

**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:255/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**

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

- Báo cáo tài chính riêng Quý 3 năm 2026 của Công ty Cổ phần Dịch vụ Tổng hợp Sài Gòn (Savico)/ *Separate 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 30th, 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 22:46:26
+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

FINANCIAL STATEMENTS

**For the first 9 months of year 2026
of**

SAIGON GENERAL SERVICE CORPORATION

CONTENTS

<u>Contents</u>	<u>Page</u>
Contents	1 - 1
Statement of financial position	2 - 3
Income statement	4 - 4
Statement of cash flow	5 - 5
Notes to the financial statements	6 - 22

STATEMENT OF FINANCIAL POSITION

As at June 30, 2026

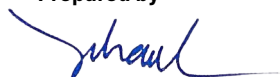
Currency: VND

ASSETS	Code	Note	Closing balance	Opening balance
A. CURRENT ASSETS	100		970,320,533,794	741,315,699,127
I. Cash and cash equivalents	110	01	4,755,624,465	23,481,730,340
1. Cash	111		4,755,624,465	23,481,730,340
II. Short-term investments	120		795,178,407,379	557,923,265,597
1. Trading securities (current)	121	06	28,272,940,000	28,272,940,000
2. Provision for impairment of trading securities (current) (*)	122		(18,994,117,828)	(18,184,117,828)
3. Held-to-maturity investments (current)	123	02	785,899,585,207	547,834,443,425
III. Current accounts receivable	130		95,526,162,887	88,913,459,122
1. Trade receivables (current)	131	07	27,515,222,961	21,411,945,422
2. Advances to suppliers (current)	132	09	6,164,957,859	6,247,807,934
3. Other receivables (current)	135	10	75,585,623,045	74,993,346,744
4. Loss allowance for doubtful receivables (current) (*)	136	07	(13,739,640,978)	(13,739,640,978)
IV. Inventories	140	12	70,669,961,482	70,685,990,692
1. Inventories (current)	141		70,669,961,482	70,685,990,692
V. Current biological assets	150		-	-
VI. Other current assets	160		4,190,377,581	311,253,376
1. Short-term prepaid expenses (current)	161		3,687,971,787	311,253,376
2. Taxes and other receivables from the State (current)	163		502,405,794	-
B. NON-CURRENT ASSETS	200		1,930,914,755,409	1,959,464,825,851
I. Non-current accounts receivable	210		39,395,040,201	44,424,595,187
1. Trade receivables (non-current)	211	08	6,250,000,000	6,250,000,000
2. Other receivables (non-current)	215	11	34,980,072,027	40,009,627,013
3. Loss allowance for doubtful receivables (non-current) (*)	216	11	(1,835,031,826)	(1,835,031,826)
II. Fixed assets	220		8,653,821,226	13,650,278,600
1. Tangible fixed assets	221	13	8,443,821,222	13,365,278,599
- Cost	222		22,519,261,955	31,204,489,298
- Accumulated depreciation	223		(14,075,440,733)	(17,839,210,699)
2. Intangible fixed assets	227	14	210,000,004	285,000,001
- Cost	228		1,399,500,000	1,399,500,000
- Accumulated depreciation	229		(1,189,499,996)	(1,114,499,999)
III. Non-current biological assets	230		-	-
IV. Investment properties	240	15	162,996,096,084	156,330,629,576
- Cost	241		224,464,642,264	213,683,431,514
- Accumulated depreciation	242		(61,468,546,180)	(57,352,801,938)
V. Long term assets in progress	250		269,012,603,534	268,294,693,934
1. Construction in progress	252		269,012,603,534	268,294,693,934
VI. Long-term investments	260		1,449,650,234,487	1,475,520,128,586
1. Investments in subsidiaries	261	03	1,494,985,015,259	1,539,685,015,259
2. Investments in joint ventures and associates	262	04	89,253,000,000	56,903,000,000
3. Investments in other entities	263	05	20,300,000,000	20,300,000,000
4. Provision for impairment of long-term financial investments (*)	264		(154,887,780,772)	(141,367,886,673)
VII. Other long-term assets	270		1,206,959,877	1,244,499,968
1. Prepaid expenses (non-current)	271		329,421,209	366,961,300
2. Deferred tax assets	272		877,538,668	877,538,668
TOTAL ASSETS	280		2,901,235,289,203	2,700,780,524,978

STATEMENT OF FINANCIAL POSITION (continued)
As at June 30, 2026

RESOURCES	Code	Note	Closing balance	Opening balance
C. LIABILITIES	300		1,344,886,126,326	1,148,866,536,740
I. Current liabilities	310		501,714,249,732	282,880,046,046
1. Trade payables (current)	311	18	4,200,417,306	3,561,211,645
2. Advances from customers (current)	312	19	12,417,424,607	8,197,245,520
3. Dividends and profits payable	313		286,101,345	219,721,520
4. Taxes and other payables to the State (current)	314	20	2,149,910,361	100,189,743,019
5. Employee payables	315		3,859,978,540	7,414,710,309
6. Accrued expenses (current)	316	21	14,739,809,610	9,211,748,641
7. Deferred revenue (current)	319	24	568,458,371	2,913,854,244
8. Other payables (current)	320	22	104,444,390,163	115,499,100,479
9. Short-term borrowings and finance lease liabilities (current)	321	16	350,990,046,127	27,423,173,028
10. Bonus and welfare fund	323		8,057,713,302	8,249,537,641
II. Non-current liabilities	330		843,171,876,594	865,986,490,694
1. Other payables (non-current)	338	23	390,440,796,594	393,571,450,694
2. Borrowings and finance lease liabilities (non-current)	339	17	452,731,080,000	472,415,040,000
D. OWNERS' EQUITY	400	26	1,556,349,162,877	1,551,913,988,238
1. Contributed capital	411		932,782,890,000	932,782,890,000
– Ordinary shares with voting rights	411a		932,782,890,000	932,782,890,000
2. Share premium	412		4,597,348,871	4,597,348,871
5. Treasury shares (*)	415		(361,306,726)	(361,306,726)
8. Investment and development fund	418		24,938,303,806	24,938,303,806
10. Retained earnings	420		594,391,926,926	589,956,752,287
– Retained earnings accumulated to prior year-end	420a		543,325,306,262	136,011,882,559
– Retained earnings for the current period	420b		51,066,620,664	453,944,869,728
TOTAL LIABILITIES AND OWNERS' EQUITY	440		2,901,235,289,203	2,700,780,524,978

Prepared by



Nguyen Ngoc Bich Chau

Chief Accountant



Tran Thai Son



Ho Chi Minh City, October 30, 2026

General Director

Nguyen Hai Ha

INTERIM INCOME STATEMENT

For the first 9 months of year 2026

Currency: VND

ITEMS	Code	Note	QUARTER		ACCUMULATED YEAR TO DATE	
			Current year	Previous year	Current year	Previous year
1. Revenue from sale of goods & services	01	27	28,873,177,392	24,365,841,659	87,866,645,427	68,527,451,893
2. Deductions	02		-	-	-	70,776,150,376
3. Net revenue from sale of goods and services	10		28,873,177,392	24,365,841,659	87,866,645,427	(2,248,698,483)
4. Costs of goods sold and services rendered	11	28	15,343,789,017	17,338,170,813	47,303,967,768	(21,976,510,868)
5. Gross profit from sale of goods & services	20		13,529,388,375	7,027,670,846	40,562,677,659	19,727,812,385
6. Finance income	22	29	23,056,743,267	551,733,821,508	98,340,208,531	669,003,714,547
7. Finance expenses	23	30	20,163,984,153	88,263,692,313	63,043,809,110	90,104,239,572
8. - In which: Interest expenses	24		20,163,984,153	17,914,720,664	48,713,915,011	18,529,682,837
9. Selling expenses	25	31	382,304,898	315,414,688	1,101,708,225	898,217,568
10. General and administrative expenses	26	32	8,748,050,444	12,921,421,780	23,162,305,012	31,163,067,062
11. Operating profit/(loss)	30		7,291,792,147	457,260,963,573	51,595,063,843	566,566,002,730
12. Other income	31		1,294,966,759	15,434,479	1,954,422,582	264,224,436
13. Other expenses	32		742,281,669	77,303,815	2,482,865,761	83,739,322
14. Other profit/(loss)	40		552,685,090	(61,869,336)	(528,443,179)	180,485,114
15. Net profit before tax	50		7,844,477,237	457,199,094,237	51,066,620,664	566,746,487,844
16. Current corporate income tax expense	51		-	91,439,818,847	-	96,855,500,928
17. Net profit/(loss) after tax	60		7,844,477,237	365,759,275,390	51,066,620,664	469,890,986,916

Prepared by



Nguyen Ngoc Bich Chau

Chief Accountant



Tran Thai Son

Ho Chi Minh City, October 30, 2026

General Director



Nguyen Hai Ha

CASH FLOW STATEMENT

Indirect method

For the first 9 months of year 2026

Currency: VND

ITEMS	Code	Note	Current year	Previous year
1. Net profit before tax	01		51,066,620,664	566,746,487,844
- Depreciation of fixed asset and investment property	02		6,171,205,901	4,567,394,083
- Provisions	03		14,329,894,099	64,958,046,764
- (Profits)/losses from investing activities	05		(100,014,667,361)	(603,159,633,733)
- Interest expenses	06		48,713,915,011	18,422,609,651
3. Cash flow from OA before changes in WC	08		20,266,968,314	51,534,904,609
- Decrease/(increase) in receivables	09		25,523,540,133	(470,253,219,486)
- Decrease/(increase) in inventories	10		16,029,210	(84,850,600)
- Increase in payables	11		(14,183,911,793)	8,731,006,472
- Decrease/(Increase) in prepaid expenses	12		(3,339,178,320)	569,514,213
- Interest paid	14		(40,792,578,313)	(724,582,263)
- Corporate income tax paid	15		(99,255,352,545)	-
- Other cash outflows from operating activities	17		-	(90,700,000)
Net cash generated by operating activities	20		(111,764,483,314)	(410,317,927,055)
1. Purchase and construction of fixed assets and other long-term assets	21		(11,499,120,350)	-
2. Proceeds from disposals of fixed assets and other long-term assets	22		5,004,148,215	-
3. Loans to other entities and payments for purchase of debt instruments of other entities	23		(380,181,252,742)	(79,050,000,000)
4. Collections from borrowers and proceeds from sale of debt instruments of other entities	24		142,116,110,960	-
5. Payments for investments in other entities	25		(42,250,000,000)	(676,650,000,000)
6. Proceeds from sale of investments in other entities	26		54,600,000,000	650,906,559,000
7. Interest received	27		67,997,024,282	62,216,953,214
Net cash (used in) investing activities	30		(164,213,089,635)	(42,576,487,786)
1. Drawdown of borrowings	33		376,742,695,231	451,165,064,571
2. Repayment of borrowings	34		(72,859,782,132)	(51,289,718,831)
3. Dividend paid to owner	36		(46,631,446,025)	-
Net cash generated by/(used in) financing activities	40		257,251,467,074	399,875,345,740
NET CASH INCREASE/(DECREASE)	50		(18,726,105,875)	(53,019,069,101)
Cash and cash equivalents at the beginning of the period	60		23,481,730,340	56,076,721,758
Cash and cash equivalents at the end of the period	70		4,755,624,465	3,057,652,657

Prepared by



Nguyen Ngoc Bich Chau

Chief Accountant



Tran Thai Son



Ho Chi Minh City, October 30, 2026

General Director

Nguyen Hai Ha

NOTES TO THE FINANCIAL STATEMENTS
For the first 9 months of year 2026

I. CORPORATE INFORMATION

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. Subsidiary

As at October 30th 2026, the Group had 18 direct subsidiaries, detailed as follows:

	Company name	Head-quarter	Business sector	Voting right ratio	Benefit ratio
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 Co.,	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 Service Co., Ltd	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 Development JSC	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%

2. Joint venture and associate company

As at March 30th 2026, the Group had 3 direct associates, detailed as follows:

Company name	Head-quarter	Business sector	Voting right ratio	Benefit ratio
Bac Au Automobile Corporation	Ho Chi Minh City	Commercial services	47.00%	41.38%
Tasco Auto Bac Sai Gon JSC	Binh Duong	Commercial services	29.69%	29.01%
Future Knowledge Investment JSC	Ha Noi	Property and Education	47.13%	47.13%

3. Fiscal year

The Company's fiscal year starts on 1 January and ends on 31 December.

4. Accounting currency

The interim separate financial statements are prepared in VND which is also the Company's accounting currency.

III. SIGNIFICANT ACCOUNTING POLICIES**1. Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand, cash in banks and short-term, highly liquid investments with an original maturity of less than three (3) months that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

2. Receivables

Receivables are presented in the interim separate financial statements at the carrying amounts due from customers and other debtors, after provision for doubtful receivables.

The provision for doubtful receivables represents amounts of outstanding receivables at the balance sheet date which are doubtful of being recovered.

3. Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

The cost of a tangible fixed asset comprises its purchase price and any directly attributable costs of bringing the tangible fixed asset to working condition for its intended use. Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and expenditures for maintenance and repairs are charged to the income statement as incurred.

When tangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the income statement.

4. Depreciation and amortisation

Intangible assets are stated at cost less accumulated amortisation.

The cost of an intangible asset comprises its purchase price and any directly attributable costs of preparing the intangible asset for its intended use.

When intangible assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the income statement.

Land use rights

The land use rights represents is amortised over the remaining useful life of the land of 36 years and three months starting from August 2007.

5. Intangible assets

Depreciation of tangible fixed assets and amortisation of intangible assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

- Buildings, Structures	5 - 50 years
- Motor vehicles	6 years
- Office equipment	3 years
- Softwares	3 years

6. Investment properties

Investment properties are buildings or part of a building or both and infrastructure held to earn rentals or for capital appreciation, or both, rather than for use in the production or supply of goods or services; administration purposes or sale in the ordinary course of business.

Investment properties are stated at cost including transaction costs less accumulated depreciation. Investment properties held for capital appreciation are not depreciated but subject to impairment review.

Depreciation of investment properties is calculated on a straight-line basis over the estimated useful life of each asset as follows:

- Buildings. Structures	5 - 50 years
- Machinery. Equipment	5 - 10 years
- Office equipment	3 - 6 years
- Other investment properties	2 years

7. Inventories

Inventory recognition principle: Inventories are stated at cost less any allowance for inventory write-down and provision for obsolete or damaged inventories.

Cost of inventories: The cost of inventories comprises the purchase price and other costs directly attributable to the acquisition of inventories.

Inventory costing method: Weighted average cost method.

Inventory accounting method: Perpetual inventory system

8. Investments

Investments in subsidiaries

Investments in subsidiaries over which the Company has control are carried at cost.

Distributions from accumulated net profits of the subsidiaries arising subsequent to the date of acquisition are recognized in the interim separate income statement. Distributions from sources other than from such profits are considered a recovery of investment and are deducted to the cost of the investment.

Investments in associates

Investments in associates over which the Company has significant influence are carried at cost.

Distributions from the accumulated net profits of the associates arising subsequent to the date of acquisition are recognised in the interim separate income statement. Distributions from sources other than from such profits are considered a recovery of investment and are deducted to the cost of the investment.

Held-for-trading securities and investments in other entities

Held-for-trading securities and investments in other entities are stated at their acquisition costs.

Provision for investments

Provision is made for any diminution in value of the held-for-trading securities and investments in entities at the balance sheet date in accordance with the guidance under Circular No. 228/2009/TT-BTC dated 7 December 2009 and Circular No. 89/2013/TT-BTC dated 26 June 2013 issued by the Ministry of Finance. Increases or decreases to the provision balance are recorded as finance expense in the separate income statement.

Held-to-maturity investments

Held-to-maturity investments are stated at their acquisition costs. After initial recognition, held-to-maturity investments are measured at recoverable amount. Any impairment loss incurred is recognised as expense in the financial statements and deducted against the value of such investments.

9. Payables and accruals

Payables and accruals are recognised for amounts to be paid in the future for goods and services received, whether or not billed to the Company.

10. Principles of capital recognition

Ordinary shares are recorded at par value. Any consideration received in excess of the par value of the shares issued is recorded as capital surplus. Expenses directly attributable to the issue of shares, net of tax effects, are recorded as a reduction to capital surplus.

Own equity instruments which are reacquired (treasury shares) are recognised at cost and deducted from equity. No gain or loss is recognised in profit or loss upon purchase, sale, issue or cancellation of the Company's own equity instruments.

Appropriation of net profit

Net profit after tax is available for appropriation to shareholders after getting approval by the shareholders in the annual general meeting, and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

The Company maintains the following reserve funds which are appropriated from the Company's net profit as proposed by the Board of Directors and subject to approval by the shareholders at the annual general meeting.

Bonus and welfare fund

This fund is set aside for the purpose of pecuniary rewarding and encouraging, common benefits and improvement of the employees' benefits, and presented as a liability on the interim separate balance sheet.

11. Principles of Revenue recognition

Principles and methods of recording sales revenue

Sales revenue is recognized when the following 5 conditions are simultaneously satisfied:

1. The enterprise has transferred the majority of risks and benefits associated with ownership of the product or goods to the buyer;
2. The enterprise no longer holds the right to manage the goods as the owner of the goods or the right to control the goods;
3. Revenue is determined relatively reliably. When the contract stipulates that the buyer has the right to return the purchased products or goods under specific conditions, the enterprise is only allowed to recognize revenue when those specific conditions no longer exist and the buyer is not entitled to return the products or goods (except in the case of return in the form of exchange for other goods or services);
4. The enterprise has or will receive economic benefits from the sales transaction;
5. The costs related to the sales transaction can be determined.

Rendering of services

Revenue from a service transaction is recognised when the outcome of the transaction can be measured reliably. In the case of a service transaction involving multiple periods, revenue is recognised in the period based on the results of the work completed on the date of the Balance Sheet of that period. Revenue from the provision of services is recognised when all four (4) conditions are met:

1. Revenue is measured reliably. When the contract stipulates that the buyer has the right to return the purchased service under specific conditions, the enterprise shall only recognise revenue when those specific conditions no longer exist and the buyer is not entitled to return the service provided;
2. The enterprise has or will obtain economic benefits from the service provision transaction;
3. The portion of work completed on the date of the Balance Sheet can be measured reliably;
4. The costs incurred for the transaction and the costs to complete the service provision transaction can be measured reliably.

Principles and methods of recording financial revenue

Financial revenue reflects revenue from interest, dividends, distributed profits and other financial revenue of the enterprise (liquidation of other capital investments; exchange rate profit; capital transfer profit)...

Revenue arising from interest, dividends and profits distributed by an enterprise is recognized when both of the following conditions are satisfied: 1. It is probable that the benefits from the transaction will flow to the enterprise; 2. The revenue can be measured with relative certainty.

12. Principles and methods of recording financial expenses

Financial expenses include: Expenses or losses related to financial investment activities, lending and borrowing costs, losses from liquidation of investments...; Provisions for devaluation of financial investments, losses arising from selling foreign currencies, exchange rate losses and other financial expenses.

13. Taxation

Current income tax

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the balance sheet date.

IV. SUPPLEMENTARY INFORMATION FOR BALANCE SHEET**1. Cash and cash equivalents**

	Closing balance	Opening balance
Cash	1,596,723,011	105,122,235
Bank deposits – non-term / VND	3,158,901,454	23,376,608,105
Total	4,755,624,465	23,481,730,340

2. Short-term held-to-maturity investments

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Short-term loans	785,899,585,207	-	547,834,443,425	-
Total	785,899,585,207	-	547,834,443,425	-

3. Investments in subsidiaries

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Savico Da Nang Corporation	39,942,000,000	-	39,942,000,000	-
Savico Invest Co., Ltd	151,600,000,000	(15,904,389,047)	151,600,000,000	(5,795,000,000)
Danang Sontra Corporation	96,320,000,000	(9,399,402,060)	96,320,000,000	(9,399,402,060)
Binh Duong New City Automobile Service JSC	15,393,000,000	-	15,393,000,000	-
Nam Song Hau Automobile JSC	25,500,000,000	-	25,500,000,000	-
Lam Dong Auto Co., Ltd	14,344,750,000	-	14,344,750,000	-
Au Viet Automobile Joint Stock Company	20,260,000,000	(3,439,275,963)	20,010,000,000	(3,439,275,963)
Auto Dong Hiep Trading and Service Co., Ltd	15,836,363,636	(15,836,363,636)	15,836,363,636	(15,836,363,636)
OtoS JSC	11,563,640,000	(11,133,760,497)	11,563,640,000	(11,133,760,497)
Sai Gon Cuu Long Automobile Corporation	12,100,000,000	-	12,100,000,000	-
Saigon Automobile Service JSC	45,802,251,520	-	45,802,251,520	-
Sao Tay Nam Automobile JSC	42,939,600,000	-	42,939,600,000	-
Savico Ha Noi Corporation	56,000,000,000	-	56,000,000,000	-
Saigon Star JSC	13,138,155,000	-	13,138,155,000	-
Savico Southern Investment Development JSC	12,630,000,000	(54,098,286)	12,630,000,000	(54,098,286)
North West Sai Gon Automobile JSC	39,960,000,000	(10,818,022,543)	39,960,000,000	(7,590,753,680)
Toyota Ly Thuong Kiet Company Limited	16,925,119,945	-	16,925,119,945	-
Toyota Can Tho Co., Ltd	66,408,413,918	-	66,408,413,918	-
Toyota Giai Phong Co., Ltd	67,746,721,240	-	67,746,721,240	-
Tasco Auto North SaiGon JSC	-	-	32,350,000,000	(18,412,947,859)
Tasco Auto Retail Co., Ltd	720,000,000,000	(77,568,133,853)	720,000,000,000	(69,706,284,692)
Ben Thanh Automobile JSC	8,091,000,000	-	8,091,000,000	-
Binh Thuan Automobile Services JSC	2,484,000,000	-	2,484,000,000	-
Sai Gon Long An Automobile JSC	-	-	12,600,000,000	-
Total	1,494,985,015,259	(144,153,445,885)	1,539,685,015,259	(141,367,886,673)

4. Investments in associates

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Bac Au Automobile JSC	19,200,000,000	-	19,200,000,000	-
Future Knowledge Investment JSC	37,703,000,000	-	37,703,000,000	-
Tasco Auto North SaiGon JSC	32,350,000,000	(10,734,334,887)	-	-
Total	89,253,000,000	(10,734,334,887)	56,903,000,000	-

5. Investment in other entities

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Global Insurance Corporation	6,300,000,000	-	6,300,000,000	-
Pacific Ocean Investment	14,000,000,000	-	14,000,000,000	-
Total	20,300,000,000	-	20,300,000,000	-

6. Securities trading

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Ben Thanh – Non Nuoc Tourism JSC	14,772,940,000	(9,274,117,828)	14,772,940,000	(9,274,117,828)
Power General Investment and Trading JSC	13,500,000,000	(9,720,000,000)	13,500,000,000	(8,910,000,000)
Total	28,272,940,000	(18,994,117,828)	28,272,940,000	(18,184,117,828)

7. Short-term trade receivables

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Corporate counterparty 1	8,682,200,000	-	6,491,908,685	-
Corporate counterparty 2	3,171,205,088	(3,171,205,088)	3,171,205,088	(3,171,205,088)
Corporate counterparty 3	2,257,000,000	(2,257,000,000)	2,257,000,000	(2,257,000,000)
Others	13,404,817,873	(8,311,435,890)	9,491,831,649	(8,311,435,890)
Total	27,515,222,961	(13,739,640,978)	21,411,945,422	(13,739,640,978)

8. Long-term trade receivables

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Corporate counterparty 4	6,250,000,000	-	6,250,000,000	-
Total	6,250,000,000	-	6,250,000,000	-

9. Short-term advances to suppliers

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Corporate counterparty 5	-	-	5,471,442,875	-
Corporate counterparty 6	4,595,892,000	-	-	-
Others	1,569,065,859	-	776,365,059	-
Total	6,164,957,859	-	6,247,807,934	-

10. Other short-term receivables

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Advances to employees	3,045,249,857	-	3,115,134,430	-
Short-term and security deposits	485,710,920	-	460,583,748	-
Dividends and profit receivables	19,590,600,000	-	19,200,000,000	-
Business cooperation contract receivables	43,384,954,300	-	43,384,954,300	-
Others	9,079,107,968	-	8,832,674,266	-
Total	75,585,623,045	-	74,993,346,744	-

11. Other long-term receivables

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Long-term deposits and security deposits	27,079,418,954	-	27,037,418,954	-
Business cooperation contract receivables	7,900,653,073	(1,835,031,826)	12,972,208,059	(1,835,031,826)
Total	34,980,072,027	(1,835,031,826)	40,009,627,013	(1,835,031,826)

12. Inventory

	Closing balance		Opening balance	
	Cost	Provision	Cost	Provision
Goods in transit	70,651,017,251	-	70,651,017,251	-
Raw materials	18,944,231	-	1,299,999	-
Tools and supplies	-	-	33,673,442	-
Total	70,669,961,482	-	70,685,990,692	-

13. Increases, decreases in tangible fixed assets

	Buildings structures	Machinery equipment	Motor vehicles	Total
COST				
Opening balance	18,528,264,530	2,430,142,880	10,246,081,888	31,204,489,298
Transfers from construction in progress (CIP)	-	-	-	-
Disposals	-	-	(8,685,227,343)	(8,685,227,343)
Ending balance	18,528,264,530	2,430,142,880	1,560,854,545	22,519,261,955
ACCUMULATED DEPRECIATION				
Opening balance	(10,329,443,702)	(2,249,721,610)	(5,260,045,387)	(17,839,210,699)
Depreciation for the period	(1,241,872,327)	(59,296,270)	(679,293,065)	(1,980,461,662)
Disposals	-	-	5,744,231,628	5,744,231,628
Ending balance	(11,571,316,029)	(2,309,017,880)	(195,106,824)	(14,075,440,733)
NET BOOK VALUE				
Opening balance	8,198,820,828	180,421,270	4,986,036,501	13,365,278,599
Ending balance	6,956,948,501	121,125,000	1,365,747,721	8,443,821,222

14. Increases, decreases in intangible assets

	Software	Other	Total
COST			
Opening balance	1,399,500,000	-	1,399,500,000
Ending balance	1,399,500,000	-	1,399,500,000
ACCUMULATED DEPRECIATION			
Opening balance	(1,114,499,999)	-	(1,114,499,999)
Depreciation for the period	(74,999,997)		(74,999,997)
Ending balance	(1,189,499,996)	-	(1,189,499,996)
NET BOOK VALUE			
Opening balance	285,000,001	-	285,000,001
Ending balance	210,000,004	-	210,000,004
Cost of fully depreciated PPE still in use	-	-	1,099,500,000

15. Increases, decreases in investment properties

	Buildings structures	Land use rights	Total
COST			
Opening balance	151,032,214,818	62,651,216,696	213,683,431,514
Transfers from construction in progress (CIP)	10,781,210,750	-	10,781,210,750
Ending balance	161,813,425,568	62,651,216,696	224,464,642,264
ACCUMULATED DEPRECIATION			
Opening balance	(55,914,218,477)	(1,438,583,461)	(57,352,801,938)
Depreciation for the period	(3,396,452,512)	(719,291,730)	(4,115,744,242)
Ending balance	(59,310,670,989)	(2,157,875,191)	(61,468,546,180)
NET BOOK VALUE			
Opening balance	95,117,996,341	61,212,633,235	156,330,629,576
Ending balance	102,502,754,579	60,493,341,505	162,996,096,084

16. Short-term borrowing

Class		Opening balance	During the period			Closing balance
Group	Lender	Loan principal	New loan	Repayments	Other	Loan principal
Long-term loans due	Bank 1	19,683,960,000	-	(19,683,960,000)	19,683,960,000	19,683,960,000
Short-term loans	Bank 2	7,739,213,028	149,986,106,231	(50,175,822,132)	-	107,549,497,127
Short-term loans	Corporate	-	226,756,589,000	(3,000,000,000)	-	223,756,589,000
Total		27,423,173,028	376,742,695,231	(72,859,782,132)	19,683,960,000	350,990,046,127

17. Short-term borrowing

Class		Opening balance	During the period			Closing balance
Group	Lender	Loan principal	New loan	Repayments	Other	Loan principal
Long-term loans	Bank	472,415,040,000	-	-	(19,683,960,000)	452,731,080,000
Total		472,415,040,000	-	-	(19,683,960,000)	452,731,080,000

18. Short-term payables to supplier

	<u>Closing balance</u>	<u>Opening balance</u>
Corporate counterparty 7	1,972,131,627	2,607,648,016
Others	2,228,285,679	953,563,629
Total	<u>4,200,417,306</u>	<u>3,561,211,645</u>

19. Short-term advances from customers

	<u>Closing balance</u>	<u>Opening balance</u>
Corporate counterparty 8	4,000,000,000	4,000,000,000
Corporate counterparty 9	3,000,000,000	3,000,000,000
Others	5,417,424,607	1,197,245,520
Total	<u>12,417,424,607</u>	<u>8,197,245,520</u>

20. Statutory obligations

Item	Opening balance		During the period			Closing balance	
	Receivables	Payables	Receivables	Payables	Others	Receivables	Payables
Domestic VAT	-	948,696,473	4,347,985,837	3,485,507,220	-	-	1,811,175,090
Corporate income tax (CIT)	-	98,752,946,751	-	99,255,352,545	-	502,405,794	-
Personal income tax (PIT)	-	488,099,795	1,405,481,759	1,097,112,052	(507,773,216)	-	288,696,286
Fees, charges and other payables	-	-	607,791,003	557,752,018	-	-	50,038,985
Total	-	100,189,743,019	6,361,258,599	104,395,723,835	(507,773,216)	502,405,794	2,149,910,361

21. Short-term accrued expenses

	<u>Closing balance</u>	<u>Opening balance</u>
Accrued interest expense	7,921,336,698	4,147,491,175
Training expenses	3,370,017,020	3,370,017,020
Rental expenses	2,612,469,537	894,466,599
Audit fees	236,000,000	236,000,000
Others	599,986,355	563,773,847
Total	<u>14,739,809,610</u>	<u>9,211,748,641</u>

22. Other short-term payables

	<u>Closing balance</u>	<u>Opening balance</u>
Short-term deposits received	10,131,150,000	10,131,150,000
Remuneration payable to management of subsidiary companies	9,042,641,584	9,042,641,584
Operational funds of the BOD and Supervisory Board	1,230,049,397	1,974,049,397
Statutory payroll contributions	507,377,869	536,158,776
Other payables	83,533,171,313	93,815,100,722
Total	<u>104,444,390,163</u>	<u>115,499,100,479</u>

23. Other long-term payables

	<u>Closing balance</u>	<u>Opening balance</u>
Payables under investment cooperation contracts	365,642,359,701	371,991,359,701
Long-term deposits received	24,198,436,893	20,980,090,993
Other payables	600,000,000	600,000,000
Total	<u>390,440,796,594</u>	<u>393,571,450,694</u>

24. Short-term unearned revenue

	<u>Closing balance</u>	<u>Opening balance</u>
Deferred revenue from real estate leasing	568,458,371	2,913,854,244
Total	<u>568,458,371</u>	<u>2,913,854,244</u>

25. Owners' equity

Owner's equity movement	Owner's contributed capital	Surplus equity	Treasury shares	Development fund	Undistributed profit	TOTAL
Opening balance	666,305,640,000	4,597,348,871	(361,306,726)	24,938,303,806	402,489,132,559	1,097,969,118,510
Increase/(decrease) in contributed capital	266,477,250,000	-	-	-	-	266,477,250,000
Profit for the period	-	-	-	-	453,944,869,728	453,944,869,728
Dividend distribution in shares	-	-	-	-	(266,477,250,000)	(266,477,250,000)
Ending balance	932,782,890,000	4,597,348,871	(361,306,726)	24,938,303,806	589,956,752,287	1,551,913,988,238

26. Owners' equity

Owner's equity movement	Owner's contributed capital	Surplus equity	Treasury shares	Development fund	Undistributed profit	TOTAL
Opening balance	932,782,890,000	4,597,348,871	(361,306,726)	24,938,303,806	589,956,752,287	1,551,913,988,238
Profit for the period	-	-	-	-	51,066,620,664	51,066,620,664
Cash dividend distribution	-	-	-	-	(46,631,446,025)	(46,631,446,025)
Ending balance	932,782,890,000	4,597,348,871	(361,306,726)	24,938,303,806	594,391,926,926	1,556,349,162,877

V. SUPPLEMENTARY INFORMATION FOR INCOME STATEMENT**27. Revenue from goods sold and services rendered**

	Qtr 3.2026	Qtr 3.2025	Accum 2026	Accum 2025
Revenue from sale of products and goods	870,132,903	1,920,061,358	2,558,786,506	4,959,236,661
Revenue from real estate activities	28,003,044,489	22,445,780,301	85,307,858,921	63,568,215,232
Total	28,873,177,392	24,365,841,659	87,866,645,427	68,527,451,893

28. Cost of sales

	Qtr 3.2026	Qtr 3.2025	Accum 2026	Accum 2025
Cost of goods sold (products and goods)	490,216,544	759,628,758	1,406,794,706	2,145,917,584
Cost of real estate activities	14,853,572,473	16,578,542,055	45,897,173,062	(24,122,428,452)
Total	15,343,789,017	17,338,170,813	47,303,967,768	(21,976,510,868)

29. Financial income

	Qtr 3.2026	Qtr 3.2025	Accum 2026	Accum 2025
Interest income from deposits and loans	12,896,743,267	2,023,113,893	30,534,807,531	4,659,802,678
Gains from sale of investments	1,200,000,000	544,985,365,333	1,200,000,000	606,786,761,333
Dividends and profit distribution income	8,960,000,000	4,725,342,282	66,605,401,000	57,557,150,536
Total	23,056,743,267	551,733,821,508	98,340,208,531	669,003,714,547

30. Financial expenses

	Qtr 3.2026	Qtr 3.2025	Accum 2026	Accum 2025
Interest expense on loans and bonds	20,163,984,153	17,914,720,664	48,713,915,011	18,529,682,837
Loss on disposal of financial investments	-	4,429,198,960	-	4,429,198,960
Provision for investment impairment	-	65,919,772,689	14,329,894,099	67,145,357,775
Total	20,163,984,153	88,263,692,313	63,043,809,110	90,104,239,572

31. Selling expenses

	Qtr 3.2026	Qtr 3.2025	Accum 2026	Accum 2025
Employee expenses	-	149,098,080	-	427,625,072
Purchased services expenses	382,304,898	166,316,608	1,101,708,225	470,592,496
Total	382,304,898	315,414,688	1,101,708,225	898,217,568

32. General and administration expenses

	Qtr 3.2026	Qtr 3.2025	Accum 2026	Accum 2025
Administrative staff expenses	4,766,328,814	9,109,528,618	14,149,486,917	20,669,911,686
Management materials expenses	9,170,710	6,569,900	26,000,783	11,866,900
Office supplies expenses	10,493,828	39,252,471	30,635,292	132,375,198
Depreciation of PPE	165,266,503	387,503,718	796,022,125	1,235,467,309
Taxes, fees and charges	-	-	3,236,273	20,150,000
Provision expenses	-	-	-	211,612,553
Purchased services expenses	1,974,756,464	2,293,891,182	4,403,932,691	6,457,663,347
Other administrative expenses	1,822,034,125	1,084,675,891	3,752,990,931	2,424,020,069
Total	8,748,050,444	12,921,421,780	23,162,305,012	31,163,067,062

VII. OTHER SUPPLEMENTARY INFORMATION**33. Related parties**

<u>Name of the Company</u>	<u>Relationship</u>
1. Saigon Automobile Service JSC	Direct Subsidiary
2. Savico Ha Noi Corporation	Direct Subsidiary
3. Savico Da Nang Corporation	Direct Subsidiary
4. Toyota Can Tho Co., Ltd	Direct Subsidiary
5. North West Sai Gon Automobile JSC	Direct Subsidiary
6. Nam Song Hau Automobile JSC	Direct Subsidiary
7. Savico Investment JSC	Direct Subsidiary
8. Sao Tay Nam Automobile JSC	Direct Subsidiary
9. Saigon Star JSC	Direct Subsidiary
10. Sai Gon Cuu Long Automobile Corporation	Direct Subsidiary
11. OtoS JSC	Direct Subsidiary
12. Savico Southern Investment Development JSC	Direct Subsidiary
13. Lam Dong Auto Co., Ltd	Direct Subsidiary
14. Auto Dong Hiep Trading and Service Co., Ltd	Direct Subsidiary
15. Danang Sontra Corporation	Direct Subsidiary
16. Toyota Giai Phong Co., Ltd	Direct Subsidiary
17. Tasco Auto Retail Co., Ltd	Direct Subsidiary
18. Binh Thuan Automotive Service JSC	Indirect Subsidiary
19. Savico New Era JSC	Indirect Subsidiary
20. Toyota Long Bien Co., Ltd	Indirect Subsidiary
21. FX Auto Co., Ltd	Indirect Subsidiary
22. Quang Nam Automobile Co.,Ltd	Indirect Subsidiary
23. Hai Duong Auto Investment & Services Co.,Ltd	Indirect Subsidiary
24. Tan Phu Automobile TMDV Investment JSC	Indirect Subsidiary
25. SG Can Tho Auto Service Trading Investment JSC	Indirect Subsidiary
26. Dai Thinh Automobile JSC	Indirect Subsidiary
27. Ben Thanh Automobile Corporation	Indirect Subsidiary
28. Binh Dinh Automobile Corporation Company	Indirect Subsidiary
29. Kien Giang Auto Investment Trading Service Co., Ltd	Indirect Subsidiary
30. Toyota Ly Thuong Kiet Co., Ltd	Indirect Subsidiary
31. Hung Thinh Automobile JSC	Indirect Subsidiary
32. Au Viet Automobile JSC	Indirect Subsidiary
33. Da Nang Automobile Co.,Ltd	Indirect Subsidiary
34. Ben Thanh Tay Ninh Automobile Corporation	Indirect Subsidiary
35. Binh Thuan Automotives JSC	Indirect Subsidiary
36. Toyota Tay Ninh Co., Ltd	Indirect Subsidiary
37. Auto Solutions JSC	Indirect Subsidiary
38. Stargo Co.,Ltd	Indirect Subsidiary
39. G-Lynk Hai Duong Joint Stock Company	Indirect Subsidiary
40. AG-25 Company Limited	Indirect Subsidiary
41. Tasco Auto Distribution Ltd Company	Indirect Subsidiary
42. Greenlynk Automotives Company Limited	Indirect Subsidiary

43. Binh Duong New City Automobile Service JSC	Indirect Subsidiary
44. Bac Au Automobile Corporation	Direct Associates
45. Tasco Auto North Saigon JSC	Direct Associates
46. Future Knowledge Investment JSC	Direct Associates
47. Bac Au Ha Noi Automobile Co., Ltd	Indirect Associates
48. Bac Au Sai Gon Automobile Co., Ltd	Indirect Associates
49. Dana Corporation	Indirect Associates
50. Savico Quang Nam Co., Ltd	Indirect Associates
51. Ben Thanh Corporation - Co., Ltd	Shareholders
52. Ben Thanh - Non Nuoc Tourism JSC	Entitie with common shareholders
53. Tasco Auto JSC	Parent Company
54. Tasco JSC	Parent Company of Tasco Auto JSC

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

	Qtr 3.2026	Qtr 3.2025
Tasco Auto JSC	1,293,483,871	-
Saigon Automobile Service JSC	853,600,305	1,469,095,853
Other parties	8,553,251,587	2,326,816,842
Total	10,700,335,763	3,795,912,695

Purchases of merchandise, services and others

	Qtr 3.2026	Qtr 3.2025
Tasco JSC	403,299,000	403,299,000
Stargo Co.,Ltd	147,600,000	5,694,378
Other parties	247,953,929	182,130,006
Total	798,852,929	591,123,384

Interests from lending

	Qtr 3.2026	Qtr 3.2025
Toyota Can Tho Co., Ltd	8,960,000,000	-
Toyota Giai Phong Co., Ltd	-	4,725,342,282
Other parties	-	-
Total	8,960,000,000	4,725,342,282

35. Major related party balances**Short-term trade receivables**

	Closing balance	Opening balance
Tasco Auto JSC	8,682,200,000	6,491,908,685
Other parties	277,095,843	398,333,388
Total	8,959,295,843	6,890,242,073

Short-term loan receivables

	Closing balance	Opening balance
Tasco Auto Retail Co., Ltd	206,330,131,426	-
Tasco Auto Sai Gon JSC		
Nam Song Hau Automobile JSC	13,031,178,082	12,546,509,589
Other parties	64,864,437,398	28,854,459,863
Total	323,025,067,454	77,503,900,959

Long-term trade receivables

	Closing balance	Opening balance
Bac Au Automobile Corporation	19,200,000,000	19,200,000,000
Danang Sontra Corporation	8,818,585,968	8,514,765,173
Other parties	390,600,000	-
Total	28,409,185,968	27,714,765,173

Short-term payables to supplier

	<u>Closing balance</u>	<u>Opening balance</u>
Tasco JSC	443,628,900	443,628,900
Other parties	56,136,000	-
Total	<u>499,764,900</u>	<u>443,628,900</u>

Other short-term payables

	<u>Closing balance</u>	<u>Opening balance</u>
Saigon Automobile Service JSC	72,732,613,000	72,732,613,000
Toyota Giai Phong Co., Ltd	18,404,342,375	17,243,589,000
Other parties	4,894,246,301	437,167,600
Total	<u>96,031,201,676</u>	<u>90,413,369,600</u>

36. Events occurring after the balance sheet date

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

Prepared by


Nguyen Ngoc Bich Chau

Chief Accountant


Tran Thai Son

Ho Chi Minh City, October 30, 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