SAI GON VIEN DONG TECHNOLOGY JOINT STOCK COMPANY
102A Pho Co Dieu, Minh Phung Ward, HCMC
No.: 12../CV-HDQT

SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness
------ *** ------
Ho Chi Minh City, July 17., 2026

CÔNG TY CỔ PHẦN CÔNG NGHỆ SÀI GÒN VIỄN ĐÔNG
Digitally signed by CÔNG TY CỔ PHẦN CÔNG NGHỆ SÀI GÒN VIỄN ĐÔNG
DN: C=VN, S=THÀNH PHỐ HỒ CHÍ MINH, CN=CÔNG TY CỔ PHẦN CÔNG NGHỆ SÀI GÒN VIỄN ĐÔNG, OID.0.9.2342.19200300.100.1.1=MST:0300716891
Reason: I am the author of this document
Location:
Date: 2026-07-17 11:25:30

INFORMATION DISCLOSURE

To: - **State Securities Commission**
- **The Ho Chi Minh Stock Exchange**

1. Name of listed organization: Sai Gon Vien Dong Technology Joint Stock Company

Stock code: SVT

Address: 102A Pho Co Dieu, Minh Phung Ward, Ho Chi Minh City

Tel.: (84.028) 39560169 - 0902887582

Fax: (84.028) 39560893

Type of disclosed information ☐ 24 hours ☐72 hours ☐ Oxtraordinary ☐ As required ☒ Periodic:

***2.Disclosed information contents*:**

Sai Gon Vien Dong Technology Joint Stock Company hereby discloses the Financial Statements for the second quarter of 2026

Attached with the Report

This information was published on the company's website on day .17./07/2026 as in the link: *http://www.savitechco.com.vn*

We hereby certify that the information provided is true and correct and we bear the full responsibility to the law

Legal Representative
BOD Chairwoman

M.S.D.N: 0300716891 - C.T.C.P.
CÔNG TY CỔ PHẦN CÔNG NGHỆ SÀI GÒN VIỄN ĐÔNG
QUẬN 11 - T.P HỒ CHÍ MINH

Pham Thi Nhu Ngoc

SAI GON VIEN DONG TECHNOLOGY JOINT STOCK COMPANY

102A Pho Co Dieu – Minh Phung Ward - Ho Chi Minh City

Tax code: 0300716891

FINANCIAL STATEMENTS

QUARTER II/2026

- *Balance Sheet*
- *Income Statement*
- *Cash Flow Statement*
- *Notes to the Financial Statements*

SAI GON VIEN DONG TECHNOLOGY JOINT STOCK COMPANY
102A Pho Co Dieu, Minh Phung Ward, Ho Chi Minh City

Form No. B 01a - DN
(Issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 by the Minister of Finance)

INTERIM FINANCIAL POSITION STATEMENT

As of June 30, 2026

Unit: VND

ITEM	Code	Note	Amount at the end of the quarter	Amount at the beginning of the year
1	2	3	4	5
A- SHORT-TERM ASSETS	**100**		**20,543,313,820**	**25,025,709,328**
I. Cash and cash equivalents	**110**		**2,688,326,260**	**548,972,269**
1. Cash	111		2,688,326,260	548,972,269
2. Cash equivalents	112			
II. Short-term financial investments	**120**		**11,550,000,000**	**5,000,000,000**
1. Trading securities	121			
2. Provision for devaluation of trading securities (*)	122			
3. Held-to-maturity investment	123		11,550,000,000	5,000,000,000
4. Provision for held-to-maturity investments (*)	124			
5. Other short-term investments	125			
6. Provision for impairment of other short-term investments (*)	126			
III. Short-term receivables	**130**		**6,001,742,865**	**18,959,469,118**
1. Short-term trade receivables	131		640,723,510	683,180,000
2. Short-term prepayments to suppliers	132		703,246,900	503,676,000
3. Short-term intra-company receivables	133			
4. Receivables under schedule of construction contract	134			
5. Other short-term receivables	135		4,657,772,455	17,772,613,118
6. Provision for doubtful short-term receivables (*)	136		0	0
7. Shortage of assets awaiting resolution	137			
IV. Inventories	**140**		**90,660,919**	**90,660,919**
1. Inventories	141		90,660,919	90,660,919
2. Provision for devaluation of stocks (*)	142		0	0
V. Short-term biological assets	**150**		**0**	**0**
1. Short-term livestock for single-harvest products	151			
2. Short-term seasonal crops or single-harvest crops	152			
3. Provision for impairment of short-term biological assets (*)	153			
VI. Other short-term assets	**160**		**212,583,776**	**426,607,022**
1. Short-term prepaid expenses	161		113,266,973	413,115,101
2. Deductible value-added tax	162		32,316,803	13,491,921
3. Taxes and receivables from the State budget	163		67,000,000	0
4. Repurchase transactions of Government bonds	164			
5. Other short-term assets	165			
B - LONG-TERM ASSETS	**200**		**223,641,910,378**	**228,364,374,990**
I. Long-term receivables	**210**		**26,300,000**	**0**
1. Long-term trade receivables	211			
2. Long-term prepayments to suppliers	212			
3. Working capital in affiliates	213			
4. Long-term intra-company receivables	214			

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5. Other long-term receivables	215		26,300,000	
7. Provision for doubtful long-term receivables (*)	216			
II. Fixed assets	**220**		**3,673,462,695**	**3,992,086,149**
1. Tangible fixed assets	221		3,673,462,695	3,992,086,149
- Cost	222		8,935,602,356	8,935,602,356
- Accumulated depreciation value (*)	223		(5,262,139,661)	(4,943,516,207)
2. Financial lease fixed assets	224			
- Cost	225			
- Accumulated depreciation value (*)	226			
3. Intangible fixed assets	227			
- Cost	228			
- Accumulated depreciation value (*)	229			
III. Long-term biological assets	**230**		**0**	**0**
1. Livestock for recurring products	231		0	0
a) Immature livestock for recurring products	232			
b) Mature livestock for recurring products	233		0	0
- Cost	234			
- Accumulated depreciation value (*)	235			
2. Long-term livestock for single-harvest products	236			
3. Long-term seasonal crops or single-harvest crops	237			
4. Provision for impairment of long-term biological as	238			
IV. Investment property	**240**		**9,864,466,230**	**10,293,356,070**
- Cost	241		22,865,196,201	22,865,196,201
- Accumulated depreciation value (*)	242		(13,000,729,971)	(12,571,840,131)
V. Long-term assets in progress	**250**		**941,383,878**	**941,383,878**
1. Long-term work in progress	251			
2. Construction in progress	252		941,383,878	941,383,878
V. Long-term financial investments	**260**		**192,617,782,652**	**192,617,782,652**
1. Investments in subsidiaries	261			
2. Investments in associates and joint ventures	262		152,763,660,000	152,763,660,000
3. Equity investments in other entities	263		26,854,122,652	26,854,122,652
4. Provision for long-term financial investments (*)	264		0	0
5. Held-to-maturity investment	265		13,000,000,000	13,000,000,000
6. Provision for long-term held-to-maturity investments (*)	266			
VII. Other long-term assets	**270**		**16,518,514,923**	**20,519,766,241**
1. Long-term prepaid expenses	271		16,518,514,923	20,519,766,241
2. Deferred tax assets	272			
3. Long-term equipment, supplies, and replacement parts	273			
4. Other long-term assets	274			
Total assets (270 = 100 + 200)	**280**		**244,185,224,198**	**253,390,084,318**
C - LIABILITIES	**300**		**24,990,533,396**	**17,251,563,081**
I. Short-term liabilities	**310**		**24,990,533,396**	**17,251,563,081**
1. Short-term trade payables	311		182,234,592	907,693,494
2. Short-term prepayments from customers	312		528,218,597	482,416,320
3. Dividends and profits payable	313		17,310,978,000	
4. Taxes and payables to the State budget	314		67,306,850	275,021,566
5. Payables to employees	315		313,577,832	495,719,923
6. Short-term accrued expenses	316		84,410,000	205,690,574
7. Short-term intra-company payables	317			
8. Payables under schedule of construction contract	318			

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9. Short-term unrealized revenue	319		5,412,184,949	5,900,938,166
10. Other short-term payables	320		17,622,119	8,073,083,414
11. Short-term borrowings and financial lease liabilities	321			
12. Short-term provisions payable	322			
13. Bonus and welfare funds	323		1,074,000,457	910,999,624
14. Price stabilization fund	324			
15. Repurchase transactions of Government bonds	325			
II. Long-term liabilities	**330**		**0**	**0**
1. Long-term trade payables	331			
2. Long-term prepayments from customers	332			
3. Long-term taxes and payables to the State budget	333			
4. Long-term accrued expenses	334			
5. Intra-company payables for working capital	335			
6. Long-term intra-company payables	336			
7. Long-term unrealized revenue	337			
8. Other long-term payables	338			
9. Long-term borrowings and financial lease liabilities	339			
10. Convertible bonds	340			
11. Preferred shares	341			
12. Deferred tax liabilities	342			
13. Long-term provisions payable	343			
14. Fund for science and technology development	344			
D - OWNER'S EQUITY	**400**		**219,194,690,802**	**236,138,521,237**
1. Owner's contributed capital	411		173,109,780,000	173,109,780,000
- Ordinary shares with voting rights	411a		173,109,780,000	173,109,780,000
- Preferred shares	411b			
2. Share capital surplus	412		4,800,000,000	4,800,000,000
3. Bond conversion option	413			
4. Other capitals of the owner	414			
5. Treasury shares (*)	415			
6. Difference upon asset revaluation	416			
7. Exchange rate differences	417			
8. Development investment fund	418		5,350,969,208	5,350,969,208
9. Other funds of owner's equity	419			
10. Undistributed profit after tax	420		35,933,941,594	52,877,772,029
- Undistributed profits after tax accumulated to the end of the previous period	420a		35,066,794,029	26,032,257,585
- Undistributed profits after tax for the current period	420b		867,147,565	26,845,514,444
Total funds (440 = 300 + 400)	**440**		**244,185,224,198**	**253,390,084,318**

Prepared on July 17, 2026

Prepared by / Chief Accountant

Chairwoman of the Board of Directors

CÔNG TY CỔ PHẦN CÔNG NGHỆ SÀI GÒN VIỄN ĐÔNG

Mai Thi Truc Giang

Pham Thi Nhu Ngoc

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SAI GON VIEN DONG TECHNOLOGY JOINT STOCK COMPANY
102A Pho Co Dieu, Minh Phung Ward, Ho Chi Minh City

Form No. B 02a - DN
(Issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 by the Minister of Finance)

INTERIM INCOME STATEMENT

Quarter II/2026

ITEM	Code	Note	Quarter II		Accumulated from the beginning of the year to the end of the Quarter II	
			Current year	Previous year	Current year	Previous year
1	2	3	4	5		7
1. Revenue from sale of goods and provision of services	01	1	4,941,776,748	681,818,181	11,925,097,751	1,363,636,362
2. Revenue deductions	02	2				
3. Net revenue from sale of goods and provision of services (10 = 01 - 02)	**10**		**4,941,776,748**	**681,818,181**	**11,925,097,751**	**1,363,636,362**
4. Cost of goods sold	11	3	6,318,338,495	268,098,313	12,537,399,417	537,328,126
5. Gross profit from sale of goods and provision of services	**20**		**-1,376,561,747**	**413,719,868**	**- 612,301,666**	**826,308,236**
6. Revenue from financial activities	21	4	2,711,942,445	6,609,806,047	3,377,664,883	12,069,871,149
7. Financial expenses	22	5		0	0	-
- *In which:* Interest expense	23			-	-	-
8. Selling expenses	25	6	-			
9. General and administrative expenses	26	6	856,357,713	1,041,109,896	1,651,277,500	1,980,105,421
10. Profit from operating activities {30=20+(21-22)-(25+26)}	**30**		**479,022,985**	**5,982,416,019**	**1,114,085,717**	**10,916,073,964**
11. Other incomes	31	7	54,545,454	-	109,090,909	-
12. Other expenses	32	8	3,304,569	-	356,029,061	-
13. Other profit (40 = 31 - 32)	**40**		**51,240,885**	-	**- 246,938,152**	-
14. Total accounting profit before tax (50 = 30 + 40)	**50**		**530,263,870**	**5,982,416,019**	**867,147,565**	**10,916,073,964**
15. Current corporate income tax expenses	51	9	- 83,762,502	92,205,304	-	204,420,893
16. Deferred corporate income tax expenses	52					
17. Profit after corporate income tax (60 = 50 - 51 - 52)	**60**		**614,026,372**	**5,890,210,715**	**867,147,565**	**10,711,653,071**
18. Earning per share (*)	70		35	340	50	619
19. Diluted earning per share (*)	71					

Prepared on July 17, 2026

Prepared by / Chief Accountant

Mai Thi Truc Giang

Chairwoman of the Board of Directors

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Pham Thi Nhu Ngoc

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SAI GON VIEN DONG TECHNOLOGY JOINT STOCK COMPANY
102A Pho Co Dieu, Minh Phung Ward, Ho Chi Minh City

Form No. B 03a - DN
(Issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 by the Minister of Finance)

INTERIM CASH FLOW STATEMENT

(According to direct method)
QUARTER II/2026

Unit: VND

Item	Code	Note	Accumulated from the beginning of the year to the end of the current quarter	
			Current year	Previous year
1	2	3	4	5
I. Cash flows from operating activities				
1. Proceeds from sale of goods, provision of services and other revenue	01		5,888,135,079	0
2. Expenditures for suppliers of services	02		(2,507,989,053)	(130,241,758)
3. Expenditures for employees	03		(2,069,075,451)	(597,203,738)
4. Expenditures for lending interest	04			
5. Expenditures for corporate income tax	05		(67,000,000)	(90,000,000)
6. Other proceeds from business activities	06		58,218,000	250,669,972
7. Other expenditures on business activities	07		(1,328,082,978)	(775,456,050)
Net cash flows from operating activities	**20**		**(25,794,403)**	**(1,342,231,574)**
II. Cash flows from investing activities				
1. Expenditures on purchase and construction of fixed assets and other long-term assets	21			(1,223,649,234)
2. Proceeds from liquidation or disposal of fixed assets and long-term assets	22			
3. Expenditures on lending and purchasing debt instruments of other entities	23			
4. Proceeds from loans and resale of debt instruments of other entities	24			9,000,000,000
5. Expenditures on equity investment to other entities	25			(7,104,300,000)
6. Proceeds from equity investment to other units	26			
7. Proceeds from lending interest, dividends and profits distributed	27		839,163,943	20,000,000
Net cash flows from investing activities	**30**		**839,163,943**	**692,050,766**
III. Cash flows from financial activities				
1. Proceeds from issuing shares and receiving capital contributions from owners	31			
2. Expenditures on capital contributions to owners, redemption of shares issued by enterprises	32			
3. Proceeds from loans	33			
4. Loan principal repaid	34			
5. Expenditures for financial lease liabilities	35			
6. Dividends and profits paid to owners	36			
Net cash flows from financial activities	**40**		**0**	**0**
Net cash flows for the period (50=20+30+40)	**50**		**813,369,540**	**(650,180,808)**
Cash and cash equivalents at the beginning of the period	**60**		**1,874,956,720**	**2,375,243,998**
Effects of changes in foreign currency conversion exchange rates	**61**			0
Cash and cash equivalents at the end of the period (70=50+60+61)	**70**		**2,688,326,260**	**1,725,063,190**

Prepared on July 17, 2026

Prepared by / Chief Accountant

Mai Thi Truc Giang

Chairwoman of the Board of Directors

CÔNG TY CỔ PHẦN CÔNG NGHỆ SÀI GÒN VIỄN ĐÔNG

Pham Thi Nhu Ngoc

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SAI GON VIEN DONG TECHNOLOGY JOINT STOCK COMPANY

102A Pho Co Dieu, Minh Phung Ward, Ho Chi Minh City

Form No. B 09a – DN
(Issued under Circular No. 99/2025/TT-BTC dated October 27, 2025 by the Minister of Finance)

NOTES TO SELECTED FINANCIAL STATEMENTS

QUARTER II/2026

I. OPERATIONAL CHARACTERISTICS OF THE ENTERPRISE

Sai Gon Vien Dong Technology Joint Stock Company operates under Business Registration Certificate No. 0300716891, first registered on December 9, 2003 issued by the Department of Planning and Investment of Ho Chi Minh City, registered for the 19th change on October 17, 2023.

English name: SAI GON VIEN DONG TECHNOLOGY JOINT STOCK COMPANY.

Abbreviated name: SAVITECH JSC.

Head office: 102A Pho Co Dieu, Minh Phung Ward, Ho Chi Minh City.

Branch: Branch of Sai Gon Vien Dong Technology Joint Stock Company - Hoc Mon Branch.

Branch address: 3/19 National Highway 22, Hoc Mon Commune, Ho Chi Minh City.

Stock symbol: SVT

1. Form of capital ownership:

Form of capital ownership: Joint Stock Company.

Charter capital: 173,109,780,000 VND (One hundred and seventy-three billion, one hundred and nine million, seven hundred and eighty thousand dong).

2. Business fields:

Manufacture of mechanical spare parts for vehicles, trading of commercial paper, leasing of premises, investment in education and other fields.

3. Business lines:

Manufacture and sale of components and spare parts for bicycles and motorcycles, assembly, maintenance, and repair of bicycles and motorcycles. Processing of metal products. Design, manufacture, and repair of production equipment (excluding: mechanical processing, waste recycling, electroplating, welding and painting at the head office). Manufacture and sale of bicycles, motorcycles, automobiles, and spare parts. Manufacture and sale of raw materials, mechanical products, plastics, electrical appliances, electronics, refrigeration equipment, and handicrafts (excluding: mechanical processing, waste recycling, electroplating, welding and painting, production of glass, ceramics, porcelain, wood processing at the head office).

Manufacture and sale of paper, paper products, and materials and equipment for the paper industry. Real estate business operation. Leasing of offices, premises, and warehouses. Vocational training. Foreign language and IT training. Early childhood education. Primary, secondary, vocational, and college education. Study abroad consulting. Wholesale of books (with authorized content), and stationery.

II. ACCOUNTING PERIOD AND CURRENCY UNIT USED IN ACCOUNTING

1. Annual accounting period (starting from January 1 and ending on December 31 of each year).

2. Currency unit used in accounting

Vietnamese Dong (VND) is used as the currency unit in accounting books.

III. APPLICABLE ACCOUNTING STANDARDS AND SYSTEM

1. Applicable accounting system

The Company applies the Vietnamese accounting system issued by the Ministry of Finance under Circular No. 99/2025/TT-BTC dated October 27, 2025 and its amendments and supplements.

2. Statement of compliance with accounting standards and system.

We have performed accounting work in accordance with Vietnamese Accounting Standards (VAS) and relevant legal regulations. The financial statements have been presented fairly and reasonably, reflecting the financial position, business results, and cash flows of the enterprise.

The selection of figures and information for disclosure in the Notes to the Financial Statements has been made based on the materiality principle stipulated in Vietnamese Accounting Standard No. 21, "Presentation of Financial Statements."

3. Applicable accounting form: Vouchers for book entry.

IV. APPLICABLE ACCOUNTING POLICIES

(1) Principles for recognition of cash and cash equivalents:

Cash and cash equivalents include: cash on hand, bank deposits, cash in transit, and short-term investments with an original maturity of no more than three months that are highly liquid, easily convertible to a known amount of cash, and subject to an insignificant risk of conversion into cash.

Methods for converting other currencies into the currency used in accounting.

Transactions during the period denominated in currencies other than Vietnamese Dong (VND) are converted at the actual transaction exchange rate at the time of the transaction, exchange rate differences are recorded as financial income or financial expenses and are reflected in the Income Statement for the period.

(2) Principles for recognition of trade and other receivables:

Principles for recognition of receivables: at original cost minus provisions for doubtful debts.

Methods of provisioning for doubtful debts: Provisions for doubtful debts are estimated based on the lost portion of the receivables that are overdue or not yet overdue but may not be collectible due to the debtor's inability to pay.

(3) Principles for recognition of inventories:

Principles for recognition of inventories: Inventories are recognized at original cost minus (-) provisions for devaluation and provisions for obsolete or degraded inventories. The original cost includes purchase price, processing costs, and other directly related costs incurred to bring the inventories to their current location and condition.

Methods of calculating inventory value: According to weighted average cost.

Inventory accounting: Regular declaration method.

Methods of provisioning for devaluation of inventories: Provisions for devaluation of inventories are made when the net realizable value of inventory is lower than its original cost. Net realizable value is the estimated selling price less the estimated costs to complete the product and the estimated selling expenses. The provision amount is the difference between the original cost of inventory and its lower net realizable value.

(4) Principles for recognition and depreciation of fixed assets (FA):

Methods for recognition of tangible fixed assets:

Tangible fixed assets are recognized at cost less (-) accumulated depreciation. Cost includes all expenses incurred by the enterprise to acquire the fixed asset up to the point it is ready for its intended use. Costs incurred after initial recognition are added to the fixed asset's cost only if they are certain to increase future economic benefits from using the asset.

Costs that do not meet these conditions are recognized as expenses in the period.

When fixed assets are sold or disposed of, the cost and accumulated depreciation are derecognized, and any resulting gain or loss from the disposal is recorded as income or expense in the period.

Tangible fixed assets procured

The cost of tangible fixed assets includes the purchase price (less (-) any trade discounts or rebates), applicable taxes (excluding refundable taxes), and directly related costs incurred to bring the asset to its intended use, such as installation, trial runs, consultancy, and other directly related expenses.

Methods for recognition of intangible fixed assets:

Intangible fixed assets are recognized at cost less (-) accumulated depreciation. The cost of an intangible fixed asset includes all expenses incurred by the enterprise to acquire the intangible asset up to the time it is ready for its intended use.

Computer Software

Computer software expenses include all expenses incurred by the Company up to the time the software is put into use.

Methods for depreciation of fixed assets

Fixed assets are depreciated using the straight-line method based on their estimated useful lives. The estimated useful life is the period during which the asset contributes to production or business activities.

Estimated useful lives of fixed assets are as follows:

Buildings and structures	*5 - 25 years*
Machinery and equipment	*4 - 10 years*
Means of transport and transmission	*10 years*
Management tools and equipment	*5 - 10 years*
Other fixed assets	*8 - 10 years*
Intangible fixed assets	*6 years*

(5) Principles for recognition of financial investments:

Principles of recognition of investments in associates: are recognized when the Company holds 20% to less than 50% of the voting rights in the invested Companies and has significant influence over financial and operational policy decisions. These investments are reflected in the Financial Statements using the cost method.

Principles for recognition of short-term and long-term securities investments, other short-term and long-term investments: These investments include bonds, stocks, loans, or capital that the company is investing in projects or in other economic organizations established in accordance with the law which only hold less than 20% of the voting rights, and the recovery period is less than one year (short-term investments) or more than one year (long-term investments). These investments are reflected in the Financial Statements using the cost method.

Methods of provisioning for devaluation of financial investments:

Provisions for devaluation of short- and long-term investment securities are made when the net realizable value (market value) of the investment securities falls below their cost. If the market value of the securities cannot be determined, no provision is made.

Provision for losses on long-term financial investments is made when the Company determines that these investments have decreased in value permanently and unexpectedly due to losses in the operating results of the invested companies.

The provision amount is determined as the difference between the realizable net value (market value) or the recoverable value of the investment and the original cost recorded in the accounting books of the investments.

(6) Principles for recognition and capitalization of borrowing costs:

Principles for recognition of borrowing costs: Interest and other costs directly related to the company's borrowings are recognized as production and business expenses during the period, except when these costs arise from borrowings directly attributable to the investment in construction or production of an unfinished asset, which are included in (capitalized into) the value of that asset when meeting the conditions specified in accounting standard No. 16 "Borrowing costs".

Capitalization rate used to determine borrowing costs capitalized during the period: In cases of general borrowings partially used for the investment in construction or production of an unfinished asset, the borrowing costs eligible for capitalization during each accounting period are determined based on the capitalization rate applied to the weighted average cumulative costs incurred for the investment in construction or production of the asset. The capitalization rate is calculated as the weighted average interest rate of the company's outstanding borrowings during the period. Borrowing costs capitalized during the period must not exceed the total borrowing costs incurred during that period.

(7) Principles for recognition and capitalization of other expenses:

Short-term and long-term prepaid expenses at the company include: tools, equipment, management materials, and other costs associated with production and business activities of multiple accounting periods that require allocation.

Methods for allocation of prepaid expenses: Prepaid expenses are calculated and allocated to production and business expenses of each period using the straight-line method. Depending on the nature and extent of each type of expense, the allocation period is as follows: Short-term prepaid expenses are allocated within 12 months; Long-term prepaid expenses are allocated over a period of 12 to 24 months.

(8) Principles and methods for recognition of accrued expenses:

Accrued expenses: are recognized based on reasonable estimates of amounts payable for goods and services used during the period, including expenses such as production electricity expenses, employee lunch allowances, audit fees, and other similar expenses.

(9) Principles for recognition of owner's equity:

Principles for recognition of owner's investment capital:

Business capital is formed from the funds contributed by shareholders through the purchase of shares or stocks, or is supplemented by after-tax profits according to the Resolution of the General Meeting of Shareholders or the provisions in the Company's Charter. Business capital is recognized based on the actual capital contributed in cash or assets calculated according to the par value of issued shares during the company's establishment or subsequent fundraising activities to expand its operations.

Principles for recognition of capital surplus:

Capital surplus: Reflects the positive difference between the actual amount received and the par value when shares are issued for the first time or additionally, and the increase or decrease in the difference between the actual amount received and the repurchase price when treasury shares are reissued. If shares are repurchased and immediately canceled on the repurchase date, the value of the shares is deducted from business capital at the actual repurchase price, and the business capital is reduced by the par value and the capital surplus of the repurchased shares.

Principles for recognition of undistributed profits:

Principles for recognition of undistributed profits: are recognized as the profit (or loss) from the business results of the enterprise after deducting (-) the corporate income tax expenses for the current period and adjustments for retroactive application of changes in accounting policies and retroactive adjustments of material errors of previous years.

The distribution of profits is based on the Company's charter and approved annually by the General Meeting of Shareholders.

(10) Principles and methods of revenue recognition:

Principles and methods for recognition of sales revenue:

Sales revenue is recognized when the following five conditions are simultaneously met: 1. The company has transferred most of the risks and rewards associated with the ownership of the goods or products to the buyer; 2. The company no longer holds the right to manage the goods as the owner of the goods or the right to control the goods; 3. Revenue can be reliably measured; 4. The company has received economic benefits from the sales transaction; 5. Costs associated with the sales transaction can be determined.

Principles and methods for recognition of service revenue:

Revenue from service transactions is recognized when the outcome of the transaction can be reliably determined. For multi-period service transactions, revenue is recognized based on the portion of work completed as of the balance sheet date for that period. The outcome of a service transaction is determined when all the following four conditions are met: 1. Revenue can be reliably measured; 2. Economic benefits from the service transaction are probable; 3. The work completed as of the balance sheet date is measurable; 4. The costs incurred for the transaction and the costs to complete the service transaction can be reliably determined.

If the outcome of a contract cannot be reliably determined, revenue is recognized only to the extent that the incurred costs are recoverable.

Principles and methods for recognition of financial revenue:

Financial revenue reflects revenue from interest, distributed dividends and profits and other financial revenue of the enterprise…

Revenue from interest, distributed dividends and profits is recognized when both the following conditions are met: 1. Economic benefits from the transaction are probable; 2. Revenue can be reliably measured.

- Interest is recognized based on the time and the actual Interest rate for each period.

- Distributed dividends and profits are recognized when shareholders are entitled to receive dividends or capital contributors are entitled to receive profits from capital contributions.

If a previously recognized revenue amount becomes unrecoverable or uncertain, it is accounted for as an expense in the period incurred and not deducted from revenue.

(11) Principles and methods for recognition of financial expenses:

Financial expenses include: Expenses or losses related to financial investment activities, borrowing costs, associated capital contribution costs; Provisions for devaluation of financial investments and other financial expenses.

Financial expenses are recognized in detail for each cost item when they are incurred during the period and are reliably measured when there is sufficient evidence of these expenses.

(12) Principles and methods for recognition of current corporate income tax expenses:

Corporate income tax expenses include the total current corporate income tax expenses and deferred corporate income tax expenses when determining the profit or loss of an accounting period

Corporate income tax expenses: represent the corporate income tax payable (or recoverable) calculated on taxable income and the corporate income tax rate for the current year according to the current corporate income tax law recorded.

Taxes payable to the state budget will be specifically settled with the tax authority. The difference between the tax payable according to the books and the settlement figures will be adjusted when there is an official settlement with the tax authority.

Tax policy according to the conditions applicable to the Company in the current year is as follows: The Company applies a corporate income tax rate of 20% and preferential tax rates of 10% for specific sectors and business lines, depending on the nature of each business activity.

1. Cash and cash equivalents	End of the period	Beginning of the year
Cash		
- Cash	0	0
- Demand bank deposits	2,688,326,260	548,972,269
Total	**2,688,326,260**	**548,972,269**

2. Trade receivables	End of the period		Beginning of the year	
	Value	Provision	Value	Provision
a) Long-term trade receivables				
b) Short-term trade receivables	**640,723,510**	**0**	**683,180,000**	**0**
1.b) Receivables from related parties	**422,327,400**	**0**	**630,000,000**	**0**
- Viet My Education and Culture Corporation	422,327,400		630,000,000	
2.b) Receivables from third parties	**218,396,110**	**0**	**53,180,000**	**0**
- Other customers	218,396,110	0	53,180,000	0

3. Other receivables	End of the period		Beginning of the year	
	Value	Provision	Value	Provision
a) Short-term	**4,657,772,455**	**0**	**17,741,313,118**	**0**
- Receivables from distributed dividends and profits	3,014,487,661		2,720,056,164	
- Other receivables	1,633,284,794	0	14,990,206,954	0
- Advance	10,000,000		31,050,000	
Of which, other receivables from related parties:				
- Viet My Education and Culture Corporation	*3,755,732,270*		*6,334,025,067*	
- Hoang Viet Investment Development Education Corporation	*329,490,411*		*1,015,891,189*	
- Tay Do Cultural Service & Books Joint Stock Company	*111,289,500*		*10,286,472,439*	
b) Long-term	**26,300,000**		**31,300,000**	**0**
- Deposit	26,300,000		31,300,000	
Total	**4,684,072,455**	**0**	**17,772,613,118**	**0**

4. Inventory	End of the period		Beginning of the year	
	Cost	Provision	Cost	Provision
- Goods	90,660,919	0	90,660,919	0
Total	**90,660,919**	**0**	**90,660,919**	**0**

5. Prepaid expenses	End of the period	Beginning of the year
a) Short-term		
- Prepaid internet costs	30,461,538	26,214,286
- Learning software and equipment for students	12,045,840	251,184,738
- Fire protection system at 252 Lac Long Quan, Binh Thoi Ward, Ho Chi Minh City	20,419,452	81,677,784
- School equipment	16,439,171	47,006,668
- Office equipment	2,824,067	4,833,328
- Mandatory fire and explosion insurance premium at 252 Lac Long Quan	8,712,550	
- Website design and domain name maintenance cost	314,045	2,198,297
- Learning materials and tools for students	9,164,470	
- School repair and renovation costs	12,885,840	
b) Long-term		
- Office repair and renovation costs	47,480,301	58,875,573
- Digital signature rental cost	4,810,120	6,061,690
- Office equipment	13,521,091	18,842,078
- Equipment for School at 252 Lac Long Quan	1,624,342,154	2,120,259,608
- School supplies and equipment for students	24,133,336	33,183,334
- School repair and renovation costs	14,804,227,921	18,282,543,958
Total	**16,631,781,896**	**20,932,881,342**

6. Financial investments	End of the period			Beginning of the year		
	Cost	Fair value	Provision	Cost	Fair value	Provision
a) Trading securities	-	-	-	-	-	-
b) Capital investments in other entities	179,617,782,652	179,617,782,652	-	179,617,782,652	179,617,782,652	-
- Investments in joint ventures and associates:	**152,763,660,000**	**152,763,660,000**	0	**152,763,660,000**	**152,763,660,000**	-
Hoang Viet Investment Development Education Corporation	39,267,000,000	39,267,000,000	0	39,267,000,000	39,267,000,000	-
Toan Luc Paper Joint Stock Company	113,496,660,000	113,496,660,000	0	113,496,660,000	113,496,660,000	0
- Investments in other entities:	**26,854,122,652**	**26,854,122,652**	-	**26,854,122,652**	**26,854,122,652**	-
Minh Rong Tea Joint-Stock Company	1,215,000,000	1,215,000,000	0	1,215,000,000	1,215,000,000	0
Di Linh Tea - Coffee Joint-Stock Company	600,432,652	600,432,652	0	600,432,652	600,432,652	0
Tay Do Cultural Service & Books Joint Stock Company	2,225,790,000	2,225,790,000	0	2,225,790,000	2,225,790,000	-
Khanh Hoi Printing Joint Stock Company	1,500,000,000	1,500,000,000	-	1,500,000,000	1,500,000,000	-
Viet My Education and Culture Corporation	21,312,900,000	21,312,900,000	-	21,312,900,000	21,312,900,000	-

7. Investment property	Building and structures	Management equipment and tools	Total
Cost			
Balance at the beginning of the year	21,444,491,910	1,420,704,291	**22,865,196,201**
- Increase / Decrease	0	0	**0**
Balance at the end of the period	**21,444,491,910**	**1,420,704,291**	**22,865,196,201**
Accumulated depreciation value			**0**
Balance at the beginning of the year	**11,151,135,840**	**1,420,704,291**	**12,571,840,131**
- Depreciation during the period	428,889,840	0	**428,889,840**
Balance at the end of the period	**11,580,025,680**	**1,420,704,291**	**13,000,729,971**
Residual value			
- At the beginning of the year	10,293,356,070	0	**10,293,356,070**
- At the end of the period	**9,864,466,230**	**0**	**9,864,466,230**

8. Increase or decrease in tangible fixed assets

Item	Building and structures	Machinery and equipment	Means of transport and transmission	Management equipment and tools	Other fixed assets	Total
Cost						
Balance at the beginning of the year	7,116,306,602	1,551,960,000	0	92,780,000	174,555,754	**8,935,602,356**
- Increase in fixed assets from new construction						**0**
- Decrease in fixed assets due to liquidation						**0**
Balance at the end of the period	**7,116,306,602**	**1,551,960,000**	**0**	**92,780,000**	**174,555,754**	**8,935,602,356**
Accumulated depreciation value						
Balance at the beginning of the year	4,657,704,739	18,475,714	0	92,780,000	174,555,754	**4,943,516,207**
- Depreciation during the period	207,769,170	110,854,284	0	0	0	**318,623,454**
- Decrease in fixed asset depreciation due to liquidation	0	0	0	0	0	**0**
Balance at the end of the period	**4,865,473,909**	**129,329,998**	**0**	**92,780,000**	**174,555,754**	**5,262,139,661**
Residual value						
- At the beginning of the year	2,458,601,863	1,533,484,286	0	0	0	3,992,086,149
- At the end of the period	**2,250,832,693**	**1,422,630,002**	**0**	**0**	**0**	**3,673,462,695**

9. Trade payables	End of the period		Beginning of the year	
	Value	Debt service coverage ratio	Value	Debt service coverage ratio
a) Short-term trade payables	**182,234,592**	**156,071,592**	**907,693,494**	**907,693,494**
Phat Huy Electrical Trading – Consulting – Design – Construction Company Limited	0	0	328,536,000	328,536,000
Duc Tri Aluminum, Glass, Steel and Stainless Steel Manufacturing and Fabrication Company Limited	74,796,902	74,796,902	174,796,902	174,796,902
Aden Services (Vietnam) Company Limited	46,591,200	46,591,200	335,558,160	335,558,160
Smart Agency Advertising Media & Organization Events Company Limited	26,163,000			
Other customers	34,683,490	34,683,490	7,726,320	7,726,320
Payables to related parties			0	
- Viet My Education and Culture Corporation	0	0	3,947,400	3,947,400
Development Education Corporation	0	0	57,128,712	57,128,712

10. Taxes and other payables to the State budget	Beginning of the year	Amount payable during the period	Amount actually paid during the period	End of the period
a) Payables				
- Value-added tax	0	0	0	0
- Non-agricultural land use tax	0	8,457,948	0	8,457,948
- Corporate income tax	213,735,547	0	280,735,547	-67,000,000
- Personal income tax	61,286,019	132,776,621	135,213,738	58,848,902
Total	**275,021,566**	**141,234,569**	**415,949,285**	**306,850**

11. Accrued expenses	End of the period	Beginning of the year
a) Short-term		
English teaching costs for students	4,410,000	65,866,500
AI ROBOTICS program training costs for students	0	6,000,000
IELTS examination fee	0	3,824,074
Audit costs	80,000,000	130,000,000
Total	**84,410,000**	**205,690,574**

12. Other payables	End of the period	Beginning of the year
a) Short-term		
- Remuneration of the Board of Directors and the Board of Supervisors for 2020	473,000	473,000
- Dividends for 2021 held on behalf of shareholders	883,500	883,500
- Dividends for 2023 held on behalf of shareholders	986,100	986,100
- Dividends for 2024 held on behalf of shareholders	986,100	986,100
- Trade union funds held on behalf of others	800,000	0
- Amounts collected on behalf of students for health insurance	0	30,332,500
- Investment in school infrastructure and facilities	0	8,019,360,738
- Other payables	13,493,419	20,061,476
Including payables to related parties:		
- Viet My Anh High School	*0*	*8,019,360,738*
Total	**17,622,119**	**8,073,083,414**

13. Owner's equity

a) Reconciliation table of fluctuations in owner's equity

	Contributed capital of owner	Share capital surplus	Development investment fund	Undistributed profit after tax and funds	Other items	Total
A	1	2	3	7	8	
Balance at the beginning of the previous year	173,109,780,000	4,800,000,000	5,350,969,208	52,098,724,585	0	235,359,473,793
- Capital increase during the previous year	0					0
- Profit during the previous year				26,845,514,444		26,845,514,444
- Other increase						0
- Capital decrease during the previous year						0
- Loss during the previous year						0
- Other decrease (remuneration, distribution of welfare and reward fund, dividend distribution)				(26,066,467,000)		-26,066,467,000
Balance at the beginning of the current year	173,109,780,000	4,800,000,000	5,350,969,208	52,877,772,029	0	236,138,521,237
- Increase capital during current year	0					0
- Profit during current period				867,147,565		867,147,565
- Other increase						0
- Capital decrease during the current year						0
- Loss during the current year						0
- Other decrease (remuneration, distribution of welfare and reward fund, dividend distribution, tax arrears)				(17,810,978,000)		(17,810,978,000)
Balance at the end of the current year	173,109,780,000	4,800,000,000	5,350,969,208	35,933,941,594	0	219,194,690,802

1. Total revenue from sale of goods and provision of services	Quarter II/2026	Quarter II/2025
a) Revenue		
- Revenue from sale of goods	2,155,000	0
- Revenue from provision of services	4,939,621,748	681,818,181
Total	**4,941,776,748**	**681,818,181**
b) Revenue from related parties		
- Viet My Education and Culture Corporation	*2,155,000*	*572,727,273*
- Hoang Viet Investment Development Education Corporation	*0*	*109,090,908*
Total	**2,155,000**	**681,818,181**

2. Revenue deductions	Quarter II/2026	Quarter II/2025
- Trade discounts	0	0
- Devaluation of sale	0	0
- Returned goods	0	0
Total	**0**	**0**

3. Cost of goods sold	Quarter II/2026	Quarter II/2025
- Cost of goods sold	2,155,000	0
- Cost of services provided	6,316,183,495	268,098,313
Total	**6,318,338,495**	**268,098,313**

4. Revenue from financial activities	Quarter II/2026	Quarter II/2025
- Interest on deposits and loans	429,362,945	1,002,916,547
- Distributed dividends and profits	2,282,579,500	5,606,889,500
Total	**2,711,942,445**	**6,609,806,047**

5. Financial expenses	Quarter II/2026	Quarter II/2025
- Loan interest		
- Other financial expenses		0
Total	**0**	**0**

6. Selling expenses and General and administrative expenses	Quarter II/2026	Quarter II/2025
a) General and administrative expenses incurred during the period	**856,357,713**	**1,041,109,896**
- Administrative staff expenses	630,653,475	744,287,473
- Other administrative expenses	225,704,238	296,822,423
b) Selling expenses incurred during the period	**0**	**0**
- Staff expenses		0
- Other selling expenses		0

7. Other income	Quarter II/2026	Quarter II/2025
- Liquidation and sale of fixed assets		
- Other expenses (electricity expenses paid on behalf)	318,883,128	335,771,577
- Classroom usage cooperation expenses	54,545,454	
- Amounts collected on behalf of students	2,190,000	
Total	**375,618,582**	**335,771,577**

8. Other expenses	Quarter II/2026	Quarter II/2025
- Other expenses (electricity expenses paid on behalf)	319,291,340	335,771,577
- Tax arrears, late payment interest and administrative penalties related to taxes	2,896,357	0
- Amounts paid on behalf of students	2,190,000	
Total	**324,377,697**	**335,771,577**

9. Current corporate income tax expenses	Quarter II/2026	Quarter II/2025
- Corporate income tax expenses calculated on current period's taxable income	-83,762,502	92,250,351
- Total current corporate income tax expenses	**(83,762,502)**	**92,250,351**

10. Production and business costs by factor	Quarter II/2026	Quarter II/2025
- Labor costs	2,440,352,581	744,287,473
- Fixed asset depreciation costs	373,756,647	230,977,173
- Outsourcing service costs	4,350,369,699	270,439,583
- Other expenses in cash	3,833,307	59,275,006
- Premises tax and land use tax costs	4,228,974	4,228,974
Total	**7,172,541,208**	**1,309,208,209**

SAI GON VIEN DONG TECHNOLOGY JOINT STOCK COMPANY

NOTES TO THE FINANCIAL STATEMENTS

Accounting period from January 1, 2026 to June 30, 2026 *Unit: VND*

APPENDIX 6

1. SEGMENT REPORT BY BUSINESS AREA

No.	Item	General education	Financial investment	Total
1.	**Net revenue**	**4,968,663,879**	**348,731,451**	**5,317,395,330**
-	Net revenue from sale of goods	2,155,000		2,155,000
-	Net revenue from provision of services	4,966,508,879	348,731,451	5,315,240,330
2.	**Financial income**	-	2,711,942,445	**2,711,942,445**
3.	**Expenses**	**6,525,665,456**	**889,645,947**	**7,415,311,403**
-	Cost of goods	3,719,996,466		3,719,996,466
-	Operating expenses	226,096,285		226,096,285
-	Depreciation and infrastructure investment expenses	2,598,342,029	3,833,307	2,602,175,336
	Corporate income tax expense	-18,769,324	-64,993,178	(83,762,502)
-	Financial investment expenses		950,805,818	950,805,818
4.	**Operating profit**	**-1,557,001,577**	**2,171,027,949**	**614,026,372**
5.	**Segment assets**	35,621,772,529	208,563,451,669	244,185,224,198
6.	**Unallocated assets**			-
	Total assets			**244,185,224,198**
7.	**Segment liabilities**	6,898,642,170	18,091,891,226	24,990,533,396
8.	**Unallocated liabilities**			-
	Total liabilities			**24,990,533,396**

NOTES TO THE FINANCIAL STATEMENTS

Accounting period from January 1, 2026 to June 30, 2026 — *Unit: VND*

APPENDIX 5

28. Financial assets and financial liabilities:

The table below presents the carrying amount and fair value of the financial instruments presented in the Company's Financial Statements.

	Carrying value				Fair value	
	30/06/2026		01/01/2026		30/06/2026	01/01/2026
	Value	Provision	Value	Provision		
Financial assets						
- Cash and cash equivalents	2,688,326,260		548,972,269		2,688,326,260	548,972,269
- Available-for-sale financial assets	26,854,122,652		26,854,122,652		26,854,122,652	26,854,122,652
- Trade receivables	640,723,510	-	683,180,000	-	640,723,510	683,180,000
- Other receivables	4,657,772,455	-	17,772,613,118		4,657,772,455	17,772,613,118
- Other financial assets	26,300,000	-	-	-	26,300,000	-
TOTAL	**34,867,244,877**	-	**45,858,888,039**	-	**34,867,244,877**	**45,858,888,039**
Financial liabilities						
- Borrowings and loans	-		-	-	-	-
- Trade payables	182,234,592	-	907,693,494	-	182,234,592	907,693,494
- Other financial liabilities	84,410,000	-	205,690,574	-	84,410,000	205,690,574
TOTAL	**266,644,592**	-	**1,113,384,068**	-	**266,644,592**	**1,113,384,068**

The fair value of financial assets and financial liabilities reflects the value at which financial instruments can be exchanged in a current transaction between participants, excluding forced sales or liquidations.

The Company uses the following methods and assumptions to estimate fair value:

The fair value of cash, trade receivables, trade payables, and other short-term liabilities is equivalent to their carrying amounts due to the short-term nature of these instruments.

The fair value of listed securities and financial debt instruments is determined based on market value.

The fair value of securities and financial investments whose fair value cannot be reliably determined due to the absence of an active market for such securities and financial investments is presented at their carrying amount.

If the fair value is not estimated using the discounted cash flow method, the disclosure shall be as follows:

Except for the items mentioned above, the fair value of financial assets and financial liabilities has not been formally assessed or determined as at January 1, 2026 and June 30, 2026. However, the Company's Board of General Directors believes that the fair value of these financial assets and financial liabilities does not differ materially from their carrying amounts as at the end of the financial year.

Related parties:	Equity ratio	Relationship
1. Hoang Viet Investment Development Education Corporation	30.00%	Associates
2. Toan Luc Paper Joint Stock Company	35.77%	Associates
3. Khanh Hoi Printing Joint Stock Company	4.70%	Long-term investment
4. Viet My Education and Culture Corporation	15.79%	Long-term investment
5. Tay Do Cultural Service & Books Joint Stock Company	4.95%	Long-term investment
8. Minh Rong Tea Joint-Stock Company	1.77%	Long-term investment
9. Di Linh Tea - Coffee Joint-Stock Company	0.91%	Long-term investment

Transaction content:	From April 1, 2026 to June 30, 2026
Toan Luc Paper Joint Stock Company	
- Electricity and internet charges paid on behalf of others (excluding VAT)	20,162,994
Di Linh Tea - Coffee Joint-Stock Company	
- Dividends paid this period	40,000,000
- Dividends received this period	40,000,000
Khanh Hoi Printing Joint Stock Company	
- Dividends received this period	315,000,000
Hoang Viet Investment Development Education Corporation	
- Outstanding loan receivables	4,550,000,000
- Interest on business cooperation loans incurred	79,406,849
- Outstanding loan interest receivable	209,490,411
- English training costs for students	101,413,138
- Fees for exploitation and use of premises (excluding VAT)	54,545,455
- Fees for exploitation and use of the premises receivable	120,000,000
Viet My Education and Culture Corporation	
- Dividends paid this period	2,131,290,000
- Dividends received this period	431,290,000
- Dividends receivable this period	1,700,000,000
- Outstanding loan receivables	7,000,000,000
- Interest incurred on business cooperation loans	122,164,384
- Outstanding loan interest receivable	542,447,476
- Refund of unused purchased goods (excluding VAT)	2,155,000
- Outstanding goods purchase payables	2,237,400

- Tuition fees, meal charges, books, and uniforms collected on behalf	961,283,220
- Electricity expenses paid on behalf (excluding VAT)	298,720,134
- Outstanding electricity expenses paid on behalf receivable	552,001,574
- Purchase of student and employee uniforms (excluding VAT)	424,000
- Fees for exploitation and use of the premises to be collected	420,000,000
Tay Do Cultural Service & Books Joint Stock Company	
- Dividends paid this period	111,289,500
- Dividends receivable this period	111,289,500

Prepared on July 17, 2026

Prepared by / Chief Accountant

Mai Thi Truc Giang

Chairwoman of the Board of Directors

CÔNG TY CỔ PHẦN CÔNG NGHỆ SÀI GÒN VIỄN ĐÔNG

Pham Thi Nhu Ngoc

This is an English version. If there is any discrepancy or different understanding between the Vietnamese version and the English version, the Vietnamese version shall prevail.