

No. : 1804/2026/CV-SGI

Ho Chi Minh City, April 30, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: **Hanoi Stock Exchange**

Pursuant to the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, of the Ministry of Finance guiding the disclosure of information on the stock market, SGI Holdings Investment JSC discloses consolidated financial statements for Quarter 1 of 2026 to the Hanoi Stock Exchange as follows:

1. Organization name:

- Stock code : SGI
- Address : 47 Street 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City.
- Phone : (028) 3727 1140 Fax: (028) 3727 1143
- Email : info@saigon3group.com.vn Website: https://saigon3group.com.vn

2. Information disclosure content:

- Consolidated financial statements for Quarter 1 of 2026

- ☐ Separate financial statements (for listed companies without or subsidiaries superior accounting units with dependent units);
- ☒ Consolidated financial statements (for the listed company has subsidiaries);
- ☐ General financial statements (for the listed company with dependent accounting units operating their own accounting systems)

- Cases that require explanation:

+ The auditing organization gave an opinion that was not an unqualified opinion on the financial statements (for the financial statements reviewed/audited in 2025):

☐ Yes ☐ No

Explanatory document is required in case "Yes" is selected:

☐ Yes ☐ No

+ Profit after tax for the reporting period shows a difference of 5% or more between unaudited and audited figures, with a change from a loss to a profit or vice versa (for the financial statements reviewed/audited in 2025)

☐ Yes ☐ No

Explanatory document is required in case "Yes" is selected:

☐ Yes ☐ No

+ Profit after tax in the income statements for the reporting period changes by 10% or more compared to the same period of the previous year:

☒

Yes

☐

No

Explanatory document is required in case “Yes” is selected:

☒

Yes

☐

No

+ Profit after tax reporting period shows a loss, with a change from profit in the same period of the previous year to a loss in the current period, or vice versa:

☒

Yes

☐

No

Explanatory document is required in case “Yes” is selected:

☒

Yes

☐

No

This information was published on the company’s website on April 30, 2026, as in the link [https://saigon3group.com.vn/Quan hệ cổ đông/ Báo cáo tài chính/](https://saigon3group.com.vn/Quan%20h%E1%BB%87%20c%E1%BB%99%20%C3%A0ng/B%C3%A0o%20c%C3%A0o%20t%C3%A0i%20ch%C3%ACnh/).

Attached documents:

- Consolidated Financial statements for Quarter 1/2026.
- Explanatory document.

Organization representative

Legal representative
Chief Executive Officer



Nguyen Quoc Viet

CONSOLIDATED FINANCIAL STATEMENTS

QUARTER 1 OF 2026

SGI HOLDINGS INVESTMENT JSC

SGI HOLDINGS INVESTMENT JSC

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SGI HOLDINGS INVESTMENT JSC

Address: No. 47, Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first quarter of the financial year ending 31 December 2026

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 March 2026

Unit: VND

ITEMS	Code	Note	Ending balance	Beginning balance
A - CURRENT ASSETS	100		4.892.067.062.194	5.179.076.486.357
I. Cash and cash equivalents	110	V.1	398.225.521.669	471.283.503.255
1. Cash	111		196.025.521.669	161.244.462.159
2. Cash equivalents	112		202.200.000.000	310.039.041.096
II. Short-term financial investments	120		3.272.534.655.808	3.343.659.161.823
1. Trading securities	121	V.2a	650.510.970.146	765.032.113.482
Provisions for devaluation of trading				
2. securities	122	V.2a	(61.894.900.317)	(37.558.486.752)
3. Short-term held-to-maturity investments	123	V.2b	2.683.918.585.979	2.616.185.535.093
Provision for short-term held-to-maturity				
4. investments	124			
5. Other short-term investments	125			
Provision for impairment of other short-term				
6. investments	126		-	-
III. Short-term receivables	130		795.600.120.488	972.156.821.808
1. Short-term trade receivables	131	V.3	451.663.071.003	531.978.372.450
2. Short-term prepayments to suppliers	132	V.4	19.316.720.583	26.708.272.425
Receivables according to the progress of				
construction contract	134		-	-
4. Other short-term receivables	135	V.6a	442.245.805.460	531.155.653.491
5. Allowance for short-term doubtful debts	136	V.7	(117.625.476.558)	(117.685.476.558)
6. Deficit assets for treatment	137		-	-
IV. Inventories	140		344.117.334.752	313.825.882.608
1. Inventories	141	V.8	354.505.974.464	324.576.347.253
2. Allowance for inventories	142	V.8	(10.388.639.712)	(10.750.464.645)
V. Short-term biological assets	150		-	-
1. Short-term livestock for one-time harvest	151		-	-
Short-term crops for seasonal or one-time				
harvest	152		-	-
Provision for impairment of short-term				
3. biological assets	153		-	-
VI. Other current assets	160		81.589.429.477	78.151.116.863
1. Short-term prepaid expenses	161	V.9a	15.161.436.654	10.913.718.485
2. Deductible VAT	162		66.119.163.464	65.626.124.537
3. Taxes and other receivables from the State	163	V.19	308.829.359	1.611.273.841
4. Trading Government bonds	164		-	-
5. Other current assets	165		-	-

SGI HOLDINGS INVESTMENT JSC

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CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first quarter of the financial year ending 31 December 2026

Consolidated Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
B - NON-CURRENT ASSETS	200		1.155.584.799.842	1.192.054.768.282
I. Long-term receivables	210		26.416.777.351	23.911.833.846
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212		-	-
3. Other long-term receivables	215	V.6b	26.416.777.351	23.911.833.846
4. Allowance for long-term doubtful debts	216		-	-
II. Fixed assets	220		594.586.426.114	589.369.781.858
1. Tangible fixed assets	221	V.10	570.763.477.730	545.687.205.096
- <i>Historical cost</i>	222		1.279.815.064.362	1.200.402.941.383
- <i>Accumulated depreciation</i>	223		(709.051.586.632)	(654.715.736.287)
2. Financial leased assets	224	V.11	-	18.336.939.100
- <i>Historical cost</i>	225		447.760.999	56.518.908.425
- <i>Accumulated depreciation</i>	226		(447.760.999)	(38.181.969.325)
3. Intangible fixed assets	227	V.12	23.822.948.384	25.345.637.662
- <i>Initial cost</i>	228		88.720.949.178	88.720.949.178
- <i>Accumulated amortization</i>	229		(64.898.000.794)	(63.375.311.516)
III. Long-term biological assets	230		-	-
1. Livestock for recurring yield	231		-	-
a. Immature livestock for recurring yield	232		-	-
b. Mature livestock for recurring yield	233		-	-
- <i>Historical cost</i>	234		-	-
- <i>Accumulated depreciation</i>	235		-	-
2. Livestock for one-time harvest (long-term)	236		-	-
Seasonal crops or crops for one-time harvest				
3. (long-term)	237		-	-
Provision for impairment of long-term				
4. biological assets (*)	238		-	-
IV. Investment property	240	V.13	252.845.214.745	266.953.668.646
- Historical costs	241		265.693.835.526	277.693.835.526
- Accumulated depreciation	242		(12.848.620.781)	(10.740.166.880)
V. Long-term assets in process	250		15.145.994.940	26.783.610.390
1. Long-term work in process	251		-	-
2. Construction-in-progress	252	V.14	15.145.994.940	26.783.610.390
VI. Long-term financial investments	260		47.116.345.454	61.828.050.000
1. Investments in subsidiaries	261		-	-
2. Investments in joint ventures and associates	262		-	-
3. Investments in other entities	263	V.2c	50.811.800.000	65.278.050.000
Provisions for devaluation of long-term				
4. financial investments	264		(3.695.454.546)	(3.450.000.000)
5. Held-to-maturity investments of long-term	265		-	-
Provision for long-term held-to-maturity				
6. investments	266		-	-
VII. Other non-current assets	270		219.474.041.238	223.207.823.542
1. Long-term prepaid expenses	271	V.9b	53.623.919.189	54.111.988.193
2. Deferred income tax assets	272	V.15	9.778.364.915	7.413.382.280
3. Long-term components and spare parts	273		-	-
4. Other non-current assets	274		-	-
5. Goodwill	279	V.16	156.071.757.134	161.682.453.069
TOTAL ASSETS	280		6.047.651.862.036	6.371.131.254.639

SGI HOLDINGS INVESTMENT JSC

Address: No. 47, Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first quarter of the financial year ending 31 December 2026

Consolidated Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
C - LIABILITIES	300		3.277.104.405.462	3.507.788.970.684
			-	-
I. Current liabilities	310		3.158.594.583.387	3.391.358.770.111
1. Short-term trade payables	311	V.17	322.930.884.301	348.472.689.280
2. Short-term advances from customers	312	V.18	13.937.988.231	15.080.570.529
3. Dividends and profit payable	313		1.999.264.467	1.995.561.757
Taxes and other obligations to the State				
4. Budget	314	V.19	9.746.025.031	30.928.312.037
5. Payables to employees	315	V.20	45.639.169.006	84.782.449.838
6. Short-term accrued expenses	316	V.21a	22.904.219.278	23.614.321.941
Payables according to the progress of				
construction contracts	318		-	-
9. Short-term unearned revenue	319		-	226.331.198
10. Other short-term payables	320	V.22	354.528.259.135	420.402.764.830
11. Short-term borrowings and financial leases	321	V.23a, c	2.358.138.071.733	2.437.209.431.944
12. Provisions for short-term payables	322		124.365.450	-
13. Bonus and welfare funds	323	V.24	28.646.336.755	28.646.336.757
14. Price stabilization fund	324		-	-
15. Trading Government bonds	325		-	-
			-	-
II. Non-current liabilities	330		118.509.822.075	116.430.200.573
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
Taxes and other payables to the State long-				
term	333		-	-
4. Long-term accrued expenses	334	V.21b	-	-
5. Long-term unearned revenue	337		-	-
6. Other long-term payables	338		659.390.940	3.222.224.860
7. Long-term borrowings and financial leases	339	V.23b, c	24.000.000.000	24.000.000.000
8. Convertible bonds	340		-	-
9. Preferred shares	341		-	-
10. Deferred income tax liability	342	V.25	88.088.424.375	83.272.952.263
11. Provisions for long-term payables	343	V.26	5.762.006.760	5.935.023.450
12. Science and technology development fund	344		-	-

SGI HOLDINGS INVESTMENT JSC

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CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first quarter of the financial year ending 31 December 2026

Consolidated Statement of Financial Position (cont.)

ITEMS	Code	Note	Ending balance	Beginning balance
D - OWNER'S EQUITY	400		2.770.547.456.574	2.863.342.283.955
1. Owner's Capital	411	V.27	754.647.000.000	754.647.000.000
- Ordinary shares carrying voting rights	411a		754.647.000.000	754.647.000.000
- Preferred shares	411b		-	-
2. Share premiums	412	V.27	224.722.488.380	224.722.488.380
3. Bond conversion options	413		-	-
4. Other sources of owner's capital	414	V.27	84.576.230.000	84.576.230.000
5. Treasury stocks	415		-	-
6. Differences on asset revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418	V.27	10.803.664.400	10.803.664.400
9. Other owner's funds	419		-	-
10. Retained earnings	420	V.27	895.224.441.823	984.013.824.836
- Accumulated retained earnings up to the end of the previous period	420a		946.281.474.815	984.013.824.836
- Retained losses of the current period	420b		(51.057.032.992)	-
11. Benefits of non-controlling shareholders	429	V.27	800.573.631.971	804.579.076.339
			-	-
TOTAL LIABILITIES AND OWNER'S EQUITY	440		6.047.651.862.036	6.371.131.254.639

Nguyen Hoang Tan
 Preparer

Nguyen Hoang Tan
 Chief Accountant



Ho Chi Minh City, 29 April 2026

Nguyen Quoc Viet
 Chief Executive Officer (CEO)

SGI HOLDINGS INVESTMENT JSC

Address: No. 47, Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first quarter of the financial year ending 31 December 2026

CONSOLIDATED INTERIM INCOME STATEMENT

(Full form)

For the first quarter of the financial year ending 31 December 2026

Unit: VND

ITEMS	Code	Note	Quarter I		Accumulated from the beginning of the year	
			Current year	Previous year	Current year	Previous year
1. Sales	01	VI.1	527.998.365.534	495.230.790.307	527.998.365.534	495.230.790.307
2. Sales deductions	02	VI.2	10.257.033.750	5.181.970.173	10.257.033.750	5.181.970.173
3. Net sales	10		517.741.331.784	490.048.820.134	517.741.331.784	490.048.820.134
4. Cost of sales	11	VI.3	450.320.030.801	399.754.232.198	450.320.030.801	399.754.232.198
5. Gross profit	20		67.421.300.983	90.294.587.936	67.421.300.983	90.294.587.936
6. Gain/(loss) from the sale and disposal of investment property	21	VI.4	(522.742.700)	-	-	-
7. Financial income	22	VI.5	113.330.914.094	120.262.700.209	113.330.914.094	120.262.700.209
8. Financial expenses	23	VI.6	104.623.689.951	60.947.297.355	104.623.689.951	60.947.297.355
In which: Loan interest expenses	24		38.249.843.438	34.452.854.524	38.249.843.438	34.452.854.524
9. Selling expenses	25	VI.7	48.878.188.246	29.928.015.610	48.878.188.246	29.928.015.610
10. General and administration expenses	26	VI.8	72.708.303.279	56.586.616.087	72.708.303.279	56.586.616.087
11. Gain or loss in joint ventures, associates	27		-	1.705.584.808	-	1.705.584.808
12. Net operating profit/(loss)	30		(45.980.709.099)	64.800.943.901	(45.457.966.399)	64.800.943.901
13. Other income	31	VI.9	397.988.405	9.133.294.201	397.988.405	9.133.294.201
14. Other expenses	32	VI.10	6.136.525.599	3.926.627.863	6.136.525.599	3.926.627.863
15. Other profit/(loss)	40		(5.738.537.194)	5.206.666.338	(5.738.537.194)	5.206.666.338
16. Total accounting profit/(loss) before tax	50		(51.719.246.293)	70.007.610.239	(51.196.503.593)	70.007.610.239
17. Current income tax	51	V.19	798.864.604	17.150.541.395	798.864.604	17.150.541.395
18. Deferred income tax	52		2.450.489.465	3.977.900.607	2.450.489.465	3.977.900.607
19. Profit/(loss) after tax	60	V.15a, 25	(54.968.600.362)	48.879.168.237	(54.445.857.662)	48.879.168.237
20. Profit/(loss) after tax of Parent Company	61		(51.057.032.992)	34.939.981.597	(51.057.032.992)	34.939.981.597
21. Profit/(loss) after tax of non-	62		(3.911.567.370)	13.939.186.640	(3.911.567.370)	13.939.186.640
22. Basic earnings per share	70	VI.10a, b	(677)	463	(677)	463
23. Diluted earnings per share	71	VI.10a, b	(677)	463	(677)	463

 Nguyen Hoang Tan
 Preparer

 Nguyen Hoang Tan
 Chief Accountant



 Nguyen Quoc Viet
 Chief Executive Officer (CEO)

Ho Chi Minh City, 29 April 2026

SGI HOLDINGS INVESTMENT JSC

Address: No. 47, Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first quarter of the financial year ending 31 December 2026

CONSOLIDATED INTERIM CASH FLOW STATEMENT

(Full form)

(Indirect method)

For the first quarter of the financial year ending 31 December 2026

Unit: VND

ITEMS	Code	Note	Accumulated from the beginning of the year	
			Current year	Previous year
I. Cash flows from operating activities				
1. Profit/(loss) before tax	01		(51.719.246.293)	70.007.610.239
2. Adjustments				
Depreciation of fixed assets and investment properties		V.10, 11,		
-	02	12, 13, 16	26.631.499.578	21.153.979.824
- Provisions and allowances	03	V.2a, 7, 26	24.111.391.938	5.455.219.691
- Exchange gain/(loss) due to revaluation of monetary items in foreign currencies	04	VI.5	32.426.160	(2.006.377.999)
- Gain/(loss) from investing activities	05	V.2c, VI.4	(50.513.348.488)	(55.484.227.488)
- Interest expenses	06	VI.5	38.249.843.438	34.452.854.524
- Others	07		(166.722)	-
3. Operating profit before changes of working capital	08		(13.207.600.389)	73.579.058.791
- Increase/(decrease) of receivables	09		190.001.264.975	201.020.087.189
- Increase/(decrease) of inventories	10		(29.929.627.211)	66.781.762.015
- Increase/(decrease) of payables	11		(112.474.920.388)	(104.816.661.518)
- Increase/(decrease) of prepaid expenses	12		(3.759.649.165)	297.308.573
- Increase/(decrease) of trading securities	13		114.521.143.336	60.110.327.918
- Interests paid	14	V.21, VI.5	(55.811.769.472)	(56.584.231.418)
- Corporate income tax paid	15	V.19	(24.706.467.476)	(26.821.441.616)
- Other cash inflows	16		-	-
- Other cash outflows	17		97.579.689	-
Net cash flows from operating activities	20		64.729.953.899	213.566.209.934
II. Cash flows from investing activities				
1. Purchases and construction of fixed assets and other non-current assets	21	V.4, 10, 12, 14, 17a	(23.938.530.725)	(16.377.102.575)
2. Proceeds from disposals of fixed assets and other non-current assets	22		12.445.131.218	926.990.706
3. Cash outflow for lending, buying debt instruments of other entities	23		(11.043.597.872.194)	(2.888.849.491.936)
4. Cash recovered from lending, selling debt instruments of other entities	24		10.975.864.821.308	2.547.327.295.746
5. Investments in other entities	25	V.2c	-	-
6. Withdrawals of investments in other entities	26		14.466.250.000	-
7. Interest earned, dividends and profits received	27	V.6, VI.4	44.243.740.239	46.124.587.025
Net cash flows from investing activities	30		(20.516.460.154)	(310.847.721.034)

SGI HOLDINGS INVESTMENT JSC

Address: No. 47, Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first quarter of the financial year ending 31 December 2026

Consolidated Interim Cash Flow Statement (cont.)

			Accumulated from the beginning of the year	
ITEMS	Code	Note	Current year	Previous year
III. Cash flows from financing activities				
1. Proceeds from issuing stocks and capital contributions from owners	31		-	-
2. Repayment for capital contributions and re-purchases of stocks already issued	32		-	-
3. Proceeds from borrowings	33	V.23a	2.015.878.655.406	2.141.873.059.259
4. Repayment for loan principal	34	V.23a, b	(2.095.289.182.342)	(1.635.880.366.669)
5. Payments for financial leased assets	35	V.23a	-	(16.938.060.718)
6. Dividends and profit paid to the owners	36		(37.804.211.000)	-
Net cash flows from financing activities	40		(117.214.737.936)	489.054.631.872
Net cash flows during the year	50		(73.001.244.191)	391.773.120.772
Beginning cash and cash equivalents	60	V.1	471.283.503.255	323.248.396.815
Effects of fluctuations in foreign exchange rates	61		(56.737.395)	(17.348.956)
Ending cash and cash equivalents	70	V.1	398.225.521.669	715.004.168.631



Nguyen Hoang Tan
Preparer



Nguyen Hoang Tan
Chief Accountant



Ho Chi Minh City, 29 April 2026

Nguyen Quoc Viet
Chief Executive Officer (CEO)

SGI HOLDINGS INVESTMENT JSC

Address: No. 47 Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City

CONSOLIDATED INTERIM FINANCIAL STATEMENTS**For the fiscal year ended 31 December 2026****NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS****For the fiscal year ended 31 December 2026****I. GENERAL INFORMATION****1. Ownership form**

SGI Holdings Investment JSC (hereinafter referred to as “the Company” or “the Parent Company”) is a joint stock company.

2. Operating field

Operating field of the Company is servicing.

3. Principal business activities

Principal business activity of the Company is financial service support.

4. Normal operating cycle

Normal operating cycle of the Company is within 12 months.

5. Structure of the Group

On May 20, 2025, the Group acquired an additional 30.35% stake in Ho Chi Minh City Medical Import-Export Joint Stock Company, increasing its ownership to 55.14%

The Group includes the Parent Company and 10 subsidiaries under the control of the Parent Company. All subsidiaries are consolidated in these Consolidated Interim Financial Statements.

5a. List of subsidiaries to be consolidated

Subsidiary	Address	Principal business activities	Benefit rate		Voting rate	
			Ending balance	Beginning balance	Ending balance	Beginning balance
Saigon 3 Capital Investment Company Limited	No. 06 Ho Tung Mau Street, Sai Gon Ward, Ho Chi Minh City	Financial service support	100,00%	100,00%	100,00%	100,00%
Saigon Leather Joint Stock Company	No. 71/1 Quang Trung Street, An Hội Tây Ward, Ho Chi Minh City	Trading leather garments	99,99%	99,99%	99,99%	99,99%
Saigon 3 Garment Joint Stock Company	No. 47 Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City	Producing and trading garments; leasing offices and investing	99,76%	99,76%	99,76%	99,76%
Saigon 3 Jean Company Limited	No. N2-D2 Nhon Trach Industrial Park, Nhon Trach Commune, Dong Nai Province	Finishing textile products, producing ready-made garments, sewing clothes, trading real estate, land use right of owners, users or lessees, producing knitted fabric, crocheted fabric and other nonwovens, repairing machinery, equipment, constructing civil engineering works, performing civil engineering design, installing industrial machinery and equipment.	99,76%	99,76%	100,00%	100,00%
Thanh Cong Securities Joint Stock Company	2nd Floor, No. 06 Ho Tung Mau Street, Ben Thanh Ward, Ho Chi Minh City	Providing securities brokerage, proprietary trading, securities issuance guarantee and securities investment consultancy services.	57,76%	57,76%	57,76%	57,76%

Bach Tuyet Cotton Corporation	No. 550 Au Co Street, Ward 10, Tan Binh District, Ho Chi Minh City	Manufacturing medical bandage and gauze of all kinds; manufacturing medical cotton, sanitary napkins and other products from cotton.	70,92%	46,21%	74,94%	50,24%
Bach Tuyet Kotton Company Limited	No. 550 Au Co Street, Ward 10, Tan Binh District, Ho Chi Minh City	Wholesaling medical equipment, medical bandage and gauze, medical cotton of all kinds; wholesaling pharmaceutical products and medical instruments; wholesaling medical masks; wholesaling soaps, detergents, polishes and sanitary products.	70,92%	46,21%	100,00%	100,00%
Thanh Cong Asset Management Company Limited (TCAM)	No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City	Managing securities investment fund, securities portfolio, providing consultancy on securities investment,	57,76%	57,76%	100,00%	100,00%
Thanh Cong Investment Fund (TCIF)	No. 550 Au Co Street, Bay Hien Ward, Ho Chi Minh City	Managing securities investment fund, securities portfolio, providing consultancy on securities investment	58,50%	58,50%	99,90%	99,90%
Ho Chi Minh City Medical Import Export Joint Stock Company (YTC)	181 Nguyen Dinh Chieu Street, Xuan Hoa Ward, Ho Chi Minh City	Trading, importing and exporting pharmaceutical products, pharmaceutical materials, medical equipment, vaccines, biological products, testing chemicals, cosmetics, milk, nutrients, eyeglasses; providing import and export and customs clearance services; repairing and maintaining medical machinery and equipment; leasing warehouses and offices	63,37%	22,70%	63,37%	24,79%

6. Statement of information comparability on the Consolidated Interim Financial Statements

The corresponding figures in the previous period can be comparable with the figures in the current period.

7. Headcount

As of the balance sheet date, the Group's headcount is 3.004 (headcount at the beginning of the year: 3.018).

II. FISCAL YEAR AND ACCOUNTING CURRENCY

1. Fiscal year

The fiscal year of the Group is from 01 January to 31 December annually.

2. Accounting currency unit

The accounting currency unit is Vietnamese Dong (VND) because transactions are primarily made in VND.

III. ACCOUNTING STANDARDS AND SYSTEM

1. Accounting System

The Group applies Vietnamese Accounting Standards and the Vietnamese Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 guiding the Enterprise Accounting Regime, and Circular No. 43/2026/TT-BTC dated 20 April 2026 guiding the preparation and presentation of consolidated financial statements.

2. Statement of the compliance with the Accounting Standards and System

The Chief Executive Officer of the Parent Company confirms that the Group has complied with the requirements of Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025, Circular No. 43/2026/TT-BTC dated 20 April 2026, as well as other circulars guiding the implementation of accounting standards issued by the Ministry of Finance, in the preparation and presentation of the consolidated financial statements.

IV. ACCOUNTING POLICIES

1. Accounting convention

All the Consolidated Interim Financial Statements are prepared on the accrual basis (except for the information related to cash flows).

2. Consolidation bases

The Consolidated Interim Financial Statements include the Financial Statements of the Parent Company and those of its subsidiaries. A subsidiary is an enterprise that is controlled by the Parent Company. The control exists when the Parent Company has the power to directly or indirectly govern the financial and operating policies of the subsidiary to obtain economic benefits from its activities. In determining the control power, the potential voting right arising from options or debt and capital instruments that can be converted into common shares as of the balance sheet date should also be taken into consideration.

The financial performance of subsidiaries, which is bought or sold during the period, is included in the Consolidated Income Statement from the date of acquisition or until the date of selling investments in those subsidiaries.

The Financial Statements of the Parent Company and those of subsidiaries used for consolidation are prepared in the same accounting period and apply consistently accounting policies to the same types of transactions and events in similar circumstances. In the case that the accounting policy of a subsidiary is different from the accounting policy applied consistently in the Group, the Financial Statements of that subsidiary will be properly adjusted before being used for the preparation of the Consolidated Interim Financial Statements.

Intra-group balances in the Balance Sheet and intra-group transactions and unrealized profits resulting from these transactions must be completely eliminated. Unrealized losses resulting from intra-group transactions are also eliminated unless costs cannot be recovered.

Benefits of non-controlling shareholders reflect profit or loss and net assets of subsidiary, which are not held by the Group and presented in a separate item of the Consolidated Interim Income Statement and Consolidated Interim Balance Sheet (classified under "Owner's equity"). Benefits of non-controlling shareholders include the values of their non-controlling benefits at the initial date of business combination and those arise within the ranges of changes in owner's equity from the date of business combination. The losses arising in the subsidiaries are attributed equally to the ownership rate of non-controlling shareholders, even if such losses are higher than the interest owned by these shareholders in net assets of the subsidiaries.

3. Foreign currency transactions

Transactions in foreign currencies are converted at the actual exchange rates ruling as of the transaction dates. The ending balances of monetary items in foreign currencies are converted at the actual exchange rates ruling as of the balance sheet date.

Foreign exchange differences arisen from foreign currency transactions during the period shall be included into financial income or financial expenses. Foreign exchange differences due to the revaluation of ending balances of the monetary items in foreign currencies after offsetting their positive differences against negative differences shall be included into financial income or financial expenses.

The exchange rate used to convert foreign currency transactions is the actual exchange rate ruling as at the time of these transactions. The actual exchange rates applied to foreign currency transactions are as follows:

- For the foreign currency trading contract (including spot contract, forward contract, futures contract, option contract, currency swap): the exchange rate stipulated in the contracts of trading foreign currency between the Group and the Bank.
- For capital contribution made or received: the buying/selling rate of the bank where the Group opens its account to receive capital contributed from investors as of the date of capital contribution.
- For receivables: the buying rate ruling as at the time of transaction of the commercial bank where the Group designates the customers to make payments.
- For payables: the selling rate ruling as at the time of transaction of the commercial bank where the Group supposes to make payments.

- For acquisition of assets or immediate payments in foreign currency (not included into payable accounts): the buying rate of the commercial bank where the Group makes payments.

The exchange rates used to re-evaluate the ending balances of monetary items in foreign currencies are determined according to the following principles:

- For foreign currency deposits: the buying rate of the bank where the Group opens its foreign currency account.
- For monetary items in foreign currencies classified as other assets: the buying rate of Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Ho Chi Minh City Branch, where the Group frequently conducts transactions.
- For monetary items in foreign currencies classified as liabilities: the selling rate of Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Ho Chi Minh City Branch, where the Group frequently conducts transactions.

4. Cash and cash equivalents

Cash includes cash on hand, demand deposits and cash in transit. Cash equivalents are short-term investments of which the due dates cannot exceed 3 months from the dates of the investments and the convertibility into cash is easy, and which do not have a lot of risks in the conversion into cash as of the balance sheet date.

5. Financial investments

Trading securities

Investments classified as trading securities are those held by the Group for the trading purpose with the aim of making profit.

Trading securities are recognized at original costs which include fair value of the payments made at the time of the transaction plus other costs attributable to transaction costs.

The time of recognizing trading securities is when the Group acquires the ownership, as follows:

- For listed securities: recognized at the time of order-matching (T+0).
- For unlisted securities: recognized at the time of acquiring official ownership as stipulated by law.

Interest, dividends and profit of the periods prior to the acquisition of trading securities are recorded as a decrease in the value of such securities. Interest, dividends and profit of the periods after the acquisition of such securities are recorded in the Group's revenues. Particularly, the dividends paid in form of shares are not recorded as an increase in values, but the increasing quantity is followed up.

Provisions for devaluation of trading securities are made for each particular type of securities in the market of which the fair value is lower than original costs. The fair value of trading securities is determined as follows:

- For securities listed on the stock market: the closing price at the most recent trading date by the balance sheet date.
- For shares registered for trading on UPCOM by unlisted public companies and State-owned enterprises which are equitized in the form of public offering: the average reference price in the 30 most preceding trading days prior to the balance sheet date, disclosed by Stock Exchange.
- For shares listed on the stock market or shares registered for trading on Upcom without transactions within 30 days prior to the date of provision, the shares which are delisted, canceled or suspended from trading: provision is made based on the losses of the investee at the rate equal to the difference between the actual capital invested by the owners and owner's equity as of the balance sheet date multiplying by the ownership rate over the total actual charter capital invested.

Increases/decreases in the provisions for devaluation of trading securities as of the balance sheet date are recorded into financial expenses.

Gain or loss from transfer of trading securities is recognized into financial income or financial expenses. The costs are determined in accordance with the mobile weighted average method.

Held-to-maturity investments

Investments are classified as held-to-maturity investments that the Group intends and is able to hold to maturity. Held-to-maturity investments of the Group include held-to-maturity term deposits and bonds for the purpose of receiving periodical interest.

Held-to-maturity investments are initially recognized at cost including the purchase cost and other transaction costs. After initial recognition, these investments are recorded at recoverable value. Interest from these held-to-maturity investments after acquisition date is recognized in the profit or loss on the basis of the interest income to be received. Interests arising prior to the Group's acquisition of held-to-maturity investments are recorded as a decrease in the costs as at the acquisition time.

When there are reliable evidences proving that a part or the whole investment cannot be recovered and the loss is reliably determined, the loss is recognized as financial expenses during the period while the investment value is derecognized.

Loans

Loans are measured at costs less allowance for doubtful debts. Allowance for doubtful debts of loans is made on the basis of estimated losses.

Investments in associate

Associate

An associate is an entity which the Group has significant influence but not the control to govern the financial and operating policies. Significant influence is the right to participate in making the associate's financial and operating policies but not control those policies.

Investments in associate are recorded as in the owner's equity method. Accordingly, the investment into associate is initially recorded at costs on the Consolidated Interim Financial Statements and then adjusted for the post acquisition change in the Group's share of net assets of the associate. If the Group's share of loss of an associate exceeds or equals the carrying amount of an investment, the investment is then reported at nil (0) value on the Consolidated Interim Financial Statements, except when the Group has obligations to pay on behalf of the associate to satisfy obligations of the associate.

The Financial Statements of the associate are prepared for the fiscal year that is the same with the Consolidated Interim Financial Statements of the Group. In the case that the accounting policy of an associate is different from the accounting policy applied consistently in the Group, the Financial Statements of that associate will be properly adjusted before being used for the preparation of the Consolidated Interim Financial Statements.

Unrealized profits/(losses) arising from transactions with associates are eliminated in proportion to the amount under the Group's ownership in the preparation of the Consolidated Interim Financial Statements.

Investments in equity instruments of other entities

Investments in equity instruments of other entities include such investments in equity instruments that do not enable the Group to have the control, joint control or significant influence on these entities.

Investments in equity instruments of other entities are initially recognized at costs, including cost of purchase or capital contributions plus other directly attributable transaction costs. Values of these investments are derecognized for dividends and profits arising in the periods prior to the acquisition of such investments. Dividends and profit arising in the periods after the acquisition of investments are recorded into the Group's revenue. Particularly, the dividends paid in form of shares are not recorded as an increase in values, but the increasing quantity of shares is followed up.

Provisions for impairment of investments in equity instruments of other entities are made as follows:

- For investments in listed shares or fair value of investments which is reliably measured, provisions are made on the basis of the market value of shares.

- For investments of which the fair value cannot be measured at the time of reporting, provisions are made on the basis of the losses
- suffered by investees, at the rate equal to the difference between the actual capital invested by investors and the actual owner's equity multiplying (x) by the Group's rate of capital contribution over the total actual capital invested by investors in these investees.

Increases/decreases in the provisions for impairment of investments in equity instruments of other entities as of the balance sheet date are recorded into financial expenses.

6. Receivables

Receivables are recognized at the carrying amounts less allowances for doubtful debts.

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

- Trade receivables reflect receivables concerning the commercial nature arising from purchase and sale transactions between the Group and customers who are independent to the Group.

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Other receivables reflect receivables not concerning the commercial nature and irrelevant to purchase and sale transactions.

Allowance is made for each doubtful debt on the basis of estimated loss.

Increases/decreases in the obligatory allowance for doubtful debts as of the balance sheet date are recorded into general and administration expenses.

7. Inventories

Inventories are recognized at the lower of cost or net realizable value.

Cost of inventories is determined as follows:

- For materials and merchandises: Costs comprise costs of purchases and other directly relevant costs incurred in bringing the inventories to their present location and conditions.
- Work-in-process: Costs comprise costs of main materials (for production) and costs of labor (for processing).
- For finished goods: Costs comprise costs of materials, direct labor and directly relevant general manufacturing expenses allocated on the basis of normal operations.

Stock-out costs are determined in accordance with the weighted average method and recorded in line with the perpetual method.

Net realizable value is the estimated selling price of inventories in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Allowance for inventories is recognized for each type of inventories when their costs are higher than their net realizable values. Increases/decreases in the obligatory allowance for inventories as of the balance sheet date are recorded into costs of sales.

8. Prepaid expenses

Prepaid expenses comprise actual expenses incurred and relevant to financial performance in several accounting periods. Prepaid expenses of the Group mainly include prepaid land rental; expenses of office, plant renovation and repair and expenses of tools. These prepaid expenses are allocated over the prepayment period or period of corresponding economic benefits generated from these expenses.

Prepaid land rental

Prepaid land rental reflects the rental prepaid for the land being used by the Group and is allocated into expenses in accordance with the straight-line method over the lease term.

Expenses of office, plant renovation and repair

Expenses of office, plant renovation and repair are allocated into expenses in accordance with the straight-line method for the maximum period of 36 months.

Expenses of tools

Expenses of tools being put into use are allocated into expenses in accordance with the straight-line method for the maximum period of 36 months.

9. Operating leased assets

A lease is classified as an operating lease if it transfers substantially all the risks and rewards incident to ownership belonging to the lessor. The lease expenses are allocated in the operation costs in accordance with the straight-line method over the lease term and do not depend on the method of lease payment.

10. Tangible fixed assets

Tangible fixed assets are determined by their historical costs less accumulated depreciation. Historical costs of tangible fixed assets include all the expenses paid by the Group to bring the asset to its working condition for its intended use. Other expenses arising subsequent to initial recognition are included into historical costs of fixed assets only if it can be clearly demonstrated that the expenditure has resulted in future economic benefits expected to be obtained from the use of these assets. Those which do not meet the above conditions will be recorded into operation costs during the period.

When a tangible fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

Tangible fixed assets are depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation years applied are as follows:

<u>Fixed assets</u>	<u>Years</u>
Buildings and structures	05 – 50
Machinery and equipment	03 – 15
Vehicles	06 – 10
Office equipment	03 – 08
Other tangible fixed assets	03 – 10

11. Financial leased assets

A lease is classified as a finance lease if it transfers substantially all the risks and rewards incident to ownership belonging to the lessee. Financial leased assets are determined by their historical costs less accumulated depreciation. Historical cost is the lower cost of the fair value of the leased asset at commencement of the lease term and the present value of the minimum lease payments. Discount rate used to calculate the present value of the minimum lease payments is the interest rate implicit in the lease or else mentioned in the lease. If the interest rate implicit in the lease cannot be determined, the incremental borrowing rate at commencement of the lease term will be applied.

Financial leased assets are depreciated in accordance with the straight-line method over their estimated useful lives. If there is no reasonable certainty that the Group will obtain ownership at the end of the lease, the fixed asset shall be depreciated over the shorter of the lease term and the estimated useful life of the asset. The depreciation years of the financial leased vehicles, machinery and equipment are 10 years.

12. Intangible fixed assets

Intangible fixed assets are determined by their initial costs less accumulated amortization.

Initial costs of intangible fixed assets include all the costs paid by the Group to bring the asset to its working condition for its intended use. Other costs relevant to intangible fixed assets arising subsequent to initial recognition are included into operation costs during the period only if these costs are associated with a specific intangible fixed asset and result in future economic benefits expected to be obtained from the use of these assets.

When an intangible fixed asset is sold or disposed, its initial costs and accumulated amortization are written off, then any gain or loss arising from such disposal is included in the income or the expenses during the period.

The Group's intangible fixed assets include:

Land use right

Land use right includes all the actual expenses paid by the Group directly related to the land being used. The land use right is amortized in accordance with the straight-line method from 6-50 years.

Computer software

Expenses attributable to computer software, which is not a part associated with the relevant hardware, will be capitalized. Costs of computer software include all the expenses paid by the Group until the date the software is put into use. Computer software is amortized in accordance with the straight-line method in 3 - 20 years.

Other intangible fixed assets

Other intangible fixed assets are Leed Certificate and actual costs paid by the Group which are directly related to the receipt of the certificate. Initial costs of other intangible fixed assets are amortized in accordance with the straight-line method in 20 years.

13. Investment properties

Investment property is the apartment owned by the Group to earn rentals. Investment properties for lease are measured at their historical costs less accumulated depreciation. Historical cost includes all the expenses paid by the Group or the fair value of other considerations given to acquire the assets up to the date of its acquisition or construction

Expenses related to investment property arising subsequent to initial recognition should be added to the historical cost of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Group.

When the investment property is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain or loss arising from such disposals is included in the income or the expenses during the period.

The transfer from owner-occupied property or inventories into investment property shall be made when, and only when, there is a change in use evidenced by the end of owner-occupation and the commencement of an operating lease to another party or the end of construction. The transfer from investment property to owner-occupied property or inventories shall be made when, and only when, there is a change in use evidenced by the commencement of owner-occupation or the commencement of development with a view to sale. The transfer from investment property to owner-occupied property or inventories does not change the historical cost or net book value of investment property at the date of transfer.

Investment properties for lease which are houses and land use right are depreciated in accordance with the straight-line method over their estimated useful lives. The depreciation years of the investment properties are 30 - 35 years.

14. Construction-in-progress

Construction-in-progress reflects the expenses (including relevant loan interest expenses following the accounting policies of the Group) directly related to assets under construction and machinery and equipment under installation to serve for production, leasing, and management as well as the repair of fixed assets in progress. These assets are recorded at historical costs and not depreciated.

15. Business combination and goodwill

The business combination is accounted by applying acquisition method. The costs of business combination include the fair values as at the acquisition date of the exchanged assets, the incurred or assumed liabilities as well as the equity instruments issued by the Group in exchange for control of the acquiree, plus any cost directly attributable to the business combination. The acquired assets, the identifiable and contingent liabilities assumed from the business combination are recognized at their fair values as at the acquisition date.

If the business combination covers some accounting periods, the cost of business combination equals the total investment made at the date of obtaining the control of subsidiaries plus the amount of previous investments which are re-evaluated at fair value as at the date of obtaining the control of subsidiaries. The difference between the re-evaluated amount and the cost of investment shall be recorded in the financial performance provided that the Group does not have any significant influence on subsidiaries prior the date of obtaining the control and the investment in subsidiaries is presented in line with the cost method. In case where the Group has significant influence on the subsidiaries prior the date of obtaining the control the investment in subsidiaries is presented in line with the equity method, the difference between the re-evaluated amount and the cost of investment determined in line with the equity method shall be recorded in the financial performance; and the difference between the investment determined in line with the equity method and the cost of investment shall be directly recorded in "Retained earnings" of the Consolidated Interim Balance Sheet.

The excess of the cost of business combination over the ownership share of the Group in the net fair value of the assets, the identifiable and contingent liabilities of acquiree which are recognized at the date obtaining the control of subsidiaries is recognized as goodwill. If the ownership share of the Group in the net fair value of the assets, the identifiable and contingent liabilities of acquiree which are recognized at the date of obtaining the control of subsidiaries exceeds the cost of business combination, the difference will be included in the financial performance.

The goodwill is allocated according the straight-line method for the maximum period of 10 years. When there is evidence that goodwill loss is more than the allocated amount, the allocated amount during the period is the loss incurred.

The benefit of non-controlling shareholders as at the date of business combination is initially measured on the basis of the ownership share of non-controlling shareholders in the fair values of the assets, the liabilities and the inherent liabilities recognized.

16. Payables and accrued expenses

Payables and accrued expenses are recorded for the amounts payable in the future associated with the goods and services received. Accrued expenses are recorded based on reasonable estimates for the amounts payable.

The classification of payables as trade payables, accrued expenses and other payables is made on the basis of following principles:

- Trade payables reflect payables of commercial nature arising from the purchase of goods, services, or assets, of which the seller is an independent entity with the Group.
- Accrued expenses reflect expenses for goods, services received from suppliers or supplied to customers but have not been paid, invoiced or lack of accounting records and supporting documents; pay on leave payable to employees; and accrual of operation expenses.
- Other payables reflect payables of non-commercial nature and irrelevant to purchase, sales of goods or provisions of services.

The payables and accrued expenses are classified as short-term and long-term items in the Consolidated Interim Balance Sheet on the basis of their remaining term as of the balance sheet date.

17. Ordinary bonds

Ordinary bonds include bonds that cannot be converted into shares.

The carrying value of ordinary bonds is reflected on the net value of the face value minus discount and plus bond premium.

The Company follows discount and premium for each type of issued ordinary bonds and the allocation of each discount and premium when determining borrowing costs included into expenses or capitalized for each period. Details are as follows:

- Bond discounts are gradually allocated into borrowing costs for each period during the term of bonds.
- Bond premiums are gradually allocated as a decrease into borrowing costs for each period during the term of bonds.

The Company may choose to apply the effective interest method or straight-line method to allocate discounts or premiums:

- For the effective interest method, discounts or premiums are allocated to each period by the differences between the interest expenses payable in each interest payment period (calculated by the beginning balance of the bonds multiplied by the actual market interest rate) with the amount payable for each period.
- For straight-line method: discounts or premiums are gradually allocated throughout the term of bonds.

Issuing costs of convertible bonds are allocated matching the term of bonds under the straight-line method or the effective interest rate method and recognized in financial expenses or capitalized.

18. Provisions for severance allowances

The Group has to pay for severance allowances to the employees who have worked regularly for the Group for 12 months or more for the period in which employees do not pay for unemployment insurance when they terminate the labor contracts. Provisions for severance allowances are appropriated at the rate equal to 1/2 of the average salary plus the salary allowances (if any) in the most recent 6 consecutive months to the date of preparing the Financial Statements for each working year.

Increases/decreases of provisions for severance allowances are appropriated at the balance sheet date and recorded in general and administration expenses.

19. Owner's equity

Capital

Capital is recorded according to the actual amounts invested by shareholders of the Parent Company.

Share premiums

Share premiums are recorded in accordance with the difference between the issuance price and face value upon the IPO, additional issue or the difference between the re-issuance price and carrying value of treasury shares and the equity component of convertible bonds upon maturity date. Expenses directly related to the additional issue of shares and the re-issuance of treasury shares are recorded as a decrease in share premiums.

Treasury shares

When a share capital in the owner's equity is re-purchased, the amount payable including the expenses related to the transaction is recorded as treasury shares and a corresponding decrease in owner's equity then is recognized. When this share capital is re-issued, the difference between the re-issuance price and carrying value of treasury shares is recorded in share premiums.

20. Profit distribution

Profit after tax is distributed to the shareholders after appropriation for funds under the Charter of the Company as well as legal regulations and approved by the General Meeting of Shareholders.

The distribution of profits to the shareholders is made with consideration toward non-cash items in the retained earnings that may affect cash flows and payment of dividends such as profit due to revaluation of assets contributed as investment capital, profit due to revaluation of monetary items, financial instruments and other non-cash items.

Dividends are recorded as payables upon approval of the General Meeting of Shareholders.

21. Recognition of sales and income

Sales of merchandises, finished goods

Sales of merchandises, finished goods shall be recognized when all of the following conditions are satisfied:

- The Group transfers most of risks and benefits incident to the ownership of products or merchandises to customers.
- The Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the merchandises sold.
- The amount of sales can be measured reliably. When the contracts stipulate that buyers have the right to return products, merchandises purchased under specific conditions, sales are recorded only when those specific conditions are no longer exist and buyers retains no right to return products, merchandises (except for the case that such returns are in exchange for other goods or services).

- The Group received or shall probably receive the economic benefits associated with sale transactions.
- The cost incurred or to be incurred in respect of the sale transaction can be measured reliably.

Sales of service provision

Sales of service provision shall be recognized when all of the following conditions are satisfied:

- The amount of sales can be measured reliably. When the contract stipulates that the buyer is entitled to return the services provided under specific conditions, sales is recognized only when these specific conditions are no longer existed and the buyer is not entitled to return the services provided.
- The Group received or shall probably receive the economic benefits associated with the provision of services.
- The stage of completion of the transaction at the end of reporting period can be measured reliably.
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

In the case that the services are provided in several accounting periods, the determination of sales is done on the basis of the volume of work done as of the balance sheet date.

Sales from processing service

Sales from processing materials, goods are the actual amount received, exclusive of the value of materials and goods.

Income from lease of operating assets

Income from leases of operating assets is recognized in accordance with the straight-line method during the lease term. Rentals received in advance for several periods are allocated to revenues in consistence with the lease term.

Sales of real estates

Sales of real estates that invested by the Group shall be recognized when all of the following conditions are satisfied:

- Real estates are fully completed and handed over to the buyers, and the Group transfers most of risks and benefits incident to the ownership of real estate to the buyer.
- The Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the real estate sold.
- The amount of sales can be measured reliably.
- The Group received or shall probably receive the economic benefits associated with the transaction.
- The costs incurred or to be incurred in respect of the transaction can be measured reliably.

In case the customer has the right to complete the interior of the real estate and the Group completes the interiors according to the designs, models as requested by customer under a separate contract on interior completion, revenues are recognized upon the completion and handover of the main construction works to customers.

Interest

Interest is recorded, based on the term and the actual interest rate applied in each particular year.

Dividends and profit shared

Dividends and profit shared are recognized when the Group has the right to receive dividends or profit from the capital contribution. Particularly, the dividends paid in form of shares are not recorded as an increase in value, but the increasing quantity is followed up.

22. Sales deductions

Sales deductions include trade discounts, sales allowances and sales returns incurred in the same period of providing products, in which revenues are derecognized.

In case of products provided in the previous periods but trade discounts, sales allowances, sales returns incurred in the current period, revenues are derecognized as follows:

- If trade discounts, sales allowances, sales returns incur prior to the release of the Consolidated Interim Financial Statements, revenues are derecognized on the Consolidated Interim Financial Statements of the current period.
- If trade discounts, sales allowances, sales returns incur after the release of the Consolidated Interim Financial Statements, revenues are derecognized on the Consolidated Interim Financial Statements of the following period.

23. Borrowing costs

Borrowing costs are interests and other costs that the Group directly incurs in connection with the borrowing.

Borrowing costs are recorded as an expense when it is incurred. In case the borrowing costs are directly attributable to the construction or the production of an asset in progress, which takes a substantial period of time (over 12 months) to get ready for intended use or sales of the asset, these costs will be included in the cost of that asset. To the extent that the borrowings are especially for the purpose of construction of fixed assets and investment properties, the borrowing cost is eligible for capitalization even if construction period is under 12 months. Incomes arisen from provisional investments as loans are recognized as a decrease in the costs of relevant assets.

In the event that general borrowings are partly used for the acquisition, construction or production of an asset in progress, the costs eligible for capitalization will be determined by applying the capitalization rate to average accumulated expenditure on construction or production of that asset. The capitalization rate is computed at the weighted average interest rate of the borrowings not yet paid during the period, except for particular borrowings serving the purpose of obtaining a specific asset.

24. Expenses

Expenses are those that result in outflows of the economic benefits and are recorded at the time of transactions or when incurrence of the transaction is reliable regardless of whether payment for expenses is made or not.

Expenses and their corresponding revenues are simultaneously recognized in accordance with matching principle. In the event that matching principle conflicts with prudence principle, expenses are recognized based on the nature and regulations of accounting standards in order to guarantee that transactions can be fairly and truly reflected.

25. Corporate income tax

Corporate income tax includes current income tax and deferred income tax.

Current income tax

Current income tax is the tax amount computed based on the taxable income. Taxable income is different from accounting profit due to the adjustments of temporary differences between tax and accounting figures, non-deductible expenses as well as those of non-taxable income and losses brought forward.

Deferred income tax

Deferred income tax is the amount of corporate income tax payable or refundable due to temporary differences between book values of assets and liabilities serving the preparation of the Financial Statements and the values for tax purposes. Deferred income tax liabilities are recognized for all the temporary taxable differences. Deferred income tax assets are recorded only when there is an assurance on the availability of taxable income in the future against which the temporarily deductible differences can be used.

Carrying values of deferred corporate income tax assets are considered as of the balance sheet date and will be reduced to the rate that ensures enough taxable income against which the benefits from part of or all of the deferred income tax can be used. Deferred corporate income tax assets, which have not been recorded before, are considered as of the balance sheet date and are recorded when there is certainly enough taxable income to use these unrecognized deferred corporate income tax assets.

Deferred income tax assets and deferred income tax liabilities are determined at the estimated rate to be applied in the year when the assets are recovered or the liabilities are settled based on the effective tax rates as of the balance sheet date. Deferred income tax is recognized in the Income Statement. In the case that deferred income tax is related to the items of the owner's equity, corporate income tax will be included in the owner's equity.

The Group shall offset deferred tax assets and deferred tax liabilities if:

- The Group has the legal right to offset current income tax assets against current income tax liabilities; and

- Deferred income tax assets and deferred income tax liabilities are relevant to corporate income tax which is under the management of one tax authority either:
 - Of the same subject to corporate income tax; or
 - The Group has intention to pay current income tax liabilities and current income tax assets on a net basis or recover tax assets and settle tax liability simultaneously in each future period to the extent that the majority of deferred income tax liabilities or deferred income tax assets are paid or recovered.

26. Segment reporting

A business segment is a distinguishable component of the Group that is engaged in manufacturing or providing products or services and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component of the Group that is engaged in manufacturing or providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments.

The segment information is prepared and presented in conformity with the accounting policies applicable to the preparation and presentation of the Consolidated Interim Financial Statements of the Group.

27. Related parties

A party is considered a related party of the Group in case that party is able to control the Group or to cause material effects on the financial decisions as well as the operations of the Group. A party is also considered a related party of the Group in case that party is under the same control or is subject to the same material effects.

Considering the relationship of related parties, the nature of relationship is focused more than its legal form.

V. ADDITIONAL INFORMATION ON THE ITEMS OF THE CONSOLIDATED INTERIM BALANCE SHEET

1. Cash and cash equivalents

	Ending balance	Beginning balance
Cash on hand	402.760.900	1.220.057.494
Demand deposits in banks	195.622.760.769	160.024.404.665
Cash equivalents (bank deposits of which the principal maturity is within 3 months)	202.200.000.000	310.039.041.096
Total	398.225.521.669	471.283.503.255

2. Financial investments

The financial investments of the Group include trading securities, held-to-maturity investments, investments in associate and investments in other entities. The Group's financial investments are as follows:

	Ending balance			Beginning balance		
	Original amount	Fair values	Provisions	Original amount	Fair values	Provisions
Shares	650.510.970.146	606.207.084.663	(61.894.900.317)	765.032.113.482	770.499.957.500	(37.558.486.752)
Quang Ninh Thermal Power Joint Stock	34.760.674.714	29.409.900.000	(5.350.774.714)	34.760.674.714	28.278.750.000	(6.481.924.714)
Hoa Phat Group Joint Stock Company	100.100.837.922	104.112.146.000	-	133.454.191.594	137.605.776.000	-
Asia Commercial Joint Stock Bank	34.547.880.000	30.629.130.000	(3.918.750.000)	32.240.645.000	28.898.400.000	(3.342.245.000)
Hoa Phat Textbook Printing Joint Stock Company	9.619.818.338	480.000.000	(9.139.818.338)	9.619.818.338	560.000.000	(9.059.818.338)
Vietnam Technological and Commercial Joint Stock Bank	45.054.706.032	38.989.000.000	(6.065.706.032)	33.598.926.000	34.900.000.000	(353.790.000)
Vietcap Securities Joint Stock Company	-	-	-	31.028.919.929	29.664.355.000	(1.364.564.929)
Thành Công Growth Investment Fund	47.000.000.000	53.872.575.000	-	47.000.000.000	56.605.437.000	-
Vietnam International Commercial Joint Stock	5.926.282.221	5.932.500.000	(120.000.000)	13.910.635.676	15.087.500.000	-
Vietnam Construction Import Export Joint Stock Corporation	-	-	-	36.639.749.875	33.309.236.000	(3.614.648.972)
Khang Dien House Trading and Investment Joint Stock Company	92.215.387.978	74.977.760.000	(17.237.627.978)	104.644.176.121	103.460.490.000	(1.619.658.201)
Masan Group Corporation	71.887.933.837	69.195.750.000	(2.692.183.837)	53.008.883.501	51.590.000.000	(1.418.883.501)
Vietnam Joint Stock Commercial Bank for Foreign and Domestic Trade	73.390.559.689	75.418.104.400	(346.829.650)	141.984.419.629	154.678.023.500	-
Phat Dat Real Estate Development Corporation	-	-	-	12.075.808.017	10.904.000.000	(1.171.808.017)
Mobile World Investment Corporation	10.660.290.384	10.274.080.000	(528.000.000)	27.526.082.271	32.230.640.000	-
Vietnam Dairy Products Joint Stock Company	34.688.342.976	31.163.550.000	(3.524.792.976)	-	-	-
Vinh Hoan Corporation	11.341.693.055	11.115.600.000	(226.093.055)	-	-	-
Mekophar Chemical Pharmaceutical Joint	11.520.000.000	11.808.000.000	-	-	-	-
Kim Growth VN Diamond ETF	10.000.000.000	9.704.189.263	(295.810.737)	-	-	-
Saigon - Hanoi Commercial Joint Stock Bank	15.545.000.000	14.772.500.000	(772.500.000)	-	-	-
Saigon - Hanoi Securities Joint Stock Company	10.358.712.000	7.515.000.000	(2.843.712.000)	-	-	-
F88 Investment Joint Stock Company	11.092.900.000	14.333.800.000	-	-	-	-
Other shares	20.799.951.000	12.503.500.000	(8.832.301.000)	53.539.182.817	52.727.350.000	(9.131.145.080)
Bonds	-	-	-	-	-	-
Bonds of Vietcombank	-	-	-	-	-	-
Total	650.510.970.146	606.207.084.663	(61.894.900.317)	765.032.113.482	770.499.957.500	(37.558.486.752)

Fluctuations in provisions for impairments of trading securities are as follows:

	Current period	Previous period
Beginning balance	37.558.486.752	165.474.312.825
Extraction/(Reversal) of provisions during the period	24.336.413.565	(127.915.826.073)
Ending balance	61.894.900.317	37.558.486.752

2b. Held-to-maturity investments

	Ending balance		Beginning balance	
	Original amount	Carrying value	Original amount	Carrying value
<i>Short term</i>	2.683.918.585.979	2.683.918.585.979	2.616.185.535.093	2.616.185.535.093
Bank deposits of which the term is from more than 3 months to less than 12 months	1.082.809.440.571	1.082.809.440.571	1.082.869.440.571	1.082.869.440.571
Short-term loans	1.601.109.145.408	1.601.109.145.408	1.533.316.094.522	1.533.316.094.522
<i>Long term</i>				
Total	2.683.918.585.979	2.683.918.585.979	2.616.185.535.093	2.616.185.535.093

Receivables for short-term loans

	Ending balance		Beginning balance	
	Value	Allowance	Value	Allowance
Loan given to Mr. Tran Son Hai	279.000.000.000	-	279.000.000.000	-
Loan given to Mr. Mach Quoc Phong	27.000.000.000	-	27.000.000.000	-
Principal of margin loans	694.954.745.033	-	787.775.424.435	-
Principal of securities sale advance	171.403.500.375	-	27.589.770.087	-
Loan given to Mr. Cao Minh Son	38.090.900.000	(38.090.900.000)	38.090.900.000	(38.090.900.000)
Loan given to Venus HCMC Company Limited	328.660.000.000	-	179.860.000.000	-
Loan given to Pham Thi Hong	8.000.000.000	-	-	-
Loans given to other organizations and individuals	54.000.000.000	-	194.000.000.000	-
Total	1.601.109.145.408	(38.090.900.000)	1.533.316.094.522	(38.090.900.000)

2c. Investments in other entities

	Ending balance		Beginning balance	
	Original amount	Provisions	Original amount	Provisions
Gia Dinh Development Corporation (i)	23.600.000.000	3.695.454.546	23.600.000.000	3.450.000.000
Seoul Metal Vietnam Joint Stock Company (ii)	27.211.800.000	-	27.211.800.000	-
Iris Land Joint Stock Company	-	-	4.406.250.000	-
TQ Landscape Joint Stock Company	-	-	10.060.000.000	-
Total	50.811.800.000	3.695.454.546	65.278.050.000	3.450.000.000

- (i) The Group holds 2.300.000 shares, equivalent to 6,07% of charter capital of Gia Dinh Development Corporation.
- (ii) The Group has received the transfer of 358.050 shares of Seoul Metal Vietnam Joint Stock Company with the investment amount of VND 27.211.800.000.

Fair value

The Group has not measured the fair value of the investments in other entities because there is no specific instruction on measurement of fair value.

3. Short-term trade receivables

	Ending balance	Beginning balance
MGF Sourcing Far East., Ltd.	23.744.806.036	21.147.444.339
Phoenix Retail Llc	44.969.778.022	52.529.242.553
Express, LLC (i)	50.188.207.661	50.188.207.661

Ryohin Keikaku Co., Ltd	6.146.832.148	74.046.863.203
Tam An Pharmaceutical Trading Company Limited	42.986.901.502	24.576.954.810
Viet Tien Garment Corporation – Joint Stock Company	7.499.506.297	-
Dividend receivable	13.393.235.228	-
Other customers	262.733.804.109	309.489.659.884
Total	451.663.071.003	531.978.372.450

On 22 April 2024, Express, LLC filed for bankruptcy protection to the United States bankruptcy court. Currently, Saigon 3 Garment Joint Stock Company has recovered a portion of this debt. For the remaining amount of USD 2.069.670,60 (equivalent to VND 50.188.207.661), the Group is carrying out the procedures for requesting payment under the provisions on bankruptcy protection.

4. Short-term prepayments to suppliers

	Ending balance	Beginning balance
Lien Phat Technology Joint Stock Company	-	705.218.400
Ben Nha Rong Yacht Joint Stock Company	-	169.316.000
Binh Loi Investment Company Limited	500.000.000	500.000.000
Phu Hung Labor Protection and Environment Investment Company Limitec	412.000.000	412.000.000
TST Construction Investment Consulting Joint Stock Company	186.419.880	186.419.880
Toan Nhat Logistics Joint Stock Company	-	172.884.800
Am Vi Pharmaceutical Joint Stock Company	840.000.000	840.000.000
Hanh Phu Medical Equipment and Supplies Company Limited	-	123.988.752
Eurowindow Joint Stock Company	389.722.119	389.722.119
Bliss Pharma Distribution and Consultancy Corporation	-	324.154.200
Other Suppliers	16.988.578.584	22.884.568.274
Total	19.316.720.583	26.708.272.425

In which, the prepayment to the suppliers for acquisition of fixed assets is VND 4.535.605.786 (beginning balance: VND 5.093.432.669).

5. Receivables for long-term loans

6. Other receivables

6a. Other short-term receivables

	Ending balance		Beginning balance	
	Value	Allowance	Value	Allowance
Advance	6.265.836.709	-	4.490.173.374	-
Interest on loans given	45.475.652.760	(6.126.194.014)	39.696.945.678	(6.126.194.014)
Interest to be received	1.138.379.367	-	647.478.200	-
Dividends receivable	-	-	-	-
Hao Nam Trading Service Company Limited – reimbursement of expenses on behalf of entrusted goods	48.079.599.014	-	43.199.746.276	-
Huong Viet Pharmaceutical Joint Stock Company – Payment on behalf for consignment-related expenses	130.847.275.755	-	164.655.170.997	-
Payment on behalf for consignment-related expenses	164.700.599.819	-	231.710.515.061	-
Duy Tan Pharmaceutical JSC – Payment for Entrusted Goods	10.682.014.866	(2.709.604.460)	11.582.014.866	(3.474.604.460)
Duy Tan Pharmaceutical JSC – Interest on Late Payment	17.284.388.150	(4.058.504.139)	18.184.388.150	(5.455.316.445)
Mr. Doan Quang Sang – other receivables	1.758.671.133	(1.758.671.133)	1.758.671.133	(1.758.671.133)
Short-term deposits	4.498.877.786	-	5.138.061.613	-
Other short-term receivables	11.514.510.101	(72.684.150)	10.092.488.143	(7.818.617.942)
Total	442.245.805.460	(14.725.657.896)	531.155.653.491	(24.633.403.994)

6b. Other long-term receivables

	Ending balance	Beginning balance
Payment to Derivative Clearing Fund	10.026.880.432	10.021.936.927
Deposit for payment assistance fund	14.566.996.919	12.066.996.919
Other long-term deposits	1.822.900.000	1.822.900.000
Total	26.416.777.351	23.911.833.846

7. Doubtful debts

		Ending balance				Beginning balance	
	Overdue period	Original amount	Recoverable amount		Overdue period	Original amount	Recoverable amount
Mr. Cao Minh Son – receivables for loan given	More than 3 years	38.090.900.000	-	More than 3 years	38.090.900.000	-	-
Mr. Cao Minh Son – receivables for interest on loan given	More than 3 years	6.126.194.014	-	More than 3 years	6.126.194.014	-	-
Mr. Doan Quang Sang – other receivables	More than 3 years	1.758.671.133	-	More than 3 years	1.831.355.283	-	-
Express, LLC - Trade receivables	From 1 year to less than 2 years	50.188.207.661	6.273.525.957	From 1 year to less than 2 years	50.188.207.661	6.273.525.957	-
In Di Co Printing Company Limited – Accounts Receivable from Sales	Irrecoverable	4.340.655.340	-	Irrecoverable	4.340.655.340	-	-
Le Khai Pharmaceutical Co., Ltd – Accounts Receivable from Sales	More than 3 years	1.881.118.197	-	More than 3 years	1.881.118.197	-	-
Duong Ho Investment Trading Service Co., Ltd – Accounts Receivable from Sales	Irrecoverable	999.924.117	-	Irrecoverable	999.924.117	-	-
Allegens Lifesciences Pvt. Ltd – Other Receivables	Irrecoverable	6.497.233.285	-	Irrecoverable	6.497.233.285	-	-
Tam Duc Pharmaceutical and Medical Supplies Joint	Irrecoverable	1.257.374.403	-	Irrecoverable	1.321.384.657	64.010.254	-
Duy Tan Pharmaceutical JSC – Payment for Entrusted Goods	More than 3 years	10.682.014.866	7.972.410.406	More than 3 years	11.582.014.866	8.107.410.406	-
Duy Tan Pharmaceutical JSC – Interest on Late Payment	More than 3 years	13.078.347.129	9.019.842.990	More than 3 years	13.078.347.129	9.154.842.990	-
Duy Tan Pharmaceutical JSC – Interest on Late Payment	From 2 years to less than 3 years	5.016.041.021	3.604.228.715	From 2 years to less than 3 years	5.106.041.021	3.574.228.715	-
Others Parties	-	-	-	-	-	-	-
	From 2 years to less than 3 years	213.342.965	-	More than 3 years	2.613.404.112	123.729.533	-
	From 2 years to less than 3 years	629.055.223	58.937.243	From 2 years to less than 3 years	814.454.258	244.336.278	-

	From 1 year to less than 2 years	203.734.822	59.187.874	From 1 year to less than 2 years	143.725.596	71.862.798
	From 6 months to less than 1 year	5.371.607.651	1.720.812.084	From 6 months to less than 1 year	2.281.546.511	1.597.082.558
Total		146.334.421.827	28.708.945.269		146.896.506.047	29.211.029.489

Fluctuations in allowances for doubtful debts are as follows:

	Current year	Previous year
Beginning balance	117.685.476.558	75.144.106.265
Increase due to business combination	-	19.873.371.711
Extraction/(Reversal) of allowances	(60.000.000)	22.667.998.582
Total	117.625.476.558	117.685.476.558

8. Inventories

	Ending balance		Beginning balance	
	Original costs	Allowance	Original costs	Allowance
Goods in transit	1.124.867.034	-	38.854.221.591	-
Materials and supplies	49.130.384.768	-	57.332.371.685	(452.588.804)
Tools	1.493.417.998	-	1.414.208.187	-
Work-in-process	203.451.386.356	-	109.944.473.149	-
Finished goods	19.140.644.738	(1.016.886.262)	18.521.387.904	(564.297.458)
Merchandises	80.165.273.570	(9.371.753.450)	98.509.684.737	(9.733.578.383)
Goods on consignment	-	-	-	-
Total	354.505.974.464	(10.388.639.712)	324.576.347.253	(10.750.464.645)

9. Prepaid expenses

9a. Short-term prepaid expenses

	Ending balance	Beginning balance
Expenses of tools	2.802.679.425	1.816.491.666
Insurance premiums	1.725.248.898	1.167.370.556
Repair expenses	884.487.459	2.200.626.435
Telecommunications costs and transmission charges	2.185.827.089	1.952.130.339
Land rental	3.689.231.601	968.760.000
Other short-term prepaid expenses	3.873.962.182	2.808.339.489
Total	15.161.436.654	10.913.718.485

9b. Long-term prepaid expenses

	Ending balance	Beginning balance
Rental for land at industrial park	44.321.971.646	44.657.181.297
Expenses of office, plant renovation and repair	3.604.557.036	4.586.070.476
Expenses of tools	2.886.347.539	2.929.853.956
Other long-term prepaid expenses	2.811.042.968	1.938.882.464
Total	53.623.919.189	54.111.988.193

10. Tangible fixed assets

	Buildings and structures	Machinery and equipment	Vehicles	Office equipment	Other tangible fixed assets	Total
Historical costs						
Beginning balance	560.164.696.749	580.033.392.050	38.562.958.295	15.418.274.106	6.223.620.183	1.200.402.941.383
Acquisition during the period	-	8.372.356.002	-	-	-	8.372.356.002
Completed constructions	850.313.171	14.118.306.380	-	-	-	14.968.619.551

Increase due to business consolidation	-	-	-	-	-	-
Transfer to tools	-	-	-	-	-	-
Increase in repurchase of	-	56.071.147.426	-	-	-	56.071.147.426
Ending balance	561.015.009.920	658.595.201.858	38.562.958.295	15.418.274.106	6.223.620.183	1.279.815.064.362
In which:	-	-	-	-	-	-
Assets fully depreciated but still in use	38.326.585.086	216.115.108.874	14.486.279.876	9.010.999.036	4.253.379.398	282.192.352.270
Depreciation						
Beginning balance	195.944.746.396	407.571.155.126	31.158.115.605	14.406.966.766	5.634.752.394	654.715.736.287
business consolidation	-	-	-	-	-	-
Depreciation during the period	4.914.562.694	10.900.663.448	642.731.787	99.147.653	44.536.437	16.601.642.019
Transfer to tools	-	-	-	-	-	-
Increase in repurchase of finance lease assets	-	37.734.208.326	-	-	-	37.734.208.326
Ending balance	200.859.309.090	456.206.026.900	31.800.847.392	14.506.114.419	5.679.288.831	709.051.586.632
	-	-	-	-	-	-
Net book values						
Beginning balance	364.219.950.353	172.462.236.924	7.404.842.690	1.011.307.340	588.867.789	545.687.205.096
Ending balance	360.155.700.830	202.389.174.958	6.762.110.903	912.159.687	544.331.352	570.763.477.730

11. Financial leased assets

	Machinery and equipment	Vehicles	Total
Historical costs			
Beginning balance	56.071.147.426	447.760.999	56.518.908.425
Repurchased finance lease fixed assets	(56.071.147.426)	-	(56.071.147.426)
Ending balance	-	447.760.999	447.760.999
Depreciation			
Beginning balance	37.734.208.326	447.760.999	38.181.969.325
Depreciation during the period	-	-	-
Repurchased finance lease fixed assets	(37.734.208.326)	-	(37.734.208.326)
Ending balance	-	447.760.999	447.760.999
Net book values			
Beginning balance	82.945.445.275	-	82.945.445.275
Ending balance	-	-	-

12. Intangible fixed assets

	Land use right	Computer software	Other fixed assets	Total
Initial costs				
Beginning balance	14.795.158.727	70.834.168.104	3.091.622.347	88.720.949.178
Acquisition during the period	-	-	-	-
Increase due to business consolidation	-	-	-	-

Transfer to tools	-	-	-	-
Ending balance	14,795,158,727	70,834,168,104	3,091,622,347	88,720,949,178
In which:	-	-	-	-
Assets fully amortized but still in use	4,457,763,013	32,520,841,182	793,300,000	37,771,904,195
Amortization	-	-	-	-
Beginning balance	8,419,776,596	53,398,985,981	1,556,548,939	63,375,311,516
Increase due to business consolidation	-	-	-	-
Amortization during the period	34,186,977	1,460,898,272	27,604,029	1,522,689,278
Ending balance	8,453,963,573	54,859,884,253	1,584,152,968	64,898,000,794
Net book values	-	-	-	-
Beginning balance	6,375,382,131	17,435,182,123	1,535,073,408	25,345,637,662
Ending balance	6,341,195,154	15,974,283,851	1,507,469,379	23,822,948,384
In which:	-	-	-	-
Assets temporarily not in use	-	-	-	-
Assets waiting for liquidation	-	-	-	-

13. Investment property

	Apartments and office buildings
Historical costs	
Beginning balance	277,693,835,526
Completed capital construction investment	-
Liquidation, disposal	(12,000,000,000)
Ending balance	265,693,835,526
<i>In which:</i>	
Assets fully depreciated but still leasing	
Depreciation	
Beginning balance	10,740,166,880
Depreciation during the period	2,896,472,346
Liquidation, disposal	(788,018,445)
Ending balance	12,848,620,781
Net book values	
Beginning balance	266,953,668,646
Ending balance	252,845,214,745

According to Vietnamese Accounting Standard No. 05 “Investment property”, it is required to present fair value of investment property as of the balance sheet date. However, the Group has not had conditions to determine fair value of investment property.

List of investment properties as at the balance sheet date is as follows:

	Historical costs	Accumulated depreciation	Net book values
Apartment No. SGR.SH1-01.01	40,987,397,600	2,927,671,260	38,059,726,340
Apartment No. SGR.SH1-01.04	40,000,000,000	2,857,142,850	37,142,857,150
Apartment No. SGR.SH1-01.05	5,000,000,000	357,142,860	4,642,857,140
Apartment No. SGR.SH1-01.08	5,000,000,000	357,142,860	4,642,857,140
Apartment No. WT1-02.SH01	21,000,000,000	1,590,909,090	19,409,090,910
Office building	153,706,437,926	4,758,611,861	148,947,826,065
Total	265,693,835,526	12,848,620,781	252,845,214,745

14. Construction-in-progress

	Beginning balance	Increase during the year	Inclusion into fixed assets during the year	Transfer to prepaid expenses	Increase due to business consolidation	Ending balance
Acquisition of fixed assets	24.298.117.686	3.712.587.932	(15.314.705.976)	-	-	12.695.999.642
Construction-in-progress	2.485.492.704	-	(32.557.406)	(2.940.000)	-	2.449.995.298
Total	26.783.610.390	3.712.587.932	(15.347.263.382)	(2.940.000)	-	15.145.994.940

(i) All assets formed from the construction work at No. 181 Nguyen Dinh Chieu have been mortgaged to secure the Group's borrowing from Vietcombank – Ho Chi Minh City Branch

15. Deferred income tax assets

Deferred income tax assets related to temporarily deductible differences:

	Beginning balance	Inclusion into operation results during the period	Ending balance
Provisions for severance allowances	1.167.816.100	(15.414.748)	1.152.401.352
Accrual of operating expenses	1.031.950.347	(845.946.368)	186.003.979
Provisions for trading securities of Saigon Mechanical and Casting Joint Stock Company	909.000.000	-	909.000.000
Exchange differences due to the revaluation of monetary items	442.750.161	(442.750.161)	-
Expenses on allocation of land use right at No. 54B Ngo Chi Quoc Street, Binh Chieu Ward, Thu Duc City, Ho Chi Minh City	1.052.980.000	-	1.052.980.000
Other temporarily deductible differences	2.808.885.672	3.669.093.912	6.477.979.584
Total	7.413.382.280	2.364.982.635	9.778.364.915

16. Goodwill

	Saigon Leather Joint Stock Company	Saigon 3 Jean Company Limited	Thanh Cong Securities Joint Stock Company	Bach Tuyet Cotton Corporation	Thanh Cong Asset Management Company Limited	Ho Chi Minh City Medical Import Export Joint Stock Company	Total
Initial costs							
Beginning balance	14.283.282.551	20.007.418.172	28.936.020.319	33.802.737.463	68.789.068.614	95.784.347.865	261.602.874.983
Increase in the year						-	-
Ending balance	14.283.282.551	20.007.418.172	28.936.020.319	33.802.737.463	68.789.068.614	95.784.347.865	261.602.874.983
Amount allocated							
Beginning balance	14.283.282.551	20.007.418.172	21.120.515.039	17.323.902.948	21.597.882.912	5.587.420.293	99.920.421.915
Allocation during the year			651.292.108	845.068.437	1.719.726.715	2.394.608.675	5.610.695.935
Ending balance	14.283.282.551	20.007.418.172	21.771.807.147	18.168.971.384	23.317.609.627	7.982.028.968	105.531.117.850
Net book values							
Beginning balance	- #	-	7.815.505.280	16.478.834.515	47.191.185.702	90.196.927.572	161.682.453.069
Ending balance	-	-	7.164.213.171	15.633.766.079	45.471.458.987	87.802.318.897	156.071.757.134

17. Trade payables

17a. Short-term trade payables

	Ending balance	Beginning balance
E.8 Denim House, LLC.	-	766.645.395
Nantong Dongbang Textiles Co.,Ltd	-	-
Hoang Gia International Investment Joint Stock Company	-	-
Dezhou Yuanji Textile Co., Ltd	6.174.458.192	29.051.539.701
Nhu Man Trading Manufacturing Import Export Company Limited	5.582.306.333	-
Scigen Pte. Ltd	36.024.005.828	50.811.541.828
Kotra Pharma (M) Sdn Bhd	15.885.602.250	-
Neo Unicap Co., Td	45.999.689.918	45.790.328.191
HCP Healthcare Asia Pte., Ltd	10.487.695.540	-
Payables for Proprietary Securities Trading to VSD	11.520.000.000	4.113.190.000
Other vendors	191.257.126.240	217.939.444.165
Total	322.930.884.301	348.472.689.280

In which, the trade payables for acquisition of fixed assets are VND 630.039.705 (beginning balance: VND 1.976.092.462).

17b. Overdue debts

The Group has no overdue debts.

18. Short-term advances from customers

	Ending balance	Beginning balance
Brilitas Pharmaceuticals JSC	542.751.660	-
Tan Phu Land Company Limited	9.000.000.000	9.000.000.000
Thanh An Pharmaceutical Co., Ltd	1.160.009.173	-
entral Pharmaceutical Joint Stock Company No.1	-	-
Tran Xuan Hung	-	-
Other customers	3.235.227.398	6.080.570.529
Total	13.937.988.231	15.080.570.529

19. Taxes and other obligations to the State Budget

	Beginning balance		Increase during the period		Increase due to business combination	Ending balance	
	Payables	Receivables	Amount payable	Amount paid		Payables	Receivables
VAT on local sales	1.989.175.960	-	20.875.331.253	(21.536.373.953)	-	1.328.133.260	-
VAT on imports	390.516	-	15.594.627.235	(15.621.446.575)	-	(26.428.824)	-
Export-import duties	418.410	-	764.712.046	(764.712.046)	-	418.410	-
Corporate income tax	25.016.995.840	10.901.585	798.864.604	(24.706.467.476)	-	660.337.006	10.901.585
Personal income tax	2.284.666.864	396.894.950	13.376.904.572	(12.587.870.859)	-	2.973.484.415	296.678.788
Land rental	941.081.639	1.202.170.958	5.760.377.320	(1.323.997.923)	-	4.175.290.078	-
Other taxes	695.582.808	1.306.348	1.498.511.385	(1.559.246.145)	-	634.790.686	1.248.986
Total	30.928.312.037	1.611.273.841	58.669.328.415	(78.100.114.977)	-	9.746.025.031	308.829.359

Value added tax (VAT)

The Group has paid VAT in accordance with the deduction method. The tax rates applied are as follows:

- Exports : 0%
- Medical cotton, bandage, gauze and masks : 5%
- Cotton pads, cotton swabs, other goods for local sales : 08%, 10%
- Services : 08%, 10%

Corporate income tax

The Group has to pay corporate income tax on taxable income at the rate of 20%.

Estimated corporate income tax payable of each Group company during the period is as follows:

Saigon 3 Garment Joint Stock Company	-
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Thanh Cong Asset Management Company Limited	-
Bach Tuyet Kotton Company Limited	-
Bach Tuyet Cotton Corporation	798.864.604
Ho Chi Minh City Medical Import Export Joint Stock Company	-
Total	798.864.604

Land rental

The Group has to pay rental for the land lots being used at the leasing rates as follows:

<u>Location</u>	<u>Leasing rate (VND/year)</u>
• No. 54B Ngo Chi Quoc Street, Binh Chieu Ward, Thu Duc City, Ho Chi Minh City	575.711.960
• No. 47 Street No. 17, Hiep Binh Phuoc Ward, Thu Duc City, Ho Chi Minh City	1.160.784.768
• No. 19 Dan Chu Street, Binh Tho Ward, Thu Duc City, Ho Chi Minh City	1.009.137.000
• No. 284/1 Le Van Sy Street, Ward 14, District 3, Ho Chi Minh City	843.309.598
• No. 66 Tran Binh Trong Street, Ward 1, Go Vap District, Ho Chi Minh City	146.522.188
• No. 69 Tran Binh Trong Street, Ward 1, Go Vap District, Ho Chi Minh City	1.313.404.186
• No. 71/1 Quang Trung Street, Ward 12, Go Vap District, Ho Chi Minh City	537.202.018
• No. 100 Le Loi Street, Ward 4, Go Vap District, Ho Chi Minh City	461.560.320

Other taxes

The Group has declared and paid these taxes in line with the prevailing regulations.

20. Payables to employees

This item reflects salary and bonus to be paid.

21. Accrued expenses

21a. Short-term accrued expenses

	<u>Ending balance</u>	<u>Beginning balance</u>
Ms. Duong Thi Thao (a related party) – loan interest payable	-	-
Loan interest expenses	3.553.311.447	6.144.498.739
Other Administrative Expenses	3.100.565.052	-
Sales Commission Expenses	704.780.536	4.742.647.524
Incentive Expenses for Product and Market Development	914.259.437	-
Other expenses	14.631.302.806	12.727.175.678
Total	22.904.219.278	23.614.321.941

21b. Long-term accrued expenses

This item reflects loan interest expenses to Ms. Duong Thi Thao (a related party).

22. Other short-term payables

	<u>Ending balance</u>	<u>Beginning balance</u>
Board Members (a related party) - remuneration payable	281.146.840	899.753.983
Trade Union's expenditure and insurance premiums	2.375.434.115	1.135.059.007
Interest expense from loans of Venus HCMC Company Limited	2.014.493.819	1.567.808.887
Other short-term deposits	3.707.830.400	4.413.400.800
Belipharm BVBA – Payable on Behalf for Entrusted Goods	35.858.919.833	-
LG Chem, Ltd – Payable on Behalf for Entrusted Goods	131.122.698.336	164.548.588.706
Payables on Behalf Related to Entrusted Goods	104.551.569.436	232.351.075.957
Other short-term payables	74.616.166.356	15.487.077.490
Total	354.528.259.135	420.402.764.830

The Group has no other overdue payables.

23. Borrowings and financial leases

23a. Short-term borrowings and financial leases

	<u>Ending balance</u>	<u>Beginning balance</u>
Loan from Ms. Duong Thi Thao (a related party)	-	-
Short-term loans from banks	2.241.099.851.733	2.252.238.824.561
Loan from Vietcombank – Ho Chi Minh City Branch	756.470.401.992	725.284.832.334

<i>Loan from Vietnam – Russia Joint Venture Bank (VRB) – Ho Chi Minh</i>	200.000.000.000	200.000.000.000
<i>Loan from BIDV – Saigon Branch</i>	100.717.014.728	78.416.462.434
<i>Loan from Agribank – Trang Bom North Dong Nai Branch</i>	22.442.827.696	15.007.789.047
<i>Loan from Eximbank – Ho Chi Minh City Branch</i>	36.325.532.373	38.341.750.929
<i>Loan from VPBank – Saigon Branch</i>	6.989.448.950	13.664.920.087
<i>Loan from Standard Chartered Bank (Vietnam) Limited – Ho Chi Minh</i>	42.293.936.309	49.111.181.207
<i>Loans from Indovina Bank Ltd</i>	890.000.000.000	890.000.000.000
<i>Loans from Tien Phong Commercial Joint Stock Bank</i>	100.000.000.000	100.000.000.000
<i>Loan from VietinBank – Ho Chi Minh City Branch</i>	85.860.689.685	142.411.888.523
Short-term loans payable to other organizations	16.200.000.000	26.200.000.000
<i>Loan from Financing for Healthier Lives, DAC</i>	-	-
<i>Loan from Venus HCMC Company Limited (iv)</i>	16.200.000.000	26.200.000.000
Short-term loan from individual	2.000.000.000	48.500.000.000
<i>Loan from Ms. Doan Kim Dung</i>	2.000.000.000	48.500.000.000
<i>Other individuals</i>	-	-
Short-term ordinary bonds (v)	-	-
Current portions of long-term loans (see Note No. V.23b)	98.838.220.000	109.887.420.000
Current portions of financial leases (see Note No. V.23b)	-	383.187.383
Total	2.358.138.071.733	2.437.209.431.944

	Beginning balance	Increase during the year	Transfer from long-term borrowings	Revaluation of balances in foreign currency	Allocation of bond issuance costs	Increase due to business combination	Amount repaid	Ending balance
Short-term loans from banks	2.252.238.824.561	1.990.640.413.627	2.209.555.228	(339.166.724)	-	-	(2.003.649.774.959)	2.241.099.851.733
Short-term loans from other organizations	26.200.000.000	-	-	-	-	-	(10.000.000.000)	16.200.000.000
Short-term loans from individuals	48.500.000.000	-	-	-	-	-	(46.500.000.000)	2.000.000.000
Short-term ordinary bonds	-	-	-	-	-	-	-	-
Current portions of long-term loans	109.887.420.000	23.707.020.000	-	-	-	-	(34.756.220.000)	98.838.220.000
Current portions of financial lease	383.187.383	-	-	-	-	-	(383.187.383)	-
Total	2.437.209.431.944	2.014.347.433.627	2.209.555.228	(339.166.724)	-	-	(2.095.289.182.342)	2.358.138.071.733

23b. Long-term borrowings and financial leases

	Ending balance	Beginning balance
Loan from Ms. Duong Thi Thao (a related party)	-	-
Loan from Financing for Healthier Lives, DAC	-	-
Long-term loan from VietinBank – Ho Chi Minh City Branch	24.000.000.000	24.000.000.000
Financial lease from Vietcombank Financial Leasing Co., Ltd. – Ho Chi Minh City Branch	-	-
Long-term loan from Agribank – Trang Bom District Branch, Northern Dong Nai	-	-
Total	24.000.000.000	24.000.000.000

The Group is solvent over long-term loans.

Details of increase/(decrease) of long-term loans and financial leases are as follows:

	Beginning balance	Increase during the year	Transfer to short-term borrowings	Revaluation of balances in foreign currency	Amount repaid during the year	Ending balance
Long-term loans from banks	24.000.000.000	-	-	-	-	24.000.000.000
Total	24.000.000.000	-	-	-	-	24.000.000.000

23c. Overdue borrowings and financial leases

The Group has no overdue loans and financial leases.

24. Bonus and welfare funds

This item reflects bonus and welfare funds to be paid to Saigon 3 Garment Joint Stock Company and Saigon Leather Joint Stock Company.

25. Deferred income tax liabilities

Deferred income tax liabilities are related to the reversal of provision for financial investments made for the Group companies. Details are as follows:

Beginning balance	83.272.952.263
Inclusion into operation result during the year	4.815.472.112
Ending balance	88.088.424.375

The corporate income tax rate used for determining deferred income tax liabilities is 20%.

26. Provisions for payables

Provisions for long-term payables are related to severance allowance. Details are as follows:

	Ending balance	Beginning balance
Beginning balance	5.935.023.450	6.219.354.950
Increase due to extraction	158.477.517	719.324.702
Amount used	(331.494.207)	(1.003.656.202)
Ending balance	5.762.006.760	5.935.023.450

27. Owner's equity

27a. Statement of fluctuations in owner's equity

Information on the fluctuations in owner's equity is presented in the attached Appendix.

27b. Details of capital contribution of the owners

	Ending balance	Beginning balance
Mr. Nguyen Quoc Viet	152.695.290.000	152.695.290.000
Mr. Pham Xuan Hong	39.777.270.000	39.777.270.000
Hung Phuc Investment Joint Stock Company	139.444.290.000	139.444.290.000
Other shareholders	422.730.150.000	422.730.150.000
Total	754.647.000.000	754.647.000.000

27c. Shares

	Ending balance	Beginning balance
Number of shares registered to be issued	75.464.700	75.464.700
Number of shares issued	75.464.700	75.464.700
- Common shares	75.464.700	75.464.700
- Preferred shares	-	-
Number of shares repurchased	-	-
- Common shares	-	-
- Preferred shares	-	-
Number of outstanding shares	75.464.700	75.464.700
- Common shares	75.464.700	75.464.700
- Preferred shares	-	-

Face value per outstanding share: VND 10.000.

28. Off-Consolidated interim balance sheet items

28a. External leased assets

	Ending balance	Beginning balance
1 year or less	14.661.789.313	12.998.503.474
More than 1 year to 5 years	53.932.726.293	45.507.312.965
More than 5 years	180.826.082.923	154.365.328.296
Total	249.420.598.528	212.871.144.735

The foregoing lease payments include:

- The total rental for 11.906,9 m2 of land at No. 54B Ngo Chi Quoc Street, Binh Chieu Ward, Thu Duc City, Ho Chi Minh City at the leasing rate of VND 46.176/m2/year (previous year: VND 46.176/m2/year). The term of the signed lease contract is 50 years, starting from 22 September 2003.
- The total rental for 21.139 m2 of land at No. 47 Street No. 17, Hiep Binh Phuoc Ward, Thu Duc City, Ho Chi Minh City at the leasing rate of VND 54.912/m2/year (previous year: VND 54.912/m2/year). The term of the signed lease contract is 46 years, starting from 09 January 2001.
- The total rental for 6.693 m2 of land at No. 71/1 Quang Trung Street, Ward 14, Go Vap District, Ho Chi Minh City, including 6.532,14 m2 and 160,86 m2 at the leasing rates of VND 82.368/m2/year and VND 218.592 /m2/year respectively. The term of the signed lease contract is 41 years, starting from 27 January 2005.
- The total rental for 3.216 m2 of warehouse at No. 100 Le Loi Street, Ward 4, Go Vap District, Ho Chi Minh City at the leasing rate of VND 143.520/m2/year. The term of the signed lease contract is 41 years, starting from 27 January 2005.
- The rental for 2nd Floor, No. 6 Ho Tung Mau Street, Nguyen Thai Binh Ward, District 1, Ho Chi Minh City at the leasing rate of VND 198.000.000/month including VAT. The term of the signed lease contract is 4 years, which will expire on 29 April 2026.

28b. Foreign currencies

	Current year	Previous year
US Dollar (USD)	1.306.926,06	2.668.433,92
Euro (EUR)	-	1,52
Australian Dollar (EUR)	-	100,00
Total	1.306.926,06	2.668.535,44

VI. ADDITIONAL INFORMATION ON THE ITEMS OF THE CONSOLIDATED INCOME STATEMENT

1. Sales

1a. Gross sales

	Current period	Previous period
Sales of merchandises	229.305.722.460	26.185.285.253
Sales of finished goods	220.555.101.199	430.611.523.660
Sales of processing service	53.645.697.798	29.055.663.961
Sales of financial services	8.641.447.875	7.660.985.742
Sales of leasing service	692.446.001	1.078.550.792
Other sales	15.157.950.201	638.780.899
Total	527.998.365.534	495.230.790.307

1b. Sales to related parties

The Group has no sales of goods and service provisions to related parties.

2. Sales deductions

	Current period	Previous period
Trade discounts	4.273.371.190	4.291.956.084
Sales Returns	5.831.247.532	890.014.089
Sales Discounts	152.415.028	-
Total	10.257.033.750	5.181.970.173

3. Costs of sales

	Current period	Previous period
Costs of merchandises sold	212.873.520.218	-
Costs of finished goods sold	111.345.218.490	360.908.642.461
Costs of processing service	107.182.836.358	22.290.320.711
Costs of leasing service	4.396.355.561	4.397.785.116
Costs of financial services	14.171.606.646	11.244.975.606
Expenses for trading investment properties	688.207.350	893.046.060
Other costs	24.111.111	19.462.244
Provision/(Reversal of Provision) for Inventory Devaluation	(361.824.933)	-
Total	450.320.030.801	399.754.232.198

4. Costs of sales

	Current period	Previous period
Revenue from the sale of investment property	12.000.000.000	-
Net book value of investment property sold	(11.211.981.555,000)	-
Other expenses	(1.310.761.145,000)	-
Total	(522.742.700,000)	-

5. Financial income

	Current period	Previous period
Bank deposit interest	15.725.134.846	9.789.492.979
Interest on loans given	34.368.038.642	43.579.149.701
Proceeds from investments in bonds	-	-
Dividends received	420.175.000	410.000.000
Exchange gain arising	7.701.356.611	15.611.831.827
Profit from transfer of share purchase rights	-	-
Proceeds from sale of trading securities	53.674.775.035	50.841.797.167
Proceeds from liquidation of short-term, long-term investments	-	-
Other financial income	1.441.433.960	60.428.535
Total	113.330.914.094	120.292.700.209

6. Financial expenses

	Current period	Previous period
Loan interest expenses	38.249.843.438	14.668.134.427
Bond interest expenses	-	19.784.720.097
Exchange loss arising	5.351.143.648	8.687.960.894
Exchange loss due to the revaluation of monetary items in foreign currencies	32.426.160	-
(Reversal)/Extraction of provision for devaluation of securities investments	24.336.413.565	16.735.803.462
Loss from investment activities when an associate becomes a subsidiary	-	-
Provision for impairment of long-term investments	-	-
Loss on sale of trading securities	36.398.935.181	198.141.438
Other financial expenses	254.927.959	872.537.037
Total	104.623.689.951	60.947.297.355

7. Selling expenses

	Current period	Previous period
Staff costs	17.556.122.351	8.033.834.299
Materials, packages	607.577.328	598.909.682
Depreciation/(amortization) of fixed assets	478.605.805	321.182.784
Brokerage commissions	2.449.240.070	5.047.061.346
Expenses of exportations	428.075.532	1.344.120.193
Sales support expenses	-	206.163.552
Marketing Expenses	2.463.957.412	-
E-commerce service costs	14.300.264.639	10.077.668.746
External services rendered	4.687.946.791	944.562.344
Other expenses	5.906.398.318	3.354.512.664
Total	48.878.188.246	29.928.015.610

8. General and administration expenses

	Current period	Previous period
Staff costs	41.802.986.666	34.847.579.087
Materials and supplies	2.230.647.596	1.495.802.742
Depreciation/(amortization) of fixed assets	3.313.366.090	2.713.611.054
Taxes, fees and legal fees	2.944.187.076	1.683.236.651
Provision for severance allowances and salary fund	282.842.967	282.076.689
Expenses incurred due to reduction in debts of Express, LLC	-	-
(Reversal of allowance)/Allowance for doubtful debts	(60.000.000.000)	(10.279.090)
Goodwill allocation	5.610.695.957	3.216.087.260
External services rendered	6.517.565.185	4.467.473.954
Other cash expenses	10.066.011.742	7.891.027.740
Total	72.708.303.279	56.586.616.087

9. Other income

	Current period	Previous year
Proceeds from liquidation, disposal of fixed assets	-	-
Gain on Disposal of Fixed Assets	-	-
Income from solar power charges	85.706.535	59.027.214
Income for winning lawsuits	131.879.566	-
Income from treatment for long-existed debts	16.284.258	135.158.143
Collections on behalf of entrusted clients	134.628.326	-
Income from treatment for outstanding with Express, Inc.	-	-
Other income	29.489.720	8.939.108.844
Total	397.988.405	9.133.294.201

10. Other expenses

	Current period	Previous year
Loss on liquidation, disposal of fixed assets	-	-
Tax fines and tax collected in arrears	85.000.000	-
Depreciation of leasing vehicles	-	-
Fines for violation of the contract	2.063.852.712	55.323.509
Other expenses from disbursements on behalf of clients for portfolio	134.628.326	-
Depreciation expenses for leased assets.	1.705.265.501	1.713.900.438
Other expenses	2.147.779.060	2.157.403.916
Total	6.136.525.599	3.926.627.863

11. Earnings per share**11a. Basic/diluted earnings per share**

	Current year	Last year
Accounting profit after corporate income tax of the Parent Company's shareholders	(51.057.032.992)	34.939.981.597
Remuneration of the Board of Management and the Control Board	-	-
Profit used to calculate basic/diluted earnings per share	(51.057.032.992)	34.939.981.597
The weighted average number of ordinary shares outstanding during the	75.464.700	75.464.700
Basic/diluted earnings per share	(677)	463

11b. Other information

There are no transactions over the common share or potential common share from the balance sheet date until the date of these Consolidated Interim Financial Statements.

VII. OTHER DISCLOSURES

1. Transactions and balances with related parties

The Group's related parties include the key managers, their related individuals and other related parties.

1a. Transactions and balances with the key managers and their related individuals

The key managers include the Board of Management and the General Director of the Parent Company. The key managers' related individuals are their close family members.

Transactions with the key managers and their related individuals

Receivables from and payables to the key managers and their related individuals

Receivables from and payables to the key managers and their related individuals are presented in Notes No. V.6a, V.21a, V.21b, V.22, V.23a and V.23b.

The receivables from the key managers and their related individuals are unsecured and will be paid in cash. No allowances have been made for the receivables from the key managers and their related individuals.

Income of the key managers and the Control Board

	Current year	Last year
The Board of Management	3.679.769.343	2.325.950.000
Mr. Pham Xuan Hong	73.750.000	219.666.667
Mr. Nguyen Khanh Linh	1.971.475.200	857.333.333
Mr. Nguyen Quoc Viet	1.591.687.000	968.950.000
Ms. Nguyen Ngoc Diep	12.500.000	140.000.000
Mr. Nguyen Dang Khoa	12.500.000	140.000.000
Mr. Nguyen Viet Cuong	17.857.143	-
The Control Board	942.100.924	801.324.386
Ms. Pham Viet Lan Anh	716.850.924	424.824.386
Mr. Le Ngoc Hung	210.250.000	334.500.000
Mr. Nguyen Hoang Giang	15.000.000	42.000.000
Total	4.621.870.267	3.127.274.386

1b. Transactions and balances with other related parties

Other related parties of the Group include:


Other related parties	Relationship
Hung Phuc Investment Joint Stock Company	Shareholder holding 18,48% of charter capital
Dry Cell and Storage Battery Joint Stock Company	The company having the same Board Member
Duc Quan Investment and Development Joint Stock Company	The Company's Control Board Member is the Board Member of this company

Transactions with other related parties


The transactions with the associate is presented in Note No. V.2c.

2. Segment information

The reportable segments are based on business lines, as the Group's operations are organized and managed according to the nature of the products and services provided, with each segment representing business units that offer different products.



Nguyen Hoang Tan
Preparer



Nguyen Hoang Tan
Chief Accountant



Ho Chi Minh City, 29 April 2026
Nguyen Quoc Viet
Chief Executive Officer (CEO)

SGI HOLDINGS INVESTMENT JSC

Address: No. 47, Street No. 17, Quarter 6, Hiep Binh Ward, Ho Chi Minh City

CONSOLIDATED INTERIM FINANCIAL STATEMENTS

For the first quarter of the financial year ending 31 December 2026

Appendix: Statement of fluctuations in owner's equity

Unit: VND

	Capital	Share premiums	Other sources of capital	Investment and development fund	Retained earnings	Benefits of non-controlling shareholders	Total
Beginning balance of the previous year	754.647.000.000	225.070.638.380	-	10.803.664.400	1.030.205.256.371	677.037.186.230	2.697.763.745.381
Profit in the previous period	-	-	-	-	34.939.981.597	13.939.186.640	48.879.168.237
Thanh Cong Securities Joint Stock Company distributed dividends in form of shares	-	-	84.576.230.000	-	-	-	84.576.230.000
Ending balance of the previous period	754.647.000.000	225.070.638.380	84.576.230.000	10.803.664.400	1.065.145.237.968	690.976.372.870	2.831.219.143.618
Beginning balance of the current year	754.647.000.000	224.722.488.380	84.576.230.000	10.803.664.400	984.013.824.836	804.579.076.339	2.863.342.283.955
Profit/(loss) in the current period	-	-	-	-	(51.057.033.013)	(3.911.567.368)	(54.968.600.381)
Sai Gon 3 Garment Joint Stock Company declared dividends	-	-	-	-	-	(93.877.000)	(93.877.000)
SGI Holdings Investment JSC declared dividends	-	-	-	-	(37.732.350.000)	-	(37.732.350.000)
Ending balance of the current period	754.647.000.000	224.722.488.380	84.576.230.000	10.803.664.400	895.224.441.823	800.573.631.971	2.770.547.456.574

Ho Chi Minh City, 29 April 2026



Nguyen Hoang Tan
 Preparer



Nguyen Hoang Tan
 Chief Accountant



Nguyen Quoc Viet
 Chief Executive Officer (CEO)