

VIETNAM BOOKS JOINT STOCK COMPANY

SOCIALIST REPUBLIC OF VIETNAM

Independence – Freedom – Happiness

No.: 81/SAVINA/CV/2026

Re: Explanation of differences in Financial
Statements for the Third Quarter of 2026

Hanoi, 20 October 2026

To: Hanoi Stock Exchange

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6. Type of published information: Periodic
7. Content of the published information:

- Explanation of the difference in Net profit after tax in the Income Statement changing by 10% or more compared to the same period Statement last year: See the Explanation of changes in Income of the 3rd Quarter 2026 Financial Statement below:

Code	Items	3rd quarter of 2026	3rd quarter of 2025	Difference	Percentage %
01	1. Revenue from sale of goods and rendering of services	10,348,075,765	6,797,459,504	3,550,616,261	52%
02	2. Deductions				
10	3. Net revenue from sale of goods and rendering of services (10 = 01 - 02)	10,348,075,765	6,797,459,504	3,550,616,261	52%
11	4. Cost of goods sold	5,857,628,664	3,391,597,140	2,466,031,524	73%
20	5. Gross profit from sale of goods and rendering of services (20 = 10 - 11)	4,490,447,101	3,405,862,364	1,084,584,737	32%
21	6. Gains/Losses from sale and disposal of investment properties				
22	7. Finance income	33,598,607,692	31,560,078,133	2,038,529,559	6%
23	8. Finance expenses				
24	- In which: Interest Expense				
25	9. Selling expenses	1,319,324,265	1,339,127,568	(19,803,303)	-1%
26	10. Administrative expenses	6,732,853,320	5,805,484,474	927,368,846	16%
30	11. Operating profit {30 = 20 + 21 + 22) - (23 + 25 + 26)}	30,036,877,208	27,821,328,455	2,215,548,753	8%
31	12. Other incomes	1,606,177,972	45,888,059	1,560,289,913	3,400%
32	13. Other expenses	-	-	-	-
40	14. Other profits (40 = 31 - 32)	1,606,177,972	45,888,059	1,560,289,913	3,400%
50	15. Accounting profit before tax (50 = 30 + 40)	31,643,055,180	27,867,216,514	3,775,838,666	14%
51	16. Current corporate income tax expenses	6,333,831,997	5,589,248,593	744,583,404	13%
52	17. Deferred corporate income tax expense	-	-	-	-
60	18. Net profit after tax (60 = 50 - 51 - 52)	25,309,223,183	22,277,967,921	3,031,255,262	14%

Explain the reason for the difference in case the Business Results between two statement periods changing by 10% or more:

Total profit after tax in the Third Quarter of 2026 is: VND 25,309 million, an increase of 14% over the same period in 2025. The reason is due to:

- Sales and services revenue increased by VND 3,551 million, Cost of goods sold increased by VND 2,466 million, so Gross profit from sale of goods and rendering of services increased by VND 1,085 million, equivalent to increase of 32%, driven by the addition of new retail product lines.
- Finance income increased by VND 2,038 million, equivalent to an increase of 6%.
- Selling expenses decrease by 20 million VND, equivalent to decrease of 1%.
- Administration expenses increased by 927 million VND, equivalent to an increase of 16%, due to higher land premises rental costs.
- Other income increased by 1,560 million VND, equivalent to an increase of 3,400%, as the company received support related to its new retail business activities.
- Current corporate income tax expense increased by VND 744.6 million, equivalent to an increase of 13% mainly due to higher sales revenue, financial income and other income, resulting in a corresponding increase in the effective tax rate.

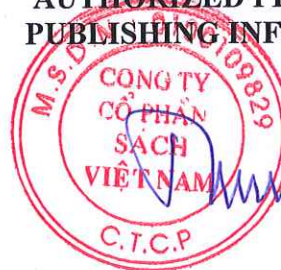
8. Website address posting full financial statements: <http://www.savina.com.vn>

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