SJ GROUP JOINT STOCK COMPANY	**SOCIALIST REPUBLIC OF VIETNAM**
No: 430 /SJG -KT	**Independence - Freedom - Happiness**
Re: *Explanation of difference in audited profit after tax for the first 6 months of 2026 compared to the same period of 2025*	*Hanoi, 28 August 2026.*

Người ký: CÔNG TY CỔ PHẦN SJ GROUP
Email: info@sjgroup.vn
Thời gian ký: 29.08.2026 08:39:55 +07:00

To: Ho Chi Minh City Stock Exchange

Organization name: SJ GROUP JOINT STOCK COMPANY (SJ GROUP)
Stock code: SJS
Address: Land lot CT6, Nam An Khanh New Urban Area, An Khanh commune, Hanoi, Vietnam.

- *Pursuant to Circular No. 96/2020/TT-BTC dated 16 November 2020 issued by the Ministry of Finance, providing guidelines for information disclosure in the stock market.*
- *Based on the reviewed interim Separate Financial Statements and Consolidated Financial Statements for the period ending June 30, 2026 and the same period in 2025 of SJ GROUP Joint Stock Company.*

SJ GROUP Joint Stock Company would like to explain the difference in profit after tax (NPAT) between the fiscal year ending June 30, 2026 and the same period in 2025 as follows::

Unit: VND

Indicator	**NPAT 6 months 2026** *(1)*	**NPAT 6 months 2025** *(2)*	**Difference** *(3) = (1) –(2)*
Separate Financial Statements	419.125.876.954	170.312.000.655	248.813.876.299
ConsolidatedFinancial Statements	419.685.207.985	171.448.960.799	248.236.247.186

Reason for the difference:

- Profit after tax on the audited Separate and Consolidated Financial Statements for the first 6 months of the year is higher than the same period in 2025 because the Company continues to operate the Nam An Khanh project.

The above is the explanation of SJ GROUP Joint Stock Company reporting to Ho Chi Minh City Stock Exchange on the difference in profit after tax on the separate financial statements and the audited consolidated financial statements for the period ending June 30, 2026 compared to the same period in 2025 of the Company.

Sincerely!

Recipient:
- As stated above ;
- Archived: Accounting, Admin, Website.

KT.TỔNG GIÁM ĐỐC CÔNG TY
GIÁM ĐỐC TÀI CHÍNH

M.S.D.N:0101399461 - C.T.C.P
CÔNG TY CỔ PHẦN SJ GROUP
THÀNH PHỐ HÀ NỘI

Nguyễn Hải Ninh