# CONSOLIDATED FINANCIAL STATEMENTS INTERNAL

# 3st QUARTER OF THE FISCAL YEAR ENDED 31 DECEMBER 2026

# VIETNAM TOURISM JOINT STOCK COMPANY

CÔNG TY CỔ PHẦN DU LỊCH VIETRAVEL

Digitally signed by CÔNG TY CỔ PHẦN DU LỊCH VIETRAVEL
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VIETRAVEL TOURISM JOINT STOCK COMPANY
190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City

# CONSOLIDATED INTER-YEAR FINANCIAL STATEMENT

**As at 30 Sep 2026**

| | Code | Note | 30-09-2026 VND | 01/01/2026 VND |
|---|---|---|---|---|
| **ASSETS** | | | | |
| CURRENT ASSETS | **100** | | **2,216,666,756,140** | **2,438,224,698,906** |
| **Cash and cash equivalents** | **110** | 5.1 | **152,792,466,560** | **284,397,800,120** |
| Cash | 111 | | 142,592,466,560 | 267,962,738,978 |
| Cash equivalents | 112 | | 10,200,000,000 | 16,435,061,142 |
| **Short-term investments** | **120** | 5.2 | **68,816,121,525** | **112,154,315,889** |
| Held to maturity investments | 123 | 5.2.1 | 68,816,121,525 | 27,929,126,649 |
| Other short-term investments | 125 | 5.2.2 | - | 84,225,189,240 |
| **Accounts receivable** | **130** | | **1,498,063,758,605** | **1,574,963,056,644** |
| Short-term trade receivables | 131 | 5.3 | 565,379,072,527 | 438,730,971,779 |
| Short-term advances to suppliers | 132 | 5.4 | 510,495,788,641 | 396,951,590,651 |
| Other short-term receivables | 135 | 5.5.1 | 549,793,472,446 | 866,796,477,852 |
| Provision for doubtful debts | 136 | 5.6 | (127,604,575,009) | (127,515,983,638) |
| **Inventories** | **140** | 5.7 | **55,120,141,811** | **33,966,019,654** |
| Inventories | 141 | | 57,150,407,774 | 35,996,285,617 |
| Provision for decline inventories | 142 | | (2,030,265,963) | (2,030,265,963) |
| **Other current assets** | **160** | | **441,874,267,639** | **432,743,506,599** |
| Short-term prepaid expenses | 161 | 5.8.1 | 432,250,770,236 | 429,441,658,578 |
| Value added tax deductibles | 162 | 5.17 | 2,460,694,984 | 2,741,204,943 |
| Taxes and other receivable from State | 163 | | 7,162,802,419 | 560,643,078 |
| **ASSETS** | | | | |
| NON-CURRENT ASSETS | **200** | | **693,256,843,850** | **514,854,368,990** |
| **Long-term receivables** | **210** | | **37,210,874,847** | **9,909,322,924** |
| Other long-term receivables | 215 | 5.5.2 | 37,210,874,847 | 9,909,322,924 |
| **Fixed assets** | **220** | 5.9 | **151,163,038,109** | **30,815,377,054** |
| Tangible fixed assets | 221 | | 141,234,132,164 | 19,958,568,301 |
| Cost | 222 | | 333,860,732,027 | 207,794,769,737 |
| Accumulated depreciation | 223 | | (192,626,599,863) | (187,836,201,436) |
| Finance leasehold assets | 224 | | - | - |
| Intangible fixed assets | 227 | 5.10 | 9,928,905,945 | 10,856,808,753 |
| Cost | 228 | | 42,538,854,384 | 42,073,914,384 |
| Accumulated amortisation | 229 | | (32,609,948,439) | (31,217,105,631) |
| **Long-term assets in progress** | **250** | | **71,575,382,555** | **162,965,249,535** |
| Construction in progress | 252 | 5.11 | 71,575,382,555 | 162,965,249,535 |
| **Long-term financial investments** | **260** | 5.12 | **138,903,920,413** | **5,803,920,413** |
| Investment in associates and JV | 262 | 5.12.2 | 128,027,800,982 | 2,027,800,982 |
| Investments in equity of other entities | 263 | 5.12.3 | 3,776,119,431 | 3,776,119,431 |
| Held to maturity investments | 265 | | 7,100,000,000 | - |
| **Other long-term assets** | **270** | | **294,403,627,926** | **305,360,499,064** |
| Long-term deferred expenses | 271 | 5.8.2 | 42,351,744,761 | 31,528,916,742 |
| Goodwill | 275 | 5.13 | 252,051,883,165 | 273,831,582,322 |
| **TOTAL ASSETS** | **280** | | **2,909,923,599,990** | **2,953,079,067,896** |

VIETRAVEL TOURISM JOINT STOCK COMPANY
190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City

# CONSOLIDATED INTER-YEAR FINANCIAL STATEMENT

**As at 30 Sep 2026**

| | Code | Note | 30-09-2026 VND | 01/01/2026 VND |
|---|---|---|---|---|
| **RESOURCES** | | | | |
| LIABILITIES | **300** | | **2,123,066,429,336** | **2,163,508,669,185** |
| **Current liabilities** | **310** | | **1,916,891,332,138** | **2,066,970,613,898** |
| Short-term trade payables | 311 | 5.15 | 623,447,786,714 | 729,133,984,921 |
| Short-term advance from customers | 312 | 5.16 | 451,302,076,018 | 358,693,403,205 |
| Dividends and profits must be paid | 313 | 5.14 | 3,621,887,834 | - |
| Tax and short-term payments to the State | 314 | 5.17 | 40,919,304,557 | 31,541,382,488 |
| Payable to employees | 315 | | 25,714,130,132 | 23,666,975,009 |
| Accrued expenses payable | 316 | | 53,337,898,518 | 73,895,019,296 |
| Short-term unrealised revenues | 319 | | 536,000,000 | - |
| Other short-term payables | 320 | 5.18.1 | 124,830,730,390 | 103,101,609,110 |
| Short-term loans and liabilities | 321 | 5.19 | 591,056,185,581 | 744,537,260,578 |
| Bonus and welfare funds | 323 | | 2,125,332,394 | 2,400,979,291 |
| **Long-term liabilities** | **330** | | **206,175,097,198** | **96,538,055,287** |
| Long-term trade payables | 331 | | 102,272,686,614 | - |
| Other long-term payables | 338 | 5.18.2 | 1,158,900,000 | 1,175,700,000 |
| Long-term loans and liabilities | 339 | 5.19.2 | 102,743,510,584 | 95,362,355,287 |
| **RESOURCES** | | | | |
| OWNER'S EQUITY | **400** | | **786,857,170,654** | **789,570,398,711** |
| **Capital** | **410** | 5.2 | **786,857,170,654** | **789,570,398,711** |
| Owners' invested equity | 411 | | 664,944,100,000 | 664,944,100,000 |
| Ordinary shares with voting rights | 411a | | 664,944,100,000 | 664,944,100,000 |
| Preference shares | 411b | | - | - |
| Surplus of stock capital | 412 | | 94,137,814,825 | 94,187,814,825 |
| Shares repurchased from oneself | 415 | | (6,180,498,800) | (6,180,498,800) |
| Foreign exchange differences | 417 | | 2,381,384,376 | 3,161,087,968 |
| Development investment fund | 418 | | 35,950,470,757 | 23,076,888,391 |
| Retained earnings | 420 | | (11,100,553,826) | 2,983,333,668 |
| Retained earnings by the end of prior year | 420a | | (22,366,806,842) | 444,207,876 |
| Retained earnings of current year | 420b | | 11,266,253,016 | 2,539,125,792 |
| Non-controlling interests | 429 | | 6,724,453,322 | 7,397,672,659 |
| **TOTAL RESOURCES** | **440** | | **2,909,923,599,990** | **2,953,079,067,896** |

| | | |
|---|---|---|
| **HO QUOC BINH** | **LA HUE** | **NGUYEN QUOC KY** |
| **Preparer** | **Chief Accountant** | **Chairman** |

Ho Chi Minh City, 29.. Oct 2026

VIETRAVEL TOURISM JOINT STOCK COMPANY
190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City

# CONSOLIDATED INCOME STATEMENT

**3rd quarter of the fiscal year ending 31 Dec 2026**

| | Code | Note | Quarter 03/2026 VND | Quarter 03/2025 VND | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|---|---|---|---|
| **Gross sales of merchandise and services** | **01** | 6.1 | **2,078,328,391,591** | **2,115,038,508,766** | **5,764,793,347,331** | **5,438,703,226,049** |
| Less deduction | 02 | | **563,574,858** | **614,140,017** | **1,720,397,296** | **614,140,017** |
| **Net sales** | **10** | | **2,077,764,816,733** | **2,114,424,368,749** | **5,763,072,950,035** | **5,438,089,086,032** |
| **Cost of sales** | **11** | 6.2 | **1,939,956,795,578** | **1,975,659,441,878** | **5,378,495,705,798** | **5,107,164,835,334** |
| **Gross profit/(loss)** | **20** | | **137,808,021,155** | **138,764,926,871** | **384,577,244,237** | **330,924,250,698** |
| | 21 | | - | - | - | - |
| Financial income | 22 | 6.3 | 7,413,852,156 | 3,417,775,768 | 22,628,385,009 | 10,979,960,774 |
| Financial expenses | 23 | 6.4 | 16,285,988,164 | 23,530,528,029 | 52,249,153,884 | 60,061,189,422 |
| *In which : Interest expenses* | 24 | | 14,808,178,215 | 23,598,054,503 | 43,924,315,790 | 61,221,103,274 |
| Share of profit of associates and joint ventures | 25 | | - | - | - | - |
| Selling expenses | 26 | 6.5 | 21,878,735,253 | 20,883,535,800 | 54,198,996,872 | 41,271,974,355 |
| General and administration expenses | 27 | 6.6 | 107,488,196,982 | 91,060,578,453 | 300,248,726,603 | 232,823,529,391 |
| **Operating profit/(loss)** | **30** | | **(431,047,088)** | **6,708,060,357** | **508,751,887** | **7,747,518,304** |
| Other income | 31 | 6.7 | 8,193,990,507 | 1,642,148,052 | 23,036,730,040 | 11,335,368,844 |
| Other expenses | 32 | 6.8 | 1,108,055,385 | 1,906,524,308 | 10,681,974,421 | 3,056,553,242 |
| **Other profit/(loss)** | **40** | | **7,085,935,122** | **(264,376,256)** | **12,354,755,619** | **8,278,815,602** |
| **Profit/(loss) before tax** | **50** | | **6,654,888,034** | **6,443,684,101** | **12,863,507,506** | **16,026,333,906** |
| Current corporate income tax expense | 51 | | 2,220,344,441 | 2,180,332,047 | 7,142,239,511 | 4,989,210,483 |
| Deferred corporate income tax expense | 52 | | - | - | - | - |
| **Net profit/(loss) after tax** | **60** | | **4,434,543,593** | **4,263,352,054** | **5,721,267,995** | **11,037,123,423** |
| Net profit attributable to parent | 61 | | **3,868,522,111** | **3,948,125,695** | **5,952,993,477** | **11,936,749,878** |
| Net profit attributable to minority interest | 62 | | 566,021,482 | 315,226,359 | (231,725,482) | (899,626,455) |
| Basic earnings per share | 70 | | | | | |

**HO QUOC BINH**
**Preparer**

**LA HUE**
**Chief Accountant**

M.S.D.N:0300465937-C.T.C.P
CÔNG TY CỔ PHẦN DU LỊCH VIETRAVEL
THÀNH PHỐ HỒ CHÍ MINH

**NGUYEN QUOC KY**
**Chairman**
Ho Chi Minh City, 29 Oct 2026

VIETRAVEL TOURISM JOINT STOCK COMPANY
190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City

# CONSOLIDATED CASH FLOW STATEMENT

***(Direct method)***

**3rd quarter of the fiscal year ending 31 Dec 2026**

| | Code | Note | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|---|---|
| **CASH FLOW FROM OPERATING ACTIVITIES** | | | | |
| Cash inflows from sales of goods, service provisions and other income | 01 | | 7,772,351,401,410 | 7,022,259,183,871 |
| Cash outflows for suppliers | 02 | | (6,536,664,609,034) | (6,879,271,804,417) |
| Cash outflows for employees | 03 | | (192,118,778,686) | (151,844,394,747) |
| Interests paid | 04 | | (43,939,041,821) | (54,022,408,161) |
| Corporate income tax paid | 05 | | (14,769,684,048) | (24,559,112,430) |
| Other cash inflows | 06 | | 2,451,200,340,164 | 1,287,187,020,325 |
| Other cash outflows | 07 | | (3,370,973,139,787) | (1,666,034,327,607) |
| ***Net cash flows from operating activities*** | **20** | | ***65,086,488,198*** | ***(466,285,843,166)*** |
| **CASH FLOW FROM INVESTING ACTIVITIES** | | | | |
| Purchases and construction of fixed assets and other LT assets | 21 | | (24,247,033,751) | (68,513,793,400) |
| Proceed from disposal of FA and other LT assets | 22 | | - | 180,205,926 |
| Payment for loan, purchase of debt instrument | 23 | | (10,800,000,000) | (80,040,000,000) |
| Proceeds from loans, sale of debt instrument | 24 | | 42,793,736,085 | 26,424,810,760 |
| Investment in other entities | 25 | | (126,400,480,000) | (22,885,330,000) |
| Proceeds from investment in other entities | 26 | | 72,904,986,657 | 484,917,906,000 |
| Interest and dividends received | 27 | | 2,820,774,393 | 1,105,543,616 |
| ***Net cash flow from investing activities*** | ***30*** | | ***(42,928,016,616)*** | ***341,189,342,902*** |
| **CASH FLOW FROM FINANCING ACTIVITIES** | | | | |
| Proceeds from issue of share capital | 31 | | - | 366,489,372,000 |
| Payment of capital to owners | 32 | | - | - |
| Proceeds from borrowings | 33 | | 1,757,165,971,243 | 1,936,512,909,271 |
| Repayments of borrowings | 34 | | (1,903,265,890,943) | (1,957,805,744,259) |
| Payment of finance lease liabilities | 35 | | - | - |
| Dividends paid | 36 | | (319,062,750) | (1,151,617,994) |
| ***Net cash flow from financing activities*** | ***40*** | | ***(146,418,982,450)*** | ***344,044,919,018*** |
| **Net cash fow during the period** | **50** | | **(124,260,510,868)** | **218,948,418,754** |
| **CASH AND CASH EQUIVALENTS AT BEGINNING OF** | **60** | | **284,397,800,120** | **116,856,560,615** |
| Impact of exchange rate fluctuation | 61 | | (7,344,822,692) | (1,785,054,650) |
| **CASH AND CASH EQUIVALENTS AT THE END OF** | **70** | | **152,792,466,560** | **334,019,924,719** |
| | | | - | - |

M.S.D.N: 0300465937-C.T.C.P. CÔNG TY CỔ PHẦN DU LỊCH VIETRAVEL THÀNH PHỐ HỒ CHÍ MINH

| | | |
|---|---|---|
| **HO QUOC BINH** | **LA HUE** | **NGUYEN QUOC KY** |
| **Preparer** | **Chief Accountant** | **Chairman** |
| | | Ho Chi Minh City, 29 Oct 2026 |

These notes form an integral part of and should be read along with the accompanying interim consolidated financial statements.

## 1. GENERAL INFORMATION

### 1.1 Ownership

Vietravel Tourism Joint Stock Company (former name: Vietnam Travel and Marketing Transports Joint Stock Company – Vietravel) (briefly called "the Parent company") is operating under the Enterprise Registration Certificate No. 0300465937 the first Certificate dated 27 September 2010, the 42th Amendment Certificate dated 29 April 2026 issued by the Ho Chi Minh City Department of Finance.

| | |
|---|---|
| Charter capital: | VND 664,944,100,000<br>(Six hundred sixty-four billion nine hundred fourty four million one hundred thousand dong) |
| Par value of shares: | VND 10,000 |
| Total number of shares: | 66,494,410 shares |
| Stock code: | VTR |
| Stock exchange: | UPCoM |

### 1.2 Trading

The companies in the Group operate in the trading and services fields.

### 1.3 Business lines

The Parent company's business activities are:
- Domestic and international tourism;
- Foreign exchange agent. Foreign currency receipt and payment services;
- Commercial advertising;
- Trading cell phone and sim card;
- Wholesale of other household products;
- Translation services;
- Loading and unloading agent; delivery and receipt of goods under the consignment of the owners; Shipping agent and brokerage. Airline ticket agent. Ship agent. Activities of sea-freight forwarders and air-cargo agents. Crating and packing services for transport;
- Motor vehicle lease;
- Study abroad consultancy;
- Passenger transport by cars, passenger transport under contracts by cars;
- Diving tour (water sports activities);
- Tourist transport;
- Hotel (hotel has to meet star rating system and does not operate at headquarters);
- Restaurants and mobile food services;
- Organization of conventions and trade shows (do not execute explosion effect; do not use explosive, chemistry as props for shows, events, movies);
- Activities of insurance agents;
- Retail of computers, peripheral devices, software and telecommunication equipment in specialized stores;
- Teaching foreign languages; Teaching computer science;
- Construction of residential buildings;
- Construction of non-residential buildings;
- College education (not operate at headquarters);
- University education (not operate at headquarters);

**Business lines (continued)**

- Direct supporting services for waterway transport;
- Supplying commercial services, travel, hotel, selling duty-free goods at airport; selling advertising on flight and on land; supplying ground-based commercial services; supplying passenger and cargo terminal services and other services at airport; services of spare part airplane support; other specific aviation services;
- Direct supporting services for road transport (except for trading car park, liquefaction of gas to transport);
- Postal activities;
- Courier activities;
- Trading of owned or rented property and land use rights;
- Real estate consultancy and brokerage and auctioning, land use right auctioning (except for legal consultancy);
- Creative, arts and entertainment activities (do not execute explosion effect; do not use explosive, chemistry as props for shows, events, movies at headquarters);
- Reservation service and assistant services related to tour promotion and organization;
- Data processing services and social network services;
- E-commerce services;
- Provision of food services based on contractual arrangements with the customers;
- The preparation and serving of beverages for immediate consumption of bars, karaoke, taverns; discotheques (with beverage serving predominant); beer parlors and pubs; coffee shops, fruit juice bars; mobile beverage vendors: sugar cane, smoothie, sweet soup, mobile beverage carts, etc. (except for bar activities and discotheques);
- Other food services;
- Wholesale of beverages;
- Wholesale of food products (not operate at headquarters);
- Retail of foodstuff in specialized stores (except for executing according to Decision No. 64/2009/QD-UBND dated 31/07/2009 and Decision No. 79/2009/QD-UBND dated 17/10/2009 of Ho Chi Minh City People's Committee approving agricultural and food business planning in Ho Chi Minh City);
- Retail of beverages in specialized stores;
- Other amusement and recreation activities (except for amusement parks and theme parks); Activities of recreation parks, beaches, including renting of facilities such as bathhouses, lockers, chairs, umbrella poles, etc.; Operation of recreation transport facilities, e.g. marinas; Leasing of leisure equipment as an integral part of recreational facilities; Fairs and shows of a recreational nature; Operation of dance floors (enterprise can only do business since it fully meets the conditions prescribed by law and ensures maintenance of all that conditions during the process of business operation); Operation of karaoke boxes (enterprise can only do business since it fully meets the conditions prescribed by law and ensures maintenance of all that conditions during the process of business operation);
- Provision of temporary labor;
- Provision and management of migrant labor resources; Provision and management of domestic labor resources;
- Vocational training;
- Railway ticket agent;
- Commission agent, brokers and auction agent (except for real estate brokerage and asset auctioning);
- Postal services agent;
- Steam bath, massage, tanning, non-invasive cosmetic procedures (stomach flattening, body contouring, etc.) (enterprise can only do business since it fully meets the conditions prescribed by law and ensures maintenance of all that conditions during the process of business operation);
- General wholesale;
- Retail of books, newspapers, magazines and stationery in specialized stores;
- Retail of audio, video tapes and discs (including blank tapes and discs) in specialized stores;

**Business lines (continued)**

- Retail of gymnastic and sports equipment in specialized stores;
- Retail of games and toys in specialized stores;
- Retail of clothing, footwear, leather articles and imitation leather in specialized stores;
- Retail of other new commodities in specialized stores;
- Retail of food, foodstuffs, milk, dairy and egg products, weaning powder, cereal powder, functional foods, multivitamins (except for pharmaceuticals); sweetened soft drinks, with or without carbonate; natural mineral water or other bottled purified water; low alcoholic or non-alcoholic wine and beer. Retail of medical goods (Cotton, gauze, ambulance kits, syringes, etc.), cosmetics and toilet articles; household machines and equipment: blood pressure monitor, hearing aids, etc. Retail of souvenirs; electrical household appliances; furniture and the like, lighting equipment; Retail of phone cards; Retail of computers, peripheral devices, software and telecommunication equipment; audiovisual; stationery; games and toys (do not trade games and toys which are harmful to the personal development and health of children or to the security, order and safety of society); Retail of clocks, watches and eyeglasses, cameras and photographic materials, pet food; Retail of kitchenware; garden equipment; bathroom and washroom equipment, baby carriages, off-road dumping trucks, baby chair, feeding bottle, baby care equipment; pet equipment. Retail of carpets, rugs, wall and floor coverings, clothing, footwear, luggage, handbags, leather articles and imitation leather. Retail of sporting equipment (except for sport guns, rudimental weapons). Retail of cosmetics and toilet articles, porcelain, glass, clothing, footwear, household equipment (except for books, newspapers, magazines, tapes and discs, pharmaceuticals, gold, silver, precious stones). Retail of cloth, wool, fiber, sewing thread and other textile goods, stationery, clothing, footwear, leather articles and imitation leather, garment accessories (according to Decision No. 64/2009/QD-UBND dated 31/07/2009 and Decision No. 79/2009/QD-UBND dated 17/10/2009 of Ho Chi Minh City People's Committee approving agricultural and food business planning in Ho Chi Minh City);
- Retail of food in specialized stores (according to Decision No. 64/2009/QD-UBND dated 31/07/2009 and Decision No. 79/2009/QD-UBND dated 17/10/2009 of Ho Chi Minh City People's Committee approving agricultural and food business planning in Ho Chi Minh City); and
- Other uncategorized business assistant services (except for repossession services, parking fee collection services, activities of independent auctioneers, management, and public order activities at markets).

During the period, the main business activities of the companies in the Group are domestic and international tourism, airline ticket agent.

## 1.4 Normal business and production cycle

Normal business and production cycle of the companies in the Group is not exceeding 12 months.

## 1.5 Structure of the Group

The following subsidiaries are consolidated in the interim consolidated financial statements:

| Company's name | Address | Main business activity | Contribution ratio | The interest ratio | The rate of voting rights |
|---|---|---|---|---|---|
| Indochina Heritage Travel Company Limited | 350Beo, Preak Monivong Street, Bung Kenh Kon I Ward, Cham Ka Mon District, Phnom Penh City, Cambodia | Operate travel activities | 100.00% | 100.00 % | 100.00% |
| Sapphire Island Travel and Trading Investment Joint Stock Company | No. 53, 30/04 Street, Quarter 1, Phu Quoc Special Zone, An Giang Province, Vietnam | International and domestic tourism | 51.00% | 51.00% | 51.00% |

| Company's name | Address | Main business activity | Contribution ratio | The interest ratio | The rate of voting rights |
|---|---|---|---|---|---|
| Vietravel Australia Pty. Ltd. | No. 294, Hampshire Street, Sunshine, Victoria 3020, Australia | International and domestic tourism | 70.00% | 70.00% | 70.00% |
| An Incentives SARL | 19 Damesme Street, 75013 Paris – 19 rue Damesme 75013 Paris, France | International and domestic tourism, tour operator activities, selling airline ticket, tourist transport | 100.00% | 100.00 % | 100.00% |
| Viet Nam Travel and Marketing Transports Joint Stock Company – Vietravel | No. 9191, Suite 220, Bolsa Avenue, Westminster City, California, U.S.A. | International and domestic tourism, airline ticket agent | 100.00% | 100.00 % | 100.00% |
| Viet Nam Travel and Marketing Transports Private Limited | Suite 08-08, Orchard Plaza, No. 150 Orchard Avenue, 238841 Singapore | International and domestic tourism, airline ticket agent | 100.00% | 100.00 % | 100.00% |
| Viet Bees Events & Media Joint Stock Company | 27-29 Huynh Van Gam Street, Tay Thanh Ward, Ho Chi Minh City, Vietnam | Organization of conventions and trade shows | 83.67% | 83.67% | 83.67% |
| Vietravel Hue One Member Limited Company | 07 Nguyen Hue Street, Thuan Hoa Ward, Hue City, Vietnam | International and domestic tourism | 100.00% | 100.00 % | 100.00% |
| Cultural Development & Import - Export Joint Stock Company | 99A Nguyen Van Troi Street, Phu Nhuan Ward, Ho Chi Minh City, Vietnam | Selling books, stationery, office supplies and providing entrusted import services | 98.72% | 98.72% | 98.72% |
| World Transportation Services Joint Stock Company | 90A Nguyen Thi Minh Khai Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam | Air ticket agent for airlines | 92.50% | 92.50% | 92.50% |

The following subsidiaries are not consolidated in the interim consolidated financial statements because the Parent company has just transferred its investment capital or it is newly established, so it has not been contributed capital and is temporarily inactive:

| Company's name | Address | Main business activity | Contribution ratio | The interest ratio | The rate of voting rights |
|---|---|---|---|---|---|
| Vietravel Development and Investment One Member Company Limited (*) | 90A Nguyen Thi Minh Khai Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam | Trading tourism, real estate, food services, restaurant, intermediate-level training | 100.00% | 100.00 % | 100.00% |
| Trip U Travel Service Limited Liability Company | 90A Nguyen Thi Minh Khai Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam | Trading tourism services, ecommerce services | 100.00% | 100.00 % | 100.00% |

Important associates are reflected in the interim consolidated financial statements under the equity method include:

| Company's name | Address | Main business activity | Contribution ratio | The interest ratio | The rate of voting rights |
|---|---|---|---|---|---|
| Viet Nam Travel and Marketing Transports Co., Ltd. | 752/2 Petch Kasem, 55/2 Alley, Lak Song Subdistrict, Bang Khae District, Bangkok Metropolis, Thailand | International and domestic tourism, airline ticket agent | 49.00% | 49.00% | 49.00% |
| Viet Nam Sai Gon Travel Joint Stock Company (**) | 90A Nguyen Thi Minh Khai Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam | Tour operator activities | 21.00% | 21.00% | 21.00% |
| Vietravel Development and Investment Joint Stock Company | 90A Nguyen Thi Minh Khai Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam | Doing business in real-estate, land use rights of owner, users or leased land | 45.45% | 45.45% | 45.45% |
| Viet India Travel Private Limited | A-502, Urban Square, Golf, Course Extension Road, Sector 62, Gurgaon City, Haryana State, India | Tour operation; Reservation services and support services related to tour promotion and organization | 51.00% | 51.00% | 51.00% |
| Horizon vision Investment JSC | Plot 5–LKU, Dai Phu Gia Project, North Ha Thanh River Commercial Urban Area (Zone C), Quy Nhon Dong Ward, Gia Lai Province, Vietnam | Short-term accommodation services | 34.54% | 34.54% | 34.54% |

(**) The Group holds 21.00% of voting rights in Viet Nam Sai Gon Travel Joint Stock Company through Sapphire Island Travel and Trading Investment Joint Stock Company.

***Dependent units***

| No. | Unit | Address |
|---|---|---|
| 1 | Vietravel Tourism Joint Stock Company – Ha Noi Branch | 3 Hai Ba Trung Street, Cua Nam Ward, Hanoi City, Vietnam |
| 2 | Vietravel Tourism Joint Stock Company – Khanh Hoa Branch | 100 Quang Trung Street, Nha Trang Ward, Khanh Hoa Province, Vietnam |
| 3 | Vietravel Tourism Joint Stock Company – Gia Lai Branch | 28 Truong Chinh Street, Quy Nhon Ward, Gia Lai Province, Vietnam |
| 4 | Vietravel Tourism Joint Stock Company – Da Nang Branch | 58 Pasteur Street, Hai Chau Ward, Da Nang City, Vietnam |
| 5 | Vietravel Tourism Joint Stock Company – Can Tho Branch | 103 Tran Van Kheo Street, Cai Khe Ward, Can Tho City, Vietnam |
| 6 | Vietravel Tourism Joint Stock Company – Dong Nai Branch | 242 30/4 Street, Tran Bien Ward, Dong Nai Province, Vietnam |
| 7 | Vietravel Tourism Joint Stock Company – Hai Phong Branch | 4 Tran Hung Dao Street, Hong Bang Ward, Hai Phong City, Vietnam |

| No. | Unit | Address |
|---|---|---|
| 8 | Vietravel Tourism Joint Stock Company – Binh Duong Branch | 317 Binh Duong Avenue, Thu Dau Mot Ward, Ho Chi Minh City, Vietnam |
| 9 | Vietravel Tourism Joint Stock Company – Phu Quoc Branch | 53 30/4 Street, Quarter 1, Phu Quoc, An Giang Province, Vietnam |
| 10 | Branch of Vietravel Tourism Joint Stock Company – Asia Express Transports Services Enterprise | 23B Truong Son Street, Tan Son Nhat Ward, Ho Chi Minh City, Vietnam |
| 11 | Branch of Vietravel Tourism Joint Stock Company – Green Leaf Tourism Service Center | Tan Son Nhat International Airport, 58 Truong Son Street, Tan Son Hoa Ward, Ho Chi Minh City, Vietnam |
| 12 | Branch of Vietravel Tourism Joint Stock Company – Study abroad, Investment and Immigration Consulting Center – SIIC | 90A Nguyen Thi Minh Khai Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam |
| 13 | Vietravel Tourism Joint Stock Company – Long Xuyen Branch | 01 Ly Tu Trong Street, Long Xuyen Ward, An Giang Province, Vietnam |
| 14 | Vietravel Tourism Joint Stock Company – Quang Ngai Branch | 516 Quang Trung Street, Cam Thanh Ward, Quang Ngai Province, Vietnam |
| 15 | Vietnam Travel and Marketing Transports Joint Stock Company – Vietravel – Branch of labor export in Ha Noi | Unit 502, 2 Tran Thanh Tong Street, Bach Mai Ward, Hanoi City, Vietnam |
| 16 | Vietravel Tourism Joint Stock Company – Vung Tau Branch | 150 Truong Cong Dinh Street, Vung Tau Ward, Ho Chi Minh City, Vietnam |
| 17 | Vietravel Tourism Joint Stock Company – Nghe An Branch | 201 Dang Thai Than Street, Thanh Vinh Ward, Nghe An Province, Vietnam |
| 18 | Vietravel Tourism Joint Stock Company – Ca Mau Branch | 324 Phan Ngoc Hien Street, An Xuyen Ward, Ca Mau Province, Vietnam |
| 19 | Vietravel Tourism Joint Stock Company – Dak Lak Branch | 58 Dien Bien Phu Street, Buon Ma Thuot Ward, Dak Lak Province, Vietnam |
| 20 | Vietravel Tourism Joint Stock Company – Quang Ninh Branch | House No. 18, 25/4 Street, Hong Gai Ward, Quang Ninh Province, Vietnam |
| 21 | Vietravel Tourism Joint Stock Company – An Giang Branch | 328 Nguyen Trung Truc Street, Rach Gia Ward, An Giang Province, Vietnam |
| 22 | Vietravel Tourism Joint Stock Company – Lam Dong Branch | 60 Nguyen Chi Thanh Street, Xuan Huong Ward, Lam Dong Province, Vietnam |
| 23 | Vietravel Tourism Joint Stock Company – Thanh Hoa Branch | 109 Duong Dinh Nghe Street, Hac Thanh Ward, Thanh Hoa Province, Vietnam |
| 24 | Vietnam Travel and Marketing Transports Joint Stock Company – Vietravel – Vietnam Human Resources Center | 35 Tran Quoc Toan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam |
| 25 | Branch of Vietravel Tourism Joint Stock Company – Vietnam Tour Guide Operation Center | 190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam |
| 26 | Branch of Vietravel Tourism Joint Stock Company - Trip U Travel Service Center | 90A Nguyen Thi Minh Khai Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam |
| 27 | Branch of Vietravel Tourism Joint Stock Company – Asia Express Transports Services Enterprise in Ha Noi | 30 Yet Kieu Street, Cua Nam Ward, Hanoi City, Vietnam |
| 28 | Vietravel Tourism Joint Stock Company – Tay Ninh Branch | 372 30/4 Street, Quarter 1, Tay Ninh Ward, Tay Ninh Province, Vietnam |
| 29 | Vietravel Vocational Training Center | 190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam |

| No. | Unit | Address |
|---|---|---|
| 30 | Branch of Vietravel Tourism Joint Stock Company – Caravan Center | 35 Tran Quoc Toan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam<br>90A Nguyen Thi Minh Khai Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam |
| 31 | Branch of Vietravel Tourism Joint Stock Company - Hue Plaza | 01 Nguyen Hue Street, Thuan Hoa Ward, Hue City, Vietnam |
| 32 | Vietravel Tourism Joint Stock Company – Vinh Long Branch | 155C Tran Đai Nghia Cluster 3, Phuoc Hau Ward, Vinh Long Province, Viet Nam |
| 33 | Branch of Vietravel Tourism Joint Stock Company – Northern FIT Center | 3 Hai Ba Trung Street, Cua Nam Ward, Hanoi City, Vietnam |
| 34 | Branch of Vietravel Tourism Joint Stock Company – Northern MICE Center | 37 Ngo Quyen Street, Cua Nam Ward, Hanoi City, Vietnam |
| 35 | Branch of Vietravel Tourism Joint Stock Company – Viet Nam MICE Center | 190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam |
| 36 | Branch of Vietravel Tourism Joint Stock Company – Viet Nam FIT Center | 190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam |

### 1.6 Comparative information in the interim consolidated financial statements

The figures in the interim consolidated financial statements for the 3nd quarter of the fiscal year ending 31 Dec 2026 are comparable to the prior period's corresponding figures.

### 1.7 Employees

As at 30 Sep 2026, the Group has 1,533 employees (30/09/2026: 1,375 employees).

## 2. ACCOUNTING YEAR AND ACCOUNTING CURRENCY

### 2.1 Financial year

The financial year of the companies in the Group is from 01 January and ended 31 December annually.

### 2.2 Accounting currency

The Group maintains its accounting records in Vietnam Dong (VND) due to the revenues and expenditures are made primarily by currency VND.

## 3. APPLICABLE ACCOUNTING STANDARDS AND REGIME

### 3.1 Applicable accounting standards and regime

The Group applied Vietnamese Accounting Standards, the Circular No. 99/2025/TT-BTC dated 27 October 2025 providing guidance on enterprise accounting system, Circular No. 202/2014/TT-BTC dated 22 December 2014 and Circular No. 43/2026/TT-BTC dated April 21, 2026 amends Circular No. 202/2014/TT-BTC providing guidance on preparation and presentation of consolidated financial statements and other circulars providing guidance on implementation of accounting standards of the Ministry of Finance relevant to preparation and presentation of the consolidated financial statements.

### 3.2 Statement of compliance with Accounting Standards and Accounting System

The Board of Directors confirmed that it has complied with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System in Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance, Circular No. 202/2014/TT-BTC dated December 22, 2014, Circular No. 43/2026/TT-BTC dated April 21, 2026 amending and supplementing Circular 202/2014/TT-BTC and other circulars providing guidance on implementation of accounting standards of the Ministry of Finance relevant to preparation and presentation of the consolidated financial statements.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

### 4.1 Basis of preparation the consolidated financial statements

The interim consolidated financial statements are prepared, except for cash flow information, under the accrual basis of accounting.

The consolidated financial statements are prepared on the basis of consolidation of the consolidated financial statements of the Parent company and its subsidiaries for the accounting period from 01 January 2026 to 30 Sep 2026.

Subsidiaries are fully consolidated from the date of acquisition, being the date on which the Group obtains control and continues to be consolidated until the date that such control ceases.

The financial statements of the Parent company and its subsidiaries are adjusted to ensure that the accounting policies applied in the Parent company and its subsidiaries are the same.

Intra-group balances in the financial position statement and intra-group transactions, excluded unrealised profits have been eliminated in full. Unrealised losses resulting from intra-group transactions have been eliminated unless cost cannot be recovered.

***Non-controlling interests***

Non-controlling interests represent the portion of profit or loss and net assets of a subsidiary, not held by the Group's shareholders and are presented separately in the consolidated income statements and in the consolidated balance sheet, separately from the Parent company's shareholders' equity.

***Business combinations and goodwill***

Business combinations are accounted for using the purchase method. The cost of a business combination is measured as the fair value of assets given, equity instruments issued and liabilities incurred or assumed at the date of exchange plus any costs directly attributable to the business combination. Identifiable assets and liabilities and contingent liabilities assumed in a business combination are measured initially at fair values at the date of business combination.

Goodwill acquired in a business combination is initially measured at cost being the excess of the cost the business combination over the Group's interest in the net fair value of the acquiree's identifiable assets, liabilities and contingent liabilities. If the cost of a business combination is less than the fair value of the net assets of the subsidiary acquired, the difference is recognized directly in the consolidated income statement. After initial recognition, goodwill is measured at cost less any accumulated amortization. Goodwill is amortized on a straight-line basis over a period of ten (10) years.

## 4.2 Types of exchange rates applied in accounting

Transactions arising in foreign currencies are translated at the rate ruling at the date of the transaction. Monetary items denominated in foreign currencies at the end of the accounting period (except for foreign-currency receivables for which a provision for doubtful debts has been made) are retranslated at the average transfer buying and selling rates of the bank where companies in the Group regularly conduct transactions).

Foreign exchange rate differences arising during the period from transactions in foreign currencies are recognised in financial income (if a gain) or financial expenses (if a loss). Foreign exchange rate differences arising from the retranslation of monetary items denominated in foreign currencies at the end of the accounting period are presented in the income statement on a net basis between the total gains and total losses arising from the retranslation of such monetary items.

The principles for determining the exchange rate when converting a subsidiary's financial statements prepared in a foreign currency into the Parent company's accounting currency are determined as follows:

- Assets, liabilities and goodwill arising on the acquisition of an overseas subsidiary are converted at the average transfer buying and selling rates of the bank at the end of the accounting period.
- The subsidiary's net asset value at the acquisition date held by the Parent company is converted at exchange rate in the accounting rate.
- Undistributed earnings after the acquisition date are converted with reference to respective items of the income statement.

- Dividends paid are converted at the actual exchange rates available at the dates of payment.
- Items of income statement and cash flow statement are converted at the average exchange rate.

Foreign exchange rate differences arising from the conversion of the subsidiary's financial statements are reflected in the consolidated financial position statement as follows:

- Foreign exchange rate differences allocated to the Parent company are presented under "Exchange rate differences" in the owner's equity item of the consolidated financial position statement.
- Foreign exchange rate differences allocated to non-controlling shareholders are presented under "Non-controlling interests" in the consolidated financial position statement.

Foreign exchange rate differences arising from the conversion of unallocated goodwill at the end of the accounting period are fully allocated to the Parent company and presented under "Exchange rate differences" in the owner's equity item of the consolidated financial position statement

## 4.3 Cash and cash equivalents

Cash comprises cash on hand, cash at banks (demand deposits) and cash in transit. Cash equivalents are short-term highly liquid investments with an original maturity of less than three months from the date of the investments that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value at the balance sheet date.

## 4.4 Investments

Held to maturity investments

Investments are classified as held to maturity when the Group has the intent and to be ability to hold to maturity. Held to maturity investments include term deposits and held to maturity loans to earn profits periodically.

Held to maturity investments are initially recognised at cost, comprising the purchase price and costs directly attributable to the purchase transaction. Accrued interest from the prior period up to the date of purchase is deducted from the cost of the investment at initial recognition. After initial recognition, these investments are carried at cost. Interest income after the purchase date is recognised in financial income on an accrual basis.

**Held to maturity investments (continued)**

Where there is objective evidence that all or part of an investment may not be recoverable and the amount of the loss can be reliably determined, the loss is recognised in financial expenses in the period and is deducted directly from the value of the investment. Where the evidence of impairment subsequently decreases or no longer exists, the impairment loss previously recognised is reversed and recognised in financial income in the period.

**Investments in joint ventures, associates**

The Group's investment in its joint ventures and associate is accounted for using the equity method of accounting. A joint venture is an enterprise established based on a contractual agreement which the Group and the parties involved in the implementation of economic on the basis of joint controlled. An associate is an entity in which the Group has significant influence that is neither subsidiaries nor joint ventures. The Group generally deems they have significant influence if they have over 20% of the voting rights.

Under the equity method, the investment is initially recognized in the consolidated statement of financial position at cost and subsequently adjusted for changes in the Group's share of the net assets of the joint venture or associate following acquisition. Goodwill arising from the acquisition of the investment in a joint venture or associate is included in the carrying amount of the investment. The Group does not amortize this goodwill. The consolidated income statement reflects the Group's share of the results of operations of the joint venture or associate following acquisition.

The investor's share of the profit or loss of the joint venture or associate after acquisition is reflected in the consolidated income statement, and the investor's share of post-acquisition changes in the reserves of the joint venture or associate is recognized in reserves. Cumulative post-acquisition changes are adjusted against the carrying amount of the investment in the joint venture or associate. Dividends received from the joint venture or associate are deducted from the carrying amount of the investment.

The financial statements of the joint venture or associate are prepared for the same reporting period as the Group's consolidated financial statements and utilize accounting policies consistent with those of the Group. Appropriate consolidation adjustments have been made to ensure consistency with the Group's accounting policies where necessary.

**Investments in equity of other companies**

Investments in equity instruments of other entities comprise equity investments over which the Group does not have control, joint control, or significant influence over the investee.

Investments in equity instruments of other entities are initially recognised at cost, comprising the purchase price or the capital contribution plus costs directly attributable to the investment activity. After initial recognition, these investments are carried at cost. Dividends and profits relating to periods prior to the purchase of the investment are recorded as a reduction in the value of that investment. Dividends and profits relating to periods after the purchase of the investment are recognised in financial income. Stock dividends received are tracked only in terms of the additional number of shares received; no value is recognised for the shares received.

A provision for impairment of investments in equity instruments of other entities is made as follows:

- For investments in listed shares, or investments whose fair value can be reliably determined: the provision is based on the market value of the shares.
- For investments whose fair value cannot be determined at the reporting date: the provision is made based on the losses of the investee, at a level equal to the difference between the owners' actual contributed capital and the owners' equity at the end of the accounting period, multiplied by the Group's ownership ratio of the charter capital relative to the total charter capital actually contributed in the other entity.

Increases or decreases in the provision for impairment of investments in equity instruments of other entities required to be made at the end of the accounting period are recognised in financial expenses.

### 4.5 Receivables

Receivables are stated at carrying amount less provision for doubtful debts.

The classification of receivables is trade receivables and other receivables, which is complied with the following principles:

- Trade receivables reflect the nature of the receivables arising from commercial transactions with purchase-sale between the Group and buyer (an independent unit against the Group), including receivables from sale of exported goods given by the trustor through the trustee.
- Other receivables reflect the nature of the receivables arising from non-commercial transactions, and not to be related to the purchase – sale transactions.

Receivables are tracked in detail by debtor, term, and original currency.

A provision for doubtful debts is made for each doubtful receivable based on the overdue age of the debt after offsetting against any payable to the same counterparty (if any), or based on the estimated loss expected to arise, specifically as follows:

- For overdue receivables:
  - 30% of the value for receivables overdue from 6 months to under 1 year;
  - 50% of the value for receivables overdue from 1 year to under 2 years;
  - 70% of the value for receivables overdue from 2 years to under 3 years;
  - 100% of the value for receivables overdue 3 years or more.
- For receivables not yet overdue but unlikely to be collectible: the provision is made based on the estimated loss expected to arise.

Increases or decreases in the provision for doubtful debts required to be made at the end of the accounting period are recognised in general and administrative expenses.

### 4.6 Inventories

Inventories are presented at the lower of cost and net realizable value.

The cost of inventories is determined as follows:

- Raw materials, tools and supplies and goods: comprising all costs of purchase and related expenses directly incurred in bringing the inventories to their present location and condition.

Net realizable value represents the estimated selling price of inventory during the normal production and business less the estimated costs to completion and the estimated costs necessary to consume them.

The cost of inventories is determined on weighted average method and the perpetual method is used for recording inventories.

Provision for impairment of inventories is made for each inventory with the cost greater than the net value realizable. Increase or decrease in the balance of provision for impairment of inventories should be set aside at the accounting period ended and is recognized in cost of goods sold.

### 4.7 Prepaid expenses

Prepaid expenses are expenses actually incurred but they are related to the operating output of many accounting periods. Prepaid expenses of the Group include:

**Tour expenses**

Tour expenses include prepaid expenses related to pending tours.

**Tools and supplies expenses**

Tools and supplies have been put into use are amortized to expenses under the straight-line method to time allocation not exceeding 36 months.

## 4.8 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

Fixed assets are stated at cost less accumulated depreciation. The initial cost of a fixed asset comprises its purchase price and any directly attributable costs of bringing the asset to its working condition and location for its intended use. Expenditures for additions, improvement and renewals are capitalised on fixed assets accounts, expenditures for maintenance and repairs are charged to the income statement.

When assets are sold or retired, their cost and accumulated depreciation are removed from the balance sheet and any gain or loss resulting from their disposal is included in the consolidated income statement.

Depreciation of tangible fixed assets is calculated on straight-line method over the estimated useful life of these assets, which are as follows:

| Assets | Time of depreciation (years) |
|---|---|
| Buildings and structure | 10 – 41 |
| Machinery and equipment | 03 – 07 |
| Vehicles | 05 – 07 |
| Office equipment | 03 – 07 |
| Other fixed assets | 03 – 07 |

## 4.9 Intangible fixed assets

***Land use rights***

Land use rights reflect all the actual expenses related to the used land such as expenses to obtain the land use right, expenses for house removal and land clearance, expenses on ground levelling, registration fees, etc. Land use rights are not determined deadline is not amortized.

***Patent***

Initial costs of patent acquired from the third parties include purchasing cost, non-refundable tax on purchase and registration fee. Patent is amortised on straight-line method within 04 years.

***Software***

Purchase price of the new software, which is not an integral part of the related hardware, is capitalized and recognized as an intangible fixed asset. Cost of software is amortised on straight-line method from 04 to 08 years.

***Other intangible fixed assets***

Other intangible fixed assets are tenancy rights and domain. The cost of tenancy rights and domain includes all costs incurred in bringing the tenancy right and domain to their present condition. Cost of tenancy right and domain is amortised on straight-line method from 05 to 25 years.

## 4.10 Construction in progress

Construction in progress reflects costs directly relating to assets under construction and machinery and equipment being installed, including borrowing costs capitalised in accordance with the Group's accounting policy. These assets are recognised at cost and are not depreciated until completed and handed over for use. On completion, the entire cost is transferred to the appropriate item depending on its actual intended use, comprising tangible fixed assets, intangible fixed assets, investment

property, or inventories, and is considered for depreciation from the date it is brought into use.

Costs of upgrading and renovating a fixed asset in progress are accumulated separately and, on completion and handover of the fixed asset for use, are capitalised to the cost of the corresponding fixed asset.

The cost of periodic repair and maintenance of fixed assets, when completed and handed over for use, is allocated using the straight-line method to production and business expenses until the next maintenance period.

### 4.11 Accounts payables and accrued expenses

Accounts payable and accrued expenses are recognized for amounts to be paid in the future, which related to receive the goods and services. Accrued expenses are recorded based on reasonable estimates payment.

The classification of liabilities is payable to suppliers, accrued expenses and other payables, which complied with the following principles:

- Trade payables reflect the nature of the payables arising from commercial transactions with purchase of goods, services, property between the Group and an independent seller, including payable when imported through a trustee.
- Accrued expenses reflect the payables for goods and services received from the seller or provided with the purchaser but have not been paid until having invoices or having insufficient billing records, accounting records, and payables to employees including salary, production costs, sales must accruals.
- Other payables reflect the nature of the payables of non-commercial, not related to the purchase, sale, rendering service transactions.
- Payables and accrued expenses are classified as short-term and long-term in the financial position statement based on their remaining term at the end of the accounting period.

### 4.12 Capital

***Owner's equity***

Capital is recorded according to the amount actually invested by the shareholders.

***Surplus of stock capital***

Surplus of stock capital is recorded at the difference between the issuance price and the face value upon the initial issuance, additional issuance or the difference between re-issuance price and the net book value of treasury shares. Direct expenses related to additional issuance and re-issuance of treasury shares are recorded as a decrease in surplus of stock capital.

***Shares repurchased from oneself***

When acquiring shares issued by the Parent company, payables including expenses related to the transaction are recorded as treasury shares and are reflected as a deduction in equity. When reissued, the difference between the price of re-release and the book value of treasury shares are recorded in the item "surplus of stock capital".

***Distribution of net profits***

Profit after tax is distributed to shareholders after an appropriation of funds under the Charter of the Group as same as the law and is approved by Shareholders' Meeting.

The distribution of profits to shareholders is considered to non-cash items in undistributed profit may affect cash flow and ability to pay dividends as profit from revaluation of assets contributed as capital, interest due to the revaluation of monetary items, the financial instruments and other non-cash items.

Dividends are recognized as liabilities when approved by Shareholders' Meeting.

### 4.13 Revenue

***Revenue from the sale of goods***

Revenue from the sale of goods shall be recognized if it simultaneously meets the following conditions:

- The Group has transferred to the buyer the significant risks and rewards of ownership of the goods;
- The Group retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
- The amount of revenue can be measured reliably. When contracts define that buyers are entitled to return products, goods purchased under specific conditions, the Group shall only record turnovers if such specific conditions no longer exist and buyers are not entitled to return products, goods (unless the customer is entitled to return the goods under the form of exchange for other goods or services);
- It is probable that the economic benefits associated with the transaction will flow to the Group; and
- The costs incurred or to be incurred in respect of the transaction can be measured reliably.

***Revenue from sales of service rendered***

Revenue of a transaction involving the rendering of services is recognized when the outcome of such transactions can be measured reliably. In case that a transaction involves the rendering of services is attributable to several periods, revenue is recognized in each period by reference to the percentage of completion of the transaction at the balance sheet date of that period. The outcome of a transaction can be measured reliably when all following conditions are satisfied:

- The amount of revenue can be measured reliably. When contracts define that buyers are entitled to return services purchased under specific conditions, the Group shall only record turnovers if such specific conditions no longer exist and buyers are not entitled to return provided services;
- It is probable that the economic benefits associated with the transaction will flow to the Group;
- The percentage of completion of the transaction at the balance sheet date can be measured reliably; and
- The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

***Interest***

Interest is recognized on an accrual basis, are determined on the balance of cash in bank and the actual interest rate for each period.

***Dividends and profits received***

Dividends and profits distributed are recognised when the Group is notified of its entitlement to receive the dividend or profit distribution from the investment. Only the portion of the dividend or profit relating to the period after the investment date is recognised in revenue; the portion relating to the period before the investment date is recorded as a reduction of the cost of the investment. Stock dividends received are not recognised in revenue and do not increase the recorded value of the investment; only the additional number of shares received is tracked in the notes to the consolidated financial statements.

## 4.14 Revenue deductions

Revenue deductions comprise trade discounts, sales rebates, and sales returns. These amounts are tracked separately and are deducted from revenue from sales of goods and rendering of services to determine net revenue for the reporting period.

Where trade discounts, sales rebates, or sales returns relating to products, goods, or services sold in prior periods arise only in a subsequent period, the Group reduces revenue on the following basis:

- If the deduction arises before the date the consolidated financial statements are issued: this is an adjusting event after the reporting date and is recognised as a reduction of revenue in the financial statements of the reporting period.
- If the deduction arises after the date the consolidated financial statements are issued: it is recognised as a reduction of revenue of the period in which it arises.

## 4.15 Borrowing costs

Borrowing costs comprise interest on borrowings and other costs directly incurred in connection with

borrowings. Borrowing costs are recognised as an expense in the period in which they are incurred, unless they qualify for capitalisation.

4.16 Expenses

Expenses are amounts that decrease economic benefits, recognised at the time the transaction arises or when it is reasonably certain to arise in the future, regardless of whether cash has actually been paid. Expenses are recognised even before the payment due date where it is reasonably certain that they will arise, in order to ensure the principles of prudence and capital maintenance.

When the Group recognises an item of revenue, it must recognise a corresponding expense related to generating that revenue. The corresponding expense comprises the expense of the period in which the revenue is generated, together with expenses of prior periods or accrued expenses that relate to the revenue of that period. Where the matching principle conflicts with the prudence principle, expenses are recognised based on the substance of the transaction and the Vietnamese Accounting Standards, so as to ensure a true and fair presentation of the transaction.

**4.17 Corporate income tax**

Current corporate income tax

Current corporate income tax expense is the amount of corporate income tax payable, calculated on taxable income for the period and the current corporate income tax rate. Taxable income differs from accounting profit due to adjustments for temporary differences between tax and accounting, non-deductible expenses, non-taxable income, and losses carried forward.

**4.18 Financial instrument**

Financial assets

The classification of financial assets depends on the nature and purpose of the financial assets and is determined at the time of initial recognition. Financial assets of the Group include cash and cash equivalents, trade receivables, other receivables, held to maturity investments and long-term investments.

At initial recognition, financial assets are recognised at cost plus directly attributable transaction costs. After initial recognition, financial assets are measured at amortised cost using the effective interest method, or at fair value, depending on the classification of each financial asset.

Financial liabilities

The classification of financial liabilities depends on the nature and purpose of the financial liabilities and is determined at the time of initial recognition. Financial liabilities of the Group include loans and borrowings, trade payables, accrued expenses payable and other payables.

At initial recognition, financial liabilities are recognised at cost plus directly attributable transaction costs. After initial recognition, ordinary financial liabilities are measured at amortised cost using the effective interest method.

Equity instruments

An equity instrument is a contract that evidences a residual interest in the assets of the Group after deducting all of its liabilities.

Offsetting of financial instruments

Financial assets and financial liabilities are offset and the net amount presented in the consolidated financial position statement only when the Group:

- Has a legally enforceable right to set off the recognised amounts; and

Intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

### 4.19 Segment reporting

A business segment is a distinguishable component of an enterprise that is engaged in providing an individual product or service or a group of related products or services and that is subject to risks and returns that are different from those of other business segments.

A geographical segment is a distinguishable component of an enterprise that is engaged in providing products or services within a particular economic environment and that is subject to risks and returns that are different from those of components operating in other economic environments.

### 4.20 Basic earnings per share

Basic earnings per share amount is computed by dividing net profit for the period attributable to ordinary shareholders after deducting appropriation of bonus and welfare funds, by the weighted average number of ordinary shares outstanding during the period.

### 4.21 Related parties

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control or common significant influence.
In considering each possible related party relationship, attention is directed to the substance of the relationship, and not merely the legal form.

The following parties are known as the Group's related parties:

| Related party | Location | Relationship |
|---|---|---|
| Vietravel Corporation Joint Stock Company | Vietnam | Major shareholder |
| Trip U Travel Service Limited Liability Company | Vietnam | Subsidiary |
| Viet Nam Travel and Marketing Transports Co., Ltd. | Thailand | Associate |
| Vietravel Development and Investment Joint Stock Company | Vietnam | Associate |
| Viet Nam Sai Gon Travel Joint Stock Company | Vietnam | Associate |
| Horizon Vision Investment JSC | Vietnam | Associate |
| Viet India Travel Private Limited | India | Joint venture |
| Viecoms Services Trading Joint Stock Company | Vietnam | Having the same shareholder |
| The Board of Management, the Board of Directors | | Key management members |
| Sai Gon International Travel and Tourist Services Company Limited | Vietnam | Having the same key management members |
| Vietnam Tennis Federation | Vietnam | Having the same key management members |
| Vietnam Cuisine Culture Association | Vietnam | Having the same key management members |

## 5 ADDITIONAL INFORMATION TO ITEMS IN THE INTERIM CONSOLIDATED BALANCE SHEET

### 5.1 Cash and cash equivalents

| | 30/09/2026<br>VND | 01/01/2026<br>VND |
|---|---|---|
| Cash on hand | 9,442,862,242 | 15,698,171,857 |
| Cash in banks | 132,928,285,904 | 252,264,567,121 |
| Cash equivalents | 10,421,318,414 | 16,435,061,142 |
| | **152,792,466,560** | **284,397,800,120** |

### 5.2 Short-term, long-term held to maturity investments

#### 5.2.1 Short-term held to maturity investments

| | | 30/09/2026 | | | 01/01/2026 | | |
|---|---|---|---|---|---|---|---|
| | | Cost | Recoverable amount | Provision | Cost | Recoverable amount | Provision |
| | | VND | VND | VND | VND | VND | VND |
| **Term deposits not exceeding 12 months** | (a) | | | | | | |
| JSC Bank for Investment and Development of Vietnam | | 10,857,434,050 | 10,857,434,050 | - | 8,689,691,649 | 8,689,691,649 | - |
| Vietnam JSC Bank for Industry and Trade | | 3,870,000,000 | 3,870,000,000 | - | 12,760,000,000 | 12,760,000,000 | - |
| JSC Bank for Foreign Trade of Vietnam | | 3,300,000,000 | 3,300,000,000 | - | 3,300,000,000 | 3,300,000,000 | - |
| Military Commercial Joint Stock Bank | | - | - | - | 50,000,000 | 50,000,000 | - |
| Other banks | | 4,018,557,500 | 4,018,557,500 | - | 3,129,435,000 | 3,129,435,000 | - |
| | | **22,045,991,550** | **22,045,991,550** | **-** | **27,929,126,649** | **27,929,126,649** | **-** |
| **Loan receivables** | | | | | | | |
| ***Receivables from related parties*** | | | | | | | |
| Vietravel Development and Investment Joint Stock Company | (b) | 6,770,129,975 | 6,770,129,975 | - | - | - | - |
| Vietravel Corporation Joint Stock Company | (c) | 20,000,000,000 | 20,000,000,000 | - | 20,000,000,000 | 20,000,000,000 | - |
| ***Receivables from other organizations and individuals*** | | | | | | | |
| Viet Nam Travel Airlines Joint Stock Company | | - | - | - | 44,225,189,240 | 44,225,189,240 | - |
| Ms. Nguyen Thi Hong Hanh | (d) | 20,000,000,000 | 20,000,000,000 | - | 20,000,000,000 | 20,000,000,000 | - |
| | | **46,770,129,975** | **46,770,129,975** | **-** | **84,225,189,240** | **84,225,189,240** | **-** |
| | | **68,556,552,775** | **68,556,552,775** | **-** | **112,154,315,889** | **112,154,315,889** | **-** |

5.2.1.1 12-month term deposits at banks, interest rates of 4.1% – 4.2% p.a.

**Short-term held to maturity investments (continued)**

5.2.1.2 Loan receivables from Vietravel Development

and Investment Joint Stock Company Loan contract: No.

02/HD/DTPT-CDI dated 09 January 2026.
Amount: VND 6,770,129,975.
Term of loan: To 31 December 2026.
Interest rate: 1% p.a.

5.2.1.3 Loan receivables from Vietravel Corporation Joint Stock

Company Loan contract: No. 13/HD/VTR.CORP dated 01 April 2023;
Appendix No. 05-PLHD/VTR.CORP dated 01 April 2024;
Appendix No. 21-PLHD/VTR.CORP dated 31 December 2024; and Appendix No. 01A-PLHD/VTR.CORP dated 01 January 2026.
Amount: VND 20,000,000,000.
Term of loan: From 01 January 2026 to
30 June 2026. Interest rate: 1% p.a.

5.2.1.4 Loan receivables from Ms. Nguyen Thi Hong Hanh

Loan contract: No. 23/HDK/2025 dated 08
August 2025. Amount: VND 20,000,000,000.
Term of loan: 06 months.
Interest rate: 2% p.a.

### 5.2.2 Long-term held to maturity investments

| | 30/09/2026 | | | 01/01/2026 | | |
|---|---|---|---|---|---|---|
| | Cost | Recoverable amount | Provision | Cost | Recoverable amount | Provision |
| | VND | VND | VND | VND | VND | VND |
| **Loan receivables** | | | | | | |
| ***Receivables from other organizations and individuals*** | | | | | | |
| Viet Nam Travel Airlines Joint Stock Company | 7,100,000,000 | 7,100,000,000 | - | - | - | - |
| | **7,100,000,000** | **7,100,000,000** | - | - | - | - |

## 5.3 Short-term trade receivables

| | 30/09/2026<br>VND | 01/01/2026<br>VND |
|---|---|---|
| ***Receivables from related parties*** | | |
| Viet Nam Travel and Marketing Transports Co.. Ltd. | 530,041,910 | 561,193,015 |
| Vietnam Cuisine Culture Association | 114,829,000 | - |
| Vietravel Development and Investment Joint Stock Company | 6,410,000 | 24,130,022 |
| Vietravel Corporation Joint Stock Company | - | 667,680,198 |
| Trip U Travel Service Limited Liability Company | 93,142,316 | - |
| Horizon Vision Investment JSC | 8,571,303 | - |
| ***Receivables from other customers*** | | |
| Other customers | 564,626,077,998 | 437,477,968,544 |
| | **565,379,072,527** | **438,730,971,779** |

## 5.4 Short-term advances to suppliers

| | 30/09/2026<br>VND | 01/01/2026<br>VND |
|---|---|---|
| ***Advances to related parties*** | | |
| Vietravel Development and Investment Joint Stock Company | 32,000,000,000 | 32,000,000,000 |
| Vietnam Cuisine Culture Association | 980,776,000 | 480,776,000 |
| Viecoms Services Trading Joint Stock Company | 570,897,725 | 467,993,701 |
| Vietnam Tennis Federation | 500,000,000 | 500,000,000 |
| Trip U Travel Service Limited Liability Company | 2,747,630 | 2,747,630 |
| ***Advances to other suppliers*** | | |
| Vietnam Airlines | 72,460,101,470 | 97,015,126,717 |
| Vietjet Aviation Joint Stock Company | 50,538,605,093 | 82,204,714,573 |
| Other suppliers | 354,923,436,723 | 184,280,232,030 |
| | **510,495,788,641** | **396,951,590,651** |

## 5.5 Other short-term, long-term receivables

### 5.5.1 Other short-term receivables

| | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Amount VND | Provision VND | Amount VND | Provision VND |
| ***Receivables from related parties*** | | | | |
| Viet Nam Travel and Marketing Transports Co., Ltd. – pay-on-behalf | 5,966,897,430 | - | 5,376,737,639 | - |
| Trip U Travel Service Limited Liability Company – other receivables | 2,061,497,083 | - | 3,225,315,186 | - |
| Viecoms Services Trading Joint Stock Company – pay-on-behalf | 8,049,000 | - | 102,904,024 | - |
| Viet India Travel Private Limited | 1,469,230,216 | - | 980,417,424 | - |
| Vietravel Development and Investment Joint Stock Company – pay on behalf | 10,633,848,627 | - | 25,705,570,144 | - |
| Saigon Vietnam Travel Joint Stock Company | 588,219,242 | - | 331,623,006 | - |
| Saigon International Travel and Tourism Services Company Limited | 519,256,700 | - | 517,407,700 | - |
| Vietravel Corporation Joint Stock Company | 321,675,378,354 | (96,392,000,000) | 663,048,109,156 | (96,392,000,000) |
| Remuneration of the Board of Management | 1,802,000,000 | - | 1,918,500,000 | - |
| ***Receivables from other organizations and individuals*** | | | | |
| Interest income of loans | - | - | 6,612,091,670 | - |
| Pending VAT declaration | 7,353,337,320 | - | 6,201,225,340 | - |
| Advances to employees | 103,901,023,882 | - | 81,838,783,114 | - |
| Short-term deposits | 3,095,970,239 | - | 2,876,552,257 | - |
| Other receivables | 90,791,294,246 | (5,049,264,766) | 69,890,689,322 | (5,253,274,807) |
| | **549,793,472,446** | **(101,441,264,766)** | **866,796,477,852** | **(101,645,274,807)** |

### 5.5.2 Other long-term receivables

| | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Amount VND | Provision VND | Amount VND | Provision VND |
| ***Receivables from other organizations and individuals*** | | | | |
| Global Petro Commercial One Member Limited | 2,267,250,000 | - | 2,252,250,000 | - |
| Bank - Asset Management Company Limited – office rental deposit | | | | |
| Department of Planning and Development of Thua Thien Hue Province – deposit for implementation of investment project | - | - | 2,700,000,000 | - |
| Techfly Trading and Services Company Limited | 30,000,000,000 | - | - | - |
| Other deposits | 34,958,624,847 | - | 4,957,072,924 | - |
| | **44,591,788,715** | **-** | **9,909,322,924** | **-** |

### 5.6 Provision for doubtful short-term debts

| | | 31/12/2025 | | | 01/01/2025 | |
|---|---|---|---|---|---|---|
| | Over due | Cost | Provision | Overdue | Cost | Provision |
| | | VND | VND | | VND | VND |
| ***Trade receivables*** | | | | | | |
| Other customers | | 17,848,740,826 | (17,539,596,098) | | 17,775,636,826 | (17,246,994,686) |
| ***Other receivables*** | | | | | | |
| Vietravel Corporation Joint Stock Company | Over 6 months | 340,611,953,476 | (96,392,000,000) | | 340,611,953,476 | (96,392,000,000) |
| Others | | 5,054,748,766 | (5,049,264,766) | | 5,258,758,807 | (5,253,274,807) |
| ***Advances to suppliers*** | | | | | | |
| Other suppliers | | 8,889,822,110 | (8,623,714,145) | | 8,889,822,110 | (8,623,714,145) |
| | | **372,405,265,178** | **(127,604,575,009)** | | **372,536,171,219** | **(127,515,983,638)** |

Movements in provision for doubtful short-term debts are as follows:

| | From 01/01/2026 to 30/09/2026 | From 01/01/2025 to 30/09/2025 |
|---|---|---|
| | VND | VND |
| Opening balance | 127,515,983,638 | 16,649,880,961 |
| Provision in period | 292,601,412 | 451,887,945 |
| Written-off | (204,010,041) | - |
| Reversal of provisions | - | 726,223,108 |
| Closing balance | **127,604,575,009** | **17,827,992,014** |

### 5.7 Inventories

| | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Cost | Provision | Cost | Provision |
| | VND | VND | VND | VND |
| Goods | 54,693,940,194 | (2,030,265,963) | 31.268.773.674 | (2,030,265,963) |
| Goods on consignment | 2,456,467,580 | - | 4,727,511,943 | - |
| | **57,150,407,774** | **(2,030,265,963)** | **35,996,285,617** | **(2,030,265,963)** |

### 5.8 Short-term, long-term deferred expenses

#### 5.8.1 Short-term deferred expenses

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Tour expenses | 377,422,359,546 | 395,021,281,608 |
| Tools and supplies expenses | 6,462,207,846 | 2,644,084,743 |
| Other expenses | 48,366,202,844 | 31,776,292,227 |
| | **432,250,770,236** | **429,441,658,578** |

#### 5.8.2 Long-term deferred expenses

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Tools and supplies expenses | 10,043,804,473 | 6,318,329,905 |
| Other expenses | 32,307,940,288 | 25,210,586,837 |
| | **42,351,744,761** | **31,528,916,742** |

## 5.9 Increase/ Decrease of tangible fixed assets

| | Buildings, Structures VND | Machinery, equipment VND | Vehicles VND | Office equipment VND | Other tangible fixed assets VND | Total VND |
|---|---|---|---|---|---|---|
| ***Cost*** | | | | | | |
| As at 01/01/2026 | 21,598,834,311 | 6,048,172,171 | 151,519,110,061 | 27,203,247,343 | 1,425,405,851 | 207,794,769,737 |
| Increase in period | 123,815,208,255 | 711,260,544 | - | 1,656,556,400 | 496,000,000 | 126,679,025,199 |
| Decrease in period | - | - | (370,300,000) | (69,412,909) | (173,350,000) | (613,062,909) |
| As at 30/09/2026 | **145,311,913,986** | **6,172,257,658** | **151,823,262,668** | **27,477,103,911** | **2,081,661,704** | **332,866,199,927** |
| ***Accumulated depreciation*** | | | | | | |
| As at 01/01/2026 | 20,208,508,849 | 5,710,663,777 | 136,511,855,789 | 23,951,207,064 | 1,453,965,957 | 187,836,201,436 |
| Charge for the period | 2,238,472,054 | 107,611,364 | 1,828,857,967 | 1,198,019,042 | - | 5,372,960,427 |
| Decrease in period | - | - | (370,300,000) | (38,912,000) | (173,350,000) | (582,562,000) |
| | **22,444,315,029** | **5,854,183,767** | **137,965,731,110** | **25,110,314,106** | **1,252,055,851** | **192,626,599,863** |
| As at 30/09/2026 | 2,238,472,054 | 107,611,364 | 1,828,857,967 | 1,198,019,042 | - | 5,372,960,427 |
| ***Net book value*** | | | | | | |
| As at 01/01/2026 | 1,323,696,882 | 201,931,037 | 15,311,406,879 | 2,989,837,756 | 131,695,747 | 19,958,568,301 |
| As at 30/09/2026 | **122,903,098,957** | **929,927,444** | **13,487,231,558** | **3,417,874,205** | **496,000,000** | **141,234,132,164** |

**5.10 Increase/ Decrease of intangible fixed assets**

| | Land use rights VND | Copyrights, patents VND | Trademarks, trade names VND | Computer software VND | Other intangible fixed assets VND | Total VND |
|---|---|---|---|---|---|---|
| ***Cost*** | | | | | | |
| As at 01/01/2026 | 6,974,774,000 | 405,799,750 | 139,140,000 | 24,656,756,182 | 9,897,444,452 | 42,073,914,384 |
| Increase in period | - | - | - | - | - | - |
| Increase in period | - | - | - | 464,940,000 | - | 464,940,000 |
| As at 30/09/2026 | **6,974,774,000** | **405,799,750** | **139,140,000** | **25,121,696,182** | **9,897,444,452** | **42,538,854,384** |
| ***Accumulated depreciation*** | | | | | | |
| As at 01/01/2026 | - | 405,799,750 | 139,140,000 | 22,030,356,856 | 8,641,809,025 | 31,217,105,631 |
| Charge for the period | - | - | - | 1,019,881,548 | 372,961,260 | 1,392,842,808 |
| As at 30/09/2026 | **-** | **405,799,750** | **139,140,000** | **23,050,238,404** | **9,014,770,285** | **32,609,948,439** |
| ***Net book value*** | | | | | | |
| As at 01/01/2026 | 6,974,774,000 | - | - | 2,626,399,326 | 1,255,635,427 | 10,856,808,753 |
| As at 30/09/2026 | **6,974,774,000** | **-** | **-** | **2,071,457,778** | **882,674,167** | **9,928,905,945** |

As of September 30, 2026, intangible fixed assets with a residual value accounting for 10% or more of the total residual value include:

| | **Nguyên giá** VND | **Hao mòn lũy kế** VND | **Giá trị còn lại** VND |
|---|---|---|---|
| Land use rights for the Phu Quoc branch | 4,984,630,000 | - | 4,984,630,000 |
| Land use rights for the Đa Năng branch | 1,990,144,000 | - | 1,990,144,000 |

## 5.11 Construction in progress

| | As at 01/01/2026 VND | Increase in period VND | | Other decreases VND | As at 30/09/2026 VND |
|---|---|---|---|---|---|
| Construction in progress | | | | | |
| • 01 Nguyen Hue Project | 150,976,388,555 | 38.377.207.886 | (124.010.708.255) | (5.809.210.361) | 59,533,677,825 |
| • Other projects | 11,988,860,980 | 52.843.750 | - | - | 12.041.704.730 |
| | **162,965,249,535** | **38.430.051.636** | **(124.010.708.255)** | **(5.809.210.361)** | **71.575.382.555** |

## 5.12 Long-term financial investments

### 5.12.1 Investment in associates

| | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Cost VND | Fair value VND | Cost VND | Fair value VND |
| Viet Nam Travel and Marketing Transports Co,, Ltd, | 209,005,736 | (*) | 209,005,736 | (*) |
| Viet Nam Sai Gon Travel Joint Stock Company | 524,415,246 | (*) | 524,415,246 | (*) |
| Viet India Travel Private Limited | 1,294,380,000 | (*) | 1,294,380,000 | (*) |
| Horizon Vision Investment JSC | 76,000,000,000 | (*) | - | - |
| Vietravel Development and Investment JSC | 50,000,000,000 | (*) | - | |
| | **128,027,800,982** | | **2,027,800,982** | |

(*) As at the date of this report, the Group has not determined fair value yet because these are unlisted investments, so do not have information about fair value,

*The situation of capital contributions to joint ventures, associates:*

| Company's name | Enterprise Registration Certificate / Certificate of Investment Registration Abroad | Charter capital/ Capital according to Certificate of Investment Registration Abroad | As at 30/09/2026 Number of shares/ Charter capital held by the Group | Ratio % |
|---|---|---|---|---|
| Viet Nam Travel and Marketing Transports Co,, Ltd, | No, 201900655 dated 13 May 2019 issued by Ministry of Planning and Investment | - | THB 980,000,00 equivalent to VND 781,902,800 | 49,00 |
| Viet Nam Sai Gon Travel Joint Stock Company | No, 0314181156 the 4th Amendment dated 19 December 2023 issued by the Ho Chi Minh City Planning and Investment Department | VND 2,500,000,000 | VND 525,000,000 | 21,00 |
| Viet India Travel Private Limited | No, 202401324 dated 30 September 2024 issued by Ministry of Planning and Investment | USD 100,000,00 | USD 51,000,00 | 51,00 |
| Vietravel Development and Investment Joint Stock Company | No, 0317348639 the first Certificate dated 21 June 2022 issued by the Ho Chi Minh City Planning and Investment Department | VND 110,000,000,000 | 50,000,000,000 | 45.45 |
| Horizon Vision Investment JSC | No, 4101683494 the first Certificate dated 12 Feb 2026 issued by the Gia Lai Provincial Department of Finance | 220,000,000,000 | 76,000,000,000 | 34.54 |

*Details of investment in joint ventures, associates:*

**Investment in associates (continued)**

| Company's name | *Cost* 01/01/2026 | *Accumulated share in post-acquisition profit/ (loss) of the associates* 01/01/2026 | Increase/(Decrease | *The investment value by the equity method* 30/09/2026 |
|---|---|---|---|---|
| Viet Nam Sai Gon Travel Joint Stock Company | 525,000,000 | (584,754) | - | 524,415,246 |
| Viet Nam Travel and Marketing Transports Co., Ltd. | 781,902,800 | (572,897,064) | - | 209,005,736 |
| Viet India Travel Private Limited | 1,294,380,00 | - | - | 1,294,380,000 |
| Vietravel Development and Investment Joint Stock Company | - | - | 50,000,000,000 | 50,000,000,000 |
| Horizon Vision Investment JSC | - | - | 76,000,000,000 | 76,000,000,000 |
| **Tổng** | **2,601,282,800** | **(573,481,818)** | **126,000,000,000** | **128,027,800,982** |

**5.12.3 Investments in equity of other entities**

| | 30/09/2026 | | | 01/01/2026 | | |
|---|---|---|---|---|---|---|
| | Cost | Provision | Fair value | Cost | Provision | Fair value |
| | VND | VND | VND | VND | VND | VND |
| Viet Nam Travel and Marketing Transports Private Limited (i) | 3,776,119,431 | - | (*) | 3,776,119,431 | - | (*) |
| | **3,776,119,431** | **-** | | **3,776,119,431** | **-** | |

(i) Investment expenses for Viet Nam Travel and Marketing Transports Private Limited,

(*) As at this report's date, the Group has not determined the fair value of the investments yet because there is no specific guidance on determining fair value,

Movements in provision for long-term investments are as follows:

| | **From 01/01/2026 to 30/09/2026** VND | **From 01/01/2025 to 30/09/2025** VND |
|---|---|---|
| Opening balance | - | 178,137,140,000 |
| Provision/ (reversal) in period | - | (20,057,274,833) |
| Closing balance | **-** | **158,079,865,167** |

## 5.13 Goodwill

| | VND |
|---|---|
| ***Cost*** | |
| As at 01/01/2026 | 290,395,988,760 |
| Increase from business combination | - |
| As at 30/09/2026 | **290,395,988,760** |
| ***Accumulated amortization*** | |
| As at 01/01/2026 | 16,564,406,438 |
| Amortization in period | 21,779,699,157 |
| As at 30/09/2026 | **38,344,105,595** |
| ***Net book value*** | |
| As at 01/01/2026 | 273,831,582,322 |
| As at 30/09/2026 | **252,051,883,165** |

## 5.14 Short-term trade payables

| | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Amount VND | Payable amount VND | Amount VND | Payable amount VND |
| ***Payables to related parties*** | | | | |
| Viet Nam Sai Gon Travel Joint Stock Company | 2,199,000,000 | 2,199,000,000 | 2,199,000,000 | 2,199,000,000 |
| Trip U Travel Service Limited Liability Company | 292,147,320 | 292,147,320 | 376,621,436 | 376,621,436 |
| Vietravel Development and Investment JSC | 6,718,680,000 | 6,718,680,000 | - | - |
| Saigon International Travel and Tourism Services Company Limited | 40,000,000 | 40,000,000 | 40,000,000 | 40,000,000 |
| ***Payables to other suppliers*** | | | | |
| Beijing Cosmos Travel International Co,, Ltd | 14,289,142,584 | 14,289,142,584 | 131,387,974,232 | 131,387,974,232 |
| Other suppliers | 519,913,977,950 | 519,913,977,950 | 595,130,389,253 | 595,130,389,253 |
| | **623,447,786,714** | **623,447,786,714** | **729,133,984,921** | **729,133,984,921** |

## 5.15 Short-term advances from customers

| | 30/09/2026 VND | 01/01/2026 VND |
|---|---|---|
| ***Related party advance payment*** | | |
| Vietravel Development and Investment Joint Stock Company | 30,957,451 | - |
| ***Advances from other customers*** | | |
| Other customers | 451,271,118,567 | 358,693,403,205 |
| | **451,302,076,018** | **358,693,403,205** |

## 5.16 Payment of dividends and profits

| | 30/09/2026 VND | 01/01/2026 VND |
|---|---|---|
| ***Payable to other organizations and individuals*** | | |
| Dividends payable | 3,621,887,834 | 1,496,558,032 |
| | **3,621,887,834** | **1,496,558,032** |

## 5.17 Taxes

***Value added tax deductibles***

| | 30/09/2026 VND | 01/01/2026 VND |
|---|---|---|
| Value added tax deductibles | **2,460,694,984** | **2,741,204,943** |

The Group paid value added tax under the deduction method, Value added tax rates are not subject to value added tax, 5%, 8% and 10%,

***Tax and receivables from the State and payables to the State***

| | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Receivables VND | Payables VND | Receivables VND | Payables VND |
| Value added tax | 6,833,051,573 | 22,872499,315 | 152,269,877 | 11,565,851,760 |
| Corporate income tax | 226,658,374 | 6,971,582,966 | - | 14,653,456,689 |
| Personal income tax | 19,568,204 | 10,020,856,848 | 14,605,047 | 4,351,707,025 |
| Import and export duties | 3,222,340 | - | - | - |
| Real estate tax, land rent | - | - | 384,166,043 | - |
| Other taxes, fees, and other payables | 393,886,642 | 483,479,413 | 9,602,111 | 970,367,014 |
| **Total** | **7,162,802,419** | **40,919,304,557** | **560,643,078** | **31,541,382,488** |

***Corporate income tax ("CIT")***

The Group is obliged to pay corporate income tax for taxable income at the rate of 20%,

***Corporate income tax***

The current corporate income tax expense is as follows:

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Current corporate income tax expense calculated on taxable income | 2,220,344,441 | 2,808,878,436 |
| Adjusting corporate income tax expenses from prior years into the current period's corporate income tax expense | - | - |
| **Total current corporate income tax expense** | **2,220,344,441** | **2,808,878,436** |

***Other taxes***

The Group declared and paid according to regulations,

Tax settlement of the companies in the Group are subject to examination by the tax authorities, As the application of tax laws and regulations is susceptible to varying interpretations, amounts reported in the financial statements could be changed upon final determination by the tax authorities,

**5.18** Short-term accrued expenses

| | 30/09/2026 VND | 01/01/2026 VND |
|---|---|---|
| Costs for airline tickets, travel services, brokerage commissions, etc. | **53,337898,518** | **73,895,019,296** |

**5.19 Other short-term, long-term payables**

5.19.1 **Other short-term payables**

| | 30/09/2026 VND | 01/01/2026 VND |
|---|---|---|
| ***Amounts payable to related parties*** | | |
| Saigon International Travel and Tourism Services Company Limited | 1,241,885,390 | 1,334,409,690 |
| ***Payables to other organizations and individuals*** | | |
| Trade union fee, social insurance, health insurance, unemployment insurance | 3,038,588,310 | 1,743,349,766 |
| Dividend payables | - | 1,496,558,032 |
| Other short-term payables | 120,550,256,690 | 99,861,701,312 |
| | **124,830,730,390** | **103,101,609,110** |

5.19.2 **Other long-term payables**

| | 30/09/2026 VND | 01/01/2026 VND |
|---|---|---|
| ***Payables to other organizations and individuals*** | | |
| Long-term deposits received | 1,158,900,000 | 1,175,700,000 |
| | **1,158,900,000** | **1,175,700,000** |

## 5.20 Short-term, long-term loans

### 5.20.1 Short-term loans

| | | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|---|
| | | Amount VND | Payable amount VND | Amount VND | Payable amount VND |
| ***Loans from other organizations and individuals – VND*** | | | | | |
| • Vietnam JSC Bank for Industry and Trade | (i) | 240,070,615,664 | 240,070,615,664 | 214,205,389,804 | 214,205,389,804 |
| • JSC Bank for Investment and Development of Vietnam | (ii) | 194,330,649,995 | 194,330,649,995 | 185,580,210,438 | 185,580,210,438 |
| • Military Commercial Joint Stock Bank | (iii) | 36,987,114,285 | 36,987,114,285 | 49,751,330,693 | 49,751,330,693 |
| • Vietnam Technological and Commercial Joint Stock Bank | (iv) | 26,398,360,338 | 26,398,360,338 | 181,568,886,999 | 181,568,886,999 |
| • Vietnam International Commercial Joint Stock Bank | (v) | 64,829,445,299 | 64,829,445,299 | 73,991,442,644 | 73,991,442,644 |
| • Ho Chi Minh City Development JSC Bank | (vi) | - | - | 5,000,000,000 | 5,000,000,000 |
| • JSC Bank for Foreign Trade of Vietnam | (vii) | 27,000,000,000 | 27,000,000,000 | 33,000,000,000 | 33,000,000,000 |
| | | **589,616,185,581** | **700,584,620,405** | **743,097,260,578** | **743,097,260,578** |
| ***Current portion of long-term loans – VND*** | | | | | |
| • Other organizations and individuals | | 1,440,000,000 | 1,440,000,000 | 1,440,000,000 | 1,440,000,000 |
| | | **1,440,000,000** | **1,440,000,000** | **1,440,000,000** | **1,440,000,000** |
| | | **591,056,185,581** | **591,056,185,581** | **744,537,260,578** | **744,537,260,578** |

Details of short-term loans are as follows:

(i) Short-term loans from Vietnam JSC Bank for Industry and Trade – Branch 7 Ho Chi Minh City
Credit Agreement: No, 1207/2025-HĐCVHM/NHCT924-VIETRAVEL ngày 24/12/2025,
Credit line: VND 300,000,000,000,
Purpose: Support working capital,
Term of loans: 05 - 06 months,
Interest rate: As per promissory note,
Security condition: None,

(ii) Short-term loans from JSC Bank for Investment and Development of Vietnam – Transaction Center 2
Credit Agreement: No, 07/2025/62715/HĐTD ngày 06/11/2025,
Credit line: VND 300,000,000,000,
Purpose: Support working capital,
Term of loans: 04 - 06 months,
Interest rate: As per promissory note,
Security condition: None,

**Short-term loans (continued)**

(iii) Short-term loans from Military Commercial Joint Stock Bank – Transaction Center 2

| | |
|---|---|
| Credit Agreement: | No, 353228.25.103.19251936.TD ngày 28/11/2025, |
| Credit line: | VND 95,000,000,000, |
| Purpose: | Support working capital, |
| Term of loans: | 06 months, |
| Interest rate: | As per promissory note, |
| Security condition: | None, |

(iv) Short-term loans from Vietnam Technological and Commercial Joint Stock Bank

| | |
|---|---|
| Credit Agreement: | No, CIB20231129100/HDCTD dated 26 July 2023; and Appendix No, CIB20231129100/HĐCTD/PL05 ngày 06/11/2025, |
| Credit line: | VND 200,000,000,000, |
| Purpose: | Support working capital, |
| Term of loans: | 04 months, |
| Interest rate: | As per promissory note, |
| Security condition: | None, |

(v) Short-term loans from Vietnam International Commercial Joint Stock Bank – Sai Gon Branch

| | |
|---|---|
| Credit Agreement: | No, 1097963.25 ký ngày 07/10/2025, |
| Credit line: | VND 100,000,000,000, |
| Purpose: | Support working capital, |
| Term of loans: | 06 months, |
| Interest rate: | As per promissory note, |
| Security condition: | None, |

(VI) Short-term loans from Ho Chi Minh City Development Joint Stock Commercial Bank

| | |
|---|---|
| Credit Agreement: | No. 14469/25MN/HDTD date 27 May 2025. |
| Credit line: | VND 5,000,000,000. |
| Purpose: | Support working capital. |
| Term of loans: | 12 months. |
| Interest rate: | As per promissory note. |
| Security condition: | None. |

(VII) Short-term loans from Joint Stock Commercial Bank for Foreign Trade of Vietnam

| | |
|---|---|
| Credit Agreement: | No, 018/TAS,QLN24CV dated 28 June 2024, |
| Credit line: | VND 40,000,000,000, |
| Purpose: | Support working capital, |
| Term of loans: | 06 months, |
| Interest rate: | As per promissory note, |
| Security condition: | |

Movements in short-term loans during the period are as follows:

| | As at 01/01/2026 | Loan amount/ Transferred from long-term loans | Paid in period | As at 30/09/2026 |
|---|---|---|---|---|
| | VND | VND | VND | VND |
| Loans from banks | 743,097,260,578 | 1,745,464,469,941 | (1,898,945,544,938) | 589,616,185,581 |
| Current portion of long-term loans from other organizations and individuals | 1,440,000,000 | - | - | 1,440,000,000 |
| | **744,537,260,578** | **1,745,464,469,941** | **(1,898,945,544,938)** | **591,056,185,581** |

5.20.2 **Long-term loans**

| | | 30/09/2026<br>Payable amount<br>VND | 01/01/2026<br>Payable amount<br>VND |
|---|---|---|---|
| ***Loans from other organizations and individuals – VND*** | | | |
| • Vietnam JSC Bank for Industry and Trade | (i) | 95,531,510,584 | 87,070,355,287 |
| • JSC Bank for Investment and Development of Vietnam | (ii) | 7,212,000,000 | 8,292,000,000 |
| | | **102,843,510,584** | **95,362,355,287** |

Details of long-term loans are as follows:

(i) Long-term loans from Vietnam JSC Bank for Industry and Trade – Branch 7 Ho Chi Minh City

Credit Agreement: No, 0310/2024-HDCVDAT/NHCT924-VIETRAVEL dated 28 March 2024,
Credit line: VND 110,000,000,000,
Purpose: Investment in the project "Construction of a chain of international-scale travel services and supporting services in Hue City" ("the Project"),
Term of loans: 120 months,
Current interest rate: 12,5% p,a,
Security condition:
- The mortgage value of the land use rights and all constructions attached to the land that exist or will be formed in the future of the Project at land plot No, 252, map sheet No, 30, No, 01 Nguyen Hue, Vinh Ninh Ward, Hue City, Thua Thien Hue Province is VND 162,424,000,000;
- The mortgage value of all property rights, benefits, compensations and other payments that the Group may receive after the mortgage contract comes into effect related to the Project (including but not limited to property rights arising from the contract, rights to receive insurance money,,,) is VND 180,000,000,000,

(ii) Long-term loans from JSC Bank for Investment and Development of Vietnam – Transaction Center 2
Credit Agreement: No, Số 01/2025/62715/HĐTD dated 30 July 2025,
Credit line: VND 10,092,000,000,
Purpose: Invest in 05 new cars for business operations,
Term of loans: 84 months,
Current interest rate: 9,1% p,a,
Security condition: All assets are formed from borrowed capital,

The maturity of long-term loans are as follows:

| | Total amount | Within 1 year | Over 1 year to 5 years | Over 5 years |
|---|---|---|---|---|
| | VND | VND | VND | VND |
| **As at 30/09/2026** | | | | |
| Long-term loans from banks | 104,183,510,584 | 1,440,000,000 | 5,760,000,000 | 96,983,510,584 |
| | **104,183,510,584** | **1,440,000,000** | **5,760,000,000** | **96,983,510,584** |
| **As at 01/01/2026** | | | | |
| Long-term loans from banks | 95,362,355,287 | - | 5,760,000,000 | 89,602,355,287 |
| | **95,362,355,287** | **-** | **5,760,000,000** | **89,602,355,287** |

Movements in long-term loans during the period are as follows:

| | As at 01/01/2026 | Loan amount | Paid in period | Transfer to short-term loans | As at 30/09/2026 |
|---|---|---|---|---|---|
| | VND | VND | VND | VND | VND |
| Loans from banks | 95,362,355,287 | 11,701,501,302 | (3,240,346,005) | (1,080,000,000) | 102,743,510,584 |
| | **95,362,355,287** | **11,701,501,302** | **(3,240,346,005)** | **(1,080,000,000)** | **102,743,510,584** |

## 5.21 Owner's equity

### 5.21.1 Comparison schedule for changes in owner's equity

| | Owners' invested equity | Surplus of stock capital | Treasury stocks | Foreign exchange differences | Development investment fund | Retained earnings | Non-controlling interests | Total |
|---|---|---|---|---|---|---|---|---|
| | VND | VND | VND | VND | VND | VND | VND | VND |
| As at 01/01/2025 | 292,390,900,000 | 123,105,450,825 | (6,180,498,800) | 1,712,019,601 | 23,076,888,391 | 34,843,045,000 | 1,165,943,390 | 470,113,748,407 |
| Increase from offering shares (*) | 286,582,470,000 | 57,053,094,000 | - | - | - | - | - | 343,635,564,000 |
| Increase from surplus of stock capital (*) | 85,970,730,000 | (85,970,730,000) | - | - | - | - | - | - |
| Profits in year 2025 | - | - | - | - | - | 2,539,125,792 | (30,087,421) | 2,509,038,371 |
| Remuneration of the Board of Management in the year 2024 | - | - | - | - | - | (1,500,000,000) | - | (1,500,000,000) |
| Dividend | - | - | - | - | - | (28,658,247,000) | - | (28,658,247,000) |
| Increase from business combination | - | - | - | - | - | (2,311,723,973) | 6,147,164,931 | 3,835,440,958 |
| Other adjustments | - | - | - | 1,449,068,367 | - | (1,928,866,151) | 114,651,759 | (365,146,025) |
| **As at 31/12/2025** | **664,944,100,000** | **94,187,814,825** | **(6,180,498,800)** | **3,161,087,968** | **23,076,888,391** | **2,983,333,668** | **7,397,672,659** | **789,570,398,711** |
| As at 01/01/2026 | 664,944,100,000 | 94,187,814,825 | (6,180,498,800) | 3,161,087,968 | 23,076,888,391 | 2,983,333,668 | 7,397,672,659 | 789,570,398,711 |
| Profits in period | - | - | - | - | - | 5,952,993,477 | (231,725,482) | 5,721,267,995 |
| Share issuance costs | - | (50,000,000) | - | - | - | - | - | (50,000,000) |
| Profit distribution | | - | - | - | 12,580,636,738 | (12,580,636,738) | - | - |
| Remuneration of the Board of Management | | - | - | - | - | (2,150,000,000) | - | (2,150,000,000) |

| | Owners' invested equity | Surplus of stock capital | Treasury stocks | Foreign exchange differences | Development investment fund | Retained earnings | Non-controlling interests | Total |
|---|---|---|---|---|---|---|---|---|
| | VND | VND | VND | VND | VND | VND | VND | VND |
| Other adjustments | - | | - | (779,703,592) | 292,945,628 | (2,870,980,233) | (441,493,855) | (3,799,232,052) |
| **As at 30/09/2026** | **664,944,100,000** | **94,137,814,825** | **(6,180,498,800)** | **2,381,384,376** | **35,950,470,757** | **(11,100,553,826)** | **6,724,453,322** | **786,857,170,654** |

### 5.21.2 Detail of owner's equity

According to the Enterprise Registration Certificate No, 0300465937 the 42th Amendment Certificate dated 29 Apr 2026 issued by the Ho Chi Minh City Department of Finance,

| | |
|---|---|
| Charter capital: | VND 664,944,100,000<br>(Six hundred sixty-four billion nine hundred fourty four million one hundred thousand dong) |
| Par value of shares: | VND 10,000 |
| Total number of shares: | 66,494,410 shares |
| Stock code: | VTR |
| Stock exchange: | UPCoM |

Detail of shareholders' equity:

| **Shareholder** | **30/09/2026** | | **01/01/2026** | |
|---|---|---|---|---|
| | Number of shares | Ratio (%) | Number of shares | Ratio (%) |
| Ms, Nguyen Thuy Tien | 13,800,000 | 20.75 | 13,800,000 | 20.75 |
| Vietravel Corporation Joint Stock Company | 9,612,116 | 14.46 | 9,612,116 | 14.46 |
| Mr, Nguyen Quoc Ky | 7,367,049 | 11.08 | 7,367,049 | 11.08 |
| VinaCapital Fund Management JSC | 6,571,428 | 9.88 | 6,571,428 | 9.88 |
| Hung Thinh Group Corporation | - | - | - | - |
| Other shareholders | 24,837,716 | 42.96 | 24,837,716 | 42.96 |
| Treasury stocks | 580,843 | 0.87 | 580,843 | 0.87 |
| | **66,494,410** | **100.00** | **66,494,410** | **100.00** |

### 5.21.3 Shares

| | **30/09/2026** | **01/01/2026** |
|---|---|---|
| Registered number of issued shares | 66,494,410 | 66,494,410 |
| Number of shares sold to the public | | |
| - *Ordinary shares* | 65,913,567 | 65,913,567 |
| - *Preferred shares* | - | - |
| Number of repurchased shares | | |
| - *Ordinary shares* | *(580,843)* | *(580,843)* |
| - *Preferred shares* | - | - |
| Number of shares in circulation | | |
| - *Ordinary shares* | 65,913,567 | 65,913,567 |
| - *Preferred shares* | - | - |

Par value of outstanding shares is VND 10,000,

## 5.22 Off interim consolidated balance sheet items

### 5.22.1 Foreign currencies

| | **30/09/2026** | **01/01/2026** |
|---|---|---|
| U,S Dollar (USD) | 413,564.33 | 383,899.09 |
| Euro (EUR) | 67,406.17 | 103,161.28 |
| Yen (JPY) | 898,805.00 | 899,894.00 |
| Singapore Dollar (SGD) | 45,772.50 | 36,684.01 |
| Australian Dollar (AUD) | 31,217.24 | 337,710.82 |

5.22.2 **Bad debts written off**

| | 30/09/2026 VND | 01/01/2026 VND |
|---|---|---|
| Tin Ngoc Phat Transport - Travel - Real Estate Joint Stock Company | 114,248,000 | 114,248,000 |
| Company 36.30 (The Branch of The 36 Corporation JSC) | 80,070,000 | 80,070,000 |
| Toan Thien An Company Limited | 60,280,000 | 60,280,000 |
| Others | 283,940,391 | 79,930,350 |
| | **538,538,391** | **334,528,350** |

Reason for bad debt written off: Irrecoverable debt,

## 6. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM CONSOLIDATED INCOME STATEMENT

### 6.1 Sales

#### 6.1.1 Sales of merchandise and services

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Revenue from rendering tourism services | 5,764,793,347,331 | 5,438,703,226,049 |
| | **5,764,793,347,331** | **5,438,703,226,049** |

**Revenue deductions**

| | Từ 01/01/2026 đến 30/09/2026 VND | Từ 01/01/2025 đến 30/09/2025 VND |
|---|---|---|
| Trade discount | (1,720,397,296) | - |
| | **(1,720,397,296)** | **-** |
| **Net revenue** | **5,763,072,950,035** | **5,438,703,226,049** |

6.1.2 Revenue from sales of goods and provision of services to related parties : See Note 7.1.2.

### 6.2 Cost of sales

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Cost of services | 5,378,495,705,798 | 5,107,164,835,334 |
| | **5,378,495,705,798** | **5,107,164,835,334** |

### 6.3 Financial income

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Interest income | 1,065,772,737 | 3,199,745,068 |
| Foreign exchange gains | 20,985,205,469 | 7,768,664,690 |
| Other income | 577,406,803 | 11,551,016 |
| | **22,628,385,009** | **10,979,960,774** |

## 6.4 Financial expenses

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Interest expenses | 43,924,315,790 | 61,221,103,274 |
| Exchange rate difference loss | 8,312,637,600 | 19,833,741,394 |
| Provision for investment losses | - | (20,057,274,833) |
| Other expenses | 12,200,494 | (936,380,413) |
| | **52,249,153,884** | **60,061,189,422** |

## 6.5 Selling expenses

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Employees expenses | 1,569,333,100 | 1,091,463,154 |
| Commissions expenses | 34,184,169,172 | 23,966,920,301 |
| Other expenses | 18,445,494,600 | 16,213,590,900 |
| | **54,198,996,872** | **41,271,974,355** |

## 6.6 General and administration expenses

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Employees expenses | 110,658,059,651 | 95,537,274,426 |
| Other expenses | 189,590,666,952 | 137,286,254,965 |
| | **300,248,726,603** | **232,823,529,391** |

## 6.7 Other income

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Commissions received from suppliers | 14,127,285,380 | 3,530,776,012 |
| Other income | 8,909,444,660 | 7,804,592,832 |
| | **23,036,730,040** | **11,335,368,844** |

## 6.8 Other expenses

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Other expenses | 10,681,974,421 | 3,056,553,242 |
| | **10,681,974,421** | **3,056,553,242** |

**6.9** Earnings per share

**6.9.1** Basic Earnings per share

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Net profit after tax | 5,952,993,477 | 7,988,624,183 |
| Minus: Setting up bonus and welfare fund | - | - |
| Profit used to calculate earnings per share | 5,952,993,477 | 7,988,624,183 |
| Weighted average number of ordinary shares circulating during the period | 65,913,567 | 28,658,247 |
| **Basic Earnings per share (VND/shares)** | **90** | **279** |

Ordinary shares circulating on average during the period is calculated as follows:

| | From 01/01/2026 to 30/09/2026 | From 01/01/2025 to 30/09/2025 |
|---|---|---|
| Ordinary shares circulating at the beginning of the period | 65,913,567 | 28,658,247 |
| Ordinary shares issued in period | - | - |
| **Ordinary shares circulating on average during the period** | **65,913,567** | **28,658,247** |

6.9.2 Other information

No transactions of ordinary shares transaction potentially occur from the end of the accounting period to the date of publication of these interim consolidated financial statements

6.10 **Production and business costs by element**

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Materials costs | 4,470,280,280 | - |
| Employees costs | 319,777,514,580 | 238,123,588,702 |
| Fixed assets depreciation expenses | 15,944,574,062 | 4,336,967,723 |
| External services expenses | 5,615,517,821,017 | 5,388,979,323,306 |
| Other expenses | 206,835,900,228 | 147,020,747,362 |
| | **6,162,546,090,167** | **5,778,460,627,093** |

## 7. OTHER INFORMATION

7.1 **Transactions and balances with related parties**

Related parties of the Group include key management members, individuals related to key management members and other related parties,

7.1.1 **Transactions and balances with key management members and individuals related to key management members**

Key management members include members of the Board of Management, the Board of Directors, Individuals related to key management members include close members of the family of key management members,

*Remuneration, salary and bonus of key management members*

| | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|
| Remuneration of the Board of Management | | |
| • Mr, Nguyen Quoc Ky | 315,000,000 | 390,000,000 |
| • Mr, Tran Doan The Duy | 315,000,000 | 390,000,000 |
| • Mr, Vo Quang Lien Kha | 315,000,000 | 390,000,000 |
| • Ms, Nguyen Thi Le Huong | 315,000,000 | 390,000,000 |
| • Ms, Nguyen Nguyet Van Khanh | 315,000,000 | 390,000,000 |
| • Mr, La Quoc Khanh | 315,000,000 | - |
| • Nguyen Huu Ngoc | 154,000,000 | - |
| Salary, bonus and other allowances of the Board of Management and the Board of Directors | | |
| • Mr, Nguyen Quoc Ky | 2,490,928,017 | 2,317,077,183 |
| • Mr, Tran Doan The Duy | 1,828,859,864 | 1,664,357,081 |
| • Mr, Vo Quang Lien Kha | 1,556,657,329 | 1,451,462,942 |
| • Ms, Nguyen Thi Le Huong | 1,691,873,154 | 1,385,653,844 |
| • Ms, Huynh Phan Phuong Hoang | 1,410,541,665 | 1,319,887,602 |
| • Mr, Nguyen Ha Trung | 1,398,186,548 | 1,323,247,623 |
| • Ms, Nguyen Nguyet Van Khanh | 820,228,193 | 701,816,395 |
| • Mr, La Quoc Khanh | - | 249,000,000 |
| • Mr, Le Kien Thanh | - | 100,000,000 |
| | **11,197,274,770** | **12,462,502,670** |

*Transactions and balances with key management members*

In the period, the Group has no transactions and balances with key management members and individuals related to key management members,

### 7.1.2 Transactions and balances with other related parties

*Significant transactions with other related parties*

| Related parties | Transactions | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|---|
| Viet Nam Travel and Marketing Transports Co,, Ltd, | Rendering of services | - | - |
| | Purchasing services | - | 7,124,462,747 |
| | Pay-on-behalf | 646,670,332 | 1,825,940,177 |
| Trip U Travel Service Limited Liability Company | Purchasing services | - | 103,856,493 |
| | Pay-on-behalf | 2,740,000 | 129,743,073 |
| Vietravel Development and Investment Joint Stock Company | Rendering of services | 7,365,600 | 22,986,389 |
| | Purchasing services | 6,718,680,000 | - |
| | Pay-on-behalf | 2,580,111,142 | 2,745,383,668 |
| | Capital contribution | 50,000,000,000 | |

| Related parties | Transactions | From 01/01/2026 to 30/09/2026 VND | From 01/01/2025 to 30/09/2025 VND |
|---|---|---|---|
| Viet India Travel Private Limited | Contributing investment capital | - | 1,294,380,000 |
| | Pay-on-behalf | 167,610,412 | 3,000,000 |
| | | - | 737.404.584 |
| Viecoms Services Trading Joint Stock Company | Pay-on-behalf | 9,323,400 | 693,738,697 |
| Vietravel Corporation Joint Stock Company | Pay-on-behalf | 727,680,158 | 9,604,962,648 |
| | Loan interest | 1,150,684,932 | - |
| | Other receivables | - | 471,306,966,819 |
| | Recovery of receivables under a share sale agreement | - | 484,500,000,000 |
| | Receive investment capital transfer - World Transportation Services Joint Stock Company And Cultural Development & Import - Export Joint Stock Company | - | 399,881,280,000 |
| Viet Nam Sai Gon Travel Joint Stock Company | Purchasing services | - | 15,258,387 |
| | Pay-on-behalf | 153,170,515 | 3,000,000 |
| Saigon International Travel and Tourism Services Company Limited | Rendering of services | 22,727,276 | - |
| | Pay-on-behalf | 48,536,000 | 46,836,700 |
| Vietnam Tennis Federation | Rendering of services | 3,393,518 | - |
| | Purchasing services | 1,500,000,000 | - |
| Vietnam Culinary Culture Association | Rendering of services | 6,477,259 | - |
| | Purchasing services | 214,220,000 | 1,601,813,620 |

*The balances of receivables/(payables) with other related parties*

| Related parties | Transactions | 30/09/2026 VND | 01/01/2026 VND |
|---|---|---|---|
| Trip U Travel Service Limited Liability Company | Advances to supplier | 2,747,630 | 2,747,630 |
| | Other receivables | 2,061,497,083 | 3,225,315,186 |
| | Trade payables | (292,147,320) | (376,621,436) |
| Viet Nam Travel and Marketing Transports Co,, Ltd, | Trade receivables | 543,070,107 | 561,193,015 |
| | Other receivables | 6,006,034,837 | 5,376,737,639 |

| Related parties | Transactions | 30/09/2026<br>VND | 01/01/2026<br>VND |
|---|---|---|---|
| Vietravel Development and Investment Joint Stock Company | Trade receivables | 6,410,000 | 30,540,022 |
| | Loans receivable | 6,770,129,975 | - |
| | Other receivables | 10,633,848,627 | 25,705,570,144 |
| | Advances to supplier | 32,000,000,000 | 32,000,000,000 |
| | Trade payables | (6,718,680,000) | - |
| | Buyer pays in advance | (30,957,451) | - |
| Viet India Travel Private Limited | Other receivables | 1,356,288,516 | 980,417,424 |
| Viecoms Services Trading Joint Stock Company | Advances to supplier | 570,897,725 | 467,993,701 |
| | Other receivables | 9,323,400 | 102,904,024 |
| | Trade payables | - | - |
| Vietravel Corporation Joint Stock Company | Trade receivables | - | 667,680,198 |
| | Other receivables | 321,675,378,354 | 663,048,109,156 |
| | Loan receivables | 20,000,000,000 | 20,000,000,000 |
| Viet Nam Sai Gon Travel Joint Stock Company | Other receivables | 588,219,242 | 331,623,006 |
| | Trade payables | (2,199,000,000) | (2,199,000,000) |
| Saigon International Travel and Tourism Services Company Limited | Trade receivables | 10,000,000 | 25,000,000 |
| | Other receivables | 519,256,700 | 517,407,700 |
| | Trade payables | (40,000,000) | (40,000,000) |
| | Other payables | (1,241,885,390) | (1,334,409,690) |
| Vietnam Tennis Federation | Buyer pays in advance | 500,000,000 | 500,000,000 |
| Vietnam Culinary Culture Association | Trade receivables | - | 551,735,687 |
| | Buyer pays in advance | 1,130,776,000 | 480,776,000 |

*Guarantee Commitments*

Details regarding guarantees provided to the Group by other related parties are as follows:

Vietravel Corporation provides guarantees for the Group's short-term loans at the Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Branch 2 (Note 5.20).

7.2 **Segment reporting**

The Group only operates in the tourism services field, primarily in Vietnam,

7.3 Events occurring after the end of the accounting period

No significant events have occurred since the end of the accounting period that would require adjustment or disclosure in the notes to the interim consolidated financial statements.

| | | |
|---|---|---|
| **HO QUOC BINH** | **LA HUE** | **NGUYEN QUOC KY** |
| **Preparer** | **Chief Accountant** | **Chairman** |
| | | Ho Chi Minh City, 29 Oct 2026 |