

**EDUCATIONAL BOOK JOINT STOCK
COMPANY IN HO CHI MINH CITY**

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

No: 27.2026/SGD/CBTT

Ho Chi Minh City, August 28, 2026

PERIODIC INFORMATION DISCLOSURE FOR FINANCIAL STATEMENTS

To: Hanoi Stock Exchange.

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance providing guidance on information disclosure on the securities market, Educational Book Joint Stock Company in Ho Chi Minh City hereby discloses to the Hanoi Stock Exchange its reviewed consolidated semi-annual financial statements for 2026 as follows::

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@hungphau.vn Website: www.sgd.edu.vn

2. Content of Information Disclosure:

- Reviewed semi-annual financial statements for 2026:
 - ☐ 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



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- + 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: August 28 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. *OK*

Representative of the Organization

Legal Representative/Authorized Information Disclosure Officer

(Signature, full name and seal -if any)

Attached documents:

- Semi-annual Financial Statements.



PHẠM THỊ MINH NGUYỆT



**EDUCATIONAL BOOK JOINT STOCK COMPANY
IN HO CHI MINH CITY**

Reviewed Interim Consolidated Financial Statements
For the six-month period ended 30 June 2026



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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Educational Book Joint Stock Company in Ho Chi Minh City (hereinafter referred to as the "Company") presents its Report and the Interim Consolidated Financial Statements of the Company for the six-month period ended 30 June 2026.

Overview

Educational Book Joint Stock Company in Ho Chi Minh City was established pursuant to Decision No. 460/QĐ-TC dated 7 April 2004 issued by Vietnam Education Publishing House (now Vietnam Education Publishing House One Member Company Limited). The Company is a joint stock company operating under Enterprise Registration Certificate No. 4103002336, first registered on 20 May 2004, issued by the Department of Planning and Investment of Ho Chi Minh City (currently known as the Department of Finance of Ho Chi Minh City).

The Company's Enterprise Registration Certificate has been amended several times, with the latest amendment (18th) dated 12 November 2025 issued by the Department of Finance of Ho Chi Minh City, under Enterprise Registration No. 0303280405.

The Company's principal activities are as follows:

- Retail sale of other new goods in specialized stores;
- Financial investment.

The Company's head office is located at: 363 Hung Phu Street, Chanh Hung ward, Ho Chi Minh city, Viet Nam.

The Board of Directors, the Board of Management, the Chief Accountant and the Board of Supervisors during the period and at the date of this Report are as follows:

The Board of Directors

Mr. Nguyen Tan Phuc	Chairman
Ms. Le Thi Tuyet Minh	Member
Ms. Pham Thi Minh Nguyet	Member
Mr. Nguyen Tu Ky	Member
Mr. Van The Hien	Member
Ms. Phan Thi Hong Van	Member

The Board of Management and Chief Accountant

Ms. Pham Thi Minh Nguyet	General Director
Mr. Nguyen Tu Ky	Standing Vice General Director
Ms. Le Thi Thuy Phuong	Vice General Director
Ms. Tran Xuan Hong	Chief Accountant

The Board of Supervisors

Ms. Nguyen Thanh Ha	Head of the Board of Supervisors
Ms. Tran Ngoc Suong	Member
Ms. Pham Thi Bich Ngoc	Member

Legal representative during the period and at the date of this report

Ms. Pham Thi Minh Nguyet	General Director
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EDUCATIONAL BOOK JOINT STOCK COMPANY IN HO CHI MINH CITY

363 Hung Phu Street, Chanh Hung ward, Ho Chi Minh city, Viet Nam

Report of the Board of Management (continued)

Auditors

Branch of NVA Auditing Co., Ltd. has reviewed the Interim Consolidated Financial Statements of the Company for the six-month period ended 30 June 2026.

Responsibility of the Board of Management for the Interim Consolidated Financial Statements

The Board of Management is responsible for the preparation of the Interim Consolidated Financial Statements which give a true and fair view of the financial position, operating results, and cash flows for during the period. In preparing the Interim Consolidated Financial Statements, the Board of Management is required to:

- Selecting appropriate accounting policies and applying them consistently;
- Making reasonable and prudent judgements and estimates;
- Preparing and presenting the Interim Consolidated Financial Statements in compliance with applicable accounting standards, accounting regimes and prevailing regulations;
- Preparing the Interim Consolidated Financial Statements on a going concern basis, unless it is inappropriate to presume that the Company will continue its business;
- Establishing and implementing an effective internal control system to minimize the risk of material misstatement due to fraud or error in the preparation and presentation of the Interim Consolidated Financial Statements.

The Board of Management ensures that accounting records are properly maintained to accurately and fairly reflect the Company's financial position at any time and ensures that the Interim Consolidated Financial Statements comply with the current application regulations of the Government. At the same time, it is responsible for safeguarding the Company assets and for taking appropriate measures to prevent and detect fraud and other irregularities.

The Board of Management certifies and confirms that the attached Interim Consolidated Financial Statements fairly and accurately present the Company's financial position as at 30 June 2026, as well as the operating results and cash flows for the six-month period ended on the same date, in accordance with Vietnamese accounting standards, accounting regimes and current application regulations.

On behalf of the Board of Management



Phạm Thị Minh Nguyệt
General Director

Ho Chi Minh city, 28 August 2026

No : 29.06.3.2/26/BCTC/NVA.CNHN

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

**To: Shareholders, the Board of Directors and the Board of Management
Educational Book Joint Stock Company in Ho Chi Minh City**

We have reviewed the accompanying Interim Consolidated Financial Statements of Educational Book Joint Stock Company in Ho Chi Minh City, prepared on 28 August 2026, from page 6 to page 42, including the Interim Consolidated Statement of Financial Position as at 30 June 2026, the Interim Consolidated Income Statement, the Interim Consolidated Cash Flow Statement for the six-month period then ended, and the Notes to the Interim Consolidated Financial Statements.

Responsibilities of the Board of Management

The Board of Management of the Company has responsibility to prepare and present the Interim Consolidated Financial Statements that give a true and fair view in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System and other current applicable regulations related to the preparation and presentation of the Interim Consolidated Financial Statements and for such internal control as the Board of Management determines is necessary to enable the preparation and presentation of the Interim Consolidated Financial Statements that are free from material misstatement, whether due to fraud or error.

Responsibilities of the Auditor

Our responsibility is to express a conclusion on the Interim Consolidated Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements No. 2410 – Review of Interim Financial information performed by the independent auditor of the entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Report on review of Interim Financial Information (continued)

Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying Interim Consolidated Financial Statements do not give a true and fair view, in all material respects, of the financial position of the Company as at 30 June 2026, and of its operating results and cash flows for the six-month period ended on the same date, in accordance with the Vietnamese Accounting Standards, the Vietnamese Accounting System, and the current application regulations related to the preparation and presentation of the Interim Consolidated Financial Statements.

Branch of NVA Auditing Co., Ltd

Vice Director



Pham Duc Bao

Registered Auditor Certificate No: 5308-2025-152-1

Hanoi, 28 August 2026

EDUCATIONAL BOOK JOINT STOCK COMPANY IN HO CHI MINH CITY

363 Hung Phu Street, Chanh Hung ward, Ho Chi Minh city, Viet Nam

INTERIM CONSOLIDATED FINANCIAL STATEMENTS**INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

As at 30 June 2026

Unit: VND

ASSETS	Code	Notes	Closing Balance	Opening Balance
A. CURRENT ASSETS	100		94,985,928,280	39,315,393,037
I. Cash and cash equivalents	110	V.1	12,906,166,461	3,721,467,941
1. Cash	111		10,402,616,461	1,718,262,462
2. Cash equivalents	112		2,503,550,000	2,003,205,479
II. Short-term financial investments	120	V.2	6,311,027,118	3,965,111,493
1. Trading securities	121		4,809,838,798	4,809,838,798
2. Provision for decrease in value of trading securities	122		(898,811,680)	(844,727,305)
3. Held-to-maturity investments	123		2,400,000,000	-
III. Short-term receivable	130		18,444,621,344	5,344,029,287
1. Short-term receivable from customers	131	V.3	18,950,957,804	5,823,053,550
2. Short-term advances to suppliers	132	V.4	156,839,563	673,331,838
3. Short-term inter-company receivables	133		-	-
4. Receivables based on agreed progress of construction contract	134		-	-
5. Other short-term receivables	135	V.5	1,270,022,467	781,921,939
6. Provision for doubtful short-term receivables	136	V.7	(1,933,735,490)	(1,934,278,040)
7. Assets shortages awaiting resolution	137	V.6	537,000	-
IV. Inventories	140	V.8	56,601,140,267	25,542,021,358
1. Inventories	141		56,626,816,339	26,570,205,891
2. Provision for inventories obsolescence	142		(25,676,072)	(1,028,184,533)
V. Short-term biological assets	150		-	-
VI. Other current assets	160		722,973,090	742,762,958
1. Short-term prepaid expenses	161	V.9	231,409,902	23,559,680
2. Valued-added tax deductibles	162		31,171,506	39,527,205
3. Tax and receivables from state budget	163	V.17	460,391,682	679,676,073
4. State bond repurchasing	164		-	-
5. Other current assets	165		-	-

EDUCATIONAL BOOK JOINT STOCK COMPANY IN HO CHI MINH CITY

363 Hung Phu Street, Chanh Hung ward, Ho Chi Minh city, Viet Nam

INTERIM CONSOLIDATED FINANCIAL STATEMENTS
Interim Consolidated Statement of Financial Position (continued)

Unit: VND

ASSETS	Code	Notes	Closing Balance	Opening Balance
B. NON – CURRENT ASSETS	200		35,605,614,658	37,508,757,721
I. Long-term receivables	210		-	-
1. Long-term trade receivables	211		-	-
2. Long-term advances to suppliers	212		-	-
3. Other long-term receivables	215		-	-
4. Provision for doubtful long-term receivables	216		-	-
II. Fixed assets	220		11,782,958,657	12,226,569,301
1. Tangible fixed assets	221	V.10	5,274,524,008	5,709,801,318
- Cost	222		17,006,041,715	17,224,047,806
- Accumulated depreciation	223		(11,731,517,707)	(11,514,246,488)
2. Finance lease fixed assets	224		-	-
- Cost	225		-	-
- Accumulated depreciation	226		-	-
3. Intangible fixed assets	227	V.11	6,508,434,649	6,516,767,983
- Cost	228		6,645,856,872	6,645,856,872
- Accumulated amortization	229		(137,422,223)	(129,088,889)
III. Long-term biological assets	230		-	-
IV. Investment property	240	V.12	10,899,306,049	11,053,645,123
- Cost	241		12,488,084,119	12,488,084,119
- Accumulated depreciation	242		(1,588,778,070)	(1,434,438,996)
V. Long-term assets in progress	250		-	-
VI. Long-term investments	260	V.2	7,284,613,265	8,348,260,659
1. Investment in subsidiaries	261		-	-
2. Investment in associates and joint ventures	262		7,284,613,265	8,348,260,659
3. Investment in other entities	263		-	-
4. Provision for impairment of long-term investments in other entities	264		-	-
5. Long-term held-to-maturity investments	265		-	-
6. Provision for impairment of long-term held-to-maturity investments	266		-	-
VII. Other non-current assets	270		5,638,736,687	5,880,282,638
1. Long-term prepaid expenses	271	V.9	5,616,441,146	5,831,232,453
2. Deferred income tax assets	272		-	-
3. Long-term tools, supplies and spare parts	273		-	-
4. Other non-current assets	274		-	-
5. Goodwill	279		22,295,541	49,050,185
TOTAL ASSETS	280		130,591,542,938	76,824,150,758

EDUCATIONAL BOOK JOINT STOCK COMPANY IN HO CHI MINH CITY

363 Hung Phu Street, Chanh Hung ward, Ho Chi Minh city, Viet Nam

INTERIM CONSOLIDATED FINANCIAL STATEMENTS
Interim Consolidated Statement of Financial Position (continued)

Unit: VND

RESOURCES	Code	Notes	Closing Balance	Opening Balance
C. LIABILITIES	300		72,015,500,884	19,485,610,004
I. Current liabilities	310		67,470,046,357	14,485,610,021
1. Short-term trade payables	311	V.14	59,408,611,366	7,770,591,832
2. Short-term advances from customers	312	V.15	3,173,941,113	411,456,649
3. Dividends and profits payable	313	V.16	5,828,500	5,828,500
4. Taxes and statutory obligations	314	V.17	522,671,792	63,123,057
5. Payables to employees	315		807,127,240	804,317,067
6. Short-term accrued expenses payable	316	V.18	76,197,875	51,765,830
7. Short-term deferred revenue	319		-	-
8. Other short-term payables	320	V.19	393,366,415	390,578,030
9. Short-term borrowings and finance lease liabilities	321	V.13	3,339,090,913	5,244,737,913
10. Short-term provisions	322		-	-
11. Bonus and welfare funds	323		(256,788,857)	(256,788,857)
II. Long-term liabilities	330		4,545,454,527	4,999,999,983
1. Long-term borrowings and finance lease liabilities	339	V.13	4,545,454,527	4,999,999,983
D. OWNER'S EQUITY	400	V.20	58,576,042,054	57,338,540,754
1. Contributed legal capital	411		41,370,000,000	41,370,000,000
- Common shares with voting rights	411a		41,370,000,000	41,370,000,000
- Preferred shares	411b		-	-
2. Share premium	412		2,227,579,755	2,227,579,755
3. Other owners' equity	414		1,101,530,000	1,101,530,000
4. Treasury shares	415		(679,873,904)	(679,873,904)
5. Development investment fund	418		1,247,876,279	1,247,876,279
6. Undistributed after-tax profits	420		1,297,182,288	688,015,307
- Accumulated undistributed after-tax profits as of the previous - year - end	420a		688,015,306	1,270,950,792
- Undistributed after-tax profits of the current year	420b		609,166,982	(582,935,485)
7. Non-controlling interests	429		12,011,747,636	11,383,413,317
TOTAL RESOURCES	440		130,591,542,938	76,824,150,758

Prepared by

Tran Xuan Hong

Chief Accountant

Tran Xuan Hong

General Director



Pham Thi Minh Nguet

Approved, 28 August 2026

INTERIM CONSOLIDATED INCOME STATEMENT

For the six-month period ended 30 June 2026

Unit: VND

Items	Code	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
1. Revenue from sale of goods and provisions of services	1	VI.1	46,304,690,055	56,527,588,959
2. Deductible items	2		-	-
3. Net revenue from sale of goods and provisions of services	10		46,304,690,055	56,527,588,959
4. Cost of goods sold	11	VI.2	36,426,694,987	50,509,605,880
5. Gross profit from sale of goods and provisions of services	20		9,877,995,068	6,017,983,079
6. Gain/(loss) from disposal of investment properties	21		-	-
7. Financial income	22	VI.3	29,192,748	520,984,240
8. Financial expenses	23	VI.4	558,712,173	936,349,744
<i>In which: Interest expenses</i>	24		503,954,170	743,132,443
9. Selling expenses	25	VI.7	3,693,009,814	3,493,523,385
10. General and administration expenses	26	VI.8	3,393,715,070	2,442,446,283
11. Share of profit or loss in associates and joint ventures	27		(563,647,394)	(754,726,512)
12. Net profit from operating activities	30		1,698,103,365	(1,088,078,605)
13. Other income	31	VI.5	1,813,286	64,714,647
14. Other expenses	32	VI.6	11,580,973	34,308,349
15. Other profit	40		(9,767,687)	30,406,298
16. Profit before tax	50		1,688,335,678	(1,057,672,307)
17. Current Corporate Income Tax Expense	51	VI.10	450,834,378	35,067,085
18. Deferred Corporate Income Tax Expense	52		-	-
19. Profit after tax	60		1,237,501,300	(1,092,739,392)
19.1. Profit after tax attributable to owners of the parent	61		609,166,982	(1,104,216,368)
19.2. Profit after tax attributable to non-controlling interests	62		628,334,318	11,476,976
20. Basic earnings per share	70	VI.11	151	(273)
21. Diluted earnings per share	71	VI.11	151	(273)

Prepared by

Tran Xuan Hong

Chief Accountant

Tran Xuan Hong

General Director



Pham Thi Minh Nguyet

Approved, 28 August 2026

EDUCATIONAL BOOK JOINT STOCK COMPANY IN HO CHI MINH CITY

363 Hung Phu Street, Chanh Hung ward, Ho Chi Minh city, Viet Nam

INTERIM CONSOLIDATED FINANCIAL STATEMENTS**INTERIM CONSOLIDATED CASH FLOW STATEMENT**

(According to the indirect method)

For the six-month period ended 30 June 2026

Unit: VND

Items	Code	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
I. Cash flows from operating activities				
1. Profit before tax	01		1,688,335,678	(1,057,672,307)
2. Adjustments for				
- Depreciation of fixed assets and investment properties	02		552,035,635	531,572,271
- Provisions	03		(948,966,636)	(389,492,100)
- Gains/losses on unrealized foreign exchange	04		-	-
- Gains/losses on investing activities	05		541,918,767	233,742,272
- Borrowing expenses	06		503,954,170	743,132,443
- Other adjustments	07		-	-
3. Operating income before changes in working capital	08		2,337,277,614	61,282,580
- Increase/decrease in receivables	09		(12,372,064,896)	(5,943,270,956)
- Increase/decrease in inventories	10		(30,056,610,448)	(21,084,242,766)
- Increase/decrease in payables (excluding interest payable and corporate income tax payable)	11		54,504,006,473	19,285,031,832
- Increase/decrease in prepaid expenses	12		6,941,085	188,302,562
- Increase/decrease in trading securities	13		-	(2,467,391,977)
- Interest paid	14		(499,700,625)	(733,216,545)
- Corporate income tax paid	15		(69,011,060)	(439,576,631)
- Other cash inflows from operating activities	16		-	(50,000,000)
- Other cash outflows for operating activities	17		-	256,788,857
Net cash flows from operating activities	20		13,850,838,143	(10,926,293,045)
II. Cash flows from investing activities				
1. Cash outflows for purchase and construction of fixed assets and other long-term assets	21		-	(761,621,402)
2. Cash inflows from disposal and sale of fixed assets and other long-term assets	22		68,181,818	-
3. Cash outflows for lending and purchase of debt instruments of other entities	23		(2,400,000,000)	-
4. Cash inflows from loan repayments and sale of debt instruments of other entities	24		-	1,600,000,000
5. Cash outflows for equity investments in other entities	25		-	-
6. Cash inflows from recovery of equity investments in other entities	26		-	-
7. Cash inflows from interest on loans, dividends, and profit distributions	27		25,871,015	545,754,104
Net cash flows from investing activities	30		(2,305,947,167)	1,384,132,702

EDUCATIONAL BOOK JOINT STOCK COMPANY IN HO CHI MINH CITY

363 Hung Phu Street, Chanh Hung ward, Ho Chi Minh city, Viet Nam

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Interim Consolidated Cash Flow Statement (continued)

Unit: VND

Items	Code	Notes	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
III. Cash flows from financing activities				
1. Cash inflows from issuing shares and receiving capital contributions from owners	31		-	-
2. Cash outflows for paying capital contributions to owners and repurchasing issued shares	32		-	-
3. Cash inflows from borrowings	33		4,198,647,484	18,650,000,000
4. Cash outflows for principal repayments of borrowings	34		(6,558,839,940)	(8,993,745,456)
5. Cash outflows for principal repayments of finance lease liabilities	35		-	-
6. Dividends and profits paid to owners	36		-	(956,191,188)
Net cash flows from financing activities	40		(2,360,192,456)	8,700,063,356
Net cash flows within the period	50		9,184,698,520	(842,096,987)
Cash and cash equivalents at the beginning of year	60		3,721,467,941	1,969,710,679
Impact of foreign exchange fluctuation	61		-	-
Cash and cash equivalents at the end of period	70		12,906,166,461	1,127,613,692

Prepared by



Tran Xuan Hong

Chief Accountant



Tran Xuan Hong



General Director



Pham Thi Minh Nguyet

Approved, 28 August 2026

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

For the six-month period ended 30 June 2026

I. OPERATION FEATURES

1. Investment form

Educational Book Joint Stock Company in Ho Chi Minh City was established pursuant to Decision No. 460/QĐ-TC dated 7 April 2004 issued by Vietnam Education Publishing House (now Vietnam Education Publishing House One Member Company Limited). The Company is a joint stock company operating under Enterprise Registration Certificate No. 4103002336, first registered on 20 May 2004, issued by the Department of Planning and Investment of Ho Chi Minh City (currently known as Department of Finance of Ho Chi Minh City).

The Company's Enterprise Registration Certificate has been amended several times, with the latest amendment (18th) dated 12 November 2025 issued by the Department of Finance of Ho Chi Minh City under Enterprise Registration No. 0303280405.

The Company's head office is located at: 363 Hung Phu Street, Chanh Hung ward, Ho Chi Minh city, Viet Nam.

2. Line of business

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

3. Principal operations

The Company's principal activities are as follows:

- Retail sale of other new goods in specialized stores;
- Financial investment.

4. Regular manufacturing and business cycle

The Company's normal production and business cycle is not more than 12 months.

5. Operational characteristics of the Company during the period

During the period, there were no unusual events or business activities that had an impact on the Company's Interim Consolidated Financial Statements.

6. Company structure

As at 30 June 2026, the Company has the following subsidiaries:

Name of the Subsidiary	Principal activity	Voting rights	Ownership interest
Vinh Long Book and Educational Equipment Joint Stock Company	Publishing school textbooks and distributing and supplying various types of school equipment	80.99%	80.99%
Dong Nai Book and School Equipment Joint Stock Company	Trading in textbooks, workbooks, reference books and other publications; supplying school equipment	56.16%	56.16%

As at 30 June 2026, the Company has the following associates:

Name of the Associates	Principal activity	Voting rights	Ownership interest
Viet Nam EBS Solar Energy Joint Stock Company	Electricity generation	25%	25%
Le Thanh Education Investment Joint Stock Company (*)	Preschool education	49%	39.69%

(*): An associate of Vinh Long Book and Educational Equipment Joint Stock Company, indirectly controlled through the voting rights of Vinh Long Book and Educational Equipment Joint Stock Company.

EDUCATIONAL BOOK JOINT STOCK COMPANY IN HO CHI MINH CITY

363 Hung Phu Street, Chanh Hung ward, Ho Chi Minh city, Viet Nam

INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Note to the Interim Consolidated Financial Statements (continued)

The total number of employees of the Company as at 30 June 2026 is 87 people (compared to 59 people as at 31 December 2025).

7. Announcement on comparability of information in Interim Consolidated Financial Statements

During the period, the Company applied the Accounting Regime for Enterprises issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 by the Ministry of Finance, which replaces Circular No. 200/2014/TT-BTC dated 22 December 2014. As a result, certain items in the Interim Consolidated Financial Statements have been reclassified and presented differently, as detailed in Note VIII.9.

II. FINANCIAL YEAR AND STANDARD CURRENCY USED IN ACCOUNTING

1. Financial year

To align with the financial year of the companies within the system of its major shareholders, the Company changed its financial year from the calendar year to a financial year commencing on 1 October and ending on 30 September of the following year.

2. Accounting currency unit

The standard currency unit used is Vietnam Dong (VND).

III. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM

1. Accounting system

The Company applies the Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC ("Circular 99"), which provides guidance on the accounting regime for enterprises issued by the Ministry of Finance on 27 October 2025, Circular No. 202/2014/TT-BTC providing guidance on the preparation and presentation of consolidated financial statements issued by the Ministry of Finance on 22 December 2014, and Circular No. 43/2026/TT-BTC dated 20 April 2026 amending and supplementing certain articles of Circular No. 202/2014/TT-BTC issued by the Ministry of Finance.

2. Announcement on compliance with Vietnamese standards and accounting system

The Company has applied to the Vietnamese Accounting Standards and the issued guidance documents for these standards. The Interim Consolidated Financial Statements have been prepared and presented in accordance with all regulations set forth by each standard, the circulars guiding the implementation of the standards, and the current applicable regulations.

IV. ACCOUNTING POLICIES

1. Basis for preparing consolidated financial statements

The Consolidated Financial Statements are prepared on the accrual basis (except for cash flow information).

The Consolidated Financial Statements include the financial statements of the parent company and its subsidiaries. A subsidiary is an entity controlled by the parent company. Control exists when the parent has the power to govern the financial and operating policies of an entity to obtain economic benefits from its activities. In assessing control, potential voting rights that are currently exercisable or convertible are taken into account. The results of operations of subsidiaries acquired or disposed of during the year are included in the consolidated income statement from the date of acquisition or up to the date of disposal of the investment in such subsidiaries.

In cases where the accounting policies of subsidiaries differ from those applied by the Company, the financial statements of those subsidiaries are adjusted appropriately before being used for consolidation of the report.

Balances of accounts in the balance sheets among companies within the Group, intercompany transactions, and unrealized profits arising from such transactions are eliminated in the preparation of the consolidated financial statements. Unrealized losses resulting from

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Note to the Interim Consolidated Financial Statements (continued)

intercompany transactions are also eliminated unless the underlying assets are impaired and the loss is unrecoverable.

Minority interests represent the portion of profit and net assets of subsidiaries attributable to shareholders other than those of the parent company and are presented separately in the consolidated income statement and consolidated balance sheet. Minority interests include the value of minority shareholders' interests as at the initial business combination date and their share of changes in equity from that date onward. Losses attributable to minority shareholders exceeding their share in the equity of a subsidiary are allocated to the Company's interests unless the minority shareholders have a binding obligation and the ability to make additional investments to cover the losses.

2. Business consolidation

Business combinations are accounted for using the purchase method. The cost of a business combination includes the fair value at the date of exchange of assets given, liabilities incurred or assumed, and equity instruments issued by the Company in exchange for control of the acquired business add any costs directly attributable to the combination. Identifiable assets acquired, liabilities and contingent liabilities assumed in a business combination are measured at their fair values at the date of the combination.

The difference between the cost of the business combination and the acquirer's interest in the net fair value of the acquired party's identifiable assets, liabilities and recognised contingent liabilities at the acquisition date is recognised as goodwill. If the cost of the business combination is less than the net fair value of the acquired party's identifiable assets, liabilities and recognised contingent liabilities, the difference is recognised in the income statement in the period in which the acquisition occurs.

3. Recognition of cash and cash equivalents

Cash include cash on hand and demand deposits.

Cash equivalents are short-term investments with maturity not exceeding 03 months that are easily convertible to known amounts of cash and are subject to an insignificant risk of changes in value since the date of purchase.

4. Recognition of financial investments

a. Trading securities

Trading securities comprise securities (including shares and bonds listed on the securities market, etc.) held by the Company for trading purposes. Trading securities are recognised by the Company from the date on which the Company obtains ownership thereof and are initially measured at the fair value of the consideration paid at the transaction date, plus transaction costs directly attributable to the acquisition of trading securities.

Provision for diminution in value of trading securities is recognised for the potential loss where there is reliable evidence that the market value of trading securities held for trading purposes has declined below their carrying amount.

b. Held-to-maturity investments

Held-to-maturity investments comprise investments that the Company has the positive intention and ability to hold to maturity. Held-to-maturity investments include term deposits with banks (including treasury bills and promissory notes), bonds, redeemable preference shares that the issuer is obliged to repurchase at a specified date in the future, and other held-to-maturity investments.

Held-to-maturity investments are initially recognized from the date of purchase and initially measured at purchase price and transaction costs directly attributable to the purchase of the investments. Interest income from held-to-maturity investments after the date of purchase is recognized in the Statement of Income on an accrual basis. Interest received before the Company holds the investments is deducted from the cost at the date of purchase.

Loans are recognized at the outstanding amount of loans under agreements between the parties and are not traded or bought and sold in the market as securities.

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Loans are measured at cost less provision for bad debts. Provision for bad debts for the Company's loans is provided in accordance with prevailing accounting regulations.

c. **Investments in associates**

An associates is an entity over which the Company has significant influence but which 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.

Investments in associates are accounted for using the equity method.

5. **Recognition of trade receivables and other receivables**

Receivables are presented at book value less provisions of bad debts.

The classification of receivables are trade receivables and other receivables is performed according to the principles as follows:

- Trade receivables reflect receivables of a commercial nature arising from transactions including receivables from sales of export goods entrusted to other units.
- Other receivables reflect non-commercial receivables, not related to purchase and sale transactions.

Provisions for doubtful reflects the portion of receivables that the Company expects may incur losses or may not be collectible as of the end of the accounting period. Increases or decreases in the provision account balance are recorded as management expenses on the Interim Consolidated Income Statement.

Receivables are presented short-term and long-term based on the remaining term of the receivables.

6. **Recognition of inventories**

Inventories are recorded at the lower between historical cost and net realizable value.

The historical cost of inventories is determined as follows:

- Raw materials, goods and tools and supplies: Includes purchase costs and other directly related costs incurred to bring inventories to their current location and condition.
- Finished products: Includes costs of direct materials, direct labour costs and related production overheads allocated based on normal operating capacity.

Net realizable value is the estimated selling price of inventories at the end of the period less the estimated costs of completion and the estimated costs necessary to make the sale.

Inventory values are calculated using the weighted average method and accounted for using the perpetual inventory method.

Provision for diminution in value of inventories is made for each inventory item whose cost is higher than its net realisable value. For work in progress relating to services provided, the provision is determined separately for each type of service with a specific selling price. Increases or decreases in the provision for diminution in value of inventories required to be recognised at the end of the accounting period are recognised in cost of goods sold.

7. **Recognition and depreciation of tangible and intangible fixed assets**

Fixed assets are stated at historical cost less accumulated depreciation. The historical cost of fixed assets includes all costs incurred by the Company to bring the assets to their ready-for-use condition. Subsequent expenditures are only capitalized if it is certain that these costs will generate additional future economic benefits from the use of the assets. Expenditures that do not meet these criteria are recognized as production and business expenses in the period in which they are incurred.

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When fixed assets are sold or disposed of, their historical cost and accumulated depreciation are written off, and any resulting gain or loss from the disposal is recognized in the income or expenses for the period.

Fixed assets are depreciated using the straight-line method. The depreciation period is estimated as follows:

Type of Assets	Depreciation period (years)	
	Current period	Previous year
Buildings and structures	06 - 25	06 - 25
Machinery and equipment	03	03
Means of transportation	06 - 10	06 - 10
Management tools and equipment	06 - 10	06 - 10
Means of transportation	Fully depreciated	Fully depreciated
Land use rights with indefinite term	Not depreciated	Not depreciated

The cost of fixed assets and their depreciation periods are determined in accordance with Circular No. 45/2013/TT-BTC dated 25 April 2013 issued by the Ministry of Finance, which provides guidance on the management, use, and depreciation of fixed assets, and other relevant regulations.

8. Recognition and amortization of invested real estates

Investment properties are buildings, parts of buildings, or infrastructure owned by the Company or held under finance leases for the purpose of earning rental income or for capital appreciation. Investment properties are stated at cost less accumulated depreciation. The cost of an investment property comprises all expenditures incurred by the Company or the fair value of the consideration given to acquire the investment property up to the time of purchase or completion of construction.

Subsequent expenditure relating to investment properties is recognized as an expense, unless such expenditure is expected to result in the investment properties generating future economic benefits in excess of those originally assessed, in which case it is capitalized and added to the cost of the investment properties.

When an investment property is disposed of, its cost and accumulated depreciation are derecognized, and any resulting gain or loss is recognized in income or expenses for the year.

Investment properties held for rental purposes are depreciated using the straight-line method over their estimated useful lives. The depreciation years for investment properties are as follows:

Type of Assets	Depreciation period (years)	
	Current period	Previous year
Buildings	42	42

9. Recognition of borrowing costs

The borrowing costs are recognized as production and business expenses in the year when incurred, except for borrowing costs directly related to the investment in construction or the production of unfinished assets, which are included in the value of those assets (capitalized) when, meeting all the conditions specified in Vietnamese Accounting Standard No. 16 "Borrowing Costs".

10. Recognition and allocation of prepaid expenses

Prepaid expenses that relate only to production and business expenses are recognised as short-term prepaid expenses and charged to production and business expenses in the period.

The allocation of long-term prepaid expenses to production and business expenses for each accounting period is based on the nature and extent of each type of expense to determine an appropriate allocation method and basis. Prepaid expenses are allocated to production and business expenses on a straight-line basis.

11. Recognition of payables and accrued expenses

The payables and accrued expenses are recognized future colligation related to goods and services already received. The accrued expenses are recorded in the basis of reasonable estimated amount payables.

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The criteria for payables classification of trade payables, accrued expenses and other payables are as follows:

- Trade payables reflects the payable in the trading characteristic from purchasing goods, services, assets and the supplier are an independent unit with the Company, including the payables amounts of importing through the entrustor;
- Accrued expenses reflect the payables for the goods, services received from the seller or supplied to buyer but not yet paid due to no or insufficient invoice, accounting documents and the payable to employees on sabbatical salary, the accrued production expenses;
- Other expenses reflect the payable non-trading characteristic, not relating to purchasing goods and supplying services transactions.

12. Recognition of borrowings and financial leases

The Company monitors in detail the repayment terms of its borrowings. Borrowings with repayment years of more than 12 months from the date of the consolidated financial statements are presented as long-term borrowings and finance lease liabilities. Amounts due for repayment within the next 12 months from the end of the financial year are presented as short-term borrowings and finance lease liabilities in the consolidated financial statements to facilitate repayment planning.

13. Recognition of dividends and profit distributions payable

Dividends and profit distributions payable are recognised for amounts payable in the future in respect of dividends and profit distributions payable, whether in cash or non-monetary assets, and the settlement of such dividends and profit distributions in cash to the Company's shareholders and capital-contributing members.

The Company recognises a liability for dividends and profit distributions when it no longer has the right to avoid the obligation to pay dividends or distribute profits to the Company's shareholders and capital-contributing members in accordance with the applicable laws and regulations. The timing of recognition and payment of dividends and profit distributions is determined as follows:

- For enterprises subject to securities laws and regulations, the date on which the recipient of the investment no longer has the right to refuse the payment of dividends is determined in accordance with the applicable securities laws and regulations.

14. Recognition of owner's equity

Owner's equity

Owner's equity is recognized according to the amount actually invested by the shareholders.

Share premium

Share premium is recognised as the difference between the issue price and the nominal value of shares upon initial and subsequent issuances, the difference between the reissue price and the carrying amount of treasury shares, and the equity component of convertible bonds upon maturity. Direct costs relating to subsequent share issuances and the reissue of treasury shares are deducted from share premium.

Other owners' capital

Other equity is formed from supplements from business results, asset revaluation, and the residual value between the fair value of donated or sponsored assets after deducting related taxes payable (if any) associated with such assets.

Treasury shares

Treasury shares are shares issued by the Company and subsequently repurchased by the Company. Treasury shares are recognised at their actual cost and presented in the Interim Consolidated Statement of Financial Position as a deduction from owner's equity.

Development investment fund

The development investment fund is appropriated from profit after corporate income tax and is used for investment in expanding the scale of production and business activities or making investments in technological and operational improvements of the Company.

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Note to the Interim Consolidated Financial Statements (continued)

Profit distribution

Profit after corporate income tax is distributed to shareholders after appropriations to funds have been made in accordance with the Company's Charter and applicable laws and regulations and approved by the General Meeting of Shareholders.

The distribution of profit to shareholders takes into consideration non-monetary items included in retained earnings that may affect cash flows and the Company's ability to pay dividends, such as gains arising from the revaluation of assets contributed as capital, gains arising from the revaluation of monetary items, financial instruments and other non-monetary items.

Dividends payable to shareholders are recognized as a liability in the Company's consolidated balance sheet after the relevant resolutions of the Annual General Meeting of Shareholders and the Board of Directors have been issued, and the dividend entitlement date has been announced by the Vietnam Securities Depository and Clearing Company.

Other funds

Other funds are appropriated and utilised in accordance with the Company's Charter and resolutions of the General Meeting of Shareholders approved annually.

15. Recognition of revenue and income

Revenue is recognized when it is probable that the Company will receive economic benefits that can be reliably determined. It is measured at the fair value of amounts received or to be received after deducting trade discounts, sales rebates and sales returns. The following specific conditions must also be met before revenue is recognized as follows:

Revenue from sale of goods and finished products

Revenue from the sale of goods and finished products is recognized when all of the following conditions are satisfied:

- The significant risks and rewards of ownership of the goods have been transferred to the buyer;
- The Company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
- The revenue can be measured reliably. If the contract allows the buyer to return the goods under specific conditions, revenue is only recognized when such conditions no longer exist and the buyer no longer has the right to return the goods (except when the buyer may exchange goods or services);
- It is probable that the economic benefits associated with the transaction will flow to the Company;
- The costs incurred or to be incurred in respect of the transaction can be measured reliably.

Revenue from rendering of services

Revenue from a service transaction is recognized when the outcome of the transaction can be measured reliably. Where services are performed over several periods, the revenue recognized in the period is based on the results of the work completed at the end of financial period. The outcome of a service provision transaction is determined when all of the following conditions are satisfied:

- The revenue can be measured reliably. Where the contract stipulates that the buyer is entitled to return the purchased service under specific conditions, revenue is recognized only when those specific conditions no longer exist and the buyer is not entitled to return the service rendered;
- It is probable that economic benefits will flow from the transaction providing such services;
- Identify the work completed at the end of the financial period;
- Determine the costs incurred for the transaction and the cost to complete the transaction providing that service.

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Note to the Interim Consolidated Financial Statements (continued)

Interest

Interest is recognized on an accrual basis, determined on the balance of deposit accounts and the actual interest rate each period.

Dividends and profit distributions

Dividends and profit distributions are recognised when the Company becomes entitled to receive dividends or profit distributions arising from its capital contributions. Dividends received in the form of shares are recognised only in terms of the increase in the number of shares held, without recognising the value of the shares received.

16. Cost of goods sold

Cost of good sold reflects the cost of products, goods, services sold and provided during the period.

Cost of good sold is recognized in accordance with the revenue generated during the year and in compliance with the prudence principle.

The provision for inventory obsolescence is included in cost of sales based on the quantity of inventories and the excess of the carrying amount of inventories over their net realizable value.

17. Recognition of financial expenses

Reflecting expenses for financial activities, including expenses or losses related to financial investment activities, costs of capital contributions to joint ventures and associates, losses on disposal of short-term securities, transaction costs on sales of securities, provision for decrease in value of trading securities, ...

The above amounts are recognised based on the total amounts incurred during the period, without offsetting against finance income.

18. Recognition of selling expenses and general business administration expenses

Selling expenses reflect the actual costs incurred in the process of selling products or goods or providing services, including the costs of offering goods, introducing products, advertising products, sales commissions, expenses for product and goods warranty (except for construction activities), expenses for preservation, packing, transportation, ...

General and administration expenses reflect general management expenses of the enterprise, including expenses for salaries of employees of the enterprise management sections (salaries, wages, provisions, ...); social insurance, health insurance, trade union funds, unemployment insurance of enterprise managers; expenses for office materials, labor tools, depreciation of fixed assets used for enterprise management; land rent, excise tax; provision for bad debts; Outbound services (electricity, water, telephone, fax, property insurance, fire, explosion, ...); Other monetary expenses (reception, ...).

19. Recognition of corporate income tax

Corporate income tax expense recorded on the Interim Consolidated Income Statement represents the current corporate income tax expense.

Current corporate income tax expense is calculated based on taxable income and the corporate income tax rate applicable in the current period.

20. Segment reporting

Segment reporting includes segments based on business lines or geographical areas.

Business segment: 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.

Geographical segment: 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.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)****21. Financial instruments****Initial recognition**

Financial assets: At the initial recognition date, financial assets are recognized at their original cost plus any transaction costs directly related to the acquisition of that financial asset. The Company's financial assets include cash and cash equivalents, short-term receivables, other receivables, and investments held to maturity.

Financial liabilities: At the initial recognition date, financial liabilities are recognized at cost less any transaction costs directly related to the issuance of such financial liabilities. The Company's financial liabilities include accounts payable to suppliers, other payables, accrued expenses, and borrowings.

Subsequent measurement

Currently, there are no regulations on the subsequent measurement of financial instruments after initial.

22. Information about related parties

Parties are considered to be related if one party has the ability to control or exercise significant influence over the other party in making financial and operating policy decisions. Parties are also considered related if they are subject to common control or common significant influence.

In considering the relationship between related parties, more emphasis is placed on the nature of the relationship than the legal form.

Transactions with related parties are presented in Note VIII.2.

V. SUPPLEMENTARY INFORMATION FOR THE ITEMS PRESENTED IN INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION**1. Cash and cash equivalents**

	Closing Balance VND	Opening Balance VND
Cash	725,278,083	329,541,327
Demand deposit	9,677,338,378	1,388,721,135
<i>Joint Stock Commercial Bank for Foreign Trade of Vietnam – Vinh Long Branch</i>	5,988,997,209	975,324,799
<i>Ho Chi Minh City Development Joint Stock Commercial Bank – Dong Nai Branch</i>	2,529,264,499	47,171,501
<i>Other banks</i>	1,159,076,670	366,224,835
Cash equivalents ^(*)	2,503,550,000	2,003,205,479
<i>Ho Chi Minh City Development Joint Stock Commercial Bank – Dong Nai Branch</i>	2,503,550,000	2,003,205,479
Total	12,906,166,461	3,721,467,941

(*): This represents a one-month term deposit at Ho Chi Minh City Development Joint Stock Commercial Bank – Dong Nai Branch, interest rate of 3.65% per annum.

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Unit: VND

2. Financial investments

a. Trading securities

	Closing Balance				Opening Balance			
	Number of shares	Historical cost	Fair value	Provision	Number of shares	Historical cost	Fair value	Provision
Listed shares		3,460,348,788	4,413,773,800	(157,045,545)		3,460,348,788	4,430,249,200	(157,045,545)
Hanoi Educational Books Joint Stock Company (EBS)	10	95,577	103,000	-	10	95,577	118,000	-
Military Commercial Joint Stock Bank (MBB)	164,604	3,037,557,666	4,148,020,800	-	164,604	3,037,557,666	4,164,481,200	-
Bamboo Capital Joint Stock Company (BCG)	105,000	422,695,545	265,650,000	(157,045,545)	105,000	422,695,545	265,650,000	(157,045,545)
Unlisted shares		1,349,490,010	607,419,375	(741,766,135)		1,349,490,010	661,503,750	(687,681,760)
Vietnam Livestock Corporation – Joint Stock Company (VLC) ⁽ⁱ⁾	46,875	1,312,608,000	600,609,375	(711,998,625)	46,875	1,312,608,000	654,843,750	(657,764,250)
Song Da 4 Joint Stock Company (SD4) ⁽ⁱ⁾	3,000	36,365,340	6,810,000	(29,555,340)	3,000	36,365,340	6,660,000	(29,705,340)
FLC Group Joint Stock Company (FLC) ⁽ⁱ⁾	87	516,670	(*)	(212,170)	87	516,670	(*)	(212,170)
Total		4,809,838,798	5,021,193,175	(898,811,680)		4,809,838,798	5,091,752,950	(844,727,305)

Trading securities that are currently listed on the Stock Exchanges are measured at fair value based on the closing price as at the end of the period.

(i): Securities of unlisted companies currently traded on UPCoM have their fair value determined by the average reference price over the 30 consecutive trading days preceding the Interim Consolidated Financial Statements preparation date, as published by the Stock Exchange.

(*): The Company has not been able to determine the fair value of these investments as there are no observable market prices available for these investments. The fair value of these investments may differ from their book value.

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Note to the Interim Consolidated Financial Statements (continued)

Unit: VND

b. Held-to-maturity investments

	Closing Balance			Opening Balance		
	Historical cost	Recoverable amount	Provision	Historical cost	Recoverable amount	Provision
Short-term Loans (*)	2,400,000,000	2,400,000,000	-	-	-	-
Total	2,400,000,000	2,400,000,000	-	-	-	-

(*): This represents a loan to Mr. Vu Thanh Long under Loan Agreement No. 52/SGV-LONGVT-HĐVV-2026 dated 29 June 2026 between Vinh Long Book and Educational Equipment Joint Stock Company and Mr. Vu Thanh Long, with a loan term of 12 months and an interest rate of 12% per annum.

c. Investments in other entities

	Voting right	% ownership/ voting rights	Closing Balance		Voting right	% ownership/ voting rights	Opening Balance	
			Historical cost	Equity method value			Historical cost	Equity method value
Investments in associates								
Viet Nam EBS Solar Energy Joint Stock Company	25%	25%	5,000,000,000	5,717,901,590	25%	25%	5,000,000,000	6,538,477,716
Le Thanh Educational Investment Joint Stock Company	49%	39.69%	2,450,000,000	1,566,711,675	49%	39.69%	2,450,000,000	1,809,782,943
Total			7,450,000,000	7,284,613,265			7,450,000,000	8,348,260,659

Significant transactions during the period between the Company and its associate: Details are presented in Note VIII.2.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)****3. Trade receivables**

	Closing Balance VND	Opening Balance VND
a. Short-term		
Van Hien University	3,924,759,363	-
Kim Loi Kim Company Limited	4,415,435,974	-
Others	10,610,762,467	5,823,053,550
Total	18,950,957,804	5,823,053,550

b. Trade receivables from related parties: Details are presented in Note VIII.2.**c. Provision for bad debts:** Details are presented in Note V.7.**4. Advance to suppliers**

	Closing Balance VND	Opening Balance VND
a. Short-term		
Canh Dieu Mien Nam Book Joint Stock Company	46,563,315	46,563,315
Phuong Dong Investment and Technology Joint Stock Company	36,511,182	36,511,182
Education Publishing House in Ho Chi Minh City	17,719,518	17,719,518
Hanoi Stock Exchange	16,500,000	-
Others	39,545,548	572,537,823
Total	156,839,563	673,331,838

b. Advance to suppliers are related parties: Details are presented in Note VIII.2.**c. Provision for bad debts:** Details are presented in Note V.7.**5. Other receivables**

	Closing Balance VND	Opening Balance VND
a. Short-term		
Dividend and profit receivables	500,000,000	-
Advances	5,000,000	453,477,955
Deposits and security deposits	50,982,279	50,982,279
Other receivables	714,040,188	277,461,705
Mr Pham Thanh Tu	243,145,000	-
Others	470,895,188	277,461,705
Total	1,270,022,467	781,921,939

b. Provision for bad debts: Details are presented in Note V.7.

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Note to the Interim Consolidated Financial Statements (continued)

6. Assets shortages awaiting resolution

	Closing Balance		Opening Balance	
	Amount	Value VND	Amount	Value VND
Inventories		537,000		-
Total		537,000		-

Unit: VND

7. Bad debts

	Closing Balance			Opening Balance		
	Historical cost	Provision	Recoverable amount	Historical cost	Provision	Recoverable amount
Trade receivables	1,815,101,788	1,814,643,288	458,500	1,815,185,838	1,815,185,838	-
Chu Le Equipment and Surveying Co., Ltd.	551,406,522	551,406,522	-	551,406,522	551,406,522	-
Phuong Vy Stationery	278,439,980	278,439,980	-	278,439,980	278,439,980	-
Dak Nong Book and Educational Equipment Joint Stock Company	390,236,848	390,236,848	-	390,236,848	390,236,848	-
Others	595,018,438	594,559,938	458,500	595,102,488	595,102,488	-
Advances to suppliers	44,588,182	44,588,182	-	44,588,182	44,588,182	-
Phuong Dong Technology and Investment Joint Stock Company	36,511,182	36,511,182	-	36,511,182	36,511,182	-
Thanh Dat Trading and Technology Service Joint Stock Company	8,077,000	8,077,000	-	8,077,000	8,077,000	-
Other receivables	74,504,020	74,504,020	-	74,504,020	74,504,020	-
Mr Hoang Duy Thanh	45,504,020	45,504,020	-	45,504,020	45,504,020	-
Mr Truong Quang Minh	29,000,000	29,000,000	-	29,000,000	29,000,000	-
Total	1,934,193,990	1,933,735,490	458,500	1,934,278,040	1,934,278,040	-

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)****8. Inventories**

	Closing Balance		Opening Balance	
	Historical cost	Provision	Historical cost	Provision
Raw materials	22,484,364	-	22,484,364	-
Finished products	-	-	1,749,732,206	(156,681,405)
Goods	56,604,331,975	(25,676,072)	24,797,989,321	(871,503,128)
Total	56,626,816,339	(25,676,072)	26,570,205,891	(1,028,184,533)

As at 30 June 2026, the total original cost of the goods comprising the “Chan troi sang tao” book series, the “Canh Dieu” book series, and books containing content that is no longer appropriate due to the rearrangement of provincial-level administrative units in 2025 and the rearrangement of commune-level administrative units in the newly established provinces and cities in accordance with regulations amounted to VND 10,317,864,909. As at the date of issuance of these financial statements, the Company had sold all of the aforementioned goods at selling prices sufficient to recover their original cost.

9. Prepaid expenses

	Closing Balance VND	Opening Balance VND
a. Short-term		
Prepaid expenses for tools and equipment	3,125,245	1,454,215
Prepaid insurance expenses	19,383,827	10,727,166
Prepaid land rental expenses	206,387,499	-
Others	2,513,331	11,378,299
Total	231,409,902	23,559,680
b. Long-term		
Prepaid expenses for tools and equipment	265,202,619	381,620,982
Prepaid construction and repair expenses	104,152,591	149,611,556
Long-term prepaid land rental (*)	5,225,721,368	5,288,681,864
Others	21,364,568	11,318,051
Total	5,616,441,146	5,831,232,453

(*): The company leased land from the People's Committee of Vinh Long Province under land lease contract No. 02 dated 15 January 2018. The lease term is 50 years, from 22 December 2017 to 22 December 2067, for an area of 611.2 m² belonging to plot No. 372, map sheet 16 in Ward 1, Vinh Long City, Vinh Long Province (now Long Chau Ward, Vinh Long Province). Accordingly, the company paid the land lease fee in a lump sum for the entire 50-year lease period, amounting to VND 6,264,188,800. The purpose of the leased land is commercial and service. This land use right is currently used as collateral for the company's loan at the Vietnam Joint Stock Commercial Bank for Foreign Trade of Viet Nam – Vinh Long Branch, details are presented in Note V.13.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Note to the Interim Consolidated Financial Statements (continued)

10. Increase, decrease in tangible fixed assets

	Buildings, structures	Machinery, equipment	Means of transportation	Management equipment and tools	Unit: VND Total
Historical cost					
Opening Balance	11,923,257,216	548,208,570	3,704,691,876	1,047,890,144	17,224,047,806
Decrease during the period	-	-	(218,006,091)	-	(218,006,091)
<i>Disposal and sale</i>	-	-	(218,006,091)	-	(218,006,091)
Closing Balance	11,923,257,216	548,208,570	3,486,685,785	1,047,890,144	17,006,041,715
Accumulated depreciation					
Opening Balance	7,588,668,190	396,760,044	3,073,334,281	455,483,973	11,514,246,488
Increasing during the year	195,004,854	37,253,368	79,509,181	50,841,180	362,608,583
<i>Depreciation</i>	195,004,854	37,253,368	79,509,181	50,841,180	362,608,583
Decrease during the year	-	-	(145,337,364)	-	(145,337,364)
<i>Disposal and sale</i>	-	-	(145,337,364)	-	(145,337,364)
Closing Balance	7,783,673,044	434,013,412	3,007,506,098	506,325,153	11,731,517,707
Net book value					
Opening Balance	4,334,589,026	151,448,526	631,357,595	592,406,171	5,709,801,318
Closing Balance	4,139,584,172	114,195,158	479,179,687	541,564,991	5,274,524,008

The cost of tangible fixed assets that are fully depreciated but still in use as at 30 June 2026 amounted to VND 5.037.401.906.

Detailed listing of tangible fixed assets as at 30 June 2026 with an individual value of 10% or more of the total value of tangible fixed assets:

	Historical cost	Accumulated depreciation	Net book value
Buildings, structures	11,923,257,216	7,783,673,044	4,139,584,172
House at 363 Hung Phu (*)	3,179,331,888	1,335,323,283	1,844,008,605
Others	8,743,925,328	6,448,349,761	2,295,575,567
Machinery, equipment	548,208,570	434,013,412	114,195,158
Means of transportation	3,486,685,785	3,007,506,098	479,179,687
Management equipment and tools	1,047,890,144	506,325,153	541,564,991
Total	17,006,041,715	11,731,517,707	5,274,524,008

(*): This is the Company's office building at 363 Hung Phu, Chanh Hung Ward, Ho Chi Minh City, which is mortgaged by the Company to secure the debt obligation of Hung Hau Petroleum Company Limited (a related party) at Vietnam Bank for Agriculture and Rural Development – An Phu Branch, pursuant to Resolution No. 10.2025/SGD/NQ-HĐQT dated 11 December 2025 of the Board of Directors of Educational Book Joint Stock Company in Ho Chi Minh City.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS
Note to the Interim Consolidated Financial Statements (continued)
11. Increase, decrease in intangible fixed assets

Unit: VND

	Land use rights (*)	Computer software	Total
Historical cost			
Opening Balance	6,468,156,872	177,700,000	6,645,856,872
Closing Balance	6,468,156,872	177,700,000	6,645,856,872
Accumulated amortization			
Opening Balance	-	129,088,889	129,088,889
Increasing during the year	-	8,333,334	8,333,334
Depreciation	-	8,333,334	8,333,334
Closing Balance	-	137,422,223	137,422,223
Net book value			
Opening Balance	6,468,156,872	48,611,111	6,516,767,983
Closing Balance	6,468,156,872	40,277,777	6,508,434,649

(*) : The intangible fixed asset represents the land use right with indefinite tenure at 363 Hung Phu, Chanh Hung Ward, Ho Chi Minh City, with a cost of VND 6,468,156,872 and an area of 151.2 m². This land use right is mortgaged by the Company to secure the debt obligation of Hung Hau Petroleum Company Limited (a related party) at Vietnam Bank for Agriculture and Rural Development – An Phu Branch, pursuant to Resolution No. 10.2025/SGD/NQ-HĐQT dated 11 December 2025 of the Board of Directors of Educational Book Joint Stock Company in Ho Chi Minh City.

The cost of intangible fixed assets that are fully depreciated but still in use as at 30 June 2026 amounted to VND 127,700,000.

12. Movements in investment real estate

	Opening Balance	Increase during the year	Decrease during the year	Closing Balance
Historical Cost	12,488,084,119	-	-	12,488,084,119
Buildings	12,488,084,119	-	-	12,488,084,119
Accumulated depreciation	1,434,438,996	154,339,074	-	1,588,778,070
Buildings	1,434,438,996	154,339,074	-	1,588,778,070
Net book value	11,053,645,123	-	154,339,074	10,899,306,049
Buildings	11,053,645,123	-	154,339,074	10,899,306,049

The investment property represents the Vinh Long Book and Educational Equipment Center, which is currently being leased out. This investment property has been pledged by the Company as collateral for a loan at the Joint Stock Commercial Bank for Joint Stock Commercial Bank for Foreign Trade of Viet Nam – Vinh Long Branch, details are presented in Note V.13.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Note to the Interim Consolidated Financial Statements (continued)

13. Borrowings and finance leases liabilities

Unit: VND

	Closing Balance	Incurred during the year		Opening Balance
		Increase	Decrease	
a. Short-term	3,339,090,913	4,653,192,940	6,558,839,940	5,244,737,913
Short-term borrowings	-	4,198,647,484	6,104,294,484	1,905,647,000
Ho Chi Minh City Development Joint Stock Commercial Bank – Dong Nai Transaction Office Branch	-	4,198,647,484	6,104,294,484	1,905,647,000
Long-term loans due to date	909,090,913	454,545,456	454,545,456	909,090,913
Joint Stock Commercial Bank for Foreign Trade of Viet Nam – Vinh Long Branch ^(a)	909,090,913	454,545,456	454,545,456	909,090,913
Others	2,430,000,000	-	-	2,430,000,000
Mr. Ho Trung Hau ^(b)	300,000,000	-	-	300,000,000
Mrs. Le Thi Xam ^(b)	1,000,000,000	-	-	1,000,000,000
Mr. Nguyen Huu Thang ^(b)	1,130,000,000	-	-	1,130,000,000
b. Long-term borrowings	4,545,454,527	-	454,545,456	4,999,999,983
Joint Stock Commercial Bank for Foreign Trade of Viet Nam – Vinh Long Branch ^(a)	4,545,454,527	-	454,545,456	4,999,999,983
Total	7,884,545,440	4,653,192,940	7,013,385,396	10,244,737,896

(a): A long-term borrowing from Joint Stock Commercial Bank for Foreign Trade of Viet Nam – Vinh Long Branch under Credit Agreement No. 295/HĐTD-VLO.KH dated 15 June 2020, with a borrowing term of 144 months from the date of first disbursement, a borrowing limit of VND 10,000,000,000, secured by land use rights and assets attached to the land formed from the borrowing capital. The interest rate at the time of signing the contract was 9.5%/year, fixed for 2 years and adjusted every 3 months after that period. The purpose of the borrowing is to pay for construction costs to form assets serving production and business activities.

(b): These are personal borrowings to supplement working capital for production and business activities. The borrowing term is less than 12 months, and the applicable interest rate is 9.5%/year. These borrowing s are unsecured.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)****14. Trade payables**

	Closing Balance VND	Opening Balance VND
a. Short-term		
South Books and Educational Equipment Joint Stock Company	23,480,014,267	126,737,392
Phuong Nam Education Investment and Development Joint Stock Company	30,072,976,231	-
Others	5,855,620,868	7,643,854,440
Total	59,408,611,366	7,770,591,832

b. Trade payables to related parties: Details are presented in Note VIII.2.**15. Advances from customers**

	Closing Balance VND	Opening Balance VND
a. Short-term		
Van Hien University	420,000,000	-
Ms Tim (Binh Minh Vice Director)	600,000,000	-
Others	2,153,941,113	411,456,649
Total	3,173,941,113	411,456,649

b. Advances from customers to related parties: Details are presented in Note VIII.2.**16. Dividends and profits payable**

	Closing Balance VND	Opening Balance VND
Dividends and profits payable	5,828,500	5,828,500
Total	5,828,500	5,828,500

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Note to the Interim Consolidated Financial Statements (continued)

17. Tax payables and statutory obligations

Unit: VND

	Opening Balance		Payable during the period	Amount paid during the period	Closing Balance	
	Receivable	Payable			Receivable	Payable
Output value added tax	104,040,296	47,432,183	632,984,403	363,037,485	104,040,296	317,379,101
Corporate income tax	563,325,103	-	450,834,378	69,011,060	334,647,376	153,145,591
Personal income tax	12,310,674	9,690,874	18,518,653	36,952,863	21,704,010	650,000
Land and housing tax, land rental	-	-	433,386,488	387,889,388	-	45,497,100
Fees, charges and other amounts	-	6,000,000	-	-	-	6,000,000
Total	679,676,073	63,123,057	1,535,723,922	856,890,796	460,391,682	522,671,792

18. Accrued expenses

	Closing Balance VND	Opening Balance VND
Short-term		
Borrowing expenses	16,019,375	11,765,830
Accrued salary expenses	60,178,500	-
Others	-	40,000,000
Total	76,197,875	51,765,830

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Note to the Interim Consolidated Financial Statements (continued)

19. Other payables

	Closing Balance	Opening Balance
	VND	VND
a. Short-term		
Trade union fee	787,640	1,792,713
Social insurance	8,805,150	13,060,603
Health insurance	1,553,850	2,028,878
Unemployment insurance	690,600	898,670
Deposits and security deposits received	30,000,000	30,000,000
Other payables and accruals	351,529,175	342,797,166
- Van Hien University	290,000,000	290,000,000
- Others	61,529,175	52,797,166
Total	393,366,415	390,578,030

b. Other payables to related parties: Details are presented in Note VIII.2.

20. Owner's equity

a. Statement of changes in equity

Unit: VND

	Owner's equity	Share premium	Other owners' capital	Treasury stock	Investment and development fund	Undistributed after tax profits	Non-controlling interest	Total
Opening Balance of previous year	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
Loss in 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)
Other increase/ decrease	-	(21,828,901)	-	-	11,824,256	37,095,548	(77,090,903)	(50,000,000)
Closing Balance of previous year	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
Opening Balance of current year	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 for current period	-	-	-	-	-	609,166,982	628,334,318	1,237,501,300
Other increase/ decrease	-	-	-	-	-	(1)	1	-
Closing Balance of current period	41,370,000,000	2,227,579,755	1,101,530,000	(679,873,904)	1,247,876,279	1,297,182,288	12,011,747,636	58,576,042,054

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS
Note to the Interim Consolidated Financial Statements (continued)
b. Details of owner's equity

	Closing Balance VND	%	Opening Balance VND	%
THAPMUOI Company Limited	7,509,400,000	18.15	7,509,400,000	18.15
DAITHIEN.COM Company Limited	7,277,400,000	17.59	7,277,400,000	17.59
Vietnam Education Publishing House	6,320,000,000	15.28	6,320,000,000	15.28
One Member Company Limited				
Other shareholders	19,323,200,000	46.71	19,323,200,000	46.71
Par value of treasury shares	940,000,000	2.27	940,000,000	2.27
Total	41,370,000,000	100	41,370,000,000	100

c. Capital transactions with owners and distribution of dividends

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Contributed capital		
Opening Balance	41,370,000,000	41,370,000,000
Increase during the period	-	-
Decrease during the period	-	-
Closing Balance	41,370,000,000	41,370,000,000
Dividends and profit distributions	-	-

d. Stock

	Closing Balance	Opening Balance
Quantity of Authorized issuing stocks	4,137,000	4,137,000
Quantity of issued stocks	4,137,000	4,137,000
- Common stocks	4,137,000	4,137,000
Quantity of repurchased stocks	94,000	94,000
- Common stocks	94,000	94,000
Quantity of circulation stocks	4,043,000	4,043,000
- Common stocks	4,043,000	4,043,000
- Par value per stock: 10,000 VND/stock.		

e. The Company's funds

	Closing Balance VND	Opening Balance VND
Investment and development funds	1,247,876,279	1,247,876,279
Total	1,247,876,279	1,247,876,279

VI. SUPPLEMENTARY INFORMATION FOR THE ITEMS PRESENTED IN INTERIM CONSOLIDATED INCOME STATEMENT
1. Revenue from sales of goods and rendering of services

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Revenue from sale of goods and products	40,968,428,268	55,688,970,354
Revenue from provision of services	5,336,261,787	838,618,605
Total	46,304,690,055	56,527,588,959

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)****2. Cost of goods sold**

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Cost of goods and finished products sold	37,208,938,756	50,340,918,815
Cost of services provided	220,264,692	168,687,065
Provision for decline in value of inventories	21,404,172	-
Reversal of provision for decline in value of inventories	(1,023,912,633)	-
Total	36,426,694,987	50,509,605,880

3. Financial income

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Interest income from bank deposits and borrowings	29,048,174	20,976,240
<i>Interest income from borrowings, term deposits</i>	<i>26,207,536</i>	<i>19,638,356</i>
<i>Interest income from demand deposits</i>	<i>2,840,638</i>	<i>1,337,884</i>
Payment discount	136,574	-
Dividends and profit distributions	8,000	500,008,000
Total	29,192,748	520,984,240

4. Financial expenses

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Interest on borrowings	503,954,170	743,132,443
Loss on disposal of financial investments	-	582,361,466
Provision for decline in value of trading securities and investment losses	53,779,875	-
Reversal of provision for decline in value of trading securities and investment losses	-	(389,492,100)
Others	978,128	347,935
Total	558,712,173	936,349,744

5. Other income

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Others	1,813,286	64,714,647
Total	1,813,286	64,714,647

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)**

6. Other expenses	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Loss on disposal of fixed assets	4,486,909	-
Late payment penalties	1,801,865	10,303,349
Others	5,292,199	24,005,000
Total	11,580,973	34,308,349
7. Selling expenses	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Employee expenses	2,557,367,663	2,334,743,334
Materials and packaging expenses	6,525,000	-
Tools and equipment expenses	52,801,298	-
Depreciation of fixed assets	158,971,835	224,278,463
Taxes, fees and charges	98,057,658	-
Outsourced service expenses	449,842,008	482,887,627
Others	369,444,352	451,613,961
Total	3,693,009,814	3,493,523,385
8. General and administrative expenses	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
a. Incurred expenses	3,394,716,120	2,442,446,283
Employee expenses	2,223,620,804	1,014,003,350
Office supplies expenses	-	-
Depreciation expenses	31,337,791	19,863,002
Taxes, fees and charges	197,622,090	230,116,518
Provision for bad debts	156,351,472	234,733,841
Reversal of provision for bad debts	458,500	-
Outsourced service expenses	415,994,023	478,208,235
Others	369,331,440	465,521,337
b. Deductions	(1,001,050)	-
Reversal of allowance for doubtful accounts	(1,001,050)	-
Total	3,393,715,070	2,442,446,283
9. Business and productions expenses by items	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Raw materials expenses	-	87,753,851
Employee expenses	4,780,988,467	3,348,746,684
Depreciation expenses	552,035,635	531,572,271
Outsourced service expenses	865,836,031	961,095,862
Other monetary expenses	1,108,671,993	1,109,551,384
Provision expenses	(542,550)	-
Total	6,754,953,941	6,038,720,052

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)****10. Current Corporate Income Tax (CIT) expenses**

Corporate income tax payable is determined at a tax rate of 20% on taxable income.

The Company's tax finalization is subject to examination by the tax authorities. As the application of tax laws and regulations to various types of transactions may be interpreted in different ways, the tax amounts reported in the Interim Consolidated Financial Statements may be subject to change according to the tax authorities' decisions.

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Current corporate income tax expense based on taxable income	450,834,378	35,067,085
Adjustment of corporate income tax expense of prior years to current corporate income tax expense	-	-
Total corporate income tax expense	450,834,378	35,067,085

11. Earnings per share

Basic earnings per share is calculated by dividing the profit or loss after tax attributable to the Company's ordinary shareholders (after appropriations to bonus and welfare funds) by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share is calculated by dividing the profit or loss after tax attributable to the Company's ordinary shareholders by the weighted average number of ordinary shares outstanding during the year, plus the weighted average number of ordinary shares that would be issued upon the conversion of all dilutive potential ordinary shares into ordinary shares.

	From 01/01/2026 to 30/6/2026 VND	From 01/01/2025 to 30/6/2025 VND
Profit after tax	609,166,982	(1,104,216,368)
Adjustments to increase/(decrease) accounting profit	-	-
Profit or loss attributable to shareholders	609,166,982	(1,104,216,368)
Weighted average number of ordinary shares outstanding during the year	4,043,000	4,043,000
Earnings per share		
Basic earnings per share	151	(273)
Diluted earnings per share	151	(273)

VII. SUPPLEMENTARY INFORMATION FOR THE ITEMS PRESENTED IN THE INTERIM CONSOLIDATED CASH FLOW STATEMENT

No information.

VIII. OTHER INFORMATION**1. Subsequent events**

On 8 July 2026, the Company changed its financial year from the period from 1 October of the current year to 30 September of the following year, instead of the calendar year. Accordingly, for 2026, the Company will prepare its financial statements for the accounting period from 1 January 2026 to 30 September 2026.

As at the date of issuance of these financial statements, the Company has sold all copies of the "Chan troi sang tao" and "Canh Dieu" textbook series, as well as books containing content that is no longer appropriate following the reorganization of provincial-level administrative units in 2025 and the reorganization of commune-level administrative units of the newly established provinces and cities in accordance with applicable regulations, at selling prices sufficient to recover their cost. Further details are disclosed in Note V8.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)**

Apart from the above-mentioned events, the Board of Managements of the Company confirms that there have been no other events occurring after 30 June 2026 and up to the date of these financial statements that require adjustment or disclosure to be made in the Reviewed Interim Consolidated Financial Statements.

2. Related party information**2.1. List of related parties**

Related parties	Relationship
Education Publishing House in Ho Chi Minh City	Dependent unit of Vietnam Education Publishing House One Member Company Limited
Van Hien University	Under common key management personnel
Hung Hau Petroleum Company Limited	Under common key management personnel
Phuong Nam Education Investment and Development Joint Stock Company	Entities with equity interests held by Vietnam Education Publishing House Limited Company
Cuu Long Books and Educational Equipment Joint Stock Company	Entities with equity interests held by Vietnam Education Publishing House Limited Company
South Books and Educational Equipment Joint Stock Company	Entities with equity interests held by Vietnam Education Publishing House Limited Company
Le Thanh Educational Investment Joint Stock Company	Associate
Vietnam EBS Solar Energy JSC	Associate

Key management personnel and related individuals comprise members of the Board of Directors, the Board of Management, the Board of Supervisors, the Chief Accountant and their close family members.

2.2. Related parties transactions

During the period, the Company entered into transactions with related parties. The principal transactions are as follows:

Related parties	Description	Transaction value (VND)	
		From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
Phuong Nam Education Investment and Development Joint Stock Company	Provide services	-	1,804,800
Cuu Long Books and Educational Equipment Joint Stock Company	Purchase of goods	30,211,732,827	29,327,297,328
	Purchase of goods	105,453,760	188,442,000
South Books and Educational Equipment Joint Stock Company	Provide services	-	56,419,650
Van Hien University	Purchase of goods	31,261,188,446	19,113,035,558
	Sale of goods	1,923,913,055	-
	Provide services	4,500,000,000	-
Le Thanh Educational Investment Joint Stock Company	Provide services	545,454,546	709,090,908
Vietnam EBS Solar Energy JSC	Dividends received	500,000,000	500,000,000

During the period, the Company pledged the land use rights and assets attached to the land located at 363 Hung Phu Street, Chanh Hung Ward, Ho Chi Minh City as collateral for the borrowings of Hung Hau Petroleum Company Limited (a related party) at the Vietnam Bank for Agriculture and Rural Development – An Phu Branch.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)**

At the end of the accounting period, outstanding balances with related parties are as follows:

Related Parties	Closing Balance VND	Opening Balance VND
Trade receivables (Note V.3)	4,254,759,363	-
Van Hien University	3,924,759,363	-
Le Thanh Educational Investment Joint Stock Company	600,000,000	-
Advance to suppliers (Note V.4)	17,719,518	17,719,518
Education Publishing House in Ho Chi Minh City	17,719,518	17,719,518
Trade payables (Note V.14)	53,661,158,658	154,794,378
Phuong Nam Education Investment and Development Joint Stock Company	30,072,976,231	-
South Books and Educational Equipment Joint Stock Company	23,480,014,267	126,737,392
Cuu Long Books and Educational Equipment Joint Stock Company	108,168,160	28,056,986
Advances from customers (Note V.15)	420,000,000	-
Van Hien University	420,000,000	-
Other payables (Note V.19)	290,000,000	290,000,000
Van Hien University	290,000,000	290,000,000

Income of the Board of Management, General Director and Chief Accountant during the period:

Full name	Position	Income, remuneration	From 01/01/2026 to 30/6/2026	From 01/01/2025 to 30/6/2025
Nguyen Tu Ky	Standing Vice General Director	Salaries, bonuses	359,898,000	-
Tran Xuan Hong	Chief Accountant	Salaries, bonuses	151,218,000	-
Total			511.116.000	-

3. Segment information

Segment information is presented by business segments and geographical areas. The primary segment reporting format is by business segments, based on the Company's internal organizational and management structure as well as its internal financial reporting system.

During the period, the Company primarily operated in the book trading business in Vietnam.

Business segment reporting

The Company operates in the following principal business segments:

- Segment 1: Book trading business sector;
- Segment 2: Service provision sector.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)**

Information regarding operating results, property, plant and equipment and other non-current assets, and the value of significant non-cash expenses of the Company's business segments is presented as follows:

			Unit: VND
	Trading	Service provision	Total
From 01/01/2026 to 30/06/2026			
Net revenue from external sales	40,968,428,268	5,336,261,787	46,304,690,055
Net revenue from sales to other segments	-	-	-
Total net revenue from sales of goods and rendering of services	40,968,428,268	5,336,261,787	46,304,690,055
Segment expenses	36,206,430,295	220,264,692	36,426,694,987
Segment results	4,761,997,973	5,115,997,095	9,877,995,068
Unallocated expenses			7,086,724,884
Operating profit			2,791,270,184
Financial income			29,192,748
Financial expenses			558,712,173
Profit or loss from joint ventures and associates			(563,647,394)
Other income			1,813,286
Other expenses			11,580,973
Current corporate income tax expense			450,834,378
Profit after corporate income tax			1,237,501,300
Total expenditure incurred for the acquisition of fixed assets and other long-term assets	86,410,986	11,255,292	97,666,278
Total depreciation and amortization of long-term prepaid expenses	529,909,076	223,361,335	753,270,411

The Company's segment assets and liabilities by lines of business as at 30 June 2026 are as follows:

	Trading	Service provision	Total
As at 30/6/2026			
Direct segment assets	84,958,145,615	19,131,590,479	104,089,736,094
Unallocated assets by segment			26,501,806,844
Total assests	84,958,145,615	19,131,590,479	130,591,542,938
Direct segment liabilities	63,943,460,468	8,328,829,273	72,272,289,741
Unallocated liabilities by segment			(256,788,857)
Total liabilities	63,943,460,468	8,328,829,273	72,015,500,884

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Note to the Interim Consolidated Financial Statements (continued)

			Unit: VND
	Trading	Service provision	Total
From 01/01/2025 to 30/6/2025			
Net revenue from external sales	55,688,970,354	838,618,605	56,527,588,959
Net revenue from sales to other segments	-	-	-
Total net revenue from sales of goods and rendering of services	55,688,970,354	838,618,605	56,527,588,959
Segment expenses	50,340,918,815	168,687,065	50,509,605,880
Segment results	5,348,051,539	669,931,540	6,017,983,079
Unallocated expenses			5,935,969,668
Operating profit			82,013,412
Financial income			520,984,240
Financial expenses			936,349,744
Profit or loss from joint ventures and associates			(754,726,512)
Other income			64,714,647
Other expenses			34,308,349
Current corporate income tax expense			35,067,085
Profit after corporate income tax			(1,092,739,392)
Total expenditure incurred for the acquisition of fixed assets and other long-term assets	844,215,377	12,713,015	856,928,392
Total depreciation and amortization of long-term prepaid expenses	764,557,286	11,513,446	776,070,732

The Company's segment assets and liabilities by lines of business as at 30 June 2025 are as follows:

	Trading	Service provision	Total
As at 30/6/2025			
Direct segment assets	84,507,472,150	16,886,590,179	101,394,062,330
Unallocated assets by segment			13,434,248,454
Total assests	84,507,472,150	16,886,590,179	114,828,310,784
Direct segment liabilities	57,132,191,921	860,352,037	57,992,543,958
Unallocated liabilities by segment			12,963,781
Total liabilities	57,132,191,921	860,352,037	58,005,507,739

Geographical segment reporting

The Company operates business activities within the territory of Vietnam.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)****4. Fair value of financial assets and liabilities***Unit: VND*

	Closing Balance		Opening Balance	
	Book value	Provision	Book value	Provision
Financial assets				
Cash and cash equivalents	12,906,166,461	-	3,721,467,941	-
Trade and other receivables	19,664,997,992	(1,933,735,490)	6,100,515,255	(1,934,278,040)
Short-term financial investments	7,209,838,798	(898,811,680)	4,809,838,798	(844,727,305)
Total	39,781,003,251	(2,832,547,170)	14,631,821,994	(2,779,005,345)

	Book value	
	Closing Balance	Opening Balance
Financial liabilities		
Trade payables	59,408,611,366	7,770,591,832
Borrowings and liabilities	7,884,545,440	10,244,737,896
Accrued expenses	76,197,875	51,765,830
Other payables	351,529,175	342,797,166
Total	67,720,883,856	18,409,892,724

The Company has not determined the fair value of financial assets and financial liabilities as at the end of the financial year, as Circular No. 210/2009/TT-BTC issued by the Ministry of Finance on 06 November 2009, as well as current regulations, do not provide specific guidance on determining the fair value of financial assets and financial liabilities. Circular 210/2009/TT-BTC requires the application of International Financial Reporting Standards (IFRS) regarding the presentation of Consolidated Financial Statements and disclosures related to financial instruments, but it does not provide equivalent guidance on the measurement and recognition of financial instruments, including the application of fair value in accordance with IFRS.

5. Credit risk

Credit risk is the risk that a counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities (primarily trade receivables) and from its financing activities, including bank deposits and other financial instruments.

Trade receivables: The Company's customer credit risk is managed in accordance with the Company's policies, procedures and controls relating to customer credit risk management.

Outstanding trade receivables are regularly monitored, Assessments of the need for provision are performed at the reporting date on an individual customer basis, Accordingly, the Company has no significant concentration of credit risk. Demand deposits: The majority of the Company's demand deposits are maintained with large and reputable banks in Vietnam, The Company considers the concentration of credit risk relating to demand deposits to be low.

6. Liquidity risks

Liquidity risk is the risk that the Company will have difficulty meeting its financial obligations due to a lack of funds. The Company's liquidity risk arises primarily from mismatches in the maturities of its financial assets and financial liabilities.

The Company monitors liquidity risk by maintaining cash and cash equivalents at a level deemed adequate by management to finance the Company's operations and to mitigate the effects of changes in cash flows.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)**

The maturity information of the Company's financial liabilities based on undiscounted contractual settlement amounts is as follows:

	<i>Unit: VND</i>			
	Equal to or under 01 year	From 01 year to 05 years	Over 5 years	Total
Closing Balance				
Trade payables	59,408,611,366	-	-	59,408,611,366
Borrowings and liabilities	3,339,090,913	4,545,454,527	-	7,884,545,440
Accrued expenses	76,197,875	-	-	76,197,875
Other payables	351,529,175	-	-	351,529,175
Total	63,175,429,329	4,545,454,527	-	67,720,883,856
Opening Balance				
Trade payables	7,770,591,832	-	-	7,770,591,832
Borrowings and liabilities	5,244,737,913	4,999,999,983	-	10,244,737,896
Accrued expenses	51,765,830	-	-	51,765,830
Other payables	342,797,166	-	-	342,797,166
Total	13,409,892,741	4,999,999,983	-	18,409,892,724

The Company believes that the level of risk concentration on debts repayment is low, The Company has the ability to pay due debts from cash flow from business operations and proceeds from matured financial assets.

7. Market risks

Market risks are risks when fair values or future cash flows of financial instruments vary accordingly to changes in market prices. Market risks have 2 types: interest rate risks and other price risks.

Interest rate risks

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market interest rates. The Company's exposure to market interest rate changes is mainly related to short-term deposits and loans.

The Company manages interest rate risk by closely monitoring relevant market conditions to determine appropriate interest rate policies that are beneficial to the Company's risk management purposes.

The Company does not perform a sensitivity analysis for interest rates because the risk of changes in interest rates at the reporting date is insignificant or the financial liabilities have fixed interest rates.

Other price risks

Other risks on prices are risks when fair values or future cash flows of financial instruments vary accordingly to changes of market prices other than changes of interest rates and exchange rates.

8. Going concern issues

During the period, there were no events or circumstances that may cast significant doubt on the Company's ability to continue as a going concern. Accordingly, the Company's Interim Consolidated Financial Statements have been prepared on a going concern basis.

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INTERIM CONSOLIDATED FINANCIAL STATEMENTS**Note to the Interim Consolidated Financial Statements (continued)****9. Comparative information**

The comparative figures are those presented in the Company's Interim Consolidated Financial Statements for the financial year ended 31 December 2025 audited and Interim Consolidated Financial Statements for the six-month period ended 30 June 2025 reviewed by Branch of NVA Auditing Co., Ltd. Certain items have been reclassified to conform to the requirements for the preparation and presentation of financial statements under Circular No. 99/2025/TT-BTC dated 27 October 2025, as follows:

No.	Items	Balance as at 1 January 2026 (VND)	Item presented in the Financial Statements for the six-month period of 2026		Item presented in the Financial Statements for 2025	
			Items	Code	Items	Code
1	Accrued interest on deposits with terms of below 03 months	3,205,479	Cash equivalents	112	Other short-term receivables	136
2	Dividends and profits payable	5,828,500	Dividends and profits payable	313	Other short-term payables	319

Prepared by**Tran Xuan Hong****Chief Accountant****Tran Xuan Hong****General Director****Pham Thi Minh Nguyet**

Approved, 28 August 2026