

**VIETOURIST HOLDINGS
JOINT STOCK COMPANY**

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No: 34/2026/CBTT-VTD

SOCIALIST REPUBLIC OF VIETNAM

Independence - Freedom – Happiness

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Ho Chi Minh City, October 26, 2026

PERIODIC INFORMATION DISCLOSURE ON FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

In compliance with Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance providing guidelines on information disclosure on the securities market, Vietourist Holdings Joint Stock Company hereby discloses its Financial Statements for the Third Quarter of 2026 to the Hanoi Stock Exchange as follows:

3. Name of organization: VIETOURIST HOLDINGS JOINT STOCK COMPANY (the “Company”)

Securities code: VTD

Address: 386/71C Le Van Sy Street, Nhieu Loc Ward, Ho Chi Minh City

Contact phone: 028.6261.6365 Fax: 028.6253.2111

E-mail: info@vietourist.com.vn Website: <https://www.vietourist.com.vn/vn/>

4. Contents of information disclosure:

- Financial Statements for the Third Quarter of 2026

☐ Separate Financial Statements (in case the listed company has no subsidiaries and the superior accounting entity has no dependent units);

☒ Consolidated Financial Statements (in case the listed company has subsidiaries);

☐ Combined Financial Statements (in case the listed company has dependent accounting units organized with separate accounting systems).

- Cases requiring explanation:

+ The auditing firm issues an opinion other than an unqualified opinion on the Financial Statements (for the audited Financial Statements of 2025):

☐ Yes ☒ No

Explanatory document in case of “Yes”:

☐ Yes ☒ No

+ Profit after tax in the reporting period differs by 5% or more before and after audit, or changes from loss to profit or vice versa (for the audited Financial Statements of 2025):

☐ Yes ☒ No



Explanatory document in the event of a “Yes”:

☐ Yes

☒ No

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

☒ Yes

☐ No

Explanatory document in the event of a “Yes”:

☒ Yes

☐ No

+ Profit after tax in the reporting period incurs a loss, or changes from profit in the same period of the previous year to a loss in the current period, or vice versa:

☒ Yes

☐ No

Explanatory document in the event of a “Yes”:

☒ Yes

☐ No

This information was disclosed on the Company’s website on October 26, 2026 at: www.vietourist.com.vn.

Attachments:

- Q3 2026 Financial Statements
- Explanatory Statement

On behalf of the Company
Authorized Information Disclosure Officer



Nguyen Duong Trung Hieu



VIETOURIST HOLDINGS JOINT STOCK COMPANY

386/71C Le Van Sy Street, Nhieu Loc Ward, Ho Chi Minh City

CONSOLIDATED FINANCIAL STATEMENTS

Quarter 3 of 2026

For the period ended 30 September 2026



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CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

Currency: VND

ITEM	Code	Note	Closing balance (30/09/2026)	Opening balance (01/01/2026)
A. CURRENT ASSETS	100		235,586,807,470	234,655,329,462
I. Cash and cash equivalents	110	V.1	7,441,164,795	13,966,980,106
1. Cash	111		3,237,363,699	13,213,522,989
2. Cash equivalents	112		4,203,801,096	753,457,117
II. Short-term financial investments	120		5,580,038,562	6,524,866,667
1. Trading securities	121	V.2	-	-
2. Provision for devaluation of trading securities (*)	122		-	-
3. Held-to-maturity investments	123	V.2	5,658,666,467	6,524,866,667
4. Provision for short-term held-to-maturity investments (*)	124		(78,627,905)	-
5. Other short-term investments	125		-	-
6. Provision for losses on other short-term investments (*)	126		-	-
III. Short-term receivables	130		207,459,703,716	208,017,654,239
1. Short-term trade receivables	131	V.3	41,799,806,430	63,335,476,095
2. Short-term prepayments to suppliers	132		121,747,475,004	45,188,170,834
3. Short-term intercompany receivables	133		-	-
4. Receivables according to the progress of construction contracts	134		-	-
5. Other short-term receivables	135	V.3	43,912,422,282	99,494,007,310
6. Provision for doubtful short-term receivables (*)	136		-	-
7. Shortage of assets awaiting resolution	137		-	-
IV. Inventories	140	V.4	11,463,932,152	5,553,271,737
1. Inventories	141		11,463,932,152	5,553,271,737
2. Provision for devaluation of inventories (*)	142		-	-
V. Short-term biological assets	150		-	-
1. Short-term livestock yielding products once	151		-	-
2. Seasonal crops or crops yielding products once, short-term	152		-	-
3. Provision for losses on short-term biological assets (*)	153		-	-
VI. Other current assets	160		3,641,968,245	592,556,713
1. Short-term costs awaiting allocation	161	V.5	3,110,829,396	355,831,241
2. Deductible value added tax	162		531,138,849	236,725,472
3. Taxes and other receivables from the State	163		-	-
4. Repurchase transactions of Government bonds	164		-	-
5. Other current assets	165		-	-
B. NON-CURRENT ASSETS	200		139,401,758,802	148,833,720,540
I. Long-term receivables	210		901,000,000	2,701,000,000
1. Long-term trade receivables	211		-	-
2. Long-term prepayments to suppliers	212		-	-
3. Working capital provided to subordinate units	213		-	-
4. Long-term intercompany receivables	214		-	-
5. Other long-term receivables	215		901,000,000	2,701,000,000
6. Provision for doubtful long-term receivables (*)	216		-	-

ITEM	Code	Note	Closing balance (30/09/2026)	Opening balance (01/01/2026)
II. Fixed assets	220		46.185.274.987	53.214.278.506
1. Tangible fixed assets	221	V.7	46.185.274.987	53.214.278.506
- Historical cost	222		66.590.686.479	75.504.586.478
- Accumulated depreciation (*)	223		(20.405.411.492)	(22.290.307.972)
2. Finance lease fixed assets	224		-	-
- Historical cost	225		-	-
- Accumulated depreciation (*)	226		-	-
3. Intangible fixed assets	227		-	-
- Historical cost	228		-	-
- Accumulated depreciation (*)	229		-	-
III. Long-term biological assets	230		-	-
1. Livestock yielding products periodically	231		-	-
a) Livestock yielding products periodically, not yet mature	232		-	-
b) Livestock yielding products periodically, mature	233		-	-
- Historical cost	234		-	-
- Accumulated depreciation (*)	235		-	-
2. Long-term livestock yielding products once	236		-	-
3. Seasonal crops or crops yielding products once, long-term	237		-	-
4. Provision for losses on long-term biological assets (*)	238		-	-
IV. Investment properties	240		-	-
- Historical cost	241		-	-
- Accumulated depreciation (*)	242		-	-
V. Long-term assets in progress	250		-	-
1. Long-term production and business costs in progress	251		-	-
2. Construction in progress	252		-	-
VI. Long-term financial investments	260		91.587.750.434	91.602.760.440
1. Investments in subsidiaries	261		-	-
2. Investments in joint ventures and associates	262		91.587.750.434	91.602.760.440
3. Equity investments in other entities	263		-	-
4. Provision for losses on long-term investments in other entities (*)	264		-	-
5. Long-term held-to-maturity investments	265		-	-
6. Provision for long-term held-to-maturity investments (*)	266		-	-
VII. Other non-current assets	270		727.733.381	1.315.681.594
1. Long-term costs awaiting allocation	271	V.9	727.733.381	1.315.681.594
2. Deferred income tax assets	272		-	-
3. Long-term equipment, materials and spare parts	273		-	-
4. Other non-current assets	274		-	-
TOTAL ASSETS (280 = 100 + 200)	280		374.988.566.272	383.489.050.002
C - LIABILITIES	300		119.210.679.919	118.796.989.781
I. Current liabilities	310		111.731.147.862	101.673.095.631
1. Short-term trade payables	311	V.10	24.711.526.125	23.888.407.784
2. Short-term advances from customers	312		9.450.989.838	10.213.668.701

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Consolidated financial statements for the period ended 30 September 2026

ITEM	Code	Note	Closing balance (30/09/2026)	Opening balance (01/01/2026)
3. Dividends and profits payable	313		-	-
4. Short-term taxes and other payables to the State	314	V.10	292.987.215	279.585.505
5. Payables to employees	315		293.128.495	791.431.571
6. Short-term accrued expenses	316	V.10	5.786.967.372	4.464.733.562
7. Short-term intercompany payables	317		-	-
8. Short-term payables according to the progress of construction contracts	318		-	-
9. Short-term revenue awaiting allocation	319	V.10	-	758.542.276
10. Other short-term payables	320	V.10	15.458.684.899	20.000.000
11. Short-term borrowings and finance lease liabilities	321	V.11	55.736.863.918	61.256.726.232
12. Short-term provisions	322		-	-
13. Bonus and welfare funds	323		-	-
14. Price stabilisation fund	324		-	-
15. Repurchase transactions of Government bonds	325		-	-
II. Non-current liabilities	330		7.479.532.057	17.123.894.150
1. Long-term trade payables	331		-	-
2. Long-term advances from customers	332		-	-
3. Long-term taxes and other payables to the State	333		-	-
4. Long-term accrued expenses	334		-	-
5. Intercompany payables on working capital	335		-	-
6. Long-term intercompany payables	336		-	-
7. Long-term revenue awaiting allocation	337		-	-
8. Other long-term payables	338		-	-
9. Long-term borrowings and finance lease liabilities	339	V.11	7.479.532.057	17.123.894.150
10. Convertible bonds	340		-	-
11. Preference shares	341		-	-
12. Deferred income tax liabilities	342		-	-
13. Long-term provisions	343		-	-
14. Science and technology development fund	344		-	-
D - OWNERS' EQUITY	400		255.777.886.353	264.692.060.221
1. Contributed capital of owners	411	V.12	240.000.000.000	240.000.000.000
- Ordinary shares carrying voting rights	411a	V.12	240.000.000.000	240.000.000.000
- Preference shares	411b		-	-
2. Share premium	412	V.12	180.250.000	180.250.000
3. Bond conversion options	413		-	-
4. Other capital of owners	414		-	-
5. Treasury shares (*)	415		-	-
6. Differences upon asset revaluation	416		-	-
7. Foreign exchange differences	417		-	-
8. Investment and development fund	418		-	-
9. Other funds belonging to owners' equity	419		-	-
10. Undistributed profit after tax	420		15.597.636.353	24.511.810.221
- Undistributed profit after tax accumulated to the end of the prior period	420a		24.511.810.221	24.511.810.221

**VIETOURIST HOLDINGS JOINT STOCK
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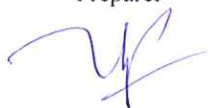
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Consolidated financial statements for the period ended 30 September 2026

ITEM	Code	Note	Closing balance (30/09/2026)	Opening balance (01/01/2026)
- Undistributed profit after tax of the current period	420b		(8.914.173.868)	-
Non-controlling interests	429		-	-
TOTAL RESOURCES (440 = 300 + 400)	440		374.988.566.272	383.489.050.002

Preparer



Đoàn Thị Lan Phương

Chief Accountant



Nguyễn Nu Hue Phuong



Tran Van Tuan

CONSOLIDATED INCOME STATEMENT

Quarter 3 of 2026

Currency: VND

Item	Code	Notes	Current quarter – Current year	Current quarter – Prior year	Accumulated from the beginning of the year to the end of this quarter (Current year)	Accumulated from the beginning of the year to the end of this quarter (Prior year)
- Revenue from sales of goods and rendering of services	01		43,011,612,945	34,564,035,606	117,582,867,067	112,522,828,244
- Revenue deductions	02		-	-	-	-
- Net revenue from sales of goods and rendering of services (10 = 01 - 02)	10		43,011,612,945	34,564,035,606	117,582,867,067	112,522,828,244
- Cost of goods sold	11		37,964,013,724	27,925,333,693	108,317,126,639	91,839,449,168
- Gross profit from sales of goods and rendering of services (20 = 10 - 11)	20		5,047,599,221	6,638,701,913	9,265,740,428	20,683,379,076
- Gain/(loss) from sale and disposal of investment property	21		-	-	-	-
- Financial income	22		672,603,251	83,346,315	811,797,282	469,719,194
- Financial expenses	23		1,942,118,889	1,435,018,793	5,486,111,501	4,117,369,460
- In which: + Borrowing costs	24		1,941,706,279	1,402,716,580	5,478,705,337	4,076,217,666
- Selling expenses	25		1,033,000,190	1,162,883,433	7,191,279,547	3,398,940,543
- General and administrative expenses	26		2,150,571,813	2,245,166,697	6,251,026,237	7,355,515,137
- Share of profit or loss in joint ventures and associates	27		9,239,820	2,043,023	9,239,820	-
- Net operating profit (30 = 20 + 21 + (22 - 23) - (25 + 26) + 27)	30		603,751,400	1,881,022,328	(8,841,639,755)	6,281,273,130
- Other income	31		821	961,263	710,780,831	3,144,566
- Other expenses	32		603,009,537	36,732,653	680,437,513	1,633,761,832
- Other profit (40 = 31 - 32)	40		(603,008,716)	(35,771,390)	30,343,318	(1,630,617,266)
- Total accounting profit before tax (50 = 30 + 40)	50		742,684	1,845,250,938	(8,811,296,437)	4,650,655,864
- Current corporate income tax expense	51		-	377,192,237	-	1,257,679,028
- Deferred corporate income tax expense	52		-	-	-	-
- Profit after corporate income tax (60 = 50 - 51 - 52) (*)	60		742,684	1,468,058,701	(8,811,296,437)	3,392,976,836
- Profit after tax attributable to the parent company	61		742,684	1,468,058,701	(8,811,296,437)	3,392,976,836
- Profit after tax attributable to non-controlling interests	62		-	-	-	-
- Basic earnings per share (*)	70		-	122	(367)	283
- Diluted earnings per share (*)	71		-	61	(367)	141

Preparer

Chief Accountant

Ho Chi Minh City, 26 Oct 2026

Chairman of the Board of Directors



Đoàn Thị Lan Phương

Nguyen Nu Hue Phuong

Tran Van Tuan

CONSOLIDATED STATEMENT OF CASH FLOWS

(Direct method)

Accumulated from 01/01/2026 to 30/09/2026

Currency: VND

Item	Code	Note	Accumulated from the beginning of the year to the end of this quarter (Current year)	Accumulated from the beginning of the year to the end of this quarter (Prior year)
I. Cash flows from operating activities				
1. Cash received from sales of goods, rendering of services and other revenue	01		140,905,104,737	182,058,446,344
2. Cash paid to suppliers of goods and services	02		(188,642,599,038)	(317,863,490,815)
3. Cash paid to employees	03		(11,492,462,173)	(5,612,869,151)
4. Interest paid	04		(5,089,896,487)	(4,080,318,924)
5. Corporate income tax paid	05		-	(31,572,392)
6. Other cash receipts from operating activities	06		73,233,027,201	81,479,420,615
7. Other cash payments for operating activities	07		(7,045,123,815)	(61,560,084,005)
Net cash flows from operating activities	20		1,868,050,425	(125,610,468,328)
II. Cash flows from investing activities				
1. Cash paid for the purchase and construction of fixed assets and other long-term assets	21		-	(20,683,027,298)
2. Proceeds from the disposal and sale of fixed assets and other long-term assets	22		1,590,909,091	-
3. Cash lent to and paid for the purchase of debt instruments of other entities	23		(1,700,000,000)	(4,350,000,000)
4. Cash recovered from lending and from the resale of debt instruments of other entities	24		650,000,000	11,300,000,000
5. Cash paid for equity investments in other entities	25		-	(20,900,000,000)
6. Cash recovered from equity investments in other entities	26		100,000,000	19,710,270,000
7. Interest, dividends and profits received	27		19,364,841	-
Net cash flows from investing activities	30		660,273,932	(14,922,757,298)
III. Cash flows from financing activities				
1. Proceeds from the issue of shares and receipt of capital contributions from owners	31		-	120,000,000,000
2. Cash paid to return capital contributions to owners and to repurchase shares issued by the enterprise	32		-	-
3. Proceeds from borrowings	33		76,622,819,418	109,596,581,718
4. Repayment of borrowing principal	34		(87,651,358,410)	(90,665,069,522)
5. Payment of finance lease liabilities	35		-	-
6. Dividends and profits paid to owners	36		-	-

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Net cash flows from financing activities	40		(11,028,538,992)	138,931,512,196
Net cash flows during the period (50 = 20+30+40)	50		(8,500,214,635)	(1,601,713,430)
Cash and cash equivalents at the beginning of the period	60		15,941,379,430	13,072,413,662
Effect of exchange rate fluctuations on translation of foreign currencies	61		-	-
Cash and cash equivalents at the end of the period (70 = 50+60+61)	70		7,441,164,795	11,470,700,232

Preparer



Đoàn Thị Lan Phương

Chief Accountant



Nguyễn Nu Hue Phương

Hồ Chí Minh City, 26 Oct 2026

Chairman of the Board of Directors



Tran Van Tuan



NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

As at 30 September 2026

Currency: VND

VIETOURIST HOLDINGS JOINT STOCK COMPANY

386/71C Le Van Sy Street, Nhieu Loc Ward, Ho Chi Minh City - Tax code 0311273634

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

Quarter 3 of 2026 - As at 30 September 2026

Prepared in accordance with Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance.
Currency: VND

These notes have been prepared on the basis of the general ledger, subsidiary ledgers, transaction documentation and related worksheets, and have been reconciled with the statement of financial position, the income statement and the statement of cash flows of the same period. For the consolidated financial statements, the figures also include the adjustments and eliminations within the consolidation scope.

I. CHARACTERISTICS OF THE COMPANY'S OPERATIONS

1. Form of capital ownership

Vietourist Holdings Joint Stock Company is a joint stock company established in Vietnam under Enterprise Registration Certificate No. 0311273634, first issued on 26 October 2011 and amended for the 16th time on 12 March 2025. The actual contributed capital of owners as at 30 September 2026 is VND 240,000,000,000, corresponding to 24,000,000 ordinary shares with a par value of VND 10,000. The Company's shares are traded on UPCoM under the securities code VTD.

2. Business field

The Company's business field is trade and services.

3. Business lines

Principal business activities: domestic and international tour operations; travel agency services; support services relating to the promotion and organisation of tours; air ticket agency services; customs clearance agency services; hotels; restaurants and food and beverage services; passenger and cargo road transport; real estate business; interpretation and translation activities.

4. Normal production and business cycle

The Company's normal production and business cycle does not exceed 12 months.

5. Characteristics of operations during the period affecting the financial statements

In the first 9 months of 2026, the historical cost of tangible fixed assets decreased by VND 8,913,899,999 due to the liquidation of transportation vehicles (details in Note V.7). Outstanding borrowings decreased by VND 15,164,224,407, of which the decrease in cash was VND 11,028,620,331 according to items 33 and 34 of the statement of cash flows, with the remainder being non-cash reclassification entries (details in Note V.11).

6. Enterprise structure

Subsidiary: Vietrip Transport Company Limited, address 242 - 242A Tran Hung Dao Street, Cau Ong Lanh Ward, Ho Chi Minh City. Interest and voting rights ratio 100%.

Associates: Medieshare Medical Services and Solutions Joint Stock Company (48.14%); Viet Mui Ne Restaurant Joint Stock Company (40%); La Ngau Retreat & Wellness Joint Stock Company (45%); Hoang Kim Tay Nguyen Social Joint Stock Company (45.33%, indirect investment through the subsidiary Vietrip). La Ngau and Hoang Kim Tay Nguyen are in the stage of long-term investment in progress and have not yet put their projects into operation. The Company's share of results in these entities is determined based on the financial statements of each investee for the same period.

Dependent accounting units: Binh Duong Branch, Phan Thiet Branch, Da Lat Branch, Can Tho Branch and representative offices in Ho Chi Minh City, An Giang, Gia Lai, Hanoi and Hai Phong.

7. Employees

The number of employees as at 30 June 2026 was 105 (69 at the beginning of the year).

II. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

The fiscal year begins on 1 January and ends on 31 December each year. This reporting period is the third quarter of 2026, from 1 July 2026 to 30 September 2026, and accumulated from 1 January 2026 to 30 September 2026. The accounting currency is Vietnam Dong (VND).

III. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM APPLIED

1. Accounting system applied

The Company applies the Vietnamese Enterprise Accounting System issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance and the guiding circulars amending and supplementing it.

2. Statement of compliance with accounting standards and the accounting system

The Board of Management confirms that it has fully complied with the requirements of the Vietnamese Accounting Standards and the current Vietnamese Enterprise Accounting System in preparing and presenting these interim consolidated financial statements.

3. Statement on the comparability of information in the financial statements

The figures for the third quarter of 2025 and the accumulated 9 months of 2025 were prepared in accordance with Circular No. 200/2014/TT-BTC. For comparative presentation, the codes of the items have been mapped to the corresponding codes of Circular No. 99/2025/TT-BTC according to the economic substance of each item, specifically: financial income from code 21 to code 22, financial expenses from code 22 to code 23, interest expense from code 23 to code 24, share of profit or loss in joint ventures and associates from code 24 to code 27; in the statement of financial position, total assets from code 270 to code 280 and total resources remaining at code 440.

IV. ACCOUNTING POLICIES APPLIED

Exchange rates applied in accounting

- Transactions arising in foreign currencies are translated at the actual transaction exchange rate at the time they arise. At the date of preparation of the financial statements, monetary items denominated in foreign currencies are revalued at the average transfer buying and selling rate of the commercial bank with which the Company regularly transacts; for demand deposits in foreign currency, the corresponding rate of the bank where the Company maintains the account is used. Exchange differences arising during the period and differences from revaluation are recognised in financial income or financial expenses.

Principles for recognising cash and cash equivalents

- Cash comprises cash on hand and demand deposits at banks. Cash equivalents are short-term investments with a recovery term of not more than 3 months from the date of deposit, which are readily convertible into known amounts of cash and are subject to an insignificant risk of change in value.

Accounting principles for financial investments

- Held-to-maturity investments comprise term deposits and are recognised at cost. Investments in subsidiaries and associates in the separate financial statements are recognised at cost; a provision for losses is made when the investee incurs losses such that the investor may lose capital. Investments in equity instruments of other entities are investments over which there is no control or joint control and no significant influence over the investee.

Accounting principles for receivables

- Receivables are monitored in detail by term of receivable, by counterparty, by currency and by other factors according to management requirements. Receivables are classified as short-term or long-term based on their remaining term at the end of the accounting period. A provision for doubtful debts is made for receivables that are overdue or not yet due but for which there is evidence that they may not be recoverable.

Principles for recognising inventories

- Inventories are stated at cost; where the net realisable value is lower than cost, they are stated at net realisable value. The value of inventories is determined using the weighted average method and accounted for under the perpetual inventory method. The costs of tours not yet departed at the end of the accounting period are monitored

under production and business costs in progress. For tours in progress at the end of the accounting period, the costs of services not yet performed are retained under production and business costs in progress; the costs of services performed are transferred to cost of goods sold corresponding to the revenue recognised.

Principles for recognising and depreciating fixed assets

- Tangible fixed assets are recognised at cost and, during use, are presented at historical cost, accumulated depreciation and net book value. Depreciation is charged on a straight-line basis with estimated useful lives as follows: buildings and structures 20 - 40 years; machinery and equipment 03 years; transportation vehicles 05 - 10 years; management equipment and instruments 04 - 06 years; intangible assets and other assets 04 years.

Accounting principles for costs awaiting allocation

- Costs already incurred that relate to the operating results of more than one accounting period are recognised as costs awaiting allocation and are allocated gradually to expenses on a straight-line basis, based on the estimated useful period. Costs awaiting allocation are classified as short-term or long-term according to the remaining allocation period.

Accounting principles for payables and accrued expenses

- Payables are monitored in detail by term, by counterparty and by original currency, and are classified as short-term or long-term according to their remaining term. Accrued expenses are recognised on the basis of expenses actually incurred but for which sufficient documentation is not yet available for recording, and which can be reliably estimated. When the actual documentation becomes available, the Company reconciles and settles the amount accrued; the difference between the estimated and actual amounts is adjusted to the appropriate expense item.

Principles for recognising revenue awaiting allocation

- Amounts received from customers in advance of the Company rendering services are presented as advances from customers. Revenue awaiting allocation is recognised only for amounts that meet the nature of the revenue awaiting allocation account, being amounts received relating to service obligations spanning more than one accounting period, and is allocated to revenue in line with the obligations performed.

Principles for recognising borrowings and borrowing costs

- Borrowings are monitored in detail by each loan contract, by each lender and by term, and are classified as short-term or long-term according to their remaining term. Borrowing costs are recognised in financial expenses in the period in which they arise, except for the portion capitalised in accordance with regulations.

Principles for recognising owners' equity

- Contributed capital of owners is recognised at the amount actually contributed. Share premium reflects the difference between the issue price and the par value of shares. Undistributed profit after tax reflects the business results after tax and the distribution of profits or treatment of losses.

Principles and methods of revenue recognition

- Revenue from rendering travel services is recognised when the tour has departed and the services have been completed, and when the portion of work completed and the economic benefits to be obtained can be reliably determined. Revenue from hotel services is recognised according to the actual period of stay. Financial income comprises deposit interest, lending interest and foreign exchange gains, and is recognised when it is probable that economic benefits will be obtained and the amount can be reliably determined. For each contract, the Company determines its role based on control of the service before transfer to the customer, responsibility for performing the contract and the risks borne: where the Company is the principal responsible for rendering the service, it recognises the entire value of the service as revenue; where it merely acts as an intermediary arranging services for a supplier, it recognises only the commission or service fee to which it is entitled.

Principles for recognising cost of goods sold and expenses

- Cost of goods sold is recognised in accordance with the matching principle with the revenue arising in the period. Selling expenses and general and administrative expenses are recognised at the amounts actually incurred in the period. Financial expenses comprise interest expense, foreign exchange losses and other financial expenses.

Principles and methods of recognising corporate income tax expense

- Current corporate income tax expense is determined on the basis of taxable income and the prevailing corporate income tax rate of 20%. Deferred income tax assets and deferred income tax liabilities are recognised for temporary differences between the tax base and the carrying amount of assets and liabilities.

Related parties

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

Segment reporting

- A business segment is a distinguishable component engaged in producing or rendering products or services and that is subject to risks and economic benefits different from those of other business segments. A geographical segment is a distinguishable component engaged in producing or rendering products or services within a particular economic environment.

Financial instruments

- The Company's financial assets comprise cash and cash equivalents, receivables and financial investments. Financial liabilities comprise trade payables, other payables, accrued expenses and borrowings. The Company has not determined the fair value of its financial instruments as there is no specific guidance on the determination of fair value.

Basis of consolidation of the financial statements

- The consolidated financial statements comprise the financial statements of the parent company and of the subsidiary controlled by the parent company, prepared for the same accounting period and applying uniform accounting policies. All intra-group balances and transactions, including intra-group revenue, expenses and unrealised gains or losses arising from intra-group transactions, are eliminated in full on consolidation.

Accounting for investments in associates

- Investments in associates are accounted for under the equity method. The initial carrying amount is cost, which is subsequently increased or decreased by the Company's share of the profit or loss of the associate after the date of investment. The provision for investment losses made in the separate financial statements is reversed on consolidation.

V. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE STATEMENT OF FINANCIAL POSITION

1. Cash and cash equivalents

Item	30/09/2026	01/01/2026
Cash	3.237.363.699	13.213.522.989
Cash equivalents	4.203.801.096	751.357.117
Total	7.441.164.795	13.964.880.106

Item	30/09/2026	01/01/2026
Cash on hand	1.001.144.506	3.655.081.154
Demand deposits at banks	2.236.219.193	8.322.456.017
Total cash	3.237.363.699	
01-month term deposits	700.000.000	700.000.000
03-month term deposits	3.500.000.000	
Accrued interest receivable on term deposits	3.801.096	2.100.000
Total cash equivalents	4.203.801.096	702.100.000
GRAND TOTAL	7.441.164.795	12.679.637.171

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(*) All term deposits have been used as security for borrowings at Military Commercial Joint Stock Bank - Sai Gon Branch - District 3 Transaction Office (see Note V.11). As at 30 September 2026, cash equivalents remained at VND 4,203,801,096, comprising a 01-month term deposit of VND 700,000,000, a 03-month term deposit of VND 3,500,000,000 and accrued interest receivable of VND 3,801,096 at the same bank. The list of banks with which the Company transacts is presented in accordance with the interim financial statements.

2. Short-term financial investments

Item	30/09/2026	01/01/2026
Held-to-maturity investments	5.658.666.467	6.524.866.667
Provision for short-term held-to-maturity investments	(78.627.905)	
Total	5.580.038.562	6.524.866.667

Details as at 30 September 2026	30/09/2026
Term deposits of more than 03 months at Military Commercial Joint Stock Bank - Sai Gon Branch - District 3 Transaction Office	500.000.000
Accrued interest receivable on term deposits	8.355.556
Held-to-maturity investments of the subsidiary	5.150.310.911
Provision for held-to-maturity investments of the subsidiary	(78.627.905)
Total	5.580.038.562

Held-to-maturity investments are term deposits at commercial banks, recognised at cost plus accrued interest over the deposit period.

3. Short-term receivables

Item	30/09/2026	01/01/2026
Short-term trade receivables	41.799.806.430	63.335.476.095
The Infinis Vietnam Joint Stock Company	13.087.727.461	13.087.727.461
Mr Mai Van Thong	3.643.380.000	5.483.380.000
Mrs Nguyen Nu Hue Phuong	-	12.100.000.000
Other customers	25.068.698.969	32.664.368.364
Short-term prepayments to suppliers	121.747.475.004	45.188.170.834
VIET MUI NE RESTAURANT JOINT STOCK COMPANY	6.000.000.000	6.000.000.000
LA NGAU RETREAT & WELLNESS JOINT STOCK COMPANY	17.100.000.000	700.000.000
Tre Viet Aviation Joint Stock Company	-	6.218.359.773
Novela Mui Ne Resort Management Company Limited	-	9.487.081.338
Regal Group Joint Stock Company (formerly Dat Xanh Mien Trung Joint Stock Company)	-	10.849.060.000
Vietourist Travel Joint Stock Company	11.832.800.808	4.397.800.808
Mr Tran Manh Hung	7.706.994.000	-
Other suppliers	79.107.680.196	7.535.868.915
Other short-term receivables	43.912.422.282	99.494.007.310
Mr Tran Van Tuan (advance)	-	929.510.579
Tour advances	7.021.164.921	9.011.553.038
Short-term collateral and escrow deposits	4.851.984.000	23.651.984.000

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Item	30/09/2026	01/01/2026
Tay Nguyen Green Agriculture Tourism Joint Stock Company (formerly Tre Xanh Gia Lai Hotel Joint Stock Company)	13.077.121.604	55.368.466.324
Other short-term receivables	18.962.151.757	10.532.493.369
Total	207.459.703.716	214.044.620.906

Based on the payment status and ageing of each counterparty as at 30 September 2026, the Company has not recognised any provision for doubtful debts in respect of the above receivables.

4. Inventories

Item	30/09/2026	01/01/2026
Inventories and production and business costs in progress	11.463.932.152	5.553.271.737

5. Other current assets

Item	30/09/2026	01/01/2026
Short-term costs awaiting allocation	3.110.829.396	355.831.241
Deductible value added tax	531.138.849	236.725.472
Total	3.641.968.245	592.556.713

6. Long-term receivables

Item	30/09/2026	01/01/2026
Other long-term receivables (escrow and collateral)	901.000.000	2.701.000.000

7. Increases and decreases in tangible fixed assets (accumulated for the first 9 months of 2026)

Item	Machinery and equipment	Transportation and transmission vehicles	Total
Historical cost at 01/01/2026	73.500.000	75.431.086.478	75.504.586.478
Purchases and investments during the period	-	-	-
Liquidations and disposals during the period	-	(8.913.899.999)	(8.913.899.999)
Closing historical cost at 30/09/2026	73.500.000	66,517,186,479	66.590.686.479
Fully depreciated but still in use	73.500.000	1.088.554.545	1.162.054.545
Accumulated depreciation at the beginning of the year	73.500.000	20.405.411.492	22.290.307.972
Depreciation charged during the period	-	5.543.993.992	5.543.993.992
Depreciation of assets liquidated and disposed of	-	(7.428.890.472)	(7.428.890.472)
Closing accumulated depreciation at 30/09/2026	73.500.000	18.520.515.012	18.594.015.012
Net book value at 01/01/2026	-	53.214.278.506	53.214.278.506
NET BOOK VALUE AT 30/09/2026	-	46.185.274.987	46.185.274.987

The assets liquidated during the period were transportation vehicles with a historical cost of VND 8,913,899,999, of which the historical cost of the parent company was VND 8,078,445,454 and that of the subsidiary was VND 835,454,545. The depreciation charged during the period agrees with item 02 of the statement of cash flows. The accumulated depreciation of the assets liquidated above is derived from the movement in accumulated depreciation in the consolidated statement of financial position.

8. Long-term financial investments

Item	30/09/2026	01/01/2026
Investments in subsidiaries	-	-
Investments in joint ventures and associates	91.587.750.434	91.602.760.440
Provision for losses on investments in other entities	-	-
Total	91.587.750.434	91.602.760.440

Investments in associates are accounted for under the equity method. The investment in the subsidiary has been eliminated in full on consolidation and the provision for investment losses has been reversed. The movement in the carrying amount of the investment during the period is as follows:

Investments in associates - equity method	Value
Carrying amount at 01/01/2026	91.602.760.440
Share of profit or loss in associates recognised in the third quarter of 2026	9.239.820
Share of profit or loss in associates for the first 6 months of 2026	(24.249.826)
Carrying amount at 30/09/2026	91.587.750.434

The Company did not receive any dividends or distributed profits from its associates during the period and there was no change in ownership ratios.

9. Other non-current assets

Item	30/09/2026	01/01/2026
Long-term costs awaiting allocation	727.733.381	1.315.681.594

10. Current liabilities

Item	30/09/2026	01/01/2026
Short-term trade payables	24.711.526.125	23.888.407.784
Short-term advances from customers	9.450.989.838	10.213.668.701
Taxes and other payables to the State	292.987.215	279.585.505
Payables to employees	293.128.495	791.431.571
Short-term accrued expenses	5.786.967.372	4.464.733.562
Short-term revenue awaiting allocation	-	758.542.276
Other short-term payables	15.458.684.899	20.000.000
Short-term borrowings and finance lease liabilities	55.736.863.918	61.256.726.232
Total	111.731.147.862	101.673.095.631

Based on the reconciliation of payment terms under the contracts and the subsidiary ledgers of payables as at 30 September 2026, the Company has not recognised any overdue unpaid trade payables.

11. Borrowings and finance lease liabilities

Item	30/09/2026	01/01/2026
Short-term borrowings and finance lease liabilities	55.956.780.586	61.256.726.232
Long-term borrowings and finance lease liabilities	10.485.059.821	17.123.894.150
TOTAL OUTSTANDING BORROWINGS	66.441.840.407	78.380.620.382

Movements accumulated for the first 9 months of 2026

Value

Movements accumulated for the first 9 months of 2026	Value
Proceeds from borrowings (item 33 - statement of cash flows)	76.622.819.418
Repayment of borrowing principal (item 34 - statement of cash flows)	(87.651.439.749)
Net movement in outstanding borrowings	(15.164.224.407)

Details of outstanding borrowings by bank:

Details by bank	30/09/2026	01/01/2026
Short-term borrowings payable to institutions	57.378.198.822	53.775.113.444
- Borrowings from Military Commercial Joint Stock Bank - Sai Gon Branch - District 3 Transaction Office	34.429.904.199	35.680.325.844
- Borrowings from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch	22.948.294.623	18.094.787.600
Long-term borrowings due for repayment to other institutions	5.203.246.120	7.481.612.788
Total short-term borrowings	62.581.444.942	61.256.726.232
Borrowings from Military Commercial Joint Stock Bank - Sai Gon Branch - District 3 Transaction Office (long-term)	38.800.000	145.600.000
Borrowings from Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch (long-term)	7.440.732.057	16.978.294.150
Total long-term borrowings	7.479.532.057	17.123.894.150

Repayment terms of long-term borrowings	30/09/2026	01/01/2026
Up to 01 year	5.203.246.120	7.481.612.788
Over 01 year to 05 years	11.816.193.334	16.184.322.233
Over 05 years	17.166.643	939.571.917
Total	17.036.606.097	24.605.506.938

Details of each loan agreement:

Military Commercial Joint Stock Bank - Sai Gon Branch - District 3 Transaction Office:

- Loan contract No. 332026.25.120.2328031.TD dated 4 September 2025: supplementing working capital for production and business activities, credit limit VND 40,000,000,000, interest rate according to each promissory note (applied during the period from 8.12% to 9% per annum), loan term of each drawdown not exceeding 06 months. The loan is secured by term bank deposits, tangible fixed assets and third-party assets.

- Credit contract No. 31637.22.120.2328031.TD dated 26 January 2022: purchase of vehicles for production and business activities, interest rate 9.5% per annum, loan term 48 months, grace period 01 year, monthly principal repayment, first principal repayment date 5 August 2022, secured by a mortgage over transportation and transmission vehicles.

- Credit contract No. 1019810.22.120.2328031.TD dated 26 December 2022: purchase of vehicles for production and business activities, interest rate 12.4% per annum, loan term 48 months, grace period 01 year, monthly principal repayment, first principal repayment date 5 January 2023, secured by term deposits and transportation and transmission vehicles.

- Credit contract No. 109498.22.120.2328031.TD dated 28 December 2022: purchase of vehicles for production and business activities, interest rate 12.4% per annum, loan term 56 months, grace period 01 year, monthly principal repayment, first principal repayment date 5 January 2023, secured by term deposits and transportation and transmission vehicles.

Tien Phong Commercial Joint Stock Bank - Ben Thanh Branch:

- Loan contract No. 71/2026/HDTD/Q4 dated 11 March 2026: supplementing working capital for production and business activities, credit limit VND 35,000,000,000, interest rate according to each promissory note (applied during the period from 4.03% to 10.55% per annum), loan term of each drawdown not exceeding 06 months, secured by a mortgage over third-party assets.
- Credit contract No. 407/2022/HDTD/Q4 dated 12 October 2022: purchase of vehicles for production and business activities, interest rate 9.9% per annum, loan term 72 months, grace period 01 year, first principal repayment date 25 October 2022, secured by a mortgage over transportation vehicles.
- Credit contract No. 406/2022/HDTD/Q4 dated 12 October 2022: purchase of vehicles for production and business activities, interest rate 9.9% per annum, loan term 72 months, grace period 01 year, first principal repayment date 25 October 2022, secured by a mortgage over transportation vehicles.
- Credit contract No. 134/2023/HDTD/Q4 dated 19 April 2023: purchase of vehicles for production and business activities, interest rate 12.5% per annum, loan term 60 months, grace period 01 year, first principal repayment date 25 May 2023, secured by a mortgage over transportation vehicles.
- Credit contract No. 91/2024/HDTD/Q4 dated 3 April 2024: purchase of vehicles for production and business activities, interest rate 10.1% per annum, loan term 72 months, grace period 01 year, first principal repayment date 25 April 2024, secured by a mortgage over transportation vehicles.
- Credit contract No. 125/2025/GNN/Q4 dated 9 May 2025: purchase of tourist vehicles serving the tourism and passenger transport business, interest rate 8.3% per annum, loan terms of 72 months and 71 months, grace period 01 year, first principal repayment dates 26 May 2025 and 25 July 2025, secured by a mortgage over transportation vehicles.
- Credit contract No. 210/2025/GNN/Q4 dated 29 July 2025: purchase of vehicles for production and business activities, interest rate 8% per annum, loan term 72 months, grace period 01 year, first principal repayment date 25 August 2025, secured by a mortgage over transportation vehicles.

The Company has no overdue unpaid borrowings.

Movements in outstanding borrowings during the third quarter of 2026 by lender (per the subsidiary ledgers of payables):

Item	Military Commercial Joint Stock Bank	Tien Phong Commercial Joint Stock Bank	Total
Outstanding balance at 01/07/2026	36.572.684.188	44.954.371.460	81.527.055.648
Drawdowns during the quarter	6.789.738.454	13.708.004.743	20.497.743.197
Principal repayments during the quarter	(9.735.669.960)	(25.185.845.274)	(34.921.515.234)
Outstanding balance at 30/09/2026	33.626.752.682	33.476.530.929	67.103.283.611

The outstanding balance of Military Commercial Joint Stock Bank stated above includes VND 2,952,464,892 monitored on the payment account of this bank, with no movement in the third quarter. The principal repayments of Tien Phong Commercial Joint Stock Bank include VND 3,729,115,750 representing a reclassification entry from other receivables to borrowings, which is not a cash repayment.

The loan agreements stated above are those of the parent company. The borrowings and finance lease liabilities item in the consolidated statement of financial position also includes the outstanding borrowings of the subsidiary.

Details of movements during the third quarter of 2026 by loan agreement - Military Commercial Joint Stock Bank:

Loan agreement number	Principal repayments during the quarter	Drawdowns during the quarter
LD2618484790		272.880.000
LD2601627829	675.122.875	
LD2230495223	98.000.000	
LD2236078702	273.000.000	
LD2300310245	53.400.000	
LD2218739909	40.300.000	
LD2619567247		528.280.000
LD2619598157		294.555.156
LD2601686050	564.074.228	
LD2619690126		1.318.681.426
LD2603764040	953.931.750	
LD2603597709	314.420.000	
LD2601695356	517.080.382	
LD2619842716		1.081.977.600
LD2619809728		327.295.874
LD2604106074	598.283.910	
LD2620281422		810.622.950
LD2606102417	1.021.745.520	
LD2606314693	3.240.374.920	
LD2621665775		668.110.248
LD2622460964		788.550.000
LD2607751842	263.200.000	
LD2607093617	347.433.975	
LD2623772070		698.785.200
LD2607982476	775.302.400	
Total	9.735.669.960	6.789.738.454

Details of movements during the third quarter of 2026 by loan agreement - Tien Phong Commercial Joint Stock Bank:

Loan agreement number	Principal repayments during the quarter	Drawdowns during the quarter
GNW8450021513544		818.868.000
271M41L222851001	749.999.990	
271M41L222850501	862.500.020	
GNG8469200542210		2.000.107.292
271MAZS260060005	1.925.914.584	
271MAZS260050006	1.353.000.000	
GNU9306258180806		4.000.000.000
271MAZS260070001	1.734.643.494	
271MAZS260070002	231.550.000	
GNX8678334344566		2.748.498.878
271MAZS260080003	5.000.000.000	

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Loan agreement number	Principal repayments during the quarter	Drawdowns during the quarter
271MAZS260090002	343.903.826	
271MAZS260120009	147.255.173	
GNT8571286620162		1.800.000.000
271M41M231090001	1.767.406.654	
271MAZS260190003	1.000.000.000	
271M41L240960001	341.677.772	7.427.778
271MAZS261180005	629.968.000	
271M41L252100001	68.666.668	17.166.667
271M41L251760001	157.746.480	39.436.620
271M41L251290001	622.222.224	155.555.556
271MAZS260350002	698.000.000	349.000.000
271MAZS261630001	1.099.908.384	
GNK9868573451903		786.186.282
271MAZS261660002	945.977.866	
271MAZS262520002	786.186.282	
271MAZS261960003	200.000.000	
271MAZS261830001	790.202.107	
71/2026/KUNN/TPBANK/01		985.757.670
Reclassification from other receivables to borrowings	3.729.115.750	
Total	25.185.845.274	13.708.004.743

12. Owners' equity - statement of changes

Item	Contributed capital	Share premium	Undistributed profit after tax
Balance at 01/01/2026	240.000.000.000	180.250.000	24.511.810.221
Accumulated profit for the 9 months of 2026			(8.914.173.868)
Balance at 30/09/2026	240.000.000.000	180.250.000	15.597.636.353
Non-controlling interests			-

Number of ordinary shares outstanding: 24,000,000 shares, par value VND 10,000 per share. The Company holds no treasury shares.

VI. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INCOME STATEMENT

1. Net revenue from sales of goods and rendering of services

Item	Quarter 3/2026	Quarter 3/2025	Accumulated 9M/2026	Accumulated 9M/2025
Revenue from sales of goods and rendering of services	43.011.612.945	34.564.035.606	117.582.867.067	112.522.828.244
Revenue deductions	-	-	-	-
Net revenue	43.011.612.945	34.564.035.606	117.582.867.067	112.522.828.244

All revenue for the first 6 months of 2026 is revenue from rendering services; no revenue from the sale of goods arose. Revenue for the third quarter of 2026 is likewise revenue from rendering services, comprising domestic and international tour services, passenger transport services and other travel services.

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2. Cost of goods sold

Item	Quarter 3/2026	Quarter 3/2025	Accumulated 9M/2026	Accumulated 9M/2025
Cost of goods sold and services rendered	37.964.013.724	27.925.333.693	108.317.126.639	91.839.449.168
Gross profit	5.047.599.221	6.638.701.913	9.265.740.428	20.683.379.076

3. Financial income and financial expenses

Item	Quarter 3/2026	Quarter 3/2025	Accumulated 9M/2026	Accumulated 9M/2025
Financial income	672.603.251	83.346.315	811.797.282	469.719.194
Financial expenses	1.942.118.889	1.435.018.793	5.486.111.501	4.117.369.460
Of which: borrowing costs	1.941.706.279	1.402.716.580	5.478.705.337	4.076.217.6666
Share of profit/loss in joint ventures and associates	9.239.820	2.043.023	9.239.820	-

4. Selling expenses and general and administrative expenses

Item	Quarter 3/2026	Quarter 3/2025	Accumulated 9M/2026	Accumulated 9M/2025
Selling expenses	1.033.000.190	1.162.883.433	7.191.279.547	3.398.940.543
General and administrative expenses	2.150.571.813	2.245.166.697	6.251.026.237	7.355.515.137

Details of selling expenses and general and administrative expenses by nature:

Selling expenses	Accumulated 9 months of 2026	Accumulated 9 months of 2025
Staff costs	5.030.992.622	1.983.749.478
Materials and packaging costs	516.000	-
Tools and supplies costs	40.760.286	84.286.411
Depreciation of fixed assets	41.755.308	35.713.674
Outside services	1.993.446.114	-
Other expenses	83.809.217	132.307.547
Total	7.191.279.547	2.236.057.110

General and administrative expenses	Accumulated 9 months of 2026	Accumulated 9 months of 2025
Staff costs	4.211.878.175	1.436.030.243
Office supplies costs	868.982.852	431.197.827
Depreciation of fixed assets	249.489.554	211.495.927
Taxes, fees and charges	292.987.215	7.000.000
Outside services	131.252.908	1.780.009.237
Other expenses	496.435.533	1.244.615.206
Total	6.251.026.237	5.110.348.440

Production and business costs by nature	Accumulated 9 months of 2026	Accumulated 9 months of 2025
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Production and business costs by nature	Accumulated 9 months of 2026	Accumulated 9 months of 2025
Purchase cost of goods sold	-	558.286.013
Raw materials and supplies costs	516.000	3.351.497.753
Labour costs	9.242.870.797	4.627.911.721
Depreciation of fixed assets	5.543.993.992	3.164.925.524
Outside services	110.441.825.661	59.173.977.261
Other expenses	1.733.914.805	1.383.922.753
Total	126.963.121.255	71.260.521.025

5. Other income and other expenses

Item	Quarter 3/2026	Quarter 3/2025	Accumulated 9M/2026	Accumulated 9M/2025
Other income	821	961.263	710.780.831	3.144.566
Other expenses	603.009.537	36.732.653	680.437.513	1.633.761.832
Other profit	(603.008.716)	(35.771.390)	30.343.318	(1.630.617.266)

Other expenses for the third quarter of 2026 consist mainly of the net book value of VND 603,009,537 of fixed assets liquidated by the subsidiary.

6. Corporate income tax expense

Item	Quarter 3/2026	Quarter 3/2025	Accumulated 9M/2026	Accumulated 9M/2025
Current corporate income tax expense	-	377.192.237	-	1.257.679.028
Total accounting profit before tax	742.984	1.845.250.938	(8.811.296.437)	4.650.655.864
Profit after corporate income tax	742.984	1.468.058.701	(8.811.296.437)	3.392.976.836

Current corporate income tax expense is determined from the taxable income of the period after the adjustments required by tax legislation. For the accumulated first 9 months of 2026, on the basis of the loss-making business results and the adjustments determined as at the date of preparation of the report, the Company has not recognised any current corporate income tax expense. The official tax amount will be determined upon the annual tax finalisation. Tax obligations are determined separately for each legal entity within the consolidation scope.

The Company has not recognised deferred income tax assets in respect of unused losses as there is not yet sufficient certainty regarding the availability of future taxable profits against which these losses can be utilised.

7. Basic earnings per share

Item	Quarter 3/2026	Quarter 3/2025	Accumulated 9M/2026	Accumulated 9M/2025
Profit after tax attributable to holders of ordinary shares	742.984	1.468.058.701	(8.811.296.437)	3.392.976.836
Weighted average number of ordinary shares outstanding	24.000.000	24.000.000	24.000.000	24.000.000
Basic earnings per share (VND)	7	-	(329)	56

Basic earnings per share is calculated by dividing the profit after tax attributable to holders of ordinary shares by the weighted average number of ordinary shares outstanding during the period. In the third quarter and the first 9 months of 2026, the number of ordinary shares outstanding did not change and the average equals the closing number of

24,000,000 shares. The Company has no potential ordinary shares, therefore diluted earnings per share for the 2026 periods equals basic earnings per share.

VII. OTHER INFORMATION

1. Statement of cash flows

Item	Quarter 3/2026	Accumulated 9M/2026	Accumulated 9M/2025
Net cash flows from operating activities	3.943.057.328	1.868.050.425	(125.610.468.328)
Net cash flows from investing activities	(1.050.000.000)	660.273.932	(14.922.757.298)
Net cash flows from financing activities	(10.947.999.304)	(11.028.538.992)	138.931.512.196
Net cash flows during the period	(8.054.941.976)	(8.500.214.635)	(1.601.713.430)
Cash and cash equivalents at the beginning of the period	15.941.379.430	15.941.379.430	13.072.413.662
Cash and cash equivalents at the end of the period	7.441.164.795	7.441.164.795	11.470.700.232

2. Adjusting entries made in the third quarter of 2026

Content	Value	Effect on profit before tax
Transfer of the difference between the accounting records and the third quarter payroll to amounts paid on behalf of customers	1.266.106.678	1.266.106.678
Increase in general and administrative expenses, corresponding to accrued expenses	1.100.000.000	(1.100.000.000)
Increase in selling expenses, corresponding to accrued expenses	114.000.000	(114.000.000)
Transfer of VND 1,000,002 from undistributed profit to advances from customers	1.000.002	-
Offsetting of the transfer of liabilities between two customers, bringing the receivable balance of Mrs Nguyen Nu Hue Phuong to zero	665.500.000	-
Total effect on profit before tax for the third quarter		52.106.678

3. Transactions and balances with related parties

Content	30/09/2026	01/01/2026
Trade receivables - Vietrip Transport Company Limited (subsidiary)	1.891.512.193	1.407.911.360
Prepayments to suppliers - Vietrip Transport Company Limited	458.471.781	483.600.833
Investment in subsidiary - Vietrip Transport Company Limited	39.000.000.000	39.000.000.000
Trade receivables - Mrs Nguyen Nu Hue Phuong (Chief Accountant)	-	7.917.495.800
Prepayments to suppliers - La Ngau Retreat & Wellness Joint Stock Company	17.100.000.000	2.100.000.000
Prepayments to suppliers - Viet Mui Ne Restaurant Joint Stock Company	6.000.000.000	6.000.000.000

Mrs Nguyen Nu Hue Phuong is the Chief Accountant of the Company. Her receivable balance as at 30 June 2026 was VND 7,917,495,800 according to the interim financial statements, which was fully recovered during the third quarter of 2026 and was nil as at 30 September 2026.

During the third quarter of 2026, the Company advanced a further VND 15,000,000,000 to La Ngau Retreat & Wellness Joint Stock Company for the performance of services, bringing the prepayment balance to this entity to VND 17,100,000,000 as at 30 September 2026.

Mr Tran Van Tuan - Chairman of the Board of Directors is the legal representative of the Company.

4. Basis of comparative figures

The balances as at 30 September 2026 and the opening balances as at 1 January 2026 are taken from the Company's interim financial statements for 2026. The figures for the third quarter of 2025 and the accumulated 9 months of 2025 are taken from the consolidated financial statements for the third quarter of 2025 published on 29 October 2025.

The results of the subsidiary for the first 6 months of 2026 and the share of profit or loss in associates for the first 6 months of the year have been included in the accumulated 9-month results by means of a single aggregate adjustment of VND 851,617,151, comprising the subsidiary's loss for the first 6 months of VND 827,367,325 and the share of loss in associates of VND 24,249,826. The revenue and expense items of the subsidiary for the first 6 months have not been consolidated line by line and are reflected only in the result after tax.

5. Events arising after the end of the accounting period

On 20 October 2026, the Board of Directors submitted to the General Meeting of Shareholders for consideration and approval a plan for the private placement of 10,000,000 shares to professional domestic securities investors at a price of VND 10,000 per share, with a total expected value of VND 100,000,000,000, in order to repay bank borrowings of VND 48,000,000,000 and to purchase real estate for use as an office of VND 52,000,000,000, under Submission No. 12/2026/TT-DHDCD-VTD. This is a plan under submission which has not been approved by the General Meeting of Shareholders and no transaction had arisen as at the date of preparation of these financial statements.

Preparer



Đoàn Thị Lan Phương

Chief Accountant



Nguyễn Nu Hue Phương

Ho Chi Minh City, 26 Oct 2026
Chairman of the Board of Directors

Trần Văn Tuấn

