

SJ GROUP JOINT STOCK COMPANY

No: 27 /SJG - KT

Re: Explanation of the difference in net profit after tax in Q3 2026 compared to Q3 2025**SOCIALIST REPUBLIC OF VIETNAM****Independence - Freedom - Happiness**

Hanoi, 14 October 2026

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14.10.2026
16:47:42 +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 Separate and Consolidated Financial Statements for Q3 2026 of SJ GROUP Joint Stock Company.

SJ GROUP Joint Stock Company would like to provide the explanation for the difference in net profit after tax (NPAT) for Q3 2026 compared to Q3 2025 as follows:

Unit: VND

Indicator	NPAT Q3 2026 (1)	NPAT Q3 2025 (2)	Difference (3) = (1) - (2)
Separate Financial Statements	1.011.389.429.678	2.626.884.087	1.008.762.545.591
Consolidate Financial Statements	1.012.256.042.948	3.097.078.113	1.009.158.964.835

Reason for the difference:

- Net profit after tax for Q3 2026 in both the Separate Financial Statements and Consolidated Financial Statements is higher than the same period in 2025 because SJ Group continues to operate the Nam An Khanh project in Q3 2026.

The above explanation is reported by SJ GROUP Joint Stock Company to the State Securities Commission and Ho Chi Minh City Stock Exchange on the difference in net profit after tax in the separate and consolidated financial statements for Q3 2026 compared to Q3 2025.

Sincerely!**Recipient:**

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

CHIEF FINANCIAL OFFICER

*Nguyễn Hải Ninh*