



No.: 02/BC-BOD-SVC

Ho Chi Minh City, May 14, 2026

REPORT

2025 Business Results and 2026 Business Plan

of the Board of Directors and Executive Management Saigon General Service Corporation (SAVICO)

I. MACROECONOMIC OVERVIEW

In 2025, amid a global economic environment marked by persistent geopolitical conflicts, tightened monetary policies across major economies, and slow global recovery, Vietnam's economy maintained positive momentum and achieved a number of outstanding results.

According to the General Statistics Office, **GDP grew by 8.02% in 2025** year-on-year – placing Vietnam among the top performers in the region and among the highest growth rates in recent years. The economy's scale reached approximately **VND 12,847.6 trillion (equivalent to USD 514 billion)**; **per capita GDP reached USD 5,026**.

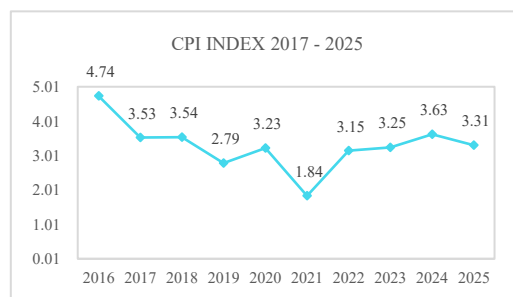
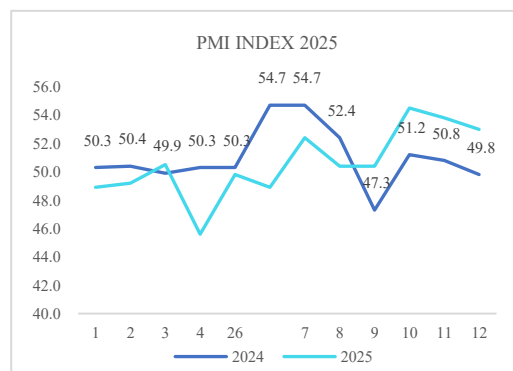
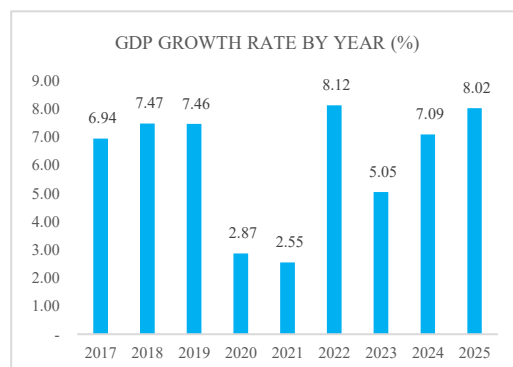
All economic sectors recorded positive growth, with the industrial and construction sector expanding by **8.95%**, and the services sector by **8.62%**, continuing to serve as the main growth drivers.

The average CPI for 2025 rose by 3.31%, maintained within the target set by the National Assembly, contributing to macroeconomic stability.

Total retail sales of goods and consumer service revenue reached approximately **VND 7,093 trillion**, reflecting sustained domestic demand as one of the economy's key growth drivers.

Credit growth for 2025 reached 17.87% versus end-2024, supporting business activities and promoting growth.

Overall, Vietnam's economy in 2025 maintained macroeconomic stability, effectively controlled inflation, and achieved high growth amid a volatile international environment, laying an important foundation for the next development phase.



2025 Annual General Meeting Documents

SAIGON GENERAL SERVICE CORPORATION

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Entering 2026, Vietnam's economy is projected to sustain its growth momentum, though notable risks and challenges remain.

First, the international economic environment remains uncertain, particularly rising trade protectionism, prolonged geopolitical conflicts, and slower growth in major economies, which may impact exports and investment inflows.

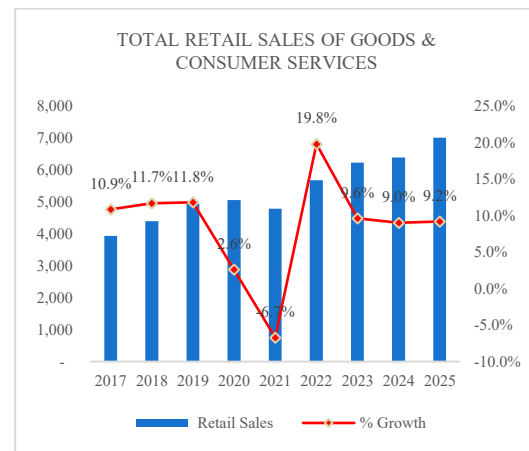
Second, global monetary policy remains volatile, particularly the tendency to maintain high interest rate levels in some countries, exerting pressure on exchange rates and domestic cost of capital.

Third, the risk of inflation resurgence amid volatile global commodity prices – particularly energy and food – may affect purchasing power and production costs.

Fourth, the domestic financial and real estate markets, while showing recovery signs, still carry liquidity and market confidence risks, affecting capital absorption capacity.

Fifth, domestic consumption, though an important pillar, may grow more slowly if household incomes have not fully recovered and cautious sentiment persists.

Overall, 2026 is assessed as a year of continued growth opportunities, but with intertwined risks requiring flexible management policies and high corporate adaptability.



II. I. COMPANY PERFORMANCE ASSESSMENT

In 2025, the Vietnamese automotive market reached a historic milestone as total nationwide vehicle sales reached 604,134 units, up 22% versus 2024, surpassing the record set in 2022. The market saw clear structural shifts, with electric and hybrid vehicles accounting for nearly 38.5% of passenger car market share, becoming the primary growth driver for the entire industry. Through timely strategic and management adjustments, the total volume of vehicles sold across the Savico system reached 37,166 units, representing 87% of plan and down 8% year-on-year.

In 2025, competition intensified markedly, with traditional ICE vehicles growing by only 1% while hybrid vehicles surged nearly 50%, reflecting a clear electrification trend. The relentless price war and strong influx of Chinese vehicles exerted significant pressure on industry profit margins. The Company implemented cost optimization measures, expanded service revenues and value-added products to offset narrowing new-vehicle margins. Consolidated for 2025, Savico recorded Consolidated Net Revenue of VND 27,810 billion (94% of plan, +12% YoY). Consolidated Profit Before Tax reached VND 673 billion, representing 260% of plan and up 157% YoY.

In the Real Estate sector, 2025 showed positive recovery signals. For Savico, proactive tenant retention and support policies broadly ensured occupancy, with commercial centers maintaining high occupancy rates, contributing positively to overall performance.

Despite numerous difficulties and challenges, through the close engagement of the Board of Directors and the solidarity, determination, and resilience of every leader, manager, staff member, and affiliated enterprise within the system, the Company capitalized on market opportunities, safely navigated challenging conditions, achieved positive results, and continues to consolidate resources for a breakthrough.

III. II. BUSINESS PERFORMANCE BY SECTOR

The Company focused on operational solutions to enhance investment efficiency across each business sector, specifically as follows:

3.1. Services – Trade Sector:

❖ Automobile Business:

Volume and Market Share:

Total vehicle sales volume across the system reached **37,166 units**, equivalent to 87% of the 2025 plan and 92% year-on-year. Savico's market share in 2025 was 11.85%, down 1.77 percentage points versus the prior year (per VAMA report).

The primary reason was that in 2025, the Management optimized the investment portfolio, including divesting from underperforming units, which reduced the network scale and consolidated vehicle sales volume year-on-year.

Trong năm 2025, hệ thống Savico đón đầu xu thế dịch chuyển trong ngành ô tô toàn cầu bằng việc đầu tư phát triển chuỗi showroom thương hiệu Geely và Lynk&Co trên toàn quốc, trong đó giai đoạn 1 ưu tiên đầu tư vào chuỗi showroom khu vực phía Bắc. Ban điều hành Savico tin rằng Trung Quốc sẽ dẫn dắt ngành công nghiệp ô tô toàn cầu 20 năm tới nhờ lợi thế công nghệ, quy mô sản xuất và chuỗi cung ứng. Geely được chọn vì là đối tác "quốc tế nhất trong số các doanh nghiệp Trung Quốc".

3.2. Real Estate Services – Sustained Positive Growth Through Flexible Solutions:

2025 Performance:

Indicator (Separate FS)	Unit	TH2024	TH2025	% YoY
Real Estate Service Revenue	VND m	94.426	108.011	114%
Real Estate Service PBT	VND m	58.973	55.988	95%

Continuing to implement measures to attract and support tenants while enhancing the utilization of leased commercial space, Savico's real estate leasing segment and its member units recorded positive growth in 2025. Real estate leasing revenue reached VND 108 billion, up 14% YoY. Maintaining high occupancy rates was a key contributing factor.

However, PBT from real estate leasing reached VND 56 billion, equivalent to 95% of the prior year. The primary reason was additional operating, personnel, and maintenance costs incurred during

the initial transition to self-management of certain buildings. These are short-term investment costs expected to improve as self-management operations stabilize.

In addition, Savico proactively invested in and renovated deteriorating leased spaces, helping to maintain competitive rental rates and reinforce long-term tenant relationships.

IV. III. NETWORK DEVELOPMENT

In 2025, the entire system continued to invest in and expand its network, opening dealerships focused primarily on Lynk&Co and Geely brands nationwide, concentrated in the Northern region. As of 31/12/2025, the Savico system operated over 150 automotive showrooms nationwide, maintaining its position as Vietnam's largest automobile distributor and service provider.

At the same time, Savico invested in upgrading showrooms of established brands to meet global brand standards, reinforcing Savico's pioneering leadership position in the automotive sector.

Alongside network expansion, Savico implemented timely business strategy adjustments, particularly through significant system restructuring. In 2025, Savico divested from 12 underperforming member units while increasing ownership in key units to generate higher profits and optimize investment efficiency.

The Company also completed the mobility ecosystem **“One-Stop Mobility Solution”** to provide a full lifecycle value chain for customers visiting Savico showrooms: new vehicle purchase – used vehicle trading – maintenance and repair – car spa – financing – registration and inspection services. Together with Tasco Auto's group units providing lifetime owner services including VETC electronic toll collection, VETC roadside assistance, Tasco Finance, and Carpla Service maintenance.

V. IV. KEY BUSINESS INDICATORS

INDICATOR (VND million)	TH 2025	% KH 2025	% YoY
Sales Volume (units)	37.166	87%	92%
Consolidated Net Revenue	27.809.694	94%	112%
Consolidated PBT	673.283	260%	257%
Consolidated PAT	498.543	248%	241%
Dividends (on charter capital)	5%	100%	100%
Separate PBT	553.200	864%	663%

VI. V. INVESTMENT ACTIVITIES

Long-term financial investments as at 31/12/2025 totaled VND 1,475.5 billion, up 73% versus end-2024, comprising:

- Investments in subsidiaries and associates: VND 1,597 billion, up VND 711 billion (+80%) versus end-2024.
- Provisions for long-term investment impairment in 2025: VND 90.4 billion.

VII. VI. CORPORATE GOVERNANCE

In 2025, the Company continued to maintain and refine its corporate governance system in a compliant, transparent, and effective manner, in line with applicable regulations for listed companies, the Company's Charter, and internal governance regulations. The Company consistently upheld the principles of protecting the lawful rights and interests of shareholders, ensuring equitable treatment among shareholders, and enhancing accountability across all governance and management activities.

The Company fulfilled all mandatory disclosure obligations, ensuring public, timely, accurate, and complete information disclosure, enabling shareholders and investors to access information transparently and participate in reviewing and voting on major matters within the AGM's authority.

On 16/05/2025, the Company held its Annual General Meeting of Shareholders in person to review and approve matters within the AGM's authority in accordance with applicable law and the Company's Charter.

During the year, the Company strengthened its governance and management personnel to meet new-phase operational requirements. Specifically, the Company dismissed 02 BOD members and elected 02 additional BOD members; and dismissed and elected a replacement Supervisory Board member. In September 2025, the Company further strengthened the Management Board by dismissing 01 Deputy CEO and appointing 03 new Deputy CEOs, enhancing management capacity and governance effectiveness.

With respect to related-party transactions, the Company managed, reviewed, and disclosed information in accordance with applicable law to ensure transparency, control conflicts of interest, and protect the lawful interests of the Company and shareholders. On 10/01/2025, the BOD issued Resolution No. 06/NQ-HĐQT approving the framework for related-party transactions. During 2025, the Company engaged in a number of related-party transactions, including transactions with subsidiaries through investment activities, service provision, and goods trading; as well as transactions between the Company and enterprises in which BOD members are founding members or senior managers. These transactions were conducted in compliance with applicable regulations and are fully disclosed in the 2025 Audited Financial Statements.

Beyond compliance requirements, the Company consistently focused on building a governance foundation aligned with sustainable development, harmonizing the interests of shareholders, employees, and all relevant stakeholders. The Company continues to maintain a professional, dynamic, creative, and humane working environment to encourage staff to leverage their capabilities and contribute to stable, sustainable development.

VIII. VII. DIVIDENDS

In October 2024, the Company paid an interim dividend for FY2024 at a rate of 5%. At the 2025 Annual General Meeting of Shareholders, the AGM approved a final dividend of 5%, equivalent to the interim amount paid.

IX. VIII. OVERSIGHT AND EVALUATION OF MANAGEMENT'S PERFORMANCE

During 2025, the Board of Directors fulfilled its supervisory function over the CEO and Executive Management in accordance with its authority, maintaining a clear delineation between the BOD's governance and strategic direction role and the Management's implementation role.

Supervision was implemented through: tracking and reviewing approved business targets, indicators, and plans; reviewing periodic and thematic reports from the CEO and Management at regular and ad-hoc BOD meetings; and direct discussion in working sessions to timely assess the appropriateness, feasibility, and effectiveness of management measures. In addition, the BOD supervised the fulfillment of disclosure obligations and the preparation and publication of quarterly, semi-annual, annual financial statements and the Annual Report.

The BOD also coordinated closely with the Supervisory Board to monitor and understand the operations of the Company and its member units, thereby promptly providing appropriate directions, policies, and decisions, enabling the CEO and Management to effectively implement tasks assigned by the AGM and BOD.

Based on oversight results, the BOD assesses that in 2025, the CEO and Management demonstrated a high sense of responsibility, initiative, and decisiveness; implemented numerous appropriate management and operational solutions consistent with the Company's operational context and market requirements. The Management broadly fulfilled its assigned duties and responsibilities, adhering to the targets set by the AGM and BOD, while complying with applicable laws, the Company's Charter, and AGM and BOD resolutions and decisions.

Beyond the achievements, the BOD notes that the CEO and Management need to continue enhancing governance and operational capacity with greater proactivity, diligence, and risk control in the coming period. In particular, it is necessary to accelerate legal procedure completion for certain real estate projects; strengthen debt management, inventory control, and capital utilization efficiency; and proactively develop and implement appropriate operational solutions to ensure financial safety across the system.

The BOD is confident that, with decisive operational management and continued strengthening of governance capacity and execution discipline, the CEO and Management will continue to play a central role in implementing strategy, improving operational effectiveness, and contributing to the Company's sustainable development objectives.

X. IX. BOARD OF DIRECTORS ACTIVITIES IN 2025

1. General BOD Activities:

In 2025, the Board of Directors fulfilled its duties and responsibilities in full accordance with applicable law, the Company's Charter, and the internal governance regulations; and directed the organization of the Annual General Meeting of Shareholders in proper sequence, procedure, and within its authority.

During the year, the BOD directed the review, amendment, supplement, and promulgation of the full text of the Company's Charter for the 14th time on 06/06/2025 and the 15th time on 10/10/2025, incorporating AGM-approved content, contributing to the refinement of the internal governance framework.

Closely following market developments and management requirements in a volatile environment, the BOD consistently monitored the operations of the Company and the entire system. The Chairman of the BOD directly organized numerous meetings with the CEO, Executive Management, and strategic conferences to promptly provide direction and support to units in maintaining stability and safety across business, financial, and personnel matters.

The BOD maintained its operations with initiative, responsibility, compliance, and effectiveness. Matters within the BOD's authority were considered, discussed, and resolved on the basis of ensuring the lawful interests of the Company and shareholders.

During 2025, the BOD held 06 formal meetings and conducted 23 rounds of written polling of members, on the basis of which the BOD issued 56 resolutions relating to key policies, directions, and decisions for the Company and its member units.

BOD members were provided with comprehensive and timely information and documentation, enabling substantive participation in reviewing, discussing, and resolving matters. BOD decisions were passed on the basis of clear and complete information; instructions and conclusions were issued promptly for implementation. Disclosure of BOD decisions was carried out in accordance with applicable regulations and the Company's voluntary disclosure policy.

2025 also marked a period during which the Company and the entire system accelerated organizational restructuring towards a leaner, more efficient model with stronger target-based governance, contributing to improving resource utilization efficiency and strengthening operational capacity.

Regarding the operating expenses of the BOD and Supervisory Board, the Company continued to apply the principles of appropriateness, thrift, and efficiency. In 2025, no appropriation was made for the BOD and Supervisory Board operating budget pursuant to the 2025 AGM Resolution.

Opening balance 01/01/2025	2.779.249.397
- Fund appropriation per 2025 AGM Resolution	0-
Disbursements during the year	805.200.000
- BOD & SB remuneration for FY2024	805.200.000
Closing balance as at 31/12/2025	1.974.049.397

2. Independent BOD Members' Activities

2.1. Independent BOD Members' Activity Report

In 2025, the Independent BOD Members attended all BOD meetings and fulfilled all their rights and obligations in accordance with applicable law, the Company's Charter, and the internal governance regulations.

In their independent capacity, the Independent BOD Members participated in discussions, provided independent opinions, and voted objectively on matters within the BOD's authority; and

fulfilled their roles in providing critical review, oversight, and advisory on key matters relating to strategy, governance, compliance control, and organizational management.

The Independent BOD Members satisfied all applicable standards and eligibility criteria, contributing to objectivity, prudence, and transparency in the consideration and resolution of matters within the BOD's authority.

2.2. Independent BOD Members' Assessment Report

The Independent BOD Members assess that in 2025, the Board of Directors maintained an organizational structure and operational approach consistent with applicable law, the Company's Charter, and practical governance requirements.

BOD members participated fully, seriously, and responsibly in reviewing, discussing, providing critical analysis, and resolving matters. During the year, the BOD held 06 formal meetings in proper sequence and procedure.

Key matters relating to business strategy, financial strategy, corporate culture, organizational structure, and management systems were all reviewed, discussed, and closely controlled by the BOD, ensuring coordination between governance and management.

Regarding governance and supervision, the BOD fulfilled its role of directing, guiding, and overseeing the Executive Management; promptly reviewing, providing feedback, and issuing appropriate decisions consistent with actual conditions, in compliance with applicable law, the Company's Charter, and AGM resolutions.

2.3. Overall Assessment of BOD Performance

The Independent BOD Members assess that in 2025, the Board of Directors operated with responsibility, transparency, and prudence; ensuring compliance with applicable regulations for public and listed companies, the Company's Charter, and the internal governance regulations.

The BOD maintained its operational discipline, organized meetings in accordance with applicable regulations, and promptly issued resolutions and decisions. Decisions were passed through collective discussion and majority voting; meeting minutes were prepared completely and in conformity with applicable regulations.

Overall, the BOD fulfilled its role in directing, overseeing, and resolving key matters, ensuring control, safety, and stable development of the Company.

XI. X. TRAINING AND DEVELOPMENT

BOD members and the Company's senior management actively studied and participated in training courses and seminars related to governance, management, and control, deepening their knowledge and applying it to the Company's actual governance, management, and control practices.

XII. XI. BOD AND MANAGEMENT'S DIRECTIONS FOR 2026

1. 1. 2026 MARKET OUTLOOK:

1.1. 2026 Macroeconomic Outlook

The global economy in 2026 is expected to grow more cautiously than the prior year. Major international organizations including the IMF, World Bank, and OECD project a cautious scenario, with global GDP growth ranging around 2.9–3.3%, primarily due to the lagged impact of higher tariffs, policy uncertainty, and rising public debt in many major economies. On inflation, the IMF projects continued deceleration, with core inflation easing from 3.8% in 2026 to 3.4% in 2027, providing room for central banks to gradually ease monetary policy. Vietnam's Government targets sustained macroeconomic stability, inflation control, and strong growth with an ambition for double-digit rates. Per forecasts from UOB Bank, Vietnam's GDP growth could reach approximately 7.5%, driven by robust exports and continued FDI inflows into manufacturing and technology sectors.

1.2. Services – Trade Sector

Following 2025's record of over **600,000 units**, the Vietnamese automotive market in 2026 is expected to **maintain a similar scale with modest growth**, amid price competition and pressure to clear 2025 inventory. This growth rate is lower than the 2023–2025 period due to a temporary saturation effect, though the market continues to be supported by macroeconomic recovery and the expansion of the young urban middle class.

Entering 2026, a notable turning point is the official effect of a 30% Special Consumption Tax reduction for hybrid vehicles (HEV), becoming a major driver of the green vehicle transition. Electric and hybrid vehicles continue to attract customers and expand market share as Vietnamese consumers grow increasingly comfortable with green vehicles, while being convinced by low operating costs and manufacturer incentives.

However, the 2026 automotive market also faces significant challenges. With large inventory carried over from 2025 and declining consumption in early months, the market is confronting the challenge of redefining the price landscape and competitive order. Chinese automotive brands continue to expand aggressively, launching new models and establishing dealerships across the country, creating increasing competitive pressure across the industry.

1.3. Real Estate Services Sector:

OPPORTUNITIES	CHALLENGES
<ul style="list-style-type: none"> - Legal framework continues to be refined: 2026 is viewed as the time for land, housing, and real estate laws to produce more visible effects. Unblocking bottlenecks for thousands of stalled projects will help release significant resources for the economy and add meaningful supply to the market. - Public investment and infrastructure driving the market: Total public investment capital for 2026 is estimated at VND 1 quadrillion, the highest in Southeast Asia, with 80% earmarked for 	<ul style="list-style-type: none"> - Supply-demand mismatch unresolved: Although supply is increasing, it has yet to resolve the supply-demand mismatch, with the premium segment oversupplied while affordable housing, particularly social housing, remains scarce. - Rising input costs and interest rates: Higher borrowing costs are increasingly excluding genuine buyers from the market. Real estate lending rates at many state-owned banks range

infrastructure, creating very favorable conditions for real estate market development.

- Real demand-driven liquidity: Liquidity is returning, concentrated in the segment meeting genuine housing demand. Buyers are increasingly prioritizing products with clear legal status, construction progress, and income-aligned prices, providing a foundation for sustainable growth.

- Urbanization and suburban expansion opportunities: As ring roads, expressways, metro lines, and airports take effect, population flows and economic activity will spread further into adjacent areas and satellite cities, where real estate prices are growing based on real demand and connectivity.

- Nguồn cung cải thiện đáng kể: Tổng nguồn cung trên thị trường bất động sản ước tính năm 2026 đạt khoảng 200.000 sản phẩm, trong bối cảnh xu hướng chọn lọc trên thị trường trở nên rõ – with capital flows concentrating on projects with real value.

from 9–14%/year, creating significant pressure for both developers and homebuyers.

- Land costs rising with new pricing tables: The application of land prices approaching market rates, combined with changes in project approval processes, has significantly increased real estate development costs, forcing many developers to raise selling prices.

- Polarization and intense competition: 2026 will see marked differentiation as housing prices rise faster than incomes and some suburban areas face low liquidity risks. This is a selective phase where only capable investors, well-planned products, and medium-to-long-term visionary investors will have opportunities to break through.

- Global economic volatility: The market continues to be impacted by domestic and international macroeconomic conditions, exchange rate and interest rate fluctuations, capital costs, and increasingly stringent planning and sustainable urban development requirements.

2. 2026 ACTION PLAN:

2.1. General Operations

- Continue to refine the governance and operations model through implementing key projects, strengthening the parent company's coordination and control role over member companies; while improving management quality, labor productivity, and operational efficiency across the system.

- Proactively monitor, update, analyze, and forecast market developments, Government policies, and manufacturer directions to timely develop flexible operational solutions appropriate to actual business conditions.

- Phối hợp chặt chẽ với các công ty thành viên và các đơn vị chuyên môn để thống nhất hệ thống mục tiêu OKR, KPI năm 2026, đồng thời xác lập các giải pháp trọng tâm nhằm đảm bảo hoàn thành kế hoạch năm trên toàn hệ thống.

- Accelerate the development of successor leadership through practice-based training models, enhancing management capabilities and organizational leadership capacity for the new development phase.

2.2. Services – Trade Sector

- Proactively improve forecasting capacity and closely track macroeconomic developments and the automotive/motorcycle market to develop appropriate business scenarios, thereby flexibly and effectively responding to increasing competitive pressure, particularly from new brands, electric vehicles, and Chinese-origin vehicles.

- Strengthen system interconnectivity, data sharing, and operational information sharing to support sales, optimize ordering and inventory policies, control gross profit margins, and expand market share.

- Closely track business plans and manufacturer policies; improve the quality of sales forecasting, order management, and inventory management; while maintaining periodic update, analysis, and information-sharing mechanisms to improve system-wide operational efficiency.

- Optimize the utilization of the shared ecosystem, focusing on improving used vehicle trading and value-added service segments such as accessories, insurance, banking and financial brokerage, vehicle registration services, and related products.

- Comprehensively implement solutions to increase customer traffic and service revenue through improved customer care quality, expanded cooperation with insurance units, development of mobile services, and appropriate sales programs and promotions tailored to each customer segment.

- Expand multi-channel digital marketing activities, combined with product and mobile service experience programs to increase engagement, build brand recognition, and directly support business activities.

- Concentrate resources on deploying and accelerating the operation of the Geely/Lynk & Co showroom chain through Tasco RT, ensuring adherence to the opening roadmap, efficient operations, and positive contributions to overall system growth.

2.3. Real Estate Services Sector

- Improve operational efficiency at commercial centers, commercial space, office, and warehouse locations to ensure sustainable revenue and profit growth; while continuing to develop management and operational capabilities for buildings already taken over.

- Implement a divestment roadmap for projects no longer aligned with core strategic focus, thereby channeling resources toward core portfolios and long-term growth opportunities.

- Focus on resolving outstanding legal issues of current projects in line with the new legal framework, while reviewing and adjusting investment and development plans to suit market conditions.

- Direct real estate investment and business activities toward upgrading office buildings and commercial centers to modern standards, meeting the increasingly demanding market needs, particularly from quality tenants and FDI enterprises.

- Leverage the support role for the commercial services sector, particularly the automotive distribution system, to strengthen linkages, synergy potential, and operational efficiency across business segments within the Tasco ecosystem.

2.4. Financial Activities

- Continue to review, monitor, and evaluate the effectiveness of strategic banking cooperation programs, while proposing appropriate cooperation mechanisms for member companies to ensure credit capacity, optimize credit limits and collateral assets. In parallel, proactively expand capital sources for investment, development, and system expansion.

- Strengthen capital management, cash flow management, and investment efficiency across the system; focus on timely and complete collection of dividends from member units and the investment portfolio; proactively develop cash flow plans consistent with project development schedules; ensure efficient capital utilization and maintain safe liquidity.

3. 2026 Business Plan Targets:

INDICATOR (VND million)	TH 2025	2026 Plan	%
			YoY
Sales Volume (units)	37.166	28.853	78%
Consolidated Net Revenue	27.809.694	22.094.652	79%
Consolidated PBT	673.283	203.795	30%
Consolidated PAT	498.543	158.982	32%
Cổ tức	5%	5%	0%
Separate PBT	553.200	30.037	5%

The Board of Directors, together with the CEO, Executive Management, capital representatives, and all management and staff across the system, will continue to strengthen synergies, unity, and internal capabilities, effectively capitalize on market opportunities, and steadfastly pursue the goal of becoming a leading services and investment enterprise in Vietnam, integrated into the region and internationally.

The Board of Directors sincerely expresses its gratitude for the efforts and contributions throughout a difficult, volatile, and challenging year from our leaders, managers, and staff across the system; and extends our thanks for the cooperation and support of our valued customers, partners, shareholders, and central and local government leaders, who have trusted and accompanied the Company and the system on the journey toward a sustainable and prosperous future.

TM. HỘI ĐỒNG QUẢN TRỊ

CHAIRMAN

(Signed)

Ngô Đức Vũ