

**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:256/CV-SVC  
No:...../CV-SVC

TP. Hồ Chí Minh, ngày 30 tháng 10 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 Cánh, phường Trung Mỹ Tây, TP. Hồ Chí Minh/220 Bis Nguyen Huu Canh st, Trung My Tay ward, Ho Chi Minh City.

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

- E-mail: [ir@savico.vn](mailto:ir@savico.vn)

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

- Báo cáo tài chính hợp nhất Quý 3 năm 2026 của Công ty Cổ phần Dịch vụ Tổng hợp Sài Gòn (Savico)/ *Consolidated Financial Statements for the 3rd Quarter 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 30/10/2026 tại đường dẫn <https://www.savico.com.vn> /*This information was published on the company's website on Oct 30<sup>th</sup>, 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.*



Người ký: CÔNG TY  
CỔ PHẦN DỊCH VỤ  
TỔNG HỢP SÀI GÒN  
Cơ quan: CÔNG TY  
CỔ PHẦN DỊCH VỤ  
TỔNG HỢP SÀI GÒN  
Thời gian ký:  
30.10.2026 22:45:56  
+07:00

**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)*



**Huỳnh Văn Trường**



**SAVICO**

Saigon General Service Corporation

**CÔNG TY CỔ PHẦN DỊCH VỤ TỔNG HỢP SÀI GÒN**

# **CONSOLIDATED FINANCIAL STATEMENTS**

**QUARTER III 2026**

## CONTENTS

| <u>Contents</u>                                | <u>Page</u> |
|------------------------------------------------|-------------|
| Consolidated statement of financial position   | 2 - 4       |
| Consolidated income statement                  | 5           |
| Consolidated statement of cash flow            | 6           |
| Notes to the consolidated financial statements | 7 - 27      |

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Currency: VND

| ASSETS                                            | Code       | Note      | Closing balance          | Opening balance          |
|---------------------------------------------------|------------|-----------|--------------------------|--------------------------|
| <b>A. CURRENT ASSETS</b>                          | <b>100</b> |           | <b>6,719,422,117,077</b> | <b>6,266,832,458,554</b> |
| <b>I. Cash and cash equivalents</b>               | <b>110</b> | <b>01</b> | <b>896,538,933,281</b>   | <b>759,718,509,149</b>   |
| 1. Cash                                           | 111        |           | 489,648,921,509          | 554,224,561,145          |
| 2. Cash equivalents                               | 112        |           | 406,890,011,772          | 205,493,948,004          |
| <b>II. Short-term investments</b>                 | <b>120</b> |           | <b>1,399,382,965,396</b> | <b>1,292,039,977,680</b> |
| 1. Held for trading securities                    | 121        |           | 28,274,992,543           | 28,274,992,543           |
| 2. Provision for impairment of trading securities | 122        |           | (18,994,117,828)         | (18,184,117,828)         |
| 3. Held-to-maturity investments                   | 123        |           | 1,390,102,090,681        | 1,281,949,102,965        |
| <b>III. Short-term receivables</b>                | <b>130</b> |           | <b>2,058,208,317,074</b> | <b>2,217,369,123,776</b> |
| 1. Short-term trade accounts receivables          | 131        | 02        | 1,237,253,724,061        | 1,303,135,981,627        |
| 2. Short-term advances to suppliers               | 132        | 03        | 399,327,438,168          | 427,104,235,969          |
| 3. Other short-term receivables                   | 135        | 04        | 435,777,848,129          | 499,556,599,464          |
| 4. Provision for short-term doubtful receivables  | 136        |           | (14,150,693,284)         | (12,427,693,284)         |
| <b>IV. Inventories</b>                            | <b>140</b> | <b>06</b> | <b>2,128,601,084,155</b> | <b>1,721,866,016,782</b> |
| 1. Inventories                                    | 141        |           | 2,129,536,803,704        | 1,723,379,528,314        |
| 2. Provision for devaluation of inventories       | 142        |           | (935,719,549)            | (1,513,511,532)          |
| <b>IV. Inventories</b>                            | <b>150</b> |           | -                        | -                        |
| <b>V. Other current assets</b>                    | <b>160</b> |           | <b>236,690,817,171</b>   | <b>275,838,831,167</b>   |
| 1. Short-term unallocated expenses                | 161        | 10        | 55,849,676,734           | 46,277,420,347           |
| 2. Value-added tax deductible                     | 162        |           | 144,536,461,364          | 143,538,733,877          |
| 3. Taxes and other receivables from the State     | 163        | 17        | 36,304,679,073           | 9,625,901,774            |
| 4. Other current assets (current)                 | 165        |           | -                        | 76,396,775,169           |
| <b>B. NON-CURRENT ASSETS</b>                      | <b>200</b> |           | <b>3,847,787,206,064</b> | <b>4,076,144,274,235</b> |
| <b>I. Long-term receivables</b>                   | <b>210</b> |           | <b>271,734,316,466</b>   | <b>362,964,888,364</b>   |
| 1. Long-term trade receivables                    | 211        |           | 6,186,000,000            | 6,250,000,000            |
| 2. Long-term advances to suppliers                | 212        |           | 4,697,500,000            | 4,846,000,000            |
| 3. Other long-term receivables                    | 215        | 05        | 262,685,848,292          | 353,703,920,190          |
| 4. Provision for long-term doubtful receivables   | 216        |           | (1,835,031,826)          | (1,835,031,826)          |
| <b>II. Fixed assets</b>                           | <b>220</b> |           | <b>1,605,212,932,503</b> | <b>1,735,059,606,138</b> |
| 1. Tangible fixed assets                          | 221        | 07        | 1,251,704,131,913        | 1,494,897,304,994        |
| - Cost                                            | 222        |           | 1,976,144,019,047        | 2,197,316,326,162        |
| - Accumulated depreciation                        | 223        |           | (724,439,887,134)        | (702,419,021,168)        |
| 2. Finance leases                                 | 224        |           | 195,639,879,304          | 67,222,608,696           |
| - Cost                                            | 225        |           | 212,155,867,588          | 69,065,258,707           |
| - Accumulated depreciation                        | 226        |           | (16,515,988,284)         | (1,842,650,011)          |
| 3. Intangible fixed assets                        | 227        | 08        | 157,868,921,286          | 172,939,692,448          |
| - Cost                                            | 228        |           | 187,967,200,725          | 205,575,190,879          |
| - Accumulated depreciation                        | 229        |           | (30,098,279,439)         | (32,635,498,431)         |

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 September 2026

| ASSETS                                               | Code       | Note      | Closing balance           | Opening balance           |
|------------------------------------------------------|------------|-----------|---------------------------|---------------------------|
| <b>III. Investment properties</b>                    | <b>240</b> | <b>09</b> | <b>697,278,811,731</b>    | <b>713,878,072,233</b>    |
| - Cost                                               | 241        |           | 1,108,879,188,823         | 1,089,604,840,717         |
| - Accumulated depreciation                           | 242        |           | (411,600,377,092)         | (375,726,768,484)         |
| <b>IV. Long-term assets in progress</b>              | <b>250</b> |           | <b>390,677,644,607</b>    | <b>390,397,479,426</b>    |
| 1. Production and business in progress               | 251        |           | -                         | 72,490,000                |
| 2. Construction in progress                          | 252        |           | 390,677,644,607           | 390,324,989,426           |
| <b>V. Long-term investments</b>                      | <b>260</b> |           | <b>430,511,786,441</b>    | <b>450,638,392,125</b>    |
| 1. Investments in joint ventures and associates      | 262        |           | 373,778,710,751           | 339,533,761,449           |
| 2. Investments in other entities                     | 263        |           | 57,017,579,924            | 39,917,579,924            |
| 3. Provision for impairment of long-term investments | 264        |           | (1,284,504,234)           | (1,284,504,234)           |
| 4. Held-to-maturity investments                      | 265        |           | 1,000,000,000             | 72,471,554,986            |
| <b>VI. Other long-term assets</b>                    | <b>270</b> |           | <b>452,371,714,316</b>    | <b>423,205,835,949</b>    |
| 1. Long-term unallocated expenses                    | 271        | 11        | 251,340,931,362           | 187,191,410,035           |
| 2. Deferred tax assets                               | 272        |           | 37,663,061,883            | 25,531,132,717            |
| 3. Goodwill                                          | 279        |           | 163,367,721,071           | 210,483,293,197           |
| <b>TOTAL ASSETS</b>                                  | <b>280</b> |           | <b>10,567,209,323,141</b> | <b>10,342,976,732,789</b> |

## CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

As at 30 September 2026

| RESOURCES                                              | Code       | Note      | Closing balance           | Opening balance           |
|--------------------------------------------------------|------------|-----------|---------------------------|---------------------------|
| <b>C. LIABILITIES</b>                                  | <b>300</b> |           | <b>7,508,535,361,298</b>  | <b>7,495,513,367,921</b>  |
| <b>I. Current liabilities</b>                          | <b>310</b> |           | <b>4,625,548,879,375</b>  | <b>4,623,506,664,887</b>  |
| 1. Short-term trade payables                           | 311        | 12        | 498,703,009,872           | 1,059,974,370,602         |
| 2. Short-term advances from customers                  | 312        | 13        | 168,154,537,128           | 260,353,262,117           |
| 3. Dividends and profits payable                       | 313        |           | 6,166,101,345             | 219,721,520               |
| 4. Taxes and other payables to the State budget        | 314        | 17        | 106,004,133,088           | 218,229,671,512           |
| 5. Payables to employees                               | 315        |           | 112,831,664,242           | 219,227,240,401           |
| 6. Short-term accrued expenses                         | 316        | 14        | 87,276,161,640            | 59,697,379,827            |
| 7. Short-term unearned revenue                         | 319        |           | 38,057,188,250            | 49,868,623,308            |
| 8. Other short-term payables                           | 320        | 15        | 93,928,176,141            | 123,669,227,356           |
| 9. Short-term borrowings and finance lease liabilities | 321        | 18        | 3,505,642,333,088         | 2,621,538,607,159         |
| 10. Bonus and welfare fund                             | 323        |           | 8,785,574,581             | 10,728,561,085            |
| <b>II. Non-current liabilities</b>                     | <b>330</b> |           | <b>2,882,986,481,923</b>  | <b>2,872,006,703,034</b>  |
| 1. Long-term advances from customers                   | 332        |           | 14,513,235,664            | 14,525,286,492            |
| Taxes and other payables to the State (non-current)    | 333        |           | -                         | -                         |
| 2. Long-term accrued expenses                          | 334        |           | 23,004,493,151            | 14,783,592,921            |
| 3. Long-term unearned revenue                          | 337        |           | 28,729,599,995            | 39,364,036,534            |
| 4. Other long-term payables                            | 338        | 16        | 696,336,520,490           | 699,045,285,245           |
| 5. Long-term borrowings and finance lease liabilities  | 339        | 19        | 2,120,402,632,623         | 2,104,288,501,842         |
| <b>D. OWNERS' EQUITY</b>                               | <b>400</b> | <b>20</b> | <b>3,058,673,961,843</b>  | <b>2,847,463,364,868</b>  |
| 1. Share capital                                       | 411        |           | 932,782,890,000           | 932,782,890,000           |
| – Ordinary shares with voting rights                   | 411a       |           | 932,782,890,000           | 932,782,890,000           |
| 2. Share premium                                       | 412        |           | 4,597,348,871             | 4,597,348,871             |
| 3. Other owners' equity                                | 414        |           | 180,235,580,000           | 214,101,565,567           |
| 4. Treasury shares                                     | 415        |           | (361,306,726)             | (361,306,726)             |
| 5. Investment and development fund                     | 418        |           | 33,158,040,461            | 33,185,097,285            |
| 6. Retained earnings                                   | 420        |           | 891,854,669,800           | 720,579,392,322           |
| – Retained earnings accumulated to prior year-end      | 420a       |           | 766,374,551,583           | 271,743,818,311           |
| – Retained earnings for the current period             | 420b       |           | 125,480,118,217           | 448,835,574,011           |
| 7. Non-controlling interests                           | 429        |           | 1,016,406,739,437         | 942,578,377,549           |
| <b>TOTAL LIABILITIES AND OWNERS' EQUITY</b>            | <b>440</b> |           | <b>10,567,209,323,141</b> | <b>10,342,976,732,789</b> |

Ho Chi Minh City, 30 October 2026

Prepared by/ Chief Accountant

General Director



Tran Thai Son



Điệp Tran Bao

## CONSOLIDATED INCOME STATEMENT

For the first 9 months of year 2026

Currency: VND

| ITEMS                                                               | Code      | Note      | QUARTER III              |                          | ACCUMULATED               |                           |
|---------------------------------------------------------------------|-----------|-----------|--------------------------|--------------------------|---------------------------|---------------------------|
|                                                                     |           |           | Current year             | Previous year            | Current year              | Previous year             |
| <b>1. Revenue from sale of goods and rendering of services</b>      | <b>01</b> | <b>01</b> | <b>6,084,477,332,013</b> | <b>8,221,924,846,253</b> | <b>18,993,995,298,193</b> | <b>20,567,806,357,740</b> |
| 2. Deductions                                                       | 02        | 02        | 10,395,036,164           | 4,799,032,748            | 22,482,799,165            | 20,485,725,497            |
| <b>3. Net revenue from sale of goods and rendering of services</b>  | <b>10</b> |           | <b>6,074,082,295,849</b> | <b>8,217,125,813,505</b> | <b>18,971,512,499,028</b> | <b>20,547,320,632,243</b> |
| 4. Costs of goods sold and services rendered                        | 11        | 03        | 5,467,734,445,094        | 7,736,805,548,053        | 17,316,769,011,311        | 19,170,995,606,314        |
| <b>5. Gross profit from sale of goods and rendering of services</b> | <b>20</b> |           | <b>606,347,850,755</b>   | <b>480,320,265,452</b>   | <b>1,654,743,487,717</b>  | <b>1,376,325,025,929</b>  |
| 6. Finance income                                                   | 22        | 04        | 228,519,844,801          | 668,696,012,217          | 533,347,672,538           | 867,681,503,754           |
| 7. Finance expenses                                                 | 23        | 05        | 154,913,321,527          | 219,104,369,103          | 382,771,067,231           | 394,503,018,481           |
| - In which: Interest expenses                                       | 24        |           | 151,525,360,464          | 167,241,573,740          | 364,113,459,486           | 235,000,825,224           |
| 8. Selling expenses                                                 | 25        | 06        | 380,027,427,988          | 325,066,779,725          | 1,029,050,363,498         | 796,122,579,906           |
| 9. General and administrative expenses                              | 26        | 07        | 204,164,202,184          | 202,449,884,186          | 579,115,102,081           | 510,323,336,938           |
| 10. Share in profits/(losses) of associates and joint venture       | 27        |           | (4,358,624,021)          | 3,016,207,976            | 1,383,293,999             | 23,553,187,303            |
| <b>11. Operating profit/(loss)</b>                                  | <b>30</b> |           | <b>91,404,119,836</b>    | <b>405,411,452,631</b>   | <b>198,537,921,444</b>    | <b>566,610,781,661</b>    |
| 12. Other income                                                    | 31        |           | 54,511,004,164           | 59,534,759,397           | 85,865,665,934            | 97,046,400,810            |
| 13. Other expenses                                                  | 32        |           | 18,838,542,774           | 21,548,969,664           | 33,685,345,697            | 27,636,248,892            |
| <b>14. Other profit/(loss)</b>                                      | <b>40</b> |           | <b>35,672,461,390</b>    | <b>37,985,789,733</b>    | <b>52,180,320,237</b>     | <b>69,410,151,918</b>     |
| <b>15. Net profit before tax</b>                                    | <b>50</b> |           | <b>127,076,581,226</b>   | <b>443,397,242,364</b>   | <b>250,718,241,681</b>    | <b>636,020,933,579</b>    |
| 16. Current corporate income tax expense                            | 51        |           | 11,231,989,070           | 98,858,378,994           | 52,155,756,686            | 143,148,090,355           |
| 17. Deferred income tax expense                                     | 52        |           | (13,196,133,540)         | -                        | (37,453,282,740)          | -                         |
| <b>18. Net profit/(loss) after tax</b>                              | <b>60</b> |           | <b>129,040,725,696</b>   | <b>344,538,863,370</b>   | <b>236,015,767,735</b>    | <b>492,872,843,224</b>    |
| Net profit after tax attributable to the parent company             | 61        |           | 85,342,822,894           | 363,905,932,548          | 125,480,118,217           | 449,627,349,361           |
| Net profit after tax attributable to non-controlling interest       | 62        |           | 43,697,902,802           | (19,367,069,178)         | 110,535,649,518           | 43,245,493,863            |
| <b>19. Earning pershare</b>                                         | <b>70</b> |           | <b>915</b>               | <b>3,903</b>             | <b>1,346</b>              | <b>4,822</b>              |

Prepared by/ Chief Accountant



Tran Thai Son

Ho Chi Minh City, 30 October 2026

General Director



Diep Tran Bao

## CONSOLIDATED CASH FLOW STATEMENT

Indirect method

For the first 9 months of year 2026

Currency: VND

| ITEMS                                                                                                               | Code | Note | From 01/01/2026 to<br>30/09/2026 | From 01/01/2025 to<br>30/09/2025 |
|---------------------------------------------------------------------------------------------------------------------|------|------|----------------------------------|----------------------------------|
| <b>1. Net profit before tax</b>                                                                                     | 01   |      | <b>250,718,241,681</b>           | <b>636,020,933,579</b>           |
| - Depreciation and amortisation                                                                                     | 02   |      | 222,098,564,977                  | 159,711,412,608                  |
| - Provisions                                                                                                        | 03   |      | 1,955,208,017                    | (1,706,813,284)                  |
| - (Profits)/losses from investing activities                                                                        | 05   |      | (534,730,966,537)                | (844,006,818,161)                |
| - Interest expenses                                                                                                 | 06   |      | 364,113,459,486                  | 235,000,825,224                  |
| <b>3. Operating profit before changes in working capital</b>                                                        | 08   |      | <b>304,154,507,624</b>           | <b>185,019,539,966</b>           |
| - Decrease/(increase) in receivables                                                                                | 09   |      | 640,302,694,789                  | (865,769,851,003)                |
| - Decrease/(increase) in inventories                                                                                | 10   |      | (406,157,275,401)                | (666,807,344,566)                |
| - Increase/(decrease) in payables                                                                                   | 11   |      | (1,022,064,785,384)              | 626,908,595,147                  |
| - Decrease/(Increase) in prepaid expenses                                                                           | 12   |      | (48,400,424,140)                 | (32,026,025,861)                 |
| - Interest paid                                                                                                     | 14   |      | (364,113,459,486)                | (211,213,471,510)                |
| - Corporate income tax paid                                                                                         | 15   |      | (161,912,322,417)                | (51,123,238,728)                 |
| - Other cash outflows from operating activities                                                                     | 17   |      | -                                | (3,067,516,606)                  |
| <b>Net cash from operating activities</b>                                                                           | 20   |      | <b>(1,058,191,064,415)</b>       | <b>(1,018,079,313,161)</b>       |
| <b>II. CASH FLOWS FROM INVESTING ACTIVITIES</b>                                                                     |      |      |                                  |                                  |
| 1. Purchase and construction of fixed assets and other long-term assets                                             | 21   |      | (228,321,057,694)                | (560,691,000,143)                |
| 2. Proceeds from disposals of fixed assets and other long-term assets                                               | 22   |      | 80,820,016,477                   | 64,671,347,346                   |
| 3. Loans to other entities and payments for purchase of debt instruments of other entities                          | 23   |      | (108,152,987,716)                | (1,884,331,133,643)              |
| 4. Collections from borrowers and proceeds from sale of debt instruments of other entities                          | 24   |      | 147,868,330,155                  | 747,230,000,000                  |
| 5. Payments for investments in other entities                                                                       | 25   |      | (49,961,655,303)                 | (52,170,779,147)                 |
| 6. Proceeds from sale of investments in other entities                                                              | 26   |      | 111,884,430,616                  | 859,276,266,893                  |
| 7. Interest received                                                                                                | 27   |      | 64,660,583,117                   | 75,703,590,863                   |
| <b>Net cash from investing activities</b>                                                                           | 30   |      | <b>18,797,659,652</b>            | <b>(750,311,707,831)</b>         |
| <b>III. CASH FLOWS FROM FINANCING ACTIVITIES</b>                                                                    |      |      |                                  |                                  |
| 1. Capital contribution and issuance of shares<br>(including capital contributions of non-controlling shareholders) | 31   |      | -                                | 8,208,380,000                    |
| 2. Capital redemption                                                                                               | 32   |      | -                                | (2,138,789,919)                  |
| 3. Drawdown of borrowings                                                                                           | 33   |      | 14,003,980,557,875               | 15,069,600,525,388               |
| 4. Repayment of borrowings                                                                                          | 34   |      | (12,731,570,136,685)             | (13,520,757,784,941)             |
| 5. Payment of principal of finance lease liabilities                                                                | 35   |      | -                                | (2,371,003,758)                  |
| 6. Dividend paid                                                                                                    | 36   |      | (96,196,592,295)                 | (94,534,409,652)                 |
| <b>Net cash from financing activities</b>                                                                           | 40   |      | <b>1,176,213,828,895</b>         | <b>1,458,006,917,118</b>         |
| <b>NET CASH FLOWS DURING THE PERIOD</b>                                                                             | 50   |      | <b>136,820,424,132</b>           | <b>(310,384,103,874)</b>         |
| <b>Cash and cash equivalents at the beginning of the period</b>                                                     | 60   |      | <b>759,718,509,149</b>           | <b>877,792,221,167</b>           |
| <b>Cash and cash equivalents at the end of the period</b>                                                           | 70   |      | <b>896,538,933,281</b>           | <b>567,408,117,293</b>           |

Ho Chi Minh City, 30 October 2026

Prepared by/ Chief Accountant

General Director



Tran Thai Son



Diệp Trần Bảo

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS***For the first 9 months of year 2026***I. INTRODUCTION****1. Corporate information**

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

The Company's shares have been listed on the Ho Chi Minh Stock Exchange since 2009 with the ticker symbol SVC.

**2. Principal activities**

- Services and trading: trading, distribution, repair and maintenance of cars, motorbikes and spare parts; trading jewelries, construction materials; providing hotel and restaurant services;

- Real estate: trading real estate, land use rights; leasing warehouses, office, commercial centres; investing, developing real estate projects such as office buildings, apartments, villas and high-class resorts;

- Financial services: investing in subsidiaries, associates and in shares of other entities operating in trading and services, real estate and infrastructures.

**3. Normal operating cycle**

The normal operating cycle of the Group is generally within 12 months.

**II. CORPORATE STRUCTURE****1. Direct subsidiary**

As at September 30, 2026, the Group had 17 direct subsidiaries and 26 indirect subsidiaries, detailed as follows:

|     | <b>Company name</b>               | <b>Head-quarter</b> | <b>Business sector</b>        | <b>Voting right (%)</b> | <b>Effective interest (%)</b> |
|-----|-----------------------------------|---------------------|-------------------------------|-------------------------|-------------------------------|
|     | <b>Direct subsidiaries</b>        |                     |                               |                         |                               |
| 1.  | Saigon Automobile Service JSC     | Ho Chi Minh City    | Commercial services           | 62.51%                  | 62.51%                        |
| 2.  | Saigon Star JSC                   | Ho Chi Minh City    | Commercial services           | 57.35%                  | 57.35%                        |
| 3.  | OtoS JSC                          | Ho Chi Minh City    | Commercial services           | 80.86%                  | 80.86%                        |
| 4.  | North West Sai Gon Automobile JSC | Ho Chi Minh City    | Commercial services           | 99.90%                  | 99.90%                        |
| 5.  | Savico Ha Noi Corporation         | Ha Noi              | Commercial services, property | 70.00%                  | 70.00%                        |
| 6.  | Toyota Giai Phong Co., Ltd        | Ha Noi              | Commercial services           | 100.00%                 | 100.00%                       |
| 7.  | Savico Da Nang Corporation        | Da Nang             | Commercial services, property | 70.00%                  | 70.00%                        |
| 8.  | Danang Sontra Corporation         | Da Nang             | Property                      | 98.29%                  | 98.29%                        |
| 9.  | Toyota Can Tho Co., Ltd           | Can Tho             | Commercial services           | 64.00%                  | 64.00%                        |
| 10. | Sai Gon Cuu Long Automobile       | Can Tho             | Commercial services           | 92.08%                  | 91.67%                        |
| 11. | Nam Song Hau Automobile JSC       | Can Tho             | Commercial services           | 99.00%                  | 99.00%                        |
| 12. | Auto Dong Hiep Trading and        | Long An             | Commercial services           | 60.00%                  | 60.00%                        |
| 13. | Lam Dong Auto Co., Ltd            | Lam Dong            | Commercial services           | 57.00%                  | 57.00%                        |
| 14. | Sao Tay Nam Automobile JSC        | Can Tho             | Commercial services           | 70.00%                  | 70.00%                        |
| 15. | Savico Southern Investment        | Ho Chi Minh City    | Property                      | 98.00%                  | 98.00%                        |
| 16. | Savico Invest Co., Ltd            | Ho Chi Minh City    | Property                      | 100.00%                 | 100.00%                       |
| 17. | Tasco Auto Retail Co., Ltd        | Ha Noi              | Commercial services           | 70.59%                  | 70.59%                        |

| <b>Indirect subsidiary</b> |                                                     |             |                     |         |         |
|----------------------------|-----------------------------------------------------|-------------|---------------------|---------|---------|
| 1.                         | Binh Thuan Automotive Service JSC                   | Lam Dong    | Commercial services | 66.00%  | 43.28%  |
| 2.                         | Savico New Era JSC                                  | Ninh Binh   | Commercial services | 100.00% | 70.00%  |
| 3.                         | Toyota Long Bien Co., Ltd                           | Ha Noi      | Commercial services | 100.00% | 70.00%  |
| 4.                         | FX Auto Co., Ltd                                    | Ho Chi Minh | Commercial services | 57.26%  | 35.31%  |
| 5.                         | Quang Nam Automobile Co.,Ltd                        | Da Nang     | Commercial services | 100.00% | 41.61%  |
| 6.                         | Hai Duong Auto Investment & Services Co.,Ltd        | Hai Phong   | Commercial services | 51.00%  | 35.70%  |
| 7.                         | Tan Phu Automobile TMDV Investment JSC              | Ho Chi Minh | Commercial services | 81.05%  | 45.86%  |
| 8.                         | SG Can Tho Auto Service Trading Investment JSC      | Can Tho     | Commercial services | 92.78%  | 58.00%  |
| 9.                         | Dai Thinh Automobile JSC                            | Da Nang     | Commercial services | 80.00%  | 56.00%  |
| 10.                        | Ben Thanh Automobile Corporation                    | Ho Chi Minh | Commercial services | 79.70%  | 53.08%  |
| 11.                        | Tasco Auto Gia Lai Co., Ltd                         | Gia Lai     | Commercial services | 51.00%  | 37.60%  |
| 12.                        | Kien Giang Auto Investment Trading Service Co., Ltd | An Giang    | Commercial services | 100.00% | 70.00%  |
| 13.                        | Toyota Ly Thuong Kiet Co., Ltd                      | Ho Chi Minh | Commercial services | 65.00%  | 65.00%  |
| 14.                        | Hung Thinh Automobile JSC                           | Da Nang     | Commercial services | 55.00%  | 38.50%  |
| 15.                        | Au Viet Automobile JSC                              | Da Nang     | Commercial services | 51.00%  | 33.48%  |
| 16.                        | Da Nang Automobile Co.,Ltd                          | Da Nang     | Commercial services | 59.44%  | 41.61%  |
| 17.                        | Ben Thanh Tay Ninh Automobile                       | Tay Ninh    | Commercial services | 61.13%  | 33.85%  |
| 18.                        | Binh Thuan Automotives JSC                          | Lam Dong    | Commercial services | 70.00%  | 34.14%  |
| 19.                        | Toyota Tay Ninh Co., Ltd                            | Tay Ninh    | Commercial services | 100.00% | 65.00%  |
| 20.                        | Auto Solutions JSC                                  | Ha Noi      | Commercial services | 100.00% | 100.00% |
| 21.                        | Stargo Co.,Ltd                                      | Ha Noi      | Commercial services | 94.83%  | 66.38%  |
| 22.                        | G-Lynk Hai Duong Joint Stock                        | Hai Phong   | Commercial services | 75.00%  | 26.78%  |
| 23.                        | AG-25 Company Limited                               | An Giang    | Commercial services | 100.00% | 64.00%  |
| 24.                        | Tasco Auto Distribution Co., Ltd                    | Ha Noi      | Commercial services | 53.92%  | 37.74%  |
| 25.                        | GreenLynk Automotives JSC                           | Ho Chi Minh | Commercial services | 83.33%  | 60.82%  |
| 26.                        | Binh Duong New City Automobile                      | Ho Chi Minh | Commercial services | 94.00%  | 85.56%  |

## 2. *Joint venture and associate company*

As at 30 September 2026, the Group had 7 associates, detailed as follows:

|    | <b>Company name</b>               | <b>Head-quarter</b> | <b>Business sector</b> | <b>Voting right (%)</b> | <b>Effective interest (%)</b> |
|----|-----------------------------------|---------------------|------------------------|-------------------------|-------------------------------|
| 1. | Bac Au Automobile Corporation     | Ho Chi Minh         | Commercial services    | 47.00%                  | 41.38%                        |
| 2. | Tasco Auto North Saigon JSC       | Ho Chi Minh         | Commercial services    | 29.69%                  | 29.01%                        |
| 3. | Tri Thuc Tuong Lai Investment JSC | Ha Noi              | Property and Education | 47.13%                  | 47.13%                        |
| 4. | Bac Au Ha Noi Automobile Co., Ltd | Ha Noi              | Commercial services    | 25.00%                  | 33.33%                        |
| 5. | Dana Corporation                  | Da Nang             | Commercial services    | 40.27%                  | 28.19%                        |
| 6. | Savico Quang Nam Co., Ltd         | Da Nang             | Commercial services    | 50.00%                  | 35.00%                        |
| 7. | Tasco Auto Can Tho Co., Ltd       | Can Tho             | Commercial services    | 43.75%                  | 41.87%                        |

**III. BASIS OF PREPARATION****1. Accounting standards and system**

The Company applies the Vietnamese Enterprise Accounting Regime promulgated together with Circular No. 99/2025/TT-BTC dated 27 October 2025 ("Circular 99"), which provides guidance on the enterprise accounting regime, Circular No. 202/2014/TT-BTC dated 22 December 2014 ("Circular 202"), and Circular No. 43/2026/TT-BTC dated 20 April 2026, which amends and supplements certain provisions of Circular 202 regarding the preparation and presentation of consolidated financial statements.

The consolidated financial statements are prepared under the historical cost principle and in accordance with Vietnamese Accounting Standards. The accompanying consolidated financial statements are not intended to present the consolidated financial position, consolidated results of its operations and consolidated cash flows in accordance with accounting principles and practices generally accepted in countries and jurisdictions other than Vietnam.

**2. Fiscal year**

The annual accounting period of the Company is from 1 January to 31 December.

**3. Accounting currency**

The Company's accounting currency is Vietnam Dong ("VND").

**4. Basis of measurement**

The consolidated financial statements, except for the consolidated statement of cash flows, are prepared on the accrual basis using the historical cost concept. The consolidated statement of cash flows is prepared using the indirect method.

**IV. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES****1. Basis of Consolidation of Financial Statements**

The consolidated financial statements includes the financial statements of Saigon General Service Corporation and subsidiaries (called "The Company").

Subsidiaries are entities controlled by the Company. The financial statements of subsidiaries are included in the consolidated financial statements from the date that control commences until the date that control ceases.

Where necessary, the interim financial statements of subsidiaries are adjusted to ensure consistency between the accounting policies applied by the Company and its subsidiaries.

Intra-group transactions, balances and any unrealised income and expenses arising from intra-group transactions, are eliminated in preparing the consolidated financial statements.

Non-controlling interests represent the portion of profit or loss and net assets of subsidiaries not held by the Company, and are presented separately in the consolidated income statement and separately from the equity of the shareholders of the Company within equity in the consolidated balance sheet.

Losses applicable to a subsidiary are allocated to non-controlling interests in proportion to their ownership interest, even if this results in the non-controlling interests having a deficit balance.

Goodwill (or gain from bargain purchase) arising from the acquisition of a subsidiary represents the difference between the cost of the investment and the fair value of the identifiable net assets of the subsidiary at the acquisition date. Goodwill is amortised on a straight-line basis over its estimated useful life, not exceeding 10 years. Periodically, the Company assesses goodwill for impairment; if there is evidence that the impairment loss of goodwill exceeds the annual amortisation amount, such impairment loss is recognized immediately in the period in which it occurs.

The impact of changes in the ownership interest in a subsidiary without a loss of control is recognised in undistributed post-tax profits.

**2. Foreign currency transactions**

Transactions arising in currencies other than VND during the year are translated into Vietnamese Dong at the actual transaction exchange rates and accounting book exchange rates

Monetary assets and liabilities denominated in currencies other than VND are translated into VND at the average of account transfer buying rate and account transfer selling rate at the end of the accounting period quoted by the commercial bank where All foreign exchange differences are recorded in the consolidated statement of income.

### **3. Cash and cash equivalents**

Cash comprises cash balances and call deposits.

Cash equivalents are short-term highly liquid investments that are readily convertible to known amounts of cash, are subject to an insignificant risk of changes in value, and are held for the purpose of meeting short-term cash commitments rather than for investment or other purposes.

### **4. Investments**

Trading securities are securities held by the Company for trading purposes to generate short-term profits. Trading securities are initially measured at cost, comprising the purchase price and directly attributable acquisition costs. Subsequently, trading securities are stated at cost less provision for impairment. A provision for impairment is recognized when the market value drops below the carrying value. If the market value subsequently increases, the provision is reversed. Such reversal is capped so that the revised carrying amount does not exceed the original carrying amount that would have been determined had no impairment provision been recognized.

Held-to-maturity investments are those that the Group's management has intention and ability to hold until maturity. Held-to-maturity investments comprise term deposits at banks, bonds and loans receivable held-to-maturity. These investments are stated at cost less allowance for doubtful debts.

Associates are companies in which the Company and its subsidiaries have significant influence, but not control over their financial and operating policies. Associates are accounted for using the equity method in the consolidated financial statements.

### **5. Receivables**

The classification of receivables as trade receivables and other receivables complies with following principles:

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

Provision for doubtful debts represents the amount of receivables that the Company and its subsidiaries are not expected to be able to collect at the balance sheet date. An increase or decrease in the provision account balance is recognized in general and administrative expenses during the year.

### **6. Inventories**

Inventory accounting policy: Inventories are recorded using the perpetual method and are carried at the lower of cost and net realizable value. The cost of inventories includes purchase prices and all other expenses directly attributable to acquisition. The weighted average method is applied to determine the cost of inventories. Net realizable value is estimated based on the selling price less estimated costs to complete and estimated costs to sell.

The Company's inventory provision is made in accordance with current accounting regulations.

The Company and its subsidiaries apply the perpetual inventory system.

### **7. Fixed Assets**

#### **Tangible fixed assets**

Tangible fixed assets are stated at cost less accumulated depreciation. The initial cost of a tangible fixed asset comprises its purchase price, including import duties, non-refundable purchase taxes and any directly attributable costs of bringing the asset to its working condition for its intended use. Expenditure incurred after tangible fixed assets have been put into operation, such as repair, maintenance and overhaul cost, is charged to the consolidated statement of income in the period in which the cost is incurred.

When fixed assets are sold or disposed of, their cost and accumulated depreciation are derecognised, and any gain or loss arising from the disposal is included in income or expenses in the period.

Depreciation is computed on a straight-line basis over the estimated useful lives of tangible fixed assets. The estimated useful lives are as follows:

|                          |              |
|--------------------------|--------------|
| Buildings and structures | 6 – 42 years |
| Machinery equipment      | 2 – 10 years |
| Means of transportation  | 5 – 6 years  |
| Other fixed assets       | 3 – 5 years  |

#### **Finance lease fixed assets**

Finance lease fixed assets are initially recognised at cost, which is determined at the lower of their fair value and the present value of the minimum lease payments (excluding VAT) plus any initial direct costs incurred directly related to the leased assets. During the period of use, finance lease fixed assets are carried at cost less accumulated depreciation and carrying amount.

For finance lease fixed assets where there is no reasonable certainty that the Company will obtain ownership by the end of the lease term, depreciation is calculated over the lease term if it is shorter than the useful life of the asset.

#### **Intangible fixed assets**

##### *Land use right*

Land use rights with indefinite term are stated at cost and are not amortized.

Land use rights with a definite term are stated at cost less accumulated amortization. The initial cost of a land use right includes the purchase price and other directly attributable costs of securing the land use right. Term land use rights are amortized on a straight-line basis over 20 to 50 years.

##### *Computer software*

The purchase price of new computer software that is not an integral part of the related hardware is capitalized and accounted for as an intangible asset. Computer software is amortized on a straight-line basis over 3 to 4 years.

### **8. Construction in progress**

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

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

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

### **9. Investment properties**

Investment property is stated at cost less accumulated depreciation

The cost of an investment property comprises its purchase price, land use right costs, and any directly attributable expenditures incurred in bringing the asset to the condition necessary for it to be capable of operating in the manner intended by the Board of Management. Subsequent expenditures incurred after the leased investment property has been put into operation, such as repairs and maintenance, are recognised in the separate income statement in the year in which they are incurred. Where it can be clearly demonstrated that these expenditures have resulted in an increase in the future economic benefits expected to be obtained from the use of the leased investment property beyond its originally assessed standard of performance, such expenditures are capitalised as an additional cost of the leased investment property.

Depreciation is calculated using the straight-line method based on the estimated useful lives of the investment properties. The estimated useful lives are as follows:

|                         |               |
|-------------------------|---------------|
| Land use rights         | 18 – 50 years |
| Building and structures | 5 – 45 years  |

#### **10. Unallocated expenses**

Unallocated expenses comprise actual costs incurred that are related to the business performance of multiple accounting periods. The Company's unallocated expenses include office rental, house rental, prepaid land rental, tools and supplies issued for use, and other prepaid expenses.

Allocation method: Unallocated expenses are calculated and allocated to operating expenses in each period using the straight-line method. Based on the nature and level of each type of expense, the allocation periods are as follows:

Office rental, house rental, and prepaid land lease expenses reflect prepaid rental amounts that are allocated to the consolidated income statement on a straight-line basis over the lease term.

Tools and supplies issued for use represent the cost of tools, equipment, and minor spare parts issued for use which are considered probable to bring future economic benefits to the Company, and are amortised to the interim consolidated statement of profit or loss on a straight-line basis in accordance with applicable accounting regulations.

Other unallocated expenses represent office repair and refurbishment costs, and other expenses which are considered probable to bring future economic benefits to the Company, and are amortised to the consolidated statement of profit or loss on a straight-line basis in accordance with applicable accounting regulations.

#### **11. Trade and other payables**

Payables are stated at cost. The classification of payables as trade payable and other payable follows the following principles:

Trade payables: include commercial payables arisen from purchases of goods, services or assets.

Other payables: include non-commercial, or unrelated to transactions of purchase, sale, provision of good and service (such as interest, dividends and profit payable, financial investment expenses; payable on behalf of a third party; payable due to borrowing property, fines, compensation, excess property pending settlement; Payables on social insurance, health insurance, unemployment insurance, union funds, etc).

#### **12. Share capital**

Owner's equity: Recorded according to the actual capital contributed by shareholders.

Undistributed profit reflects the business results (profit and loss) after Corporate Income Tax and the distribution of profits or Allocations to equity funds from retained profits are made annually based on percentage decided by the shareholders in Annual General Shareholders' meeting.

#### **13. Taxation**

Corporate income tax on the profit or loss for the year comprises current corporate income tax and deferred corporate income tax. Corporate income tax is recognised in the separate statement of profit or loss, except when it relates to items recognised directly in equity, in which case the corporate income tax is also recognised directly in equity.

Deferred tax is provided using the balance sheet method, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. The amount of deferred tax provided is based on the expected manner of realisation or settlement of the carrying amounts of assets and liabilities using tax rates enacted or substantively enacted at the end of annual accounting period.

A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the temporary difference can be utilised. Deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

#### **14. Revenue recognition**

##### **Revenue from property trading**

Revenue from transferring land use rights and selling pre-designed houses without each customer's individual request is recognized in the consolidated statement of income when the significant risks and rewards of the ownership of the property is transferred to the buyer or the possibility of the property return. Revenue is not recognized if there are material uncertainties regarding the recoverability of the receivables. The transfer of substantially all risks and rewards is determined at a later point between the time of sale or completion of the property.

##### **Revenue Recognition Principles and Methods**

Revenue from the sale of goods is recognised when all five (5) of the following conditions are satisfied:

1. The Company has transferred to the buyer the significant risks and rewards of ownership of the products or goods;
2. The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
3. The amount of revenue can be measured reliably. When the contract provides the buyer with the right to return the products or goods under specific conditions, revenue is recognised only when such specific conditions no longer exist and the buyer no longer has the right to return the products or goods (except where goods are returned in exchange for other goods or services);
4. It is probable that the economic benefits associated with the sales transaction will flow to the Company;
5. The costs incurred or to be incurred in respect of the sales transaction can be measured reliably.

##### **Principles and Methods of Revenue Recognition for Rendering of Services**

Revenue from rendering of services is recognised when the outcome of the transaction can be estimated reliably. Where a transaction involving the rendering of services relates to multiple periods, revenue is recognised in the period by reference to the stage of completion of the transaction at the balance sheet date of that period. Revenue from rendering of services is recognised when all four (4) of the following conditions are satisfied:

1. The amount of revenue can be measured reliably. When the contract provides the buyer with the right to return the service purchased under specific conditions, revenue is recognised only when such specific conditions no longer exist and the buyer no longer has the right to return the service rendered;
2. It is probable that the economic benefits associated with the service rendering transaction will flow to the Company;
3. The stage of completion of the transaction at the balance sheet date can be measured reliably; and
4. The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

##### **Principles and Methods of Revenue Recognition for Financial Income**

Financial income reflects revenue from interest, dividends, distributed profits, and other financial income of the Company (disposal of other equity investments; foreign exchange gains; gains on transfer of capital)...

Revenue arising from interest, dividends, and distributed profits of the Company is recognised when both of the following two (2) conditions are satisfied:

1. It is probable that the economic benefits associated with the transaction will flow to the Company; and
2. The amount of revenue can be measured reliably.

Dividend and profits receipts are recognized when the right to receive dividends and profits are established. Dividends paid by shares are not recognized as financial income. Dividends and profits received in relation to the period prior to the acquisition date of the investment are written down to the carrying amount of the investments.

#### **15. Borrowing costs**

Borrowing costs are recognised as an expense in the period in which they are incurred, except where the borrowing costs relate to borrowings in respect of the construction of qualifying assets, in which case the borrowing costs incurred during the period of construction are capitalised as part of the cost of the assets concerned.

#### **16. *Financial expenses***

Finance expenses comprise: Expenses or losses incurred in connection with financial investment activities, lending and borrowing costs, losses on disposal of investments; provision for diminution in value of financial investments, losses from foreign currency sales, foreign exchange losses, and other finance costs.

Finance expenses are recognised in detail for each expense category as incurred during the period, provided that they can be measured reliably and there is sufficient evidence supporting such expenses.

**III. SUPPLEMENTARY INFORMATION FOR CONSOLIDATED STATEMENT OF FINANCIAL POSITION****1. Cash and cash equivalents**

|                  | Closing balance        | Opening balance        |
|------------------|------------------------|------------------------|
| Cash on hand     | 12,229,395,465         | 11,586,149,485         |
| Cash in bank     | 477,195,720,404        | 542,638,121,660        |
| Cash in transit  | 223,805,640            | 290,000                |
| Cash equivalents | 406,890,011,772        | 205,493,948,004        |
| <b>Total</b>     | <b>896,538,933,281</b> | <b>759,718,509,149</b> |

**2. Short-term trade receivables**

|                                              | Closing balance          | Opening balance          |
|----------------------------------------------|--------------------------|--------------------------|
| Receivables from goods sales                 | 1,120,933,847,454        | 1,133,983,691,264        |
| Receivables from the rendering of services   | 65,990,610,725           | 65,657,154,413           |
| Receivables from investment property leasing | 20,644,943,248           | 35,274,791,465           |
| Receivables from other operating activities  | 29,684,322,634           | 68,220,344,485           |
| <b>Total</b>                                 | <b>1,237,253,724,061</b> | <b>1,303,135,981,627</b> |

**3. Short-term advances to suppliers**

|                                                | Closing balance        | Opening balance        |
|------------------------------------------------|------------------------|------------------------|
| Advances for goods trading activities          | 299,086,435,156        | 260,605,886,915        |
| Advances for real estate business and projects | 90,228,549,946         | 80,937,814,965         |
| Others                                         | 10,012,453,067         | 85,560,534,089         |
| <b>Total</b>                                   | <b>399,327,438,168</b> | <b>427,104,235,969</b> |

**4. Other short-term receivables**

|                                                    | Closing balance        | Opening balance        |
|----------------------------------------------------|------------------------|------------------------|
| Trading of used vehicles receivables               | 84,529,537,683         | 167,928,526,347        |
| Dividends and profit distributions receivable      | 28,200,000,000         | 28,200,000,000         |
| Supplier support receivables                       | 18,727,649,866         | 56,129,540,694         |
| Advances                                           | 21,925,253,506         | 30,990,334,430         |
| Short-term deposits and collateral                 | 81,278,896,921         | 86,627,093,722         |
| Receivables under investment cooperation contracts | 113,671,171,835        | 43,384,954,300         |
| Other receivables                                  | 87,445,338,318         | 86,296,149,971         |
| <b>Total</b>                                       | <b>435,777,848,129</b> | <b>499,556,599,464</b> |

**5. Other long-term receivables**

|                                                    | Closing balance        | Opening balance        |
|----------------------------------------------------|------------------------|------------------------|
| Long-term deposits and collateral                  | 238,861,681,789        | 334,420,499,623        |
| Receivables under investment cooperation contracts | 23,824,166,503         | 19,283,420,567         |
| <b>Total</b>                                       | <b>262,685,848,292</b> | <b>353,703,920,190</b> |

**6. Inventories**

|                   | Closing balance          |                      | Opening balance          |                        |
|-------------------|--------------------------|----------------------|--------------------------|------------------------|
|                   | Historical cost          | Provision            | Historical cost          | Provision              |
| Merchandise       | 1,933,068,075,687        | (935,719,549)        | 1,592,084,899,319        | (1,513,511,532)        |
| Goods in transit  | 105,687,665,649          | -                    | 7,762,630,817            | -                      |
| Work in progress  | 89,350,766,677           | -                    | 93,661,078,879           | -                      |
| Other inventories | 1,430,295,691            | -                    | 29,870,919,299           | -                      |
| <b>Total</b>      | <b>2,129,536,803,704</b> | <b>(935,719,549)</b> | <b>1,723,379,528,314</b> | <b>(1,513,511,532)</b> |

**7. Tangible fixed assets**

|                                              | Building structures      | Machinery equipment      | Motor vehicles           | Others                  | Total                    |
|----------------------------------------------|--------------------------|--------------------------|--------------------------|-------------------------|--------------------------|
| <b>COST</b>                                  |                          |                          |                          |                         |                          |
| <b>Opening balance</b>                       | <b>1,266,968,155,177</b> | <b>321,118,678,991</b>   | <b>589,742,623,388</b>   | <b>19,486,868,606</b>   | <b>2,197,316,326,162</b> |
| Transfer from construction in progress       | -                        | 47,898,148               | -                        | -                       | 47,898,148               |
| Additions                                    | 12,890,595,429           | 15,065,808,698           | 163,680,078,794          | 1,710,712,486           | 193,347,195,407          |
| Disposals                                    | (280,000,000)            | (1,651,579,451)          | (105,969,693,063)        | (450,887,599)           | (108,352,160,113)        |
| Increase due to business combination         | -                        | -                        | 19,088,506,037           | -                       | 19,088,506,037           |
| Decrease due to divestment from subsidiaries | (218,441,548,674)        | (55,182,401,195)         | (42,248,386,225)         | (3,437,220,370)         | (319,309,556,464)        |
| Other increases/(decreases)                  | -                        | (1,367,711,028)          | (4,591,303,176)          | -                       | (5,994,190,130)          |
| <b>Closing balance</b>                       | <b>1,061,137,201,932</b> | <b>278,030,694,163</b>   | <b>619,701,825,755</b>   | <b>17,309,473,123</b>   | <b>1,976,179,194,973</b> |
| <b>ACCUMULATED DEPRECIATION</b>              |                          |                          |                          |                         |                          |
| <b>Opening balance</b>                       | <b>(373,751,701,509)</b> | <b>(224,373,233,188)</b> | <b>(91,657,656,149)</b>  | <b>(12,636,430,322)</b> | <b>(702,419,021,168)</b> |
| Depreciation during the period               | (79,754,978,471)         | (19,366,917,359)         | (46,079,703,262)         | (351,098,917)           | (145,552,698,009)        |
| Disposals                                    | 14,322,191               | 787,405,093              | 26,656,888,623           | 73,527,729              | 27,532,143,636           |
| Increase due to business combination         | -                        | -                        | (5,293,842,055)          | -                       | (5,293,842,055)          |
| Decrease due to divestment from subsidiaries | 71,624,248,272           | 19,970,202,917           | 7,892,633,117            | 439,429,262             | 99,926,513,568           |
| Other (increases)/ decreases                 | -                        | 1,355,385,983            | -                        | 11,630,911              | 1,367,016,894            |
| <b>Closing balance</b>                       | <b>(381,868,109,517)</b> | <b>(221,627,156,554)</b> | <b>(108,481,679,726)</b> | <b>(12,462,941,337)</b> | <b>(724,439,887,134)</b> |
| <b>NET BOOK VALUE</b>                        |                          |                          |                          |                         |                          |
| <b>Openning balance as at 01/01/2026</b>     | <b>893,216,453,668</b>   | <b>96,745,445,803</b>    | <b>498,084,967,239</b>   | <b>6,850,438,284</b>    | <b>1,494,897,304,994</b> |
| <b>Closing balance as at 30/09/2026</b>      | <b>679,269,092,415</b>   | <b>56,403,537,609</b>    | <b>511,220,146,029</b>   | <b>4,846,531,786</b>    | <b>1,251,739,307,839</b> |

**8. Intangible assets**

|                                          | Land use right          | Others                  | Total                   |
|------------------------------------------|-------------------------|-------------------------|-------------------------|
| <b>COST</b>                              |                         |                         |                         |
| <b>Opening balance</b>                   | <b>169,729,925,685</b>  | <b>35,845,265,194</b>   | <b>205,575,190,879</b>  |
| Additions                                | 12,204,669,750          | 13,923,400,000          | 26,128,069,750          |
| Divestment of subsidiaries               | -                       | (31,439,390,154)        | (31,439,390,154)        |
| Other increases/(decreases)              | (12,204,669,750)        | (92,000,000)            | (12,296,669,750)        |
| <b>Closing balance</b>                   | <b>169,729,925,685</b>  | <b>18,237,275,040</b>   | <b>187,967,200,725</b>  |
| <b>ACCUMULATED DEPRECIATION</b>          |                         |                         |                         |
| <b>Opening balance</b>                   | <b>(15,028,569,121)</b> | <b>(17,606,929,310)</b> | <b>(32,635,498,431)</b> |
| Depreciation during the period           | (887,091,386)           | (2,615,604,804)         | (3,502,696,190)         |
| Increase/(decrease) due to divestment    | -                       | 5,481,417,489           | 5,481,417,489           |
| Other increases/(decreases)              | 466,497,693             | 92,000,000              | 558,497,693             |
| <b>Closing balance</b>                   | <b>(15,449,162,814)</b> | <b>(14,649,116,625)</b> | <b>(30,098,279,439)</b> |
| <b>NET BOOK VALUE</b>                    |                         |                         |                         |
| <b>Openning balance as at 01/01/2026</b> | <b>154,701,356,564</b>  | <b>18,238,335,884</b>   | <b>172,939,692,448</b>  |
| <b>Closing balance as at 30/09/2026</b>  | <b>154,280,762,871</b>  | <b>3,588,158,415</b>    | <b>157,868,921,286</b>  |

**9. Investment property**

|                                          | Building structures      | Land use rights         | Total                    |
|------------------------------------------|--------------------------|-------------------------|--------------------------|
| <b>COST</b>                              |                          |                         |                          |
| <b>Opening balance</b>                   | <b>1,020,897,793,167</b> | <b>68,707,047,550</b>   | <b>1,089,604,840,717</b> |
| Transfer from construction in progress   | 10,781,210,750           | -                       | 10,781,210,750           |
| Additions                                | 8,493,137,356            | -                       | 8,493,137,356            |
| <b>Closing balance</b>                   | <b>1,040,172,141,273</b> | <b>68,707,047,550</b>   | <b>1,108,879,188,823</b> |
| <b>ACCUMULATED DEPRECIATION</b>          |                          |                         |                          |
| <b>Opening balance</b>                   | <b>(351,844,575,430)</b> | <b>(23,882,193,054)</b> | <b>(375,726,768,484)</b> |
| Depreciation during the period           | (33,168,468,066)         | (2,705,140,542)         | (35,873,608,608)         |
| <b>Closing balance</b>                   | <b>(385,013,043,496)</b> | <b>(26,587,333,596)</b> | <b>(411,600,377,092)</b> |
| <b>NET BOOK VALUE</b>                    |                          |                         |                          |
| <b>Openning balance as at 01/01/2026</b> | <b>669,053,217,737</b>   | <b>44,824,854,496</b>   | <b>713,878,072,233</b>   |
| <b>Closing balance as at 30/09/2026</b>  | <b>655,159,097,777</b>   | <b>42,119,713,954</b>   | <b>697,278,811,731</b>   |

**10. Short-term unallocated expenses**

|                                                   | Closing balance       | Opening balance       |
|---------------------------------------------------|-----------------------|-----------------------|
| Land lease, warehouse, and office rental expenses | 5,958,745,916         | 6,504,779,510         |
| Tools and equipments                              | 15,892,487,612        | 14,036,766,349        |
| Asset repair expenses                             | 889,322,428           | 710,180,533           |
| Others                                            | 33,109,120,778        | 25,025,693,955        |
| <b>Total</b>                                      | <b>55,849,676,734</b> | <b>46,277,420,347</b> |

**11. Long-term unallocated expenses**

|                       | Closing balance        | Opening balance        |
|-----------------------|------------------------|------------------------|
| Land lease expense    | 105,820,643,637        | 122,203,313,775        |
| Asset repair expenses | 5,359,151,204          | 9,218,454,896          |
| Tools and equipments  | 28,893,184,915         | 20,100,825,713         |
| Others                | 111,267,951,606        | 35,668,815,651         |
| <b>Total</b>          | <b>251,340,931,362</b> | <b>187,191,410,035</b> |

**12. Short-term trade payables**

|                                         | Closing balance        | Opening balance          |
|-----------------------------------------|------------------------|--------------------------|
| Payables to Ford suppliers              | 77,733,236,972         | 74,747,492,972           |
| Payables to Hyundai suppliers           | 18,475,989,500         | 108,529,561,502          |
| Payables to Toyota suppliers            | 4,556,225,708          | 7,024,130,956            |
| Payables to Isuzu suppliers             | 82,561,566,560         | 61,086,560,757           |
| Payables to Geely and Lynk&Co suppliers | 1,182,369,843          | 405,408,900,464          |
| Others                                  | 314,193,621,289        | 403,177,723,951          |
| <b>Total</b>                            | <b>498,703,009,872</b> | <b>1,059,974,370,602</b> |

**13. Short-term advances from customers**

|                                                   | Closing balance        | Opening balance        |
|---------------------------------------------------|------------------------|------------------------|
| Advances from customers for vehicle purchases     | 104,256,168,792        | 212,685,642,524        |
| Advances from customers for real estate transfers | 21,608,969,566         | 7,000,000,000          |
| Others                                            | 42,289,398,770         | 40,667,619,593         |
| <b>Total</b>                                      | <b>168,154,537,128</b> | <b>260,353,262,117</b> |

**14. Short-term accrued expenses**

|                               | Closing balance       | Opening balance       |
|-------------------------------|-----------------------|-----------------------|
| Salaries and related expenses | 15,370,293,257        | 13,861,970,339        |
| Training expenses             | 3,370,017,020         | 5,030,120,517         |
| Accrued interest expenses     | 15,822,317,936        | 7,653,426,229         |
| Others                        | 52,713,533,427        | 33,151,862,742        |
| <b>Total</b>                  | <b>87,276,161,640</b> | <b>59,697,379,827</b> |

**15. Other short-term payables**

|                                                     | Closing balance       | Opening balance        |
|-----------------------------------------------------|-----------------------|------------------------|
| Payables under investment cooperation contracts     | 13,108,899,163        | 15,609,771,000         |
| Insurance premiums collected on behalf of           | 7,575,389,811         | 14,205,796,177         |
| Provision for the operating fund of the BOD and the | 1,230,049,397         | 2,971,764,021          |
| Remuneration payable to the management of member    | 9,042,641,584         | 9,072,718,981          |
| Short-term deposits and collateral received         | 17,315,345,770        | 30,279,344,916         |
| Others                                              | 45,655,850,416        | 51,529,832,261         |
| <b>Total</b>                                        | <b>93,928,176,141</b> | <b>123,669,227,356</b> |

**16. Other long-term payables**

|                                                 | Closing balance        | Opening balance        |
|-------------------------------------------------|------------------------|------------------------|
| Payables under investment cooperation contracts | 504,142,359,701        | 534,776,957,407        |
| Long-term deposits                              | 134,074,005,931        | 71,712,533,175         |
| Other payables and accrued liabilities          | 58,120,154,858         | 92,555,794,663         |
| <b>Total</b>                                    | <b>696,336,520,490</b> | <b>699,045,285,245</b> |

**17 Taxes and other payables to the State budget**

| Item                       | Opening balance      |                        | During the period        |                          |                                 | Closing balance       |                        |
|----------------------------|----------------------|------------------------|--------------------------|--------------------------|---------------------------------|-----------------------|------------------------|
|                            | Receivables          | Payables               | Increase                 | Decrease                 | Other increases/<br>(decreases) | Receivables           | Payables               |
| Domestic value-added tax   | 5,283,381            | 54,960,080,731         | 1,111,961,578,657        | 1,105,081,575,100        | (16,565,042,416)                | 2,812,698,062         | 48,082,456,553         |
| Import value-added tax     | -                    | -                      | 60,065,098,436           | 76,209,743,438           | (158,917,486)                   | 16,303,562,488        | -                      |
| Corporate income tax       | 7,310,896,087        | 142,157,246,415        | 52,155,756,686           | 161,912,322,417          | (7,045,109,924)                 | 6,370,584,885         | 24,415,259,558         |
| Personal income tax        | 153,479,319          | 11,173,426,333         | 45,591,404,130           | 43,747,121,211           | (3,150,870,746)                 | 338,358,219           | 10,051,717,406         |
| Property tax and land rent | 2,148,152,160        | 8,615,682,116          | 14,107,421,751           | 7,277,859,445            | (27,463,641)                    | -                     | 13,269,628,621         |
| Fees, charges and other    | 8,090,827            | 1,323,235,917          | 491,757,943,027          | 502,505,056,653          | 9,137,564,066                   | 10,479,475,420        | 10,185,070,950         |
| <b>Total</b>               | <b>9,625,901,774</b> | <b>218,229,671,512</b> | <b>1,775,639,202,687</b> | <b>1,896,733,678,264</b> | <b>(17,809,840,146)</b>         | <b>36,304,679,074</b> | <b>106,004,133,088</b> |

**18. Short-term borrowings and finance lease liabilities**

| Group                                   | Lender              | Opening balance          |                           | During the period           |                                 | Closing balance          |
|-----------------------------------------|---------------------|--------------------------|---------------------------|-----------------------------|---------------------------------|--------------------------|
|                                         |                     | Loan principal           | Increase                  | (Decrease)                  | Other increases/<br>(decreases) | Loan principal           |
| Short-term borrowings                   | Bank                | 2,371,770,379,887        | 12,327,100,812,271        | (11,259,833,716,817)        | (158,252,430,775)               | 3,280,785,044,566        |
| Current portion of long-term borrowings | Bank                | 97,617,453,682           | 372,597,292,029           | (384,463,416,382)           | 37,455,258,282                  | 123,206,587,611          |
| Short-term borrowings                   | Other organizations | 152,150,773,590          | 42,582,003,655            | (194,097,684,352)           | 101,015,608,018                 | 101,650,700,911          |
| Total                                   |                     | <b>2,621,538,607,159</b> | <b>12,742,280,107,955</b> | <b>(11,838,394,817,551)</b> | <b>(19,781,564,475)</b>         | <b>3,505,642,333,088</b> |

**19. Long-term borrowings and finance lease liabilities**

| Group                | Lender              | Opening balance          |                          | During the period        |                                 | Closing balance          |
|----------------------|---------------------|--------------------------|--------------------------|--------------------------|---------------------------------|--------------------------|
|                      |                     | Loan principal           | New loan                 | Repayments               | Other increases/<br>(decreases) | Loan principal           |
| Long-term borrowings | Bank                | 1,373,172,175,643        | 1,261,700,449,915        | (632,105,319,134)        | 7,589,000,000                   | 2,010,356,306,424        |
| Long-term borrowings | Other organizations | 731,116,326,199          | -                        | (261,070,000,000)        | (360,000,000,000)               | 110,046,326,199          |
| Total                |                     | <b>2,104,288,501,842</b> | <b>1,261,700,449,915</b> | <b>(893,175,319,134)</b> | <b>(352,411,000,000)</b>        | <b>2,120,402,632,623</b> |

## 20. Equity

|                                                                          | Share<br>capital       | Share<br>premium     | Other<br>owners' equity | Treasury<br>shares   | Investment and<br>development fund | Retained<br>profits    | Non-controlling<br>interest | Total                    |
|--------------------------------------------------------------------------|------------------------|----------------------|-------------------------|----------------------|------------------------------------|------------------------|-----------------------------|--------------------------|
| <b>Opening balance as at 01/01/2025</b>                                  | <b>666,305,640,000</b> | <b>4,597,348,871</b> | <b>210,188,261,567</b>  | <b>(361,306,726)</b> | <b>34,760,139,815</b>              | <b>558,020,923,166</b> | <b>896,576,719,494</b>      | <b>2,370,087,726,187</b> |
| Increase/(decrease) in contributed capital                               | 266,477,250,000        | -                    | -                       | -                    | -                                  | (266,477,250,000)      | -                           | -                        |
| Increase/(decrease) due to business combination                          | -                      | -                    | -                       | -                    | -                                  | (21,286,691,651)       | 171,814,482,319             | 150,527,790,668          |
| Profits for the year                                                     | -                      | -                    | -                       | -                    | -                                  | 448,835,574,011        | 49,707,627,068              | 498,543,201,079          |
| Dividends paid                                                           | -                      | -                    | -                       | -                    | -                                  | -                      | (72,090,449,727)            | (72,090,449,727)         |
| Interim dividends paid from prior year's                                 | -                      | -                    | -                       | -                    | -                                  | -                      | (11,979,340,307)            | (11,979,340,307)         |
| Appropriation to the bonus and welfare                                   | -                      | -                    | -                       | -                    | -                                  | (340,253,050)          | (340,996,950)               | (681,250,000)            |
| Appropriation to the operating fund of the BOD and the Supervisory Board | -                      | -                    | -                       | -                    | -                                  | (567,929,500)          | (750,933,500)               | (1,318,863,000)          |
| Capital increase in subsidiaries from retained earnings                  | -                      | -                    | 3,913,304,000           | -                    | -                                  | (3,913,304,000)        | -                           | -                        |
| Capital contributions from non-controlling interests                     | -                      | -                    | -                       | -                    | -                                  | -                      | 4,912,000,000               | 4,912,000,000            |
| Capital returned to non-controlling interests                            | -                      | -                    | -                       | -                    | -                                  | -                      | (1,895,000,000)             | (1,895,000,000)          |
| Changes in ownership interests in subsidiaries                           | -                      | -                    | -                       | -                    | -                                  | 5,328,264,988          | (98,507,873,237)            | (93,179,608,249)         |
| Other increases/(decreases)                                              | -                      | -                    | -                       | -                    | (1,575,042,530)                    | 980,058,358            | 5,132,142,389               | 4,537,158,217            |
| <b>Closing balance as at 31/12/2025</b>                                  | <b>932,782,890,000</b> | <b>4,597,348,871</b> | <b>214,101,565,567</b>  | <b>(361,306,726)</b> | <b>33,185,097,285</b>              | <b>720,579,392,322</b> | <b>942,578,377,549</b>      | <b>2,847,463,364,868</b> |
|                                                                          | Share<br>capital       | Share<br>premium     | Other<br>owners' equity | Treasury<br>shares   | Investment and<br>development fund | Retained<br>profits    | Non-controlling<br>interest | Total                    |
| <b>Opening balance as at 01/01/2026</b>                                  | <b>932,782,890,000</b> | <b>4,597,348,871</b> | <b>214,101,565,567</b>  | <b>(361,306,726)</b> | <b>33,185,097,285</b>              | <b>720,579,392,322</b> | <b>942,578,377,549</b>      | <b>2,847,463,364,868</b> |
| Profit for the period                                                    | -                      | -                    | -                       | -                    | -                                  | 125,480,118,217        | 110,535,649,518             | 236,015,767,735          |
| Dividends paid                                                           | -                      | -                    | -                       | -                    | -                                  | (45,411,675,797)       | (50,784,916,499)            | (96,196,592,295)         |
| Disposal of subsidiaries during the period                               | -                      | -                    | (36,924,000,000)        | -                    | -                                  | 8,891,880,275          | (140,299,153,567)           | (168,331,273,292)        |
| Increase due to business combination                                     | -                      | -                    | -                       | -                    | -                                  | -                      | 185,271,310,267             | 185,271,310,267          |
| Decrease arising from the reclassification of subsidiaries to associates | -                      | -                    | -                       | -                    | (27,056,824)                       | -                      | 723,700,136                 | 696,643,312              |
| Other increases/(decreases)                                              | -                      | -                    | 3,058,014,433           | -                    | -                                  | 82,314,954,782         | (31,618,227,967)            | 53,754,741,248           |
| <b>Closing balance as at 30/09/2026</b>                                  | <b>932,782,890,000</b> | <b>4,597,348,871</b> | <b>180,235,580,000</b>  | <b>(361,306,726)</b> | <b>33,158,040,461</b>              | <b>891,854,669,800</b> | <b>1,016,406,739,437</b>    | <b>3,058,673,961,843</b> |

**IV. SUPPLEMENTARY INFORMATION FOR ITEMS PRESENTED IN THE STATEMENT OF PROFIT OR LOSS****1. Sales revenue**

|                                         | Qtr 3.2026               | Qtr 3.2025               |
|-----------------------------------------|--------------------------|--------------------------|
| Revenue from sale of products and goods | 5,862,534,918,975        | 7,367,068,894,328        |
| Revenue from rendering of services      | 221,942,413,038          | 854,855,951,925          |
| <b>Total</b>                            | <b>6,084,477,332,013</b> | <b>8,221,924,846,253</b> |

**2. Revenue deductions**

|                 | Qtr 3.2026            | Qtr 3.2025           |
|-----------------|-----------------------|----------------------|
| Sales returns   | 8,148,207,544         | 3,162,778,893        |
| Sales discounts | 500,618,455           | 1,369,872,964        |
| Trade discounts | 1,746,210,165         | 266,380,891          |
| <b>Total</b>    | <b>10,395,036,164</b> | <b>4,799,032,748</b> |

**3. Cost of goods sold**

|                                 | Qtr 3.2026               | Qtr 3.2025               |
|---------------------------------|--------------------------|--------------------------|
| Cost of products and goods sold | 5,076,437,425,833        | 7,205,408,589,021        |
| Cost of services rendered       | 391,297,019,261          | 531,396,959,032          |
| <b>Total</b>                    | <b>5,467,734,445,094</b> | <b>7,736,805,548,053</b> |

**4. Financial income**

|                                         | Qtr 3.2026             | Qtr 3.2025             |
|-----------------------------------------|------------------------|------------------------|
| Interest income from deposits and loans | 49,973,083,117         | 5,887,242,162          |
| Gain on disposal of investments         | 162,990,667,655        | 537,326,767,093        |
| Other financial income                  | 23,206,094,029         | 125,482,002,962        |
| <b>Total</b>                            | <b>228,519,844,801</b> | <b>668,696,012,217</b> |

**5. Financial expenses**

|                                          | Qtr 3.2026             | Qtr 3.2025             |
|------------------------------------------|------------------------|------------------------|
| Interest expense on borrowings and bonds | 151,525,360,464        | 167,241,573,740        |
| Other finance expenses                   | 3,387,961,063          | 51,862,795,363         |
| <b>Total</b>                             | <b>154,913,321,527</b> | <b>219,104,369,103</b> |

**6. Selling expenses**

|                                      | Qtr 3.2026             | Qtr 3.2025             |
|--------------------------------------|------------------------|------------------------|
| Employee expenses                    | 152,005,203,602        | 188,487,669,136        |
| Tools and equipment expenses         | 20,724,209,876         | 19,858,933,563         |
| Depreciation expense of fixed assets | 23,997,691,352         | 26,803,959,593         |
| Purchased services expenses          | 166,123,437,374        | 57,643,462,733         |
| Other selling expenses               | 17,176,885,783         | 32,272,754,700         |
| <b>Total</b>                         | <b>380,027,427,988</b> | <b>325,066,779,725</b> |

**7. General expenses**

|                                      | Qtr 3.2026             | Qtr 3.2025             |
|--------------------------------------|------------------------|------------------------|
| Administrative staff expenses        | 106,776,286,515        | 112,285,239,750        |
| Office supplies expenses             | 3,965,606,272          | -                      |
| Depreciation expense of fixed assets | 11,808,326,457         | 23,112,718,034         |
| Purchased services expenses          | 59,129,910,531         | 53,367,431,760         |
| Other expenses                       | 22,484,072,410         | 13,684,494,642         |
| <b>Total</b>                         | <b>204,164,202,184</b> | <b>202,449,884,186</b> |

**V. OTHER INFORMATION****1. Related parties**

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

**Related parties with material transactions****Relationship**

|                                                 |                           |
|-------------------------------------------------|---------------------------|
| Bac Au Automobile Corporation                   | Associate                 |
| South SG Auto Service Commercial Investment JSC | Associate                 |
| Future Knowledge Investment JSC                 | Associate                 |
| Dana Corporation                                | Associate                 |
| Bac Au Hanoi Automobile Co., Ltd                | Associate                 |
| Savico Quang Nam Co., Ltd                       | Associate                 |
| Tasco Auto Can Tho Company Limited              | Associate                 |
| Tasco Joint Stock Company                       | Ultimate Parent Company   |
| Tasco Auto Joint Stock Company                  | Parent company            |
| VETC Electronic Toll Collection Co., Ltd        | Company in the same Group |
| Tasco Insurance Company Limited                 | Company in the same Group |
| VETC Joint Stock Company                        | Company in the same Group |
| New Energy Holdings Co., Ltd                    | Company in the same Group |
| Tasco 6 Co., Ltd.                               | Company in the same Group |
| Tasco Auto Da Nang JSC                          | Company in the same Group |
| Tasco Auto West Sai Gon JSC                     | Company in the same Group |
| Tasco Auto Sai Gon JSC                          | Company in the same Group |

**2. Major related party transaction****Sales of merchandise and services**

|                                        | Qtr 3.2026             | Qtr 3.2025            |
|----------------------------------------|------------------------|-----------------------|
| Tasco Auto Da Nang Joint Stock Company | 263,554,125,005        | -                     |
| Tasco Auto West Sai Gon JSC            | 138,567,707,735        | -                     |
| Tasco Auto Sai Gon JSC                 | 215,206,154,913        | -                     |
| Other related parties                  | 306,974,919,975        | 68,223,911,533        |
| <b>Total</b>                           | <b>924,302,907,628</b> | <b>68,223,911,533</b> |

**Interests from lending**

|                                | Current year          | Previous year         |
|--------------------------------|-----------------------|-----------------------|
| Tasco Auto Joint Stock Company | 12,714,091,940        | 12,427,611,097        |
|                                | <b>12,714,091,940</b> | <b>12,427,611,097</b> |

**3. Major related party balances**

| <b>Short-term trade receivables</b>             | Closing balance        | Opening balance        |
|-------------------------------------------------|------------------------|------------------------|
| Tasco Auto Sai Gon JSC                          | 61,368,693,327         | -                      |
| South SG Auto Service Commercial Investment JSC |                        |                        |
| Tasco Auto West Sai Gon JSC                     | 51,036,615,978         | 24,020,975,782         |
| Tasco Auto Da Nang JSC                          | 17,610,109,723         | 407,272,073            |
| Tasco Insurance Company Limited                 | 11,175,530,506         | 13,632,303,386         |
| VETC Electronic Toll Collection Co., Ltd        | -                      | 2,010,421,972          |
| Other related parties                           | 49,550,053,965         | 399,030,909,866        |
| <b>Total</b>                                    | <b>190,741,003,499</b> | <b>439,101,883,079</b> |

| <b>Short-term trade receivables</b> | Closing balance       | Opening balance        |
|-------------------------------------|-----------------------|------------------------|
| Tasco Auto West Sai Gon JSC         | 14,157,304,399        | 10,358,522             |
| Tasco Auto Da Nang JSC              | 6,300,000,000         | 2,804,240,944          |
| Other related parties               | 1,260,164,688         | 224,034,400,534        |
| <b>Total</b>                        | <b>21,717,469,087</b> | <b>226,849,000,000</b> |

| <b>Held-to-maturity investments</b>             | Closing balance       | Opening balance       |
|-------------------------------------------------|-----------------------|-----------------------|
| Tasco Auto Sai Gon JSC                          | 38,799,320,548        | -                     |
| Tasco Auto Joint Stock Company                  | 10,869,000,000        | -                     |
| South SG Auto Service Commercial Investment JSC | 10,651,489,918        | -                     |
| Tasco Auto West Sai Gon JSC                     | 11,502,949,123        | 5,000,000,000         |
| Bac Au Hanoi Automobile Co.. Ltd                | 899,506,849           | -                     |
| Tasco Auto Can Tho Company Limited              | 700,000,000           | 2,800,000,000         |
| Other related parties                           | -                     | 2,250,000,000         |
| <b>Total</b>                                    | <b>73,422,266,438</b> | <b>10,050,000,000</b> |

| <b>Short-term advances to suppliers</b> | Closing balance       | Opening balance        |
|-----------------------------------------|-----------------------|------------------------|
| GreenLynk Automotives JSC               | -                     | 150,481,725,124        |
| Tasco Auto JSC                          | 1,190,192,000         | 20,000,000,000         |
| Other related parties                   | 18,169,616,134        | 56,366,891,584         |
| <b>Total</b>                            | <b>19,359,808,134</b> | <b>226,848,616,708</b> |

| <b>Other short-term trade receivables</b> | Closing balance        | Opening balance        |
|-------------------------------------------|------------------------|------------------------|
| Tasco Auto Joint Stock Company            | 102,928,274,397        | 49,069,530,313         |
| Bac Au Automobile Corporation             | 28,200,000,000         | 28,228,714,651         |
| Tasco Auto West Sai Gon JSC               | 14,789,900,000         | -                      |
| Tasco Auto Joint Stock Company            | 394,000,000            | 87,176,313,326         |
| Other related parties                     | 16,051,348,008         | 116,844,315,456        |
| <b>Total</b>                              | <b>162,363,522,405</b> | <b>281,318,873,746</b> |

| <b>Short-term trade payables</b>          | Closing balance        | Opening balance        |
|-------------------------------------------|------------------------|------------------------|
| Tasco Auto Sai Gon JSC                    | 21,535,789,000         | -                      |
| Tasco Auto West Sai Gon JSC               | 15,591,370,133         | -                      |
| Bac Au Hanoi Automobile Co., Ltd          | 13,744,526,501         | 29,944,335,946         |
| Tasco Auto Da Nang JSC                    | 12,653,021,166         | 626,040,023            |
| Tasco Joint Stock Company                 | 11,178,284,743         | 544,980,150            |
| Dana Corporation                          | 5,818,080,191          | 57,586,407             |
| Tasco Insurance Company Limited           | 1,024,438,880          | 1,539,030,593          |
| VETC Electronic Toll Collection Co., Ltd  | -                      | 75,160,002             |
| Other related parties                     | 8,015,410,354          | 619,932,626,824        |
| <b>Total</b>                              | <b>89,560,920,968</b>  | <b>652,719,759,945</b> |
| <b>Short-term advances from customers</b> | Closing balance        | Opening balance        |
| Tasco Auto Distribution Co., Ltd          | -                      | 47,636,394,080         |
| Tasco Auto Sai Gon JSC                    | 4,456,259,000          | -                      |
| Other related parties                     | 758,094,122            | 7,244,771,141          |
| <b>Total</b>                              | <b>5,214,353,122</b>   | <b>54,881,165,221</b>  |
| <b>Other short-term payables</b>          | Closing balance        | Opening balance        |
| Tasco Auto West Sai Gon JSC               | 6,770,078,000          | 3,012,493,151          |
| Tasco Insurance Company Limited           |                        |                        |
| Dana Corporation                          |                        |                        |
| Tasco Auto Joint Stock Company            | 1,741,200,000          | 6,930,694,570          |
| Tasco Joint Stock Company                 | 30,000,000             | -                      |
| VETC Electronic Toll Collection Co., Ltd  | 24,041,687             | 825,231,750            |
| Other related parties                     | 1,437,698,321          | 1,925,761,679          |
| <b>Total</b>                              | <b>10,003,018,008</b>  | <b>12,694,181,150</b>  |
| <b>Other long-term payables</b>           | Closing balance        | Opening balance        |
| Tasco Joint Stock Company                 | 237,362,005,778        | 215,847,517,816        |
| New Energy Holdings Co., Ltd              | -                      | 33,000,000,000         |
| Other related parties                     | 13,453,855,499         | 3,701,304,546          |
| <b>Total</b>                              | <b>250,815,861,277</b> | <b>252,548,822,362</b> |
| <b>Short-term borrowings</b>              | Closing balance        | Opening balance        |
| Tasco Auto JSC                            | 9,127,073,590          | 152,150,773,590        |
| <b>Total</b>                              | <b>9,127,073,590</b>   | <b>152,150,773,590</b> |
| <b>Long-term borrowings</b>               | Closing balance        | Opening balance        |
| Tasco JSC                                 | -                      | 658,350,000,000        |
| Tasco Auto JSC                            | 56,280,000,000         | -                      |
| New Energy Holdings Co.,Ltd               | -                      | 19,000,000,000         |
| <b>Total</b>                              | <b>56,280,000,000</b>  | <b>677,350,000,000</b> |

**4. Comparative information**

The comparative figures are derived from the Group's consolidated financial statements for the accounting period from 1 January 2025 to 30 September 2025, and for the financial year ended 31 December 2025, which were audited. Certain opening balance items have been reclassified in accordance with Circular No. 99/2025/TT-BTC.

| Items under 2025 Consolidated Financial Statements (Audited) |                                  | Items under 2025 Consolidated Financial Statements (Audited) |                            | Amount (VND)             |
|--------------------------------------------------------------|----------------------------------|--------------------------------------------------------------|----------------------------|--------------------------|
| Code                                                         | Item                             | Before Adjustment                                            | Adjustment                 | After Adjustment         |
| <b>110</b>                                                   | <b>Cash and cash</b>             | <b>836,115,284,318</b>                                       | <b>(76,396,775,169)</b>    | <b>759,718,509,149</b>   |
| 112                                                          | Cash equivalents                 | 281,890,723,173                                              | (76,396,775,169)           | 205,493,948,004          |
| <b>120</b>                                                   | <b>Short-term investments</b>    | <b>157,286,477,910</b>                                       | <b>1,134,753,499,770</b>   | <b>1,292,039,977,680</b> |
| 123                                                          | Held-to-maturity                 | 147,195,603,195                                              | 1,134,753,499,770          | 1,281,949,102,965        |
|                                                              | Short-term loans                 | 469,050,000,000                                              | (469,050,000,000)          | -                        |
| <b>130</b>                                                   | <b>Short-term receivables</b>    | <b>3,357,194,178,532</b>                                     | <b>(1,139,825,054,756)</b> | <b>2,217,369,123,776</b> |
| 135                                                          | Other short-term                 | 1,170,331,654,220                                            | (670,775,054,756)          | 499,556,599,464          |
| <b>160</b>                                                   | <b>Other current assets</b>      | -                                                            | <b>76,396,775,169</b>      | <b>76,396,775,169</b>    |
| 165                                                          | Other current assets             | -                                                            | 76,396,775,169             | 76,396,775,169           |
| <b>210</b>                                                   | <b>Long-term receivables</b>     | <b>429,364,888,364</b>                                       | <b>(66,400,000,000)</b>    | <b>362,964,888,364</b>   |
| 215                                                          | Other long-term                  | 420,103,920,190                                              | (66,400,000,000)           | 353,703,920,190          |
| <b>260</b>                                                   | <b>Long-term investments</b>     | <b>379,166,837,139</b>                                       | <b>71,471,554,986</b>      | <b>450,638,392,125</b>   |
| 265                                                          | Held-to-maturity                 | 1,000,000,000                                                | 71,471,554,986             | 72,471,554,986           |
| 313                                                          | Dividends and profits            | -                                                            | 219,721,520                | 219,721,520              |
| <b>320</b>                                                   | <b>Other short-term payables</b> | <b>123,888,948,876</b>                                       | <b>(219,721,520)</b>       | <b>123,669,227,356</b>   |

**5. Events occurring after the statement of financial position date**

The Board of Directors confirms that there have been no material events occurring after the statement of financial position date up to the date of this report that have not been reviewed, adjusted or disclosed in the financial statements.

Prepared by/ Chief Accountant



Tran Thai Son

Ho Chi Minh City, 30 October 2026

General Director



Diep Tran Bao

**SAIGON GENERAL SERVICE  
CORPORATION  
(SAVICO)**

No: 257/ CV-SVC

*(Re: Explanation of Business Results on  
Financial Statements for Q3/2026)*

**SOCIALIST REPUBLIC OF VIETNAM**

**Independence – Freedom – Happiness**

*Ho Chi Minh City, October 30th, 2026*

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

- *Pursuant to the Company's published Financial Statements for Q3/2026 and Q3/2025;*
- *Pursuant to Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market.*

SAVICO hereby provides the following explanation of the fluctuations in the figures in the Q3/2026 financial statements:

- **Consolidated Financial Statements:**

In Q3/2026, the Company's consolidated net revenue reached VND 6,074 billion, equal to 73.92% of the same period last year. Gross profit reached VND 606 billion, equal to 126.24% of the same period last year. Consolidated profit after tax was approximately VND 129 billion, equal to 37.45% of the same period last year.

For the first nine months of 2026, the Company recorded net revenue of VND 18,971 billion, equal to 92.33% of the same period last year. Gross profit reached VND 1,654 billion, equal to 120.23% of the same period last year. This was mainly driven by the Company's proactive strategy of restructuring its investment portfolio by divesting from non-core entities, so that it can concentrate resources on business segments with higher profit margins and long-term potential.

The main reason consolidated profit after tax for the first nine months of 2026 reached VND 236 billion, down 52% year-on-year, is that profit after tax in Q3/2026 no longer included the one-off financial income from the transfer of investments recorded in the same period last year. These rose because borrowing interest rates were higher than in the same period last year, and because the Company raised additional capital to expand its distribution network and grow market share for its new vehicle brands. This expansion lays an important network infrastructure foundation for growth in the coming quarters.

- **Separate Financial Statements:**

In the Parent Company's separate financial statements, net revenue for Q3/2026 reached VND 28.87 billion, equal to 118.5% of the same period last year, thanks to improved operational efficiency and contributions from the real estate segment. The Parent Company's profit after tax reached VND 7.8 billion, equal to 2.14% of the same period last year. This difference was mainly because there was no extraordinary financial gain from capital transfer, unlike in Q3/2025.

Overall, the core business operations of the Parent Company and the entire system remain stable, providing a solid financial foundation for Q4/2026.

The above is SAVICO's explanation of the reasons for the difference in profit after corporate income tax in the Q3/2026 income statement compared with the same period last year.

**Recipients:**

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

**REPRESENTATIVE OF THE COMPANY**



**DIEP TRAN BAO**