CÔNG TY CỔ PHẦN CÔNG NGHỆ - VIỄN THÔNG SÀI GÒN
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SAIGON TELECOMMUNICATION & TECHNOLOGIES CORPORATION	SOCIALIST REPUBLIC OF VIETNAM Independence – Freedom – Happiness
No: 70/2026/CV-SGT	*Ho Chi Minh City, July 30, 2026*

PERIODIC INFORMATION DISCLOSURE

To: - **STATE SECURITIES COMMISSION OF VIETNAM**
- **HO CHI MINH CITY STOCK EXCHANGE**

4. Company Name: SAIGON TELECOMMUNICATION & TECHNOLOGIES CORPORATION
   Stock code: SGT
   Address of headoffice: Lot 46, Quang Trung Software Park, Trung My Tay Ward, Ho Chi Minh City, Vietnam.
   Telephone: 028.3715 9909 Fax: 028.5437 1074
   Email: info@saigontel.vn Website: www.saigontel.vn
5. Content of published information:
- Separate financial statements for the Q2, 2026 with explanatory notes on profit difference compared to the same period in 2025
- Consolidated financial statements for the Q2, 2026 with explanatory notes on profit difference compared to the same period in 2025
6. This information was published on the website of Saigon Telecommunication Technology Joint Stock Company www.saigontel.vn under the Shareholder Relations section on July 30, 2026.

We hereby commit that the information published above is true and take full legal responsibility for the content of the published information.

Attached documents:
- Official letter announcing Financial statements
- Separate and Consolidated Financial Statements for the Q2, 2026 with explanatory notes on profit differences compared to the same period in 2025.

Company representative
Authorized Person to Disclose Information

CÔNG TY CỔ PHẦN CÔNG NGHỆ-VIỄN THÔNG SÀI GÒN
M.S.D.N: 0302615063 - C.T.C.P. * QUẬN 12 - T.P HỒ CHÍ MINH

TỔNG GIÁM ĐỐC
Nguyễn Cẩm Phương

CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026

SAIGON TELECOMMUNICATION & TECHNOLOGIES CORPORATION AND SUBSIDIARIES

CONTENTS

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CONSOLIDATED FINANCIAL STATEMENT

As at June 30, 2026 *Unit: VND*

	ASSETS	Code	Notes	June 30, 2026	January 01, 2026
A.	**CURRENT ASSETS**	**100**		**5,727,770,042,048**	**5,493,509,192,389**
I.	**Cash and cash equivalents**	**110**	V.1	**139,450,271,187**	**184,449,696,767**
1.	Cash	111		139,450,271,187	114,449,696,767
2.	Cash equivalents	112		-	70,000,000,000
II.	**Short-term financial investments**	**120**		**328,980,733,208**	**370,036,194,061**
1.	Trading securities	121		-	-
2.	Provision for devaluation of trading securities	122		-	-
3.	Held-to-maturity investments	123	V.2a	344,573,534,958	385,628,995,811
4.	Provision for short-term investments held to matu	124		(15,592,801,750)	(15,592,801,750)
5.	Other short-term investments	125		-	-
III.	**Short-term accounts receivable**	**130**		**1,212,696,844,396**	**1,165,948,502,194**
1.	Short-term trade receivables	131	V.3	103,481,985,888	366,805,589,974
2.	Short-term prepayments to suppliers	132	V.4	770,718,128,403	558,492,406,957
3.	Short-term intercompany receivables	133		-	-
4.	Construction contract-in-progress receivables	134		-	-
5.	Other short-term receivables	135	V.6a	392,331,201,040	294,484,976,198
6.	Provision for short-term doubtful debts	136	V.7	(53,834,470,935)	(53,834,470,935)
7.	Shortage of assets awaiting resolution	137		-	-
IV.	**Inventories**	**140**	V.8	**3,981,738,154,912**	**3,726,602,646,220**
1.	Inventories	141		3,981,738,154,912	3,726,602,646,220
2.	Provision for decline in value of inventories	142		-	-
V.	**Short-term biological assets**	**150**		-	-
1.	Short-term livestock raised, one-time production	151			
2.	Short-term crops grown seasonally or for single-l	152			
3.	Short-term provision for losses of biological asse	153			
V.	**Other current assets**	**160**		**64,904,038,345**	**46,472,153,147**
1.	Short-term deferred costs	161	V.9a	12,873,937,240	1,510,555,651
2.	Deductible value added tax	162		44,635,145,277	38,000,038,102
3.	Taxes and other receivables from the State Budge	163	V.17b	2,582,124,828	2,434,768,394
4.	Repurchase and sale of Government's bonds	164		-	-
5.	Other current assets	165	V.10	4,812,831,000	4,526,791,000

CONSOLIDATED FINANCIAL STATEMENT

As at June 30, 2026 *Unit: VND*

	ASSETS	Code	Notes	30/06/2026	01/01/2026
B.	**NON-CURRENT ASSETS**	**200**		**2,244,522,854,321**	**2,154,704,916,123**
I.	**Long-term receivables**	**210**		**68,346,866,400**	**68,346,866,400**
1.	Long-term trade receivables	211		-	-
2.	Long-term prepayments to suppliers	212		-	-
3.	Working capital from sub-units	213		-	-
4.	Long-term intercompany receivables	214		-	-
5.	Other long-term receivables	215	V.6b	93,346,866,400	93,346,866,400
7.	Provision for long-term doubtful debts	219	V.6b	(25,000,000,000)	(25,000,000,000)
II.	**Fixed assets**	**220**		**89,769,913,309**	**96,521,981,913**
1.	Tangible fixed assets	221	V.11	89,688,177,737	96,509,221,899
	- Cost	*222*		*212,481,601,461*	*214,073,662,838*
	- Accumulated depreciation	*223*		*(122,793,423,724)*	*(117,564,440,939)*
2.	Finance lease assets	224		-	-
	- Cost	*225*		-	-
	- Accumulated depreciation	*226*		-	-
3.	Intangible fixed assets	227	V.12	81,735,572	12,760,014
	- Cost	*228*		*573,232,900*	*492,872,900*
	- Accumulated amortization	*229*		*(491,497,328)*	*(480,112,886)*
III.	**Long-term biological assets**	**230**		-	-
1.	Livestock raised for regular production	231		-	-
2.	Livestock raised for periodic production have not	232		-	-
3.	Livestock raised for regular production reach mat	233		-	-
4.	*- Cost*	234		-	-
5.	*- Accumulated depreciation*	235		-	-
6	Long-term livestock raised for one-time producti	236		-	-
7	Long-term Seasonal crops or single-product crop	237		-	-
8	Long-term provision for losses of biological asse	238		-	-
III.	**Investment properties**	**240**	**V.13**	**255,589,529,659**	**262,810,615,075**
	- Cost	241		312,344,539,058	312,344,539,058
	- Accumulated depreciation	242		(56,755,009,399)	(49,533,923,983)
IV.	**Non-current assets in progress**	**250**		**436,004,243,621**	**424,790,309,656**
1.	Long-term works in progress	251		-	-
2.	Construction in progress	252	V.14	436,004,243,621	424,790,309,656
V.	**Long-term financial investments**	**260**	**V.2b**	**1,325,186,838,442**	**1,282,297,437,363**
1.	Investments in subsidiaries	261		-	-
2.	Investments in associates, joint-ventures	262		205,703,528,365	833,932,022,402
3.	Investments in equity of other entities	263		1,474,958,501,585	740,026,372,585
4.	Provision for decline in the value of long-term in	264		(360,475,191,508)	(297,160,957,624)
5.	Held-to-maturity investments	265		-	-
5.	Long-term Provision for investments held to matu	266		-	-
6	Good-will	269		5,000,000,000	5,500,000,000

These notes form an integral part of the consolidated financial statements.

CONSOLIDATED FINANCIAL STATEMENT

As at June 30, 2026 *Unit: VND*

	ASSETS	Code	Notes	30/06/2026	01/01/2026
VI.	**Other non-current assets**	**270**		**69,625,462,890**	**19,937,705,716**
1.	Long-term deferred costs	271	V.9b	41,503,146,237	18,981,707,569
2.	Deferred tax assets	272		28,122,316,653	955,998,147
3.	Equipment, materials, spare parts	273		-	-
4.	Other non-current assets	274		-	-
	TOTAL ASSETS	**280**		**7,972,292,896,369**	**7,648,214,108,512**

	RESOURCES	Code	Notes	30/06/2026	01/01/2026
C.	**LIABILITIES**	**300**		**5,504,039,819,345**	**5,229,630,006,375**
I.	**Current liabilities**	**310**		**3,705,531,693,650**	**3,296,158,181,442**
1.	Short-term trade payables	311	V.15	265,399,468,396	304,712,543,846
2.	Short-term advances from customers	312	V.16	11,670,220,440	12,636,577,645
3.	Dividends and profits must be paid	313			-
4.	Short-term Taxes and other payables to the State	314	V.17a	320,266,533,297	333,394,744,496
5.	Payables to employees	315		569,005,629	398,324,672
6.	Short-term accrued expenses	316	V.18a	403,490,209,175	414,494,889,882
7.	Short-term intercompany payables	317		-	-
8.	Construction contract-in-progress payables	318		-	-
9.	Short-term deferred revenue	319	V.19a	239,633,013,836	39,085,986,310
10.	Other short-term payables	320	V.20a	587,013,849,438	330,198,055,176
11.	Short-term borrowings and financial lease liabilit	321	V.21a	1,873,073,623,192	1,856,821,289,168
12.	Provision for short-term payables	322		4,415,770,247	4,415,770,247
13.	Bonus and welfare fund	323		-	-
14.	Price stabilisation fund	324		-	-
15	Repurchase and sale of Government's bond	325		-	-
II.	**Non-current liabilities**	**330**		**1,798,508,125,695**	**1,933,471,824,933**
1.	Long-term trade payables	331		-	-
2.	Long-term advances from customers	332		-	-
3.	Long-term accrued expenses	334	V.18b	-	-
4.	Long-term Taxes and other payables to the State	333			
5.	Inter-company payables for operating capital rec(	335		-	-
6.	Long-term intercompany payables	336		-	-
7.	Long-term deferred revenue	337	V.19b	5,501,754,690	9,126,083,424
8.	Other long-term payables	338	V.20b	15,337,442,793	14,882,568,671
9.	Long-term borrowings and financial lease liabilit	339	V.21b	1,738,952,046,563	1,869,980,699,100
10.	Convertible bond	340		-	-
11.	Preferred shares	341		-	-
12.	Deferred tax liabilities	342	V.22	38,716,881,649	39,482,473,738
13.	Provision for long-term liabilities	343		-	-
14	Fund for science and technology development	344		-	-

CONSOLIDATED FINANCIAL STATEMENT

As at June 30, 2026 *Unit: VND*

	RESOURCES	Code	Notes	30/06/2026	01/01/2026
D.	**OWNERS' EQUITY**	**400**		**2,468,253,077,024**	**2,418,584,102,137**
I.	**Owners' equity**	**400**	**V.23**	**2,468,253,077,024**	**2,418,584,102,137**
1.	Paid-in capital	411		1,480,035,180,000	1,480,035,180,000
	- Ordinary shares with voting rights	*4111*		*1,480,035,180,000*	*1,480,035,180,000*
	- Preferred shares	*4112*		-	-
2.	Share premium	412		(465,119,800)	(465,119,800)
3.	Bond conversion option	413		-	-
4.	Owners' other capital	414		-	-
5.	Treasury shares	415		(3,100,000)	(3,100,000)
6.	Difference upon assets revaluation	416		-	-
7.	Foreign exchange differences	417		-	-
8.	Investment and development fund	418		-	-
9.	Other funds belonging to equity capital	419		-	-
10	Undistributed earnings	420		731,897,754,983	673,910,134,055
	- Undistributed earnings accumulated to the ena	*420a*		*673,910,134,055*	*341,094,869,726*
	- Undistributed earnings of the current period	*420b*		*57,987,620,928*	*332,815,264,329*
11	None-controlling interests	429		256,788,361,841	265,107,007,882
	TOTAL RESOURCES	**440**		**7,972,292,896,369**	**7,648,214,108,512**
				-	-

HCMC, July 28, 2026

Prepared by	Acting Chief Accountant	General Director
Nguyen Ngoc Ha	**Le Nguyen Hoang Anh**	**Nguyen Cam Phuong**

M.S.D.N: 0302615063 - C.T.C.P. CÔNG TY CỔ PHẦN CÔNG NGHỆ-VIỄN THÔNG SÀI GÒN QUẬN 12 - T.P HỒ CHÍ MINH

CONSOLIDATED INCOME STATEMENT

For the accounting period ending June 30, 2026

Unit: VND

	ITEMS	Code	Notes	First six-month period of 2026	First six-month period of 2025	First six-month period of 2026	First six-month period of 2025
1.	Revenue from sales and services rendered	01	VI.1	329,134,164,528	182,113,594,073	390,579,153,682	1,047,694,965,130
2.	Revenue deductions	02		-	-	-	-
3.	Net revenue from sales and services rendered	10	VI.1	329,134,164,528	182,113,594,073	390,579,153,682	1,047,694,965,130
4.	Cost of goods sold	11	VI.2	228,854,694,691	108,013,361,425	275,082,724,955	477,670,551,417
5.	**Gross profit from sales and services rendere (20 = 10 -11)**	**20**		**100,279,469,837**	**74,100,232,648**	**115,496,428,727**	**570,024,413,713**
6.	Profit/loss from the sale and liquidation of investment properties	21				-	-
7.	Financial income	22	VI.3	108,981,121,867	7,863,673,536	113,766,811,130	12,060,112,682
8.	Financial expenses	23	VI.4	86,381,913,985	20,887,644,836	101,029,871,111	47,788,146,169
0	*In which: borrowing costs*	24		*28,365,759,666*	*20,695,778,092*	43,013,716,792	37,059,993,430
9.	Profit/loss from joint ventures and associates	25		(3,455,161,444)	3,525,466,784	(648,817,473)	6,686,047,541
10.	Selling expenses	26		5,071,819,037	1,468,277,988	7,613,554,200	2,671,008,839
11.	General & administration expenses	27	VI.5	34,846,474,251	47,567,040,410	36,828,299,835	76,767,110,000
12.	**Operating profit (30 = 20 + 21 + (22 - 23) + 25 - (26 + 27))**	**30**		**79,505,222,987**	**15,566,409,734**	**83,142,697,238**	**461,544,308,928**
13.	Other income	31		2,269,729,640	914,477,749	2,534,884,841	5,551,678,762
14.	Other expenses	32		2,151,278,397	54,100,141	3,222,497,385	1,466,698,139
15.	**Other profits (40 = 31 - 32)**	**40**		**118,451,243**	**860,377,608**	**(687,612,544)**	**4,084,980,623**
16.	**Net accounting profit before tax (50 = 30 + 40)**	**50**		**79,623,674,230**	**16,426,787,342**	**82,455,084,694**	**465,629,289,551**
17.	Current corporate income tax expenses	51	VI.6	27,236,051,504	10,453,075,228	30,352,611,494	108,721,325,820
18.	Deferred corporate income tax expenses/incom	52	VI.7	-	3,359,739,529	(765,592,089)	3,138,268,049
19.	**Net profit after corporate income tax (60 = 50 - 51 -52)**	**60** **0**		**52,387,622,726**	**2,613,972,585**	**52,868,065,289**	**353,769,695,682**
20.	Profit after tax of the parent company	61		54,927,057,501	3,497,585,645	57,987,620,928	358,377,892,615
21.	Profit after tax of the non-controlling interests	62		(2,539,434,775)	(883,613,060)	(5,119,555,639)	(4,608,196,933)
22.	**Basic earnings per share**	**70**	**VI.8**	**462**	**24**	**392**	**2,421**
23.	**Diluted earnings per share**	**71**	**VI.9**	**462**	**24**	**392**	**2,421**

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HCMC, July 28, 2026

Prepared by	Acting Chief Accountant	General Director
Nguyen Ngoc Ha	Le Nguyen Hoang Anh	Nguyen Cam Phuong

M.S.D.N: 0302615063 - C.T.C.P
CÔNG TY CỔ PHẦN CÔNG NGHỆ-VIỄN THÔNG SÀI GÒN
QUẬN 12 - T.P HỒ CHÍ MINH

CONSOLIDATED CASH FLOW STATEMENT

(Under indirect method)

For the accounting period ending June 30, 2026 *Unit: VND*

ITEMS	Code	Notes	First six-month period of 2026	First six-month period of 2025
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Net profit before tax	01		**82,455,084,694**	**465,629,289,551**
2. Adjustments for				
- Depreciation of fixed assets and investment propertie:	02	V.11,12, 13	15,751,352,643	8,158,235,667
- Provisions	03		57,869,184,977	15,743,649,737
revaluation of monetary assets denominated in foreign currencies	04		31,050,000	162,418,681
- Profit and loss from investment and financial activitie	05		(8,089,272,100)	(15,889,826,616)
- Cost of borrowing	06	VI.4	43,013,716,792	37,059,993,430
- Other adjustments	07		-	(147,875,000)
3. Profit from operating activities before changes in working capital	**08**		**191,031,117,006**	**510,715,885,450**
- Increase (-)/ decrease (+) in receivables	09		66,628,562,974	881,151,146,263
- Increase (-)/ decrease (+) in inventories	10		(280,148,027,808)	(235,374,123,689)
- Increase (+)/ decrease (-) in payables (exclusive of interest payables, income tax payables)	11		(159,928,292,249)	(998,298,113,426)
- Increase (-)/ decrease (+) deferred costs	12		(33,884,820,257)	(14,586,425,147)
- Increase (-)/ decrease (+) in trading securities	13		-	-
- Cost of Borrowing paid	14		(44,763,154,694)	(17,330,131,435)
- Corporate income tax paid	15	V.17	(38,354,733,150)	(20,724,062,929)
- Other receipts from operating activities	16		390,412,710,000	-
- Other payments on operating activities	17		(136,090,000)	(983,348,000)
Net cash inflows/(outflows) from operating activities	**20**		**90,857,271,822**	**104,570,827,087**
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Purchases of fixed assets and other long-term assets	21		(13,714,704,284)	(46,686,412,236)
2. Proceeds from disposals of fixed assets and other long-term assets	22		-	118,181,818
3. Loans granted, purchases of debt instruments of other ei	23		(213,106,563,798)	(308,604,568,846)
4. Collection of loans, proceeds from sales of debt instruments of other entities	24		252,870,000,000	123,000,000,000
5. Investments in other entities	25		(105,532,129,000)	(40,000,000,000)
6. Proceeds from divestment in other entities	26		-	-
7. Dividends and interest received	27		(1,983,508,790)	6,420,286,093
Net cash inflows/(outflows) from investing activities	**30**		**(81,466,905,872)**	**(265,752,513,171)**

CONSOLIDATED CASH FLOW STATEMENT

(Under indirect method)

For the accounting period ending June 30, 2026 *Unit: VND*

ITEMS	Code	Notes	First six-month period of 2026	First six-month period of 2025
III. CASH FLOWS FROM FINANCIAL ACTIVITIES				
1. Proceeds from issue of shares and capital contribution	31		-	-
2. Payments for shares returns and repurchases	32		-	-
3. Proceeds from borrowings	33	IX.3	710,978,699,743	1,017,823,786,998
4. Repayments of borrowings	34	IX.4	(765,368,493,371)	(945,309,511,947)
5. Payments for finance lease liabilities	35		-	-
6. Dividends paid	36		-	-
Net cash inflows/(outflows) from financial activities	**40**		**(54,389,793,628)**	**72,514,275,051**
Net cash inflows/(outflows) (50 = 20+ 30 + 40)	**50**		**(44,999,427,678)**	**(88,667,411,033)**
Cash and cash equivalents at the beginning of the ye	**60**		**184,449,696,767**	**123,604,355,065**
Effect of foreign exchange differences	61		2,098	138,487
Cash and cash equivalents at the end of the year (70	**70**	V.1	**139,450,271,187**	**34,937,082,519**
			-	

HCMC, July 28, 2026

Prepared by	Acting Chief Accountant	General Director
Nguyen Ngoc Ha	**Le Nguyen Hoang Anh**	**Nguyen Cam Phuong**

M.S.D.N: 0302615063 - C.T.C.P
CÔNG TY CỔ PHẦN CÔNG NGHỆ-VIỄN THÔNG SÀI GÒN
QUẬN 12 - T.P HỒ CHÍ MINH

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026 *Unit: VND*

I. BUSINESS HIGHLIGHTS

1. Establishment

Saigon Telecommunication & Technologies Corporation is incorporated and operates under Business Registration Certificate No. 0302615063 dated May 14, 2002 (the 18th amendment dated September 23, 2025) issued by Ho Chi Minh City Department of Finance, updating the company's head office address according to administrative boundary changes from July 1, 2025.

Structure of ownership

JSC.

English name: SAIGON TELECOMMUNICATION & TECHNOLOGIES CORPORATION

Short name: SAIGONTEL CORP

Listing code: SGT (Listed and traded at HOSE - Hochiminh Stock Exchange)

Headquarters: Lot 46, Quang Trung Software Park, Trung My Tay Ward, Ho Chi Minh City, Vietnam.

2. Business sector

Business sector include trade, services, construction, and business in many different fields.

3. The Company's principal business activities

The Company's principal activities include:

- Wholesaling electronic, telecom equipment and spare parts, in particular: Trading electric-electronic equipment; Trading materials, transmission equipment, terminator, protection equipment for IT; Trading telephone card, internet card;

The Company's regular activities include:

- Wholesaling computers, peripheral equipment and software, in particular: Trading computers, software;
- Repairing computers and peripheral equipment, in particular: Installing, repairing, maintaining computers (except for mechanics, waste recycling, electroplating);
- Rendering IT service and other services related to computers, in particular: Technological constancy on informatics; Designing, installing network infrastructures;
- Other telecom activities, in particular: Providing with value added services on internet: data and information access service on internet, data handling service, electronic data exchanging service (except for internet access service at the head office) (without internet infrastructures); Acting as internet service agent (not at the head office) (without internet infrastructures); Acting as telecom postal service agent (without internet infrastructures);
- Trading real estates, right to use land which belongs to owner, user or leased, in particular: Trading real estates (except for brokerage, valuation, real estates transaction center); Trading infrastructures in industrial parks; Trading industrial park, urban residential area, informatics technological zone;
- Building other civil technological works, in particular: Building industrial, civil, traffic works, road and bridge, irrigational and electrical works up to 35KV; Investing in infrastructures of industrial parks; Building industrial park, urban residential area, informatics technological zone;
- Wholesaling machinery, equipment and other spare parts, in particular: Trading machinery and equipment for telecom;
- Exploiting, treating and providing with water (not at the head office);
- Producing, transmissing and distributing power, in particular: Producing, transmissing power (not at the head office);
- Information gate; Details: Setting up consolidated electronic information page;
- Repairing electrical equipment (except for mechanical processing, wastes recycling, electroplating at the head office);
- Installing electricity system (except for mechanical processing, wastes recycling, electroplating at the head office);
- Organizing introduction and trading promotion, in particular: Organizing trade introduction and promotion; organizing events, fairs, exhibitions, conferences, seminars, festivals (do not perform fire or explosion effects; do not use explosives, flammable substances, chemicals as props or tools to perform the art shows, events, movies).
- Advertisement;
- Doing market research and public opinion poll;

4. Normal operating cycle

Normal operating cycle of the Company lasts 12 months of the normal fiscal year beginning from January 01 and ending on December 31. For project business activities, the business cycle lasts over 12 months.

5. Operations in the fiscal year affecting the consolidated financial statements

Not applicable.

6. Total employees to June 30, 2026: 266 employees. (December 31, 2025: 249 employees).

7. Enterprise structure

7.1. Number of subsidiaries

- Number of subsidiaries under consolidation: seven (07) subsidiaries.
- Number of subsidiaries not under consolidation: None.

As at June 30, 2026, the Company had seven (07) owned subsidiaries consolidated:

Name of Company	*Principal activities*	*Paid-in capital*	*% of ownership*	*% of voting right*
1. Saigontel Real Estates Investment JSC	Wholesaling and manufacturing electronic and telecom equypment and components; Trading real estates, right to use land being owned, used or leased	35,000,000,000	70.0%	70.0%
2. Kinh Bac Investment JSC	Trading electronic, telecom machinery and equypment; Giving consultancy on construction investment project and building works,...	46,243,000,000	100.0%	100.0%
3. Saigon Urban Development and Investment JSC	Building houses, railways, roads, electricity works, water supply and drainage; Installing electrical systems; Functioning as brokerage agent; Wholesaling materials; Real estate business; Advertisement;	120,000,000,000	60.0%	60.0%
4. Saigontel - Thai Nguyen Industrial One Member Co.,Ltd	Trading real estates, right to use land being owned, used or leased	1,583,000,000	100.0%	100.0%
5. Saigontel Long An Co.,Ltd	Trading real estates, right to use land being owned, used or leased	525,000,000,000	75.0%	75.0%

6. Saigontel High-Tech Park Investment and Development Co.,Ltd	Trading real estates, right to use land being owned, used or leased	125,000,000,000	100.0%	100.0%
7. Quang Yen Electronic Components Co., Ltd (*)	Manufacturing electronic components	-	100.0%	100.0%

(*) Saigon Telecommunication & Technologies Corporation has not made capital contribution yet and the subsidiary has not generated data.

7.2. List of joint-venture companies, associates

As at June 30, 2026, the Company had three (03) associates:

Name of Company	*Principal activities*	*Paid-in capital*	*% of ownership*	*% of voting right*
1. SkyX Saigontel JSC	Manufacturing solar power; Retailing machinery and electronic equypment; Management consulting activities; Architectural activities and related technical consultancy; Rental of machinery, equypment	3,480,000,000	30.0%	30.0%
2. Saigon Vina Telecom Garment Textiles JSC	Real estate business. Real estate brokerage consulting. Construction of houses of all kinds. Construction of road works. Manufacturing yarn, raw textile fabrics and finishing textile products; Sewing of clothing	139,368,680,000	48.9%	48.9%
3. Saigontel STS Vietnam Co.,Ltd	Business management consulting services, technical design services to complete construction works	11,515,000,000	49%	49%

8. Disclosure on comparability of information in the consolidated Financial Statements

The selection of figures and information needed to be presented in the consolidated financial statements has been implemented on the principles of comparability among corresponding accounting periods.

II. ACCOUNTING PERIOD AND REPORTING CURRENCY

1. Fiscal year

The fiscal year is begun on January 01 and ended December 31 annually.

2. Reporting currency

Vietnam Dong (VND) is used as a currency unit for accounting records.

III. ADOPTION OF ACCOUNTING STANDARDS AND POLICIES

1. Applicable Accounting System

Starting in 2026, the Company will apply the Vietnamese Corporate Accounting System as guided by Circular No. 99/2025/TT-BTC issued by the Ministry of Finance of Vietnam on October 27, 2025, and Circular No. 43/2026/TT-BTC issued by the Ministry of Finance of Vietnam on April 20, 2026, amending and supplementing some provisions of Circular No. 202/2014/TT-BTC dated December 22, 2014, guiding the method of preparing and presenting consolidated financial statements.

2. Disclosure of compliance with Vietnamese Accounting Standards and the Vietnamese Accounting System

We conducted our accounting, preparation and presentation of the consolidated financial statements in accordance with Vietnamese Accounting Standards, Corporate Accounting System and other relevant statutory regulations. The consolidated financial statements give a true and fair view of the state of affairs of the Company and the results of its operations as well as its cash flows.

The selection of figures and information presented in the notes to the financial statements is complied with the material principles in Vietnamese Accounting Standard No.21 - Presentation of the financial statements and Vietnamese Accounting Standard No.25 "Consolidated financial statements and accpounting for investment in subsidiaries".

IV. APPLICABLE ACCOUNTING POLICIES

1. Basis of consolidation

The consolidated financial statements are prepared on the basis of accrual accounting (except for information related to cash flows).

The consolidated financial statements comprise of the financial statements of Saigon Telecommunication & Technologies Corporation and its subsidiaries ("the Company") for the accounting period ended June 30, 2025.

The financial statements of the subsidiaries are consolidated from the purchase date when the Company starts control to the date it ceases the control.

The subsidiaries' financial statements are prepared for the same accounting period as Saigon Telecommunication & Technologies Corporation's under the accounting policies in consistency with Saigon Telecommuniation and Technologies Corporation's. The adjustments for any different accounting policies are implemented to ensure the consistency between the Subsidiaries andSaigon Telecommunication & Technologies Corporation.

All inter-company's balances and revenue, income, expenses incurred from transactions of the Group, including unrealized gains incurred from inter-company transactions in the assets' value are completely eliminated.

Unrealized loss incurred from intra-group transactions recorded in the assets' value are eliminated when the expenses resulting in the loss are unrecoverable.

Interest of non-controlling shareholders represents the portion in gain or loss and net assets of the subsidiaries that are not held by the Company and presented separately in the consolidated Income Statement and from shareholders' equity of the Company in the owners' equity in the consolidated Balance Sheet.

2. Transactions in foreign currency

Transactions arising in foreign currencies are converted at the exchange rate at the date of the transaction. The balance of monetary items denominated in foreign currencies at the end of the fiscal year is converted at the exchange rate on that date.

Exchange rate differences arising during the year from transactions in foreign currencies are recorded in financial income or financial expenses. Exchange rate differences due to the revaluation of monetary items denominated in foreign currencies at the end of the fiscal year after offsetting the increase and decrease difference are recorded in financial income or financial expenses.

Principles for determining exchange rates for arising transactions

The exchange rate used to convert transactions arising in foreign currency is the actual exchange rate at the time the transaction occurred. Actual exchange rates for transactions in foreign currencies are determined as follows:

Actual exchange rate when foreign currency trading (spot foreign currency contracts, forward contracts, futures contracts, options contracts, swap contracts): the exchange rate signed in the foreign currency purchase/sale contract between the Company and the bank.

For receivables: the buying rate of the commercial bank where the Company designates the customer to make payment at the time the transaction occurs.

For payables: the selling rate of the commercial bank where the Company plans to transact at the time the transaction occurs.

For asset purchases or expenses transactions paid immediately in foreign currency (not through accounts payable): the buying rate of the commercial bank where the Company makes the payment.

Principles for determining exchange rates at the end of the fiscal year

The ending balance of monetary items (cash, cash equyvalents, receivables and payables, except for items of prepayments to suppliers, advances from customers, prepaid expenses, deposits and prepaid revenues) denominated in foreign currencies are revalued at the actual transaction exchange rate announced at the time of preparing the financial statements:

- The actual exchange rate used when revaluing monetary items denominated in foreign currency and classified as assets: the foreign currency buying rate of Military Commercial Joint Stock Bank will be applied. The buying rate as of June 30, 2026: 26,111 VND/USD.

- The actual exchange rate used when revaluing monetary items denominated in foreign currency and classified as liabilities: the foreign currency selling rate of Military Commercial Joint Stock Bank will be applied. The converted selling rate as of June 30, 2026: 26,466 VND/USD.

Principles for determining accounting exchange rates

When collecting receivables, deposits, collateral or paying payables in foreign currency, the Company uses the actual book exchange rate.

When making payments in foreign currencies, the Company uses the moving weighted average book exchange rate.

3. Principle of determining the real interest rate (effective interest rate) used to discount cash flows

The actual interest rate (effective interest rate) used to discount cash flows for items recorded at present value, amortization value, recovery value, etc. is the interest rate of commercial banks that are commonly applied in the market at the time of the transaction/that the Company can borrow in the form of issuing debt instruments without the right to convert into shares under normal operating and business conditions.

4. Principles of recording cash and cash equivalents

Cash includes cash on hand, term and non-term bank deposits, money in transit, and monetary gold.

Cash equivalents are short-term investments with a maturity of three months or less from the date of purchase, which are readily convertible to known amounts of cash and are subject to an insignificant risk of changes in value.

5. Principles of accounting for financial investments

Trading securities

An investment is classified as a trading security when it is held for the purpose of trading for profit.

Trading securities are recorded in the accounting books at cost. The cost of trading securities is determined based on the fair value of the payments at the time the transaction occurs plus the costs related to the purchase of trading securities.

The time of recording trading securities is the time when the investor has ownership, specifically as follows:

- Unlisted securities are recorded at the time of official ownership as prescribed by law.

Interest, dividends and profits of periods prior to the purchase of trading securities are recorded as a reduction in the value of the trading securities themselves. Interest, dividends and profits of periods subsequent to the purchase of trading securities are recorded as revenue. Dividends received in shares are only tracked by the number of shares increased, not recorded as the value of shares received/recorded at par value (except for state-owned enterprises in accordance with current regulations of law - only for updating with state-owned enterprises).

Provision for devaluation of trading securities is made for each type of securities traded on the market and whose market price is lower than the original price. When determining the fair value of trading securities listed on the stock market or traded on the UPCOM, the fair value of the securities is the closing price at the end of the fiscal year. In case the stock market or UPCOM is not trading at the end of the fiscal year, the fair value of the securities is the closing price of the previous trading session adjacent to the end of the fiscal year.

Increase or decrease in the provision for devaluation of trading securities required to be set up at the end of the fiscal year is recorded in financial expenses.

Held-to-maturity investments

An investment is classified as held-to-maturity when the Company has the intention and ability to hold it until maturity.

Held-to-maturity investments include: term bank deposits (including treasury bills and promissory notes), bonds and other held-to-maturity investments.

Held-to-maturity investments are initially recognised at cost, which includes the purchase price and any costs associated with the transaction. After initial recognition, these investments are recognised at their recoverable amount. Interest income from investments held to maturity after the acquisition date is recognised in the Income Statement on an accrual basis. Interest earned before the Company holds the investment is deducted from the cost at the acquisition date.

When there is strong evidence that part or all of an investment may not be recovered and the amount of loss can be reliably determined, the loss is recorded in financial expenses in the period and the investment value is directly deducted.

Loans

Loans are measured at cost less allowance for doubtful debts. Provision for doubtful debts on loans is made based on the expected level of loss that may occur.

Investments in associates

Investments in associates are recorded when the Company holds from 20% to less than 50% of the voting rights of the investee companies, has significant influence, but does not control, in the financial and operating policy decisions of these companies. Investments in associates are reflected in the consolidated financial statements under the equity method.

Under the equity method, capital contributions are initially recorded at cost and then adjusted for post-acquisition changes in the contributor's share of the associate's net assets. The consolidated income statement reflects the Company's share of the associate's post-acquisition results of operations as a separate item.

Goodwill arising from investments in associates is included in the carrying amount of the investment. The Company does not amortize this goodwill but assesses it annually for impairment.

The financial statements of the associate are prepared for the same reporting year as the Company and using consistent accounting policies.

Investments in equity of other entities

An investment in other entity is an investment by the Company in the equity instruments of another entity but does not have control or joint control, and does not have significant influence over the investee.

Investments are recorded at cost, including purchase price and costs directly attributable to the investment. In the case of investments in non-monetary assets, the cost of the investment is recorded at the fair value of the non-monetary assets at the time of acquisition.

For investments that the Company holds for a long term (not classified as trading securities) and does not have significant influence over the investee, the provision for losses is made as follows:

+ Investment in listed shares or fair value of investment is reliably determined, the provision is made based on market value of shares.

+ For investments whose fair value cannot be determined at the reporting date, the provision is made based on the loss of the investee. The basis for setting up the provision for decline in the value of investments in other entities is the financial statement of the invested company.

6. Principles for recording trade receivables and other receivables

Receivables are presented at book value less provisions for doubtful debts.

The classification of receivables is done according to the following principles:

- **Receivables from customers** reflect commercial receivables arising from buying and selling transactions between the Company and the buyer who is an independent unit of the Company, including receivables from sales of export goods entrusted to other units.

- **Intercompany receivables** reflect receivables from affiliated units without legal status and dependent accounting.

- **Other receivables** reflect non-commercial receivables, not related to purchase and sale transactions.

Provision for doubtful debts is made for each doubtful debt based on the overdue age of the debts or the expected level of loss that may occur, specifically as follows:

- For overdue receivables: The Company estimates the the loss in value and is inherently difficult to recover, and makes a provision according to prevailing regulations.

- For receivables that are not overdue but are unlikely to be recovered: base on the expected level of loss to set up provisions.

Increases and decreases in provisions for doubtful debts. balances that need to be made at the end of the fiscal year are recorded in general & administration expenses.

7. Principles for recording inventories

Inventories are stated at the lower of cost and net realisable value of inventories.

Original costs are determined as follows:

- **Merchandises**: consists of costs of purchase and other costs incurred in bringing the inventories to their present location and condition.

- **Work in progress**: costs of land use, direct costs and general costs incurred in the duration of building industrial park.

Method of calculating inventories' value: weighted average.

Method of accounting for the inventories: perpetual method.

Method of making provision for decline in value of inventories: Provision for decline in value of inventories is made for each inventory with the cost greater than the net realisable value. Net realisable value is estimated selling price of inventories in the ordinary course of business less (-) estimated costs of completion and estimated costs necessary to sell them. (For services provided in progress, provision for decline in value of inventories is calculated according to each type of service with a separate price.)

Increases and decreases of provision for decline in value of inventories balances that need to be made at the end of the fiscal year are recorded in the cost of goods sold.

8. Principles for recording fixed assets

8.1. Principles for recording tangible fixed assets

Tangible fixed assets are recorded at cost less (-) accumulated depreciation. Historical cost is all the costs that a business must spend to acquire a fixed asset up to the time the asset is put into a ready-to-use state as expected. The costs incurred after the initial recognition of tangible fixed assets shall be recorded as increase in their historical cost if these costs are certain to augment future economic benefits obtained from the use of these assets. Those incurred costs which fail to meet this requirement must be recognised as production and business expenses in the period.

When the assets are sold or disposed, their original costs and the accumulated depreciation which have been written off and any gain or loss from disposal of assets are recorded in the income statement.

Determination of historical cost on a case-by-case basis

Procured tangible fixed assets

The historical cost of a procured tangible fixed asset consists of the buying price (minus (-) trade discounts and price reductions), taxes (excluding reimbursed tax amounts) and expenses directly related to the putting of the assets into the ready-for-use state, such as installation and trial operation expense; expert cost and other directly-related expenses.

Where procured tangible fixed assets are houses, architectural objects associated with the land use right, the land use right value must be separately determined and recognised as intangible fixed asset.

Self-constructed or self-made tangible fixed assets

The historical cost of a self-constructed or self-made tangible fixed asset is its actual cost plus (+) the installation and trial operation cost. Where the enterprises turn the products made by themselves into fixed assets, the historical costs shall be the production costs of such products plus (+) the expenses directly related to the putting of the fixed assets into the ready-for-use state. In these cases, all internal profits must not be included in the historical cost of these assets.

8.2. Principles for recording intangible fixed assets

Intangible fixed assets are recorded at cost less (-) accumulated depreciation. The historical cost of intangible fixed assets includes all costs that the Company must spend to acquire the fixed asset up to when the asset is put into a ready-to-use state. Costs related to intangible fixed assets that arise after initial recognition are recorded as production and business costs in the period unless these costs are associated with a specific intangible fixed asset and increase the economic benefits from these assets.

When intangible fixed assets are sold or liquidated, their original cost and accumulated depreciation are written off and profits and losses arising from disposal are recorded in income or expenses during the year.

Determination of historical cost on a case-by-case basis

Computer software

Costs related to computer software programs that are not an integral part of the related hardware are capitalised. The original price of computer software is all expenses that the Company has spent up to the time the software is put into use.

8.3. Fixed asset depreciation method

Depreciation is charged to write off the cost of fixed assets on a straight line basis over their estimated useful lives. Useful life means the duration in which the tangible fixed assets produce their effect on production and business.

The estimated useful life for assets is as follows:

Buildings and structures	*05 - 25 years*
Machinery and equipment	*05 years*
Transportation and facilities	*03 - 15 years*
Office equipment	*04 - 05 years*
Other tangible fixed assets	*05 years*
Computer software	*05 years*

9. Principles for recording construction in progress

Construction in progress reflects directly related costs (including interest expenses) related in accordance with the Company's accounting policy to assets under construction, machinery and equipment being installed for production, leasing and management purposes as well as costs related to repairs of fixed assets in progress. These assets are recorded at original cost and are not depreciated.

This cost is transferred to increase assets when the project is completed, the overall acceptance is completed, the assets are handed over and put into ready-to-use state.

10. Principles for recording and depreciating investment properties

Principles for recording investment property: Investment property is the right to use land, a house, a part of a house or infrastructure owned by the Company or financial leasing is used to earn profit from leasing or waiting for price increases. Investment property is stated at cost less accumulated depreciation.
The historical cost of investment property: is all expenses that the Company has to spend or the fair value of the amounts given in exchange for acquiring investment property up to the time of purchase or completion of construction of that investment property.

Expenditures incurred after the initial recognization are recorded as expenses in the period, except for the case where it can be clearly demonstrated that the expenditures have resulted in future economic benefits in excess of the originally assessed standard of performance of the existing investment property, the expenditures are capitalised as an additional cost of investment property.

When investment properties are sold, the original cost and accumulated depreciation are written off and any gain or loss resulting from the sales of these properties will be recorded into the income statement in the period.

The conversion from owner-occupied property or inventory to investment property is only when the owner stops using the asset and begins leasing it to another party or at the end of the construction period. The transfer from investment property to owner-occupied property or inventory occurs only when the owner begins to use the property or begins to develop it for sale. The transfer from investment property to owner-occupied property or inventory does not change the original cost or residual value of the property at the date of conversion.

Investment property used for rental: depreciation is recorded using the straight-line method over the estimated useful life of the investment property.

Estimated useful life of investment properties:

Factories	*10 years*
Land use rights	*44 years*

The investment properties awaiting price increases do not make depreciation. In case where there is reliable evidence showing that the investment properties have devalued in comparison with the market value and the devaluated amount has been reliably determined, then the Company will evaluate the decrease of the investment property's original cost and record the loss in cost of goods sold.

11. Principles of accounting for business cooperation contract (BCC)

The Company initially records amounts contributed to BCC at the original cost and reflects them as other receivables.

The Company records receipt to BCC at historical cost and reflects as other liabilities, not in owners' equity.

11.1. BCC in form of jointly controlled assets

Jointly controlled assets of the joint venture parties are assets purchased, constructed, used for the joint venture purposes by the joint venture parties and bringing benefits to the joint venture parties according to the provisions of the Joint Venture Contract. The joint venture parties receive products/ (or revenue) from the use and exploitation of the jointly controlled assets and bear a part of the costs incurred according to the agreement in the contract.

The Company records its share of the value of jointly controlled assets as assets on the Financial Statements.
For fixed assets and investment properties when contributed as capital to BCC and ownership is not transferred from the capital contributor to the joint ownership of the parties, the Company does not record a decrease in assets on the financial statements but only monitors in detail the location, position, and place where the assets are located.

11.2. BCC in form of jointly controlled operations

A business cooperation contract in the form of a jointly controlled operation is a joint venture that does not establish a new business entity. The joint venture parties have obligations and enjoy benefits according to the agreement in the contract. The activities of the joint venture contract are carried out by the capital contributors together with other normal business activities of each party.

When receiving money or assets contributed by other parties to BCC activities, the Company records them as liabilities and does not record them in equity. The difference between the fair value of the returned assets and the value of the contributions received from the parties is reflected as other income or other expenses.

The principles of revenue, cost and product division of the contract are based on the agreements in the joint venture contract on the allocation of common costs and product division regulations confirmed by the joint venture parties.

If receiving capital contribution in the form of fixed assets or investment real estate without transferring ownership, the Company only monitors the details on the management system and explains as assets held in trust.

11.3. BCC profit sharing

If the BCC stipulates that other parties participating in the BCC are entitled to a fixed profit, the Company shall recognize the entire revenue, expenses, and profit after tax of the BCC on the Income Statement; Recognize the entire profit after tax of the BCC in the "Retained Earnings" item on the Balance Sheet.

If the BCC stipulates that other parties within the BCC are only entitled to profit distribution if the BCC's operations result in a profit, and they also bear losses, the Company shall apply the revenue-sharing BCC accounting method to recognize revenue, expenses, and business results corresponding to the portion allocated according to the BCC agreement.

12. Principles of recording prepaid expenses

Prepaid expenses at the Company include actual expenses that have been incurred but are related to the business performance of many accounting periods. Method of allocating prepaid expenses: Calculating and allocating prepaid expenses into business operating expenses for each period is done using the straight-line method.

The company's prepaid expenses include the following:

Tools and supplies: Tools and supplies that have been put into use are allocated to expenses using the straight-line basis with an allocation period not exceeding 36 months.

Insurance costs: (fire and explosion insurance, vehicle owner civil liability insurance, vehicle body insurance, property insurance,...) and other fees that The Company buy and pay once for many accounting periods

Fixed asset repair costs: One-time asset repair costs of great value are allocated to expenses using the straight-line basis with an allocation period during 36 months.

Other prepaid expenses serve business operations for many accounting periods.

13. Principles for recording liabilities

Liabilities are recognised for amounts to be paid in the future for goods and services received. Liabilities are recognised based on reasonable estimates of the amount payable.

The classification of payables as payables to vendors, internal payables and other payables is based on the following principles:

- Payables to vendors reflect trade payables arising from purchases of goods, services, assets and the vendor is an independent unit of the Company, including payables when Imported through consignee.

- Internal payables reflect payables between superior units and subordinate units without legal status and dependent accounting.

- Other payables reflect non-commercial payables, not related to transactions of buying, selling or providing goods and services.

14. Principles for recording borrowings and finance lease liabilities

Borrowings are total amounts the Company owes to banks, institutions, financial companies and other objects (excluding borrowings under the form of bond or preferred stock issuance which require the issuer to repurchase at a certain time in the future).

Financial lease liabilities are recorded as total payable amount calculated by present value of minimum lease payment amounts or fair value of leased assets.

Borrowings and financial lease liabilities are monitored in detail according to creditor, agreement and borrowed asset.

15. Principles for recording and capitalising borrowing costs

Principles for recording borrowing costs: Borrowing costs include loan interest and other costs incurred directly related to loans. Borrowing costs are recorded as expenses when incurred.

In cases where borrowing costs are directly related to construction investment or production of unfinished assets that need a long enough period (over 12 months) to be put into use for the intended purpose or sold, then these borrowing costs are capitalised. For separate borrowings serving the construction of fixed assets or investment properties, interest is capitalised even if the construction period is less than 12 months. Income arising from the temporary investment of loans is recorded as a decrease in the cost of the relevant assets.

For general borrowings capital, which is used for construction investment purposes or production of unfinished assets, capitalised borrowing costs are determined according to the capitalisation rate for the weighted average accumulated costs incurred for capital construction investment or production of that asset. The capitalisation rate is calculated according to the weighted average interest rate of outstanding borrowings during the year, excluding separate loans serving the purpose of creating a specific asset.

16. Principles for recording accrued expenses

Accrued expenses reflect amounts payable for goods and services received from the seller or provided to the buyer but not yet paid due to lack of invoices or insufficient records, accounting documents and other relevant documents, payables to employees in terms of vacation wages, production and business expenses that must be accrued in advance.

Land lease: Accrued expenses are recorded on the basis of the fair estimates on amounts payable to goods, services which have been used and the fair estimates on the costs of land leasing activity in the year. The costs of land leasing activity are calculated based on the fair estimates on the amounts payable to goods, services for the purpose of this activity in the year:

Costs of land leasing activity	=	Lease area in the period	x	Costs/1m2 of lease land as per investment estimates

17. Principles for recoding unrealised revenue

Unrealised revenue is the revenue which will be recorded in correspondence with the obligations that the Company must perform in one or more following accounting periods.

Unearned revenue includes the prepaid amount from customers for one or many accounting periods concerning the lease of property at Saigontel Tower, Lot 46 Quang Trung Software Park, Trung My Tay Ward, HCMC and the lease of plant at Dai Dong Hoan Son IP, Dai Dong Commune, Bac Ninh Province.

Method of allocating unrealised revenue is on the principle of conformity with obligations that the Company will perform in next one or several accounting periods.

18. Principles for recording owner's equity

Paid-in capital

Paid-in capital is recognised according to the actual contributed capital of shareholders.

Share premium: Share premium is recognised according to the difference between the issue price and the par value of shares at initial issuance, additional issuance, the difference between the reissue price and the book value of treasury shares and the capital component of convertible bonds at maturity. Direct costs related to the additional issuance of shares and the reissue of treasury shares are credited to the share capital surplus.

Principles for recording undistributed earnings

Profit after corporate income tax shall be distributed to shareholders after setting aside funds in accordance with the Charter of the Company as well as the provisions of law and approved by the General Meeting of Shareholders' Council.

The distribution of profits to shareholders taking into consideration non-monetary items included in undistributed after corporate income tax may affect cash flow and the ability to pay dividends such as interest due to revaluation of assets contributed to capital, interest due to revaluation of monetary items, financial instruments and other non-monetary items.

Dividends are recognised as liabilities when approved by the General Meeting of Shareholders' Council.

19. Principles for recording treasury shares

Upon redemption of shares issued by the Company, the amount paid including transaction-related expenses is recorded as treasury shares and reflected as a deduction in equity. When reissued, the difference between the reissue price and the book price of treasury shares is recorded in the item "Share premium".

20. Principles for recording revenues and other income

Revenue from the transfer of land, leasing of land with developed infrastructure, and leasing of office buildings and factories

The Company applies the method of recording revenue once for all advanced amounts before the following conditions are met simultaneously: 1. The lessee is not entitled to cancel the lease contract and the lessor has no obligation to repay the amount received in advance in all cases and in all forms; 2. The amount received in advance from the lease is not less than 90% of the total lease amount expected to get under the contract during the lease term and the lessee must pay the entire amount of lease within 12 months from the beginning of the lease; 3. Almost all the risks and benefits associated with ownership of the leased asset are transferred to the lease; 4. The lessor must estimate relatively the full cost of the lease.

Revenue from goods sold

Revenue from the sale of goods should be recognised when all the five (5) following conditions have been satisfied: 1. The enterprise has transferred to buyer the significant risks and rewards of ownership of the goods; 2. The enterprise retains neither continuing managerial involvement as an owner nor effective control over the goods sold; 3. The amount of revenue can be measured reliably; When the contract specifies that buyers are entitled to return products, goods they have bought under specific conditions, the enterprise will record the revenue only when those conditions no longer exist and the buyers do not have right to return products, goods (except for changing to other goods, services) 4. The economic benefits associated with the transaction has flown or will flow to the enterprise; 5. The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from service rendered

Revenue of a transaction involving the rendering of services is recognised when the outcome of that transaction can be determined reliably. In case the service is performed in many periods, the revenue recognised in the period is based on the results of the work completed at the end of the accounting period.

The results from transaction involving the rendering of services are determined when all four (4) conditions are satified: 1. Revenue can be determined with relative certainty. When the contract stipulates that the buyer is entitled to return the purchased services under specific conditions, revenue is recognised only when those specific conditions no longer exist and the buyer is not entitled to return the purchased services; 2. Economic benefits from the transaction providing that service can be obtained; 3. The work completed at the end of the accounting period can be determined; 4. The costs incurred for the transaction and the costs to complete the transaction involving the rendering of services can be determined.

Financial income

Revenue from financial activities is recognised when all the two (2) following conditions have been satisfied: 1. It is possible to obtain economic benefits from the concerned transactions; 2. Income is determined with relative certainty.

Revenue from financial activities includes: interest, dividends, shared profits and revenue from other financial activities of the Company (investment in stock trading, investment in affiliated companies, subsidiaries, investments in other capital investment; exchange rate interest)...

Interests recognised on an accrual basis, determined on the balance of deposit accounts and and interest rates in each period;

Distributed dividends and profits shall be recognised when shareholders are entitled to receive dividends or profits from the capital contribution. Dividends received in shares are only tracked by the number of additional shares, the value of shares received/recorded at par value is not recorded.

When an amount which has been recorded as an income becomes irrecoverable, such irrecoverable or uncertainly recoverable amount must be accounted as expense incurred in the period, but not recorded as income decrease.

21. Principles and method of recording cost of goods sold

Cost of goods sold are the cost of products, goods, services, production costs and other expenses recorded in the cost of goods sold or recorded a decrease in the cost of goods sold in reporting period. The cost of goods sold is recorded at the date the transaction incurs or likely to incur in the future regardless payment has been made or not. The cost of goods sold and revenue shall be recorded simultaneously on conformity principles. Expenses exceeding normal consumption level are recorded immediately to the cost of goods sold on prudent principle.

22. Principles and method of recording financial expenses

Financial expenses include expenses or loss related to the financial investment, borrowing cost and capital borrowing, cost of capital contribution to joint ventures and associations, short-term securities transfer losses, transaction costs for selling securities..; Provision for devaluation of financial investments, losses incurred when selling foreign currencies, exchange rate losses and other financial expenses.

Financial expenses are recorded in details by their content and determined reliably when there are sufficient evidences on these expenses.

23. Principles and methods of recording current and deferred corporate income tax expenses

Corporate income tax includes current corporate income tax and deferred corporate income tax incurred in the year and set basis for determining operating result after tax in current fiscal year.

Current income tax is a tax calculated based on taxable income. Taxable income differs from accounting profit due to adjustment of temporary differences between tax and accounting, non-deductible expenses as well as adjustment of non-taxable income and loss carried forward.

Deferred income tax is the corporate income tax that will be payable or refunded due to the temporary difference between the book value of assets and liabilities to prepare financial statements and the basis for calculating income tax. Deferred tax liabilities are recognised for all taxable temporary differences. Deferred tax assets are recognised only when it is probable that taxable profits will be available in the future against which these deductible temporary differences can be utilized.

24. Principles for recording earnings per share

Basic earnings per share is calculated by dividing net income available to common shareholders after appropriating to Bonus and Welfare Fund by the weighted-average number of common shares outstanding during the year.

Diluted earnings per share is calculated by dividing net income available to common shareholders (after adjusting dividends of preferred convertible shares) by the weighted-average number of common share outstanding and the weighted-average number to be issued in case where all dilutive potential common are converted into common shares.

26. Related parties

(i) Enterprises that control, or are controlled directly or indirectly through one or more intermediaries, or are under common control with the reporting enterprise (including parent companies, subsidiaries, subsidiaries of the same group);

(ii) Associate companies (stipulated in Accounting Standard No. 07 "Accounting for investments in associates");

(iii) Individuals with direct or indirect voting rights in reporting enterprises that lead to significant influence over these enterprises, including close family members of these individuals. Close family members of an individual are those who can control or be controlled by that person when dealing with a business such as: Father, mother, wife, husband, children, brothers, and sisters.

(iv) Key management employees have the rights and responsibilities for planning, managing and controlling the activities of the reporting enterprise, including leaders and management staff of the company and close family members of these individuals;

(v) Enterprises where the individuals mentioned in case (iii) or case (iv) directly or indirectly hold an important part of the voting rights or through this, that person has can have a significant impact on the business. This includes businesses that are owned by the directors or major shareholders of the reporting enterprise and businesses that share a key member of management with the reporting enterprise.

In considering each relationship between related parties, it is necessary to pay attention to the nature of the relationship, not just the legal form of those relationships.

27. Principles for presenting assets, revenue and operating results by segment

A reportable segment includes business segment or a geographical segment.

A business segment is a distinguishable component of an enterprise that is engaged in providing an individual product or service or a group of related 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 an enterprise that is engaged in 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.

For the purpose of management, the Company operates in a large scale of the country, so it presents major segment reporting by business sector, the minor segment reporting by geographical segment.

V. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CONSOLIDATED BALANCE SHEET

1. Cash and cash equivalents	June 30, 2026	January 01, 2026
Cash	**139,450,271,187**	**114,449,696,767**
Cash on hand	1,087,476,916	807,793,522
Cas in bank	138,362,794,271	113,641,903,245
Cash equivalents	-	**70,000,000,000**
Deposit with the term of less than 3 months	-	70,000,000,000
Total	**139,450,271,187**	**184,449,696,767**

2. Short-term financial investments	June 30, 2026	January 01, 2026
Total	**344,993,230,580**	**385,628,995,811**

a. Investment held until maturity

Bank deposits	June 30, 2026		January 01, 2026	
	Original cost	Book value	Original cost	Book value
Deposits with terms over 3 months (*)	144,075,120,402	144,075,120,402	225,022,010,851	225,022,010,851
Total	**144,075,120,402**	**144,075,120,402**	**225,022,010,851**	**225,022,010,851**

(*) In which, the bank deposits with a term of less than 12 months with a balance as at June 30, 2026 of VND 141,075,120,402 is being used as collateral for the loan disclosed in Notes V.21.

Receivables from short-term loans	June 30, 2026		January 01, 2026	
	Amount	Provision	Amount	Provision
BHS Real Estate JSC (1)	87,041,200,000	-	95,541,200,000	-
Saigon - Lam Dong Investment and Tourist Corporation (2)	12,230,000,000	-	12,230,000,000	-
Vien Dong Vietnam Land JSC (3)	10,662,000,000	(10,662,000,000)	10,662,000,000	(10,662,000,000)
Others	48,392,328,767	-	10,635,000,000	-
Total	**158,745,224,389**	**(10,662,000,000)**	**129,068,200,000**	**(10,662,000,000)**
Vien Dong Vietnam Land JSC	*4,930,801,750*	*(4,930,801,750)*	*4,930,801,750*	*(4,930,801,750)*
Others	*37,242,084,039*	-	*26,607,983,210*	-

The receivables from loans are related parties.

Saigon - Lam Dong Investment and Tourist Corporation	12,230,000,000	-	12,230,000,000	-
Saigon Vina Telecom Garment Textiles JSC	9,350,000,000	-	9,120,000,000	-
Saigontel Long An Company Limited	-	-	176,000,000,000	-
Total	**21,580,000,000**	**-**	**197,350,000,000**	**-**

Notes for loans

(1) Unsecured loans under loan contracts with terms from 8 to 12 months, interest rate from 8%-8.5%/year, loan term until July 31, 2026

(2) Unsecured loan under Loan Agreement No. 06/2023/HD-SGLD-Hitech signed on November 20, 2022. Loan term is: 12 months from the date of first loan disbursement. When the repayment term expires, if the Parties do not have any other adjustments or additions, this Loan Agreement will automatically renew for 01 year each time and there is no limit on the number of renewals, with a loan interest rate of 6%/year.

(3) Unsecured loan under contract No. 1114/TT-SGT.16 dated November 10, 2016, Appendix 01 dated May 9, 2017, Appendix 02 dated May 9, 2018, Appendix 03 dated May 9, 2019, amount of VND 10,662,000,000, loan term of 01 year (automatically renewed if there are no other adjustments or additions), loan interest rate before Jul 01, 2024 is 10.5%/year, from July 01, 2024 is 0%.

b. Long-term financial investments (page 40-41)

3. Trade receivables	**June 30, 2026**		**January 01, 2026**	
	Amount	**Provision**	**Amount**	**Provision**
a. Short-term	**103,481,985,888**	**(4,126,259,453)**	**366,805,589,974**	**(4,126,259,453)**
Local customers	103,481,985,888	(4,126,259,453)	366,805,589,974	(4,126,259,453)
Sai Gon - Da Nang Investment Corporation	44,548,714,728	-	153,552,460,703	-
Hoan Son IP Industrial Joint Stock Company	-	-	55,202,250,000	-
Dai Dong High-Tech Joint Stock Company	-	-	78,295,929,075	-
Hung Hoa Medical Furniture and Equipment Co., Ltd	3,734,338,462	-	29,874,707,697	-
Dong Anh Steel Pole Manufacturing Co., Ltd. (International Steel Structure Technology Joint Stock Company)	14,060,475,000	-	14,060,475,000	-
Others	41,138,457,698	(4,126,259,453)	35,819,767,499	(4,126,259,453)
Total	**103,481,985,888**	**(4,126,259,453)**	**366,805,589,974**	**(4,126,259,453)**

3. Trade receivables	**June 30, 2026**		**January 01, 2026**	
	Amount	**Provision**	**Amount**	**Provision**
b. Related parties				
Sai Gon - Da Nang Investment Corporation	44,548,714,728	-	153,552,460,703	-
Sai Gon - Hai Phong Industrial Park Corporation	5,670,021,856	-	5,870,507,773	-
TN Global JSC	47,740,963	-	2,657,642	-
Total	**50,288,858,747**	**-**	**159,440,476,118**	**-**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026 *Unit: VND*

4. Prepayments to suppliers	June 30, 2026		January 01, 2026	
	Amount	Provision	Amount	Provision
Short-term	**770,718,128,403**	**(5,515,267,154)**	**558,492,406,957**	**(5,515,267,154)**
- Local suppliers	769,276,712,853	(4,073,851,604)	557,050,991,407	(4,073,851,604)
Pho Yen Town Land Fund Development Center (1)	72,492,155,817	-	72,544,055,817	-
Branch of Can Giuoc Regional Land Fund Development Center	92,750,772,776	-	66,269,346,489	-
Vinh Hung Long An JSC	450,142,950,080	-	350,577,294,418	-
Kim Ha Consultant and Investment JSC (2)	-	-	11,862,049,394	-
Binh Nguyen Transport JSC	15,975,564,360	-	18,448,202,367	-
Others	137,915,269,820	(4,073,851,604)	37,350,042,922	(4,073,851,604)
- Foreign suppliers	1,441,415,550	(1,441,415,550)	1,441,415,550	(1,441,415,550)
Total	**770,718,128,403**	**(5,515,267,154)**	**558,492,406,957**	**(5,515,267,154)**

(1) Prepayment to the Land Fund Development Center of Pho Yen Town for the purpose of compensation, support, and funding for the implementation of the Tan Phu 1 and Tan Phu 2 Industrial Cluster projects, Trung Thanh Ward, Thai Nguyen Province.

(2) The advance to Vinh Hung Long An JSC under the Construction and Equipment Supply and Installation Contract for the Nam Tan Tap Industrial Park Infrastructure Investment and Business Project.

(3) Prepayment to Kim Ha Consulting and Investment JSC for the purpose of site clearance and technical infrastructure construction at Dai Dong - Hoan Son Industrial Park Phase II, Dai Dong Commune, Bac Ninh Province. The project is being implemented on schedule.

6. Other receivables	June 30, 2026		January 01, 2026	
	Amount	Provision	Amount	Provision
a. Short-term	**392,331,201,040**	**(44,192,944,328)**	**294,484,976,198**	**(44,192,944,328)**
+ Deposits	97,000,000	-	74,000,000	-
Others	*97,000,000*	-	*74,000,000*	-
+ Advances	278,821,982,654	-	192,967,804,173	-
Mr. Nguyen Khac Tai (1)	*1,824,268,700*	-	-	-
Mr. Nguyen Duy Phong (1)	*45,548,885,160*	-	*62,582,153,106*	-
Others	*231,448,828,794*	-	*130,385,651,067*	-

6. Other receivables	June 30, 2026		January 01, 2026	
	Amount	Provision	Amount	Provision
+ Other receivables	113,412,218,386	(44,192,944,328)	101,443,172,025	(44,192,944,328)
VTC Multimedia Corporation (4)	*31,690,000,000*	*(31,690,000,000)*	*31,690,000,000*	*(31,690,000,000)*
Minh Son Construction JSC (5)	*65,039,297,000*	-	*61,658,687,000*	-
Others	*16,682,921,386*	*(12,502,944,328)*	*8,094,485,025*	*(12,502,944,328)*

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026

Unit: VND

b. Long-term	**93,346,866,400**	**(25,000,000,000)**	**93,346,866,400**	**-**
+ Deposits	15,515,448,860	-	15,515,448,860	-
+ Other receivables	77,831,417,540	(25,000,000,000)	77,831,417,540	-
Investment entrusted to individuals (3)	*52,831,417,540*	-	*52,831,417,540*	-
Saigon Postel Corporation (6)	*25,000,000,000*	*(25,000,000,000)*	*25,000,000,000*	***(25,000,000,000)***
Saigon Postel Corporation (6)		-		
Total	**485,678,067,440**	**(69,192,944,328)**	**387,831,842,598**	**(44,192,944,328)**
c. Related parties				
Saigon Postel Corporation	25,000,000,000	(25,000,000,000)	25,000,000,000	(25,000,000,000)
Saigon Vina Telecom Garment Textiles JSC	1,315,962,209	-	4,827,413,711	-
TN Global JSC	898,725,000	-	898,725,000	-
Saigon - Lam Dong Investment and Tourist Corporation	2,704,002,748	-	2,340,118,365	-
Total	**29,918,689,957**	**(25,000,000,000)**	**33,066,257,076**	**(25,000,000,000)**

(1) Advance payment to Mr. Nguyen Duy Phong for compensation payment for site clearance of the Dai Dong - Hoan Son II Industrial Park Infrastructure Investment and Business Project, Dai Dong Commune, Bac Ninh Province and other Projects.

(3) Investment entrusted to individuals under the following entrustment contracts:

- Investment entrustment contract No. 2606/2024/HDUTDT/SGT dated June 26, 2024 for Mr. Bui Xuan Quynh with a contract value of VND 52,831,417,540. The purpose of entrusting real estate investment in various forms. The profit from the use of assets formed from the entrusted capital will be divided according to the ratio: Saigon Telecommunication Technology Corporation receives 95%, Mr. Bui Xuan Quynh receives 5%. The entrustment contract has a term of 1 year from the date of signing and is automatically extended for another 01 year.

(4) Advance payment to Multimedia Corporation (VTC) to purchase technical equipment to establish a subsidiary under the Cooperation Contract to establish VTC-SaigonTel Communications JSC No. 10/HD-SGT dated November 11, 2010.

(5) Deposit for the principle contract No. 01/2024/HĐNT/MS-SGU signed on October 29, 2024 between Minh Son Construction JSC ("Minh Son Company") and Saigon Urban Development and Investment JSC ("SGU Company") on cooperation in investing in the Residential Housing Construction Investment Project in Dien Ban Town, Quang Nam Province with an area of 59,237 m2 invested by Minh Son Company. SGU Company has the right to choose to purchase the Project to become a customer of Minh Son Company or transfer the purchase option to a legal entity or individual designated by SGU Company. Minh Son Company will sign a Project transfer contract with SGU Company to ensure compliance with the provisions of law after the Project is eligible to sign a sales contract.

(6) Other receivables related to the deposit contract for the future purchase of shares of the project enterprise of Saigon Post and Telecommunications JSC signed on October 5, 2018, and the attached appendices.

7. Doubtful debts - Provision for doubtful debts (see page 42)

8. Inventories	June 30, 2026		January 01, 2026	
	Amount	Provision	Amount	Provision
Work in progress	**3,981,683,668,356**	-	**3,726,494,234,664**	-
Tan Phu 1 Industrial Cluster Project cost	480,106,028,250	-	522,847,851,440	-
Tan Phu 2 Industrial Cluster Project cost	457,434,487,747	-	427,794,813,029	-
Nam Tan Tap Industrial Park Project	2,208,191,141,638	-	2,011,496,597,610	-
Luong Son Industrial Cluster Project	88,217,821,573	-	87,817,478,148	-
Dai Dong Hoan Son 2 Industrial Park Project cost	428,541,654,375	-	481,052,404,794	-
Tam Linh Long Chau Project	62,416,431,319	-	59,816,291,332	-
Cost of building general infrastructure in Dai Dong Hoan Son 1 Industrial Park	29,963,522,202	-	29,963,522,202	-
Dong Trieu Industrial Park Project	89,694,514,927	-	-	-
Other works in progress	137,118,066,325	-	105,705,276,109	-
Merchandise	**54,486,556**	-	**108,411,556**	-
Total	**3,981,738,154,912**	-	**3,726,602,646,220**	-

- Value of deteriorated, degraded, slowly circulated inventories: Not applicable.

- The value of inventory used as collateral to secure liabilities as of June 30, 2026: VND 3,640,467,356,310. Of this, the value of the Dai Dong Hoan Son 2 Industrial Park project is VND 406,517,877,102, the Tan Phu 1 & 2 Industrial Cluster project is VND 937,540,515,997, the Luong Son Industrial Cluster project is VND 88,217,821,573, and the Nam Tan Tap Industrial Park project is VND 2,208,191,141,638, which are used as collateral to secure the bank loan as explained in section V.21.

- Specifically, interest expenses capitalized up to June 30, 2026, into the unfinished construction projects of Dai Dong Hoan Son 2 Industrial Park, Tan Phu 1 Industrial Cluster, Tan Phu 2 Industrial Cluster, Nam Tan Tap Industrial Park, Luong Son Industrial Cluster, and Long Chau Spiritual Project are VND 93,990,383,347, VND 23,438,175,122, VND 63,772,513,473, VND 292,288,797,800, VND 1,752,011,233, and VND 36,940,795,752, respectively.

9. Pending costs	June 30, 2026	January 01, 2026
a. Short-term deferred costs	**12,873,937,240**	**1,510,555,651**
Tools and supplies	503,956,875	324,505,678
Other expenses	12,369,980,365	1,186,049,973
b. Long-term deferred costs	**41,503,146,237**	**18,981,707,569**
Repair of plants	2,742,661,308	3,530,972,360
Tools and supplies	40,961,010	1,662,200,480
Other expenses	38,719,523,919	13,788,534,729
Total	**54,377,083,477**	**20,492,263,220**

10. Other assets	30/06/2026	01/01/2026
Short-term	**4,812,831,000**	**4,526,791,000**
Gold, precious metals, precious stones	4,812,831,000	4,526,791,000
Total	**4,812,831,000**	**4,526,791,000**

11. Tangible fixed assets (see page 43)

12. Intangible fixed assets

Items	Computer software	Total
Original cost		
Opening balance	492,872,900	**492,872,900**
Mua trong năm	*80,360,000*	**80,360,000**
Closing balance	573,232,900	**573,232,900**
Accumulated amortization		
Opening balance	480.112,886	**480,112,886**
Charge for the year	*11,384,442*	*11,384,442*
Closing balance	491,497,328	**491,497,328**
Net book value		
Opening balance	12,760,014	**12,760,014**
Closing balance	81,735,572	**81,735,572**

** Ending carrying value of intangible fixed assets pledged/mortgaged as loan security: 0 VND.*

** Ending original costs of intangible fixed assets–fully depreciated but still in use: VND 423,672,900.*

** Commitments on tangible fixed assets acquisitions, sales of large value in the future: Not applicable.*

13. Investment properties

Items	Land use right	Buildings	Total
Original cost			
Opening balance	8,669,522,368	303,675,016,690	**312,344,539,058**
Closing balance	8,669,522,368	303,675,016,690	**312,344,539,058**
Accumulated amortization			
Opening balance	2,988,326,209	46,545,597,774	**49,533,923,983**
Charge for the year	*114,394,860*	*7,106,690,556*	**7,221,085,416**
Closing balance	3,102,721,069	53,652,288,330	**56,755,009,399**
Net book value			
Opening balance	5,681,196,159	257,129,418,916	**262,810,615,075**
Closing balance	5,566,801,299	250,022,728,360	**255,589,529,659**

** Net book value of investment properties pledged as security for the borrowing: VND 247.361.469.487.*

14. Non-current works in progress	June 30, 2026	January 01, 2026
Projects in Ba Ria Vung Tau province	114,409,038,548	114,099,687,558
Projects in Hai Duong province	59,720,742,137	59,720,742,137
Projects in Long An province	60,192,527,694	60,192,527,694
Other projects	201,681,935,242	190,777,352,267
Total	**436,004,243,621**	**424,790,309,656**

Other projects include consulting costs, legal procedures and other costs related to the initial stages of project implementation. These costs are part of the total investment structure of the project that will be formed in the future.

15. Trade payables

	June 30, 2026		January 01, 2026	
	Amount	Debt service coverage	Amount	Debt service coverage
a. Short-term	**265,399,468,396**	**265,393,971,196**	**304,712,543,846**	**304,712,543,846**
Local suppliers	265,399,468,396	265,393,971,196	304,712,543,846	304,712,543,846
Construction JSC	72,707,363,195	72,707,363,195	73,772,273,191	73,772,273,191
Samcons Vietnam Construction and Investment JSC	30,009,861,494	30,009,861,494	31,075,607,310	31,075,607,310
GDC Group Corporation	13,627,206,181	13,627,206,181	26,627,206,181	26,627,206,181
Pho Yen Town Land Fund Development Center	16,944,687,790	16,944,687,790	-	-
Others	132,104,852,536	132,104,852,536	173,237,457,164	173,237,457,164
Total	**265,399,468,396**	**265,393,971,196**	**304,712,543,846**	**304,712,543,846**

16. Prepayments from customers

	June 30, 2026	January 01, 2026
a. Short-term	**11,670,220,440**	**12,636,577,645**
Local customers	11,670,220,440	12,636,577,645
Bao Lac Spirituality Park JSC	10,736,600,000	10,736,600,000
Others	933,620,440	1,899,977,645
Total	**11,670,220,440**	**12,636,577,645**

b. Related parties	June 30, 2026	January 01, 2026
Bao Lac Spirituality Park JSC	10,736,600,000	10,736,600,000
Total	**10,736,600,000**	**10,736,600,000**

17. Taxes and payables to the State

a. Payables	January 01, 2026	Payable amount	Paid/Deduction amount	June 30, 2026
VAT	21,387,118,585	54,489,969,241	64,910,084,718	10,967,003,108
Corporate income tax	311,508,104,339	32,683,801,791	38,354,733,150	305,837,172,980
Personal income tax	420,900,040	2,198,880,639	2,128,119,562	491,661,117
Natural resources tax	78,621,532	1,964,868,528	1,213,912,627	829,577,433
Land and housing tax, land rentals	-	29,788,239,966	27,647,121,307	2,141,118,659
Other taxes	-	241,157,897	241,157,897	-
Total	**333,394,744,496**	**121,366,918,062**	**134,495,129,261**	**320,266,533,297**
b. Receivables				
VAT	2,335,456,218	-	177,806,458	2,513,262,676
Corporate income tax	68,862,152	-	-	68,862,152
Land and housing tax, land rentals	30,450,024	-	(30,450,024)	-
Total	**2,434,768,394**	**-**	**147,356,434**	**2,582,124,828**

18. Accrued expenses

	June 30, 2026	January 01, 2026
a. Short-term	**403,490,209,175**	**414,494,889,882**
Interest expenses	271,063,478,685	197,793,452,291
Accrued expenses according to Dai Dong Hoan Son Phase II project cost estimate (*)	103,826,550,475	141,922,779,838
Accrued expenses according to Tan Phu 1 Industrial Cluster Project cost estimate	-	45,756,000,000
Construction expenses	-	6,367,941,440
Brokerage fee	18,293,448,378	18,346,943,949
Other accruals	1,579,687,789	4,307,772,364
b. Long-term	-	-
Total	403,490,209,175	414,494,889,882

c. Related parties	June 30, 2026	January 01, 2026
Trang Cat Urban Development One Member Co., Ltd	72,936,986,303	63,713,424,655
Northwest Saigon City Development Corporation	48,244,898,247	44,627,059,905
Saigon Nhon Hoi Industrial Park JSC	22,887,123,289	22,887,123,289
Hung Yen Investment And Development Corporation	20,751,859,764	20,540,100,214
Tan Phu Trung - Long An Industrial Park Co., Ltd	6,619,647,497	6,552,523,492
Saigontel Distribution and Services JSC	3,224,427,318	2,537,662,737
Bao Lac Spirituality Park JSC	1,069,358,075	988,974,240
Saigon - Hai Phong Industrial Park JSC	-	3,697,050,795
Total	**175,734,300,493**	**165,543,919,327**

19. Unrealised revenue	June 30, 2026	January 01, 2026
a. Short-term	**239,633,013,836**	**39,085,986,310**
Revenue from office rental and service rended	2,959,101,946	1,039,811,332
Revenue from office rental, factory rental, and infrastructure fees	202,724,097,617	4,096,360,705
Others	33,949,814,273	33,949,814,273
b. Long-term	**5,501,754,690**	**9,126,083,424**
Revenue from office rental and service rended	5,501,754,690	9,126,083,424
Total	**245,134,768,526**	**48,212,069,734**

20. Other payables	June 30, 2026	January 01, 2026
a. Short-term	**608,710,123,410**	**330,198,055,176**
Union fees	367,040,779	191,928,630
Receipt of short-term deposits	586,026,980,698	278,826,634,082
+ Customers deposit for projects in Thai Nguyen Province	140,551,489,047	95,612,103,619
+ Customers deposit for Dai Dong Hoan Son II projects	24,181,406,321	151,323,155,663
+ Saigon Vina Telecom Garment Textiles JSC (2)	27,669,000,000	27,669,000,000
+ Others	393,625,085,330	4,222,374,800
Other payables	22,316,101,933	51,179,492,464
+ Others	22,316,101,933	51,179,492,464
b. Long-term	**102,408,675,673**	**14,882,568,671**
Receipt of long-term deposits	102,408,675,673	14,882,568,671
+ Receipt of deposits for leasing land	5,997,188,753	5,867,188,753
+ Others	96,411,486,920	9,015,379,918
Total	**711,118,799,083**	**345,080,623,847**
c. Related parties		
Saigon - Hai Phong Industrial Park JSC	1,361,246,359	1,767,316,073
Saigon Vina Telecom Garment Textiles JSC	27,669,000,000	27,669,000,000
Long An Investment Development JSC	5,152,556,752	5,152,556,752
Saigontel Distribution and Services JSC	395,890,407	1,015,890,407
TN Global JSC	119,040,000	119,040,000
Mr. Dang Thanh Tam	1,500,000,000	1,500,000,000
Total	**36,197,733,518**	**37,223,803,232**

(1) Deposits received for Dai Dong Hoan Son Industrial Park project phase II include:

- The deposit amount according to the Deposit Agreements and the attached appendices is to ensure the right to re-lease the Land Lots at Dai Dong-Hoan Son Industrial Park Phase II, Dai Dong Commune, Bac Ninh Province as soon as the Land Lots meet the business conditions according to the provisions of law. The deposit value depends on each contract. The expected deposit term is until March 2023 and includes a self-extension clause corresponding to the extension period due to objective reasons or force majeure events.

(2) The deposit to ensure the performance of service contract No. 0503/2020/HDDV/SGT-SGVN signed on March 5, 2020 related to the project 300A-B Nguyen Tat Thanh, Xom Chieu Ward, Ho Chi Minh City between Saigon Vina Textile Garment JSC and Saigon Telecommunication Technology Corporation in the amount of VND 27,669,000,000.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026 *Unit: VND*

21. Borrowings and financial lease liabiliti	June 30, 2026		January 01, 2026	
	Amount	Debt service coverage	Amount	Debt service coverage
a. Short-term	**1,873,073,623,192**	**1,873,073,623,192**	**1,856,821,289,168**	**1,856,821,289,168**
Related parties (21.1)	792,141,275,104	792,141,275,104	804,466,275,105	804,466,275,105
Long An Development Investment JSC (1)	266,581,917,963	266,581,917,963	278,906,917,963	278,906,917,963
Trang Cat Development One Member Co., Ltd. (2)	315,000,000,000	315,000,000,000	315,000,000,000	315,000,000,000
Hung Yen Investment and Development Corporation (3)	42,702,892,883	42,702,892,883	42,702,892,883	42,702,892,883
Northwest Saigon City Development Corporation (4)	86,015,952,708	86,015,952,708	86,015,952,708	86,015,952,708
Saigontel Service And Distribution JSC (5)	34,186,400,000	34,186,400,000	34,186,400,000	34,186,400,000
Saigon Hi-tech Infrastructures Development and Investment JSC (6)	28,812,000,000	28,812,000,000	28,812,000,000	28,812,000,000
Bao Lac Spirituality Park JSC	16,210,000,000	16,210,000,000	16,210,000,000	16,210,000,000
Tan Phu Trung Industrial Park One Member Co., Ltd. - Long An	1,352,111,550	1,352,111,550	1,352,111,551	1,352,111,551
KumBa JSC	1,280,000,000	1,280,000,000	1,280,000,000	1,280,000,000
21. Borrowings and financial lease liabiliti	June 30, 2026		January 01, 2026	
	Amount	Debt service coverage	Amount	Debt service coverage
Bank borrowings (21.2)	807,445,989,046	807,445,989,046	690,842,542,308	690,842,542,308
Vietnam Joint Stock Commercial Bank For Industry And Trade (7)	731,452,303,533	731,452,303,533	548,080,901,728	548,080,901,728
Joint Stock Commercial Bank for Investment and Development of Vietnam (8)	75,083,485,513	75,083,485,513	136,760,031,028	136,760,031,028
Vietnam Export Import Commercial Joint Stock Bank (9)	730,200,000	730,200,000	730,200,000	730,200,000
Vietnam Prosperity Joint Stock Commercial Bank (10)	-	-	5,091,409,552	5,091,409,552
Others	180,000,000	180,000,000	180,000,000	180,000,000
Ngân hàng TMCP Quân Đội (11)	-	-	-	-
Personal borrowings (21.3)	140,381,000,000	140,381,000,000	163,800,000,000	163,800,000,000
Nguyen Thi Khuyen (11)	-	-	71,060,000,000	71,060,000,000
Others	140,381,000,000	140,381,000,000	92,740,000,000	92,740,000,000

Company borrowings (21.4)	133,105,359,042	133,105,359,042	197,712,471,755	197,712,471,755
Duc Hoa Infrastructure Investment and Development JSC (13)	32,820,000,000	32,820,000,000	32,820,000,000	32,820,000,000
Kim Ha Consulting and Investment JSC (14)	-	-	56,000,000,000	56,000,000,000
Cholimex Mechanics Electronics and Informatics JSC	8,000,000,000	8,000,000,000	8,000,000,000	8,000,000,000
NMID Consulting and Development Company Limited	70,600,000,000	70,600,000,000	-	-
Others	21,685,359,042	21,685,359,042	100,892,471,755	100,892,471,755
b. Long-term	**1,738,952,046,563**	**1,738,952,046,563**	**1,869,980,699,100**	**1,869,980,699,100**
Bank borrowings (21.2)	1,738,952,046,563	1,738,952,046,563	1,869,980,699,100	1,869,980,699,100
Vietnam Joint Stock Commercial Bank For Industry And Trade (7)	1,606,644,698,179	1,606,644,698,179	1,623,601,516,001	1,623,601,516,001
Investment and Development of Vietnam (8)	21,165,929,891	21,165,929,891	4,335,978,315	4,335,978,315
Vietnam Export Import Commercial Joint Stock Bank (9)	150,700,000	150,700,000	515,800,000	515,800,000
Vietnam Prosperity Joint Stock Commercial Bank (10)	110,795,718,493	110,795,718,493	241,166,004,784	241,166,004,784
Others	195,000,000	195,000,000	285,000,000	285,000,000
Total	**3,612,025,669,755**	**3,612,025,669,755**	**3,726,801,988,268**	**3,726,801,988,268**

21.1. Details of related parties borrowings

(1) The borrowings from **Long An Investment and Development JSC** is mortgaged by investments in equity of other entities owned by Sai Gon Telecommunication & Technologies Corporation (explained in Notes V.2), details are as follows:

(1.1) Contract No. 02/2021/HĐCVT/LADIC-SGT dated November 1, 2021 and Appendices No.1-02/2021/HĐCTV/LADIC-SGT, Appendix No.3-02/2021/HĐCVT/LADIC-SGT, Appendix No.4-02/2021/HĐCVT/LADIC-SGT, purpose: serving business activities. Interest rate: 4%/year, term until November 23, 2026.

(1.2) Contract No. 0601/2023/HĐCVT/LADIC-SGT dated January 6, 2023 and Appendices No.01/0601/2023/HĐCVT/LADIC-SGT, Appendix No.02/0601/2023/HĐCVT/LADIC-SGT, purpose: serving business activities. Interest rate: 5.0%/year, term until January 12, 2027.

(1.3) Contract No. 1808/2023/HĐCV/LADIC-SGT dated August 18, 2023 and Appendices No.01/1808/2023/HĐCVT/ LADIC-SGT, Appendix No.02/1808/2023/HĐCVT/ LADIC-SGT, purpose: investment, business activities. Interest rate: 5.0%/year, term until February 17, 2027.

(1.4) Contract No. 01.2024/HDCV/LADIC-SLA dated December 23, 2024, for the purpose of serving investment and business activities. Interest rate 4%/year, expiry date December 23, 2026.

(2) The borrowings from **Trang Cat Urban Development One Member LLC**, details as follows:

(2.1) Loan Agreement No. 01/2021/TTV/TRC-SGT dated September 20, 2021, Appendix No.02/2021/TTV/TRC-SGT dated October 28, 2023, purpose: supplement working capital. Interest rate: 5%/year, term until October 28, 2026.

(2.2) Loan contract No. 3110/2023/HDV/TCC-SGT dated October 31, 2023, purpose: supplement working capital. This loan is an unsecured loan. Interest rate: 6%/year, term until October 30, 2026.

(3) The borrowings of **Hung Yen Investment and Development Corporation** is secured by investments in other units owned by Saigon Telecommunication Technology Corporation (Note in V.2), details as follows:

Loan Agreement No. 01/2021/HĐVV/HY-SGT dated October 29, 2021 and Appendices No.01/2021/PLHĐVV/HY-SGT dated January 28, 2022, Appendix No.02/2021/PLHĐVV/HY-SGT dated July 28, 2022, Appendix No.03/2021/PLHĐVV/HY-SGT dated January 28, 2023, Appendix No.04/2021/TTMV/HY-SGT dated January 28, 2024, Appendix No.05/2021/TTMV/HY-SGT dated October 28, 2024, purpose: supplement working capital. Interest rate: 1%/year, term until October 28, 2026.

(4) The borrowings without collateral from **Saigon Northwest Urban Development JSC** are specifically as follows:

(4.1) Loan contract 02/2024/AT/SCD-SGT dated February 1, 2024. Loan purpose: additional capital for production and business activities. Interest rate: 8%/year, term until March 30, 2027.

(4.2) Loan Agreement 07/2024/AT/SCD-SGT dated February 29, 2024 and Appendices No.07A/2024/AT/SCD-SGT dated April 1, 2024, Appendix No.07B/2024/AT/SCD-SGT dated October 1, 2024. Loan purpose: supplementary capital for production and business activities. Interest rate: 8%/year, term until September 30, 2026.

(4.3) Contract No. 08/2019/AT/SCD-SGVN dated August 27, 2019 and Appendix No. 08/2020/AT/PLHĐ/SCD-SGTL, Appendix No. 08A/2021/AT/PLHĐ/SCD-SGTL, Appendix No. 08B/2022/AT/PLHĐ/SCD-SGTL, Appendix No. 08C/2022/AT/PLHĐ/SCD-SGTL, Appendix No. 08D/2023/AT/PLHĐ/SCD-SGTL, Appendix No. 08E/2023/AT/PLHĐ/SCD-SGTL, Appendix No. 08F/2024/AT/PLHĐ/SCD-SGTL and Appendix No. 08G/2024/AT/PLHĐ/SCD-SGTL dated October 01, 2025. Loan purpose: to implement the project with an interest rate: 8%/year, expiry date: October 01, 2026.

(5) Unsecured borrowings to **Saigontel Distribution and Service JSC**, details as follows:

(5.1) Loan Agreement No. 1509/2022/HĐCV/SDJ-SGT dated September 15, 2022 and Appendices No. 04A/2023/PLHĐ/SDJ-SGT dated August 13, 2023, Appendix No. 04A/2024/PLHĐ/SDJ-SGT dated August 13, 2024, Appendix No. 01-1509/2022/HĐCV/SDJ-SGT dated August 13, 2025, purpose: business activities. Interest rate: 8%/year, term until August 13, 2026.

(5.2) Loan Agreement No. 0104/2022/TTMV/SDJ-SGT dated April 1, 2022 and Appendices No. TT1-0104/2022/TTMV/SDJ-SGT dated August 25, 2022, Appendix No. TT1-0104/2024/TTMV/SDJ-SGT dated March 31, 2024, purpose: business activities. Interest rate: 3.5%/year, term until April 1, 2026.

(6) Unsecured borrowings from Saigon Hi-Tech Park Infrastructure Development and Investment JSC under Loan Agreement No. 07-2011/HDVV dated March 01, 2011 and Appendix No. 06.6/07-2011/HDVV with an interest rate of 0.01%/month, loan term until December 31, 2019. Currently, Saigon Hi-Tech Park Infrastructure Development and Investment JSC has ceased operations and closed its tax code. The Company is completing procedures to offset this loan with the investment capital contribution.

21.2. Details of bank borrowings

(7) Borrowings from Vietnam Joint Stock Commercial Bank for Industry and Trade, details as follows:

(7.1) Loan Agreement for Investment Project No. 01/2022HĐCVDADTL/NHCT282-SGT signed on October 18, 2022 and the Appendices of repayment schedule, for investment in the construction of technical infrastructure of Tan Phu 1 and Tan Phu 2 Industrial Clusters, Trung Thanh Ward, Thai Nguyen Province, with interest rate according to each promissory note, loan term of 5 (five) years from the day following the first disbursement date, including a grace period of 06 (six) months, term according to each promissory note. This loan is secured by assets attached to the land plots of 74.5 hectares at Tan Phu 1 Industrial Cluster Project and 56.5 hectares at Tan Phu 2 Industrial Cluster Project, including all rights arising from compensation costs, land clearance costs, leveling costs, and other paid costs related to the land within the Project, plus all rights and benefits associated with or arising from the Project. The balance as of June 30, 2026 is VND 531,815,377,443.

(7.2) Loan Agreement No. 01/2023/HĐCVDADTL/NHCT282-SGT-LS signed on December 14, 2023 for investment in the Luong Son Industrial Cluster Project, Bach Quang Ward, Thai Nguyen Province, with interest rate according to each promissory note, loan term of 51 (fifty-one) months from the day following the first disbursement date, including a grace period of 24 (twenty-four) months. This loan is secured by assets attached to the land plot with an area of 34.53 ha in the Luong Son industrial cluster project, including all rights arising from contracts for compensation, land clearance, leveling and other related land-related work of the Project + all property rights arising from contracts for purchase, capital contribution, business cooperation, lease, lease-purchase of real estate of the Project; Construction contracts, service provision contracts, equipment procurement contracts for the Project, and other contracts related to the Project; Profits derived from the business and exploitation of the value of land use rights and assets attached to the land of the Project. The balance as of June 30, 2026 is VND 7,775,629,018.

(7.3) Investment Project Loan Contract No. 01/2026-HĐCVDADTL/NHCT282-0302615063 signed on June 12, 2026 for investment in the Dong Trieu Industrial Park infrastructure construction and business project with interest rate according to each promissory note, loan term of 72 (seventy-two) months from the day following the first disbursement date, including a grace period of 18 (eighteen) months. This loan is secured by assets attached to the land plot with an area of 116.92ha in the Dong Trieu Industrial Park Project including all rights arising from contracts for compensation, land clearance, leveling and other land-related work of the Project + all property rights arising from contracts for purchase, capital contribution, business cooperation, lease, lease-purchase of real estate of the Project; Construction contracts, service provision contracts, equipment procurement contracts for the Project, and other contracts related to the Project; Profits derived from the business and exploitation of the value of land use rights and assets attached to the land of the Project. The balance as of June 30, 2026 is VND 157,198,742,200.

(7.4) Credit limit loan contract No. 024/2024-HĐCVDADT/NHCT902-SGT, signed on September 19, 2024 for investment in the construction of ICT2 building. This loan is secured by the assets of ICT1 building and future assets of ICT2 office building at Lot 46 Quang Trung Software Park, Trung My Tay Ward, Ho Chi Minh City. The loan interest rate is 12%/year. The balance as of June 30, 2026 is VND 161,716,087,594.

(7.5) Loan agreement No. 012/2025-HĐCVHM/NHCT902-SAIGONTEL, signed on May 28, 2025 to supplement working capital for production and business activities, loan term according to each promissory note but not exceeding 6 (six) months, interest rate according to each promissory note. The balance as of June 30, 2026 is VND 11,782,379,841.

(7.6) Loan agreement No. 024/2025-HĐCVHM/NHCT902-SAIGONTEL, signed on September 15, 2025, to supplement working capital for production and business activities, loan term according to each promissory note but not exceeding 6 (six) months, interest rate according to each promissory note. The balance as of June 30, 2026 is VND 44,197,974,632.

(7.7) Loan from Vietnam Joint Stock Commercial Bank for Industry and Trade under Investment Project Loan Contract No. 01/2023-HDCVDADT/NHCT168-SGTLA dated March 31, 2023 to pay for legal investment costs of the Nam Tan Tap Industrial Park Infrastructure Construction and Business Investment Project in Tan Tap Commune, Tay Ninh Province with interest rates determined according to each debt receipt and according to interest rate adjustment notices during the period, the loan interest rate as at December 31, 2025 is 9.50%/year, loan term is 60 months from the next day of the first disbursement date. The borrower does not have to repay the principal within 12 months from the next day of the first disbursement date. After the grace period, the loan amount is repaid on a 3-month term basis on the day coinciding with the corresponding interest payment date. The balance as at December 31, 2025 is VND 1.379.618.335.869. This loan is secured by mortgaging the following collaterals: (Note in V.8)

- All property rights arising from compensation, indemnity, support, site clearance, site leveling and other costs paid related to land belonging to the Nam Tan Tap Industrial Park Infrastructure Investment and Construction Project in Tan Tap Commune, Tây Ninh Province, invested by Saigontel Long An Company Limited

- All rights and interests associated with or arising from the Nam Tan Tap Industrial Park Infrastructure Investment Project in Tan Tap Commune, Tay Ninh Province invested by Saigontel Long An Company Limited (including but not limited to the rights to own, use, operate, exploit and benefit from the operation and exploitation of the Industrial Park, receivable rights, rights to benefit from transfer and lease contracts, rights to benefit from insurance contracts and other rights arising from the Project)

- The assets are real estate formed under the Nam Tan Tap Industrial Park Infrastructure Investment Project in Tan Tap Commune, Tay Ninh Province, invested by Saigontel Long An Company Limited (including but not limited to machinery, equipment, furniture, tools, means of transport and other assets).

- Capital contribution and property rights arising from the capital contribution of Saigon - Hai Phong Industrial Park JSC at Saigontel Long An Company Limited to implement the Nam Tan Tap Industrial Park Investment Project.

- Capital contribution and property rights arising from the capital contribution of Saigon Telecommunication Technology JSC at Saigontel Long An Company Limited to implement the Nam Tan Tap Industrial Park Investment Project.

- The deposit at Vietnam Joint Stock Commercial Bank for Industry and Trade, with a 6-month term, owned by Saigontel Long An Co., Ltd..

(8) Borrowings from the **Joint Stock Commercial Bank for Investment and Development of Vietnam,** details are as follows:

(8.1) Credit limit contract No. 01/2024/16346640/HĐTD dated July 3, 2023, borrowing to serve production and business activities with interest rates for each specific debt receipt, loan term of 12 months from the date of signing the contract. This loan is secured by mortgaging the real estate ownership rights of many individuals.

(8.2) Credit limit contract No. 01/2025/25990215/HĐTD dated August 25, 2025 for the construction of a factory for rent in Da Nang High-Tech Park with an interest rate of 7%/year, loan term of 120 months. This loan is secured by mortgaging the property attached to Plot No. 5, map sheet No. 96, lot A23, Road No. 10, Da Nang High-Tech Park in Hoa Lien commune, Hoa Vang district, Da Nang.

(9) Borrowings from the **Vietnam Commercial Joint Stock Export Import Bank,** details are as follows:

(9.1) Loan contract No. LAV220064631/1403 dated July 26, 2022 to purchase a car. The loan term is 60 months from the date of first loan disbursement, interest rate according to each debt receipt. This loan is secured by 2 TOYOTA FORTUNER cars.

(9.2) Loan contract No. LAV22007730/1403 dated September 5, 2022 to purchase a car. The loan term is 60 months from the date of first loan disbursement, interest rate according to each debt receipt. This loan is secured by a TOYOTA LAND CRUISER PRADO car.

(10) Borrowing from the **Vietnam Prosperity Joint Stock Commercial Bank**, details are as follows:

VPbank loan contract No. BCLC-4055-01 dated December 14, 2024 is for the purpose of paying for valid and legal expenses and/or refinancing BIDV's loan and financial compensation loan to implement the Dai Dong Hoan Son Industrial Park Infrastructure Investment and Business Project Phase 2, Tien Du District, Bac Ninh Province. The loan term is 48 months from the day following the first disbursement date, the interest rate according to the lender's regulations at the time of disbursement and on December 31, 2025 is 10.6% and 8.9% for the 2 compensation and refinancing loans. Form of security: All property rights, all legal rights and interests; The entire balance in the Project Account together with the rights and interests arising from the Project Account, the deposits created from part or all of the balance in the Project Account together with the rights and interests arising from the deposits arising from and/or related to the Project.

21.3. Details of personal borrowings

(11) Loan without collateral to Ms. Nguyen Thi Khuyen according to Loan Agreement No. 1809/HĐCV/NTK-SGT dated September 18, 2023, Appendix No. 01-1809/HĐCV/NTK-SGT dated September 18, 2025, purpose: serving business activities. Interest rate: 4%/year, loan term until September 17, 2027.

(12) Unsecured loan to Mr. Nguyen Thanh Tung under Loan Agreement No. 2712/HĐCV/NTT-SGT dated December 27, 2023, purpose: serving business activities. Interest rate: 0%/year, loan term until June 27, 2026.

Loan without collateral Mr. Nguyen Van Vu according to Loan Contracts No. 1601/2025/SGU-NVV signed on January 16, 2025, 1203/2025/SGU-NVV signed on March 12, 2025, 2203/2025/SGU-NVV signed on March 22, 2025 and No. 2903/2025/SGU-NVV signed on March 29, 2025, purpose: serving business activities with Interest rate: 8%/year, loan term 09 months from the first disbursement date.

21.4. Details of company borrowings

(13) Loan contract No. 01/HĐCV/DH-SGT dated March 29, 2023 and Appendices No. 01/01/HĐCV/DH-SGT dated September 29, 2023, Appendices No. 02/01/HĐCV/DH-SGT dated March 29, 2024, Appendices No. 03/01/HĐCV/DH-SGT dated September 29, 2024, Appendices No. 04/01/HĐCV/DH-SGT dated September 29, 2025 for the purpose of serving business activities. Interest rate: 6%/year, loan term until September 28, 2026.

(14) Unsecured loans to Kim Ha Investment and Consulting Joint Stock Company under loan contracts and PLHĐs with a term of 12 months to serve investment and business activities, interest rate as of December 31, 2025 is 9.9%/year.

(15) Loan to NMID Investment and Development Company Limited under contract number 01.2026/HĐCV/SLA-NMID dated January 28, 2026, interest rate 4%/year, term until January 2, 2027.

(16) Loan to Trump International Vietnam Joint Stock Company under contract number 01.2025/HĐCV/SLA-TRUMPINTER dated 01/10/2025, loan interest rate 6%/year, term until 02/1/2027.

22. Deferred corporate income tax payable	June 30, 2026	January 01, 2026
- Deferred corporate income tax liabilities arising from taxable temporary differences	38,716,881,649	39,482,473,738
Total	**38,716,881,649**	**39,482,473,738**

23. Owners' equity

1. Comparison schedule for changes in Owner's Equity: page 44.

2. Details of paid-in capital	**Rate of shareholding**	**June 30, 2026**	**January 01, 2026**
Paid-in capital of investors	100.00%	1,480,035,180,000	1,480,035,180,000
Total	**100.00%**	**1,480,035,180,000**	**1,480,035,180,000**
** Number of treasury shares*		*310*	*310*

The status of charter capital contribution is as follows:

	According to the Business Registration Certificate		*Charter capital contributed*	*Charter capital still have to contribute*
	VND	**%**	**VND**	**VND**
Contribute capital in cash	1,480,035,180,000	100%	1,480,035,180,000	-
Total	**1,480,035,180,000**	**100%**	**1,480,035,180,000**	-

	The first 6 months of 2026	The first 6 months of 2025
3. Capital transactions with owners and and distribution of dividends, profits		
Owners' equity		
At the beginning of the year	*1,480,035,180,000*	*1,480,035,180,000*
At the end of the year	*1,480,035,180,000*	*1,480,035,180,000*
Dividends, profit distributed	-	-
4. Shares	**June 30, 2026**	**January 01, 2026**
Number of shares registered to be issued	148,003,518	148,003,518
Number of shares sold out to the public	148,003,518	148,003,518
Ordinary share	*148,003,518*	*148,003,518*
Cổ phiếu ưu đãi	-	-
Number of shares repurchased	310	310
Ordinary share	*310*	*310*
Number of existing shares in issue	148,003,208	148,003,208
Ordinary share	*148,003,208*	*148,003,208*
Face value: VND/share.	*10,000*	*10,000*

24. Comparative information

As explained in the explanatory notes, effective January 1, 2026, the Company will apply Circular 99. Due to this change in accounting policy, the presentation of some items in the financial statements will change. Some comparative figures as of January 1, 2026, have been reclassified to conform with Circular 99 on the presentation of financial statements. The comparison table of figures presented in the previous period, before and after re-presentation is as follows:

a. Financial statement:

	Code	01/01/2026 (according to the Reclassified Financial Statement)	01/01/2026 (consolidated balance sheet)
Receivables from short-term loans		-	129,068,200,000
Other short-term receivables	135	455,091,961,158	326,023,761,158
Provision for short-term doubtful debts	137	-	(69,427,272,685)
	136	(69,427,272,685)	-
Short-term prepaid expenses	151	-	1,510,555,651
Short-term deferred costs	161	1,510,555,651	-
	152	-	38,000,038,102
Deductible value added tax	162	38,000,038,102	-
Taxes and other receivables from the State Budget	153	-	2,434,768,394
	163	2,434,768,394	-
Other current assets	155	-	4,526,791,000
	165	4,526,791,000	-
Other long-term receivables	216	-	93,346,866,400
	215	93,346,866,400	-
Investment properties	230	-	262,810,615,075
	240	262,810,615,075	-
Cost	231	-	312,344,539,058
	241	312,344,539,058	-
Accumulated depreciation	242	-	(49,533,923,983)
	232	(49,533,923,983)	-
Construction in progress	242	-	424,790,309,656
	252	424,790,309,656	-
Long-term financial investments	250	-	1,282,297,437,363
	260	1,282,297,437,363	-
Investments in associates, joint-ventures	252	-	833,932,022,402
	262	833,932,022,402	-

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026 *Unit: VND*

	Code	01/01/2026 (according to the Reclassified Financial Statement)	01/01/2026 (consolidated balance sheet)
Investments in equity of other entities	253	-	740,026,372,585
	263	740,026,372,585	-
Provision for decline in the value of long-term investments	254	-	(297,160,957,624)
	264	(297,160,957,624)	-
Long-term prepaid expenses	261	-	18,981,707,569
Long-term deferred costs	271	18,981,707,569	-
Deferred tax assets	262	-	955,998,147
	272	955,998,147	-
Taxes and other payables to the State Budget	313	-	333,394,744,496
	314	333,394,744.496	-
Payables to employees	314	-	398,324,672
	315	398,324,672	-
Short-term accrued expenses	315	-	414,494,889,882
	316	414,494,889,882	-
Short-term unrealised revenue	318	-	39,085,986,310
Short-term deferred revenue	319	39,085,986,310	-
Other short-term payables	319	-	330,198,055,176
	320	330,198,055,176	-
Short-term borrowings and financial lease liabilities	320	-	1,856,821,289,168
	321	1,856,821,289,168	-
Provision for short-term payables	321	-	4,415,770,247
	322	4,415,770,247	-
Long-term unrealised revenue	336	-	9,126,083,424
Long-term deferred revenue	337	9,126,083,424	-
Other long-term payables	337	-	14,882,568,671
	338	14,882,568,671	-
Long-term borrowings and financial lease liabilities	338	-	1,869,980,699,100
	339	1,869,980,699,100	-
Deferred tax liabilities	341	-	39,482,473,738
	342	39,482,473,738	-
Ordinary shares with voting rights	411a	-	1,480,035,180,000
	4111	1,480,035,180,000	-
Treasury shares	415	-	(3,100,000)
	415	(3,100,000)	-
Undistributed earnings	421	-	673,910,134,055
	420	673,910,134,055	-
- Undistributed earnings accumulated to the end of prior periods	421a	-	341,094,869,726
	420a	341,094,869,726	-
- Undistributed earnings of the current period	421b	-	332,815,264,329
	420b	332,815,264,329	-

b. CONSOLIDATED CASH FLOW STATEMENT

- Gains/losses from investing activities	05	-	(15,889,826,616)
- Profit and loss from investment and financial activities	05	(15,889,826,616)	-
- Cost of borrowing	06	-	37,059,993,430
- Cost of borrowing	06	37,059,993,430	-
- Increase (-)/ decrease (+) in prepaid expenses	12	-	(14,586,425,147)
- Increase (-)/ decrease (+) deferred costs	12	(14,586,425,147)	-
- Interest paid	14	-	(17,330,131,435)
- Cost of Borrowing paid	14	(17,330,131,435)	-

VI. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CONSOLIDATED INCOME STATEMENT

1. Revenue from sales and services rendered	The first 6 months of 2026	The first 6 months of 2025
a. Revenue		
Revenue from trading and services	97,945,132,119	227,274,411,791
Revenue from trading real estates, leasing land, office and plant	292,634,021,564	820,420,553,339
Total	**390,579,153,683**	**1,047,694,965,130**

b. Revenue from leasing assets

In the year, the Company recorded the income from leasing the land at Dai Dong Hoan Son Industrial Park in the consolidated income statement in compliance with the accounting policies presented in Notes IV.20. If the revenue from leasing is allocated in the leasing term, the income, profit before tax will be influenced as follows:

b1. Recording revenue once	The first 6 months of 2026	The first 6 months of 2025
Revenue	130,980,556,256	798,151,865,134
Profit before tax	40,443,493,846	525,896,636,773

b2. Recording by gradual allocation on leasing term	The first 6 months of 2026	The first 6 months of 2025
Revenue	3,852,369,302	22,804,339,004
Profit before tax	1,189,514,525	15,025,618,194

2. Cost of goods sold	The first 6 months of 2026	The first 6 months of 2025
Costs of trading and services	73,617,993,255	206,592,567,889
Cost of leasing land, office and plant	201,464,731,700	271,077,983,528
Total	**275,082,724,955**	**477,670,551,417**

3. Financial income	The first 6 months of 2026	The first 6 months of 2025
Interest income from deposit, loans	18,299,360,809	11,118,473,969
Gain from investment entrustment activities	-	-
Lãi chênh lệch tỷ giá đã thực hiện	-	-
Gain from revaluation of monetary items denominated in foreign currency	-	926,525,316
Others	95,467,450,321	15,113,397
Total	**113,766,811,130**	**12,060,112,682**

4. Financial expenses	The first 6 months of 2026	The first 6 months of 2025
Interest expenses	43,013,716,792	37,059,993,430
Realized exchange rate difference loss	146,969,342	8,636,550
Provision/(Reversal) for devaluation of trading securities and investment losses	57,869,184,977	10,719,516,189
Total	**101,029,871,111**	**47,788,146,169**

5. General and administration expenses	The first 6 months of 2026	The first 6 months of 2025
Labour expenses	15,859,008,147	26,139,364,391
Tools and supplies expenses	173,286,270	782,856,442
Depreciation and amotisation expenses	2,780,183,861	2,732,345,193
Taxes, fees and charges	667,154,768	640,521,252
Provision expenses/(reversal of provision)	-	7,842,400,000
Outsourced service expenses	17,228,026,821	11,025,369,362
Other expenses in cash	7,734,194,168	27,604,253,360
Total	**44,441,854,035**	**76,767,110,000**

6. Current corporate income tax expenses	The first 6 months of 2026	The first 6 months of 2025
1. Current corporate income tax liabilities	**30,352,611,494**	**106,753,882,987**
2. Adjustment of corporate income tax payable of previous years	-	1,967,442,833
3. Total current corporate income tax liabilities	**30,352,611,494**	**108,721,325,820**

7. Deferred corporate income tax expense	The first 6 months of 2026	The first 6 months of 2025
Deferred income tax liabilities incurred from reversal of payable deferred income tax	(765,592,089)	3,138,268,049
Total	**(765,592,089)**	**3,138,268,049**

VII. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CONSOLIDATED CASH FLOW STATEMENT

1. Non-monetary transactions that affect the cash flow statement in the future: Not applicable.

2. Amount held by the enterprise but unused

	June 30, 2026	January 01, 2026
- Value of cash and cash equivalents	-	10,879,713,262

- Reason: used as mortgage, pledge to secure borrowings from banks.

3. Actually borrowing amount

	The first 6 months of 2026	The first 6 months of 2025
- Receipt from borrowing in accordance with normal agreement	710,978,699,743	1,017,823,786,998

4. Actually paid amount

	The first 6 months of 2026	The first 6 months of 2025
- Payment of principal amount in accordance with normal agreement	765,368,493,371	945,309,511,947

VIII OTHER INFORMATION

1. Contingent liabilities, commitments and other information

2. Subsequent events

There are no significant events since the fiscal year that need to be adjusted or noted in the consolidated financial statements.

3. Board Remuneration and Key Management Members' Income

3a.2. Income of key management members

	Position	The first 6 months of 2026	The first 6 months of 2025
+ The Board of Management and Board of Supervisors			
Mr. Dang Thanh Tam (*)	Chairman	-	-
Mrs. Nguyen Thi Kim Thanh	Vice Chairman	78,000,000	78,000,000
Mrs. Nguyen Cam Phuong	Member of Management	78,000,000	78,000,000
Mrs. Ho Thi Kim Oanh	Member of Management	78,000,000	78,000,000
Mr. Nguyen Thanh Thai	Member of Management	78,000,000	78,000,000
Mr. Nguyen Duc Thuan	Chief Supervisor	72,000,000	72,000,000
Mrs. Su Ngoc Bich	Member of Supervisory Board	60,000,000	60,000,000
Mrs. Le Thi Kim Nhung	Member of Supervisory Board	60,000,000	60,000,000
+ The Board of General Directors			
Mrs. Nguyen Cam Phuong	Member of Management, General Manager	273,149,064	181,026,578
Mr. Le Nguyen Hoang Anh	Member of Management, Deputy General Director - Finace	426,044,239	360,658,666
Mr. Pham Van Luc	Deputy General Director - Urban	430,375,000	366,625,000
Mr. Nguyen Anh Tu	Deputy General Director - Engineering, Director of Thai Nguyen Branch	172,810,000	362,525,000
Mr. Vu Ngoc Anh	Deputy General Director, Director of Bac Ninh Branch	514,337,446	199,418,486
Total		**2,320,715,749**	**1,974,253,730**

(*) Pursuant to Decision No. 22B/2021/QD-HĐQT dated May 31, 2021 on remuneration for members of the Board of Directors and the Company's Supervisory Board. Personally, Chairman of the Board of Management Mr. Dang Thanh Tam refused to receive remuneration.

3b. Transactions with other related parties

Transactions arising between the Company and related parties are as follows:

Other related parties	Transactions	The first 6 months of 2026	The first 6 months of 2025
Saigon Vina Telecom Garment Textiles Joint Stock Company	Borrowing money	10,350,000,000	1,700,000,000
	Loan principal collection	4,570,000,000	-
	Loan interest receivable	392,411,514	302,937,536

Long An Investment Development Joint Stock Company	Receivables from sales and service provision	19,906,200	83,501,000
	Collect money from sales and service provision	-	51,788,000
	Payable for goods and services	13,500,000	14,080,000
	Payment for goods and services	1,317,600	-
	Interest payable	5,631,592,016	6,126,519,236
	Payment for borrowings	12,325,000,000	19,300,000,000
	Borrowing	-	59,100,000,000
Hung Yen Investment and Development Group Joint Stock Company	Collect money from sales and service provision	211,759,550	657,961,992
Saigontel Services and Distribution Joint Stock Company	Interest payable	686,764,581	686,764,581
	Payment for interest	620,000,000	500,000,000
Saigontel STS Vietnam Co., Ltd.	Receivables from sales and service provision	3,250,800	42,768,000
	Collect money from sales and service provision	3,250,800	42,768,000
	Borrowing money	810,000,000	200,000,000
	Loan interest receivable	41,169,315	2,761,643
Bao Lac Spiritual Park Joint Stock Company	Interest payable	80,383,835	90,301,642
	Collect money from sales and service provision	-	17,651,388
Northwest Saigon City Development Corporation	Receivables from sales and service rended	-	1,486,753,194
	Collect money from sales and service provision	-	1,486,753,194
	Interest payable	3,576,742,454	3,412,358,892
Tan Phu Trung - Long An Industrial Park Company Limited	Interest payable	67,124,005	53,639,934
Sai Gon - Hai Phong Industrial Park Corporation	Collect money from sales and services	-	200,000,000
	Offsetting debts	406,069,714	594,613,384
Kum Ba Joint Stock Company	Interest payable	38,084,385	51,432,328
	Payment for borrowings	-	850,000,000
TN Global Joint Stock Company	Receivables from sales and service provision	47,740,963	292,435,794
	Collect money from sales and service provision	2,657,642	144,408,147
	Payable for goods and services	10,276,573,400	1,871,100,000
	Payment for goods and services	9,964,723,400	1,247,400,000
	Borrowing money	-	4,000,000,000
	Loan principal collection	1,000,000,000	3,000,000,000
Saigon - Lam Dong Investment and Tourism Joint Stock Company	Interest receivable	363,884,383	363,884,383

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026 *Unit: VND*

Saigon - Da Nang Investment Joint Stock Company	Receivables from sales and service rended	-	161,675,133,873
	Collect money from sales and services	109,003,745,975	347,277,103,177
	Payable for goods and services	21,702,219	510,348,387
	Payment for service usage	21,702,219	517,098,354
Trang Cat Urban Development Company Limited	Interest payable	9,223,561,648	9,323,561,644
	Payment for borrowings	-	5,000,000,000
Vietnam Infrastructure Investment Group Joint Stock Company	Receivables from sales and service rended	7,920,000	-

4. Presentation of assets, income, operating results by segment

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5. Information on going-concern: The Company continues its operation in the future.

HCMC, July 28, 2026

Prepared by	Acting Chief Accountant	General Director
Nguyen Ngoc Ha	Le Nguyen Hoang Anh	Nguyen Cam Phuong

CÔNG TY CỔ PHẦN CÔNG NGHỆ VIỄN THÔNG SÀI GÒN
M.S.D.N:0302615063 - T.P HỒ CHÍ MINH - QUẬN 12

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026

Unit: VND

V.2. Financial investments

a. Long-term financial investments

	June 30, 2026			January 01, 2026		
	Original cost	**profit/(loss) from associates**	**Value according to the equity method**	**Original cost**	**profit/(loss) from associates**	**Value according to the equity method**
- Investments in ventures and associates	**184,363,680,000**	**(6,965,934,253)**	**177,397,745,747**	**184,363,680,000**	**(6,317,116,780)**	**178,046,563,220**
Saigon Vina Telecom Garment Textiles JSC (1)	139,368,680,000	(5,044,547,574)	134,324,132,426	139,368,680,000	(4,699,751,061)	134,668,928,939
SkyX Saigontel JSC (2)	3,480,000,000	(207,946,812)	3,272,053,188	3,480,000,000	(252,035,072)	3,227,964,928
Bao Lac Sprituality Park JSC (4)	30,000,000,000	(1,140,196,853)	28,859,803,147	30,000,000,000	(993,659,204)	29,006,340,796
Saigontel STS Vietnam Co., Ltd (6)	11,515,000,000	(573,243,014)	10,941,756,986	11,515,000,000	(371,671,443)	11,143,328,557
Total	**184,363,680,000**	**(6,965,934,253)**	**177,397,745,747**	**184,363,680,000**	**(6,317,116,780)**	**178,046,563,220**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026 *Unit: VND*

a. Long-term financial investments	June 30, 2026			January 01, 2026		
	Original cost	Provision	Net value	Original cost	Provision	Net value
- Investments in other entities	**1,100,566,381,585**	**(340,186,067,843)**	**760,380,313,742**	**740,026,372,585**	**(297,160,957,624)**	**442,865,414,961**
Long An Investment and Development JSC (3)	284,992,120,000	-	284,992,120,000	-	-	-
Saigontel Distribution and Services JSC (5)	89,400,000,000	-	89,400,000,000	-	-	-
Saigon - Quy Nhon Minerals JSC (7)	220,000,000,000	(189,452,560,000)	30,547,440,000	220,000,000,000	(187,160,232,711)	32,839,767,289
Saigon Postel Corporation (8)	265,313,144,445	(143,552,124,163)	121,761,020,282	265,313,144,445	(101,441,526,386)	163,871,618,059
Hung Yen Investment and Development Corporation (9)	90,000,000,000	-	90,000,000,000	90,000,000,000	-	90,000,000,000
Vung Tau Investment Group JSC (10)	-	-	-	59,460,000,000	(1,377,814,847)	58,082,185,153
Saigon Hi-Tech Park Infrastructures Investment & Development JSC (11)	28,812,000,000	-	28,812,000,000	28,812,000,000	-	28,812,000,000
Hung Vuong University (12)	42,300,000,000	(2,300,000,000)	40,000,000,000	42,300,000,000	(2,300,000,000)	40,000,000,000
Saigon - Binh Thuan Investment Development Power Plant JSC (13)	29,246,203,140	(1,358,680)	29,244,844,460	29,246,203,140	(1,358,680)	29,244,844,460
Vietnam Infrastructure Investment Group Joint Stock Company	420,000,009,000	-	420,000,009,000	-	-	-
Viet So Investment JSC	4,880,025,000	(4,880,025,000)	-	4,880,025,000	(4,880,025,000)	-
SPT Building Investment Co., Ltd	15,000,000	-	15,000,000	15,000,000	-	15,000,000
Total	**1,100,566,381,585**	**(340,186,067,843)**	**760,380,313,742**	**740,026,372,585**	**(297,160,957,624)**	**442,865,414,961**

V.7. Doubtful debt

	June 30, 2026			January 01, 2026		
	Original cost	**Recoverable value**	**Debtors**	**Original cost**	**Recoverable value**	**Overdue time**
Other organizations and individuals						
Short-term						
Trade receivables	4,126,259,453	-	More than 3 years	4,126,259,453	-	More than 3 years
Prepayments to suppliers	5,515,267,154	-	More than 3 years	5,515,267,154	-	More than 3 years
Internal receivables	-	-	*More than 3 years*			
Receivables from loans	10,662,000,000	-	More than 3 years	10,662,000.000	-	
- Vien Dong Vietnam Land JSC	*10,662,000,000*	-		*10,662,000,000*	-	
Other receivables	74,123,746,078	-	More than 3 years	74,123,746,078	25,000,000,000	
- Truyen Hinh Huu Nghi JSC	*31,869,953,000*	-	*More than 3 years*	*31,869,953,000*	-	*More than 3 years*
- Saigon Postel Corporation	*25,000,000,000*	-	*From 2 years to 3 years*	*25,000,000,000*	*25,000,000,000*	
- Vien Dong Vietnam Land JSC	*4,930,801,750*	-	*More than 3 years*	*4,930,801,750*	-	
- Ông Phan Thạch Tâm	*7,500,000,000*	-	*More than 3 years*	*7.500,000,000*	-	
- Others	*4,822,991,328*	-	*More than 3 years*	*4,822,991,328*	-	*More than 3 years*
Total	**94,427,272,685**	-		**94,427,272,685**	**25,000,000,000**	

The situation of fluctuations in provisions for receivables is as follows:

	Short-term accounts receivable	**Long-term accounts receivable**	**Total**
Opening balance	69,427,272,685	25,000,000,000	**94,427,272,685**
Additional provision	-	-	-
Closing balance	**69,427,272,685**	**25,000,000,000**	**94,427,272,685**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026 *Unit: VND*

V.11. Tangible fixed assets

Items	Buildings & structures	Machinery & equipment	Transportation & facilities	Others tangible fixed assets	Total
Original cost					
Opening balance	61,517,953,361	52,254,001,120	51,985,091,407	48,316,616,950	**214,073,662,838**
New purchase	*50,950,453*	*641,295,545*	*1,005,592,625*	-	**1,697,838,623**
Construction completed	-	-	-	-	**-**
Recategorization	-	-	*(3,289,900,000)*	-	**(3,289,900,000)**
Giảm khác					**-**
Closing balance	61,568,903,814	52,895,296,665	49,700,784,032	48,316,616,950	**212,481,601,461**
Accumulated depreciation					
Opening balance	43,850,528,725	11,093,108,789	32,468,989,635	30,151,813,790	**117,564,440,939**
Charge for the year	*1,162,336,770*	*3,347,911,264*	*2,268,092,071*	*1,740,542,680*	**8,518,882,785**
Other increases	-	-	-	-	**-**
Liquidation, sale	-	-	*(3,289,900,000)*	-	**(3,289,900,000)**
Recategorization	-	-	-	-	**-**
Giảm khác	-	-	-	-	**-**
Closing balance	45,012,865,495	14,441,020,053	31,447,181,706	31,892,356,470	**122,793,423,724**
Net book value					
Opening balance	17,667,424,636	41,160,892,331	19,516,101,772	18,164,803,160	**96,509,221,899**
Closing balance	16,556,038,319	38,454,276,612	18,253,602,326	16,424,260,480	**89,688,177,737**

* Ending net book value of tangible fixed assets pledged/mortgaged as loan security: VND 49,491,664,875.
* Ending original costs of tangible fixed assets–fully depreciated but still in use: VND 77,857,713,154.
* Ending original costs of tangible fixed assets–waiting to be disposed: Not incurred.
* Commitments on tangible fixed assets acquisitions, sales of large value : Not incurred.
* Other changes on tangible fixed assets : Not incurred.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

For the accounting period ending June 30, 2026

Unit: VND

V.23. Owner's equity

1. Comparison schedule for changes in Owner's equity

Items	Paid-in capital	Share premium	Treasury shares	Undistributed earnings	None-controlling interests	Total
Balance as of January 01, 2025	**1,480,035,180,000**	**(465,119,800)**	**(3,100,000)**	**341,094,869,726**	**270,757,133,273**	**2,091,418,963,198**
Profit	-	-	-	358,377,892,615	(4,608,196,933)	353,769,695,682
Balance as of June 30, 2025	**1,480,035,180,000**	**(465,119,800)**	**(3,100,000)**	**699,472,762,341**	**266,148,936,340**	**2,445,188,658,880**
Balance as of January 01, 2026	**1,480,035,180,000**	**(465,119,800)**	**(3,100,000)**	**673,910,134,055**	**265,107,007,883**	**2,418,584,102,137**
Tăng vốn						-
Profit	-	-	-	57,987,620,928	(5,119,555,639)	52,868,065,289
Balance as of June 30, 2026	**1,480,035,180,000**	**(465,119,800)**	**(3,100,000)**	**731,897,754,983**	**259,987,452,244**	**2,471,452,167,426**

VIII4 Presentation of assets, income, operating results by segment:

The Board of General Directors of the Company defines that the issuing managemental decisions of the Company mainly bases on types of products, services that the Company provides, not on the geographial region where the Company provides its products, services. Therefore, the major report is by business sector.

4.1 Major segment reporting: by business sector

As at June 30, 2026, the Company reports operations by business segments: Trading - service activities and other activities, office, land & factory leasing activities and real estate business activities. The company analyzes detailed indicators by department as follows:

Items	Trading, services and other activities	Office, land & factory leasing activities (operating lease)	Real estate business activities, re-leasing of land with infrastructure	Total
1. Net revenue from sales and sei	97,945,132,119	161,653,465,307	130,980,556,256	390,579,153,682
- Doanh thu thuần từ bán hàng bán và cung cấp dịch	1,430	1,000	156	2,586
2. Cost of goods sold	73,617,993,255	119,148,260,803	82,316,470,897	275,082,724,955
3. Gross profit from sales and services rendered	**24,327,138,864**	**42,505,204,504**	**48,664,085,359**	**115,496,428,727**
4. Segment assets	54,486,556	4,147,578,683,088	89,694,514,927	4,237,327,684,571
5. Unallocated assets				3,734,965,211,798
Total assets				**7,972,292,896,369**
6. Segment liabilities	-	146,548,677,800	-	146,548,677,800
7. Unallocated liabilities				5,357,491,141,545
Total liabilities				**5,504,039,819,345**

4.2 Minor segment report: by geographical region

As at June 30, 2026, the Company made report by geographical region: Bac Ninh, HCMC, Ha Noi, Tay Ninh, Thai Nguyen, Da Nang. The Company analyses items by geographical region as follows:

Items	Bac Ninh	HCMC	Ha Noi	Tay Ninh	Thai Nguyen	Da Nang	Total
1. Net revenue from sales and services rei	165,071,674,206	74,483,539,437	43,047,475,460	37,660,000	133,318,938,385	1,913,764,665	417,873,052,153
2. Cost of goods sold	93,192,380,703	39,212,044,599	41,807,404,429	16,792,814	99,433,448,192	1,420,654,218	275,082,724,955
3. Gross profit from sales and services rendered	**71,879,293,503**	**35,271,494,838**	**1,240,071,031**	20,867,186	33,885,490,193	493,110,447	**142,790,327,198**
4. Segment assets	2,381,930,940,750	2,164,178,048,635	615,902,401,678	3,071,995,578,820	196,906,037,287	148,866,936,504	8,579,779,943,674
5. Unallocated assets	-	-	-	-	-	-	28,122,316,653
Total assets	**2,381,930,940,750**	**2,164,178,048,635**	**615,902,401,678**	**3,071,995,578,820**	**196,906,037,287**	**148,866,936,504**	**8,607,902,260,327**
6. Segment liabilities	998,837,971,426	1,941,035,961,888	348,700,143,922	2,440,722,806,494	196,207,561,321	25,439,820,547	5,950,944,265,598
7. Unallocated liabilities	-	-	-	-	-	-	(69,810,410,121)
Total liabilities	**998,837,971,426**	**1,941,035,961,888**	**348,700,143,922**	**2,440,722,806,494**	**196,207,561,321**	**25,439,820,547**	**5,881,133,855,477**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENT

For the accounting period ending June 30, 2026

Unit: VND

Explanation of profit after corporate income tax in the business results report of the reporting period of Q2, 2026 changing by 10% or more compared to the same period last year

Pursuant to Circular No. 96/2020/TT-BTC issued on November 16, 2020 by the Ministry of Finance guiding the disclosure of information on the stock market, Saigon Telecommunication Technology Joint Stock Company now explains that the profit after corporate income tax in the 2nd Quarter 2026 business performance report announced compared to the same period last year has fluctuated as follows:

		Consolidated Income Statement Announced		**Difference**		
		Quarter 2, 2026	**Quarter 2, 2025**	**Value**	**Percentage**	**Note**
		(1)	(2)	(3)=(1)-(2)	(4)=(3)/(2)	
1.	Sales	329,134,164,528	182,113,594,073	147,020,570,455	81%	
2.	Less sales deductions	-	-	-		
3.	Net sales	329,134,164,528	182,113,594,073	147,020,570,455	81%	(1)
4.	Cost of sales	228,854,694,691	108,013,361,425	120,841,333,266	112%	
5.	**Gross profit**	**100,279,469,837**	**74,100,232,648**	**26,179,237,189**	35%	(1)
6.	Profit/loss from the sale and liquidation of investment properties	-	-	-	0%	
7.	Financial income	108,981,121,867	7,863,673,536	101,117,448,331	1286%	
	Financial expenses	86,381,913,985	20,887,644,836	65,494,269,149	314%	
8.	*In which: loan interest expenses*	28,365,759,666	20,695,778,092	7,669,981,574	37%	
9.	*Profit/(loss) in associates, joint-venture comp*	(3,455,161,444)	3,525,466,784	(6,980,628,228)	-198%	
10	Selling expenses	5,071,819,037	1,468,277,988	3,603,541,049	245%	
10	General & administration expenses	34,846,474,251	47,567,040,410	(12,720,566,159)	-27%	
11	**Operating profit**	**79,505,222,987**	**15,566,409,734**	**63,938,813,253**	411%	(2)
12	Other income	2,269,729,640	914,477,749	1,355,251,891	148%	
13	Other expenses	2,151,278,397	54,100,141	2,097,178,256	3876%	
14	**Other profit**	**118,451,243**	**860,377,608**	**(741,926,365)**	0%	
15	**Net accounting profit before tax**	**79,623,674,230**	**16,426,787,342**	**63,196,886,888**	385%	
		-	-	-	0%	
16	Profit after tax of the parent company	27,236,051,504	10,453,075,228	16,782,976,276	161%	
17	Profit after tax of the non-controlling sharehol	-	3,359,739,529	(3,359,739,529)	-100%	
18	**Net profit after corporate income tax**	**52,387,622,726**	**2,613,972,585**	**49,773,650,141**	1904%	(3)

Net profit after corporate income tax in the 1st quarter of 2026:

(1) *-Revenue from industrial land leasing activities at the Company's Thai Nguyen Branch amounted to VND 133,237,120,201 in Q2 2026, compared with the corresponding period of 2025. As a result, the Company's revenue from the sale of goods and the rendering of services increased by 81% year-on-year.*

(2) *- During Q2 2026, the Company completed the transfer of 31,500,788 shares of Long An Investment Development Joint Stock Company (LADIC) to Ms. Nguyen Thi Kim Thanh, generating a gain of 33.3%, equivalent to VND 104,992,126,404. Consequently, the Company's total revenue for Q2 2026 increased by 1,286% compared with the corresponding period of 2025.*

(3) *- As a result of the above factors, profit before tax for Q2 2026 increased by 385% compared with the corresponding period of 2025, while profit after corporate income tax increased by approximately VND 48.7 billion, equivalent to an increase of 1,864% year-on-year.*

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENT

For the accounting period ending June 30, 2026

Unit: VND

Explanation of changes in after-tax profit in the income statement for the first six months of 2026 of 10% or more compared to the same period of the previous year.

Pursuant to Circular No. 96/2020/TT-BTC issued on November 16, 2020 by the Ministry of Finance guiding the disclosure of information on the stock market, Saigon Telecommunication Technology Joint Stock Company now explains that the profit after corporate income tax in the 2nd Quarter 2026 business performance report announced compared to the same period last year has fluctuated as follows:

		Consolidated Income Statement Announced		Difference		
		First six-month period of 2026	First six-month period of 2025	Value	Percentage	Note
		(1)	(2)	(3)=(1)-(2)	(4)=(3)/(2)	
1.	Sales	390,579,153,682	1,047,694,965,130	(657,115,811,448)	-63%	
2.	Less sales deductions	-	-	-		
3.	Net sales	390,579,153,682	1,047,694,965,130	(657,115,811,448)	-63%	(1)
4.	Cost of sales	275,082,724,955	477,670,551,417	(202,587,826,462)	-42%	
5.	**Gross profit**	**115,496,428,727**	**570,024,413,713**	**(454,527,984,986)**	-80%	(1)
6.	Profit/loss from the sale and liquidation of investment properties	-	-	-	0%	
7.	Financial income	113,766,811,130	12,060,112,682	101,706,698,448	843%	
	Financial expenses	101,029,871,111	47,788,146,169	53,241,724,942	111%	
8.	*In which: loan interest expenses*	43,013,716,792	37,059,993,430	5,953,723,362	16%	
9.	*Profit/(loss) in associates, joint-venture comp*	(648,817,473)	6,686,047,541	(7,334,865,014)	-110%	
10	Selling expenses	7,613,554,200	2,671,008,839	4,942,545,361	185%	
10	General & administration expenses	36,828,299,835	76,767,110,000	(39,938,810,165)	-52%	
11	**Operating profit**	**83,142,697,238**	**461,544,308,928**	**(378,401,611,690)**	-82%	(2)
12	Other income	2,534,884,841	5,551,678,762	(3,016,793,921)	-54%	
13	Other expenses	3,222,497,385	1,466,698,139	1,755,799,246	120%	
14	**Other profit**	**(687,612,544)**	**4,084,980,623**	**(4,772,593,167)**	0%	
15	**Net accounting profit before tax**	**82,455,084,694**	**465,629,289,551**	**(383,174,204,857)**	-82%	
16	Profit after tax of the parent company	30,352,611,494	108,721,325,820	(78,368,714,326)	-72%	
17	Profit after tax of the non-controlling sharehol	(765,592,089)	3,138,268,049	(3,903,860,138)	-124%	
18	**Net profit after corporate income tax**	**52,868,065,289**	**353,769,695,682**	**(300,901,630,393)**	-85%	(3)

Net profit after corporate income tax in the 1st quarter of 2026:

(1) *Cumulative revenue from sales of goods and the provision of services decreased by VND 657.115.811.448, equivalent to a 63% decrease, primarily due to the following:*

- Cumulative revenue for the first six months of 2026 amounted to VND 390.579.153.682, including VND 133,237,120,201 generated from industrial land lease activities at the Thai Nguyen Branch.

- Cumulative revenue for the first six months of 2025 amounted to VND 1.047.694.965.130, of which the Bac Ninh Branch contributed a significantly higher revenue of VND 823,688,378,721.

(2) *- Cumulative finance income for the first six months of 2026 increased significantly, primarily due to the transfer of 31,500,788 shares in Long An Investment Development Joint Stock Company (LADIC) to Ms. Nguyen Thi Kim Thanh. The transaction generated a gain of 33.3%, equivalent to VND 104.992.126.404. As a result, cumulative finance income for the first six months of 2026 increased by 2.065% compared with the corresponding period of 2025.*

(3) *Cumulative profit before tax for the first six months of 2026 decreased by 78% compared with the corresponding period of 2025. Cumulative profit after tax for the first six months of 2026 decreased by VND 286 billion, representing a 79% year-on-year decline compared with the corresponding period of 2025.*