Vietnam.	65.00%	100.00%
27	Vietnam Auto Solutions Company Limited	Commercial business and 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	Commercial business and 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, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam.	50.98%	100.00%
30	Carpla Car Service Company Limited	Automobile maintenance and repair services	25th Floor, Tasco Building, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam.	50.98%	100.00%
31	Stargo Company Limited	Car rental services	No. 246 Truong Chinh Street, Kim Lien Ward, Hanoi, Vietnam.	69.02%	100.00%
32	VETC Digital Company Limited	Information technology services and other services related to computers	15th Floor, Tasco Building, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam.	50.98%	100.00%

No	Name of Company	Principal activities	Address	Ownership Interest 30/06/2026	Voting Rights Ratio 30/06/2026
33	Carpla Service Southeast Region Company Limited	Automobile maintenance and repair services	79/4 Binh Duong Boulevard, Binh Hoa Ward, Ho Chi Minh City, Vietnam.	44.39%	70.00%
34	AG-25 Company Limited	Commercial business and automobile services	10/18 Tran Hung Dao Street, My Thoi Ward, An Giang Province, Vietnam.	64.00%	100.00%
35	VETC RSA Company Limited	Direct support services for land transport	14th Floor, Tasco Building, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam.	50.98%	100.00%
36	Au Viet Automobile Joint Stock Company	Commercial business and automobile services	No. 02 Nguyen Huu Tho Street, Hoa Cuong Ward, Da Nang City, Vietnam.	32.30%	51.00%
37	Carpla Auto Parts Company Limited	Trading of automobile spare parts and accessories	No. 220 Nguyen Huu Canh Street, Thanh My Tay Ward, Ho Chi Minh City, Vietnam.	50.98%	100.00%
38	Greenlynk Automotives Company Limited	Commercial business and automobile services	No. 340–340A Nguyen Van Linh Street, Tan Thuan Ward, Ho Chi Minh City, Vietnam.	60.82%	83.33%
39	Tasco Auto Distribution Limited Company	Commercial business and automobile services	9th Floor, Tasco Building, Lot HH2-2, Pham Hung Street, Tu Liem Ward, Hanoi, Vietnam.	37.74%	53.92%
40	Binh Duong New City Automobile Service Joint Stock Company	Commercial business and automobile services	Lot C13, Hung Vuong Street, Complex Area, Binh Duong Ward, Ho Chi Minh City, Vietnam.	85.61%	94.00%

No	Name of Company	Principal activities	Address	Ownership Interest 30/06/2026	Voting Rights Ratio 30/06/2026
Direct associates					
1	Bac Au Automobile Corporation	Commercial business and automobile services	No. 340–340A Nguyen Van Linh Street, Tan Thuan Ward, Ho Chi Minh City, Vietnam.	41.42%	47.00%
2	Tasco Auto North Saigon Joint Stock Company	Commercial business and automobile services	No. 55/5, Binh Giao Quarter, Thuan Giao Ward, Ho Chi Minh City, Vietnam.	29.01%	29.69%
3	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%
Indirect associates					
1	Dana Corporation	Commercial business and automobile services	No. 56 Dien Bien Phu Street, Thanh Khe Ward, Da Nang City, Vietnam.	28.19%	40.27%
2	Bac Au Hanoi Automobile Company Limited	Commercial business and automobile services	No. 7 and No. 9 Nguyen Van Linh Street, Group 17, Viet Hung Ward, Hanoi, Vietnam.	32.77%	25.00%
3	Savico Quang Nam Company Limited	Commercial business and automobile services	National Highway No. 1A, Van Long Hamlet, Chien Dan Commune, Da Nang City, Vietnam.	35.00%	50.00%
4	Tasco Auto Can Tho Company Limited	Commercial business and automobile services	Land Plot No. 2339 and 2340, Map Sheet No. 7, Residential Area Lot 8A, Nam Song Can Tho New Urban Area, Cai Rang Ward, Can Tho City, Vietnam.	40.10%	43.75%
5	South Auto Investment and Trading Joint Stock Company	Commercial business and automobile services	No. 468A Phan Van Tri Street, Ward 7 (Hanh Thong Ward), Ho Chi Minh City, Vietnam.	15.57%	38.00%

6. Employees

As at June 30, 2026, the total number of employees of the Company was 44 employees (as at December 31, 2025 was 54 employees).

II. ACCOUNTING PERIOD, ACCOUNTING CURRENCY

1. Accounting period

The financial year is based on the calendar year, starting on 01 January and ending on 31 December. The half-year accounting period is from January 01, 2026 to June 30, 2026.

2. Accounting 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 promulgated together with Circular No. 99/2025/TT-BTC dated October 27, 2025 ("Circular 99"), which provides guidance on the accounting regime for enterprises.

The financial statements have been prepared on the historical cost basis and in accordance with the Vietnamese Accounting Standards. The accompanying financial statements are not intended to present the Company's statement of financial position, results of operations or cash flows in accordance with accounting principles and practices generally accepted in jurisdictions other than Vietnam.

The Company has also prepared the interim consolidated financial statements of the Company and its subsidiaries (collectively referred to as the "Group") for the accounting period from January 01, 2026 to June 30, 2026 (the "Consolidated Financial Statements") in accordance with the Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and the relevant statutory requirements governing the preparation and presentation of the interim consolidated financial statements.

Users of the interim separate financial statements should read them together with the aforementioned interim consolidated financial statements in order to obtain comprehensive information on the interim consolidated statement of financial position, the interim consolidated results of operations and interim consolidated cash flows of the Group.

2. Declaration on compliance with Accounting Standards and Accounting System

The Board of Management is responsible for ensuring that the financial statements are prepared and presented in compliance with the Vietnamese Accounting Standards, the prevailing Vietnamese Corporate Accounting System and the relevant guidance on the preparation and presentation of financial statements.

IV. SIGNIFICANT ACCOUNTING POLICIES

The following are the principal accounting policies applied by the Company in the preparation of these financial statements. The accounting policies applied by the Company in the preparation of these financial statements are consistent with those applied in the preparation of the financial statements for the most recent financial year, except for the changes arising from the application of Circular No. 99/2025/TT-BTC.

1. Recognition of cash and cash equivalents

Cash and cash equivalents include: cash on hand, demand deposits, time deposits, cash in transit, and short-term investments with recovery period not exceeding 3 months from the date of investment, which are readily convertible into known amounts of cash and subject to an insignificant risk of changes in value as at the reporting date. The determination of cash equivalents complies with the provisions of Vietnamese Accounting Standard No. 24 "Cash Flow Statements".

2. Recognition of financial investments

a) Trading securities

Trading securities comprise securities held for trading purposes (including securities with a maturity period of more than 12 months) that are purchased for resale to earn profits.

Trading securities are initially recognised at the fair value of the consideration paid at the transaction date. Transaction costs incurred in acquiring trading securities (if any), such as brokerage fees, transaction fees, information service fees, taxes, bank charges, etc are recognised as finance expenses in the period. Subsequent to initial recognition, trading securities are measured at cost less provision for impairments of trading securities.

The recognition date of trading securities is the date on which the investor obtains ownership rights, details are as follows:

- Listed securities are recognised at the time the orders are matched (T+0);
- Unlisted securities are recognised at the date on which the investor officially obtains ownership rights in accordance with applicable laws and regulations.

A provision for impairments of trading securities is made when the market value of trading securities falls below their carrying value. Changes in the provision for impairments of trading securities are recognised in the income statement for the year.

The provision for impairment of trading securities is made as follows:

- For trading securities that are listed securities or for which fair value can be reliably determined, the provision is made based on the market value of the securities at the end of the accounting period;

- For trading securities for which fair value cannot be reliably determined at the end of the accounting period, the provision is made based on the losses incurred by the investee.

Cost of trading securities is determined using the weighted average cost method at the time of sale.

b) Held-to-maturity investments

Held-to-maturity investments are investments that the Board of Management has the intention and ability to hold until maturity.

Held-to-maturity investments are initially recognised at cost, including the purchase price plus (+) directly attributable costs related to the investment (if any), such as transaction, brokerage, consultancy and audit fees, charges, taxes and bank fees.

A provision is made when there is evidence that part or all of the Company's held-to-maturity investments may not be recoverable. Changes in the provision for held-to-maturity investments are recognised in the income statement for the year.

c) Investments in subsidiaries and associates

Subsidiaries are entities over which the Company has the power to govern their financial and operating policies, generally accompanied by holding more than half of the voting rights.

Associates are all entities over which the Company has significant influence but not control, generally reflected in a holding of 20% to 50% of the voting rights in those entities.

For the purpose of these financial statements, investments in subsidiaries and associates are initially recognized at cost. Distributions of the accumulated profits from subsidiaries and associates received by the Company subsequent to the date of acquisition are recognized in the separate statement of income. Other distributions are considered a return of investments and are deducted from the investment value.

The initial recognition date of investments in subsidiaries is the date on which the Company obtains control; for investments in joint ventures and associates, it is the date on which the investor obtains significant influence, in accordance with Vietnamese Accounting Standards No. 11, 07 and 08.

Subsequent to initial recognition, these investments are measured at cost less provision for impairments of investments. A provision for impairments of investments is made when the investee incurs losses. The provision for impairments of investments is recognised in the income statement for the year.

d) Investment in equity instruments of other entities

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

- For investments in listed shares or investments for which fair value can be reliably determined, the provision is made based on the market value of the shares;
- For investments for which fair value cannot be reliably determined at the reporting date, the provision is made based on the losses incurred by the investee.

The provision for impairments of investments is recognised in the income statement for the period.

3. Recognition of receivables

Receivables are amounts that can be collected from customers or other entities. Receivables are stated at carrying amount less provisions for doubtful debts.

The classification of receivables as trade receivables and other receivables is based on 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 lending of non-monetary assets, receivables from 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 no more 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 amount of receivables that the Company expects to be unable to recover as at the end of the accounting period. Increases or decreases in the provision balance are recognised in general and administrative expenses for the period. The provision for doubtful debts is made for specific receivable, based on the period of overdue principal payment in accordance with the original payment terms (excluding any extensions of the payment terms agreed between the parties), or based on the estimated amount of potential loss.

Provision rates for overdue receivables:

- 30% of value for receivables overdue from 6 months to less than 1 year.
- 50% of value for receivables overdue from 1 year to less than 2 years.
- 70% of value for receivables overdue from 2 years to less than 3 years.
- 100% of value for receivables overdue for 3 years or more.

For receivables that are not yet due, but the Company has evidence indicating that the economic entity has gone bankrupt, opened bankruptcy procedures, or absconded from its business location; or the debtor is being prosecuted, detained, tried, or serving a sentence by law enforcement authorities, suffering from a fatal illness, or deceased; or the debt has been requested for judgment enforcement by the Company but cannot be executed due to the debtor absconding from their residence; or the debt has been litigated by the Company for recovery but the legal proceedings have been suspended, among other reasons, the Board of Management evaluates and determines the uncollectible loss amount (up to the carrying value of the debt on the accounting books) to recognize an provsion for doubtful debts.

For receivables arising from BCC contracts where the projects have been suspended or delayed for reasons other than technical requirements, or where the projects are unlikely to be resumed, the Company estimates the recoverable amount for recognition.

For long-outstanding doubtful debts where the Company has made every effort to collect the debts but has been unsuccessful and has determined that the debtors are genuinely unable to settle the debts, the Company writes off such debts in accordance with the Company's Charter. Such written-off debts are monitored in the Company's management system and disclosed in the Notes to the financial statements. If the Company subsequently recovers any amounts from debts previously written off, the amounts recovered are recognised as other income in the period.

4. Recognition of inventories

Inventories are measured at the lower of cost and net realisable value. The determination is made in accordance with Vietnamese Accounting Standard No. 02 – "Inventories", as follows: The cost of inventories comprises purchase costs, conversion costs and other directly attributable costs incurred in bringing the inventories to their present location and condition. Net realisable value is determined as the estimated selling price less (-) the estimated costs of completion and the estimated costs necessary to make the sale.

Method of inventory value calculation: Weighted average.

Method of inventory accounting: Determined on a transaction-by-transaction basis.

Method of determining work in progress at the end of the period:
Work-in-progress costs at the end of the period are determined by the Company based on the total actual costs incurred for the projects up to the end of the accounting period.

Method for making provision for devalue of inventories *:* The Company's provision for devaluation in inventories is made in accordance with prevailing accounting regulations. Accordingly, the Company is permitted to make a provision for obsolete, damaged or substandard inventories and where the cost of inventories is higher than their net realisable value at the end of the accounting period.

5. Recognition of fixed assets, investment properties

a) Recognition of tangible fixed assets and intangible fixed assets

Tangible fixed assets

Tangible fixed assets are presented at cost less accumulated depreciation.

The cost of tangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the date when the assets are ready for use in the manner intended by the Company. The determination of the cost of tangible fixed assets for each category is in accordance with Vietnamese Accounting Standard No. 03 – "Tangible Fixed Assets".

Subsequent expenditure includes regular repair and maintenance costs and periodic repair and maintenance costs, which are recognised in operating expenses for the period. For upgrading and improvement costs, where it can be clearly demonstrated that such costs increase the expected future economic benefits from the use of the tangible fixed assets beyond the originally assessed standard of performance, such costs are capitalised as an additional amount of the cost of the tangible fixed assets.

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.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. The estimated useful lives of the assets by category are as follows:

Fixed assets	**Useful lives**
Buildings and structures	6 - 42 years
Means of transport	6 years
Office equipment	3 - 10 years

Intangible fixed assets

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

Computer software

The cost of software programs comprises all actual costs incurred by the Company to acquire the software programs where the software programs are separable from the related hardware, including the design and layout of semiconductor integrated circuits in accordance with the applicable intellectual property laws.

Computer software is amortised on a straight-line basis over 5 years.

Other regulations on the management, use and depreciation of fixed assets

Other regulations on the management, use and depreciation of fixed assets are implemented by the Company in accordance with Circular No. 45/2013/TT-BTC dated April 25, 2013, Circular No. 147/2016/TT-BTC dated October 13, 2016, and Circular No. 28/2017/TT-BTC dated April 12, 2017 of the Minister of Finance guiding the regime for management, use and depreciation of fixed assets.

b) Recognition of investment properties

Investment properties comprise land use rights, buildings, or part of a building, or both buildings and land, and infrastructure held by the owner or by the lessee under a finance lease for the purpose of earning rental income or for capital appreciation, rather than for use in the production or supply of goods or services or for administrative purposes, or for sale in the ordinary course of business.

Investment properties are stated at cost less accumulated depreciation.

The cost of investment properties comprises all costs (cash or cash equivalents) incurred by the Company or the fair value of other consideration given in exchange for acquiring the investment properties, up to the date of acquisition or completion of construction of the investment properties.

Subsequent expenditure relating to investment properties is recognised as operating expenses for the period, unless it is probable that such expenditure will result in future economic benefits from the investment properties in excess of the originally assessed standard of performance, in which case it is added to the cost of the investment properties.

Investment properties are depreciated on a basis consistent with the depreciation policy applied to assets of the same type owned by the Company.

Or:

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

Investment properties	**Useful lives**
Buildings and structures	5 – 45 years
Land use rights with a definite termn	18 – 50 years

The Company does not depreciate investment properties held for capital appreciation. Where there is reliable evidence that an investment property has been impaired compared to its market value and the impairment loss can be reliably determined, the Company reduces the cost of the investment property and recognises the impairment loss in cost of goods sold for the period.

Transfers from owner-occupied properties to investment properties or from investment properties to owner-occupied properties or inventories are made only when there is a change in the purpose of use. Such transfers do not change the carrying amount of the transferred assets and do not affect the cost of the properties for the purpose of measurement or preparation of the Company's financial statements.

6. Recognition of leases

a) In case the Company is the lessor

Assets under operating lease agreements are recognised as investment properties of the Company in the statement of financial position. Direct costs incurred in connection with operating leases are recognised in the income statement as incurred.

Lease income under operating lease agreements is recognised in the income statement on a straight-line basis over the lease term.

b) In case the Company is the lessee

Lease payments under operating lease agreements are recognised in the income statement on a straight-line basis over the lease term.

7. Recognition of business cooperation contracts (BCCs)

A business cooperation contract (BCC) is a contractual arrangement between two or more parties to jointly undertake an economic activity without establishing a separate legal entity. Such activity may be jointly controlled by the contributing parties in accordance with the joint venture arrangement or controlled by one of the participating parties.

Where the Company receives cash or assets contributed by other parties to the business cooperation contract (BCC), such contributions are accounted for as liabilities. Where the Company contributes cash or assets to a BCC, such contributions are accounted for as receivables (where the Company has joint control over the BCC), investments in other entities (where the Company does not have joint control and its benefits depend on the business results of the BCC), or loans (where the Company does not have joint control, receives fixed returns, and contributes cash to the BCC).

a) In case the Company has joint control over the BCC

- For BCCs in the form of jointly controlled assets.

Jointly controlled assets are assets acquired or constructed by the parties participating in the BCC and used for the purposes of the BCC, from which the participating parties derive benefits in accordance with the terms of the contract. Each party participating in the BCC recognises its share of the jointly controlled assets as assets in its own financial statements.

The parties participating in the BCC are required to maintain detailed accounting records within their respective accounting systems to record and reflect the following items in their financial statements:

- The portion of capital contributed to the jointly controlled assets, classified according to the nature of the assets;
- Liabilities incurred separately by each party participating in the BCC;
- The share of common liabilities arising from the activities of the BCC to be borne by the parties participating in the BCC;
- Income from the sale or use of the share of products received, together with the share of expenses incurred and allocated from the BCC;
- Expenses incurred in connection with contributions to the BCC.

For fixed assets and investment properties contributed to a BCC where ownership is not transferred from the contributing party to joint ownership of the parties, the party receiving the assets shall monitor them as assets held in custody and shall not recognise an increase in assets or owners' contributed capital. The contributing party shall not derecognise the assets from its accounting records but shall maintain detailed records of the assets' location, premises, and the party responsible for managing and using the assets.

For fixed assets and investment properties contributed to a BCC where ownership is transferred from the contributing party to joint ownership of the parties, the contributing party shall derecognise the assets from its accounting records during the construction of the jointly controlled assets. Upon completion, handover and commencement of use of the jointly controlled assets, the parties shall recognise an increase in their respective assets based on the value of the assets allocated to them, in accordance with their intended use.

- For BCCs in the form of jointly controlled business operations

The BCC specifies that costs incurred separately for jointly controlled business operations by each party participating in the BCC shall be borne by that party. For common costs (if any), such costs are allocated among the contributing parties based on the terms agreed in the contract.

The parties participating in the BCC are required to maintain detailed accounting records within their respective accounting systems to record and reflect the following items in their financial statements:

- Assets contributed to the BCC and controlled by the contributing party;
- Liabilities to be borne;
- Revenue allocated from the sale of goods or provision of services under the BCC;
- Expenses to be borne.

The parties shall allocate revenue from the sale of goods or provision of services by the joint venture and allocate common costs in accordance with the terms agreed in the joint venture agreement.

- For BCCs in the form of sharing after-tax profits

In this case, the BCC specifies that the participating parties may only share profits if the BCC's operations generate a profit, and shall bear losses if the BCC's operations incur a loss.

The parties participating in the BCC shall apply accounting treatment similar to that applicable to jointly controlled business operations.

b) In case the Company does not have joint control over the BCC

Where the BCC specifies that the participating parties are entitled to benefits dependent on the business results of the BCC, contributions to the BCC and the benefits received by the investor from the BCC shall be accounted for in accordance with the guidance for Account 2281 – Investments in other entities.

Where the BCC specifies that the participating parties are entitled to fixed benefits that do not depend on the business results of the BCC, the accounting treatment shall depend on the nature of the contract, as follows:

- If the BCC is, in substance, a lease of assets (where non-monetary assets are contributed to the BCC), the parties shall account for the arrangement as a lease transaction.

- If the transaction is, in substance, a borrowing arrangement (where cash is contributed to the BCC), the parties shall account for the arrangement as a lending and borrowing transaction.

8. Recognition for prepaid expenses

Prepaid expenses are actual costs incurred (including costs paid in advance and costs not yet paid in advance) that relate to the business results of multiple accounting periods and are allocated to production and business expenses of subsequent accounting periods.

Prepaid expenses mainly comprise the value of tools and equipment, rental expenses, insurance expenses, and other costs incurred in the course of the Company's operations that are expected to generate future economic benefits for the Company. These expenses are allocated to the income statement on a straight-line basis over the Company's estimated period of use or cost recovery.

Prepaid expenses are monitored in detail based on their allocation periods. At the reporting date, prepaid expenses with a remaining allocation period of no more than 12 months or one business cycle from the date of incurrence are classified as short-term prepaid expenses, while prepaid expenses with a remaining allocation period of more than 12 months or more than one business cycle from the date of incurrence are classified as long-term prepaid expenses.

9. Recognition of liabilities

Liabilities are stated at historical cost. Liabilities are classified as trade payables, dividends and profit payable, and other payables based on the following principles:

- ***Trade payables:*** Include commercial payables arisen from purchases of goods, services or assets.
- ***Dividends and profit payable*:** Comprise dividends and profits payable by the Company to its owners (shareholders, members of a limited liability company, etc.).
- ***Other payables*:** Include non-commercial, or unrelated to transacsions of purchase, sale, provision of good and service (such as borrowing interest, financial investment expenses payables; payables for expenses paid on behalf by third parties; payable due to borrowing property, fines, compensation, excess property pending settlement; payables on social insurance, health insurance, unemployment insurance, union funds, etc).

Liabilities monitoring

Liabilities are monitored in detail according to their original terms, remaining terms at the reporting date, currencies and individual counterparties. As at the reporting date, a liability is classified as current liability when it falls into any of the following categories:

- The Company expects to settle the liability in the normal course of its operating cycle;
- The Company 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 Company does not have an unconditional right to defer settlement of the liability for at least 12 months after the end of the reporting period;
- A liability that forms part of the working capital used in the normal operating cycle.

Liabilities that are not classified as current liabilities as described above are classified as non-current liabilities.

Liabilities are recognized at no less than the amount required to be settled.

10. Recognition of accrued expenses

Accrued expenses comprise amounts payable for goods and services received from suppliers or provided to customers during the reporting period but not yet paid due to the lack of sufficient accounting vouchers, records and supporting documents. Such amounts are recognized as expenses of the reporting period.

Basis for determining types of accrued expenses:

- ***Electricity, water and telephone payable*:** Based on the statement of services consumed and the applicable unit rates, or the payment notice issued by the service provider.
- ***Accrued interest expenses in case of deferred interest payment*:** Based on the outstanding principal balance, borrowing term and applicable interest rate.

11. Recognition of loans and finance lease liabilities

Loan and finance lease liabilities are monitored in detail by each counterparty, maturity term and currency. At the reporting date, loans and finance lease liabilities with repayment terms within 12 months or within the next operating cycle are classified as short-term loans and finance lease liabilities. Loans and finance lease liabilities with repayment terms exceeding 12 months or more than one operating cycle are classified as long-term loans and finance lease liabilities.

12. Recognition and capitalization of borrowing costs

Recognition of borrowing costs

Borrowing costs comprise interest expenses and costs directly attributable to borrowings (such as appraisal fees, audit fees, loan documentation preparation costs, etc.)

Borrowing costs directly attributable to a borrowing (other than interest payable), such as appraisal fees, audit fees, loan documentation preparation fees, arrangement fees and other similar costs, are amortized over the term of the borrowing. The capitalization of borrowing costs shall comply with Vietnamese Accounting Standard No. 16 – Borrowing Costs. In cases where borrowings are obtained for investment in subsidiaries, joint ventures, associates, etc., borrowing costs are not capitalized.

13. Recognition of deferred revenue

Deferred revenue is recognized when the Company receives advance payments from customers in respect of the following: Lease advance payments from customers; Revenue corresponding to the value of goods and services, or the amount of discounts granted to customers under customer loyalty programs; Conditional government grants related to assets or income; etc.

Method of amortizing deferred revenue: Deferred revenue is amortized and recognized in the results of operations for the period based on the period or term to which the advance payment relates.

14. Recognition of owners' equity

a) Recognition of owners' contributed capital, share premium, conversion options of convertible bonds, other owners' capital, and treasury shares

Capital contributed by shareholders is recorded at the actual issue price of the shares but is presented in detail under two separate line 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 any related tax effects, are deducted from share premium.

Share premium: Represents the difference between the par value and the issue price of shares, including shares reissued from treasury shares, and may be positive (when the issue price is higher than the par value) or negative (when the issue price is lower than the par value).

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

Treasury shares: Represent shares issued by the Company and subsequently repurchased by the Company. The repurchase of the Company's own shares for cancellation, resale or use as treasury shares shall be 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 costs, information disclosure costs, etc.

b) Recogntion of retained earnings

Retained earnings reflect the Company's operating results (profit or loss) after corporate income tax and the allocation of profits or treatment of losses. Retained earnings are monitored in detail by fiscal year based on the operating results of each year (prior year and current year), and are also monitored in detail by each profit allocation item, including appropriation of funds, increase in owners' contributed capital, and distribution of dividends and profits to shareholders and investors.

15. Recognition of revenue and other income

Revenue from sales of goods and finished products

Revenue from the sale of goods and finished goods is recognized when the outcome of the transaction can be reliably determined and the Company is able to obtain the economic benefits arising from the transaction. Revenue from the sale of goods is recognized when substantially all the risks and rewards of ownership of the goods have been transferred to the buyer. Revenue is not recognized when there is significant uncertainty regarding the collectibility of the consideration for the sale or the likelihood of returns.

Revenue from rendering of services

Revenue from the provision of services is recognized in the income statement based on the stage of completion of the transaction at the end of the fiscal year. The stage of completion is assessed based on a survey of work performed. Revenue is not recognized if there is significant uncertainty regarding the collectibility of the related receivables.

If the outcome of the contract cannot be reliably determined, revenue is recognized only to the extent that the costs incurred are expected to be recoverable.

Lease income

Income from leasing assets is recognized in the income statement on a straight-line basis over the lease term. Lease commissions are recognized as an integral part of the total lease income.

Financial income

Financial income includes:
- Interest income: Includes interest on loans; bank deposit interest; interest from sales on deferred payment or instalment terms; interest on investments in bonds and treasury bills; cash discounts received from purchase of goods and services; the difference between the resale price and purchase price of Government bonds under repurchase agreements; the difference between the early repurchase price of issued bonds and the carrying amount of the bonds, where the former is lower; accrued interest payable on bonds up to the date of repurchase; and other similar amounts.
- Dividends and profit distributions: Dividends and profits distributed in cash or non-monetary assets for periods subsequent to the investment date.
- Income from investment activities in the purchase and sale of short-term and long-term securities; gains on the transfer of capital upon disposal of investments in joint ventures, associates, subsidiaries and other equity investments;
- Income from other investment activities;
- Other financial income.

Interest on bank deposits, loans, and sales on deferred payment or instalment terms: Recognized based on the time and the effective interest rate applicable to each period, unless the collectibility of the interest is uncertain.

Interest received from investments in shares and bonds: Interest attributable to periods subsequent to the date on which the Company acquired the investments is recognized as financial income in each respective period, while interest attributable to periods prior to the date on which the Company acquired the investments is deducted from the original cost of the investments.

Dividends and profit distributions: is recognized when the Company is entitled to receive dividends or profits from its capital contributions. Dividends received in the form of shares (or profits distributed in the form of additional capital contributions) are not recognized as income; instead, only the increase in the number of shares (or the value of the additional capital contribution) is recorded and monitored.

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

Other income

Other income includes: Income from the sale or disposal of fixed assets; the excess of the fair value of assets distributed from a business cooperation contract ("BCC") over the construction 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 and other long-term investments; 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 contracts; compensation received from third parties for losses incurred in respect of assets (e.g., insurance proceeds and other similar amounts); recovery of bad debts previously written off; recovery of payables for which the creditors cannot be identified or which are determined to no longer be payable; customer bonuses related to the sale of goods, products and services that are not included in revenue; gifts and donations received in cash, in kind, shares or capital contributions in other entities from organizations and individuals (excluding support, sponsorships, gifts and donations 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.

16. Recognition of revenue deductions

Deductions from revenue include trade discounts, sales discounts and sales returns. Deductions from revenue arising in the same period as the sale of products, goods or provision of services are deducted from revenue for the period in which they arise.

In cases where products, goods or services were sold in prior periods and deductions from revenue arise in a subsequent period, provided that such events occur before the issuance of the financial statements, the Company reduces revenue in the financial statements for the reporting period (the prior period), in accordance with Vietnamese Accounting Standard No. 23 – "Events Occurring After the Balance Sheet Date."

In cases where products, goods or services were sold in prior periods and deductions from revenue arise after the issuance of the financial statements for the subsequent period, the Company reduces revenue in the period in which such deductions arise (the subsequent period).

17. Recognition of cost of sales

Cost of sales is recognized on the matching principle with revenue.

To ensure compliance with the prudence principle, costs incurred above the normal level of inventories are recognized immediately as expenses for the period (after deducting any compensation received, if any), including: abnormal amounts of direct raw materials consumed, labor costs, unallocated fixed production overheads, inventory shortages and losses, and provisions for onerous contracts related to the sale of inventories, etc.

Deductions in cost of goods sold include: reversal of the provision for impairments of inventories at the end of the fiscal year (the difference arising when the provision required to be recognized in the current year is lower than the provision recognized in the previous year); the cost of returned goods inventory; trade discounts and sales discounts received after the purchased goods have been sold; and import duties, special consumption tax and environmental protection tax included in the cost of purchased goods, where such taxes are subsequently refunded upon the sale of the goods.

18. Recognition of financial expenses

Financial expenses include expenses or losses arising from financial investment activities; costs of purchasing trading securities; borrowing costs that are not capitalized in accordance with applicable regulations; losses on the transfer of financial investments; transaction costs related to the sale of financial investments; the difference between the early repurchase price of issued bonds and the carrying amount of the bonds, where the former is higher; provisions for decline in value of trading securities; provisions for impairment of investments in other entities; foreign exchange losses arising from the sale of foreign currencies or from the retranslation of monetary items denominated in foreign currencies at the end of the period; and cash discounts granted to customers, etc.

19. Recognition of selling expenses and general and administrative expenses

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

The Company did not incur any deductions from selling expenses during the period.

General and administrative expenses are general management costs, including salaries and wages of employees in the administrative department (salaries, wages, allowances, etc.); social insurance, health insurance, trade union fees and unemployment insurance contributions of administrative employees; office material costs, labor tools, depreciation of fixed assets used for enterprise management purposes; land rental expenses, business license tax; provisions for doubtful debts; outsourced services (electricity, water, telephone, fax, property insurance, fire and explosion insurance, etc.); and other cash expenses (client entertainment, customer conferences, etc.).

The Company did not incur any deductions from general and administrative expenses during the period.

20. Recognition of taxation

a) Current corporate income tax

Current income tax is the amount of tax calculated based on taxable income and the current corporate income tax rate (20%). Taxable income differs from accounting profit due to adjustments for temporary differences between tax and accounting treatments, non-deductible expenses, non-taxable income and tax losses carried forward.

b) Deferred corporate income tax

Deferred corporate income tax is the amount of corporate income tax payable or recoverable in the future arising from temporary differences between the carrying amounts of assets and liabilities for the purpose of preparing and presenting financial statements and their tax bases.

Deferred corporate income tax assets

Deferred corporate income tax assets are the amounts of corporate income tax recoverable in the future, determined based on deductible temporary differences, the deductible value of tax losses carried forward to subsequent years, and unused tax incentives.

Deferred income tax assets are recognized only when it is probable that future taxable profits will be available against which deductible temporary differences can be utilized. At the end of the fiscal year, deferred income tax assets are reviewed and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow the benefit of part or all of the deferred corporate income tax assets to be utilized. Deferred income tax assets that have not been previously recognized are also reviewed and recognized when it is probable that sufficient taxable profits will be available to utilize such deferred income tax assets.

Deferred income tax liabilities are recognized for all taxable temporary differences. Deferred income tax is measured using tax rates that are expected to apply in the period when the assets are recovered or the liabilities are settled. Deferred income tax is recognized in the income statement, except when it relates to items recognized directly in equity, in which case it is recognized directly in equity.

Deferred corporate income tax liabilities

Deferred corporate income tax liabilities are the amounts of corporate income tax payable in the future, determined based on taxable temporary differences and the applicable corporate income tax rate.

Tax rate

Deferred corporate income tax assets and deferred corporate income tax liabilities are determined based on the tax rate expected to apply in the year when the assets are recovered or the liabilities are settled. The applicable tax rate is 20%, being the effective tax rate for 2026.

Offsetting

When preparing and presenting financial statements, deferred corporate income tax assets and deferred corporate income tax liabilities are offset only when such deferred corporate income tax assets and deferred corporate income tax liabilities relate to corporate income tax levied by the same tax authority.

c) Other taxes

Other taxes are applied in accordance with the prevailing tax laws in Vietnam.

The Company's tax reports are subject to examination by the tax authorities. As the application of tax laws and regulations to different types of transactions may be interpreted in different ways, the amount of tax reported in the financial statements may be subject to change upon the final determination by the tax authorities.

21. Related parties

Parties are considered related if one party has the ability to control or exercise significant influence over the other party in making decisions regarding financial and operating policies. Parties are also considered related if they are under common control or subject to common significant influence. Related parties may be companies or individuals, including close family members of individuals considered related parties.

In considering the relationships between related parties, the substance of the relationship is given more emphasis than its legal form.

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

22. Other accounting principles and methods

Construction in progress

Construction in progress costs comprise costs incurred for capital construction and investment projects (including the acquisition of new fixed assets and investment properties; construction of new fixed assets and investment properties; periodic repair and maintenance; and upgrading and renovation of fixed assets and investment properties to increase their capacity, extend their useful lives or enhance their economic benefits) and the settlement of capital construction and investment costs at the Company.

V. ADDITIONAL INFORMATION FOR ITEMS IN THE INTERIM SEPARATE STATEMENTS OF FINANCIAL POSITION

Unit: VND

1. Cash and cash equivalents

	Closing balance	Opening balance
Cash on hand	237,499,476	105,122,235
Demand deposit	28,697,981,802	23,376,608,105
Total	**28,935,481,278**	**23,481,730,340**

- Details of demand deposits held at the following banks:

	Closing balance	Opening balance
Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank)	20,409,079,648	20,101,783,153
Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank)	1,131,030,928	3,092,545,224
DNSE Securities Joint Stock Company	7,004,176,720	731,017
Other banks	153,694,506	181,548,711
Total	**28,697,981,802**	**23,376,608,105**

2. Financial investments

2.1 *Trading securities*

	Closing balance			Opening balance		
	Cost	Provision	Fair value	Cost	Provision	Fair value
Listed securities						
Ho Chi Minh City Electricity Power Trading Investment Corporation	13,500,000,000	(9,720,000,000)	3,780,000,000	13,500,000,000	(8,910,000,000)	4,590,000,000
Unlisted securities						
Ben Thanh - Non Nuoc Resort Corporation	14,772,940,000	(9,274,117,828)	(*)	14,772,940,000	(9,274,117,828)	(*)
Total	**28,272,940,000**	**(18,994,117,828)**		**28,272,940,000**	**(18,184,117,828)**	

(*) The Company has not determined the fair value because these investments have not been listed on the market. Vietnamese Accounting System and Vietnamese Accounting Standards do not provide guidance on how to calculate fair value using valuation techniques. The fair value of these investments may differ from the carrying amount.

2.2 *Held-to-maturity investments*

Loans

	Closing balance			Opening balance		
	Cost	Provision	Fair value	Cost	Provision	Fair value
T&D Vietnam Investment Joint Stock Company	504,670,674,380	-	504,670,674,380	470,330,542,466	-	470,330,542,466
Tasco Auto Retail Limited Company	90,850,596,164	-	90,850,596,164	-	-	-
Other partners	88,555,062,383	-	88,555,062,383	77,503,900,959	-	77,503,900,959
	684,076,332,927	**-**	**684,076,332,927**	**547,834,443,425**	**-**	**547,834,443,425**

Short-term loans receivable from related parties (refer to Note VII.2)

2.3 *Investment in subsidiaries*

NO	Name	Closing balance			Opening balance		
		Cost	Recoverable value	Provision	Cost	Recoverable value	Provision
1	Savico Da Nang Corporation	39,942,000,000	39,942,000,000	-	39,942,000,000	39,942,000,000	-
2	Da Nang Son Tra Corporation	96,320,000,000	86,920,597,940	(9,399,402,060)	96,320,000,000	86,920,597,940	(9,399,402,060)
3	Binh Duong New City Automobile Service Joint Stock Company	15,393,000,000	15,393,000,000	-	15,393,000,000	15,393,000,000	-
4	Song Hau Southern Automobile Joint Stock Company	25,500,000,000	25,500,000,000	-	25,500,000,000	25,500,000,000	-
5	Lam Dong Auto Company Limited	14,344,750,000	14,344,750,000	-	14,344,750,000	14,344,750,000	-
6	Au Viet Automobile Joint Stock Company	20,260,000,000	16,820,724,037	(3,439,275,963)	20,010,000,000	16,570,724,037	(3,439,275,963)
7	Ba Ria Vung Tau Automobile Joint Stock Company	-	-	-	-	-	-
8	Auto Dong Hiep Trading and Service Company Limited	15,836,363,636	-	(15,836,363,636)	15,836,363,636	-	(15,836,363,636)
9	OTOS Joint Stock Company	11,563,640,000	429,879,503	(11,133,760,497)	11,563,640,000	429,879,503	(11,133,760,497)
10	Saigon Cuu Long Automobile Corporation	12,100,000,000	12,100,000,000	-	12,100,000,000	12,100,000,000	-
11	Saigon Automobile Service Joint Stock Company	45,802,251,520	45,802,251,520	-	45,802,251,520	45,802,251,520	-
12	Southwest Star Automobile Joint Stock Company	42,939,600,000	42,939,600,000	-	42,939,600,000	42,939,600,000	-
13	Savico Hanoi Corporation	56,000,000,000	56,000,000,000	-	56,000,000,000	56,000,000,000	-
14	Saigon Star Joint Stock Company	13,138,155,000	13,138,155,000	-	13,138,155,000	13,138,155,000	-
15	Savico Southern Investment and Development Joint Stock Company	12,630,000,000	12,575,901,714	(54,098,286)	12,630,000,000	12,575,901,714	(54,098,286)
16	Saigon Northwest Automobile Joint Stock Company	39,960,000,000	29,141,977,457	(10,818,022,543)	39,960,000,000	32,369,246,320	(7,590,753,680)
17	Toyota Can Tho Company Limited	66,408,413,918	66,408,413,918	-	66,408,413,918	66,408,413,918	-
18	Toyota Giai Phong Company Limited	67,746,721,240	67,746,721,240	-	67,746,721,240	67,746,721,240	-
19	Tasco Auto North Saigon Joint Stock Company	-	-	-	32,350,000,000	13,937,052,141	(18,412,947,859)
20	Savico Investment Company Limited	151,600,000,000	135,695,610,953	(15,904,389,047)	151,600,000,000	145,805,000,000	(5,795,000,000)
21	Toyota Ly Thuong Kiet Company Limited	16,925,119,945	16,925,119,945	-	16,925,119,945	16,925,119,945	-
22	Ben Thanh Automobile Corporation	8,091,000,000	8,091,000,000	-	8,091,000,000	8,091,000,000	-
23	Binh Thuan Automotive Service Joint Stock Company	2,484,000,000	2,484,000,000	-	2,484,000,000	2,484,000,000	-

NO	Name of subsidiaries	Closing balance			Opening balance		
		Cost	Recoverable value	Provision	Cost	Recoverable value	Provision
24	Tasco Auto Retail Limited Company	720,000,000,000	642,431,866,147	(77,568,133,853)	720,000,000,000	650,293,715,308	(69,706,284,692)
25	Saigon Long An Automobile Corporation	12,600,000,000	12,600,000,000	-	12,600,000,000	12,600,000,000	-
	Total	**1,507,585,015,259**	**1,363,431,569,374**	**(144,153,445,885)**	**1,539,685,015,259**	**1,398,317,128,586**	**(141,367,886,673)**

2.4 *Investments in joint ventures and associates*

NO	Name	Closing balance			Opening balance		
		Cost	Recoverable value	Provision	Cost	Recoverable value	Provision
1	Bac Au Automobile Corporation	19,200,000,000	19,200,000,000	-	19,200,000,000	19,200,000,000	-
2	Tasco Auto North Saigon Joint Stock Company	32,350,000,000	21,615,665,113	(10,734,334,887)	-	-	-
3	Tri Thuc Tuong Lai Investment Joint Stock Company	37,703,000,000	37,703,000,000	-	37,703,000,000	37,703,000,000	-
	Total	**89,253,000,000**	**78,518,665,113**	**(10,734,334,887)**	**56,903,000,000**	**56,903,000,000**	-

The significant transactions and balances between the Company, its subsidiaries and associates are presented in Note VII.2

2.5 *Invesment in other entities*

NO	Name	Closing balance			Opening balance		
		Cost	Recoverable value	Provision	Cost	Recoverable value	Provision
1	Pacific Construction Investment and Commercial Joint Stock Company	14,000,000,000	14,000,000,000	-	14,000,000,000	14,000,000,000	-
2	Global Insurance Company	6,300,000,000	6,300,000,000	-	6,300,000,000	6,300,000,000	-
	Total	**20,300,000,000**	**20,300,000,000**	-	**20,300,000,000**	**20,300,000,000**	-

The operating status, voting rights and ownership interests in subsidiaries, joint ventures and associates are presented in Note I.5. Significant transactions between the Company and its subsidiaries, joint ventures and associates during the period are presented in Note VII.2.

3. Trade receivables

3.1 Current trade receivables

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Receivables from third parties	***13,389,159,570***	***8,679,640,978***	***14,521,703,349***	***8,679,640,978***
Customer 1	3,171,205,088	3,171,205,088	3,171,205,088	3,171,205,088
Customer 2	2,257,000,000	2,257,000,000	2,257,000,000	2,257,000,000
Other customers	7,960,954,482	3,251,435,890	9,093,498,261	3,251,435,890
Receivables from related parties (Detail in Note VII.2)	***12,021,287,360***	-	***6,890,242,073***	-
Total	**25,410,446,930**	**8,679,640,978**	**21,411,945,422**	**8,679,640,978**

3.2 Non-current trade receivbles

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Receivables from third parties	***6,250,000,000***	-	***6,250,000,000***	-
Customer 3	6,250,000,000	-	6,250,000,000	-
Receivables from related parties	-	-	-	-
Total	**6,250,000,000**	-	**6,250,000,000**	-

4. Other receivables

4.1 Other current receivables

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Receivables from third parties	***48,839,781,420***	-	***47,278,581,571***	-
- Advance	3,978,557,000	-	3,115,134,430	-
- Deposits and collateral	485,710,920	-	460,583,748	-
- Receivables from BCCs under joint control (*)	43,384,954,300	-	43,384,954,300	-
- Other receivables	990,559,200	-	317,909,093	-
Receivables from related parties (Detail in Note VII.2)	***28,291,456,627***	-	***27,714,765,173***	-
- Receivables from dividends and profit distributions	19,590,600,000	-	19,200,000,000	-
- Other receivables	8,700,856,627	-	8,514,765,173	-
Total	**77,131,238,047**	-	**74,993,346,744**	-

4.2 Other non-current receivables

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Receivables from third parties	***34,916,072,027***	***1,835,031,826***	***39,987,627,013***	***1,835,031,826***
- Deposits and collateral	27,015,418,954	-	27,015,418,954	-
Receivables from BCCs under joint control	1,835,031,826	1,835,031,826	6,906,586,812	1,835,031,826
- Other receivables	6,065,621,247	-	6,065,621,247	-
Receivables from related parties (Detail in Note VII.2)	***22,000,000***	-	***22,000,000***	-
- Deposits and collateral	22,000,000	-	22,000,000	-
Total	**34,938,072,027**	**1,835,031,826**	**40,009,627,013**	**1,835,031,826**

(*) Cooperation Agreement No. 528/HĐGV-03 dated 12 May 2003 regarding capital contribution for the investment and construction of the 6.5-hectare Residential Area Project in Binh An Ward, District 2 (formerly). The contract provides for the allocation of project products in proportion to each party's capital contribution to the total contributed capital. The Company is currently carrying out procedures to transfer its participation rights in the project to partners.

5. Bad debts

	Closing balance			Opening balance		
	Cost	*Recoverable value*	*Provision*	*Cost*	*Recoverable value*	*Provision*
Current	**13,739,640,978**	-	**13,739,640,978**	**13,739,640,978**	-	**13,739,640,978**
Customer 1	3,171,205,088	-	3,171,205,088	3,171,205,088	-	3,171,205,088
Customer 2	2,257,000,000	-	2,257,000,000	2,257,000,000	-	2,257,000,000
Customer 4	5,060,000,000	-	5,060,000,000	5,060,000,000	-	5,060,000,000
Other entities	3,251,435,890	-	3,251,435,890	3,251,435,890	-	3,251,435,890
Non-current	**1,835,031,826**	-	**1,835,031,826**	**1,835,031,826**	-	**1,835,031,826**
Office Building and Titco Plaza Project	1,835,031,826	-	1,835,031,826	1,835,031,826	-	1,835,031,826
Total	**15,574,672,804**	-	**15,574,672,804**	**15,574,672,804**	-	**15,574,672,804**

6. Inventories

	Closing balance		Opening balance	
	Cost	*Provision*	*Cost*	*Provision*
Raw materials	-	-	33,673,442	-
Work in progress	70,651,017,251	-	70,651,017,251	-
Mechandises	7,539,147	-	1,299,999	-
Total	**70,658,556,398**	-	**70,685,990,692**	-

Details of work in progress are as follows:

	Closing balance	Opening balance
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
Total	**70,651,017,251**	**70,651,017,251**

7. Construction in progress

	Closing balance		Opening balance	
	Cost	*Recoverable value*	*Cost*	*Recoverable value*
104 Pho Quang Project	267,400,650,953	267,400,650,953	267,400,650,953	267,400,650,953
Other works	1,611,952,581	1,611,952,581	894,042,981	894,042,981
Total	**269,012,603,534**	**269,012,603,534**	**268,294,693,934**	**268,294,693,934**

8. Increase, decrease in tangible fixed assets

	Buildings, structure	Means of transport	Office equipment and tools	Total
Cost				
Opening balance	18,528,264,530	10,246,081,888	2,430,142,880	31,204,489,298
- Disposal	-	(6,228,604,724)	-	(6,228,604,724)
Closing balance	**18,528,264,530**	**4,017,477,164**	**2,430,142,880**	**24,975,884,574**
Accumulated depreciation				
Opening balance	10,329,443,702	5,260,045,387	2,249,721,610	17,839,210,699
- Depreciation during the period	403,925,280	544,079,636	47,118,195	995,123,111
- Disposal	-	(3,544,571,122)	-	(3,544,571,122)
Closing balance	**10,733,368,982**	**2,259,553,901**	**2,296,839,805**	**15,289,762,688**
Carrying value				
- Opening balance	8,198,820,828	4,986,036,501	180,421,270	13,365,278,599
- Closing balance	**7,794,895,548**	**1,757,923,263**	**133,303,075**	**9,686,121,886**

The carrying value of tangible fixed assets pledged or mortgaged as security for loans as at June 30, 2026 was VND 0 (as at December 31, 2025 was VND 0).

The cost of tangible fixed assets fully depreciated but still in use as at June 30, 2026 was VND 3,579,044,778 (as at December 31, 2025 was VND 3,579,044,778).

9. Increase, decrease in intangible fixed assets

	Computer softwares	Total
Historical cost		
Opening balance	1,399,500,000	1,399,500,000
Closing balance	**1,399,500,000**	**1,399,500,000**
Accumulated amortization		
Opening balance	1,114,499,999	1,114,499,999
- Amortization during the period	49,999,998	49,999,998
Closing balance	**1,164,499,997**	**1,164,499,997**
Carrying value		
- Opening balance	285,000,001	285,000,001
- Closing balance	**235,000,003**	**235,000,003**

The cost of intangible fixed assets fully amortized but still in use as at June 30, 2026 was VND 1,099,500,000 (as at December 31, 2025 was VND 1,099,500,000).

10. Increases and decreases in investment properties

10.1 Investment properties for lease

	Opening balance	Increase during the period	Decrease during the period	Closing balance
Historical cost	**213,683,431,514**	**10,781,210,750**	**-**	**224,464,642,264**
- Land use rights	62,651,216,696	-	-	62,651,216,696
- Buildings	151,032,214,818	10,781,210,750	-	161,813,425,568
Accumulated depreciation	**57,352,801,938**	**2,951,467,628**	**-**	**60,304,269,566**
- Land use rights	1,438,583,461	719,291,730		2,157,875,191
- Buildings	55,914,218,477	2,232,175,898		58,146,394,375
Carrying value	**156,330,629,576**	**7,829,743,122**	**-**	**164,160,372,698**
- Land use rights	61,212,633,235	(719,291,730)	-	60,493,341,505
- Buildings	95,117,996,341	8,549,034,852	-	103,667,031,193

The carrying value of investment properties pledged or mortgaged as security for loans as at June 30, 2026 was VND 55,385,463,232 (as at December 31, 2025 was VND 56,104,754,962).

The cost of investment properties fully depreciated but still held for lease or held for capital appreciation as at June 30, 2026 was VND 11,163,758,867 (as at 31 December 2025 was VND 11,163,758,867).

The Company has not determined the fair value of its investment properties as at June 30, 2026 for disclosure in the Notes to the financial statements, as there have been no recent transactions involving properties with characteristics similar to those of the Company's investment properties.

11. Prepaid expenses

11.1 Current prepaid expenses

	Closing balance	Opening balance
Insurance expenses	272,792,990	266,178,987
Tools and equipment issued for use	72,696,605	31,132,719
Others	5,576,668	13,941,670
Total	**351,066,263**	**311,253,376**

11.2 Non-current prepaid expenses

	Closing balance	Opening balance
Asset repair expenses	249,415,455	296,815,455
Others	134,646,057	70,145,845
Total	**384,061,512**	**366,961,300**

12. Current trade payables

	Closing balance	Opening balance
Payables to third parties	**2,000,569,158**	**3,117,582,745**
Ho Chi Minh City House Trade Management Company Limited	233,699,616	2,607,648,016
B&A Creative and Media Joint Stock Company	1,165,462,133	-
Payables to other entities	601,407,409	509,934,729
Payables to related parties ***(Detail in Note VII.2)***	**499,764,900**	**443,628,900**
Tasco Joint Stock Company	443,628,900	443,628,900
Stargo Company Limited	53,136,000	-
VETC Join Stock Company	3,000,000	-
Total	**2,500,334,058**	**3,561,211,645**

13. Taxes and payables to the State

13.1 Current statutory obligations

	Opening balance	Payable during the period	Amounts paid during the period	Closing balance
Value Added Tax	948,696,473	2,736,037,305	(3,477,082,220)	207,651,558
Corporate Income Tax	98,752,946,751	-	(98,752,946,751)	-
Personal Income Tax	488,099,795	411,608,756	(855,665,780)	44,042,771
Environmental Protection Tax and other taxes	-	558,073,203	(458,316,418)	99,756,785
Total	**100,189,743,019**	**3,705,719,264**	**(103,544,011,169)**	**351,451,114**

13.2 Current taxes and other receivables from the State

	Opening balance	Payable during the period	Amounts paid during the period	Closing balance
Corporate Income Tax	-	-	502,405,794	502,405,794
Total	-	-	**502,405,794**	**502,405,794**

14. Current accrued expenses

	Closing balance	Opening balance
Payables to third parties	**10,350,349,405**	**9,211,748,641**
Interest expenses	5,079,297,680	4,147,491,175
Study tour and training expenses	3,370,017,020	3,370,017,020
Land rental expenses	1,032,076,800	894,466,560
Electricity expenses	546,752,764	453,876,281
Professional service fees	236,000,000	236,000,000
Other accrued expenses	86,205,141	109,897,605
Payables to related parties ***(Detail in Note VII.2)***	**401,553,424**	-
Interest expenses	401,553,424	-
Total	**10,751,902,829**	**9,211,748,641**

15. Current deferred revenue

	Closing balance	Opening balance
Deferred revenue from third parties	**1,961,388,889**	**1,620,370,373**
Revenue from asset lease contracts	1,961,388,889	1,620,370,373
Deferred revenue from related parties *(Detail in Note VII.2)*	**1,293,483,871**	**1,293,483,871**
Revenue from asset lease contracts	1,293,483,871	1,293,483,871
Total	**3,254,872,760**	**2,913,854,244**

16. Other payables

16.1 Other current payables

	Closing balance	Opening balance
Payables to third parties	**54,065,356,938**	**25,085,730,879**
Funds for the activities of the Board of Directors and the Board of Supervisors	1,974,049,397	1,974,049,397
Remuneration for management personnel of member entities	9,042,641,584	9,042,641,584
Short-term deposits received under lease contracts	23,349,927,393	10,131,150,000
Deposit received for the share sale	13,800,000,000	-
Other payables	5,898,738,564	3,937,889,898
Payables to related parties *(Detail in Note VII.2)*	**74,866,790,202**	**90,413,369,600**
Short-term deposits received under lease contracts	1,124,623,600	-
Saigon Automobile Service Joint Stock Company	72,952,613,000	72,952,613,000
Toyota Giai Phong Company Limited	769,583,739	17,243,589,000
Other related parties	19,969,863	217,167,600
Total	**128,932,147,140**	**115,499,100,479**

16.2 Other non-current payables

	Closing balance	Opening balance
Payables to third parties	**370,753,228,001**	**386,083,283,094**
Long-term deposits received under lease contracts	4,510,868,300	19,840,923,393
No Va Land Investment Group Corporation	341,402,845,867	341,402,845,867
Return of capital contributions received from partners under business cooperation contracts	24,239,513,834	24,239,513,834
Other payables	600,000,000	600,000,000
Payables to related parties *(Detail in Note VII.2)*	**7,488,167,600**	**7,488,167,600**
Total	**378,241,395,601**	**393,571,450,694**

17. Borrowings and finance lease liabilities

17.1 Short-term loans and finance lease liabilities

	Opening balance		Movements during the period		Closing balance	
	Value	Repayable value	Increase	Decrease	Value	Repayable value
Short-term borrowings	**7,739,213,028**	**7,739,213,028**	**212,946,126,825**	**16,286,933,428**	**204,398,406,425**	**204,398,406,425**
Short-term borrowings from third parties	***7,739,213,028***	***7,739,213,028***	***99,102,537,825***	***13,286,933,428***	***93,554,817,425***	***93,554,817,425***
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ho Chi Minh City Branch	7,739,213,028	7,739,213,028	99,102,537,825	13,286,933,428	93,554,817,425	93,554,817,425
Short-term borrowings from related parties	-	-	***113,843,589,000***	***3,000,000,000***	***110,843,589,000***	***110,843,589,000***
Can Tho Automobile Sai Gon Service Trading Investment Joint Stock Company	-	-	25,000,000,000	-	25,000,000,000	25,000,000,000
Toyota Giai Phong Company Limited	-	-	17,243,589,000	-	17,243,589,000	17,243,589,000
Binh Thuan Automotive Service Joint Stock Company	-	-	15,000,000,000	-	15,000,000,000	15,000,000,000
Ben Thanh Automobile Corporation	-	-	13,800,000,000	-	13,800,000,000	13,800,000,000
Savico Da Nang Corporation	-	-	15,000,000,000	3,000,000,000	12,000,000,000	12,000,000,000
Ben Thanh Tay Ninh Automobile Corporation	-	-	8,000,000,000	-	8,000,000,000	8,000,000,000
Binh Thuan Automotive Joint Stock Company	-	-	5,000,000,000	-	5,000,000,000	5,000,000,000
Saigon Star Joint Stock Company	-	-	5,000,000,000	-	5,000,000,000	5,000,000,000
Saigon Automobile Service Joint Stock Company	-	-	3,800,000,000	-	3,800,000,000	3,800,000,000
Song Hau Southern Automobile Joint Stock Company	-	-	3,000,000,000	-	3,000,000,000	3,000,000,000
Saigon Northwest Automobile Joint Stock Company	-	-	3,000,000,000	-	3,000,000,000	3,000,000,000
Current portion of long-term borrowings	**19,683,960,000**	**19,683,960,000**	**9,841,980,000**	**9,841,980,000**	**19,683,960,000**	**19,683,960,000**
Vietnam Joint Stock Commercial Bank for Industry and Trade – Branch 10	19,683,960,000	19,683,960,000	9,841,980,000	9,841,980,000	19,683,960,000	19,683,960,000
Total	**27,423,173,028**	**27,423,173,028**	**222,788,106,825**	**26,128,913,428**	**224,082,366,425**	**224,082,366,425**

17.2 Long-term loans and finance lease liabilities

	Opening balance		Movements during the period		Closing balance	
	Value	Repayable value	Increase	Decrease	Value	Repayable value
Vietnam Joint Stock Commercial Bank for Industry and Trade – Branch 10	472,415,040,000	472,415,040,000	-	9,841,980,000	462,573,060,000	462,573,060,000
Total	**472,415,040,000**	**472,415,040,000**	-	**9,841,980,000**	**462,573,060,000**	**462,573,060,000**

17.3 Additional information on loans

Lender	Closing balance	Maturity date	Interest rate	Collateral
Joint Stock Commercial Bank for Foreign Trade of Vietnam – Ho Chi Minh City Branch	93,554,817,425	From August 2026 to November 2026	From 6.7% to 8.3% per annum.	*(i)*
Can Tho Automobile Sai Gon Service Trading Investment Joint Stock Company	25,000,000,000	Up to 4 months from the date of receipt of funding support	8.9% per annum.	*(i)*
Toyota Giai Phong Company Limited	17,243,589,000	180 days from the date of receipt of funding support	9% per annum.	*(i)*
Binh Thuan Automotive Service Joint Stock Company	15,000,000,000	Up to 4 months from the loan date	9% per annum.	*(i)*
Ben Thanh Auto Joint Stock Company	13,800,000,000	From 90 days to a maximum of 4 months from the loan date	9% per annum.	*(i)*
Savico Da Nang Corporation	12,000,000,000	180 days from the loan date	From 9% to 9.4% per annum.	*(i)*
Ben Thanh Tay Ninh Automobile Corporation	8,000,000,000	Up to 4 months from the loan date	8.9% per annum.	*(i)*
Binh Thuan Automotive Joint Stock Company	5,000,000,000	90 days from the loan date	9% per annum.	*(i)*
Saigon Star Joint Stock Company	5,000,000,000	180 days from the loan date	9% per annum.	*(i)*
Saigon Automobile Service Joint Stock Company	3,800,000,000	90 days from the date of receipt of the full loan amount	9% per annum.	*(i)*
Song Hau Southern Automobile Joint Stock Company	3,000,000,000	Up to 3 months from the loan date	9.2% per annum	*(i)*
Saigon Northwest Automobile Joint Stock Company	3,000,000,000	180 days from the loan date	9.4% per annum	*(i)*
Vietnam Joint Stock Commercial Bank for Industry and Trade – Branch 10 - Ho Chi Minh City	482,257,020,000	120 months from the date of signing the contract	The interest rate specified in each debt acknowledgement, with the preferential interest rate for the first year being 8.3% per annum from the date of disbursement. From May 01, 2026, the interest rate is 10% per annum.	*(ii)*
Total	**686,655,426,425**			

(i) This loan is unsecured.

(ii) As at 30 June 2026, the assets pledged as security for the loans comprise the Company's and its subsidiary's real estate properties, with a value of VND 688,423,000,000.

18. Owners' equity

18.1 Changes in owners' equity

Content	Share capital	Share premium	Treasury shares	Development and investment fund	Retained earnings	Total
For the period from January 01, 2025 to June 30, 2025						
Balance as at January 01, 2025	**666,305,640,000**	**4,597,348,871**	**(361,306,726)**	**24,938,303,806**	**402,489,132,559**	**1,097,969,118,510**
Profit for the period	-	-	-	-	104,131,711,526	104,131,711,526
Dividend distribution	-	-	-	-	-	-
Balance as at June 30, 2025	**666,305,640,000**	**4,597,348,871**	**(361,306,726)**	**24,938,303,806**	**506,620,844,085**	**1,202,100,830,036**
For the period from January 01, 2026 to June 30, 2026						
Balance as at January 01, 2026	**932,782,890,000**	**4,597,348,871**	**(361,306,726)**	**24,938,303,806**	**589,956,752,287**	**1,551,913,988,238**
Profit for the period	-	-	-	-	43,222,143,427	43,222,143,427
Dividend distribution	-	-	-	-	-	-
Balance as at June 30, 2026	**932,782,890,000**	**4,597,348,871**	**(361,306,726)**	**24,938,303,806**	**633,178,895,714**	**1,595,136,131,665**

18.2 Owner's equity

	Closing balance	Opening balance
Shareholders' contributed capital	932,782,890,000	932,782,890,000
Total	**932,782,890,000**	**932,782,890,000**

18.3 Capital transactions with owners, dividend distribution, and profit sharing

	Current period	Previous period
- Owners' equity		
+ Beginning balance of the period	932,782,890,000	666,305,640,000
+ Increase during the period	-	-
+ Decrease during the period	-	-
+ Ending balance of the period	932,782,890,000	666,305,640,000
- Dividends, profits distributed	-	-

18.4 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 (classified as equity)	-	-
- Number of treasury shares repurchased (treasury shares / the Company's own shares repurchased)	10,500	10,500
+ Common shares	*10,500*	*10,500*
+ Preference shares (classified as equity)	-	-
- Outstanding shares	93,267,789	93,267,789
+ Common shares	*93,267,789*	*93,267,789*
+ Preference shares (classified as equity)	-	-

Par value of outstanding shares: VND 10,000

19. Leased assets

Total future minimum lease payments under non-cancellable operating leases, by lease term:

	Closing balance	Opening balance
- Within one year	19,446,232,233	17,980,721,324
- More than one year to five years	49,934,714,182	53,447,441,455
- More than five years	91,877,884,364	95,046,087,273
Total	**161,258,830,779**	**166,474,250,052**

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

Unit: VND

1. Revenue from sale of goods and rendering of services

	Current period	Previous period
Revenue from lease	55,751,689,708	39,343,430,984
Revenue from services rendered	1,553,124,724	1,779,003,947
Revenue from sale of goods	1,688,653,603	3,039,175,303
Total	**58,993,468,035**	**44,161,610,234**
In which:		
Revenue from third parties	48,660,063,640	37,299,152,814
Revenue from related parties	10,333,404,395	6,862,457,420

2. Revenue deductions

	Current period	Previous period
Sales returns	-	70,776,150,376
Total	**-**	**70,776,150,376**

3. Cost of goods sold

	Current period	Previous period
Cost of lease	30,604,099,161	16,842,367,916
Cost of goods sold	1,356,079,590	1,386,288,826
Cost of goods returned	-	(57,543,338,423)
Total	**31,960,178,751**	**(39,314,681,681)**

4. Financial income

	Current period	Previous period
Interest income from bank deposits and loans	17,638,064,264	2,636,688,785
Dividends and profit distributions received in cash	57,645,401,000	52,831,808,254
Gain on disposal of investment in an associate	-	61,801,396,000
Total	**75,283,465,264**	**117,269,893,039**

5. Financial expenses

	Current period	Previous period
Borrowing costs	28,549,930,858	614,962,173
Provision for impairments of trading securities and provision for impairment of investments in other entities	14,329,894,099	1,225,585,086
Total	**42,879,824,957**	**1,840,547,259**

6. Selling expenses

	Current period	Previous period
Employee expenses	-	278,526,992
Outsourced service expenses	707,264,438	304,275,888
Other monetary expenses	12,138,889	-
Total	**719,403,327**	**582,802,880**

7. General and administrative expenses

	Current period	Previous period
Administrative employees	9,383,158,103	11,560,383,068
Depreciation expenses	630,755,622	847,963,591
Provision expenses	-	211,612,553
Outsourced services expenses	2,415,776,227	3,350,883,579
Other monetary expenses	1,984,564,616	2,270,802,491
Total	**14,414,254,568**	**18,241,645,282**

8. Operating expenses

	Current period	Previous period
Raw materials, materials and tools	1,208,897,523	279,585,880
Labor costs	9,883,631,581	12,488,507,552
Depreciation expenses	3,996,590,737	3,069,248,107
Provision expenses	-	211,612,553
Outsourced services expenses	28,994,978,009	16,377,170,490
Other monetary expenses	3,009,738,796	(54,158,984,289)
Total	**47,093,836,646**	**(21,732,859,707)**

9. Current corporate income tax

	Current period	Previous period
- Accounting profit before tax	43,222,143,427	109,547,393,607
- Tax calculated at the current corporate income tax rate	20%	20%
Adjustments:		
- Non-taxable income	(57,645,401,000)	(52,831,808,254)
- Tax losses carried forward	-	(29,637,174,946)
Corporate income tax		
Current corporate income tax	-	5,415,682,081
Deferred corporate income tax expense	-	-
Corporate income tax expenses (*)	-	5,415,682,081

(*) Corporate income tax expense for the accounting period is estimated based on taxable income and may be subject to adjustments depending on the outcome of tax inspections by the tax authorities.

VII. OTHER INFORMATION

1. Subsequent events after balance sheet date

The Company's Board of Management confirms that, in the opinion of the Board of Management, in all material respects, no unusual events have occurred after the balance sheet date that would affect the financial position and operations of the Company which require adjustment to or disclosure in the interim separate financial statements for the accounting period from January 01, 2026 to June 30, 2026.

2. Related parties

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. Related parties include enterprises, including parent companies and subsidiaries, and individuals that directly or indirectly through one or more intermediaries control, are controlled by, or are under common control with the Company. Associates, individuals holding directly or indirectly voting rights in the Company that give them significant influence over the Company, key management personnel such as General Director and officers of the Company, close family members of these individuals or associates, and companies associated with these individuals are also considered related parties.

2.1 List of related parties

Related parties	Relationship
Saigon Automobile Service Joint Stock Company	Direct subsidiary
Saigon Star Joint Stock Company	Direct subsidiary
OtoS Joint Stock Company	Direct subsidiary
Saigon Northwest Automobile Joint Stock Company	Direct subsidiary
Savico Hanoi Corporation	Direct subsidiary
Toyota Giai Phong Company Limited	Direct subsidiary
Savico Danang Corporation	Direct subsidiary
Da Nang Son Tra Corporation	Direct subsidiary
Saigon Service Trading Limited Company	Direct subsidiary (Up to September 30, 2025)
Toyota Can Tho Company Limited	Direct subsidiary
Saigon Cuu Long Automobile Corporation	Direct subsidiary
Song Hau Southern Automobile Joint Stock Company	Direct subsidiary
Ba Ria Vung Tau Automobile Joint Stock Company	Direct subsidiary (Up to November 21, 2025)
Lam Dong Auto Company Limited	Direct subsidiary
Savico Southern Investment Development Joint Stock Company	Direct subsidiary
Southwest Star Automobile Joint Stock Company	Direct subsidiary
Savico Investment Company Limited	Direct subsidiary
Tasco Auto Retail Limited Company	Direct subsidiary
Ben Thanh Automobile Joint Stock Company	Indirect subsidiary
Can Tho Automobile Sai Gon Service Trading Investment Joint Stock Company	Indirect subsidiary
FX Auto Company Limited	Indirect subsidiary
Tan Phu Automobile TMDV Investment Joint Stock Company	Indirect subsidiary
Toyota Long Bien Company Limited	Indirect subsidiary
Hai Duong Auto Investment and Services Company Limited	Indirect subsidiary
Han River Automobile Corporation	Indirect subsidiary
Tasco Auto Gia Lai Company Limited	Indirect subsidiary
Hung Thinh Automobile Joint Stock Company	Indirect subsidiary
Au Viet Automobile Joint Stock Company	Indirect subsidiary
Gia Lai Automobile Company Limited	Indirect subsidiary
Kon Tum Automobile Joint Stock Company	Indirect subsidiary
Son Tra Automobile Limited Company	Indirect subsidiary

Related parties	Relationship
Dai Thinh Auto Joint Stock Company	Indirect subsidiary
Toyota Ninh Binh Joint Stock Company	Indirect subsidiary (Up to December 01, 2025)
Saigon Long An Automobile Joint Stock Company	Indirect subsidiary
Saigon Tay Ninh Automobile Joint Stock Company	Indirect subsidiary
Da Nang Automobile Company Limited	Indirect subsidiary
Quang Nam Automobile Company Limited	Indirect subsidiary
Kien Giang Automobile Investment Trading Service Company Limited	Indirect subsidiary
Truong Chinh Automobile Joint Stock Company	Indirect subsidiary (Up to November 21, 2025)
Savico New Era Company Limited	Indirect subsidiary
SVC Northern Development and Investment Limited Company	Indirect subsidiary
Carpla Joint Stock Company	Indirect subsidiary
G-Lynk Joint Stock Company	Indirect subsidiary (Up to June 30, 2026)
Ben Thanh Tay Ninh Automobile Corporation	Indirect subsidiary
Toyota Ly Thuong Kiet Company Limited	Indirect subsidiary
Binh Thuan Automotive Service Joint Stock Company	Indirect subsidiary
Saigon Phu Lam Automobile Investment Trading Service Joint Stock Company	Indirect subsidiary (Up to November 21, 2025)
Binh Thuan Automotive Joint Stock Company	Indirect subsidiary
Toyota Tay Ninh Company Limited	Indirect subsidiary
Vietnam Auto Solutions Company Limited	Indirect subsidiary
G-Lynk Hai Duong Joint Stock Company	Indirect subsidiary
Carpla Media Company Limited	Indirect subsidiary
Carpla Car Service Company Limited	Indirect subsidiary
Stargo Company Limited	Indirect subsidiary
Carpla Service Southeast Region Company Limited	Indirect subsidiary
G-Lynk Hanoi Company Limited	Indirect subsidiary (Up to June 30, 2026)
AG-25 Company Limited	Indirect subsidiary
VETC RSA Company Limited	Indirect subsidiary
Carpla Auto Parts Company Limited	Indirect subsidiary
VETC Digital Company Limited	Indirect subsidiary
Greenlynk Automotives Company Limited	The indirect associate became an indirect subsidiary effective from January 08, 2026
Tasco Auto Distribution Limited Company	Indirect subsidiary (From January 09, 2026)
Binh Duong New City Automobile Service Joint Stock Company	Indirect subsidiary
Saigon Far East Service Trading Company Limited	Indirect subsidiary (Up to March 14, 2025)
Savico Thanh Hoa Company Limited	Indirect subsidiary (Up to January 30, 2025)
Toyota Hai Duong Company Limited	Indirect subsidiary (Up to May 12, 2025)
Toyota Chi Linh Company Limited	Indirect subsidiary (Up to May 12, 2025)
Toyota East Saigon Joint Stock Company	Direct associate (Up to April 21, 2025)
Bac Au Automobile Corporation	Direct associate
Tasco Auto North Saigon Joint Stock Company	Direct associate (From January 29, 2026)
Tri Thuc Tuong Lai Investment Joint Stock Company	Direct associate
Saigon Auto Gia Dinh Service Joint Stock Company	Indirect associate (To April 21, 2025)

Related parties	Relationship
Bac Au Hanoi Automobile Company Limited	Indirect associate
Dana Joint Stock Company	Indirect associate
Savico Quang Nam Company Limited	Indirect associate
Toyota Binh Thuan Company Limited	Indirect associate
Ben Thanh Group	Major Shareholder
Tasco Auto Joint Stock Company	Parent Company
Tasco Joint Stock Company	Ultimate Parent Company
Tasco Insurance Company Limited	Company within the same Group
Tasco Auto Da Nang Company Limited	Company within the same Group
Tasco Auto Sai Gon Joint Stock Copany	Company within the same Group
VETC Joint Stock Company	Company within the same Group
Sweden Auto Company Limited	Company within the same Group
Bac Au Saigon Automobile Company Limited	Indirect associate
Tasco Auto West Sai Gon Joint Stock Company	Indirect associate in the Group
Ana Services Company Limited	Other related parties
Ben Thanh - Non Nuoc Resort Corporation	Other related parties

2.2 *Transactions with related parties*

a) Income of key management members

Related parties	Income	Transaction value	
		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 (Appointed from March 18, 2025))	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 (Entity represented by a member of the Board of Supervisors)		-	798,000,000

b) Other transactions

Provision of goods and services	Current period	Previous period
Saigon Automobile Service Joint Stock Company	1,697,339,621	3,134,702,561
Tasco Auto Joint Stock Company	5,985,967,979	-
Carpla Joint Stock Company	388,608,000	2,727,056,400
Han River Automobile Corporation	780,574,719	740,708,616
Other related parties	1,480,914,076	259,989,843
Total	**10,333,404,395**	**6,862,457,420**

Goods returned	**Current period**	**Previous period**
Saigon Automobile Service Joint Stock Company	-	70,776,150,376
Total	**-**	**70,776,150,376**

Purchases of goods and services	**Current period**	**Previous period**
Stargo Company Limited	348,100,644	-
Tasco Joint Stock Company	820,859,052	737,213,225
Other related parties	139,102,946	158,187,243
Total	**1,308,062,642**	**895,400,468**

Dividends and profit distributions	**Current period**	**Previous period**
Southwest Star Automobile Joint Stock Company	4,199,850,000	20,999,250,000
Toyota Ly Thuong Kiet Company Limited	-	14,000,000,000
Saigon Star Joint Stock Company	860,276,000	8,602,760,000
Toyota Can Tho Company Limited	35,392,000,000	4,572,573,254
Saigon Automobile Service Joint Stock Company	3,389,475,000	3,357,225,000
Lam Dong Auto Company Limited	1,425,000,000	1,300,000,000
Binh Thuan Automotive Service Joint Stock Company	205,200,000	-
Binh Duong New City Automobile Service Joint Stock Company	5,508,000,000	-
Song Hau Southern Automobile Joint Stock Company	2,550,000,000	-
Saigon Cuu Long Automobile Corporation	1,805,000,000	-
Ben Thanh Automobile Corporation	390,600,000	-
Bac Au Automobile Corporation	1,920,000,000	-
Total	**57,645,401,000**	**52,831,808,254**

Short-term loans	**Current period**	**Previous period**
Tasco Auto Retail Limited Company	89,950,000,000	-
Tasco Auto West Saigon Joint Stock Company	13,500,000,000	-
Tasco Auto Saigon Joint Stock Company	5,500,000,000	-
Savico Investment Joint Stock Company	3,000,000,000	-
G-Lynk Joint Stock Company	-	64,000,000,000
South Saigon Automobile Service Commercial Investment Joint Stock Company	-	35,000,000,000
Bac Au Hanoi Automobile Company Limited	-	20,000,000,000
Song Hau Southern Automobile Joint Stock Company	-	12,000,000,000
Toyota Ly Thuong Kiet Company Limited	-	3,000,000,000
Total	**111,950,000,000**	**134,000,000,000**

Capital contribution	**Current period**	**Previous period**
Toyota Ly Thuong Kiet Company Limited	42,000,000,000	-
Au Viet Automobile Joint Stock Company	250,000,000	-
Vinh Thinh Automobile Joint Stock Company	-	14,350,000,000
Saigon Cuu Long Automobile Corporation	-	2,000,000,000
Total	**42,250,000,000**	**16,350,000,000**

Other payables	Current period	Previous period
Tasco Auto North Saigon Joint Stock Company	-	14,000,000,000
Ben Thanh Automobile Corporation	4,800,000,000	-
Saigon Automobile Service Joint Stock Company	3,800,000,000	-
Total	**8,600,000,000**	**14,000,000,000**

Borrowings	Current period	Previous period
Can Tho Automobile Sai Gon Service Trading Investment Joint Stock Company	25,000,000,000	-
Toyota Giai Phong Company Limited	17,243,589,000	-
Binh Thuan Automotive Service Joint Stock Company	15,000,000,000	-
Ben Thanh Automobile Corporation	13,800,000,000	-
Savico Da Nang Corporation	15,000,000,000	-
Ben Thanh Tay Ninh Automobile Corporation	8,000,000,000	-
Binh Thuan Automotive Joint Stock Company	5,000,000,000	-
Saigon Star Joint Stock Company	5,000,000,000	-
Saigon Automobile Service Joint Stock Company	3,800,000,000	-
Song Hau Southern Automobile Joint Stock Company	3,000,000,000	-
Northwest Saigon Automobile Joint Stock Company	3,000,000,000	-
Total	**113,843,589,000**	**-**

Finance income (interest on capital utilization)	Current period	Previous period
Tasco Auto Retail Limited Company	900,596,164	-
Song Hau Southern Automobile Joint Stock Company	867,846,575	207,879,452
Tasco Auto Saigon Joint Stock Company	764,334,247	-
Tasco Auto North Saigon Joint Stock Company	412,320,384	-
Tasco Auto West Saigon Joint Stock Company	237,645,014	-
Savico Investment Company Limited	166,315,068	-
Saigon Cuu Long Automobile Corporation	65,655,890	-
G-lynk Joint Stock Company	-	940,339,726
Bac Au Hanoi Automobile Company Limited	-	412,931,507
Nam Saigon Auto Service Trading Company Limited	-	144,986,301
Greenlynk Automotives Company Limited	-	93,186,301
Toyota Ly Thuong Kiet Company Limited	-	3,887,671
Total	**3,414,713,342**	**1,803,210,958**

Financial expenses	Current period	Previous period
Saigon Automobile Service Joint Stock Company	3,216,952,729	-
Toyota Giai Phong Company Limited	769,583,739	-
Ben Thanh Auto Joint Stock Company	142,027,396	-
Ben Thanh Tay Ninh Automobile Joint Stock Company	60,084,933	-
Savico Da Nang Corporation	37,857,534	-
Toyota Ly Thuong Kiet Company Limited	-	31,939,726
Total	**4,226,506,331**	**31,939,726**

2.3 Balances with related parties

Current trade receivables	Closing balance	Opening balance
Tasco Auto Joint Stock Company	9,712,684,031	6,491,908,685
Carpla Joint Stock Company	1,948,729,200	-
Other customers	359,874,129	398,333,388
Total	**12,021,287,360**	**6,890,242,073**

Short-term held-to-maturity investments	Closing balance	Opening balance
Tasco Auto Retail Limited Company	90,850,596,164	-
Tasco Auto Saigon Joint Stock Company	38,264,334,247	36,102,931,507
Song Hau Southern Automobile Joint Stock Company	12,867,846,575	12,546,509,589
Tasco Auto West Saigon Joint Stock Company	11,237,645,014	5,036,438,356
Tasco Auto North Saigon Joint Stock Company	9,507,320,384	9,227,692,740
Savico Investment Company Limited	6,166,315,068	3,000,000,000
Auto Dong Hiep Trading and Service Company Limited	5,060,000,000	5,060,000,000
Saigon Cuu Long Automobile Corporation	2,265,655,890	3,200,000,000
Ben Thanh - Non Nuoc Resort Corporation	-	2,430,821,918
Bac Au Hanoi Automobile Company Limited	-	899,506,849
Total	**176,219,713,342**	**77,503,900,959**

Other currrent receivables	Closing balance	Opening balance
Bac Au Automobile Corporation	19,200,000,000	19,200,000,000
Da Nang Son Tra Corporation	8,700,856,627	8,514,765,173
Ben Thanh Automobile Corporation	390,600,000	-
Total	**28,291,456,627**	**27,714,765,173**

Other non-current receivables	Closing balance	Opening balance
Stargo Company Limited	22,000,000	22,000,000
Total	**22,000,000**	**22,000,000**

Current trade payables	Closing balance	Opening balance
Tasco Joint Stock Company	443,628,900	443,628,900
Stargo Company Limited	53,136,000	-
VETC Joint Stock Company	3,000,000	-
Total	**499,764,900**	**443,628,900**

Short-term advances from customers	Closing balance	Opening balance
Saigon Automobile Service Joint Stock Company	2,662,470,470	738,387,285
Toyota Ly Thuong Kiet Company Limited	-	3,000,000
Tasco Auto West Saigon Joint Stock Company	-	560,000
Total	**2,662,470,470**	**741,947,285**

Accrued expenses	Closing balance	Opening balance
Can Tho Automobile Sai Gon Service Trading Investment Joint Stock Company	137,523,288	-
Savico Da Nang Corporation	131,857,534	-
Saigon Star Joint Stock Company	53,013,698	-
Saigon Northwest Automobile Joint Stock Company	48,673,973	-
Binh Thuan Automotive Service Joint Stock Company	18,493,150	-
Binh Thuan Automotive Joint Stock Company	10,479,452	-
Song Hau Southern Automobile Joint Stock Company	1,512,329	-
Total	**401,553,424**	**-**

Other current payables	Closing balance	Opening balance
Saigon Automobile Service Joint Stock Company	72,952,613,000	72,952,613,000
Toyota Giai Phong Company Limited	769,583,739	17,243,589,000
Sweden Auto Company Limited	687,456,000	-
Tasco Insurance Company Limited	120,000,000	120,000,000
Han River Autmobile Corporation	97,167,600	97,167,600
Ben Thanh Auto Joint Stock Company	142,027,396	-
Savico Da Nang Corporation	37,857,534	-
Ben Thanh Tay Ninh Automobile Corporation	60,084,933	-
Total	**74,866,790,202**	**90,413,369,600**

Other non-current payables	Closing balance	Opening balance
Saigon Automobile Service Joint Stock Company	5,969,000,000	5,969,000,000
Tasco Auto Joint Stock Company	1,000,000,000	1,000,000,000
Carpla Joint Stock Company	302,000,000	302,000,000
Tasco Insurance Company Limited	120,000,000	120,000,000
Han River Automobile Corporation	97,167,600	97,167,600
Total	**7,488,167,600**	**7,488,167,600**

Current deferred revenue	Closing balance	Opening balance
Tasco Auto Joint Stock Company	1,293,483,871	1,293,483,871
Total	**1,293,483,871**	**1,293,483,871**

The balance of borowings from related parties is presented in Note V.17

3. Comparative figures

The comparative figures are those presented in the financial statements for the fiscal year ended December 31, 2025, which were audited by BDO Audit Services Company Limited and have been restated for certain items due to the application of the transitional provisions set out in Article 30 of Circular No. 99/2025/TT-BTC.

	Code	Note	Prior-year financial statements figures	Adjustments	Adjusted figures
Balance sheet/Statement of financial position					
Short-term held-to-maturity investments	123		-	547,834,443,425	547,834,443,425
Short-term loan receivables			533,605,000,000	(533,605,000,000)	-
Other current receivables	135		89,222,790,169	(14,229,443,425)	74,993,346,744
Dividends and profits payable	313		-	219,721,520	219,721,520
Other current payables	320		115,718,821,999	(219,721,520)	115,499,100,479

Ho Chi Minh City, August 29, 2026

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

CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN

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

DIEP TRAN BAO