EDUCATIONAL BOOK JOINT STOCK	**SOCIALIST REPUBLIC OF VIETNAM**
COMPANY IN HO CHI MINH CITY	**Independence – Freedom – Happiness**
No: 30.2026/SGD/CBTT	Ho Chi Minh City, October 30 2026

PERIODIC INFORMATION DISCLOSURE FOR FINANCIAL STATEMENTS

To: Hanoi Stock Exchange.

Pursuant to Regulation 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 by the Ministry of Finance on information disclosure on the stock market, Education Book JSC in HCMC shall disclose the following Q3-2026 Financial Statements:

1. Name of organization: EDUCATIONAL BOOK JSC IN HCMC.
   - Stock Code: SGD
   - Address: 363 Hung Phu, Chanh Hung Ward, Ho Chi Minh City
   - Tel: 0971.750.333 Fax:
   - Email: sgd@hunghau.vn Website: www.sgd.edu.vn

2. Content of Information Disclosure:
   - Q3/2026 Financial Statements

     ☐ Separate financial statements (Listed organizations do not have subsidiaries and superior accounting units have affiliated units);

     ☑ Consolidated Financial Statements (Listed organizations have subsidiaries);

     ☐ Combined financial statements (Listed organizations have accounting units under their own accounting apparatus).

   - Cases requiring explanation of reasons:

     + The auditing firm issued an opinion that is not an unqualified opinion for the financial statements (for for the reviewed/ the audited financial statements)

       ☐ Yes ☐ No

       Explanation document (if any)

       ☐ Yes ☐ No

     + The profit after tax in the reporting period has a difference of 5% or more before and after audit, shifts from loss to profit, or vice versa (for audited financial statements):

       ☐ Yes ☐ No

       Explanation document (if any)

       ☑ Yes ☐ No

+ The net profit after corporate income tax in the business performance report of the reporting period changes by 10% or more compared to the report of the same period of the previous year:

☑ Yes ☐ No

Explanation document (if any)

☑ Yes ☐ No

+ The net profit after tax in the reporting period shows a loss, changing from profit in the report of the same period of the previous year to a loss in this period or vice versa:

☐ Yes ☑ No

Explanation document (if any)

☐ Yes ☑ No

This information has been published on the company's website on:...30/10/2026..... at the link: www.sgd.edu.vn

3. Report on transactions with a value of 35% or more of total assets in 2026: None.
4. We hereby commit that the published information above is true and correct, and we take full legal responsibility for the content of the disclosed information.

Representative of the Organization

Legal Representative/Authorized Information Disclosure Officer

(Signature, full name and seal -if any)

Attached documents:

- Q3.2026 Financial Statements;
- Explanation document.

CÔNG TY CỔ PHẦN SÁCH GIÁO DỤC TẠI THÀNH PHỐ HỒ CHÍ MINH

Digitally signed by CÔNG TY CỔ PHẦN SÁCH GIÁO DỤC TẠI THÀNH PHỐ HỒ CHÍ MINH
Date: 2026.11.02 11:51:38 +07'00'

EDUCATIONAL BOOK JOINT STOCK COMPANY
IN HO CHI MINH CITY
No: 11../SGD
V/v: explanation of the difference in Profit after tax in the Consolidated financial statements for Q3.2026 compared to Q3.2025

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness
Ho Chi Minh City, October 30 ,2026

To: **- State Securities Commission**
- Hanoi Stock Exchange

1. Company name: EDUCATIONAL BOOK JSC IN HCMC.
2. Stock code: SGD
3. Head office address: 363 Hung Phu, Chanh Hung Ward, Ho Chi Minh City
4. Phone: 0971.750.333
5. Legal representative: Le Anh Tuan
6. Content of the information disclosed:

   Consolidated financial statements in Q3.2026 of Education Book JSC in Ho Chi Minh City were prepared on October 30, 2026, including: Statements of Financial Position, Business performance reports, Cash flow statements, and Financial statements.
7. Explanation:

   - Consolidated profit after tax for Q3.2025: **VND 340,187,299**
   - Consolidated profit after tax for Q3.2026**: VND 1,477,772,697**

Profit after tax in the consolidated financial statements for Q3 2026 increased by **VND 1,137,585,398**, equivalent to **334%** compared to Q3 2025.

Reason: Revenue from sales of goods and financial income in Q3 2026 increased significantly compared to Q3 2025.

Website address for posting the entire financial report: www.sgd.edu.vn

We hereby commit that the information disclosed above is true and are fully responsible before the law for the content of the disclosed information.

M.S.D.N: 0303280405 - C.T.C.P - CÔNG TY CỔ PHẦN SÁCH GIÁO DỤC TẠI THÀNH PHỐ HỒ CHÍ MINH - QUẬN 8 - T.P HỒ CHÍ MINH

LEGAL REPRESENTATIVE

Le Anh Tuan

EDUCATIONAL BOOK JOINT STOCK COMPANY IN HO CHI MINH CITY

CONSOLIDATED FINANCIAL STATEMENTS

3st Quarter 2026

Ho Chi Minh City, October 30 , 2026

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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Sep. 30, 2026

Unit: VND

	ITEMS	Code	Notes	Sep. 30, 2026	Jan. 01, 2026
A -	**SHORT-TERM ASSETS**	**100**		**82,335,166,274**	**39,315,393,037**
I.	**Cash and cash equivalents**	**110**	**3**	**13,687,176,665**	**3,718,262,462**
1.	Cash	111		13,687,176,665	1,718,262,462
2.	Cash equivalents	112		-	2,000,000,000
II.	**Short-term investments**	**120**	**4**	**4,028,097,368**	**3,965,111,493**
1.	Trading securities	121		4,974,438,798	4,809,838,798
2.	Provisions for devaluation of trading securities	122		(946,341,430)	(844,727,305)
3.	Held-to-maturity investments	123		-	-
4.	Provision for short-term investments held to maturity	124		-	-
5.	Other short-term investments	125		-	-
6.	Provision for losses on other short-term investments	126		-	-
III.	**Short-term receivables**	**130**		**34,523,983,352**	**5,347,234,766**
1.	Short-term trade receivables	131	5	35,974,388,096	5,823,053,550
2.	Short-term advances to suppliers	132	6	143,111,459	673,331,838
3.	Short-term inter-company receivables	133		-	-
4.	Receivables according to the progress of construction contracts	134		-	-
5.	Other short-term receivables	135	7	339,682,287	785,127,418
6.	Short-term provisions for doubtful debts	136		(1,933,735,490)	(1,934,278,040)
7.	Shortage of assets awaiting resolution	137		537,000	-
IV.	**Inventories**	**140**	**8**	**29,375,243,567**	**25,542,021,358**
1.	Inventories	141		29,400,919,639	26,570,205,891
2.	Provisions for devaluation of inventories	142		(25,676,072)	(1,028,184,533)
V.	**Short-term Biological Assets**	**150**		-	-
VI.	**Other current assets**	**160**		**720,665,322**	**742,762,958**
1.	Short-term Prepaid Expenses	161	9	229,713,055	23,559,680
2.	Deductible VAT	162		36,157,309	39,527,205
3.	Taxes and other receivables from State	163		454,794,958	679,676,073
4.	Purchase and resale of government bonds	164		-	-
5.	Other current assets	165		-	-

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Sep. 30, 2026

Unit: VND

	ITEMS	Code	Notes	Sep. 30, 2026	Jan. 01, 2026
B -	**LONG-TERM ASSETS**	**200**		**34,526,103,124**	**37,508,757,721**
I.	**Long-term receivables**	**210**		**-**	**-**
1.	Long-term trade receivables	211		-	-
2.	Long-term advances to suppliers	212		-	-
3.	Working capital provided to sub-units	213		-	-
4.	Long-term inter-company receivables	214		-	-
5.	Other long-term receivables	215		-	-
6.	Provision for doubtful long-term receivables	216		-	-
II.	**Fixed assets**	**220**		**11,598,920,855**	**12,226,569,301**
1.	Tangible fixed assets	221	10	5,094,652,873	5,709,801,318
-	*Historical costs*	*222*		*17,006,041,715*	*17,224,047,806*
-	*Accumulated depreciation*	*223*		*(11,911,388,842)*	*(11,514,246,488)*
2.	Finance lease fixed assets	224		-	-
-	*Historical costs*	*225*		-	-
-	*Accumulated depreciation*	*226*		-	-
3.	Intangible fixed assets	227	11	6,504,267,982	6,516,767,983
-	*Historical costs*	*228*		*6,645,856,872*	*6,645,856,872*
-	*Accumulated depreciation*	*229*		*(141,588,890)*	*(129,088,889)*
III.	**Long-term biological assets**	**230**		-	-
IV.	**Investment properties**	**240**		**10,822,136,512**	**11,053,645,123**
-	*Historical costs*	*241*	*12*	*12,488,084,119*	*12,488,084,119*
-	*Accumulated depreciation*	*242*		*(1,665,947,607)*	*(1,434,438,996)*
V.	**Long-term assets in progress**	**250**		**-**	**-**
1.	Long-term work in progress	251		-	-
2.	Construction in progress	252	13	-	-
VI.	**Long-term investments**	**260**		**6,568,227,887**	**8,348,260,659**
1.	Investments in subsidiaries	261		-	-
2.	Investments in joint ventures and associates	262	4	6,568,227,887	8,348,260,659
3.	Investments in other entities	263		-	-
4.	Provisions for long-term financial investments	264		-	-
5.	Held-to-maturity investments	265		-	-
6.	Allowance for Impairment of Long-term Held-to-Maturity	266		-	-
VII.	**Other long-term assets**	**270**		**5,536,817,870**	**5,880,282,638**
1.	Long-term Prepaid Expenses	271	9	5,527,899,651	5,831,232,453
2.	Deferred income tax assets	272		-	-
3.	Long-term equipment and spare parts for replacement	273		-	-
4.	Other long-term assets	274		-	-
5.	Goodwill	275	14	8,918,219	49,050,185
	TOTAL ASSETS	**280**		**116,861,269,398**	**76,824,150,758**

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Sep. 30, 2026

Unit: VND

	ITEMS	Code	Notes	Sep. 30, 2026	Jan. 01, 2026
A -	**LIABILITIES**	**300**		**56,807,454,647**	**19,485,610,004**
I.	**Short-term liabilities**	**310**		**52,489,272,848**	**14,485,610,021**
1.	Short-term trade payables	311	15	37,849,862,173	7,770,591,832
2.	Short-term advances from customers	312	16	686,366,457	411,456,649
3.	Dividends and profits must be paid	313		5,828,500	5,828,500
4.	Short-term taxes and other payments to the government	314	17	710,719,763	63,123,057
5.	Payables to employees	315		878,815,837	804,317,067
6.	Short-term accrued expenses	316	18	102,446,412	51,765,830
7.	Short-term inter-company payables	317		-	-
8.	Payables according to the progress of construction contracts	318		-	-
9.	Short-term unearned revenue	319		-	-
10.	Other short-term payables	320	19	402,931,650	390,578,030
11.	Short-term loans and finance lease liabilities	321	20	12,109,090,913	5,244,737,913
12.	Provision for short term payables	322		-	-
13.	Bonus and welfare fund	323		(256,788,857)	(256,788,857)
14.	Price stabilization fund	324		-	-
15.	Purchase and resale of government bonds	325		-	-
II.	**Long-term liabilities**	**330**		**4,318,181,799**	**4,999,999,983**
1.	Long-term trade payables	331		-	-
2.	Long-term advances from customers	332		-	-
3.	Taxes and long-term payments to the government.	333		-	-
3.	Long-term accrued expenses	334		-	-
4.	Inter-company payables on working capital	335		-	-
5.	Long-term inter-company payables	336		-	-
6.	Long-term unearned revenues	337		-	-
7.	Other long-term payables	338	19	-	-
8.	Long-term loans and finance lease liabilities	339	20	4,318,181,799	4,999,999,983
9.	Convertible bonds	340		-	-
10.	Preference shares	341		-	-
11.	Deferred income tax	342		-	-
12.	Provision for long term payables	343		-	-
13.	Scientific and technological development fund	344		-	-

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

Sep. 30, 2026

Unit: VND

	ITEMS	Code	Notes	Sep. 30, 2026	Jan. 01, 2026
B -	**OWNER'S EQUITY**	**400**		**60,053,814,751**	**57,338,540,754**
1.	Owners' contributed capital	411		41,370,000,000	41,370,000,000
-	*Ordinary shares with voting rights*	*411a*		*41,370,000,000*	*41,370,000,000*
-	*Preference shares*	*411b*		-	-
2.	Share premium	412		2,227,579,755	2,227,579,755
3.	Conversion options on bond	413		-	-
4.	Other capital of owners	414		1,101,530,000	1,101,530,000
5.	Treasury shares	415		(679,873,904)	(679,873,904)
6.	Differences upon asset revaluation	416		-	-
7.	Exchange differences	417		-	-
8.	Development and investment funds	418		1,247,876,279	1,247,876,279
9.	Other equity funds	419		-	-
10.	Undistributed profit after tax	420		2,050,663,683	688,015,307
-	*Undistributed profit after tax accumulated by the end of*	*420a*		*688,015,307*	*1,270,950,792*
-	*Undistributed profit after tax of current period*	*420b*		*1,362,648,376*	*(582,935,485)*
11.	Capital expenditure funds	422		-	-
12.	Non-controlling interests	429		12,736,038,938	11,383,413,317
	TOTAL SOURCES	**440**		**116,861,269,398**	**76,824,150,758**

Ho Chi Minh City, Oct 30, 2026

M.S.D.N: 0303280405 - C.T.C.P - CÔNG TY CỔ PHẦN SÁCH GIÁO DỤC TẠI THÀNH PHỐ HỒ CHÍ MINH - QUẬN 8 - T.P HỒ CHÍ MINH

Nguyen Thi Van Anh	Nguyen Thi Van Anh	Le Anh Tuan
Prepared by	**Chief Accountant**	**General Director**

CONSOLIDATED INCOME STATEMENT

3st Quarter 2026

Unit: VND

ITEMS	Code	Notes	3st Quarter Current year Jul. 01, 2026 - Sep. 30, 2026	3st Quarter Previous year Jul. 01, 2025 - Sep. 30, 2025	Accumulated amount- current year Jan. 01, 2026 - Sep. 30, 2026	Accumulated amount- previous year Jan. 01, 2025 - Dec. 31, 2025
1. Revenues from sales and services rendered	01	22	84,417,157,497	62,982,644,568	130,721,847,552	140,256,955,116
2. Revenue deductions	02	23	-	341,627,349	-	635,284,690
3. Net revenues from sales and services rendered (10=01-02)	**10**		**84,417,157,497**	**62,641,017,219**	**130,721,847,552**	**139,621,670,426**
4. Costs of goods sold	11	24	77,193,345,260	56,665,232,826	113,620,040,247	123,700,595,741
5. Gross revenues from sales and services rendered (20=10-11)	**20**		**7,223,812,237**	**5,975,784,393**	**17,101,807,305**	**15,921,074,685**
6. Profit/loss from the sale and liquidation of investment properties	**21**		-	-	-	-
7. Financial income	22	25	710,248,031	37,711,781	739,440,779	1,049,727,875
8. Financial expenses	23	26	385,400,553	315,709,781	944,112,726	1,709,804,659
In which: Interest expenses	*24*		*337,523,322*	*343,769,167*	*841,477,492*	*1,303,291,148*
09. Selling expenses	25	27	2,537,659,891	3,213,171,377	6,230,669,705	8,546,120,366
10. General administration expenses	26	28	1,692,750,707	1,951,981,445	5,086,465,777	6,492,165,607
11. Profit or loss from associates	27		(1,216,385,378)	-	(1,780,032,772)	(643,020,622)
12. Net operating profits {30=20+(21-22)-(24+25+26)}	**30**		**2,101,863,739**	**532,633,571**	**3,799,967,104**	**(420,308,694)**
13. Other income	31	29	832,318	-	2,645,604	113,637,747
14. Other expenses	32	30	93,241,523	-	104,822,496	99,837,472
15. Other profits (40=31-32)	**40**		**(92,409,205)**	-	**(102,176,892)**	**13,800,275**
16. Accounting profit before tax (50=30+40)	**50**		**2,009,454,534**	**532,633,571**	**3,697,790,212**	**(406,508,419)**
17. Current corporate income tax expenses	51	31	531,681,837	192,446,272	982,516,215	170,493,263
18. Deferred corporate income tax expenses	52		-	-	-	-
19. Net profit after corporate income tax (60=50-51-52)	**60**		**1,477,772,697**	**340,187,299**	**2,715,273,997**	**(577,001,682)**
20. Profit after tax of owners of the Comapany	*61*		*753,481,394*	*110,458,119*	*1,362,648,376*	*(582,935,485)*
21. Non-controlling interests	*62*		*724,291,303*	*229,729,180*	*1,352,625,621*	*5,933,803*
22. Earnings per share	70		186	27	337	(144)
23. Dilutied earnings per share	71		186	27	337	(144)

Ho Chi Minh City, Oct 30, 2026

Nguyen Thi Van Anh	Nguyen Thi Van Anh	Le Anh Tuan
Prepared by	Chief Accountant	General Director

CONSOLIDATED CASH FLOWS STATEMENT

(Under indirect method)

3st Quarter 2026

Unit: VND

ITEMS	Code	Notes	Accumulated amount - current period (From Jan. 01, 2026 to Sep. 30, 2026)	Accumulated amount - previous period (From Jan. 01, 2025 to Dec. 31, 2025)
I. Cash flows from operating activities				
1. Profit before tax	***01***		***3,697,790,212***	***(406,508,419)***
2. Adjustments for:				
- Depreciation of fixed assets and investment properties	02		826,620,296	1,175,812,615
- Provisions	03		(901,436,886)	(1,165,092,371)
- (Gains) / losses of unrealized exchange rate difference due to revaluation of monetary items	04		-	-
- (Profits) / losses from investing activities	05		(733,461,838)	76,728,660
- Interest expenses	06		841,477,492	1,303,291,148
- Other adjustments	07		-	-
3. Operating profit before movements in working capital	***08***		***3,730,989,276***	***984,231,633***
- (Increase) / decrease in receivables	09		(30,951,505,025)	3,357,199,649
- (Increase) / decrease in inventories	10		(2,830,713,748)	11,160,718,340
- Increase / (decrease) payables	11		32,281,892,952	(1,660,938,947)
- (Increase) / decrease in deferred expenses	12		97,179,427	14,957,876
- (Increase) / decrease in trading securities	13		(164,600,000)	(2,467,391,977)
- Borrowing costs have been paid	14		(817,533,000)	(1,324,423,866)
- Corporate income tax paid	15		(369,011,060)	(665,185,912)
- Other receipts from operating activities	16		-	-
- Other payments on operating activities	17		-	(319,752,638)
Net cash generated by operating activities	***20***		***976,698,822***	***9,079,414,158***
II. Cash flows from investing activities				
1. Acquistion and construction of fixed assets and other long-term assets	21		-	(732,285,706)
2. Proceeds from sale, disposal of fixed assets and other long-term assets	22		68,181,818	-
3. Cash outlow for lending, buying debt instruments of other entities	23		(12,700,000,000)	-
4. Cash recovered from lending, selling debt instruments of other entities	24		14,703,550,000	1,600,000,000
5. Equity investments in other entities	25		-	-
6. Proceeds from equity investment in other entities	26		-	-
7. Interest earned, dividends and profits received	27		737,948,747	570,297,442
Net cash (used in) investing activities	***30***		***2,809,680,565***	***1,438,011,736***

CONSOLIDATED CASH FLOWS STATEMENT

(Under indirect method)

3st Quarter 2026

Unit: VND

ITEMS	Code	Notes	Accumulated amount - current period (From Jan. 01, 2026 to Sep. 30, 2026)	Accumulated amount - previous period (From Jan. 01, 2025 to Dec. 31, 2025)
III. Cash flows from financing activities				
1. Proceeds from issuing of shares and receipt from contributions of the owners	31		-	-
2. Repayment of contributions to owners, repurchase of stock issued	32		-	-
3. Proceeds from borrowings	33		14,198,647,484	21,705,647,000
4. Payment of loan principal	34		(8,016,112,668)	(29,448,290,911)
5. Payments of finance lease principal	35		-	-
6. Dividends and profits paid to owners	36		-	(1,026,230,200)
Net cash generated by financing activities	***40***		***6,182,534,816***	***(8,768,874,111)***
Net cash flows during the period	**50**		**9,968,914,203**	**1,748,551,783**
Cash and cash equivalents at the beginning of the period	**60**		**3,718,262,462**	**1,969,710,679**
Effects of changes in foreign exchange rates	61		-	-
Cash and cash equivalents at the end of the period	**70**		**13,687,176,665**	**3,718,262,462**

Ho Chi Minh City, Oct 30, 2026

Nguyen Thi Van Anh	Nguyen Thi Van Anh	Le Anh Tuan
Prepred by	**Chief Accountant**	**General Director**

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
3st Quarter 2026

1 CHARACTERISTICS OF BUSINESS ACTIVITIES

Form of ownership

Educational Book Joint Stock Company in Ho Chi Minh City was established according to Decision No. 460/QD-TC dated 7 April 2004, of the Vietnam Education Publishing House (now Vietnam Education Publishing House Co., Ltd.). The company is a joint stock company operating under Business Registration Certificate No. 4103002336, initially registered on 24 May 2004, issued by the Ho Chi Minh City Department of Planning and Investment (currently known as the Ho Chi Minh City Department of Finance).
The company's Business Registration Certificate has been amended several times, with the lastest amendment (18th) dated 12 November 2025, issued by the Ho Chi Minh City Department of Finance under Enterprise Registration Number of 0303280405.

Charter capital according to Business Registration Certificate:	41,370,000,000 VND
Par value of shares:	10,000 VND
Total number of shares:	4,137,000 shares

Headquarter
Address: 363 Hung Phu, Chanh Hung Ward, Ho Chi Minh City, Viet Nam

Business fields: The Company's business activities include trading, services, and financial investment.

Business lines
The Company's main business lines are as follows:
- Trading in real estate, land use rights owned, used or leased;
- Retailing other new goods in specialized stores.
- ...

Normal production and business cycle:
The Company's normal production and business cycle does not exceed 12 months.

Business structure
List of consolidated subsidiaries and associates:

Name	Address	Voting rights	Ownership Interest	Business lines
Subsidiaries:				
Vinh Long Book - Equipment Joint Stock Company	23 Le Van Tam Street, Long Chau Ward, Vinh Long	80.99%	80.99%	Publishing of books for use in schools, distributing providing school equipment
Dong Nai Book and School Equipment Joint Stock Company	10 Vo Thi Sau Street, Cong Ly Hamlet, Tran Bien Ward, Dong Nai Province	56.16%	55.99%	Buying and selling textbooks, exercise books, reference books, publications, supplying school equipment

Affiliates:

Name	Address	Voting rights rate	Ownership Interest	Business lines
EBS Solar Vietnam Energy Joint Stock Company	Building D, 2nd floor, Vinaconex 1 office complex, 289 A Khuat Duy Tien Street, Dai Mo Ward, Hanoi City	25.00%	25.00%	Electricity Generation
Le Thanh Education Investment Joint Stock Company	1st floor, No. 64 Le Van Tam Street, Long Chau Ward, Vinh Long Province	49.00%	39.69%	Preschool Education

2 ACCOUNTING PERIOD, CURRENCY UNIT USED IN ACCOUNTING

2.1 Accounting period

The Company's accounting period begins on January 1 and ends on September 30 of each year.

2.2 Currency unit

The accounting currency unit is Vietnam Dong (VND).

2.3 Accounting system

The Company applies Vietnamese Enterprise Accounting system issued under the Circular No. 99/2025/TT-BTC dated October 27, 2025, of the Minister of Finance as well as accounting standards issued by the Ministry of Finance.

The Company applies Circular No. 43/2026/TT-BTC dated April 20, 2026 in preparing and presenting consolidated financial statements.

2.4 Declaration on compliance with Accounting Standards and Accounting System

The Board of General Directors ensure to follow all the requirements of the current Vietnamese Accounting standards and Vietnamese Enterprise Accounting system in preparing cosolidated financial statement.

2.5 Basis of consolidation

Subsidiaries

A subsidiary is an entity controlled by the Parent Company. Control exists when the Parent Company has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities. The financial statements of the subsidiary are included in the consolidated financial statements from the date that control commences until the date that control ceases.

The consolidated financial statements of the subsidiaries are prepared for the same accounting year and applied accounting policies consistently with the policies adopted by the parent company. Accounting policies have been changed where necessary to ensure consistency with the policies adopted by the Company.

Joint venture, associate

Associates are entities over whose financial and operating policies the Company has significant influence, but not control. Joint ventures are entities over whose activities the Company has joint control, established by contractual arrangement and requiring unanimous consent for strategic financial and operating decisions. Associates and joint ventures are accounted for under the equity method in the financial statements.

The investment is accounted for using the equity method from the date the investee becomes a joint venture or associate. On acquisition of the investment, the difference between the cost of the investment and the investor's interest in the fair value of the identifiable net assets of the investee is accounted for as follows:

a. Goodwill on acquisitions of investments in associates is included in the book value of the investments. The Company does not amortise this goodwill.

b. The difference between the investor's ownership in the fair value of the investee's identifiable net assets and the cost of the investment is immediately recognized as income when determining the investor's ownership in the results of operations of the joint venture or associate in accordance with the period of purchase of the investment.

c. Adjustments to the investor's share of the results of operations of the joint venture or associate after the acquisition date must be made, for example, for impairment of fixed assets or depreciation of fixed assets based on the fair value of the fixed assets at the acquisition date.

Under the equity method, investments in associates are carried in the consolidated balance sheet at cost plus the Company's proportionate share of the Company's share of the associate's net assets. The consolidated income statement reflects the Company's proportionate share of the associate's results of operations. When items are recognized directly in the associate's equity accounts, the Company recognizes its proportionate share, as appropriate, in the Company's respective equity accounts.

The financial statements of the associates are prepared for the same accounting year and applied accounting policies consistently with the policies adopted by the parent company. Accounting policies have been changed where necessary to ensure consistency with the policies adopted by the Company.

Transactions eliminated on consolidation

Internal balances and all income and expenses arising from internal transactions are eliminated when preparing consolidated financial statements. Unrealized profits arising from internal transactions that are included in the value of assets (such as inventories, fixed assets, etc.) must be completely eliminated.

Unrealized losses arising from intragroup transactions are eliminated unless the cost is unrealizable. Unrealized gains arising from intragroup transactions with equity-accounted investees are eliminated against the investment in respect of interests in investees.

2.6 Basis of preparation financial statements

The consolidated financial statements are presented in Vietnamese Dong (VND), hisorical cost principle, and prepared in Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and statutory requirements.

2.7 Estimates

The preparation of consolidated financial statements in conformity with Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting requires the Board of General Directors to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results may differ from those estimates.

2.8 Cash and cash equivalents

Cash includes cash on hand, cash in transit and demand deposits.

Cash equivalents are short-term investments (for a period not exceeding 3 months) that are readily convertible to known amount of cash and which are subject to an insignificant risk of changes in value.

2.9 Principles of recognition of trade receivables and other receivables

Receivables are trade receivables, advances to suppliers or receivables from other entities. Receivables are stated at book value less provision for doubtful debts when preparing consolidated financial statements, and are classified as:

- Having maturity not exceeding 1 year are classified as short - term assets.

- Having maturity exceeding 1 year are classified as long - term assets.

Provision for doubtful debts represents the estimated loss value of receivables that are likely to be uncollectible or insolvent at the date of preparing the consolidated financial statements.

2.10 Accounting policies for inventories

Principles of inventory valuation

Inventories are recorded at original cost. Cost of inventories comprises purchase costs, processing costs and other directly relevant costs that have been incurred in bringing the inventories to their present location and condition.

Where the net realizable value is lower than cost, inventories should be measured at the net realizable value.

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

Cost of inventories at the end of the period are determined in accordance with method: weighted average.

Method of recording inventories: perpetual method.

Provision for devaluation of inventories: Provision for devaluation of inventories is made at the end of the period as the difference between the original cost of inventories greater than their net realizable value.

2.11 Prepaid Expenses

Prepaid expenses include actual expenses incurred but related to the business results of multiple accounting periods.

2.12 Recording and depreciation of tangible fixed assets

Method of recording and depreciation of tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. Cost of a tangible fixed asset is the amount of all expenses paid by the Company to acquire an asset at the time the asset is put into operation for its intended use.

The costs incurred after the initial recognition is only recorded an increase in the price of the fixed asset if these cost are sure to increase the economic benefits in the due to the use of that property. These costs do not satisfy the above conditions are recognized as an expense in the period.

When a fixed asset is sold or disposed, its historical cost and accumulated depreciation are written off, then any gain/(loss) arisen are posted into the income or the expenses during the period.

Depreciation method of tangible fixed assets: Tangible fixed assets are depreciated according to the straight line method based on the estimated useful time as follows:

Type of fixed assets	Years
- Buildings, structures	5 - 25 years
- Machines and equipment	3 - 10 years
- Means of transportations	10 years
- Equipment and management tools	10 years

2.13 Intangible fixed assets

Land use rights

Land use rights are all actual expenses spent by the Company directly related to the land to be used, including: money spent to acquire land use rights, expenses for compensation and site clearance, ground leveling, registration fees... Land use rights with indefinite are not depreciated.

Land use rights are the land rent that the Company pays once for many years and are granted a land use right certificate.

Computer software

Computer software is all expenses that the Company has spent up to the time of putting the software into use. Computer software is depreciated from 03 years.

2.14 Construction in progress

Construction in progress reflect costs directly related to the construction of the factory and the installation of unfinished machinery and equipment and not yet installed. Assets in the process of construction in progress and installation are not depreciated.

2.15 Financial investment

Investments held to maturity

Investments held to maturity include investments that the Company has the intention and ability to hold to maturity, including: term deposits with banks (including all kinds of promissory notes, treasury bills), bonds, preferred shares that the issuer is requited to re-buy them at a certain time in the future; loans held to maturity for the purpose of earning interest periodically and other investments held to maturity.

Investments held to maturity are recognized beginning on the date of purchase and are initially measured at the purchase price and expenses related to the investments purchase. Interest income from investments held to maturity after the purchase date is recognized in the income statement on an accrual basis. Interest income earned before the holding company is deducted from the original cost at the time of purchase.

Held-to-maturity investments are measured at cost less provisions for doubtful investments.

Provisions for held-to-maturity investments are made in accordance with current accounting regulations.

Investments in associates

An associate is an entity in which the Company has significant influence and that is neither a subsidiary nor a joint venture of the Company. Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control or joint control over those policies.

Equity investments in other entitiesc

Equity investments in other entities represent the Comapany's investments in ordinary shares of the entities over which the Company has no control, joint control or significant influence.

Equity investments in other entities are carried at cost less provision for impairment of such investments.

2.16 Recognizing of payables and others payables

Trade payables, advances from customers, other payables and loans at the reporting date, if:

- Having maturity not exceeding 1 year are classified as short - term liabilities;
- Having maturity exceeding 1 year are classified as long - term liabilities.

2.17 Owner's capital

Contributed capital

Capital contribution is stated at actually contributed capital of shareholders.

Share capital surplus

Share capital surplus is recorded according to the difference between the issue price and the par value of shares when initially issued, additional issues, the difference between the reissue price and the book value of treasury shares and the structure of shares capital portion of the convertible bond upon maturity. Direct costs related to the issuance of additional shares and re-issuance of treasury shares are recorded as a decrease in share capital surplus.

Other capital

Other capital is formed from additions from business results, reassessment of assets and the remaining value between the fair value of donated, donated or sponsored assets after deducting taxes payable (if any) related to these assets.

Treasury shares

When repurchasing shares issued by the Company, the payment, including transaction-related expenses, is recorded as treasury shares and is reflected as a deduction in equity. When re-issuing, the difference between the re-issue price and the book price of treasury shares is recorded in the item "Share capital surplus".

2.18 Revenue and income recognition

Revenue from sale of goods

Revenue from sale of goods should be recognised when all the following conditions have been satisfied:

- The significant risks and rewards of ownership of the goods have been transferred to the buyer;
- The Company retains neither continuing managerial involvement as a neither owner nor effective control over the goods sold;
- The amount of revenue can be measured reliably. When the contract prescribes that the buyer is entitled to return the service purchased under specific conditions, the enterprise may record revenue only when those specific conditions no longer exist and the buyer is not entitled to return the service provided (except where the customer has the right to return the goods in exchange for other goods or services);
- The economic benefits associated with the transaction of goods sold have flown or will flow to the Company;
- The costs incurred or to be incurred in respect of the transaction of goods sold can be measured reliably.

Revenue from rendering of services

Revenue from rendering of services should be recognised when all the following conditions have been satisfied:

- The amount of revenue can be measured reliably. When the contract prescribes that the buyer is entitled to return the service purchased under specific conditions, the enterprise may record revenue only when those specific conditions no longer exist and the buyer is not entitled to return the service provided;
- It is probable that the economic benefits associated with the transaction will flow to the entity;
- The stage of completion of the transaction at the balance sheet date can be measured reliably;
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Where the service provision transaction is carried out over many accounting periods, turnover recognized in the accounting period shall be determined as a percentage of the completed work portion at the balance sheet date.

Interest

Interests recognized on the basis of the actual time and interest rates in each period.

2.19 Borrowing costs

Borrowing costs include loan interest and other costs incurred directly related to the loans.

Borrowing costs are recognized as an expense during the period. Where borrowing costs are directly related to the investment in construction or production of unfinished assets that require a sufficiently long period (more than 12 months), before they can be put into use for the predetermined purpose or sold. This borrowing cost is capitalized. For specific loans for the construction of fixed assets and investment real estate, interest is capitalized even if the construction period is less than 12 months. Income arising from temporary investment of loans is recorded as a reduction in the historical cost of related fixed assets.

For general loans which are used for investment in construction or production of unfinished assets, the capitalized borrowing cost is determined to the capitalization rate to weighted average accumulated cost for the investment in capital construction or production of that asset. The capitalization rate is calculated using the weighted average interest rate on outstanding loans for the period, excluding separate loans for the purpose of forming a specific asset.

2.20 Costs

Costs are amounts reducing economic benefits, recorded at the time the transaction arises or shall be likely to arise in the future regardless of spending money or not.

Costs and revenues set up by it must be recorded simultaneously on the principle of conformity. In case, conformity principles may conflict with the precautionary principle, costs are recorded based on the nature and the accounting Standards to ensure transactions give true and fair view.

2.21 Corporate income taxes

Current corporate income tax

Current income tax is calculated based on taxable income and tax rate for the year. Taxable income is different from accounting profit presented on the Income Statement due to adjustments to non-taxable income or non-deductible expenses and losses carried forward.

Deferred corporate income tax

Deferred income tax is determined on temporary differences between the book values and the tax base of assets and liabilities for financial reporting purposes. Deferred income tax liabilities are recognized for all taxable temporary differences. Deferred income tax assets are recognized only when it is probable that taxable profits will be available in the future against which these deductible temporary differences can be used.

2.22 Related parties

The party is considered as related party if one party has capacity to control or has significant impact to other party in the decision of financial and operation activities. All parties are recognized as related parties if having the same control or significant impact.

In the review of related parties, nature of the relationship is considered more than legal form.

2.23 Segment reporting

Business segment is a distinguishable component of an enterprise that is engaged in providing an individual product or service or a group of related products or services and that is subject to risks and returns that are different from those of other business segments.

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

Segment information is prepared in conformity with the accounting policies adopted for preparing and presenting the consolidated financial statements.

3 Cash and cash equivalents

Unit: VND

	Sep. 30, 2026	Jan. 01, 2026
Cash on hand	247,706,893	329,541,327
Cash in bank	13,439,469,772	1,388,721,135
Cash equivalents[(i)]	-	2,000,000,000
Total	**13,687,176,665**	**3,718,262,462**

(i) Bank deposits with original terms not exceeding 03 months.

4 Financial investments

Trading securities

	Sep. 30, 2026		Jan. 01, 2026	
	Historical cost	Book value	Historical cost	Book value
Listed Stocks	**3,202,253,243**	**3,558,010,600**	**3,037,653,243**	**4,164,599,200**
Hanoi Education Book Joint Stock Company (EBS)	95,577	103,000	95,577	118,000
Military Commercial Joint Stock Company (MBB)	3,202,157,666	3,557,907,600	3,037,557,666	4,164,481,200
Unlisted Stocks	**1,772,185,555**	**825,574,125**	**1,772,185,555**	**927,458,250**
Bamboo Capital Group Joint Stock Company (BCG)	422,695,545	263,760,000	422,695,545	265,650,000
Vietnam Livestock Corporation - JSC (VLC) (i)	1,312,608,000	555,140,625	1,312,608,000	654,843,750
Song Da 4 Joint Stock Company (SD4) (i)	36,365,340	6,369,000	36,365,340	6,660,000
FLC Group Joint Stock Company (FLC) (i)	516,670	304,500	516,670	304,500
Total	**4,974,438,798**	**4,383,584,725**	**4,809,838,798**	**5,092,057,450**

Investment in Affiliates

	Sep. 30, 2026		Jan. 01, 2026	
	Historical cost	Profit/(Loss) Share in Joint Ventures	Historical cost	Profit/(Loss) Share in Joint Ventures and Associated
EBS Solar Vietnam Energy Joint Stock Company	5,000,000,000	556,738,242	5,000,000,000	1,538,477,716
Le Thanh Education Investment Joint Stock Compa	2,450,000,000	(1,438,510,355)	2,450,000,000	(640,217,057)
Total	**7,450,000,000**	**(881,772,113)**	**7,450,000,000**	**898,260,659**

5 Trade receivables

Short-term trade receivables

	Sep. 30, 2026		Jan. 01, 2026	
	Amount	Provision	Amount	Provision
Third party	**19,130,465,888**	**1,814,643,288**	**5,823,053,550**	**1,815,185,838**
Ngoc Truc Business Household	1,118,276,058	-	1,353,936,058	-
Tra On District Capital Construction Project Management Board	178,980,100	-	919,565,600	-
Chu Le Equipment & Measurement Co., Ltd	551,406,522	551,406,522	551,406,522	551,406,522
Others	17,281,803,208	1,263,236,766	2,998,145,370	1,263,779,316
Ralated parties	**16,843,922,208**	-	-	-
Le Thanh Education Investment Joint Stock Compa	900,000,000			
Van Hien University	15,943,922,208			
Total	**35,974,388,096**	**1,814,643,288**	**5,823,053,550**	**1,815,185,838**

6 Advances to suppliers

	Sep. 30, 2026		Jan. 01, 2026	
	Amount	Provision	Amount	Provision
Third party	**125,391,941**	**44,588,182**	**655,612,320**	**44,588,182**
Phuong Dong Technology and Investment Joint	36,511,182	36,511,182	36,511,182	36,511,182
Southern Canh Dieu Book Joint Stock Company	32,835,315	-	46,563,315	-
Thanh Dat Technical Services and Trading Joint Stock Company	8,077,000	8,077,000	8,077,000	8,077,000
Branch of NVA Auditing Company Limited	31,200,000	-	114,801,751	
Vietnam Education Solutions Ltd	131,870		400,519,072	
Others	16,636,574	-	49,140,000	-
Ralated parties	**17,719,518**		**17,719,518**	-
Vietnam Education Publishing House Ho Chi	17,719,518		17,719,518	
Total	**143,111,459**	**44,588,182**	**673,331,838**	**44,588,182**

7 Other receivables

	Sep. 30, 2026		Jan. 01, 2026	
Short-term other receivables	**Amount**	**Provision**	**Amount**	**Provision**
Third party	**339,682,287**	**74,504,020**	**785,127,418**	**74,504,020**
Advances	2,000,000	-	453,477,955	-
Short-term deposits, mortgages	50,982,279	-	50,982,279	-
Interest receivable	-	-	3,205,479	-
Others	286,700,008	74,504,020	277,461,705	74,504,020
Total	**339,682,287**	**74,504,020**	**785,127,418**	**74,504,020**

8 Inventories

	Sep. 30, 2026		Jan. 01, 2026	
	Cost	**Provision**	**Cost**	**Provision**
Raw materials	22,484,364	-	22,484,364	-
Finished goods		-	1,749,732,206	156,681,405
Goods	29,378,435,275	25,676,072	24,797,989,321	871,503,128
Total	**29,400,919,639**	**25,676,072**	**26,570,205,891**	**1,028,184,533**

9 Prepaid expense

Short-term prepaid expense	**Sep. 30, 2026**	**Jan. 01, 2026**
Tools and supplies	129,131,230	1,454,215
Insurance costs	12,922,550	10,727,166
Land rental	22,748,550	
Others	64,910,725	11,378,299
Total	**229,713,055**	**23,559,680**

Long-term prepaid expense	**Sep. 30, 2026**	**Jan. 01, 2026**
Land rental	5,194,241,120	5,288,681,864
Repair costs	132,639,564	149,611,556
Tools and supplies	169,112,728	381,620,982
Others	31,906,239	11,318,051
Total	**5,527,899,651**	**5,831,232,453**

10 Tangible fixed assets

Unit: VND

	Buildings, structures	Machinery, equipment	Means of transportation	Office equipment and furniture	Others	Total
Historical cost						
As at Jan. 01, 2026	11,315,647,987	548,208,570	4,312,301,105	1,047,890,144	-	17,224,047,806
Disposals	-	-	-	(218,006,091)	-	(218,006,091)
As at Sep. 30, 2026	**11,315,647,987**	**548,208,570**	**4,312,301,105**	**829,884,053**	**-**	**17,006,041,715**
Accumulated depreciation						
As at Jan. 01, 2026	7,588,668,190	396,760,045	3,066,031,080	462,787,173	-	11,514,246,488
Depreciation in year	292,507,281	54,505,060	119,205,607	76,261,770	-	542,479,718
Disposals	-	-	(145,337,364)	-	-	(145,337,364)
As at Sep. 30, 2026	**7,881,175,471**	**451,265,105**	**3,039,899,323**	**539,048,943**	**-**	**11,911,388,842**
Net book value						
As at Jan. 01, 2026	3,726,979,797	151,448,525	1,246,270,025	585,102,971	-	5,709,801,318
As at Sep. 30, 2026	**3,434,472,516**	**96,943,465**	**1,272,401,782**	**290,835,110**	**-**	**5,094,652,873**

11 Intangible fixed assets

	Land use rights	Copyright, Patent	Trademark, trade name	Computer software	Others	Total
Historical cost						
As at Jan. 01, 2026	6,468,156,872	-	-	177,700,000	-	6,645,856,872
Purchasing in the year	-	-	-	-	-	-
As at Sep. 30, 2026	**6,468,156,872**	**-**	**-**	**177,700,000**	**-**	**6,645,856,872**
Accumulated ammortisation						
As at Jan. 01, 2026	-	-	-	129,088,889	-	129,088,889
Depreciation in year	-	-	-	12,500,001	-	12,500,001
As at Sep. 30, 2026	**-**	**-**	**-**	**141,588,890**	**-**	**141,588,890**
Net book value						
As at Jan. 01, 2026	6,468,156,872	-	-	48,611,111	-	6,516,767,983
As at Sep. 30, 2026	**6,468,156,872**	**-**	**-**	**36,111,110**	**-**	**6,504,267,982**

12 Investment properties

	Buildings, structures	Machinery, equipment	Means of transportation	Office equipment and furniture	Others	Total
Historical cost						
As at Jan. 01, 2026	12,488,084,119	-	-	-	-	12,488,084,119
Purchasing in the year	-	-	-	-	-	-
As at Sep. 30, 2026	**12,488,084,119**	**-**	**-**	**-**	**-**	**12,488,084,119**
Accumulated ammortisation						
As at Jan. 01, 2026	1,434,438,996	-	-	-	-	1,434,438,996
Depreciation in year	231,508,611	-	-	-	-	231,508,611
As at Sep. 30, 2026	**1,665,947,607**	**-**	**-**	**-**	**-**	**1,665,947,607**
Net book value						
As at Jan. 01, 2026	11,053,645,123	-	-	-	-	11,053,645,123
As at Sep. 30, 2026	**10,822,136,512**	**-**	**-**	**-**	**-**	**10,822,136,512**

13 Construction in progress

	Sep. 30, 2026	Jan. 01, 2026
Basic construction	-	-
General bookstore	-	-
Total	-	-

14 Goodwill

	Vinh Long Book and Equipment Joint Stock Company	Dong Nai Book and School Equipment Joint Stock Company	Total
Historical cost			
As at Jan. 01, 2026	535,092,884	783,640,725	1,318,733,609
As at Mar. 31, 2026	**535,092,884**	**783,640,725**	**1,318,733,609**
D			
Allocated amount			
As at Jan. 01, 2026	486,042,699	783,640,725	1,269,683,424
Allocation in the year	40,131,966	-	40,131,966
As at Mar. 31, 2026	**526,174,665**	**783,640,725**	**1,309,815,390**
Net book value			
As at Jan. 01, 2026	49,050,185	-	49,050,185
As at Mar. 31, 2026	**8,918,219**	**-**	**8,918,219**

15 Trade payables

Short-term trade payables	Sep. 30, 2026		Jan. 01, 2026	
	Amount	Amount able to be paid off	Amount	Amount able to be paid off
Third party	**5,718,561,458**	**5,718,561,458**	**7,718,724,456**	**7,718,724,456**
Southern Kite Book Joint Stock Company	34,298,040	34,298,040	829,053,328	829,053,328
Hung Long Stationery Company Limited	557,426,622	557,426,622	1,169,891,885	1,169,891,885
Hoang Ha Educational Equipment Company Limited	-	-	884,781,928	884,781,928
Others	5,126,836,796	5,126,836,796	4,834,997,315	4,834,997,315
Ralated parties	**32,131,300,715**	**32,131,300,715**	**51,867,376**	**51,867,376**
Phuong Nam Education Investment and Development JSC	31,572,815,365	31,572,815,365	-	-
South book and Educational Equipment JSC	345,310,090	345,310,090	51,867,376	51,867,376
Cuu Long Books & Educational Equipment Joint Stock Company	213,175,260	213,175,260	-	-
Total	**37,849,862,173**	**37,849,862,173**	**7,770,591,832**	**7,770,591,832**

16 Advances from customers

Short-term advances from customers	Sep. 30, 2026	Jan. 01, 2026
Third party	**686,366,457**	**411,456,649**
Kim Loi Kim Co.Ltd	-	298,766,680
Hong Nhan Agency	-	48,824,189
An Binh B Primary School	135,020,000	-
Trường Tiểu học Phú Thịnh A	120,000,000	-
Others	431,346,457	63,865,780
Total	**686,366,457**	**411,456,649**

17 Taxes and other receivables from/payables to the State

Item	Jan. 01, 2026	Payable	Paid	Sep. 30, 2026
VAT on domestic goods	(56,608,113)	1,564,708,427	1,347,398,643	160,701,671
Corporate income tax	(563,325,103)	981,868,215	369,011,060	49,532,052
Personal income tax	(2,619,800)	39,877,508	43,063,726	(5,806,018)
Land rental	-	432,720,290	387,223,190	45,497,100
Other taxes	6,000,000	-	-	6,000,000
Total	**(616,553,016)**	**3,019,174,440**	**2,146,696,619**	**255,924,805**

18 Accrued Expenses

Short-term Accrued expenses	Sep. 30, 2026	Jan. 01, 2026
Accrued interest expenses	12,178,662	11,765,830
Others	90,267,750	40,000,000
Total	**102,446,412**	**51,765,830**

19 Other payables

Short-term payables	Sep. 30, 2026	Jan. 01, 2026
Third party	**112,931,650**	**100,578,030**
Trade union fund		
Social insurance, health insurance and unemployment insurance	16,713,840	17,780,864
Short-term deposits received	30,000,000	30,000,000
Others	66,217,810	52,797,166
Related parties	**290,000,000**	**290,000,000**
Van Hien University	290,000,000	290,000,000
Total	**402,931,650**	**390,578,030**

Long-term payables	Sep. 30, 2026	Jan. 01, 2026
Third party	-	-
Long-term deposits received		-
Related parties	-	-
Total	-	-

20 Loans and finance lease liabilities

Short-term loans and finance lease liabilities	Sep. 30, 2026	Jan. 01, 2026
Short-term loans	**11,200,000,000**	**4,335,647,000**
Vietnam Foreign Trade Joint Stock Commercial Bank - Vinh Long Branch	10,000,000,000	1,905,647,000
Mr Ho Trung Hau	300,000,000	300,000,000
Mr Nguyen Huu Thang	900,000,000	1,130,000,000
Ms Le Thi Xam	-	1,000,000,000
Current portion of long-term debt	**909,090,913**	**909,090,913**
Vietnam Foreign Trade Joint Stock Commercial Bank - Vinh Long Branch	909,090,913	909,090,913
Total	**12,109,090,913**	**5,244,737,913**

Long-term loans and finance lease liabilities	Sep. 30, 2026	Jan. 01, 2026
Vietnam Foreign Trade Joint Stock Commercial Bank - Vinh Long Branch	4,318,181,799	4,999,999,983
Total	**4,318,181,799**	**4,999,999,983**

Details of movements in the period:

		Jan. 01, 2026		In year		Sep. 30, 2026	
		Amount	Amount able to be paid off	Increase	Decrease	Amount	Amount able to be paid off
a.	**Short-term**	**5,244,737,913**	**4,244,737,913**	**14,653,192,940**	**7,788,839,940**	**12,109,090,913**	**12,109,090,913**
	Short-term borrowings	**4,335,647,000**	**3,335,647,000**	**14,198,647,484**	**7,334,294,484**	**11,200,000,000**	**11,200,000,000**
	Vietnam Foreign Trade Joint Stock Commercial Bank - Vinh Long Branch	1,905,647,000	1,905,647,000	14,198,647,484	6,104,294,484	10,000,000,000	10,000,000,000
	Mr Ho Trung Hau	300,000,000	300,000,000	-	-	300,000,000	300,000,000
	Mr Nguyen Huu Thang	1,130,000,000	1,130,000,000	-	230,000,000	900,000,000	900,000,000
	Ms Le Thi Xam	1,000,000,000	-	-	1,000,000,000	-	-
	Current portion of long-term debt	**909,090,913**	**909,090,913**	**454,545,456**	**454,545,456**	**909,090,913**	**909,090,913**
	Vietnam Foreign Trade Joint Stock Commercial Bank - Vinh Long Branch	909,090,913	909,090,913	454,545,456	454,545,456	909,090,913	909,090,913
b.	**Long-term**	**4,999,999,983**	**4,999,999,983**	**-**	**454,545,456**	**4,318,181,799**	**4,318,181,799**
	Vietnam Foreign Trade Joint Stock Commercial Bank - Vinh Long Branch	4,999,999,983	4,999,999,983	-	454,545,456	4,318,181,799	4,318,181,799
	Total	**10,244,737,896**	**9,244,737,896**	**14,653,192,940**	**8,243,385,396**	**16,427,272,712**	**16,427,272,712**

21 Owners' equity

a. Change in owners' equity

Unit: VND

	Owners' contributed capital	Share premium	Other owners' equity	Treasury shares	Development and investment funds	Undistributed profit after tax	Non-controlling interests	Total
As at Jan. 01, 2025	**41,370,000,000**	**2,249,408,656**	**1,101,530,000**	**(679,873,904)**	**1,218,972,459**	**1,264,266,503**	**12,103,840,922**	**58,628,144,636**
Profit of the previous year	-	-	-	-	-	(582,935,485)	5,933,803	(577,001,682)
Profit distribution	-	-		-	17,079,564	(30,411,259)	(649,270,505)	(662,602,200)
Decrease in the year	-	(21,828,901)	-	-	11,824,256	37,095,548	(77,090,903)	(50,000,000)
Other increases/decreases	-	-		-	-	-	-	-
As at Jan. 01, 2026	**41,370,000,000**	**2,227,579,755**	**1,101,530,000**	**(679,873,904)**	**1,247,876,279**	**688,015,307**	**11,383,413,317**	**57,338,540,754**
Profit of the current period	-	-	-	-	-	1,362,648,376	1,352,625,621	2,715,273,997
Profit distribution	-	-	-	-	-	-	-	-
Development and investment funds	-	-	-	-	-	-	-	-
Other increases/decreases	-	-	-	-	-	-	-	-
As at Sep. 30, 2026	**41,370,000,000**	**2,227,579,755**	**1,101,530,000**	**(679,873,904)**	**1,247,876,279**	**2,050,663,683**	**12,736,038,938**	**60,053,814,751**

b. Capital transactions with owners and distribution of dividends and profits

	Sep. 30, 2026	Jan. 01, 2026
- Owners' invested capital		
+ Opening capital	41,370,000,000	41,370,000,000
+ Increase in capital during the year	-	-
+ Decrease in capital during the year	-	-
+ Closing capital	41,370,000,000	41,370,000,000
- Dividends or distributed profits	-	-

c. Shares

	Sep. 30, 2026	Jan. 01, 2026
Number of shares registered to issue	4,137,000	4,137,000
Number of shares sold to public market	4,137,000	4,137,000
Common shares	*4,137,000*	*4,137,000*
Preference shares (classified as equity)	-	-
Number of shares repurchased (treasury shares)	*94,000*	*94,000*
Common shares	*94,000*	*94,000*
Preference shares (classified as equity)	-	-
Number of shares outstanding	4,043,000	4,043,000
Common shares	*4,043,000*	*4,043,000*
Preference shares (classified as equity)	-	-
Par value of shares outstanding: VND 10,000/share	-	-

22 Revenues from sales and services rendered

	Current year	Previous year
Sales of goods	122,725,718,749	138,727,019,606
Rendering of services	8,004,053,955	1,527,875,501
Others		2,060,009
Total	**130,729,772,704**	**140,256,955,116**

23 Revenue deductions

	Current year	Previous year
Trade discount	-	635,284,690
Total	**-**	**635,284,690**

24 Cost of goods sold

	Current year	Previous year
Cost of goods sold, finished goods sold and services rendered	114,243,241,413	124,284,225,393
Cost of services provided	387,232,447	341,527,301
Provision/ (Reversal of provision) for financial investment	(1,023,912,633)	(925,156,953)
Provision	21,404,172	-
Total	**113,627,965,399**	**123,700,595,741**

25 Financial income

	Current year	Previous year
Interest from term deposits and loan receivables	73,344,747	28,873,962
Dividends, profits received	664,604,000	537,418,000
Payment discount	-	483,435,913
Other financial income	1,492,032	-
Total	**739,440,779**	**1,049,727,875**

26 Financial expenses

	Current year	Previous year
Loan interest expense	841,477,492	1,303,291,148
Payment discounts granted to customers		55,799,153
Late payment interest		51,867,376
Loss from disposal of a subsidiary	-	582,361,466
Provision for devaluation of trading securities and investment losses	101,614,125	333,755,759
Reversal of provision for devaluation of trading securities and investment losses		(618,279,359)
Others	1,021,109	1,009,116
Total	**944,112,726**	**1,709,804,659**

27 Selling expenses

	Current year	Previous year
Salaries and wages	3,891,506,902	5,628,122,955
Outsourcing service expenses	1,325,044,803	1,478,080,744
Depreciation	237,024,596	334,851,424
Other paid by cash	777,093,404	1,105,065,243
Total	**6,230,669,705**	**8,546,120,366**

28 General administration expenses

	Current year	Previous year
Salaries and wages	3,197,910,550	3,699,325,258
Costs of tools, supplies	174,027,828	37,215,005
Depreciation, cost of goodwill allocation	336,565,101	402,188,621
Tax, fees and duties	61,298,001	173,593,527
Provision	92,419,124	44,588,182
Provision/(Reversal of provision) for doubtful receivables		946,618,255
Other paid by cash	1,224,245,173	1,188,636,759
Total	**5,086,465,777**	**6,492,165,607**

29 Other income

	Current year	Previous year
Others	2,645,604	113,637,747
Total	**2,645,604**	**113,637,747**

30 Other expenses

	Current year	Previous year
Loss on disposal of fixed assets and investment properties	4,486,909	-
Penalties for breach of economic contracts	-	45,000,000
Late payment penalties and administrative fines	1,809,196	15,223,353
Others	98,526,391	39,614,119
Total	**104,822,496**	**99,837,472**

31 Current corporate income tax expense

	Current year	Previous year
Current income tax is calculated on taxable income for the current year	982,516,215	170,493,263
Total current corporate income tax expenses	**982,516,215**	**170,493,263**

32 Production and business costs by element

	Current year	Previous year
Costs of materials, package	113,780,058	210,266,839
Labour costs	7,089,417,452	9,327,448,213
Depreciation of fixed assets and amortization of goodwill	826,620,296	1,074,414,176
Costs of external services	2,280,789,928	1,630,921,369
Other paid by cash	1,728,257,476	1,856,573,115
Total	**12,038,865,210**	**14,099,623,712**

33 Additional information for items shown in the consolidated cash flows statement

a. Proceeds from borrowings during the period

	Current year	Previous year
Proceeds from ordinary contracts	14,198,647,484	21,705,647,000
Total	**14,198,647,484**	**21,705,647,000**

b. Payments on principal during the period

	Current year	Previous year
Payments from ordinary contracts	(8,016,112,668)	(29,448,290,911)
Total	**(8,016,112,668)**	**(29,448,290,911)**

34 Events since balance sheet date

The Board of General Directors confirms that in accordance with respect to important aspects, except for the above events, there have been no extraordinary events after the date of book closing impacting the Company's financial situation and operations, which must be adjusted or represented on the Company's financial statements for the accounting period from January 1, 2026 to Sep 30, 2026.

35 Information about related parties

a. List of ralated parties:

Related parties	Relationship
Vietnam Education Publishing House Ho Chi Minh City Branch	Dependent unit of the investing company
Phuong Nam Education Investment and Development JSC	Having the same investing company
South book and Educational Equipment JSC	Having the same investing company

Educational Book JSC in Ha Noi City	Having the same key management personnel
EBS Solar Vietnam Energy Joint Stock Company	Associate
Le Thanh Education Investment Joint Stock Company	Associate of Vinh Long Book and Equipment JSC
Van Hien University	Having the same key management personnel
Hung Hau Petroleum Company Limited	Having the same key management personnel
Cuu Long Book and Educational Equipment Joint Stock Company	Entity in which Education Publishing House Company Limited holds equity interests

b. During the year, the Company had transactions with related parties as follows:

	Current year	Previous year
South book and Educational Equipment JSC		
Purchase of goods	63,041,019,830	35,319,917,599
Providing services	-	56,419,650
Late payment interest	-	51,867,384
Phuong Nam Education Investment and Development JSC		
Purchase of goods	43,493,659,437	40,254,163,328
Providing services	-	36,897,786
Cash discounts received	-	148,670,149
Le Thanh Education Investment Joint Stock Company		
Providing services	818,181,819	1,181,818,182
Sales of goods	29,144,980	91,720,293
Van Hien University		
Purchase of goods	12,008,075,900	-
Providing services	6,750,000,000	-
Borrowing money		290,000,000
EBS Solar Vietnam Energy Joint Stock Company		
Dividends, profits received	500,000,000	500,000,000

Related parties balances are presented in notes 5, 6, 15 and 19.

36 Segment reporting

According to Accounting Standard No. 28 and its guidance, the Company is required to prepare segment reports. Accordingly, a segment is a separately identifiable part of the Company involved in providing related products or services (segment by business area) or providing products or services in a specific economic environment (segment by geographic area), each of which will experience difficulties and generate different economic benefits for other segments. The General Director assesses that the Company operates in a weak business segment involved in publishing, trading books and educational equipment, and its primary geographic area is Vietnam.

37 The fair value of financial assets and liabilities

The Company has not assessed fair value of its financial assets and liabilities as at the balance sheet date since there are no comprehensive guidance under Circular 210/2009/TT-BTC issued by the Ministry of Finance on 06 November 2009 ("Circular 210") and other relevant prevailing regulations to determine fair value of these financial assets and liabilities. While Circular 210 refers to the application of International Financial Reporting Standards ("IFRS") on presentation and disclosures of financial instruments, it did not adopt the equivalent guidance for the recognition and measurement of financial instruments, including application of fair value, in accordance with IFRS.

38 Compare information

These figures are taken from the audited financial statements for the accounting period from January 1, 2025 to Dec 31, 2025.

Ho Chi Minh City, Oct 30, 2026

Nguyen Thi Van Anh	Nguyen Thi Van Anh	Le Anh Tuan
Prepared by	Chief Accountant	General Director