

CÔNG TY CP ĐẦU TƯ PHÁT TRIỂN  
SÀI GÒN CO.OP  
SAIGON CO.OP  
INVESTMENT DEVELOPMENT  
JOINT STOCK COMPANY

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM  
Độc lập - Tự do - Hạnh phúc  
THE SOCIALIST REPUBLIC OF VIETNAM  
Independence - Freedom - Happiness

Số/No.: 149 /2026/CV-SCID  
V/v/Ref Công bố thông tin định kỳ/  
Periodic information disclosure

Thành phố Hồ Chí Minh, ngày 27 tháng 6 năm 2026  
Ho Chi Minh City, date 27 month 6 year 2026

**CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA  
ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SỞ GDCK HÀ NỘI  
DISCLOSURE OF INFORMATION ON THE STATE SECURITIES  
COMMISSION'S PORTAL AND HANOI STOCK EXCHANGE'S PORTAL**

Kính gửi/To:

- Ủy ban Chứng khoán Nhà nước/The State Securities Commission;
- Sở Giao dịch Chứng khoán Hà Nội/Hanoi Stock Exchange.

Tên Công ty/Name of company: Công ty Cổ phần Đầu tư Phát triển Sài Gòn Co.op/SaiGon Co.op  
Investment Development Joint Stock Company

Mã chứng khoán/Stock symbol: SID

Trụ sở chính/Head office address: 199-205 Nguyễn Thái Học, Phường Bến Thành, TP.HCM/  
199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

Địa chỉ giao dịch/Trading address: 131 Điện Biên Phủ, Phường Gia Định, TP.HCM/131 Dien  
Bien Phu Street, Gia Dinh Ward, Ho Chi Minh City

Điện thoại/Telephone: (028) 38360143

Fax: (028) 38225457

Email: info@scid-jsc.com

Người thực hiện công bố thông tin/Submitted by: Ông/Mr. Phạm Trung Kiên

Chức vụ/Position: Tổng Giám đốc, Người đại diện theo pháp luật của Công ty/General Director,  
The legal representative of company

Loại thông tin công bố/Information disclosure type:  Định kỳ/Periodic  Bất thường/Extraordinary

Theo yêu cầu/On demand  Khác/Other

Nội dung thông tin công bố/Content of information disclosure: Nghị quyết và Biên bản họp  
của Đại hội đồng cổ đông thường niên năm 2026/The Meeting Resolution and Minutes of  
the 2026 Annual General Meeting of Shareholders.

Chúng tôi cũng đã công bố thông tin này trên trang thông tin điện tử của Công ty: <https://scid.vn>  
/We published this information on the company's website: <https://scid.vn>.

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

**Nơi nhận/Recipients:**

- Như trên/*As above*;
- Website (để CBTT/*To publish information*);
- Lưu/*Archives*: VT, PLQHCD (02).

**TỔNG GIÁM ĐỐC/GENERAL DIRECTOR** *W*



**Phạm Trung Kiên**



SAIGON CO.OP INVESTMENT DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

Telephone: (84-28) 38360143

Fax: (84-28) 38225457

Website: <https://scid.vn>

Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

No: 01/2026/NQ/ĐHĐCĐ

Ho Chi Minh City, June 26, 2026

## RESOLUTION

### THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

- Pursuant to the Law on Enterprises dated 17/06/2020 and guiding documents for implementation;
- Pursuant to the Law on Securities dated 26/11/2019 and guiding documents for implementation;
- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company);
- Pursuant to the Minutes of the 2026 Annual General Meeting of Shareholders dated 26/06/2026 of the Company (the Meeting).

### RESOLUTIONS:

**Article 1.** Approving the Report on activities in 2025 and orientations for activities in 2026 of the Board of Directors.

The Meeting voted in agreement: 100% of the total votes participating in the voting.

**Article 2.** Approving the Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management.

1. Results of implementation in 2025:

- Total revenue: VND 177.1 billion.
- Profit before tax: VND 103.7 billion.

2. Plan for 2026:

- Total revenue: VND 173.0 billion.
- Profit before tax: VND 40.5 billion.

The Meeting voted in agreement: 100% of the total votes participating in the voting.

**Article 3.** Approving the Report on activities in 2025 of the Board of Supervisors.

The Meeting voted in agreement: 100% of the total votes participating in the voting.

**Article 4.** Approving the audited separate financial statements and consolidated financial statements for 2025 according to Proposal No. 01/2026/TT-HĐQT of the Board of Directors.

The Meeting voted in agreement: 100% of the total votes participating in the voting.



**Article 5.** Approving the plan for profit distribution in 2025 according to Proposal No. 02/2026/TT-HĐQT of the Board of Directors.

The plan for profit distribution in 2025 is as follows:

<b>Content</b>	<b>Amount (VND)</b>
1. Profit after tax in 2025	103,804,173,596
2. Distribution of profit after tax in 2025:	
2.1. Appropriation to the investment and development Fund (50%)	51,902,086,798
2.2. Appropriation to the Board of Directors Fund (5%)	5,190,208,680
2.3. Appropriation to the bonus and welfare Fund (1%)	1,038,041,736
3. Remaining profit of 2025	45,673,836,382
4. Remaining profit of previous years	213,734,393,377
5. Dividend for 2025 (*)	0
6. Total remaining profit	259,408,229,759

*Note: (\*) The company shall not pay dividend for 2025 because we need to concentrate investment capital on major commercial and service real estate projects currently under implementation.*

The Meeting voted in agreement: 100% of the total votes participating in the voting.

**Article 6.** Approving the selection of A&C Auditing and Consulting Co., Ltd. to provide auditing and reviewing services for the 2026 financial statements of the Company according to Proposal No. 03/2026/TT-BKS of the Board of Supervisors.

The Meeting voted in agreement: 100% of the total votes participating in the voting.

**Article 7.** Approving the remuneration of the Board of Directors and the Board of Supervisors in 2026 according to Proposal No. 04/2026/TT-HĐQT of the Board of Directors.

1. Remuneration for the Board of Directors:

- Chairman: 6,000,000 VND/month.
- Member: 3,000,000 VND/month.

2. Remuneration for the Board of Supervisors:

- Head of the Board: 3,000,000 VND/month.
- Member: 2,000,000 VND/month.

The Meeting voted in agreement: 100% of the total votes participating in the voting.

**Article 8.** Approving contracts and transactions between the Company and related party according to Proposal No. 05/2026/TT-HĐQT of the Board of Directors.

The Meeting voted in agreement: 100% of the total votes participating in the voting.

**Article 9.** Approving dismissal of Mr. Le Truong Son from the position of Member of the Board of Directors of the Company for the 2022 - 2027 term according to Proposal No. 06/2026/TT-HĐQT of the Board of Directors.

The Meeting voted in agreement: 100% of the total votes participating in the voting.



**Article 10.** Terms of implementation:

This Resolution was unanimously approved in its entirety by the General Meeting of Shareholders of the Company at the meeting and takes effect from 26/06/2026.

The General Meeting of Shareholders of the Company unanimously assigns the Board of Directors, the Board of Supervisors, and the Board of Management to be responsible for the implementation of this Resolution.

**Recipients:**

- Shareholders;
- BOD, BOS, BOM;
- SSC, HNX;
- Website (for information disclosure);
- Archives: VT.

**ON BEHALF OF THE GENERAL MEETING  
OF SHAREHOLDERS**

**CHAIRPERSON**



**Vu Anh Khoa**





SAIGON CO.OP INVESTMENT & DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

Telephone: (84-28) 38360143

Fax: (84-28) 38225457

Website: <https://scid.vn>

Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

No: 01/2026/BB/ĐHĐCĐ

Ho Chi Minh City, June 26, 2026

## MINUTES OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

### SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

- Company name: SaiGon Co.op Investment Development Joint Stock Company (Company)
- Head office: 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City
- Telephone: (028) 38360143 Fax: (028) 38225457
- Website: <https://scid.vn>
- Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)
- Business registration certificate No. 0304921066 issued by the Department of Planning and Investment of Ho Chi Minh City for the first time on 04/04/2007, 14th registration for change on 19/08/2025

Organizing the 2026 Annual General Meeting of Shareholders (the Meeting).

At: 08:30 AM, Friday, 26/06/2026.

At: 5th Floor Hall - Ho Chi Minh City Union of Trade Cooperatives - address: 131 Dien Bien Phu Street, Gia Dinh Ward, Ho Chi Minh City.

#### I. COMPOSITION OF THE MEETING:

##### 1. Board of Directors:

- Mr. Vu Anh Khoa Chairman of the Board of Directors
- Mr. Pham Trung Kien Member of the Board of Directors, General Director
- Mr. Le Truong Son Member of the Board of Directors
- Mr. Nguyen Ngoc Thang Member of the Board of Directors

##### 2. Board of Supervisors:

- Mr. Nguyen Phu Khanh Head of the Board of Supervisors
- Ms. Truong Phan Hoang Thy Member of the Board of Supervisors
- Mr. Nguyen Quang Tinh Member of the Board of Supervisors

##### 3. And the Company's shareholders (as identified according to the list of shareholders on the record date of 25/05/2026 provided by the Viet Nam Securities Depository and Clearing Corporation).

#### II. AGENDA OF THE MEETING:

1. Report on the activities in 2025 and orientations for activities in 2026 of the Board of Directors.
2. Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management.
3. Report on the activities in 2025 of the Board of Supervisors.
4. Proposal for the audited separate financial statements and consolidated financial statements for 2025.
5. Proposal for the profit distribution for 2025.
6. Proposal for the selection of auditing company for 2026.
7. Proposal for the remuneration for the Board of Directors and the Board of Supervisors in 2026.
8. Proposal for contracts and transactions between the Company and related party.
9. Proposal for dismissal of a Member of the Board of Directors for the 2022-2027 term.
10. Discussion.
11. Voting on issues proposed to the Meeting.
12. Announcement of vote counting results.
13. Approval of the Minutes of the Meeting.
14. Approval of the Resolution of the Meeting.
15. Closing.

### **III. SHAREHOLDER ELIGIBILITY CHECK FOR THE MEETING ATTENDANCE:**

Ms. Truong Phan Hoang Thy - Member of the Board of Supervisors, reports on the results of the shareholder eligibility check to attend the Meeting (attached are the Minutes of shareholder eligibility check to attend the Meeting):

- The total number of voting shares of the Company is 100.000.000 shares, equivalent to 100,000,000 voting ballots.
- The total number of shareholders invited to attend the Meeting is 998 shareholders, representing 100,000.000 voting shares.
- The total number of shareholders (including directly participating shareholders and authorized persons) attending the Meeting is 81 shareholders, representing ownership of 96,458,062 shares, accounting for 96.458% of the total voting shares.

Based on the provisions in Clause 1, Article 145 of the Enterprise Law and Clause 1, Article 19 of the Company's Charter, the General Meeting is qualified to proceed.

### **IV. SUMMARY OF THE MEETING PROCEEDINGS:**

#### **A. INTRODUCTION OF THE PRESIDIUM, SECRETARIAT, AND VOTE COUNTING COMMITTEE:**

##### **1. Presidium:**

- Mr. Vu Anh Khoa            Chairman of the Board of Directors - Chairperson
- Mr. Pham Trung Kien      Member of the Board of Directors, General Director
- Mr. Le Truong Son         Member of the Board of Directors

##### **2. Secretariat:**

- Ms. Do Nguyen Thi Dong Trinh - Deputy Director of Human Resources-Administration-Legal Department - Head of the Committee
- Ms. Le Thi Van Quynh - Specialist of Finance-Accounting-Planning Department - Member

**3. Vote Counting Committee:**

- Mr. Ngo Xuan Hoang - Deputy Director of Real Estate Development-Investment Department - Head of the Committee
- Mr. Tran Thanh Phuong - Deputy Director of Project Engineering Department - Member
- Ms. Ta Ngoc Thao - Accounting Team Leader of Finance-Accounting-Planning Department - Member

The Meeting approved with a vote of: 100% of the total voting shares.

**B. APPROVAL OF THE REGULATIONS ON ORGANIZATION AND OPERATION, AGENDA AND CONTENT OF THE MEETING:**

1. Approval of the Regulations on organization and operation of the Meeting:

Mr. Le Truong Son, representing the Presidium, presented the Regulations on organization and operations of the Meeting (attached Regulations).

The Meeting approved with a vote of: 100% of the total voting shares.

2. Approval of Agenda and Content of the Meeting:

Mr. Pham Trung Kien, representing the Presidium, presented the Agenda and content of the Meeting.

The Meeting approved with a vote of: 100% of the total voting shares.

**C. MAIN CONTENTS PROPOSED TO THE CONGRESS:**

1. On behalf of the Board of Directors, Mr. Vu Anh Khoa - Chairman of the Board of Directors presented the Report on the activities in 2025 and orientations for activities in 2026 of the Board of Directors (attached Report).
2. On behalf of the Board of Management, Mr. Pham Trung Kien - General Director presented the Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management (attached Report).
3. On behalf of the Board of Supervisors, Mr. Nguyen Phu Khanh - Head of the Board of Supervisors presented the Report on the activities in 2025 of the Board of Supervisors (attached Report).
4. On behalf of the Presidium, Mr. Le Truong Son - Member of the Board of Directors presented the following proposals:
  - 4.1. Proposal for the audited separate financial statements and consolidated financial statements for 2025 (attached Proposal).
  - 4.2. Proposal for the profit distribution for 2025 (attached Proposal).
  - 4.3. Proposal for the remuneration for the Board of Directors and the Board of Supervisors in 2026 (attached Proposal).
  - 4.4. Proposal for contracts and transactions between the Company and related party (attached Proposal).

- 4.5. Proposal for dismissal of a Member of the Board of Directors for the 2022-2027 term (attached Proposal).
5. On behalf of the Board of Supervisors, Mr. Nguyen Phu Khanh - Head of the Board of Supervisors presented the Proposal for the selection of auditing company for 2026 (attached Proposal).

**D. DISCUSSION:**

- Shareholder Dang Thien Hung – Shareholder Code VSD1139: requested the Chairing Panel to clarify the following matters: (1) Specific information regarding the Company’s failure to satisfy the conditions for maintaining its status as a public company; (2) Further information on the Company’s plan to increase its charter capital; (3) Further information on the An Phu Project; and (4) Further information on several projects that are currently being implemented or are still facing difficulties.
- Shareholder Minh Thuc Phan – Shareholder Code VSD1129: requested the Chairing Panel to provide further information on the business efficiency and development plans for the Company’s hotel and shopping mall segments. Which business segments and geographical areas will be the strategic focus of the Company’s upcoming projects?
- Shareholder Nguyen Anh Tu – Shareholder Code VSD1186: requested the Chairing Panel to provide more detailed information on the An Phu Project.

Mr. Pham Trung Kien, representing the Chairing Panel, responded to the shareholders’ questions as follows:

- Regarding the failure to satisfy the conditions for maintaining public company status: Under the current Law on Securities, SCID has not yet satisfied the condition that retail shareholders hold more than 10% of the shares in order to continue maintaining its public company status. The proposed solution is currently under consideration and will be reported to the shareholders in accordance with the applicable requirements and regulations.
- Regarding the increase in charter capital in 2026: In accordance with the policy on restructuring the system, SCID is expected to increase its charter capital to acquire Saigon Co.op’s capital contributions in Sense City shopping malls, including those in Ca Mau and Can Tho. The proposed charter capital increase is approximately VND 700 billion, and detailed information will be reported to the General Meeting of Shareholders at its next meeting.
- Regarding the An Phu Project: The Company is continuing negotiations with its partner, Novaland, to continue the cooperation agreement, based on the policy of updating the cooperation plan in accordance with the provisions of the land laws and other applicable laws. At the same time, the Company is carrying out legal procedures to apply for an adjustment to the investment term and other investment-related legal matters. The project is currently facing many difficulties and challenges; however, the policies of the relevant authorities and departments are also gradually facilitating the resolution of these issues.
- Regarding SCID’s strategic direction for commercial real estate development: Under SCID’s development strategy in recent years, SCID will focus on developing shopping malls, offices, hotels, etc., of which shopping malls are key projects developed in parallel with Saigon Co.op’s retail expansion. SCID’s other

commercial real estate projects are implemented to optimize the use value of land within the system, maximize investment capital efficiency, and leverage the advantages of the system's customer base.

- Regarding Charmant Suites Can Tho Hotel: The hotel was only opened one to two years ago; therefore, its profit margin during the initial period has not yet been high. However, over the past six months, the hotel's occupancy rate has been relatively good, exceeding the break-even level and meeting the Company's plan.
- Regarding several other projects: The District 9 and Quang Ninh projects are facing certain legal issues, including changes in shareholder structure and project-related legal matters. The Company is actively negotiating with its partners to develop the most optimal implementation plan for the Company. Regarding the Nguyen Trai Project, the Company is negotiating with its partner and expects to complete the negotiations and participate as the project owner in September 2026.
- Regarding the shopping mall business segment: SCID has strengths in its reputation and extensive experience in managing and developing shopping malls across many provinces and cities. During operation, the revenue and cost structure of this segment is also approaching that of other enterprises in the market, with operating expenses accounting for approximately 30%–35% of revenue.

#### **E. VOTING ON ISSUES PROPOSED TO THE MEETING:**

Mr. Ngo Xuan Hoang, representing the Vote Counting Committee, presented the Minutes of ballot counting of the Meeting (attached Minutes).

The Meeting discussed and reached a consensus to approve the reports and proposals of the Board of Directors, the Board of Management, and the Board of Supervisors at the Meeting with the following voting results:

##### **1. Issue 1: Report on the activities in 2025 and orientations for activities in 2026 of the Board of Directors**

The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting.

##### **2. Issue 2: Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management**

###### **2.1. Results of implementation in 2025:**

- Total revenue: VND 177.1 billion.
- Profit before tax: VND 103.7 billion.

###### **2.2. Plan for 2026:**

- Total revenue: VND 173.0 billion.
- Profit before tax: VND 40.5 billion.

The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting.

##### **3. Issue 3: Report on the activities in 2025 of the Board of Supervisors**

The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting.

**4. Issue 4: Audited separate financial statements and consolidated financial statements for 2025 according to Proposal No. 01/2026/TT-HĐQT of the Board of Directors**

The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting.

**5. Issue 5: Plan for profit distribution in 2025 according to Proposal No. 02/2026/TT-HĐQT of the Board of Directors**

The plan for profit distribution in 2025 is as follows:

<b>Content</b>	<b>Amount (VND)</b>
1. Profit after tax in 2025	103,804,173,596
2. Distribution of profit after tax in 2025:	
2.1. Appropriation for the investment and development Fund (50%)	51,902,086,798
2.2. Appropriation for the Board of Directors Fund (5%)	5,190,208,680
2.3. Appropriation for the bonus and welfare Fund (1%)	1,038,041,736
3. Remaining profit of 2025	45,673,836,382
4. Remaining profit of previous years	213,734,393,377
5. Dividend for 2025 (*)	0
6. Total remaining profit	259,408,229,759

*Note: (\*) The company shall not pay dividend for 2025 because we need to concentrate investment capital on major commercial and service real estate projects currently under implementation.*

The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting.

**6. Issue 6: Selection of A&C Auditing and Consulting Co., Ltd. to provide auditing and reviewing services for the 2026 financial statements of the Company according to Proposal No. 03/2026/TT-BKS of the Board of Supervisors**

The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting.

**7. Issue 7: Remuneration of the Board of Directors and the Board of Supervisors in 2026 according to Proposal No. 04/2026/TT-HĐQT of the Board of Directors**

**7.1. Remuneration for the Board of Directors:**

- Chairman: 6,000,000 VND/month.
- Member: 3,000,000 VND/month.

**7.2. Remuneration for the Board of Supervisors:**

- Head of the board: 3,000,000 VND /month.
- Member: 2,000,000 VND /month.

*(Personal income tax related to the above remuneration is paid by the Company)*

The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting.

**8. Issue 8: Contracts and transactions between the Company and related party according to Proposal No. 05/2026/TT- HĐQT of the Board of Directors**

The Meeting voted in agreement of 339,238 votes, reaching 100% of the total votes participating in the voting (In which: The Ho Chi Minh City Union of Trading Cooperatives - a shareholder with related interests, shall not be entitled to vote).

**9. Issue 9: Dismissal of Mr. Le Truong Son from the position of Member of the Board of Directors of the Company for the 2022 - 2027 term according to Proposal No. 05/2026/TT- HĐQT of the Board of Directors**

The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting.

**F. APPROVAL OF MEETING MINUTES, RESOLUTIONS AND CLOSING OF THE MEETING:**

1. Ms. Do Nguyen Thi Dong Trinh, on behalf of the Secretariat, approved the Minutes of the Meeting. The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting (attached are the Meeting Minutes).
2. Mr. Pham Trung Kien, on behalf of the Presidium, approved the Resolution of the Meeting. The Meeting voted in agreement of 96,432,034 votes, reaching 100% of the total votes participating in the voting (attached is the Resolution).

The General Meeting adjourned at 11:30 AM, on 26/06/2026.

**ON BEHALF OF THE SECRETARIAT  
HEAD OF THE SECRETARIAT**

**Do Nguyen Thi Dong Trinh**

**ON BEHALF OF THE PRESIDIUM  
CHAIRMAN**



**Vu Anh Khoa**

**Enclosed documents:**

- The Minutes of shareholder eligibility check to attend the Meeting;
- The Regulations on the organization and operations of the Meeting;
- Reports of: Board of Directors, Board of Management, Board of Supervisors;
- Proposals to the General Meeting for voting;
- The Minutes of ballot counting.



**SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY**

Address: 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

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Fax: (84-28) 38225457

Website: <https://scid.vn>

Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

*Ho Chi Minh City, June 26, 2026*

# **REGULATIONS ON ORGANIZATION AND OPERATIONS 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY**

*Based on:*

- *The Law on Enterprises dated 17/06/2020 and guiding documents for implementation;*
- *The Law on Securities dated 26/11/2019 and guiding documents for implementation;*
- *The Charter of SaiGon Co.op Investment Development Joint Stock Company.*

## **Chapter I GENERAL PROVISIONS**

### **Article 1. Scope and Object of Application**

1. These Regulations apply to the organization of the 2026 Annual General Meeting of Shareholders (hereinafter referred to as the “**Meeting**”) of SaiGon Co.op Investment Development Joint Stock Company (hereinafter referred to as the “**Company**”).
2. These Regulations specifically stipulate the rights and obligations of shareholders, authorized persons, and parties attending the Meeting, as well as the conditions and formalities for carrying out the Meeting.
3. Shareholders, authorized persons, and parties attending the Meeting are responsible for complying with the provisions of these Regulations.

## **Chapter II RIGHTS AND OBLIGATIONS OF SHAREHOLDERS AND PARTICIPANTS AT THE MEETING**

### **Article 2. Rights and obligations of shareholders**

1. Conditions for attending the Meeting: shareholders or persons authorized in writing by shareholders whose names are on the Company’s list of shareholders as of the record date of 25/05/2026 provided by the Viet Nam Securities Depository and Clearing Corporation.
2. Rights of shareholders when attending the Meeting:



- a) To directly attend or authorize another person to attend the Meeting in writing according to the prescribed form sent to shareholders.
  - b) To discuss and vote on all matters within the authority of the Meeting in accordance with the Company's Charter and the Law on Enterprises.
  - c) To be informed by the Organizing Committee of the agenda and accompanying documents of the Meeting.
  - d) Each shareholder or authorized person will receive a Voting Card and other relevant meeting materials after registering to attend the Meeting with the Shareholder Eligibility Check Committee.
  - e) Shareholders or authorized persons arriving after the meeting has commenced have the right to register immediately and thereafter have the right to participate and vote at the Meeting immediately after registration. The Chairperson is not responsible for pausing the Meeting to allow late-arriving shareholders to register, and the validity of previously voted content remains unchanged.
3. Obligations of shareholders when attending the Meeting:
- a) Shareholders must bring the Meeting Invitation and their Citizen Identity Card or Passport. In case of authorization, the authorized person must bring the Meeting Invitation, the Power of Attorney (according to the form), a copy of Citizen Identity Card or a copy of Passport of the authorizing person, and the Citizen Identity Card or Passport of the authorized person, and register to attend the Meeting with the Shareholder Eligibility Check Committee.
  - b) Dress politely.
  - c) Recording audio or video of the Meeting must be publicly announced and approved by the Chairperson.
  - d) When wishing to speak for discussion, the permission of the Chairperson must be obtained, speaking briefly and focusing on the core content to be exchanged, in accordance with the content of the Meeting agenda that has been approved. Issues that have been raised by previous speakers should not be repeated to avoid duplication. Shareholders may write their opinions on the Feedback Form and submit it to the Secretariat for forwarding to the Presidium for consideration and response.
  - e) Strictly comply with this Regulation, and respect the results of the work at the Meeting.

**Article 3. Rights and obligations of the Shareholder Eligibility Check Committee**

1. The Shareholder Eligibility Check Committee consists of 01 Head and members established by the Board of Supervisors to perform the following functions and tasks:
  - a) Check the eligibility of shareholders or authorized persons to attend the Meeting: request shareholders or authorized persons to present their Citizen Identity Card or Passport, Invitation to the Meeting, and Power of Attorney (for authorized persons).
  - b) Report to the Meeting on the results of the check of the eligibility of shareholders attending the meeting at the following times:
    - Before the opening of the Meeting.
    - Before the Meeting conducts voting if there is a change in the number of shareholders registered to attend the meeting (shareholders who arrive late register to attend

the meeting).

2. The Shareholder Qualification Check Committee has the right to establish a supporting department to complete its tasks.

#### **Article 4. Rights and obligations of the Presidium and the Secretariat**

1. The Presidium is approved by the Meeting through voting and has the function of controlling the Meeting.
2. The decision of the Presidium on issues of order, procedures or events arising outside the program of the Meeting will be of the highest adjudicatory nature.
3. The Presidium has the right to take necessary and reasonable measures to conduct the Meeting in an orderly manner, in accordance with the approved agenda and reflecting the wishes of the majority of participants.
4. The Chairperson has the right to postpone the Meeting that has a sufficient number of people registered to attend as prescribed to another time or change the meeting location in the following cases:
  - a) The meeting location does not have enough convenient seating for all participants.
  - b) The means of communication at the meeting location do not guarantee that shareholders attending the meeting can participate, discuss and vote.
  - c) Participants obstruct, cause disorder, and potentially prevent the meeting from being conducted fairly and legally.
5. The Presidium has the right not to answer or record shareholders' comments and answer in writing later if the contributed contents and recommendations are outside the contents for which the Meeting's opinion is requested.
6. The Presidium has the following rights:
  - a) Require all participants to undergo inspection or other lawful, reasonable security measures.
  - b) Request the competent authority to maintain order at the meeting; expel those who do not comply with the Presidium's administration, intentionally cause disorder, prevent the normal progress of the meeting or do not comply with security check requirements from the Meeting.
7. The Secretariat is nominated by the Presidium and approved by the Meeting through voting. The Secretariat has the task of recording the minutes of the Meeting, drafting resolutions of the Meeting and performing tasks as assigned by the Presidium.

#### **Article 5. Rights and obligations of the Vote Counting Committee**

1. The Vote Counting Committee consists of 01 Head and members nominated by the Presidium and approved by the Meeting through voting.
2. The Vote Counting Committee has the task of guiding how to use the Voting Card, voting method and carrying out vote counting.
3. The Head of the Vote Counting Committee reports to the Meeting on the results of the vote counting.
4. The Vote Counting Committee has the right to establish a supporting department to complete its tasks.

5. The vote counting board is responsible for the accuracy and honesty of the announced vote counting results.

### **Chapter III**

## **PROCEDURES FOR CARRYING OUT THE MEETING**

### **Article 6. Conditions for Carrying out the Meeting**

1. The Meeting shall be conducted when the number of attending shareholders represents over 50% of the total voting shares. In the event that, 30 minutes after the scheduled opening time of the Meeting as recorded in the meeting agenda sent to the shareholders, the number of attending shareholders does not represent over 50% of the total voting shares, the meeting shall be deemed as not having sufficient conditions to proceed.
2. In the event that the Meeting does not have sufficient conditions to proceed according to the above regulations, the convening and carrying out of the second Meeting shall be carried out in accordance with the provisions of the Company's Charter and the Law on Enterprises.

### **Article 7. Procedures for Carrying out the Meeting**

1. The Meeting will take place in the correct order of the agenda and the content of the meeting approved by the Meeting.
2. The Meeting will discuss and vote on each issue in the content of the Meeting's agenda.
3. The Meeting shall be adjourned after the meeting minutes and resolutions of the Meeting are approved.
4. The Meeting shall discuss and vote on each issue in the content of the agenda.

### **Article 8. Conditions for Resolutions of the Meeting to be Approved**

1. Resolutions of the Meeting are approved when they are agreed upon by the number of shareholders owning over 50% of the total voting shares of all attending shareholders.
2. Resolutions on the following contents are approved if they are agreed upon by the number of shareholders representing 65% or more of the total voting shares of all attending shareholders:
  - a) Type of shares and total number of shares of each type.
  - b) Changes in business lines, occupations, and fields.
  - c) Changes in the Company's management organizational structure.
  - d) Investment projects or sale of assets with a value of 35% or more of the total asset value recorded in the Company's most recent financial statements.
  - e) Reorganization, dissolution of the Company.
3. Shareholders or authorized representatives shall vote to agree, disagree, or abstain on issues that must be approved in the Meeting in accordance with Article 10 of this Regulation.

### **Article 9. Voting Cards**

1. Voting cards issued to shareholders or authorized persons attending the Meeting shall

state: shareholder code, full name of the shareholder, and total number of voting shares.

2. Voting cards shall be affixed with the Company's seal.

#### **Article 10. Procedures for Voting on Issues of the Meeting**

The voting on issues of the Meeting shall be conducted in the form of direct voting as follows:

1. Shareholders or authorized persons voting (“Agree” or “Disagree” or “Abstain”) on issues requiring opinions by raising their voting cards as directed by the Chairperson.
2. Voting cards are used to vote on the following contents:
  - Composition of the Presidium.
  - Composition of the Secretariat.
  - Composition of the Vote Counting Committee.
  - Content and agenda of the Meeting.
  - Regulations on the organization and operations of the Meeting.
  - Report on the activities in 2025 and orientations for activities in 2026 of the Board of Directors.
  - Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management.
  - Report on the activities in 2025 of the Board of Supervisors.
  - Proposal for the audited separate financial statements and consolidated financial statements for 2025.
  - Proposal for the profit distribution in 2025.
  - Proposal for the selection of auditing company in 2026.
  - Proposal for the remuneration of the Board of Directors and Board of Supervisors in 2026.
  - Proposal for contracts and transactions between the Company and related party.
  - Proposal for dismissal of a Member of the Board of Directors for the 2022-2027 term.
  - Minutes of the Meeting.
  - Resolution of the Meeting.
3. Voting on each item for approval is independent of each others, and the validity of the vote on one item does not affect the validity of other voting items.
4. The vote counting committee will check the number of votes agreed, disagreed, and abstained for each meeting item, and is responsible for recording and reporting the voting results to the Meeting.
5. Valid voting cards must fully meet the following criteria:
  - The card is issued by the Organizing Committee and has the Company's seal.
  - The card is not torn, crossed out, erased, or altered.
6. Invalid voting cards will not be counted, including:
  - Cards that are not in the form issued by the Organizing Committee and do not have the Company's seal.
  - The card is torn, crossed out, erased, or altered.



- The card contains additional information or symbols.
- The card does not vote or has 02 or more voting opinions in the same voting content.

#### **Article 11. Minutes of the Meeting**

1. The content of the Meeting shall be recorded in the minutes. The Chairperson and the Secretary shall be jointly responsible for the truthfulness and accuracy of the content of the minutes.
2. The minutes of the Meeting must be prepared by the Secretary, read before the Meeting, and approved by the Meeting before the end of the meeting.
3. The minutes of the Meeting, the minutes of checking the eligibility of shareholders, and other documents recording the proceedings and results of the Meeting must be kept at the Company's head office.
4. The minutes of the Meeting are the basis for issuing the Resolution of the Meeting.

#### **Article 12. Resolution of the Meeting**

1. Based on the results of the Meeting, the Chairperson shall issue a resolution of the Meeting on the issues approved by the Meeting. The resolution of the Meeting must be kept at the Company's head office.
2. Shareholders have the right to request the Court or Arbitration to review and annul the resolution or part of the resolution of the Meeting in accordance with the provisions of the Company's Charter and the Law on Enterprises.

#### **Article 13. Disclosure of information on the minutes of the Meeting and resolutions of the Meeting**

The minutes of the Meeting and resolutions of the Meeting must be posted on the Company's electronic information page in accordance with the law on information disclosure on the stock market.

#### **Article 14. Validity of the Regulation**

1. This Regulation consists of 3 chapters, 14 articles and comes into effect immediately after being approved by the Meeting's vote.
2. The Meeting shall decide on the amendment and supplementation of this Regulation.

**ON BEHALF OF THE GENERAL MEETING  
OF SHAREHOLDERS**

**CHAIRMAN** *W*



*Vu Anh Khoa*  
**Vu Anh Khoa**



SAIGON CO.OP INVESTMENT DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: 199-205 Nguyen Thai Hoc, Ben Thanh Ward, Ho Chi Minh City

Phone: (84-28) 38360143

Fax: (84-28) 38225457

Website: <https://scid.vn>

Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

Ho Chi Minh City, June 26, 2026

## REPORT ON THE PERFORMANCE IN 2025 AND ORIENTATION FOR 2026 OF THE BOARD OF DIRECTORS

*Dear Shareholders,*

On behalf of the Board of Directors, I would like to present the report on the performance of the Board of Directors of Saigon Co.op Investment Development Joint Stock Company (“the Company”) in 2025 and the operational orientation for 2026 as follows:

### **I. PERFORMANCE OF THE BOARD OF DIRECTORS IN 2025:**

#### **1. General activities:**

In 2025, the global economy continued to face numerous difficulties and challenges. Prolonged monetary tightening policies persisted; inflation, although showing signs of easing, still posed risks of resurgence due to the impact of tariff policies; strategic competition among major economies continued to disrupt supply chains and intensify protectionist trends. Meanwhile, geopolitical instability and conflicts in various regions remained complex, exerting pressure on global trade and capital flows.

In this context, Vietnam’s economy continued to be a bright spot in the region and globally, driven by the recovery of production activities, import-export, FDI attraction, tourism, and the promotion of public investment. GDP grew by 8.02% compared to the same period, meeting the set target and ranking among countries with high growth rates; the macroeconomy remained relatively stable, with inflation controlled at 3.31%. However, the economy still faced various risks and challenges, including persistent inflationary pressures; rising non-performing loans and exchange rate fluctuations; a recovery in production that remained fragile due to the impact of tariff policies, particularly U.S. reciprocal tariffs; and ongoing financial difficulties for enterprises alongside increasing input costs.

Against this backdrop, the Company’s Board of Directors focused on directing business operations in a prudent manner, closely monitoring macroeconomic developments to maximize opportunities in business activities. As a result, the Company achieved positive business outcomes, specifically as follows:

- Total revenue: VND 177,1 billion, achieving 105,5% of the plan.
- Profit before tax: VND 103,7 billion, achieving 141,9% of the plan.

*Note: The planned total revenue and profit before tax were approved by the 2025 Annual General Meeting of Shareholders under Resolution No. 01/2025/NQ/ĐHĐCĐ dated May 16, 2025. Total revenue in 2025 includes revenue from sales and service provision, financial income, and other income.*

During the year, the Board of Directors operated in compliance with the Company’s Charter, the Regulations on the Operation of the Board of Directors, and applicable laws, and

performed its duties and powers to implement the resolutions of the 2025 Annual General Meeting of Shareholders as well as the resolutions and decisions of the Board of Directors.

The Board of Directors held 22 regular and periodic meetings, issuing timely strategic and directional decisions for business operations. To fulfill its responsibilities, the Board issued 26 resolutions and decisions within its authority to approve key matters relating to corporate governance and management, as well as project investment approvals (*details are provided in the 2025 Corporate Governance Report disclosed in accordance with regulations*).

The Board of Directors effectively implemented delegation and authorization mechanisms to promptly meet business operation requirements, thereby facilitating and supporting the Board of Management in executing projects as planned. The Board also actively provided direction to the Board of Management in identifying solutions, preparing investment plans, and securing capital for major commercial real estate projects to be implemented in the coming period, contributing to the Company's efficiency.

The Board of Directors ensured compliance with regulations on the preparation and disclosure of information relating to corporate governance, financial statements, annual reports, and business activities. The Board successfully organized the 2025 Annual General Meeting of Shareholders and completed the cash dividend payment for 2024 to shareholders at a rate of 3% per share starting from July 28, 2025.

## **2. Supervisory activities over the Board of Management:**

The Board of Directors carried out supervisory activities over the Board of Management and its members to ensure that the Company's overall operations were aligned with the set direction, complied with legal regulations, and enhanced business efficiency. The supervisory activities of the Board of Directors included:

- Supervising the implementation of resolutions of the General Meeting of Shareholders and the resolutions and decisions issued by the Board of Directors.
- Supervising the preparation, utilization, and management of capital sources for projects that have been and are being implemented in accordance with the plan.
- Supervising the management and executive activities of the General Director and members of the Board of Management to improve business efficiency and achieve the targets approved by the General Meeting of Shareholders.
- Directing and supervising the Company's information disclosure to ensure transparency and timeliness in compliance with regulations.

## **3. Remuneration of the Board of Directors:**

In 2025, the total remuneration paid to the Board of Directors amounted to VND 240.000.000, in accordance with the level approved by the 2025 Annual General Meeting of Shareholders, specifically as follows:

- Chairman: VND 6.000.000/month.
- Members: VND 3.000.000/month.

*(For details, please refer to the Notes to the audited separate financial statements for 2025).*

## **4. Transactions between the Company, its subsidiaries, and members of the Board of Directors and their related persons:**

- Transactions between the Company, its subsidiaries, and members of the Board of Directors and their related persons: None.

- Transactions between the Company and companies in which members of the Board of Directors are founding members or hold managerial positions within the last 03 years prior to the transaction: None.

## 5. Shareholding structure:

The total number of shareholders of the Company as of December 31, 2025 is 949 shareholders, including:

- Individual shareholders: 945 shareholders, holding 3.833.804 shares, accounting for 3,83% of charter capital.
- Institutional shareholders: 04 shareholders, holding 96.166.196 shares, accounting for 96,17% of charter capital.

## II. OPERATIONAL ORIENTATION FOR 2026:

In 2026, the global economy is forecast to continue operating in a complex and increasingly uncertain environment due to conflicts in the Middle East, leading to supply chain disruptions that drive up energy prices and logistics costs. At the same time, protectionist trends and tariff uncertainties persist, making international trade and investment more difficult and risky, while the risk of “stagflation” (slowing growth combined with rising inflation) increases, thereby weakening global growth prospects (according to IMF, WB, OECD and ECB forecasts, economic growth is expected to reach only 2,7-3,1%, down approximately 0,3-0,4% compared to the January 2026 forecast).

In this context, Vietnam’s economy has recorded positive developments thanks to the recovery of tourism, growth in import-export activities, investment attraction, and relatively stable domestic demand. Accordingly, the Party and the Government have set a growth target of 10% or higher for 2026. However, the economy still faces many challenges: macroeconomic risks and inflationary pressures remain; production growth is not yet truly sustainable due to dependence on international market fluctuations; and enterprises continue to face pressure from rising input costs and limited financial resources.

In the above context, the Board of Directors sets out the following orientations and activities for 2026:

- 1) To submit to the General Meeting of Shareholders a plan to increase the Company’s charter capital in order to restructure assets and capital sources in preparation for the Company’s development strategy for the 2026–2030 period.
- 2) To continue improving governance capacity, control, and transparency of information; to direct the Board of Management to perform business tasks in line with the established orientation and objectives.
- 3) To accelerate and effectively implement investment in key commercial real estate projects in 2026 on a selective basis, prioritizing projects with clear and complete legal status, early exploitation potential, and high investment efficiency. At the same time, to gradually complete the commercial asset ecosystem and expand into residential real estate development in line with the Company’s orientation and revenue growth objectives, while actively preparing project pipelines and financial resources to create a foundation for development in subsequent years.
- 4) To continue improving and enhancing the operational efficiency of Sense City and Sense Market shopping centers, Charmant Suites Can Tho Hotel, and the office at 102 Nam Ky Khoi Nghia; and to coordinate effective management and operation of SC VivoCity Shopping Center.

- 5) To seek partners with strong capacity, experience, and alignment with the Company's development orientation for cooperation, joint ventures, and investment in new projects, thereby strengthening the Company's resources.
- 6) To implement organizational restructuring and streamline the apparatus to ensure a lean, strong, effective, and efficient organizational structure that meets the Company's development orientation in the coming period.
- 7) To promote digital transformation to improve productivity and operational efficiency, enhance accuracy, optimize business activities, strengthen connectivity among units, and meet development requirements in the new phase.

*Dear Shareholders,*

We firmly believe that with the determination and best efforts of the Board of Directors, the Board of Management, and all employees of the Company, together with the support and consensus of our valued shareholders, the Company will overcome all difficulties and challenges, effectively leverage its resources, seize opportunities, and continue to grow in 2026, successfully fulfilling the tasks assigned by the General Meeting of Shareholders.

The above presents the Report on the Company's performance in 2025 and the operational orientation for 2026. The Board of Directors would like to express its sincere appreciation for the trust and support of our shareholders over the past period.

We wish all shareholders good health, happiness, and success.

Respectfully yours.

**Recipients:**

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archive: VT.

**ON BEHALF OF THE BOARD OF  
DIRECTORS  
CHAIRMAN**



**Vu Anh Khoa**



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: 199-205 Nguyen Thai Hoc, Ben Thanh Ward, Ho Chi Minh City

Phone: (84-28) 38360143

Fax: (84-28) 38225457

Website: <https://scid.vn>

Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

Ho Chi Minh City, June 26, 2026

## 2025 ACTIVITY REPORT AND 2026 OUTLOOK OF THE BOARD OF MANAGEMENT

*Dear Shareholders,*

Under the close direction of the Board of Directors, in 2025, the Board of Management successfully executed the operations of Saigon Co.op Investment Development Joint Stock Company (“the Company”), ensuring adherence to operational guidelines and successfully completing the business plan set forth by the General Meeting of Shareholders and the Board of Directors.

### **PART A: SUMMARY OF 2025 BUSINESS OPERATIONS**

#### **I. Economic situation in 2025:**

In the context of a global economy that continues to evolve complexly, with many latent risks and uncertainties, the Vietnamese economy still achieved positive and relatively comprehensive results. Economic growth in 2025 reached 8.02%, inflation was controlled, and the real purchasing power of the people improved as average income increased by 8.9%, higher than the 3.31% increase in the Consumer Price Index (CPI).

Despite achieving positive results, the Vietnamese economy in 2025 still revealed many limitations and potential risks as growth remains unsustainable and heavily dependent on the FDI and export sectors, while the internal capacity of domestic enterprises has not improved proportionally. Latent inflationary pressure remains present while input costs, energy prices, and exchange rate fluctuations are negatively affecting price stability in the medium term, although the 2025 CPI was controlled at a reasonable level. The financial and real estate markets recovered slowly, liquidity remained unstable, and bad debt showed an upward trend, putting pressure on the banking system and the economy's capital absorption capacity. In this context, the Board of Management proactively controlled costs, optimized operations, and remained cautious in implementing investments to ensure financial efficiency and safety.

#### **II. Implementation of key tasks in 2025:**

- Successfully completed the business plan according to Resolution No. 01/2025/NQ/ĐHĐCĐ dated May 16, 2025, of the 2025 Annual General Meeting of Shareholders, ensuring financial and operational indicators were met according to the set guidelines.
- Accelerate legal work and project implementation: Focused on reviewing and completing legal procedures to resolve obstacles and promote the progress of existing projects; simultaneously, remained cautious in evaluating, selecting, and implementing new investment projects. In 2025, the Company completed the construction of the 102 Nam Ky Khoi Nghia Office Building (November 2025) and commenced construction of the Sense Festi Vinh Long project (August 2025).
- Optimize operations - improve capital efficiency: Continued to restructure the organization, streamline the apparatus, and improve labor productivity; simultaneously,

strictly controlled costs and optimized investment efficiency, contributing to improved profit margins and overall operational efficiency.

- Improve management efficiency of the Shopping Center chain: The management and operation of the Sense City, Sense Market, and SC VivoCity systems were implemented synchronously, ensuring stable and sustainable growth. Notably, the Sense City Pham Van Dong Shopping Center achieved an impressive occupancy rate of 99%, contributing significantly to the 6.7% total revenue growth of the entire chain in 2025. This result confirms the effective exploitation capacity and clearly reflects the commercial appeal and development potential of the Company's Shopping Center projects.
- Digital transformation continues to be prioritized. In 2025, the Company implemented and operated the E-Office and HRMS systems, contributing to the standardization of work processes, reducing manual operations, and improving management efficiency. Completed the migration of the Sense City chain's HO server system from physical servers to a Cloud platform, helping to optimize operating costs, improve security, increase scalability, and ensure stable and continuous system operation.

### III. Report on 2025 operating results:

#### 1. Execution of 2025 business indicators:

*Unit: Million VND*

No.	Indicators	2024 Actual	2025			
			Plan	Actual	%Plan	%2024 Actual
1	Total revenue	125,659	167,837	177,109	105.5%	140.8%
2	Profit before tax	57,330	73,123	103,728	141.9%	180.9%
3	State budget contribution	5,635	-	5,097		90.4%
4	Dividends	3%/share				

#### 2. Financial situation:

##### - Capital and Debt payable:

*Unit: Million VND*

No.	Indicators	December 31, 2025	December 31, 2024
	<b>Total capital</b>	<b>2,355,051</b>	<b>2,271,009</b>
1	Equity	2,213,463	2,143,065
	- Contributed capital	1,000,000	1,000,000
	- Development investment fund	895,925	867,538
	- Undistributed profit	317,539	275,527
2	Debt payable	141,589	127,944
	- Short-term debt	35,641	21,996
	<i>In which: short-term loans</i>	<i>0</i>	<i>0</i>
	- Long-term debt	105,948	105,948
	<i>In which: long-term loans</i>	<i>0</i>	<i>0</i>

- **Investment capital:**

*Unit: Million VND*

No.	Indicators	December 31, 2025	December 31, 2024
<b>1</b>	<b>Commercial real estate investment, Shopping Center</b>	<b>1,066,369</b>	<b>1,134,369</b>
1.1	VCCD	754,099	754,099
1.2	Sense City Ben Tre	44,600	44,600
1.3	Sense City Can Tho	74,800	74,800
1.4	Sense City Ca Mau	74,970	74,970
1.5	Sense City District 9	53,900	53,900
1.6	Sense City Pleiku	2,000	70,000
1.7	Sense Market Cai Be	30,000	30,000
1.8	Dong Bac Shopping Center	32,000	32,000
<b>2</b>	<b>Other commercial real estate investment</b>	<b>602,262</b>	<b>496,540</b>
2.1	An Phu Project	476,396	476,396
2.2	102 Nam Ky Khoi Nghia Project	122,471	20,144
2.3	Vinh Long Shopping Center Project	3,395	
<b>3</b>	<b>Capital contribution investment in other entities</b>	<b>50,691</b>	<b>50,691</b>
	<b>TOTAL INVESTMENT CAPITAL</b>	<b>1,719,321</b>	<b>1,681,600</b>

**3. Shopping Center and Modern Market business:**

**a. Sense City, SC Vivo City Shopping Center chain:**

- Focused on increasing occupancy rates through product category restructuring, prioritizing partners with financial capacity, strong brands, and the ability to expand chains; actively strengthened short-term leasing activities to optimize revenue.
- Implemented preferential package leasing policies to attract large partners to lease simultaneously, increasing coverage and brand recognition across the entire system. As a result, the average occupancy rate of the Chain in 2025 reached over 93%, exceeding the set plan.
- Strengthened marketing activities, organized seasonal events/major festivals to stimulate demand, and increased customer traffic and revenue.
- Continued to research and develop new business models, Shopping Centers with flexible scales, models combining retail - F&B - entertainment, increasing customer experience and maximizing the exploitation of multi-functional spaces, suitable for the characteristics of each locality, optimizing investment efficiency and the ability to attract customers.

**b. Shopping Center model - Sense Market:**

- Sense Market Cai Be - the first district-level Shopping Center model in the system - is currently being reviewed and evaluated comprehensively to perfect and standardize the operating model suitable for local market characteristics. The focus is on restructuring the business model in a flexible direction, closely following the actual consumption



needs of the locality, thereby improving exploitation efficiency and optimizing floor space usage performance.

**4. Rental real estate business:**

- Continued to exploit the 253 Dien Bien Phu Building (Ho Chi Minh City) by maintaining cooperation with tenants. In particular, successfully negotiated an increase in rental rates starting from December 2025, thereby contributing to increasing revenue for the Company and reducing cost pressure in the context of the State adjusting land rental rates upward.
- Actively completed legal procedures and project completion for 102 Nam Ky Khoi Nghia to be ready for handover and operation. Simultaneously, proactively built an operational management apparatus, developed policies for brokers, and implemented systematic space leasing, thereby creating a solid foundation for the opening plan and putting the project into effective operation in 2026.

**5. Hotel management and business:**

- Charmant Suites Hotel Can Tho: focused on standardizing operations and perfecting the organizational structure in a professional and synchronous manner to improve management-operation efficiency, while creating a premise for the Company's hotel chain expansion and development strategy in the coming period. In 2025, the Hotel achieved revenue of approximately 55.7 billion VND, of which room revenue accounted for 77%, and food and beverage/banquets accounted for 23%. Business operations are stable, supported by OTA channels, and service quality is highly rated by the market.

**6. Real estate project development investment:**

- Sense Festi Vinh Long Shopping Center project: construction commenced in August 2025 and construction progress is being strictly controlled to ensure it stays on schedule. In parallel with construction, the project is actively implementing market research, surveying consumer behavior in the Vinh Long area, thereby building a business plan, suitable product category structure (Trademix), optimizing the operating model, and ensuring feasibility and efficiency when putting the project into operation.
- Sense Plaza Hai Duong Shopping Center project: currently researching and calculating cooperation plans with partners. In addition, implementing comprehensive research and calculation of the project's investment efficiency to ensure feasibility and prepare for the next implementation steps.
- An Phu Project: continued to resolve obstacles regarding public land, interspersed land, procedures for applying for adjustment of investment policy decisions, and land allocation; coordinated with Thu Thiem Real Estate JSC in fulfilling obligations to contribute to main technical infrastructure, and performed work related to the cooperation contract with Novaland.
- Nguyen Trai Shopping Center Project: currently in the process of negotiating with partners on suitable cooperation plans. At the same time, researching and building business scenarios and suitable models to ensure investment efficiency and project feasibility under actual market conditions.
- Continued to research, build, and evaluate development plans and business models suitable for regional characteristics at the Ben Cat, Long Xuyen, Vung Tau, Son Tien projects, etc.

**7. Providing project management consulting services for Saigon Co.op:**

- Saigon Co.op Apartment Housing Project: completed procedures for applying for pink books for 98 residential apartments and monitored the implementation of warranty work.
- Co.opmart Thong Nhat Project: managed the construction investment implementation, completed and handed over to Saigon Co.op for opening in November 2025.

#### **8. Some other tasks:**

- Performed reporting and information disclosure on public company governance status in accordance with the regulations of the State Securities Commission, the Hanoi Stock Exchange, and the Vietnam Securities Depository and Clearing Corporation.

### **PART B: 2026 OPERATIONAL OUTLOOK**

#### **I. Socio-economic situation forecast for 2026:**

2026 is the first year of the 2026-2030 socio-economic development plan, with a high growth target (GDP growth over 10%) associated with macroeconomic stability and inflation control. In which, the main drivers come from public investment (Long Thanh Airport, high-speed railway, ring road clusters, expressways, Sports Urban Area, etc.), domestic consumption, FDI attraction, and the development of the digital economy, high technology, and the green economy. On that basis, the retail real estate market is forecast to continue to grow positively, with a trend of enhancing customer experience and increasing rental prices in CBD areas.

However, the Vietnamese economic context still contains many challenges as geopolitical fluctuations, especially in the Middle East, escalate, directly affecting and increasing fuel costs as well as input costs in project construction investment; at the same time, high interest rates (increasing by 2-3%/year compared to 2025 interest rates) and credit restrictions for the real estate sector continue to put great pressure on capital costs and investment efficiency. This forces Vietnamese real estate enterprises, including the Company, to be even more cautious in deciding to invest in developing new projects based on prioritizing projects with the ability to be exploited early, strictly controlling investment progress, and optimizing capital efficiency.

#### **II. Key tasks for 2026:**

- 1) Company's 2026 business plan indicators:
  - Total revenue: 173,0 billion VND.
  - Profit before tax: 40,5 billion VND.
- 2) Focus on completing legal procedures and shortening project schedules to bring projects into the revenue exploitation stage earlier. Specifically for 2026, the Company sets the goal of completing acceptance and opening the 102 Nam Ky Khoi Nghia office for lease, completing the Sense Festi Vinh Long Shopping Center project and the Sense Plaza Hai Duong Shopping Center; seeking investment cooperation partners, researching concepts, designing and constructing the finishing parts of the Nguyen Trai Shopping Center project, etc., completing project implementation early or on schedule to control costs well, generate additional revenue, and increase capital efficiency from the project.
- 3) Increase the Company's revenue and profit through revenue from managing projects in the Saigon Co.op ecosystem in 2026, including Co.opmart Pro Nguyen Trai, Co.opmart Thu Thua, Co.opmart Ben Cat, Co.opmart Binh Chanh, Co.opmart Long Hau, Co.opmart Nguyen Khoai, 199 Nguyen Thai Hoc Office, My Tho Shopping Center, Tan An Shopping Center, Go O Moi Shopping Center.

- 4) Increase the efficiency of exploiting existing assets: increase occupancy rates, increase office rental revenue to improve the exploitation efficiency of the 102 Nam Ky Khoi Nghia building.
- 5) Focus on reviewing and evaluating the operational efficiency of Shopping Center models in the Sense system, thereby building plans to improve business models and improve floor space exploitation efficiency. Strengthen connection with Saigon Co.op's customer ecosystem to optimize customer experience and increase commercial exploitation efficiency.
- 6) Continue to expand the Saigon Co.op/Company ecosystem through implementing new business models and strongly promoting linkage activities in the system, to create synergistic value, diversify revenue sources, and promote the sustainable development of the Company.
- 7) Comprehensively review the capital structure, cash flow, and financial efficiency of existing Sense projects; build financial restructuring plans in the direction of optimizing capital sources, improving capital efficiency, and reducing financial pressure.
- 8) Perfect the organizational structure and improve the Company's management capacity. Review and rearrange the organizational structure in a streamlined, effective manner suitable for the Company's scale expansion orientation in the coming period.
- 9) Continue to perfect digital transformation. Focus on synchronously implementing key management systems (PMS, SMS, CSR) to standardize office operations, improve project management capacity, and Shopping Center operation capacity. At the same time, accelerate infrastructure transformation to the Cloud combined with upgrading IT systems at the Company's office and new Sense models to ensure flexibility, safety, and scalability of the Sense Shopping Center system.

Entering 2026 - the first year of a new development phase, the Company faces many opportunities along with many challenges, especially in the commercial real estate sector. However, with clear direction from the Board of Directors, the foundation accumulated from many years ago, and the companionship of Shareholders and partners, the Board of Management believes that the Company will continue to develop stably, sustainably, and step-by-step realize the strategy of expanding the ecosystem, increasing long-term value for shareholders and stakeholders.

We would like to sincerely thank our Shareholders for trusting and supporting us. We wish the 2026 Annual General Meeting of Shareholders great success.

Respectfully,

**Recipients:**

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archive: VT.

**GENERAL DIRECTOR**



**Pham Trung Kien**



SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: 199-205 Nguyen Thai Hoc, Ben Thanh Ward, Ho Chi Minh City

Phone: (84-28) 38360143

Fax: (84-28) 38225457

Website: <https://scid.vn>

Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

Ho Chi Minh City, June 26, 2026

## REPORT ON THE 2025 ACTIVITIES OF THE BOARD OF SUPERVISORS

- Pursuant to the Charter and the Internal Regulation on Corporate Governance of SaiGon Co.op Investment Development Joint Stock Company;
- Pursuant to the Regulation on the Operation of the Board of Supervisors;
- Pursuant to Resolution of the 2025 Annual General Meeting of Shareholders No. 01/2025/NQ/ĐHĐCĐ dated 16 May 2025;
- Pursuant to the separate financial statements and the consolidated financial statements for 2025 audited by A&C Auditing and Consulting Co., Ltd.

On behalf of the Board of Supervisors, I would like to report to the 2026 Annual General Meeting of Shareholders on the 2025 activities of the Board of Supervisors as follows:

### **I. Summary of activities of the Board of Supervisors:**

#### **1. Meetings of the Board of Supervisors:**

In 2025, the Board of Supervisors held 02 periodic meetings and carried out tasks such as supervising and inspecting compliance with the provisions of law, the Charter and the Internal Regulation on Corporate Governance in corporate governance and management, appraising the financial statements, the results of implementation and execution of the Resolution of the 2025 Annual General Meeting of Shareholders, and the Resolutions and Decisions of the Board of Directors.

#### **2. Appraisal of the audited 2025 Financial Statements:**

The Board of Supervisors appraised the separate financial statements and the consolidated financial statements for 2025 of the Company audited by A&C Auditing and Consulting Co., Ltd. These reports were also disclosed by the Company on the Company's website in accordance with regulations for shareholders to monitor.

The Board of Supervisors agrees with the opinions and comments in the independent audit reports of A&C Auditing and Consulting Co., Ltd. and confirms the results as follows: The Company's audited separate financial statements and consolidated financial statements for 2025 have fairly and reasonably reflected, in all material respects, the financial position of the Company as at 31 December 2025, as well as its business performance and cash flow position for the financial year ended on the same date, in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime and relevant legal regulations on the preparation and presentation of financial statements.



The Company has fully complied with the current accounting regime and relevant legal regulations in organizing financial accounting activities, carrying out accounting work and preparing the Company's financial statements in a complete manner.

The basic indicators achieved in 2025 as shown in the Company's audited Separate financial statements for 2025 are as follows:

- Business results:
  - Total revenue: VND 177.109.182.062  
*Achieving 105,5% compared to the plan (plan: VND 167,8 billion)*
  - Profit before tax: VND 103.727.705.655  
*Achieving 141,9% compared to the plan (plan: VND 73,1 billion)*
  - Profit after tax: VND 103.804.173.596
- Total assets: VND 2.355.051.742.644
  - Current assets: VND 488.339.110.665
  - Non-current assets: VND 1.866.712.631.979
- Total capital sources: VND 2.355.051.742.644
  - Liabilities: VND 141.588.648.142
  - Owner's equity: VND 2.213.463.094.502

The basic indicators achieved in 2025 as shown in the Company's audited consolidated financial statements for 2025 are as follows:

- Business results:
  - Total revenue: VND 120.953.792.697
  - Profit before tax: VND 81.650.825.772
  - Profit after tax: VND 74.869.867.572
- Total assets: VND 2.612.157.923.416
  - Current assets: VND 534.044.474.982
  - Non-current assets: VND 2.078.113.448.434
- Total capital sources: VND 2.612.157.923.416
  - Liabilities: VND 167.825.254.324
  - Owner's equity: VND 2.444.332.669.092

### **3. Supervision of compliance with legal regulations, implementation of the Resolution of the General Meeting of Shareholders and the Charter:**

#### **3.1. Compliance with legal regulations:**

- General activities: The Company has fully and properly declared and paid amounts to the State budget in accordance with regulations. During its operations, the Company has complied with and observed the provisions of the Law on Enterprises, the Law on Securities, the Labor Code, other relevant laws and relevant guiding documents for implementation.

- Implementation of information disclosure: The Company has basically fully and promptly implemented information disclosure on the Company's website, the information disclosure system of the State Securities Commission and the Hanoi Stock Exchange in accordance with regulations for information related to governance and management activities, the maximum foreign ownership ratio, and the Company's failure to satisfy the conditions of a public company regarding shareholder structure.

### **3.2. Implementation of the Resolution of the General Meeting of Shareholders and the Charter:**

The Board of Directors convened and organized the 2025 Annual General Meeting of Shareholders in compliance with the provisions of law and the Company's Charter.

The implementation of the Resolution of the 2025 Annual General Meeting of Shareholders and the Company's Charter was supervised, inspected and fully carried out. The Board of Supervisors noted that the Board of Directors and the Board of Management had fully implemented the resolutions under Resolution of the 2025 Annual General Meeting of Shareholders No. 01/2025/NQ/ĐHĐCĐ dated 16 May 2025:

- Profit distribution: The Company implemented the 2023 profit distribution plan approved by the 2025 Annual General Meeting of Shareholders, in which the Company paid the 2024 cash dividend to shareholders at the rate of 3%/share from 28 July 2025.
- Selection of auditing company: The 2025 Annual General Meeting of Shareholders decided to select A&C Auditing and Consulting Co., Ltd. to review the interim financial statements and audit the 2025 financial statements. The General Director signed the contract with A&C Auditing and Consulting Co., Ltd. and implemented it in accordance with regulations.
- Payment of remuneration to the Board of Supervisors: The Company paid remuneration to the Board of Supervisors in 2025 according to the remuneration levels approved by the 2025 Annual General Meeting of Shareholders, specifically:
  - Head of the Board: VND 3.000.000/month.
  - Member: VND 2.000.000/month.

*(See details in the Notes to the audited 2025 Financial Statements).*

### **4. Supervision of management and administration activities:**

Through the supervision work, the Board of Supervisors assessed that the management and administration activities of the Board of Directors and the Board of Management of the Company in 2025 complied with the provisions of law, the Company's Charter, the Resolution of the 2025 Annual General Meeting of Shareholders, the Internal Regulation on Corporate Governance and other Regulations and Rules of the Company. The decisions of the Board of Directors and the Board of Management were in accordance with the functions and powers of the Board of Directors and the Board of Management.

The Board of Directors organized meetings in accordance with the Regulation on the Operation of the Board of Directors and the Company's Charter. The Board of Directors performed its governance, supervision and direction functions toward the Board of Management in management work and implementation of business activities in accordance with the policies approved by the General Meeting of Shareholders.

The Board of Management made efforts in management work, overcame challenges and difficulties, maintained stable business operations, and seriously implemented the decisions of the Board of Directors to carry out the business plan.

**5. Transactions between the Company, its subsidiaries and related persons:**

- Transactions between the Company, its subsidiaries and members of the Board of Directors, the General Director, and other executives of the Company: None arising.
- Transactions between the Company, its subsidiaries and related persons of members of the Board of Directors, the General Director, and other executives of the Company: See details in the Notes to the audited 2025 Financial Statements.
- Transactions between the Company and companies in which members of the Board of Directors, the General Director, and other executives of the Company are founding members or enterprise managers within the latest 03 years prior to the time of transaction: None arising.

**II. Coordination of activities between the Board of Supervisors and the Board of Directors, the Board of Management and shareholders:**

The Board of Supervisors received support and favorable conditions from the Board of Directors and the Board of Management in performing its duties. Members of the Board of Supervisors were invited to attend most meetings of the Board of Directors and the Board of Management.

During the year, the Board of Supervisors did not receive any letters from shareholders requesting inspection or verification of matters related to the management and administration activities of the Company. The Board of Supervisors did not detect any abnormal issues in the management and administration work of the Board of Directors, the Board of Management and other managerial positions of the Company.

**III. Comments - Assessment:**

The year 2025 continued to be a year with many difficulties for the Company's operations, but with great efforts in management and administration by the Board of Directors and the Board of Management, and maximum cost reduction, the Company exceeded the planned targets assigned by the General Meeting of Shareholders. The Board of Supervisors assessed that the Board of Directors and the Board of Management fulfilled their management and administration responsibilities.

The Board of Supervisors performed and completed its duties in accordance with the Resolutions of the General Meeting of Shareholders, the Company's Charter and the Regulation on the Operation of the Board of Supervisors.

**IV. Recommendations:**

Due to the impact of geopolitical tensions in the world, the Board of Supervisors assesses that 2026 will have many challenges and difficulties for the Company's business operations. The Board of Supervisors recommends that the Board of Directors continue to strengthen the direction and supervision of the implementation of investment in key commercial real estate projects in accordance with the plan and schedule; supervise the preparation and use of investment capital for projects to ensure the right purposes, compliance with regulations and efficiency.

**V. Operational orientation for 2026 of the Board of Supervisors:**

- 1) Continue to supervise compliance with the provisions of law, the Company's Charter, the Resolution of the 2026 Annual General Meeting of Shareholders, and the Resolutions and Decisions of the Board of Directors in the management and administration of the Board of Directors and the Board of Management.
- 2) Evaluate and appraise the Company's quarterly, semi-annual and annual financial statements.
- 3) Continue to perform the obligations and responsibilities of the Board of Supervisors in accordance with the Company's Charter and the Regulation on the Operation of the Board of Supervisors.

The Board of Supervisors respectfully thanks the shareholders, the Board of Directors, the Board of Management and all officers and employees of the Company for assisting, supporting and creating favorable conditions for the Board of Supervisors to operate and complete the assigned tasks in 2025. We wish the 2026 Annual General Meeting of Shareholders great success.

The above is the report of the Board of Supervisors, respectfully submitted to the General Meeting of Shareholders for approval./.

**Recipients:**

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: Admin.

**ON BEHALF OF THE BOARD OF  
SUPERVISORS**

**HEAD OF THE BOARD**



**Nguyen Phu Khanh**





SAIGON CO.OP INVESTMENT \* DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

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Telephone: (84-28) 38360143

Fax: (84-28) 38225457

Website: <https://scid.vn>Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

No: 01/2026/TT-HĐQT

Ho Chi Minh City, June 26, 2026

## PROPOSAL

### THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

#### Re: Audited Separate Financial Statements and Consolidated Financial Statements for 2025

- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company);
- Pursuant to the Company's Separate Financial Statements and Consolidated Financial Statements for 2025, which have been audited by A&C Auditing and Consulting Co., Ltd.

The Board of Directors of the Company respectfully submits to the General Meeting of Shareholders for consideration and approval the Company's Separate Financial Statements and Consolidated Financial Statements for 2025, audited by A&C Auditing and Consulting Co., Ltd.

The Company's Audited Separate Financial Statements and Consolidated Financial Statements for 2025 have been disclosed in accordance with regulations and posted on the Company's website at: <https://scid.vn> (section: "Investor Relations/Reports/Financial Statements"), including the following contents:

- 1) Independent auditor's report.
- 2) Balance sheet as of 31/12/2025.
- 3) Income statement for 2025.
- 4) Cash flow statement for 2025.
- 5) Notes to the financial statements.

In which, some basic financial indicators in the Audited Separate Financial Statements and Consolidated Financial Statements for 2025 as follows:

No.	Basic indicators	Separate FS (VND)	Consolidated FS (VND)
1	<b>Total assets</b>	<b>2,355,051,742,644</b>	<b>2,612,157,923,416</b>
2	<b>Total revenue</b>	<b>177,109,182,062</b>	<b>199,788,715,049</b>
2.1	Revenue from sales of goods and provision of services	34,461,315,015	100,610,252,626
2.2	Financial income	142,446,171,546	18,945,888,585
2.3	Other income	201,695,501	1,397,651,486
2.4	Profit/loss in joint ventures, associates		78,834,922,352
3	<b>Total expenses</b>	<b>73,381,476,407</b>	<b>118,137,889,277</b>
3.1	Cost of sales	9,834,924,794	35,517,517,600
3.2	Selling expenses	1,389,098,377	21,113,447,951
3.3	General and administration expenses	55,847,520,012	58,910,819,323
3.4	Financial expenses	5,458,474,262	1,322,100,000
3.5	Other expenses	851,458,962	1,274,004,403
4	<b>Profit before tax</b>	<b>103,727,705,655</b>	<b>81,650,825,772</b>
5	<b>Profit after tax</b>	<b>103,804,173,596</b>	<b>74,869,867,572</b>

Respectfully submit to the General Meeting of Shareholders for approval./.

**Recipients:**

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

**ON BEHALF OF THE BOARD OF DIRECTORS**  
**CHAIRMAN**



**Vu Anh Khoa**



SAIGON CO.OP INVESTMENT \* DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

Telephone: (84-28) 38360143

Fax: (84-28) 38225457

Website: https://scid.vn

Email: info@scid-jsc.com

No: 02/2026/TT-HĐQT

Ho Chi Minh City, June 26, 2026

**PROPOSAL**  
**THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**  
**Re: Profit Distribution for 2025**

- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company);
- Pursuant to the Report on activities in 2025 and orientation for activities in 2026 of the Board of Directors;
- Pursuant to the Report summarizing activities in 2025 and orientation for activities in 2026 of the Board of Management;
- Pursuant to the Report on activities in 2025 of the Board of Supervisors;
- Pursuant to the Company's Separate Financial Statements for 2025 audited by A&C Auditing and Consulting Co., Ltd.

The Company's Board of Directors respectfully submits to the General Meeting of Shareholders for consideration and approval the profit distribution plan for 2025 as follows:

Content	Amount of money (VND)
1. Profit after tax in 2025	103,804,173,596
2. Distribution of profit after tax in 2025:	
2.1. Appropriation to the investment and development Fund (50%)	51,902,086,798
2.2. Appropriation to the Board of Directors Fund (5%)	5,190,208,680
2.3. Appropriation to the bonus and welfare Fund (1%)	1,038,041,736
3. Remaining profit of 2025	45,673,836,382
4. Remaining profit of previous years	213,734,393,377
5. Dividend for 2025 (*)	0
6. Total remaining profit	259,408,229,759

Note: (\*) The company shall not pay dividend for 2025 because we need to concentrate investment capital on major commercial and service real estate projects currently under implementation.

Respectfully submit to the General Meeting of Shareholders for approval./.

**Recipients:**

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

**ON BEHALF OF THE BOARD OF DIRECTORS**  
**CHAIRMAN**



Vu Anh Khoa



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Telephone: (84-28) 38360143

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Website: <https://scid.vn>

Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

No: 03/2026/TT-BKS

Ho Chi Minh City, June 26, 2026

## PROPOSAL

### THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

#### Re: Selection of Auditing Company for 2026

- Pursuant to the Enterprise Law dated 17/06/2020 and its guiding documents;
- Pursuant to the Securities Law dated 26/11/2019 and its guiding documents;
- Pursuant to the Government's Decree No. 155/2020/NĐ-CP dated 31/12/2020 detailing the implementation of several articles of the Securities Law;
- Pursuant to the Ministry of Finance's Circular No. 183/2013/TT-BTC dated 04/12/2013 regarding independent audits for entities of public interest;
- Pursuant to the List of audit organizations and practicing auditors approved to conduct audits for entities of public interest in the securities sector in 2026 issued with Decision No. 902/QĐ-UBCK dated 19/11/2025 of the State Securities Commission;
- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company).

A&C Auditing and Consulting Co., Ltd. is one of the leading, prestigious independent auditing companies in Vietnam in the field of providing financial statement auditing services for public joint stock companies in general and listed companies in particular. At the same time, A&C Auditing and Consulting Co., Ltd. is also an auditing company approved by the State Securities Commission to audit units with public interests in the field of securities in 2026. In addition, since the Company's establishment, A&C Auditing and Consulting Co., Ltd. has been providing financial statement review and audit services for the Company, its subsidiaries, and its affiliated companies.

The Board of Supervisors of the Company respectfully submits to the General Meeting of Shareholders for consideration and approval the selection of A&C Auditing and Consulting Co., Ltd. to continue providing financial statement review and audit services for 2026 of the Company, assigning the legal representative of the Company to sign a contract with A&C Auditing and Consulting Co., Ltd. and implement it in accordance with regulations.

Respectfully submit to the General Meeting of Shareholders for approval./.

**Recipients:**

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

**ON BEHALF OF THE BOARD OF SUPERVISORS**

**HEAD OF BOARD**



**Nguyen Phu Khanh**



SAIGON CO.OP INVESTMENT + DEVELOPMENT

SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY

Address: 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

Telephone: (84-28) 38360143

Fax: (84-28) 38225457

Website: <https://scid.vn>

Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

No: 04/2026/TT-HĐQT

Ho Chi Minh City, June 26, 2026

## PROPOSAL

### THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

#### Re: Remuneration of the Board of Directors and Board of Supervisors in 2026

- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company);
- Pursuant to the Company's business plan for 2026.

The Board of Directors of the Company respectfully submits to the General Meeting of Shareholders for consideration and approval the remuneration for members of the Board of Directors and the Board of Supervisors in 2026 (remaining the same as in 2025), specifically as follows:

#### 1. Remuneration of the Board of Directors:

- Chairman: 6,000,000 VND/month.
- Member: 3,000,000 VND/month.

#### 2. Remuneration of the Board of Supervisors:

- Head of the Board: 3,000,000 VND/month.
- Member: 2,000,000 VND/month.

*(Personal income tax related to the above remuneration shall be paid by the Company)*

Respectfully submit to the General Meeting of Shareholders for approval./.

#### Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN *W*



*Vu Anh Khoa*  
Vu Anh Khoa



SAIGON CO.OP INVESTMENT & DEVELOPMENT

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Address: 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City

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No: 05/2026/TT-HĐQT

Ho Chi Minh City, June 26, 2026

## PROPOSAL

### THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

#### Re: Approval of contracts and transactions between the Company and related party

- Pursuant to the Enterprise Law dated 17/06/2020 and its guiding documents;
- Pursuant to the Securities Law dated 26/11/2019 and its guiding documents;
- Pursuant to the Government's Decree No. 155/2020/NĐ-CP dated 31/12/2020 detailing the implementation of several articles of the Securities Law; as amended and supplemented by the Government's Decree No. 245/2025/NĐ-CP dated 11/09/2025;
- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company ("the Company");
- Pursuant to the operational demands and business plan for 2026 of the Company.

To ensure the effective implementation of investment activities, development of key projects and business operations of the Company during 2026, the Company's Board of Directors respectfully submits to General Meeting of Shareholders for approval of contracts and transactions between the Company and relevant party:

**1. Contracts and transactions with relevant party - the Ho Chi Minh City Union of Trading Co-operatives ("Saigon Co.op") (Business registration number: 0301175691):**

1.1. **Relationship with the Company:** Saigon Co.op is a major shareholder of the Company, owning more than 51% of total common shares of the Company and is an affiliated organization of the Company's internal employees.

**1.2. Contents and subjects of contracts and transactions:**

- Office leasing;
- Management and operation of 131 Dien Bien Phu building;
- Project management consultancy and supervision consultancy services for projects within Saigon Co.op system;
- Saigon Co.op provides short-term funding support to the Company in the form of loans for project implementation.
- Other contracts and transactions shall be conducted in accordance with applicable laws and regulations and aligned with needs and capabilities of both parties.

**1.3. Value of contracts and transactions:**

- Transactions with a value under 35%, or transactions resulting in the total value of transactions incurred within 12 months from the date of the first transaction being less than 35% of the Company's total assets as stated in the latest financial statements.
- Transactions with a value of 35% or more, or transactions resulting in the total value of transactions incurred within 12 months from the date of the first transaction being 35% or more of the Company's total assets as stated in the latest financial statements.

1.4. **Effective period:** Applicable to contracts and transactions executed and arising from the date such contents are approved by the the General Meeting of Shareholders until the closing of the 2027 Annual General Meeting of Shareholders.

**2. Implementation:**

2.1. The General Meeting of Shareholders hereby authorizes the Board of Directors to determine and approve any matters arising in relation to contracts and transactions with related party that are within the authority of the General Meeting of Shareholders.



2.2. It is agreed to authorize the Company's Legal Representative to decide on, execute, and implement each specific contract and transaction between the Company and related party above in compliance with applicable laws, actual circumstances, and ensuring the legitimate interests of the Company.

Respectfully submit to the General Meeting of Shareholders for approval./.

**Recipients:**

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

**ON BEHALF OF THE BOARD OF DIRECTORS**  
**CHAIRMAN**

  
  
**Vu Anh Khoa**



SAIGON CO.OP INVESTMENT \* DEVELOPMENT

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Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)

No: 06/2026/TT-HĐQT

Ho Chi Minh City, June 26, 2026

## PROPOSAL

### THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS

#### Re: Dismissal of a Member of the Board of Directors for the 2022 - 2027 term

- Pursuant to the Enterprises Law dated 17/06/2020 and its guiding documents;
- Pursuant to the Securities Law dated 26/11/2019 and its guiding documents;
- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company (the Company);
- Pursuant to the Proposal dated 23/06/2026 of Ho Chi Minh City Union of Trading Cooperatives, a shareholder of the Company, regarding the addition of agenda items to the 2026 Annual General Meeting of Shareholders;
- Pursuant to the Resignation letter dated 22/06/2026 submitted by Mr. Le Truong Son from his position as a Member of the Board of Directors.

On 23/06/2026, the Board of Directors of the Company received the Resignation letter of Mr. Le Truong Son from his position as a Member of the Board of Directors for the 2022 - 2027 term due to personal reasons. Pursuant to Point c, Clause 2, Article 138, Point b, Clause 1, Article 160 of the Enterprises Law and Point c, Clause 1, Article 15 of the Company's Charter, the General Meeting of Shareholders has the authority to dismiss a Member of the Board of Directors of the Company.

Accordingly, based on the provisions of the Law on Enterprises and the Company's Charter, the Board of Directors respectfully submits the following matters to the General Meeting of Shareholders for consideration and approval:

1. Approval of the dismissal of Mr. Le Truong Son from the position of Member of the Board of Directors of the Company for the 2022 - 2027 term.
2. Reason for dismissal: Mr. Le Truong Son has submitted a Resignation letter from the position of Member of the Board of Directors of the Company for the 2022 - 2027 term for personal reasons.

Respectfully submitted to the General Meeting of Shareholders for approval./.

#### Recipients:

- Shareholders;
- BOD, BOS, BOM;
- Website;
- Archives: VT.

ON BEHALF OF THE BOARD OF DIRECTORS

CHAIRMAN



Vu Anh Khoa

**MINUTES OF SHAREHOLDER ELIGIBILITY CHECK  
ATTENDING THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS  
SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY**

Today, 26/06/2026, we, the members of the Board of Supervisors of SaiGon Co.op Investment Development Joint Stock Company (Company), including:

1. **Mr. Nguyen Phu Khanh** Head of Committee
2. **Ms. Truong Phan Hoang Thy** Member
3. **Mr. Nguyen Quang Tinh** Member

Conducted an inspection of the qualifications of shareholders attending the 2026 Annual General Meeting of Shareholders of the Company (hereinafter referred to as the "Meeting") with the following results:

As of 08:30 AM on 26/06/2026:

- The total number of voting shares of the Company is 100,000,000 shares, equivalent to 100,000,000 votes.
- The total number of shareholders invited to attend the General Meeting is 998 shareholders, representing 100,000,000 voting shares (according to the Company's list of shareholders on the record date of 25/05/2026 provided by the Viet Nam Securities Depository and Clearing Corporation).
- The total number of shareholders and authorized persons present and qualified to attend the Meeting is 81 shareholders, representing ownership of 96.458.062 shares, accounting for 96,458 % of the total number of votes.

Based on the provisions of Clause 1, Article 145 of the Law on Enterprises and Clause 1, Article 19 of the Company's Charter, I would like to announce that the Meeting is qualified to proceed in accordance with current laws.

We, the members of the Board of Supervisors of the Company, hereby affix our signatures below to commit that we will be jointly responsible for the honesty and accuracy of the above inspection results.

**Member**



**Truong Phan Hoang Thy**

**Member**



**Nguyen Quang Tinh**

**Head of Committee**



**Nguyen Phu Khanh**

**MINUTES OF BALLOT COUNTING**  
**THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS**  
**SAIGON CO.OP INVESTMENT DEVELOPMENT JOINT STOCK COMPANY**

- Pursuant to the Law on Enterprises dated 17/06/2020 and guiding documents for implementation;
- Pursuant to the Law on Securities dated 26/11/2019 and guiding documents for implementation;
- Pursuant to the Charter of SaiGon Co.op Investment Development Joint Stock Company;
- Pursuant to the voting results at the 2026 Annual General Meeting of Shareholders.

Today, 26/06/2026, at the Hall on the 5th Floor - Ho Chi Minh City Union of Trading Cooperatives - address: 131 Dien Bien Phu Street, Gia Dinh Ward, Ho Chi Minh City, the Vote Counting Committee of the 2026 Annual General Meeting of Shareholders of SaiGon Co.op Investment Development Joint Stock Company (hereinafter referred to as the “**Meeting**”) includes:

1. Mr. **Ngo Xuan Hoang** - Deputy Director of Real Estate Development-Investment Department, Head of the Committee
2. Mr. **Tran Thanh Phuong** - Deputy Director of Project Engineering Department, Member
3. Ms. **Ta Ngoc Thao** - Accounting Team Leader of Finance-Accounting-Planning Department, Member

Conducted the ballot counting to gather opinions from the General Meeting of Shareholders to vote on issues under their authority at the Meeting, with the following results:

**I. General information about the Company:**

- Company Name: SaiGon Co.op Investment Development Joint Stock Company (Company)
- Address: 199-205 Nguyen Thai Hoc Street, Ben Thanh Ward, Ho Chi Minh City
- Telephone: (028) 38360143                      Fax: (028) 38225457
- Website: <https://scid.vn>                              Email: [info@scid-jsc.com](mailto:info@scid-jsc.com)
- Business Registration Certificate No. 0304921066 issued by the Department of Planning and Investment of Ho Chi Minh City on 04/04/2007, 14th registration for change on 19/08/2025.

## **II. Purpose and contents of collecting shareholders' opinions:**

1. Purpose: To collect shareholders' voting opinions on the contents under the authority at the Meeting.
2. Contents of collecting shareholders' opinions:
  - 2.1. Report on the activities in 2025 and orientations for activities in 2026 of the Board of Directors.
  - 2.2. Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management.
  - 2.3. Report on the activities in 2025 of the Board of Supervisors.
  - 2.4. Proposal for the audited separate financial statements and consolidated financial statements for 2025.
  - 2.5. Proposal for the profit distribution for 2025.
  - 2.6. Proposal for the selection of auditing company for 2026.
  - 2.7. Proposal for the remuneration for the Board of Directors and the Board of Supervisors in 2026.
  - 2.8. Proposal for contracts and transactions between the Company and related party.
  - 2.9. Proposal for dismissal of a Member of the Board of Directors for the 2022-2027 term.

## **III. Principles of ballot counting:**

1. Valid voting cards must meet the following criteria:
  - The card is issued by the Organizing Committee and has the Company's seal.
  - The card is not torn, crossed out, erased, or corrected.
2. The following voting cards are considered invalid:
  - Cards that do not follow the form issued by the Organizing Committee and do not have the Company's seal.
  - The card is torn, crossed out, erased, or corrected.
  - The card has additional information or symbols added.
  - The card does not have a vote or has 02 or more votes in the same voting content.

## **IV. Voting results:**

1. Ballot count:

<b>No.</b>	<b>Content</b>	<b>Quantity</b>
1	Number of shareholders/authorized persons attending the meeting	174
	Representing the total number of voting shares	96.560.711
2	Number of shareholders/authorized persons participating in voting	84
	Representing the total number of voting shares	96.432.034
	Including:	
	- Number of valid voting cards	84
	- Number of invalid voting cards	0
3	Number of shareholders/authorized persons not participating in voting	90
	Representing the total number of voting shares	128.677

2. Result:

2.1. Report on the activities in 2025 and orientations for activities in 2026 of the Board of Directors:

No.	Voting opinion	Total number of voting shares	Percentage %
1	“Agreeing” Votes	96.432.034	100%
2	“Disagreeing” Votes	0	0%
3	“Abstaining” Votes	0	0%

2.2. Report on the summary of activities in 2025 and orientations for activities in 2026 of the Board of Management:

No.	Voting opinion	Total number of voting shares	Percentage %
1	“Agreeing” Votes	96.432.034	100%
2	“Disagreeing” Votes	0	0%
3	“Abstaining” Votes	0	0%

2.3. Report on the activities in 2025 of the Board of Supervisors:

No.	Voting opinion	Total number of voting shares	Percentage %
1	“Agreeing” Votes	96.432.034	100%
2	“Disagreeing” Votes	0	0%
3	“Abstaining” Votes	0	0%

2.4. Proposal for the audited separate financial statements and consolidated financial statements for 2025:

No.	Voting opinion	Total number of voting shares	Percentage %
1	“Agreeing” Votes	96.432.034	100%
2	“Disagreeing” Votes	0	0%
3	“Abstaining” Votes	0	0%

2.5. Proposal for the profit distribution for 2025:

No.	Voting opinion	Total number of voting shares	Percentage %
1	“Agreeing” Votes	96.432.034	100%
2	“Disagreeing” Votes	0	0%
3	“Abstaining” Votes	0	0%

2.6. Proposal for the selection of auditing company for 2026:

No.	Voting opinion	Total number of votes cast	Percentage %
1	“Agreeing” Votes	96.432.034	100%
2	“Disagreeing” Votes	0	0%
3	“Abstaining” Votes	0	0%

2.7. Proposal for the remuneration for the Board of Directors and the Board of Supervisors in 2026:

No.	Voting opinion	Total number of votes	Percentage %
1	“Agreeing” Votes	96.432.034	100%
2	“Disagreeing” Votes	0	0%
3	“Abstaining” Votes	0	0%

2.8. Proposal for contracts and transactions between the Company and related party:

No.	Voting opinion	Total number of votes	Percentage %
1	“Agreeing” Votes	339.238	100%
2	“Disagreeing” Votes	0	0%
3	“Abstaining” Votes	0	0%

Note: The Ho Chi Minh City Union of Trading Cooperatives - a shareholder with related interests, shall not be entitled to vote on this matter.

2.9. Proposal for dismissal of a Member of the Board of Directors for the 2022-2027 term:

No.	Voting opinion	Total number of votes	Percentage %
1	“Agreeing” Votes	96.432.034	100%
2	“Disagreeing” Votes	0	0%
3	“Abstaining” Votes	0	0%

**V. Contents of the resolutions approved by the Meeting:**

Based on the ballot counting results as above, the Meeting has resolved to approve the contents in Section II of the Minutes.

The ballot counting finished at 10:50 AM on the same day and was recorded in a minute, which was announced at the Meeting.

We, the members of the Vote Counting Committee, witnessing the ballot counting process, hereby affix our signatures to commit that we shall be jointly responsible for the truthfulness and accuracy of the above ballot counting results.

**Member**




**Ta Ngoc Thao**

**Member**



**Tran Thanh Phuong**

**Head of the Committee**



**Ngo Xuan Hoang**