

**VIETNAM BOOKS JOINT STOCK
COMPANY**

No.: 62/SAVINA/CV/2026

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

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Hanoi, 4th August 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

Pursuant to the provisions of Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated 16 November 2020 of the Ministry of Finance guiding the disclosure of information on the stock market, Vietnam Books Joint Stock Company shall disclose the Financial Statements for the semi-annual reviewed of 2026 to the Hanoi Stock Exchange as follows:

1. Organization name: Vietnam Books Joint Stock Company:

- Stock code: VNB
- Address: No. 44 Trang Tien Street, Hoan Kiem Ward, Hanoi City
- Tel: (024) 3.9348790 Fax: (024) 3.9341591
- Email:
- Website: <https://www.savina.com.vn>

2. Content of published information :

- Financial Statements for the semi-annual reviewed of 2026

- ☒ Separate financial statements (Listed organizations without subsidiaries and superior accounting units with affiliated units);
- ☐ Consolidated financial statements (Listed organization with subsidiaries);
- ☐ General financial statements (Listed organizations with affiliated accounting units have their own accounting apparatus).

- Cases requiring an explanation of the cause:

+ The audit organization issued an conclusion that was not an unqualified conclusion on the financial statements (for the semi-annual reviewed financial statements in 2026):

- ☐ Yes ☒ No

Written explanation in case of ticking "yes" box:

- ☐ Yes ☐ No

+ Profit after tax in the statements period has a difference of 5% or more before and after reviewing changing from loss to profit or vice versa (for the semi- annual reviewed financial statements in 2025):

- ☐ Yes ☒ No

Written explanation in case of ticking "yes" box:

- ☐ Yes ☐ No

+ Profit after corporate income tax in the Income statement of the statement period changes by 10% or more compared to the same statement period of the previous year:

- ☐ Yes ☒ No

Written explanation in case of ticking "yes" box:



[Handwritten signature]

☐ Yes

☐ No

+ Profit after tax in the statement period is a loss, changing from profit in the previous statement period to loss in this period or vice versa:

☐ Yes

☒ No

Written explanation in case of ticking "yes" box:

☐ Yes

☐ No

This information was published on the company's website on ..19.. /08/2026 at the link:
<https://savina.com.vn/bao-cao-tai-chinh>

We hereby commit that the information published above is true and take full legal responsibility for the content of the published information.

Attached documents:

- Financial statements for the semi-annual reviewed of 2026

**LEGAL REPRESENTATIVE
AUTHORIZED PERSON FOR
PUBLISHING INFORMATION**

CÔNG TY
CỔ PHẦN
SÁCH
VIỆT
NAM

Digitally signed by CÔNG TY
CỔ PHẦN SÁCH VIỆT NAM
DN: C=VN, S=HÀ NỘI,
L=Quận Hoàn Kiếm,
CN=CÔNG TY CỔ PHẦN
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TRẦN LÊ PHƯƠNG



Vietnam Books Joint Stock Company

Interim financial statements

For the six-month period ended 30 June 2026



**Shape the future
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Vietnam Books Joint Stock Company

Interim financial statements

For the six-month period ended 30 June 2026



Vietnam Books Joint Stock Company

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Vietnam Books Joint Stock Company

GENERAL INFORMATION

THE COMPANY

Vietnam Books Joint Stock Company ("the Company"), formerly a state-owned enterprise, was established under the Decision No. 3944/TC-QĐ dated 19 December 1997 of the Minister of Culture and Information (now the Ministry of Culture, Sports and Tourism). According to the Enterprise Registration Certificate No. 0100109829 issued by Hanoi Department of Planning and Investment on 10 December 2010, the Company was officially transformed from Vietnam Books Corporation to Vietnam Books One Member Limited Liability Company. According to the 2nd amended Enterprise Registration Certificate issued by Hanoi Department of Planning and Investment on 27 April 2016, the Company was officially transformed into a joint stock company. The Company also received subsequent amended Enterprise Registration Certificates, with the 4th amendment dated 19 July 2023 as the latest.

The current principal activities of the Company during the period are providing office lease, trading and publishing books.

The Company's head office is located at 44 Trang Tien Street, Hoan Kiem Ward, Hanoi, Vietnam

BOARD OF DIRECTORS

Members of the Board of Directors during the year and at the date of this report are:

Mr. Le Thang Long	Chairman
Mr. Nguyen Trong Tuan	Member
Ms. Tran Thanh Mai	Member
Mr. Vu Quyet Thang	Member
Mr. Tran Le Phuong	Member

BOARD OF SUPERVISION

The members of the Board of Supervision under the Board of Director during the period and at the date of this report are:

Ms. Nguyen Hong Mai	Head of Board of Supervision	
Ms. Van Thi Hai Ha	Member	Appointed on 27 May 2026
Mr. Nguyen Manh Kien	Member	Appointed on 27 May 2026
Ms. Nguyen Thi Thu Thuy	Member	Resigned on 27 May 2026
Ms. Nguyen Thi Lan Anh	Member	Resigned on 27 May 2026

MANAGEMENT

The members of the Management during the period and at the date of this report are:

Mr. Tran Le Phuong	General Director
Mr. Nguyen Trong Tuan	Deputy General Director

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of this report is Mr. Tran Le Phuong, General Director.

AUDITOR

The auditor of the Company is Ernst & Young Vietnam Limited.

Vietnam Books Joint Stock Company

REPORT OF THE MANAGEMENT

The management of Vietnam Books Joint Stock Company ("the Company") is pleased to present this report and the interim financial statements of the Company for the six-month period ended 30 June 2026.

THE MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM FINANCIAL STATEMENTS

The management is responsible for the interim financial statements of each financial period which give a true and fair view of the interim financial position of the Company, and of the interim results of its operations and its interim cash flows for the period. In preparing those interim financial statements, the management is required to:

- ▶ select suitable accounting policies and then apply them consistently;
- ▶ make judgements and estimates that are reasonable and prudent;
- ▶ state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the interim financial statements; and
- ▶ prepare the interim financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue its business.

The management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim financial position of the Company and for ensuring that the accounting records comply with the applied accounting system. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The management confirmed that it has complied with the above requirements in preparing the accompanying interim financial statements.

STATEMENT BY THE MANAGEMENT

The management does hereby state that, in its opinion, the accompanying interim financial statements give a true and fair view of the interim financial position of the Company as at 30 June 2026 and of the interim results of its operations and its interim cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to the preparation and presentation of the interim financial statements.

Approved, 12 August 2026


Trần Lê Phương



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Ernst & Young Vietnam Limited
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Website (EN): ey.com/en_vn
Website (VN): ey.com/vi_vn

Reference: 11856788/69465826/LR

REPORT ON REVIEW OF INTERIM FINANCIAL STATEMENTS

To: The Shareholders of Vietnam Books Joint Stock Company

We have reviewed the accompanying interim financial statements of Vietnam Books Joint Stock Company ("the Company"), as prepared on 12 August 2026 and set out on pages 5 to 39, which comprise the interim statement of financial position as at 30 June 2026, the interim income statement and the interim cash flow statement for the six-month period then ended and the notes thereto.

The Management's responsibility

The Management is responsible for the preparation and true and fair presentation of the interim financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to the preparation and presentation of the interim financial statements, and for such internal control as the Management determines is necessary to enable the preparation and presentation of the interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express a conclusion on these interim financial statements based on our review. We conducted our review in accordance with Vietnamese Standards 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 Standards on Auditing 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.



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Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not give a true and fair view, in all material respects, of the interim financial position of the Company as at 30 June 2026, and of the interim results of its operations and its interim cash flows for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to the preparation and presentation of the interim financial statements.

Hanoi, Viet Nam

14 August 2026

Ernst & Young Vietnam Limited



Phung Manh Phu
Deputy General Director
Audit Practising Registration
Certificate No. 2598-2023-004-1

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Currency: VND

ASSETS	Code	Notes	Ending balance	Beginning balance (Restated)
A. CURRENT ASSETS	100		1,225,819,806,171	188,758,829,120
I. Cash and cash equivalents	110	4	18,902,279,123	2,548,475,798
1. Cash	111		3,790,407,457	2,548,475,798
2. Cash equivalents	112		15,111,871,666	-
II. Current investments	120		1,195,545,249,311	172,561,085,281
1. Short-term held-to-maturity investments	123	5	1,195,545,249,311	172,561,085,281
III. Current receivables	130		3,413,299,486	3,556,592,559
1. Short-term trade receivables	131	6	2,863,508,085	3,010,706,802
2. Short-term advances to suppliers	132		6,856,255	6,856,255
3. Other short-term receivables	135		542,935,146	539,029,502
IV. Inventories	140	7	7,942,554,437	9,839,299,710
1. Inventories	141		10,608,562,973	12,505,308,246
2. Provision for diminution in value of inventories	142		(2,666,008,536)	(2,666,008,536)
V. Other current assets	160		16,423,814	253,375,772
1. Short-term deferred expenses	161		586,668	-
2. Deductible value-added tax	162		-	253,375,772
3. Tax and other receivables from the State	163		15,837,146	-

INTERIM STATEMENT OF FINANCIAL POSITION (continued)
As at 30 June 2026

Currency: VND

ASSETS	Code	Notes	Ending balance	Beginning balance (Restated)
B. NON-CURRENT ASSETS	200		19,398,682,067	1,028,043,039,275
I. Non-current receivables	210		-	135,000,000
1. Other long-term receivables	215		-	135,000,000
II. Fixed assets	220		2,768,356,486	2,928,069,358
1. Tangible fixed assets	221	8	2,768,356,486	2,928,069,358
Cost	222		18,236,069,546	18,236,069,546
Accumulated depreciation	223		(15,467,713,060)	(15,308,000,188)
III. Investment properties	240	9	5,927,651,923	6,269,631,841
1. Cost	241		33,453,922,441	33,453,922,441
2. Accumulated depreciation	242		(27,526,270,518)	(27,184,290,600)
IV. Non-current assets in progress	250		6,000,000,000	6,000,000,000
1. Construction in progress	252	10	6,000,000,000	6,000,000,000
V. Non-current investments	260		4,322,500,000	1,012,322,500,000
1. Investments in associates	262	11	4,322,500,000	4,322,500,000
2. Long-term held-to-maturity investments	265		-	1,008,000,000,000
VI. Other non-current assets	270		380,173,658	387,838,076
1. Long-term deferred expenses	271		380,173,658	387,838,076
TOTAL ASSETS (280 = 100 + 200)	280		1,245,218,488,238	1,216,801,868,395

INTERIM STATEMENT OF FINANCIAL POSITION (continued)
As at 30 June 2026

Currency: VND

RESOURCES	Code	Notes	Ending balance	Beginning balance
C. LIABILITIES	300		16,840,969,880	31,432,372,731
<i>I. Current liabilities</i>	310		16,740,969,880	30,964,372,731
1. Short-term trade payables	311	12	1,575,386,409	6,722,133,863
2. Short-term advances from customers	312		606,825,441	79,587,365
3. Short-term statutory obligations	314	13	10,995,197,167	21,038,804,622
4. Payables to employees	315		-	708,223,528
5. Short-term accrued expenses	316	14	1,003,462,929	160,833,333
6. Short-term deferred revenues	319		1,466,214,503	1,445,119,620
7. Other short-term payables	320		1,093,883,431	809,670,400
<i>II. Non-current liabilities</i>	330		100,000,000	468,000,000
1. Other long-term liabilities	338		100,000,000	468,000,000
D. OWNERS' EQUITY	400		1,228,377,518,358	1,185,369,495,664
1. Owners' contributed capital	411	15	679,099,600,000	679,099,600,000
- Ordinary shares with voting rights	411a		679,099,600,000	679,099,600,000
2. Share premium	412		71,821,151,584	71,821,151,584
3. Treasury shares	415		(160,500,000)	(160,500,000)
4. Undistributed earnings	420		477,617,266,774	434,609,244,080
- Undistributed earnings by the end of prior period	420a		434,609,244,080	351,555,197,880
- Undistributed earnings of current period	420b		43,008,022,694	83,054,046,200
TOTAL LIABILITIES AND OWNERS' EQUITY (440 = 300 + 400)	440		1,245,218,488,238	1,216,801,868,395

PREPARER



Nguyen Thi Minh

CHIEF ACCOUNTANT



Dang Xuan Anh

Approved, 12 August 2026

LEGAL REPRESENTATIVE



Trần Lê Phương

INTERIM INCOME STATEMENT
for the six-month period ended 30 June 2026

Currency: VND

ITEMS	Code	Notes	Current period	Previous period
1. Revenue from sale of goods and rendering of services	01	16.1	13,427,350,915	13,910,162,810
2. Revenue deductions	02	16.1	-	-
3. Net revenue from sale of goods and rendering of services (10 = 1 - 2)	10	16.1	13,427,350,915	13,910,162,810
4. Cost of goods sold and services rendered	11	17	6,920,639,094	7,417,946,270
5. Gross profit from sale of goods and rendering of services (20 = 10-11)	20		6,506,711,821	6,492,216,540
6. Finance income	22	16.3	63,563,867,830	60,507,908,694
7. Finance expenses <i>In which: Interest expenses</i>	23 24		2,628,359 -	74,385,142 -
8. Selling expenses	25	18	2,798,864,563	3,031,770,456
9. General and administrative expenses	26	18	13,840,523,670	11,241,755,258
10. Operating profit {30 = 20 + 22 - (23 + 25 + 26)}	30		53,428,563,059	52,652,214,378
11. Other income	31		400,799,557	33,795,024
12. Other expenses	32		-	-
13. Other profit (40 = 31 - 32)	40		400,799,557	33,795,024
14. Accounting profit before tax (50 = 30 + 40)	50		53,829,362,616	52,686,009,402
15. Current corporate income tax expense	51	20	10,821,339,922	10,696,944,195
16. Net profit after corporate income tax (60 = 50 - 51)	60		43,008,022,694	41,989,065,207
17. Basic earnings per share	70	22	633	618
18. Diluted earnings per share	71	22	633	618

PREPARER



Nguyen Thi Minh

CHIEF ACCOUNTANT



Dang Xuan Anh

LEGAL REPRESENTATIVE



Trần Lê Phương

Approved, 12 August 2026

INTERIM CASH FLOW STATEMENT
(Indirect method)
for the six-month period ended 30 June 2026

Currency: VND

ITEMS	Code	Notes	Current period	Previous period
I. CASH FLOWS FROM OPERATING ACTIVITIES				
1. Profit before tax	01		53,829,362,616	52,686,009,402
2. Adjustments for:				
- Depreciation of tangibles fixed assets and investment properties	02	8, 9	501,692,790	501,692,790
- Profits from investing and financing activities	05	16	(63,546,535,259)	(60,505,282,986)
3. Operating profit before changes in working capital	08		(9,215,479,853)	(7,317,580,794)
- Decrease, increase in receivables	09		685,139,918	(1,189,647,998)
- Decrease, increase in inventories	10		1,896,745,273	(1,767,827,739)
- Decrease, increase in payables (other than interest, corporate income tax)	11		(4,408,286,229)	4,194,154,939
- Decrease in deferred expenses	12		7,077,750	12,490,560
- Corporate income tax paid	15	13	(21,004,456,544)	(18,965,249,979)
Net cash flows from operating activities	20		(32,039,259,685)	(25,033,661,011)
II. CASH FLOWS FROM INVESTING ACTIVITIES				
1. Loans to other entities and payments for purchase of debt instruments of other entities	23		(119,500,000,000)	(73,000,000,000)
2. Collections from borrowers and proceeds from sale of debt instruments of other entities	24		43,500,000,000	24,500,000,000
3. Interest and dividends received	27		124,393,063,010	74,133,312,091
Net cash flows from investing activities	30		48,393,063,010	25,633,312,091

INTERIM CASH FLOW STATEMENT (continued)
(Indirect method)
for the six-month period ended 30 June 2026

Currency: VND

ITEMS	Code	Notes	Current period	Previous period
Net cash flows from financing activities	40		-	-
Net cash flows for the period (50 = 20+30+40)	50		16,353,803,325	599,651,080
Cash and cash equivalents at the beginning of the period	60		2,548,475,798	2,798,764,488
Effect of exchange rate changes	61		-	-
Cash and cash equivalents at the end of the period (70 = 50 + 60 + 61)	70	4	18,902,279,123	3,398,415,568

PREPARER



Nguyen Thi Minh

CHIEF ACCOUNTANT



Dang Xuan Anh

Approved, 12 August 2026

LEGAL REPRESENTATIVE



Tran Le Phuong

NOTES TO THE INTERIM FINANCIAL STATEMENTS
As at 30 June 2026 and for the six-month period then ended

1. CORPORATE INFORMATION

Vietnam Books Joint Stock Company ("the Company"), formerly a state-owned enterprise, was established under the Decision No. 3944/TC-QĐ dated 19 December 1997 of the Minister of Culture and Information (now the Ministry of Culture, Sports and Tourism). According to the Enterprise Registration Certificate No. 0100109829 issued by Hanoi Department of Planning and Investment on 10 December 2010, the Company was officially transformed from Vietnam Books Corporation to Vietnam Books One Member Limited Liability Company. According to the 2nd amended Enterprise Registration Certificate issued by Hanoi Department of Planning and Investment on 27 April 2016, the Company was officially transformed into a joint stock company. The Company also received subsequent amended Enterprise Registration Certificates, with the 4th amendment dated 19 July 2023 as the latest.

The current principal activities of the Company during the year are office leasing, trading and publishing books.

The Company's normal course of business cycle is 12 months.

The Company's head office is located at 44 Trang Tien Street, Hoan Kiem Ward, Hanoi, Vietnam.

Vingroup Joint Stock Company ("Vingroup JSC") is the Parent company of the Company. Vingroup JSC and its subsidiaries are collectively referred to as the Group.

The number of the Company's employees as at 30 June 2026 is 49 (as at 31 December 2025: 52).

2. BASIS OF PREPARATION**2.1 Accounting standards and system**

The interim financial statements of the Company expressed in Vietnam dong ("VND"), are prepared in compliance and accordance with Vietnamese Enterprise Accounting System and Vietnamese Accounting Standard No. 27 - Interim Financial Reporting and other Vietnamese Accounting Standards issued by the Ministry of Finance as per:

- ▶ Decision No. 149/2001/QĐ-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series 1);
- ▶ Decision No. 165/2002/QĐ-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 2);
- ▶ Decision No. 234/2003/QĐ-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 3);
- ▶ Decision No. 12/2005/QĐ-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Accounting Standards (Series 4); and
- ▶ Decision No. 100/2005/QĐ-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Accounting Standards (Series 5).

Accordingly, the accompanying interim financial statements and their use are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the interim financial position and the interim results of operations and the interim cash flows of the Company in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

2. BASIS OF PREPARATION (continued)

2.2 *Applied accounting documentation system*

The Company's applied accounting documentation system is the computer based system.

2.3 *Reporting period*

The Company's fiscal year applicable for the preparation of its financial statements starts on 1 January and ends on 31 December.

These interim financial statements are prepared for the six-month period ended 30 June 2026

2.4 *Accounting currency*

The interim financial statements are prepared in VND, which is also the Company's accounting currency.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

3.1. *Change in accounting policies and disclosures*

The accounting policies adopted by the Company in preparation of the interim financial statements are consistent with those followed in the preparation of the Company's annual financial statements for the year ended 31 December 2025 and the interim financial statements for the six-month period ended 30 June 2025 except for the change in the accounting policy arising from the initial adoption of Circular No. 99/2025/TT-BTC as disclosed below:

3.1.1 *Changes in accounting policies due to the adoption of new accounting regulations: Circular No. 99/2025/TT-BTC guiding the Enterprise Accounting System*

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC providing guidance on the enterprise accounting system ("Circular 99"), replacing Circular No. 200/2014/TT-BTC providing guidance on the enterprise accounting regime issued by the Ministry of Finance on 22 December 2014 and several other related regulations.

The Company has applied changes in accounting policies in accordance with Circular 99, which have affected the Company on a prospective basis, as Circular 99 does not require retrospective application for these changes. The Company has also re-presented the corresponding figures of certain line items to conform with the presentation under Circular 99, as disclosed in Note 25.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.2 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at banks and short-term, highly liquid investments with an original maturity of not more than three months that are readily convertible into known amounts of cash, that are subject to an insignificant risk of change in value and not subject to any restrictions on use.

3.3 Inventories

Inventories are measured at their historical costs. The cost of inventories comprises costs of purchase, costs of conversion (including raw materials, direct labour cost, other directly related cost, manufacturing general overheads allocated based on the normal operating capacity) incurred in bringing the inventories to their present location and condition.

In case the net realisable value is lower than the cost, it must be calculated according to the net realisable value.

Net realisable value represents the estimated selling price in the ordinary course of business less the estimated costs to complete and the estimated costs necessary to make the sale.

The Company determines quantities and value of inventories issued in the period based on determining quantities and value for each incurred transaction and recognises value of the inventories issued as follows:

- Goods for resale - Cost of purchase on a weighted average method.
- Finished goods - Cost of finished goods on a weighted average method.

Provision for diminution in value of inventories

An inventory provision represents the estimated loss to reflect the decrease in value of inventories (through diminution, damage, obsolescence, etc.) below their carrying amount, and is intended to cover actual losses incurred from the decline in value of raw materials, finished goods and other inventories. The Company recognises the inventory provision when there is evidence that the net realisable value is lower than the cost of inventories.

Increases or decreases to the provision balance are recognised in cost of goods sold in the interim income statement. When inventories expire, become obsolete, are damaged or are no longer usable, the difference between the provision previously made and the historical cost of inventories is included in the interim income statement

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)

As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**3.4 Receivables**

Receivables are presented in the interim statement of financial position at the carrying amounts due from customers and other debtors, after deducting provision for doubtful debts.

The provision for doubtful debts represents amounts of outstanding receivables at the end of the period which are doubtful of being recovered. Increases or decreases to the provision balance are recorded as general and administrative expense in the interim income statement. When bad debts are determined as unrecoverable and are written off those bad debts, the difference between the provision for doubtful receivables previously made and historical cost of receivables is included in the interim income statement.

For overdue receivables for which there is no reliable evidence regarding their recoverability, the allowance for doubtful accounts is determined as follows:

<u>Overdue period</u>	<u>Provision rate</u> <u>(% of receivable value)</u>
From 6 months to less than 1 year	30
From 1 year to less than 2 years	50
From 2 years to less than 3 years	70
3 years or more	100

3.5 Tangible fixed assets

Tangible fixed assets comprise assets with physical substance held by the enterprise for use in production and business activities

Tangible fixed assets are stated at cost less accumulated depreciation.

The cost of a tangible fixed asset comprises its purchase price and any directly attributable costs of bringing the tangible fixed asset to the location and condition necessary for it to be capable of operating as intended by the Company.

Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and expenditures for maintenance and repairs are charged to the interim income statement as incurred.

When tangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the interim income statement.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.6 Leased assets

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset and the arrangement conveys a right to use the asset.

A lease is classified as a finance lease whenever the terms of the lease transfer substantially all the risks and rewards of ownership of the asset to the lessee. All other leases are classified as operating leases.

Where the Company is the lessee

Rentals under operating leases are charged to the interim [separate] income statement on a straight-line basis over the lease term.

Where the Company is the lessor

The net investment under finance lease contracts is included as a receivable in the interim statement of financial position. The interest amount of the leased payments is recognised in the interim income statement over the period of the lease contracts to achieve a constant rate of interest on the net investment outstanding.

Assets subject to operating leases are included as the Company's fixed assets in the interim statement of financial position. Initial direct costs incurred in negotiating an operating lease are recognised in the interim income statement as incurred to the carrying value of the leased asset for amortisation to the interim income statement over the lease term.

For other cases under an operating lease, lease income is recognised in the interim income statement on a straight-line basis over the lease term.

3.7 Intangible fixed assets

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of an intangible fixed asset comprises its purchase price and any directly attributable costs of preparing the intangible fixed asset to a condition for it to be capable of operating for its intended use of the Company.

Expenditures for additions, improvements are added to the carrying amount of the assets and other expenditures are charged to the interim income statement as incurred.

When intangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the interim income statement.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.8 Depreciation and amortization

Depreciation of tangible fixed assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

Buildings and structures	26 – 30 years
Machinery and equipment	5 - 19 years
Means of transportation	5 - 10 years

Tangible fixed assets are depreciated from the time the assets are available for use.

3.9 Investment property

Investment properties are stated at cost including transaction costs less accumulated amortization. Investment properties held for capital appreciation are not amortized but subject to impairment review.

Subsequent expenditure relating to an investment property that has already been recognised is added to the net book value of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Company.

Depreciation and amortisation of investment properties are calculated on a straight-line basis over the estimated useful life of each asset as follows:

Buildings and structures	26 – 39 years
Machinery and equipment	5 – 19 years

Investment properties are derecognised when either they have been disposed of or when the investment properties are permanently withdrawn from use and no future economic benefit is expected from its disposal. The difference between the net disposal proceeds and the carrying amount of the assets is recognised in the interim income statement in the period of retirement or disposal.

Transfers are made to investment properties when, and only when, there is a change in use, evidenced by ending of owner-occupation, commencement of an operating lease to another party or ending of construction or development. Transfers are made from investment properties when, and only when, there is change in use, evidenced by commencement of owner-occupation or commencement of development with a view to sale. The transfer from investment property to owner-occupied property or inventories does not change the cost or the carrying value of the property for subsequent accounting at the date of change in use.

3.10 Deferred expenses

Deferred expenses are reported as short-term or long-term deferred expenses on the interim statement of financial position and are amortised over the period to which they relate or during which the related economic benefits are consumed.

The following types of expenses are recorded as long-term deferred expense and are amortised to the interim income statement .

- ▶ Tools and consumables used for more than one year with high value;
- ▶ Repair and periodic maintenance costs of fixed assets related to business operations over multiple accounting periods.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.11 Investments

Investments in associates

Investments in associates over which the Company has significant influence are carried at cost.

Distributions from accumulated net profits of the associates arising subsequent to the date of acquisition are recognised in the interim separate income statement. Distributions from sources which are attributable to period before having significant influence are considered a recovery of investment and are deducted to the cost of the investment.

Held-to-maturity investments

Held-to-maturity investments are stated at costs

Provision for diminution in value of investments

Provision for diminution in value of the investment is made when there are reliable evidences that a part or whole of an investment (including investments held to maturity, if any) has suffered a diminution in value or is not recoverable at the interim financial position date.

Increases or decreases to the provision balance are recorded as finance expense in the interim income statement.

3.12 Payables

Trade and other payables comprise obligations of the Company to suppliers of materials and goods, service providers, vendors of property, plant and equipment, investment properties and financial investments under executed economic contracts and amounts payable to main and subcontractors for construction and installation works.

3.13 Accruals

Accrued expenses comprise amounts payable for goods and services that have been received from suppliers or provided to customers during the reporting period for which sufficient supporting documents, accounting records or documentation are not yet available, and are recognised as production and business expenses of the reporting period.

3.14 Accrual for severance pay

The severance pays for employees is accrued at the end of each reporting year for employees who have been working for more than 12 months at the Company. The accrued amount is determined at one-half of the average monthly salary for each year of service qualifying for severance pay, in accordance with the Labour Code and related implementing guidance.

The average monthly salary used in the calculation is updated at the end of each reporting period based on the average monthly salary for the six-month period up to the reporting date. Any increase or decrease in the accrued amount, other than actual payment made to employees, is recognised in the interim income statement.

The accrued severance pay is used to settle severance benefits payable to employees upon termination of their labour contract in accordance with Article 46 of the Labour Code.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.15 Foreign currency transactions

Transactions denominated in currencies other than the accounting currency of the Company VND are initially recorded using the actual transaction exchange rates or carrying exchange rates, depending on the nature and substance of the underlying transactions and the principles for determining exchange rates at the transaction date, as follows:

Actual transaction exchange rates

Transactions denominated in currencies other than the accounting currency of the Company VND are recorded at the actual exchange rates at the transaction dates, being the average buying and selling transfer exchange rates of the commercial bank with which the entity frequently conducts transactions. The average buying and selling transfer exchange rates are determined on a daily basis as the arithmetic average of the bank's daily buying and selling transfer exchange rates. The application of approximate exchange rates must not result in any material impact on the financial position and results of operations of the Company for the relevant accounting period.

All foreign exchange differences incurred are taken to the interim income statement.

3.16 Contributed capital

Ordinary shares

Ordinary shares with voting right are recognised at par value.

Share premium

Share premium is the difference between the par value and the issuance price of the shares, minus the actual issuance expenses incurred corresponding to the number of shares successfully issued. Issuance expense related to unsuccessful share are recognised as financial expenses.

Treasury shares

Own equity instruments which are reacquired (treasury shares) are recognised at cost and deducted from equity. No gain or loss is recognised in the income statement upon purchase, sale, re-issue or cancellation of the Company's own equity instruments.

3.17 Appropriation of net profits

Net profit after tax (excluding negative goodwill arising from a bargain purchase) is available for appropriation to shareholders after approval by the appropriate level of authority and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.18 Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, excluding trade discounts, rebates and sales returns. The following specific recognition criteria must also be met before revenue is recognised:

Sale of goods

Revenue is recognised when the significant risks and rewards of ownership of the goods have passed to the buyer, usually upon the delivery of the goods.

Rental income

Rental income arising from operating leases is recognised in interim income statement on a straight-line basis over the terms of the lease.

Interest income

Interest is recognised on an accrual basis based on the time and actual interest rate for each period.

Dividend and profit distribution income

Dividend and profit distribution income are recognised when the Company is entitled to receive dividends or when the Company is entitled to receive profits from its capital contributions.

3.19 Revenue deductions

Revenue deductions include trade discounts, sales allowances, and sales returns.

Revenue deductions arising in the same period in which products, goods, or services are sold are recorded as a reduction of revenue in that period. In cases where products, goods, or services are sold during the period but trade discounts, sales allowances, or sales returns arise in the subsequent year, the Company reduces the revenue recognised for the year, provided that such revenue deductions arise before the issuance date of the financial statements.

3.20 Selling expenses

Selling expenses reflect actual costs incurred in connection with the sale of goods and the provision of services.

3.21 General and administrative expenses

General and administrative expenses reflect actual costs incurred in the course of the general management of the Company.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.22 Taxation

Current income tax

Current income tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the interim financial position date.

Current income tax is charged or credited to the interim [separate] income statement, except when it relates to items recognised directly to equity, in which case the current income tax is also dealt with in equity.

Current income tax assets and liabilities are offset when there is a legally enforceable right for the Company to offset current tax assets against current tax liabilities and when the Company intends to settle its current tax assets and liabilities on a net basis.

Deferred tax

Deferred tax is provided using the liability method on temporary differences at the interim financial position date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

Deferred tax liabilities are recognised for all taxable temporary differences, except:

- ▶ where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the related transaction affects neither the accounting profit nor taxable profit or loss; and
- ▶ In respect of taxable temporary differences associated with investments in subsidiaries and associates, and interests in joint ventures where timing of the reversal of the temporary difference can be controlled and it is probable that the temporary difference will not reverse in the foreseeable future.

Deferred tax assets are recognised for all deductible temporary differences, carried forward unused tax credit and unused tax losses, to the extent that it is probable that taxable profit will be available against which deductible temporary differences, carried forward unused tax credit and unused tax losses can be utilised, except:

- ▶ where the deferred tax asset in respect of deductible temporary difference which arises from the initial recognition of an asset or liability which at the time of the related transaction, affects neither the accounting profit nor taxable profit or loss; and
- ▶ in respect of deductible temporary differences associated with investments in subsidiaries, associates, and interests in joint ventures, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.22 Taxation

Deferred tax (continued)

The carrying amount of deferred tax assets is reviewed at each interim financial position date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Previously unrecognised deferred tax assets are reassessed at each interim financial position date and are recognised to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset is realised or the liability is settled based on tax rates and tax laws that have been enacted at the interim financial position date.

Deferred tax is charged or credited to the interim [separate] income statement, except when it relates to items recognised directly to equity, in which case the deferred tax is also dealt with in the equity account.

Deferred tax assets and liabilities are offset when there is a legally enforceable right for the Company to offset current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority on:

- ▶ either the same taxable entity; or
- ▶ the Company intends either to settle current tax liabilities and assets on a net basis or to realise the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or assets are expected to be settled or recovered.

3.23 Earnings per share

Basic earnings per share amounts are calculated by dividing net profit/loss after tax for the period attributable to ordinary shareholders of the Company (after adjusting for the bonus and welfare fund) by the weighted average number of ordinary shares outstanding during the period.

Diluted earnings per share amounts are calculated by dividing the net profit after tax attributable to ordinary equity holders of the Company (after adjusting for interest on the convertible preference shares) by the weighted average number of ordinary shares outstanding during the period plus the weighted average number of ordinary shares that would be issued on conversion of all the dilutive potential ordinary shares into ordinary shares.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

3.24 Segment information

A segment is a component determined separately by the Company which is engaged in providing products or related services (business segment) or providing products or services in a particular economic environment (geographical segment), that is subject to risks and returns that are different from those of other segments.

The segment according to the Company's business activities is primarily determined based on trading of books, retail sales of goods and leasing of investment properties. In addition, the Company's business activities are mainly carried out in the territory of Vietnam. Therefore, the Company's risks and returns are not impacted by the differences in the locations where the Company operates. Hence, the management concludes that the Company mainly operates in Vietnam territory and the Company does not need to disclose geographical segments.

3.25 Related parties

Parties are considered to be related parties of the Company if one party has the ability to directly or indirectly control or to exercise significant influence over, the other party in making financial and operating decisions, or when the Company and the other party are under common control or subject to significant influence by the same party. Related parties may be entities or individuals, including close members of their families.

3.26 Significant estimates

The preparation of the interim financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System, and the statutory requirements relevant to the preparation and presentation of the interim financial statements requires management to make estimates and assumptions that affect the carrying amounts of assets and liabilities, the disclosure of contingent assets and liabilities as at the reporting date, as well as the reported amounts of revenue and expenses during the reporting period.

Such estimates and assumptions are continually evaluated based on past experience and other factors, including expectations of future events that are believed to be reasonable and have a significant impact on the Company's financial statements. Although accounting estimates are made based on management's best knowledge and judgement, actual results may differ from those estimates and assumptions.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)

As at 30 June 2026 and for the six-month period then ended

4. CASH AND CASH EQUIVALENTS

Currency: VND

	Ending balance	Beginning balance
Cash and cash equivalents held by the Company that are not restricted as to use		
Cash on hand	76,214,659	91,819,226
Cash at bank	3,714,192,798	2,456,656,572
- Joint Stock Commercial Bank for Investment and Development of Vietnam	2,177,844,314	62,028,579
- Vietnam Joint Stock Commercial Bank for Industry and Trade	1,536,348,484	2,394,627,993
Other cash and cash equivalents (i)	15,111,871,666	-
- Deposit agreement with the Joint Stock Commercial Bank for Investment and Development of Vietnam, term of 3 months	10,101,506,850	-
- Deposit agreement with the Joint Stock Commercial Bank for Investment and Development of Vietnam, term of 1 month	5,010,364,816	-
TOTAL	18,902,279,123	2,548,475,798

- (i) These represent deposits with commercial banks having original maturities of no more than three months and bearing interest at a rate of 4.75% per annum (31 December 2025: nil).

5. HELD-TO-MATURITY INVESTMENTS

Currency: VND

	Ending balance	Beginning balance (restated))
Term deposit (i)	157,388,098,624	79,793,194,868
Lending (ii)	1,038,157,150,687	92,767,890,413
TOTAL	1,195,545,249,311	172,561,085,281

- (i) These are short-term bank deposits in VND at Vietnam Joint Stock Commercial Bank for Industry and Trade which have original terms from 6 to 12 months and earn interest rates from 5.5% to 7.85% per annum (31 December 2025: from 4.8% to 5.5% per annum).

- (ii) Details of short-term secured loans to corporate counterparties as at interim financial position date:

	Ending balance (VND)	Interest rate % per annum	Maturity date
Counterparty No.1	151,397,917,809	12%	January 2027
Other counterparties	886,759,232,878	12%	January 2027
TOTAL	1,038,157,150,687		

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

6. SHORT-TERM TRADE RECEIVABLES

Currency: VND

	<i>Ending balance</i>		<i>Beginning balance</i>	
	<i>Carrying amount</i>	<i>Provision</i>	<i>Carrying amount</i>	<i>Provision</i>
Trade receivables from customers	1,187,331,670	-	1,077,758,850	-
- VNGroup Corporation	690,000,000	-	-	-
- Petrolimex Asphalt Company Limited	-	-	491,222,500	-
- Other customers	497,331,670	-	586,536,350	-
Trade receivables from related parties (Note 21)	1,676,176,415	-	1,932,947,952	-
TOTAL	2,863,508,085	-	3,010,706,802	-

7. INVENTORIES

Currency: VND

	<i>Ending balance</i>		<i>Beginning balance</i>	
	<i>Cost</i>	<i>Provision</i>	<i>Cost</i>	<i>Provision</i>
Merchandise	2,056,523,110	(1,221,025,516)	2,600,367,180	(1,221,025,516)
Finished goods	8,552,039,863	(1,444,983,020)	9,904,941,066	(1,444,983,020)
TOTAL	10,608,562,973	(2,666,008,536)	12,505,308,246	(2,666,008,536)

Movements of provision for diminution in value of inventories

Currency: VND

	<i>Current period</i>	<i>Previous period</i>
Beginning balance	(2,666,008,536)	(1,986,492,504)
Ending balance	(2,666,008,536)	(1,986,492,504)

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

8. TANGIBLE FIXED ASSETS

	Currency: VND			
	<i>Buildings and structures</i>	<i>Machinery and equipment</i>	<i>Means of transportation</i>	<i>Total</i>
Cost:				
Beginning balance	14,232,330,283	3,090,215,082	913,524,181	18,236,069,546
Ending balance	14,232,330,283	3,090,215,082	913,524,181	18,236,069,546
<i>In which:</i>				
<i>Fully depreciated</i>	4,623,012,364	3,090,215,082	913,524,181	8,626,751,627
Accumulated depreciation:				
Beginning balance	11,304,260,925	3,090,215,082	913,524,181	15,308,000,188
- Depreciation for the period	159,712,872	-	-	159,712,872
Ending balance	11,463,973,797	3,090,215,082	913,524,181	15,467,713,060
Net carrying amount:				
Beginning balance	2,928,069,358	-	-	2,928,069,358
Ending balance	2,768,356,486	-	-	2,768,356,486

Detailed cost of existing tangible fixed assets with their net book value equal to or exceeding 10% of the total net book value of tangible fixed assets:

	Currency: VND	
	<i>Ending balance</i>	<i>Beginning balance</i>
	<i>Cost</i>	<i>Cost</i>
Existing tangible fixed assets		
44 Trang Tien Building	9,609,317,919	9,609,317,919

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

9. INVESTMENT PROPERTIES

	Currency: VND		
	<i>Buildings</i>	<i>Machinery and equipment</i>	<i>Total</i>
Cost:			
Beginning balance	30,132,659,562	3,321,262,879	33,453,922,441
Ending balance	30,132,659,562	3,321,262,879	33,453,922,441
In which:			
<i>Fully depreciated</i>	9,557,024,754	3,321,262,879	12,878,287,633
Accumulated depreciation:			
Beginning balance	23,863,027,721	3,321,262,879	27,184,290,600
- Depreciation for the period	341,979,918	-	341,979,918
Ending balance	24,205,007,639	3,321,262,879	27,526,270,518
Net carrying amount:			
Beginning balance	6,269,631,841	-	6,269,631,841
Ending balance	5,927,651,923	-	5,927,651,923

Investment properties of the Company is the 44 Trang Tien Building and its related machinery and equipment for lease.

As at 30 June 2026, the Company has not been able to obtain necessary information to determine the fair value of the investment properties.

10. CONSTRUCTION IN PROGRESS

	Currency: VND	
	<i>Ending balance</i>	<i>Beginning balance</i>
Construction in progress:		
22A Hai Ba Trung project (i)	6,000,000,000	6,000,000,000
TOTAL	6,000,000,000	6,000,000,000

- (i) This is the land clearance compensation for a real estate project at No. 22A Hai Ba Trung Street, Cua Nam Ward, Hanoi. As of 30 June 2026, the Company had not received any notification from the relevant government authorities regarding the recovery of this land plot. The Company has continued to implement the project in accordance with its original development plan.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)

As at 30 June 2026 and for the six-month period then ended

11. LONG-TERM INVESTMENTS

Currency: VND

	Ending balance			Beginning balance		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Investment in associate	4,322,500,000	4,322,500,000	-	4,322,500,000	4,322,500,000	-
TỔNG CỘNG	4,322,500,000	4,322,500,000	-	4,322,500,000	4,322,500,000	-

As at 30 June 2026, the Company had one associate (31 December 2025: one associate), as follows:

Name	Location	Principal activities	Percentage of ownership of the Company		Voting rights of the Company	
			Ending balance	Beginning balance	Ending balance	Beginning balance
Vietnam Book Printing Joint Stock Company	22B Hai Ba Trung Street, Cua Nam Ward, Hanoi, Vietnam	Printing	27.76%	27.76%	27.76%	27.76%

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

12. SHORT-TERM TRADE PAYABLES

Currency: VND

	<i>Ending balance</i>		<i>Beginning balance</i>	
	<i>Balance</i>	<i>Amount payable</i>	<i>Balance</i>	<i>Amount payable</i>
Trade payables				
- Trang Tien Ice Cream Joint Stock Company	283,056,948	283,056,948	-	-
- Cambridge University Press	-	-	2,882,407,380	2,882,407,380
- Other suppliers	1,292,329,461	1,292,329,461	3,839,726,483	3,839,726,483
TOTAL	1,575,386,409	1,575,386,409	6,722,133,863	6,722,133,863

13. STATUTORY OBLIGATIONS

Currency: VND:

	<i>Beginning balance</i>	<i>Payable for the period</i>	<i>Payment made in the period</i>	<i>Ending balance</i>
Corporate income tax (Note 20)	21,004,456,544	10,821,339,922	(21,004,456,544)	10,821,339,922
Value added tax	-	274,266,166	(130,496,184)	143,769,982
Personal income tax	34,348,078	81,900,974	(86,161,789)	30,087,263
Other taxes	-	368,862,721	(368,862,721)	-
TOTAL	21,038,804,622	11,546,369,783	(21,589,977,238)	10,995,197,167

14. DEFERRED REVENUE

Currency: VND

	<i>Ending balance</i>	<i>Beginning balance</i>
Deferred revenue from house leases	1,466,214,503	1,445,119,620
TOTAL	1,466,214,503	1,445,119,620

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

15. OWNERS' EQUITY

15.1 Increase and decrease in owners' equity

	Currency: VND				
	Owner's contributed capital				Total
	Share premium	Treasury shares	Undistributed earnings		
For the six-month period ended 30 June 2025					
Beginning balance	71,821,151,584	(160,500,000)	351,555,197,880		1,102,315,449,464
- Net profit for the period	-	-	41,989,065,207		41,989,065,207
Ending balance	71,821,151,584	(160,500,000)	393,544,263,087		1,144,304,514,671
For the six-month period ended 30 June 2026					
Beginning balance	71,821,151,584	(160,500,000)	434,609,244,080		1,185,369,495,664
- Net profit for the period	-	-	43,008,022,694		43,008,022,694
Ending balance	71,821,151,584	(160,500,000)	477,617,266,774		1,228,377,518,358

15.2 Owner's contributed capital

	Currency: VND				
	Ending balance		Beginning balance		
	Total	Ordinary shares	Preference shares	Total	Ordinary shares
Vingroup JSC	443,642,740,000	443,642,740,000	-	443,642,740,000	443,642,740,000
State Capital Investment Corporation	67,909,960,000	67,909,960,000	-	67,909,960,000	67,909,960,000
Other shareholders	167,546,900,000	167,546,900,000	-	167,546,900,000	167,546,900,000
Share premium	71,821,151,584	71,821,151,584	-	71,821,151,584	71,821,151,584
Treasury shares	(160,500,000)	(160,500,000)	-	(160,500,000)	(160,500,000)
TOTAL	750,760,251,584	750,760,251,584	-	750,760,251,584	750,760,251,584

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)

As at 30 June 2026 and for the six-month period then ended

15. OWNERS' EQUITY (continued)**15.3 Capital transactions with owners and distribution of dividends, profits**

	Currency: VND	
	Ending balance	Beginning balance
Contributed capital		
Beginning balance	679,099,600,000	679,099,600,000
Increase	-	-
Decrease	-	-
Ending balance	<u>679,099,600,000</u>	<u>679,099,600,000</u>
Dividends/profit declared	-	-

15.4 Shares

	Quantity (shares)	
	Ending balance	Beginning balance
Authorised shares	67,909,960	67,909,960
Issued shares	67,909,960	67,909,960
Ordinary shares	67,909,960	67,909,960
Preference shares	-	-
Treasury shares	15,000	15,000
Ordinary shares	15,000	15,000
Preference shares	-	-
Shares in circulation	67,894,960	67,894,960
Ordinary shares	67,894,960	67,894,960
Preference shares	-	-

Par value of the outstanding shares is VND10,000 per share (31 December 2025: VND10,000 per share)

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

16. REVENUE**16.1 Revenue from sale of goods and rendering of services**

	Currency: VND	
	<i>Current period</i>	<i>Previous period</i>
Gross revenue	13,427,350,915	13,910,162,810
<i>In which:</i>		
<i>Sale of goods</i>	7,274,323,973	6,372,509,907
<i>Rendering of rental services</i>	6,153,026,942	7,537,652,903
Deduction	-	-
Net revenue	13,427,350,915	13,910,162,810
<i>In which:</i>		
<i>Sale of goods</i>	7,274,323,973	6,372,509,907
<i>Rendering of rental services</i>	6,153,026,942	7,537,652,903
<i>In which:</i>		
<i>Sale to others</i>	13,341,257,594	11,996,356,417
<i>Sale to related parties (Note 21)</i>	86,093,321	1,913,806,393

16.2 Revenue and expenses relating to investment properties

	Currency: VND	
	<i>Current period</i>	<i>Previous period</i>
Rental income from investment properties	6,153,026,942	7,537,652,903
Direct operating expenses of investment properties generating rental income during the period	(1,327,094,161)	(2,861,260,409)

16.3 Finance income

	Currency: VND	
	<i>Current period</i>	<i>Previous period</i>
Interest income from loans	59,982,904,108	57,975,452,063
Interest income from term deposits	3,563,631,151	2,529,830,923
Gains from foreign exchange	17,332,571	2,625,708
TOTAL	63,563,867,830	60,507,908,694

17. COSTS OF GOODS SOLD AND SERVICES RENDERED

	Currency: VND	
	<i>Current period</i>	<i>Previous period</i>
Costs of goods sold	5,593,544,933	4,556,685,861
Costs of rental services rendered	1,327,094,161	2,861,260,409
TOTAL	6,920,639,094	7,417,946,270

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

18. SELLING EXPENSES AND GENERAL AND ADMINISTRATIVE EXPENSES

	<i>Currency: VND</i>	
	<i>Current period</i>	<i>Previous period</i>
Selling expenses		
- Labor expenses	2,611,555,174	2,838,593,030
- Expenses for external services	138,372,601	112,752,384
- Other expensens	48,936,788	80,425,042
TOTAL	2,798,864,563	3,031,770,456
General and administrative		
- Expenses for external services	10,444,048,144	7,623,219,020
- Labor expenses	2,036,145,427	2,159,798,098
- Depreciation expenses	159,712,872	159,712,872
- Taxes, fees and charges	843,407,956	426,476,450
- Other expenses	357,209,271	872,548,818
TOTAL	13,840,523,670	11,241,755,258

19. PRODUCTION AND OPERATING COSTS

	<i>Currency: VND</i>	
	<i>Current period</i>	<i>Previous period (Restated)</i>
Production costs of finished goods for sale (*)	5,593,544,933	4,556,685,861
Labor costs	4,647,700,601	4,998,391,128
Depreciation, amortization and investment properties depreciation expenses	501,692,790	501,692,790
Expenses for external services	11,567,534,988	10,255,251,895
Others	1,249,554,015	1,379,450,310
TOTAL	23,560,027,327	21,691,471,984

(*) including cost of merchandise

20. CORPORATE INCOME TAX

The statutory corporate income tax ("CIT") rate applicable to the Company is 20% of taxable income.

The tax returns filed by the Company are subject to examination by the tax authorities. As the application of tax laws and regulations is susceptible to varying interpretations, the amounts reported in the interim financial statements could change at a later date upon final determination by the tax authorities.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

20. CORPORATE INCOME TAX (continued)**20.1 CIT expense**

	<i>Currency: VND</i>	
	<i>Current period</i>	<i>Previous period</i>
Current tax expenses	10,821,339,922	10,696,944,195
TOTAL	10,821,339,922	10,696,944,195

The reconciliation between CIT expenses and the accounting profit multiplied by CIT rate is presented below:

	<i>Currency: VND</i>	
	<i>Current period</i>	<i>Previous period</i>
Accounting profit before tax	53,829,362,616	52,686,009,402
At CIT rate of 20%	10,765,872,523	10,537,201,880
<i>Adjustments to increase:</i>		
Non-deductible expenses	55,467,399	159,742,315
CIT expenses	10,821,339,922	10,696,944,195

21. TRANSACTIONS WITH RELATED PARTIES

List of related parties that have a controlling relationship with the Company and other related parties have transactions during the period and have balances as at 30 June 2026 is as follows:

<i>Related parties</i>	<i>Relationship</i>
Vingroup Joint Stock Company	Parent Company
Vietnam Books Printing Joint Stock Company	Associate
Vinschool Joint Stock Company ("Vinschool JSC")	Affiliate

Significant transactions with related parties for the six-month period ended 30 June 2026 and 30 June 2025 were as follows :

<i>Related parties</i>	<i>Transactions</i>	<i>Currency: VND</i>	
		<i>Current period</i>	<i>Previous period</i>
Vietnam Books Printing Joint Stock Company	Rental income	-	1,506,286,188
	Collection of rental income	-	1,149,057,048
	Books printing expenses	-	392,000,000
	Payment for books printing expenses	-	423,360,000
Vinschool JSC	Sale of goods	46,476,072	256,925,654
	Collection from sale of goods	239,068,537	98,986,500
Hai Phong Branch - Vinschool JSC	Sale of goods	30,847,964	144,155,265
	Collection from sale of goods	63,024,000	13,718,300
Ho Chi Minh Branch - Vinschool JSC	Sale of goods	8,769,285	6,439,286
	Collection from sale of goods	44,471,250	-

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

21. TRANSACTIONS WITH RELATED PARTIES (continued)

Terms and conditions of transactions with related parties

The Company sale of goods and provides services to related parties at negotiated contract prices.

The balances of receivables and payables as at 30 June 2026 are unsecured, non-interest bearing and are settled in cash. For the six-month period ended 30 June 2026, the Company has not recognised any provision for doubtful debts in respect of amounts owed to the Company by related parties (31 December 2025: nil). This assessment is undertaken annually through an evaluation of the financial position of the related parties and the markets in which those related parties operate.

Amounts due to and due from related parties at the interim financial position date were as follows:

		Currency: VND	
<i>Related parties</i>	<i>Transactions</i>	<i>Ending balance</i>	<i>Beginning balance</i>
Short-term trade receivables (Note 6)			
Vietnam Books Printing Joint Stock Company	Receivables from land rental income	1,644,066,665	1,644,066,665
Vinschool JSC	Receivables from book selling	-	190,593,787
Hai Phong Branch - Vinschool JSC	Receivables from book selling	32,109,750	63,024,000
Ho Chi Minh Branch - Vinschool JSC	Receivables from book selling	-	35,263,500
TOTAL		1,676,176,415	1,932,947,952
Other short-term receivables			
Vietnam Books Printing Joint Stock Company	Dividend receivable	503,125,045	503,125,045
	Other receivables	4,668,901	7,968,901
TOTAL		507,793,946	511,093,946

Transactions with other related parties

Remuneration to members of the Board of Directors and Management during the period:

		Currency: VND	
<i>Name</i>	<i>Position</i>	<i>Remuneration</i>	
		<i>Current period</i>	<i>Previous period</i>
Mr. Le Thang Long	Chairman	-	-
Ms. Tran Thanh Mai	Member of Board of Directors	-	-
Mr. Vu Quyet Thang	Member of Board of Directors	-	-
Mr. Tran Le Phuong	Member of Board of Directors/General Director	-	-
Mr. Nguyen Trong Tuan	Member of Board of Directors/Deputy General Director	308,223,026	313,851,825
TOTAL		308,223,026	313,851,825

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)
As at 30 June 2026 and for the six-month period then ended

21. TRANSACTIONS WITH RELATED PARTIES (continued)

Salary of Board of Supervision:

	<i>Currency: VND</i>	
	<i>Current period</i>	<i>Previous period</i>
Salary of Board of Supervision	85,470,160	99,324,536

22. EARNINGS PER SHARE

The following reflects the income and share data used in the basic and diluted earnings per share computations:

	<i>Currency: VND</i>	
	<i>Current period</i>	<i>Previous period</i>
Net profit after tax attributable to ordinary equity holders	43,008,022,694	41,989,065,207
Net profit after tax attributable to ordinary equity holders for basic earnings per share	43,008,022,694	41,989,065,207
Net profit attributable to ordinary equity holders adjusted for the effect of dilution	43,008,022,694	41,989,065,207
	<i>Current period</i>	<i>Previous period</i>
Weighted average number of ordinary shares (excluding treasury shares) for basic earnings per share	67,894,960	67,894,960
Weighted average number of ordinary shares (excluding treasury shares) adjusted for the effect of dilution	67,894,960	67,894,960
	<i>Current period</i>	<i>Previous period</i>
Basic earnings per share	633	618
Diluted earnings per share	633	618

There have been no other transactions involving ordinary shares or potential ordinary shares between the reporting date and the date of completion of these interim financial statements.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)

As at 30 June 2026 and for the six-month period then ended

23. SEGMENT INFORMATION

The primary segment reporting format is determined to be business segments as the Company's risks and rates of return are affected predominantly by differences in the finished goods, merchandise and services provided. The operating businesses are organised and managed separately according to the nature of the finished goods and services provided, with each segment representing a strategic business unit that offers different finished goods.

The Company mainly operates in Vietnam territory. Accordingly, the Company does not need to disclose geographical segments.

The following tables present revenue and profit and certain assets and liability information regarding the Company's business segment:

	Trading books and other retails	Leasing investment properties	Currency: VND Total
For the six-month period ended 30 June 2026			
Revenue	7,274,323,973	6,153,026,942	13,427,350,915
Revenue from sale/rendering services to external customers	7,274,323,973	6,153,026,942	13,427,350,915
Cost of sales by segment	5,593,544,933	1,327,094,161	6,920,639,094
Results			
Segment net profit before tax	1,680,779,040	4,825,932,781	6,506,711,821
Unallocated income/(expenses) (i)			47,322,650,795
Profit before tax			53,829,362,616
Corporate income tax expenses			10,821,339,922
Net profit after tax			<u>43,008,022,694</u>
Other segment information			
Depreciation	159,712,872	341,979,918	501,692,790
Allocation of deferred expenses	143,341,326	8,232,324	151,573,650
As at 30 June 2026			
Assets and liabilities			
Segment assets			
Unallocated assets (ii)	11,247,208,598	8,261,718,588	19,508,927,186
Total assets			<u>1,225,709,561,052</u>
Segment liabilities			
Unallocated liabilities (iii)	2,182,211,850	2,660,097,934	4,842,309,784
Total liabilities			<u>11,998,660,096</u>
			<u>16,840,969,880</u>

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)

As at 30 June 2026 and for the six-month period then ended

23. SEGMENT INFORMATION (continued)

	Trading books and other retails	Leasing investment properties	Currency: VND Total
For the six-month period ended 30 June 2025			
Revenue			
Revenue from sale/rendering services to external customers			
Total revenue	6,372,509,907	7,537,652,903	13,910,162,810
Results	6,372,509,907	7,537,652,903	13,910,162,810
Segment net profit before tax	1,815,824,046	4,676,392,494	6,492,216,540
Unallocated income/(expenses) (i)			46,193,792,862
Profit before tax			52,686,009,402
Corporate income tax expenses			10,696,944,195
Net profit after tax			41,989,065,207
Other segment information			
Depreciation	159,712,872	341,979,918	501,692,790
Allocation of deferred expenses	139,022,694	23,757,101	162,779,795
As at 31 December 2025			
Assets and liabilities			
Segment assets			
Unallocated assets (ii)	14,165,865,460	8,023,698,506	22,189,563,966
Total assets			1,194,612,304,429
Segment liabilities			
Unallocated liabilities (iii)	6,740,617,228	2,783,894,020	9,524,511,248
Total liabilities			21,907,861,483
			31,432,372,731

(i) Unallocated income/(expenses) include finance income, finance costs, administrative expenses, other income, and other expenses;

(ii) Unallocated assets include cash and cash equivalents, short-term financial investments, long-term investments, taxes and other receivables from government authorities, and long-term deferred expenses;

(iii) Unallocated liabilities include taxes and other amounts payable to government authorities, employee-related payables, and accrued liabilities.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)

As at 30 June 2026 and for the six-month period then ended

24. COMMITMENTS AND CONTINGENCIES***Risks related to the Company's land rental contracts***

The Company currently occupies the land and assets on the land at 44 Trang Tien, No. 22A, No. 22B Hai Ba Trung, and 50A Hang Bai, Hanoi as its business premises and for leasing activities. As of the date of these interim financial statements, these house rental and land rental contracts have expired and the Company is in the process of renewing these rental contracts with the relevant government authorities.

Besides, the Company was also granted two land lots at Bai Cham Warehouse, Dong Anh Commune and at No. 2 Chua Ha Street, Cau Giay Ward, Hanoi City by the Ministry of Culture, Sports and Tourism for its business activities. However, as of the date of these interim financial statements, the Company has not signed any land rental contracts with the government authorities for these two land lots.

Annually, the Company pays housing rents according to the notification from the Hanoi Housing Management and Development One-member Company Limited and pays land rents based on the notification from Hoan Kiem District Tax Department (currently the Tax Department of Region I).

25. RECLASSIFICATION OF THE CORRESPONDING FIGURES IN ACCORDANCE WITH REQUIREMENTS OF CIRCULAR 99

Certain corresponding figures in the financial statements have been reclassified to conform with the presentation requirements under Circular 99 due to first time adoption (*Note 3.1*) for the current period's interim financial statements. The details are as follows:

	Currency: VND		
	<i>Beginning balance (As previously presented)</i>	<i>Adjustment</i>	<i>Beginning balance (Restated)</i>
INTERIM STATEMENT OF FINANCIAL POSITION			
Other short-term receivables (i)	94,600,114,783	(94,061,085,281)	539,029,502
Short-term held-to-maturity investments (i)	78,500,000,000	94,061,085,281	172,561,085,281
Long-term held-to-maturity investments (ii)	-	1,008,000,000,000	1,008,000,000,000
Long-term loan receivables (According to Circular No.200/2014/BTC) (ii)	1,008,000,000,000	(1,008,000,000,000)	-

- (i) The opening balances of accrued interest receivable from loans and deposits were reclassified from "Other short-term receivables" to "Short-term held-to-maturity investments" in accordance with Circular 99.
- (ii) The entire opening balance of "Long-term loan receivables" was reclassified to "Long-term held-to-maturity investments" in accordance with Circular 99.

NOTES TO THE INTERIM FINANCIAL STATEMENTS (continued)

As at 30 June 2026 and for the six-month period then ended

26. EVENTS AFTER THE INTERIM FINANCIAL POSITION DATE

There is no other matter or circumstance that has arisen since the interim financial position date that requires adjustment or disclosure in the interim financial statements of the Company.

*Approved, 12 August 2026***PREPARER**

Nguyen Thi Minh

CHIEF ACCOUNTANT

Dang Xuan Anh

LEGAL REPRESENTATIVE

Tran Le Phuong



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