

**SAIGON HOTEL  
CORPORATION**

**SOCIALIST REPUBLIC OF VIETNAM**  
**Independence - Freedom - Happiness**

No: 03 /2026/CV-SGH

*Ho Chi Minh City, January 19, 2026*

## PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance guiding the disclosure of information on the securities market, SaiGon Hotel Corporation hereby discloses the financial statements for the second quarter of 2025 to the Hanoi Stock Exchange as follows:

1. Organization Name: SaiGon Hotel Corporation

- Stock Code: SGH
- Address: 41-47 Dong Du, Ben Nghe Ward, District 1, Ho Chi Minh City
- Tel: (028) 38 299 734
- Email: info@saigonhotel.com.vn      Website: www.saigonhotel.com.vn

2. Disclosure Content:

- Financial Statements for quarter IV 2025.

☒ Separate Financial Statements (Listed companies without subsidiaries or a higher-level accounting unit with subordinate units);

☐ Consolidated financial statements (Listed companies with subsidiaries);

☐ General Financial Statements (Listed companies with subordinate units maintaining separate accounting systems).

- Cases Requiring Explanations:

+ Post-tax profit in the income statement of the reporting period changes by 10% or more compared to the same period last year:

☒ Yes

☐ No

Explanatory document if "Yes":

☒ Yes

☐ No

+ Post-tax profit in the reporting period is a loss, changing from profit in the same period last year to a loss this period or vice versa:

☐ Yes

☐ No

Explanatory document if "Yes":

☐ Yes

☐ No

This information has been published on the company's website on October 17, 2025 at the link: <https://saigonhotel.com.vn/shareholder-information>



3. Report on transactions with a value of 35% or more of total assets in the the third quarter of 2025: None

In case the listed company has transactions, please fully report the following contents:

- Transaction content: .....
- Transaction value/total assets ratio (%) (based on the most recent annual financial report); .....
- Transaction completion date: .....

Our company hereby commits that the information published above is true and is fully responsible before the law for the content of the published information.

**Attachments:**

- Financial Statements for the third quarter of 2025.

**Representative of the organization**  
**Legal representative/Authorized person for**  
**information disclosure**  
(Signature, full name, position, seal)



*Phan Ngọc Bích*



**SAIGON HOTEL CORPORATION**

Address: 41-47 Dong Du, Ben Nghe Ward, District 1, HCMC

**Financial report**

Q4 FY 2025

**DN - BALANCE SHEET FOR THE FOURTH QUARTER OF 2025**

Target	Target code	Explanation	End of period number	Beginning of year number
<b>ASSETS</b>				
<b>A- SHORT-TERM ASSETS</b>	<b>100</b>		<b>147.994.227.061</b>	<b>139.203.778.437</b>
<b>I. Cash and cash equivalents</b>	<b>110</b>	VI.1	<b>5.934.269.040</b>	<b>6.667.794.922</b>
1. Cash	111		3.434.269.040	6.667.794.922
2. Cash equivalents	112		2.500.000.000	-
<b>II. Short-term financial investments</b>	<b>120</b>	VI.2	<b>137.714.160.000</b>	<b>127.714.160.000</b>
1. Trading securities	121		3.714.160.000	3.714.160.000
3. Investments held to maturity	123		134.000.000.000	124.000.000.000
<b>III. Short-term receivables</b>	<b>130</b>	VI.3	<b>3.161.439.230</b>	<b>3.737.619.597</b>
1. Short-term receivables from customers	131		1.787.827.129	2.577.770.220
2. Short-term prepayments to suppliers	132		29.763.300	111.098.100
6. Other short-term receivables	136		2.187.428.801	1.892.331.277
7. Provision for short-term doubtful receivables	137		(843.580.000)	-843.580.000
<b>IV. Inventories</b>	<b>140</b>	VI.4	<b>374.854.246</b>	<b>327.181.883</b>
1. Inventories	141		374.854.246	327.181.883
2. Provision for inventory price reduction	149		0	
<b>V. Other short-term assets</b>	<b>150</b>	VI.5	<b>809.504.545</b>	<b>757.022.035</b>
1. Short-term prepaid expenses	151		112.502.718	60.020.208
2. Deductible VAT	152		0	
3. Taxes and other receivables from the State	153		697.001.827	697.001.827
<b>B. LONG-TERM ASSETS</b>	<b>200</b>		<b>24.641.514.756</b>	<b>26.556.740.894</b>
<b>I. Long-term receivables</b>	<b>210</b>	VI.8	<b>750.000.000</b>	<b>750.000.000</b>
1. Long-term receivables from customers	211		927.218.166	927.218.166
7. Long-term bad debt provision	219		(177.218.166)	(177.218.166)
<b>II. Fixed assets</b>	<b>220</b>		<b>23.008.201.651</b>	<b>25.009.637.501</b>
<b>1. Tangible fixed assets</b>	<b>221</b>	VI.6	<b>23.008.201.651</b>	<b>25.009.637.501</b>
Original cost	222		83.638.518.357	83.600.522.397
Accumulated depreciation	223		(60.630.316.706)	(58.590.884.896)
<b>3. Intangible fixed assets</b>	<b>227</b>	VI.7	<b>0</b>	<b>-</b>
Original cost	228		376.500.000	376.500.000
Accumulated depreciation	229		(376.500.000)	(376.500.000)
<b>VI. Other long-term assets</b>	<b>260</b>	VI.9	<b>883.313.105</b>	<b>797.103.393</b>
1. Long-term prepaid expenses	261		883.313.105	797.103.393
<b>TOTAL ASSETS</b>	<b>270</b>		<b>172.635.741.817</b>	<b>165.760.519.331</b>
<b>C. LIABILITIES</b>	<b>300</b>		<b>27.320.010.527</b>	<b>26.602.632.940</b>
<b>I. Short-term liabilities</b>	<b>310</b>		<b>25.857.510.527</b>	<b>24.118.132.940</b>
1. Short-term payables to suppliers	311		411.084.672	552.732.519
2. Short-term prepayments from buyers	312		319.629.896	288.713.064
3. Taxes and other payables to the State	313	VI.11	1.496.210.213	806.745.339
4. Payables to employees	314		1.627.272.550	2.241.698.934
5. Short-term payables	315	VI.12	20.408.197.164	17.521.608.164
9. Other short-term payables	319	VI.13	214.172.859	1.011.378.532
12. Welfare reward fund	322		1.380.943.173	1.695.256.388
<b>II. Long-term liabilities</b>	<b>330</b>		<b>1.462.500.000</b>	<b>2.484.500.000</b>
7. Other long-term payables	337	VI.14	1.462.500.000	2.484.500.000
<b>D. OWNER'S EQUITY</b>	<b>400</b>		<b>145.315.731.290</b>	<b>139.157.886.391</b>
<b>I. Owner's equity</b>	<b>410</b>		<b>145.315.731.290</b>	<b>139.157.886.391</b>



Target	Target code	Explanation	End of period number	Beginning of year number
<b>I. Owner's equity</b>	<b>410</b>		<b>145.314.498.022</b>	<b>139.157.886.391</b>
<b>1. Owner's capital</b>	<b>411</b>	VI.15	123.641.000.000	123.641.000.000
Common shares with voting rights	<b>411a</b>		123.641.000.000	123.641.000.000
2. Share premium	<b>412</b>		(302.784.117)	(302.784.117)
4. Other owners' capital	<b>414</b>		1.868.174.955	1.868.174.955
8. Development investment fund development	<b>418</b>		3.303.364.068	3.303.364.068
<b>11. Undistributed profit after tax</b>	<b>421</b>		<b>16.805.976.384</b>	<b>10.648.131.485</b>
Undistributed profit after tax accumulated to the end of the previous period	<b>421a</b>		540.232.700	17.843.640
Undistributed profit after tax this period	<b>421b</b>		16.265.743.684	10.630.287.845
<b>TOTAL CAPITAL</b>	<b>440</b>		<b>172.635.741.817</b>	<b>165.760.519.331</b>

Prepared by

*Canh*

Vu Thi Canh

Chief Accountant

*Thuy*

Le Ngoc Thuy

January 19, 2026

Director



Phan Ngoc Bich





DN - BUSINESS RESULTS REPORT - QUARTER IV 2025

Target	Target Code	Explanation	This quarter this year	This quarter last year	Cumulative number from the beginning of the year to the end of this quarter (This year)	Cumulative number from the beginning of the year to the end of this quarter (Previous year)
1. Revenue from sales and provision of services	01	VII.1	13.743.300.529	14.097.920.322	49.560.792.656	45.321.189.684
2. Revenue deductions	02					
<b>3. Net revenue from sales and provision of services (10 = 01 - 02)</b>	<b>10</b>		<b>13.743.300.529</b>	<b>14.097.920.322</b>	<b>49.560.792.656</b>	<b>45.321.189.684</b>
4. Cost of goods sold	11	VII.2	6.802.949.788	6.774.876.095	25.792.846.802	24.354.705.960
<b>5. Gross profit from sales and provision of services (20 = 10 - 11)</b>	<b>20</b>		<b>6.940.350.741</b>	<b>7.323.044.227</b>	<b>23.767.945.854</b>	<b>20.966.483.724</b>
6. Financial income	21	VII.3	1.629.801.787	1.384.097.952	7.605.167.423	5.942.204.482
7. Financial expenses	22	VII.4	81.885	95.264	523.936	331.475
In which: Interest expenses	23					
8. Share of profit/loss from associates and joint ventures	24					
9. Selling expenses	25					
10. Administrative expenses	26		2.741.625.141	6.616.016.767	10.955.890.875	13.532.244.952
<b>11. Profit before tax from operating activities (30 = 20 + (21 - 22) + 24 - (25 + 26))</b>	<b>30</b>		<b>5.828.445.502</b>	<b>2.091.030.148</b>	<b>20.416.698.466</b>	<b>13.376.111.779</b>
12. Other income	31	VII.5	18.724.613	17.729.446	41.008.282	45.354.890
13. Other expenses	32	VII.6	2	3.500.000	72.035.478	73.625.175
<b>14. Other profit/loss (40 = 31 - 32)</b>	<b>40</b>		<b>18.724.611</b>	<b>14.229.446</b>	<b>(31.027.196)</b>	<b>(28.270.285)</b>
<b>15. Total accounting profit before tax (50 = 30 + 40)</b>	<b>50</b>	VII.7	<b>5.847.170.113</b>	<b>2.105.259.594</b>	<b>20.385.671.270</b>	<b>13.347.841.494</b>
16. Current corporate income tax expense	51	VII.7	1.170.028.111	433.610.115	4.119.927.586	2.717.553.649
17. Deferred corporate income tax expense	52					
<b>18. Profit after corporate income tax (60 = 50 - 51 - 52)</b>	<b>60</b>	VII.7	<b>4.677.142.002</b>	<b>1.671.649.479</b>	<b>16.265.743.684</b>	<b>10.630.287.845</b>
18.1 Profit after tax attributable to the parent company	61					
18.2 Profit after tax attributable to non-controlling shareholders	62					
19. Basic earnings per share (*)	70					
20. Diluted earnings per share	71					

Prepared by

*Canh*

Vu Thi Canh

Chief Accountant

*Thuy*

Le Ngoc Thuy

January 19, 2026

Director



Phan Ngoc Bich

**DN - CASH FLOW STATEMENT - PPTT - QUARTER IV 2025**

Target	Target code	Explanation	Cumulative from the beginning of the year to the end of this quarter	Cumulative from the beginning of the year to the end of this quarter
<b>I. Cash flows from operating activities</b>				
1. Cash receipts from sales, services and other revenues	01		53.686.414.352	48.464.833.563
2. Cash payments to suppliers of goods and services	02		(14.694.393.186)	(12.677.412.291)
3. Cash payments to employees	03		(14.430.090.283)	(13.698.779.480)
4. Interest paid	04		0	0
5. Corporate income tax paid	05		(3.383.509.590)	(3.237.079.675)
6. Other cash receipts from operating activities	06		14.006.674.734	137.141.781.742
7. Other cash outlays for operating activities	07		(28.034.164.875)	(96.785.158.074)
<b>Net cash flows from operating activities</b>	<b>20</b>		<b>7.150.931.152</b>	<b>59.208.185.785</b>
<b>II. Cash flows from investing activities</b>			0	
1. Cash spent on purchasing and constructing fixed assets and other long-term assets	21		0	
2. Cash received from liquidation and sale of fixed assets and other long-term assets	22		0	
3. Cash spent on lending and purchasing debt instruments of other entities	23		0	
4. Cash recovered from lending and reselling debt instruments of other entities	24		0	
5. Cash spent on investing in other entities	25		0	
6. Cash recovered from investing in other entities	26		0	
7. Cash received from loan interest, dividends and profits distributed	27		550.400.342	645.893.127
<b>Net cash flows from investing activities</b>	<b>30</b>		<b>550.400.342</b>	<b>645.893.127</b>
<b>III. Cash flows from financing activities</b>			0	0
1. Cash received from issuing shares, receiving capital contributions from owners	31		0	0
2. Cash paid for capital contributions to owners, repurchasing shares of the enterprise already issued	32		0	0
3. Cash received from borrowing	33		0	0
4. Cash paid for principal repayment	34		0	0
5. Cash paid for financial lease debt	35		0	0
6. Dividends, profits paid to owners	36		-8.441.652.695	-57.287.309.466
<b>Net cash flows from financing activities</b>	<b>40</b>		<b>-8.441.652.695</b>	<b>-57.287.309.466</b>
<b>Net cash flows during the period (50 = 20+30+40)</b>	<b>50</b>		<b>-740.321.201</b>	<b>2.566.769.446</b>
<b>Cash and cash equivalents at the beginning of the period</b>	<b>60</b>		<b>6.667.794.922</b>	<b>4.093.773.093</b>
<b>Effect of changes in foreign exchange rates</b>	<b>61</b>		<b>6.795.319</b>	<b>7.252.383</b>
<b>Cash and cash equivalents at the end of the period (70 = 50+60+61)</b>	<b>70</b>		<b>5.934.269.040</b>	<b>6.667.794.922</b>

Prepared by

*Canh*

Vu Thi Canh

Chief Accountant

*Thuy*

Lê Ngọc Thuy





## SAIGON HOTEL CORPORATION

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### NOTES TO FINANCIAL STATEMENTS QUARTER IV 2025

#### I. Business Characteristics of the Enterprise:

- Ownership Structure: Saigon Hotel Corporation, formerly a state-owned enterprise, is funded by multiple
- shareholders and was established under the license number 213/QD-UB-KT issued by the People's Committee of Ho Chi Minh City on January 15, 1997
  - Business Sector: hotels, restaurants, and tourism services

#### II. Accounting Period and Currency:

- Accounting Period: The accounting period begins on January 1st and ends on December 31st
- Currency Used in Accounting: Vietnamese Dong (VND)

#### III. Applicable accounting regime:

- Applicable accounting regime: Vietnamese accounting standards and regimes (Issued under Decision No. 200/2014/TT-BTC dated December 22, 2014 of the Ministry of Finance)
- Applicable accounting form: Journal voucher.

#### IV. Declaration on compliance with Vietnamese accounting standards and regimes:

Financial statements are prepared and presented in accordance with Vietnamese accounting standards and regimes

#### V. Applicable accounting policies:

- Principles and methods of converting other currencies: economic transactions arising in foreign currency are converted into Vietnamese Dong at the actual interbank exchange rate announced by the State Bank of Vietnam at that time  
The actual exchange rate difference arising during the period and due to revaluation of the Balance of currency items at the end of the year is transferred to Revenue or Financial Expenses
- Inventories: are recorded at original cost, using the regular inventory method.
- Accounts receivable: are presented at book value with provisions made for doubtful debts
- Fixed assets and depreciation of fixed assets: Fixed assets are recorded at original cost. During the use of assets are recorded at original cost, accumulated depreciation and residual value. Depreciation is made the straight-line method
- Payable expenses: due to pre-accrual of monthly land rent, uniforms, vacations, electricity, etc
- Prepaid expenses, provisions:  
Tools issued with large value and used for a long time are recorded as long-term prepaid expenses to allocate to business results.  
Provision for doubtful debts: for the expected loss of the receivables not paid by customers
- Profit distribution: profit after corporate income tax after being approved by the Board of Directors, is to funds according to the company's charter and current legal regulations, and dividends are distributed to parties based on the capital contribution ratio.
- Revenue recognition principle: revenue is determined according to the fair value of the amounts received be received. Sales revenue, service provision, and financial revenue are recorded when it has been determined with relative certainty, ensuring that the enterprise receives economic benefits from transaction, confirming the completion of the work on the balance sheet date and determining the related cc



**VI. Additional information for items presented in the Balance Sheet:**

	<u>End of period</u>	<u>Beginning of the year</u>
<b>1. Cash and cash equivalents</b>		
* Cash	28.780.000	181.480.000
* Bank deposits	3.397.855.506	6.425.377.795
* Cash in transit	7.633.534	60.937.127
with maturity of 03 months or less)	2.500.000.000	
<b>Total</b>	<b>5.934.269.040</b>	<b>6.667.794.922</b>
<b>2. Short-term financial investments</b>		
* <b>Trading securities</b>	<b>3.714.160.000</b>	<b>3.714.160.000</b>
Oriental Commercial Joint Stock Bank shares	3.714.160.000	3.714.160.000
* <b>Held-to-maturity investments</b>	<b>134.000.000.000</b>	<b>124.000.000.000</b>
Term deposits	134.000.000.000	124.000.000.000
<b>Total</b>	<b>137.714.160.000</b>	<b>127.714.160.000</b>
<b>3. Short-term receivables</b>		
* Receivables from customers	1.787.827.129	2.577.770.220
* Advance payments to vendors	29.763.300	111.098.100
* <b>Other short-term receivables</b>	<b>2.187.428.801</b>	<b>1.892.331.277</b>
Interest accrued from bank deposits	2.154.586.301	1.822.147.943
Pledges, mortgages, deposits, short-term deposits	31.000.000	31.000.000
Other short-term receivables	1.842.500	39.183.334
* Provision for doubtful debts	(843.580.000)	(843.580.000)
<b>Total</b>	<b>3.161.439.230</b>	<b>3.737.619.597</b>
<b>4. Inventory</b>		
* Raw materials	357.262.246	308.639.883
* Tools and supplies	17.592.000	18.542.000
<b>Inventory cost added</b>	<b>374.854.246</b>	<b>327.181.883</b>
<b>5. Other current assets</b>		
* Short-term prepaid expenses	112.502.718	60.020.208
<i>In which: Tools and supplies costs</i>	40.234.340	32.862.751
<i>Other pending allocation costs</i>	72.268.378	27.157.457
* Deductible VAT	-	-
* Taxes and receivables from the State	697.001.827	697.001.827
<b>Total</b>	<b>809.504.545</b>	<b>757.022.035</b>
<b>6. Tangible Fixed Assets</b>		
* <b>Buildings, Structures</b>	<b>22.539.677.688</b>	<b>24.209.594.640</b>
Original cost	70.790.425.839	70.790.425.839
Accumulated depreciation	(48.250.748.151)	(46.580.831.199)
* <b>Machinery and equipment</b>	<b>468.523.963</b>	<b>800.042.861</b>
Original cost	11.460.288.709	11.422.292.749
Accumulated depreciation	(10.991.764.746)	(10.622.249.888)
* <b>Means of transport and transmission</b>	<b>-</b>	<b>-</b>



Original cost	1.387.803.809	1.387.803.809
Accumulated depreciation	(1.387.803.809)	(1.387.803.809)
<b>Total</b>	<b>23.008.201.651</b>	<b>25.009.637.501</b>
<b>7. Intangible Fixed Assets</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
* <b>Hotel Management Software</b>	-	-
Original Cost	376.500.000	376.500.000
Accumulated Depreciation	(376.500.000)	(376.500.000)
<b>Total</b>	-	-
<b>8. Long-term receivables</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
* Long-term receivables from customers	927.218.166	927.218.166
* Provision for long-term receivables from warehouses	(177.218.166)	(177.218.166)
<b>Total</b>	<b>750.000.000</b>	<b>750.000.000</b>
<b>9. Other Long-Term Assets</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
* Long-Term Prepaid Expenses	883.313.105	797.103.393
<i>In which: Tools and Equipment Expenses</i>	595.027.352	659.140.144
<i>Repair Expenses</i>	180.806.139	60.433.056
<i>Other Unallocated Expenses</i>	107.479.614	77.530.193
<b>Total</b>	<b>883.313.105</b>	<b>797.103.393</b>
<b>10. Payables to Sellers and Advances from Buyers</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
* Payables to Sellers	411.084.672	552.732.519
* Advances from Buyers	319.629.896	288.713.064
<b>Total</b>	<b>730.714.568</b>	<b>841.445.583</b>
<b>11. Taxes and other amounts payable to the State</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
* Value added tax	282.260.270	324.035.493
* Corporate income tax	1.170.028.111	433.610.115
* Personal income tax	34.900.651	38.236.793
* Other taxes	9.021.181	10.862.938
<b>Total</b>	<b>1.496.210.213</b>	<b>806.745.339</b>
<b>12. Payables</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
* Land Rent Advance	20.368.197.164	17.446.608.164
* Other Expenses Advance	40.000.000	75.000.000
<b>Total</b>	<b>20.408.197.164</b>	<b>17.521.608.164</b>
<b>13. Other short-term payables</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
* Receipt of short-term deposits and bets		800.000.000
* Other payables	211.742.859	211.378.532
<i>Operating expenses of the Board of Directors and the Supervisory Board</i>	84.000.000	84.000.000
<i>Dividends payable</i>	57.219.000	52.564.000
<i>Payable for brokerage commissions</i>	53.193.859	54.940.232
<i>Other payables</i>	17.330.000	19.874.300

<b>Total</b>	<b>211.742.859</b>	<b>1.011.378.532</b>
<b>14. Other long-term payables</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
Deposit for premises rental under Contract		
* No. 124/2014/HDKT-KSSG between the Company and MCK Entertainment Corp	750.000.000	750.000.000
* Deposit of Circo Service JSC		1.000.000.000
* Deposit of Thien Than Hoa Company Limited		22.000.000
* Deposit of ROYAL SOJITZ VIETNAM COMPANY LIMITED	712.500.000	712.500.000
<b>Total</b>	<b>1.462.500.000</b>	<b>2.484.500.000</b>
<b>15. Owners' Equity</b>		
<b>15.1. Capital transactions with owners and distribution of dividends and profits</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
* <b>Owner's capital</b>		
Starting capital contribution	123.641.000.000	123.641.000.000
Ending capital contribution	123.641.000.000	123.641.000.000
* <b>Dividends distributed</b>	-	-
<b>15.2. Shares</b>	<b><u>End of period</u></b>	<b><u>Beginning of the year</u></b>
* Number of shares registered for issuance	12.364.100	12.364.100
* Number of shares sold to the public and fully paid up	12.364.100	12.364.100
Common shares	12.364.100	12.364.100
* Number of shares outstanding	12.364.100	12.364.100
Common shares	12.364.100	12.364.100
* <b>Share price (VND/Share)</b>	<b>10.000</b>	<b>10.000</b>
<b>VII. Additional information for items presented in the Income Statement:</b>		
<b>1. Sales and Service Revenue</b>	<b><u>This quarter this year</u></b>	<b><u>This quarter last year</u></b>
* Room Revenue	9.257.789.479	8.625.878.879
* Food and Beverage Revenue	2.542.413.806	2.373.006.998
* Other Service Revenue	1.318.561.043	2.505.964.693
* Service Fee Revenue	624.536.201	593.069.752
<b>Total</b>	<b>13.743.300.529</b>	<b>14.097.920.322</b>
<b>2. Cost of Goods Sold</b>	<b><u>This quarter this year</u></b>	<b><u>This quarter last year</u></b>
* Cost of Rooms	3.940.521.543	3.811.083.718
* Cost of Food and Beverage	2.284.526.655	2.067.390.193
* Cost of Other Services	577.901.590	552.141.429
<b>Total</b>	<b>6.802.949.788</b>	<b>6.430.615.340</b>
<b>3. Financial income</b>	<b><u>This quarter this year</u></b>	<b><u>This quarter last year</u></b>
* Interest on deposits, loans	1.628.899.379	1.384.097.952
* Exchange rate differences arising during the period	902.408	-
<b>Total</b>	<b>1.629.801.787</b>	<b>1.384.097.952</b>



<b>4. Financial Expenses</b>	<b><u>This quarter this year</u></b>	<b><u>This quarter last year</u></b>
* Financial Operating Expenses	81.885	95.264
<b>Total</b>	<b>81.885</b>	<b>95.264</b>
<b>5. Other income</b>	<b><u>This quarter this year</u></b>	<b><u>This quarter last year</u></b>
* Income from compensation	2.675.926	9.877.316
* Other income	16.048.687	7.852.130
<b>Total</b>	<b>18.724.613</b>	<b>17.729.446</b>
<b>6. Other expenses</b>	<b><u>This quarter this year</u></b>	<b><u>This quarter last year</u></b>
* Other expenses	2	3.500.000
<b>Total</b>	<b>2</b>	<b>3.500.000</b>
<b>7. Corporate income tax payable and profit after tax</b>	<b><u>This quarter this year</u></b>	<b><u>This quarter last year</u></b>
<b>7.1. Total accounting profit before tax</b>	<b>5.847.170.113</b>	<b>2.105.259.594</b>
* Corporate income tax payable	1.170.028.111	433.610.115
<b>7.2. Profit after corporate income tax</b>	<b>4.677.142.002</b>	<b>1.671.649.479</b>

Prepared by



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Le Ngoc Thuy



19-Jan-26

Director

Phan Ngoc Bich