VIETRAVEL TOURISM JOINT STOCK COMPANY

Reviewed interim consolidated financial statements
for the accounting period from 01 January 2026 to 30 June 2026

CÔNG TY CỔ PHẦN DU LỊCH VIETRAVEL

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REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Vietravel Tourism Joint Stock Company has the pleasure in presenting this report and the reviewed interim consolidated financial statements of Vietravel Tourism Joint Stock Company ("the Parent company") and its subsidiaries (briefly called as "the Group") for the accounting period from 01 January 2026 to 30 June 2026.

1. General information

Vietravel Tourism Joint Stock Company is equitized from state-owned Enterprise Vietnam Travel and Marketing Transports One Member Company Limited – Vietravel according to Decision No. 3556/QD-BGTVT dated 06 November 2013 issued by the Minister of Transport.

The Parent company is operating under the Enterprise Registration Certificate No. 0300465937 the first Certificate dated 27 September 2010, the 42nd Amendment Certificate dated 29 April 2026 issued by the Department of Finance of Ho Chi Minh City.

Charter capital:	VND 664,944,100,000 (Six hundred sixty-four billion nine hundred forty-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

Head office:

Address:	190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City
Telephone:	(84.28) 3866 8999
Fax:	(84.28) 3829 9142
Website:	www.travel.com.vn

Subsidiaries

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%
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%

Company's name	Address	Main business activity	Contribution ratio	The interest ratio	The rate of voting rights
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%
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%
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%

Joint ventures, associates

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%
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	34.55%	34.41%	34.55%
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%

2. The Management

The members of the Board of Management, the Board of Directors of the Parent company during the period and at the date of this report are:

The Board of Management

Full name	Position	Date of appointment/ reappointment	Date of resignation
Mr. Nguyen Quoc Ky	Chairman of the Board of Management	11/05/2024	-
Mr. Tran Doan The Duy	Member/ General Director	11/05/2024	-
Mr. Vo Quang Lien Kha	Member/ Deputy General Director	11/05/2024	-
Ms. Nguyen Thi Le Huong	Member/ Deputy General Director	11/05/2024	-
Ms. Nguyen Nguyet Van Khanh	Member	11/05/2024	-
Mr. La Quoc Khanh	Independent member	11/05/2024	-
Mr. Tran Du Lich	Independent member	17/05/2025	19/04/2026
Mr. Nguyen Huu Ngoc	Independent member	19/04/2026	-

The Board of Directors

Full name	Position	Date of appointment/ reappointment
Mr. Tran Doan The Duy	General Director	01/01/2021
Mr. Vo Quang Lien Kha	Deputy General Director	01/01/2019
Ms. Nguyen Thi Le Huong	Deputy General Director	01/01/2019
Ms. Huynh Phan Phuong Hoang	Deputy General Director	05/10/2018
Mr. Nguyen Ha Trung	Deputy General Director	01/01/2021

Legal representative

The legal representatives of the Parent company during the period and at the date of this report are:

Full name	Position	Date of appointment/ reappointment	Date of resignation
Mr. Nguyen Quoc Ky	Chairman of the Board of Management	11/05/2024	-
Mr. Tran Doan The Duy	General Director	01/01/2021	19/04/2026

3. The Group's financial position and operating results

The Group's financial position as 30 June 2026 and its operating result for the accounting period then ended are reflected in the accompanying interim consolidated financial statements.

4. Events subsequent to the end of the accounting period

There have been no significant events occurring after the end of the accounting period which would require adjustments or disclosures to be made in the interim consolidated financial statements.

5. Auditors

AFC Vietnam Auditing Company Limited has been appointed to perform the review for the accounting period from 01 January 2026 to 30 June 2026 of the Group.

6. Statement of Chairman of the Board of Management and the Board of Directors' responsibility in respect of the interim consolidated financial statements

Chairman of the Board of Management and the Board of Directors are responsible for the preparation of these interim consolidated financial statements which gives a true and fair view of the state of affairs of the Group and of its operations and cash flow for the period. In preparing those interim consolidated financial statements, Chairman of the Board of Management and the Board of Directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Group will continue in business; and
- Design, implement and maintain the Group's internal control for prevention and detection of fraud and error.

Chairman of the Board of Management and the Board of Directors are responsible for ensuring that the proper accounting records are kept which disclose, with reasonable accuracy at any time, the financial position of the Group and to ensure that the accounting records comply with the Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting. Chairman of the Board of Management and the Board of Directors are also responsible for controlling the assets of the Group and therefore has taken the appropriate measures for the prevention and detection of fraud and other irregularities.

Chairman of the Board of Management and the Board of Directors confirm that they have complied with the above requirements in preparing the interim consolidated financial statements.

7. Approval of the interim consolidated financial statements

The Board of Management approved the accompanying consolidated financial statements which give a true fair view of the financial position of the Group as at 30 June 2026 and of the results of its operations and its cash flow for the accounting period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to preparation and presentation of the interim consolidated financial statements.

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 of the Board of Management

Ho Chi Minh City, 27 August 2026

No. 109/2026/BCSXHN-HCM.01320

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To: The shareholders, the Board of Management and the Board of Directors
Vietravel Tourism Joint Stock Company

We have reviewed the accompanying interim consolidated financial statements of Vietravel Tourism Joint Stock Company and its subsidiaries ("the Group"), prepared on 27 August 2026 as set out from page 07 to page 62, which comprise the interim consolidated financial position as at 30 June 2026, and the interim consolidated income statement, interim consolidated cash flow statement for the accounting period then ended, and notes to the interim consolidated financial statements.

Management's Responsibility

Management is responsible for the preparation of these interim consolidated financial statements in accordance with the Vietnamese Accounting Standards, accounting regime for enterprises and legal regulations relating to financial reporting and for such internal control as management determines is necessary to enable the preparation of interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express a conclusion on these interim consolidated financial statements based on our review. We conducted our review in accordance with the Vietnamese Standard on Review Engagements 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Auditors' conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial information does not give a true and fair view of, in all material respects, the financial position of the Group as at 30 June 2026, and its financial performance and its cash flow for the acccounting period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and the statutory requirements relevant to preparation and presentation of the interim consolidated financial statements.

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION (continued)

Emphasis of matter

Without qualifying our conclusion, we draw attention to Note 5.12.1 in Notes to the interim consolidated financial statements regarding investments in joint ventures and associates. We were unable to obtain the financial statements for the period from 01 January 2026 to 30 June 2026 for these investments in joint ventures and associates; consequently, these investments were not accounted for using the equity method in the interim consolidated financial statements for the period from 01 January 2026 to 30 June 2026.

Our conclusion is not modified in respect of this matter.

M.S.D.N: 0300448995 - C.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN AFC VIỆT NAM
THÀNH PHỐ HỒ CHÍ MINH

NGUYEN NGOC THUY DUNG	**BUI NHAT HUY**
Deputy General Director	**Auditor**
Audit Practising Registration Certificate	Audit Practising Registration Certificate
No. 2782-2024-009-1	No. 5545-2026-009-1
Authorized representative	

AFC VIETNAM AUDITING COMPANY LIMITED

Ho Chi Minh City, 27 August 2026

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

INTERIM CONSOLIDATED FINANCIAL POSITIONSTATEMENT

As at 30 June 2026

	Code	Note	30/06/2026 VND	01/01/2026 VND
ASSETS				
CURRENT ASSETS	**100**		**2,382,287,320,886**	**2,438,224,698,906**
Cash and cash equivalents	**110**	5.1	**296,758,203,013**	**284,397,800,120**
Cash	111		280,558,203,013	267,962,738,978
Cash equivalents	112		16,200,000,000	16,435,061,142
Short-term investments	**120**		**68,556,552,775**	**112,154,315,889**
Short-term held to maturity investments	123	5.2.1	68,556,552,775	112,154,315,889
Provision for short-term held to maturity investments	124	5.2.1	-	-
Accounts receivable	**130**		**1,477,385,639,306**	**1,574,963,056,644**
Short-term trade receivables	131	5.3	494,558,597,180	438,730,971,779
Short-term advances to suppliers	132	5.4	534,698,856,422	396,951,590,651
Other short-term receivables	135	5.5.1	575,732,760,713	866,796,477,852
Provision for doubtful short-term debts	136	5.6	(127,604,575,009)	(127,515,983,638)
Inventories	**140**	5.7	**50,068,880,655**	**33,966,019,654**
Inventories	141		52,099,146,618	35,996,285,617
Provision for decline inventories	149		(2,030,265,963)	(2,030,265,963)
Short-term biological assets	**150**		**-**	**-**
Other current assets	**160**		**489,518,045,137**	**432,743,506,599**
Short-term prepaid expenses	161	5.8.1	478,932,120,336	429,441,658,578
Value added tax deductibles	162	5.17	2,847,864,211	2,741,204,943
Taxes and other receivable from State	163	5.17	7,738,060,590	560,643,078

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

INTERIM CONSOLIDATED FINANCIAL POSITIONSTATEMENT

As at 30 June 2026

	Code	Note	30/06/2026 VND	01/01/2026 VND
ASSETS				
NON-CURRENT ASSETS	**200**		**697,294,434,684**	**514,854,368,990**
Long-term receivables	**210**		**37,273,597,715**	**9,909,322,924**
Other long-term receivables	215	5.5.2	37,273,597,715	9,909,322,924
Fixed assets	**220**		**151,433,560,329**	**30,815,377,054**
Tangible fixed assets	221	5.9	141,505,313,448	19,958,568,301
Cost	222		332,866,199,927	207,794,769,737
Accumulated depreciation	223		(191,360,886,479)	(187,836,201,436)
Finance leasehold assets	224		-	-
Intangible fixed assets	227	5.10	9,928,246,881	10,856,808,753
Cost	228		42,073,914,384	42,073,914,384
Accumulated amortisation	229		(32,145,667,503)	(31,217,105,631)
Long-term biological assets	**230**		-	-
Investment Property	**240**		-	-
Long-term assets in progress	**250**		**63,002,794,399**	**162,965,249,535**
Construction in progress	252	5.11	63,002,794,399	162,965,249,535
Long-term financial investments	**260**		**138,903,920,413**	**5,803,920,413**
Investment in associates and JV	262	5.12.1	128,027,800,982	2,027,800,982
Investments in equity of other entities	263	5.12.2	3,776,119,431	3,776,119,431
Provision for impairment of long-term investments in other entities	264	5.12.2	-	-
Long-term held to maturity investments	265	5.2.2	7,100,000,000	-
Provision for long-term held to maturity investments	266	5.2.2	-	-
Other long-term assets	**270**		**306,680,561,828**	**305,360,499,064**
Long-term prepaid expenses	271	5.8.2	42,568,936,132	31,528,916,742
Goodwill	279	5.13	264,111,625,696	273,831,582,322
TOTAL ASSETS	**280**		**3,079,581,755,570**	**2,953,079,067,896**

INTERIM CONSOLIDATED FINANCIAL POSITIONSTATEMENT

As at 30 June 2026

	Code	Note	30/06/2026 VND	01/01/2026 VND
RESOURCES				
LIABILITIES	**300**		**2,292,283,344,593**	**2,163,508,669,185**
Current liabilities	**310**		**2,184,856,553,009**	**2,066,970,613,898**
Short-term trade payables	311	5.14	673,624,247,702	729,133,984,921
Short-term advance from customers	312	5.15	573,130,766,292	358,693,403,205
Dividend payables	313	5.16	1,240,599,283	1,496,558,033
Short-term tax and payables to the State	314	5.17	19,213,319,557	31,541,382,488
Payable to employees	315		29,368,052,008	23,666,975,009
Accrued expenses payable	316	5.18	60,092,371,917	73,895,019,296
Short-term unrealised revenues	319		1,123,040,000	-
Other short-term payables	320	5.19.1	122,567,892,340	101,605,051,077
Short-term loans and liabilities	321	5.20.1	702,024,620,405	744,537,260,578
Bonus, welfare funds	323		2,471,643,505	2,400,979,291
Long-term liabilities	**330**		**107,426,791,584**	**96,538,055,287**
Other long-term payables	338	5.19.2	1,138,900,000	1,175,700,000
Long-term loans and liabilities	339	5.20.2	106,287,891,584	95,362,355,287
RESOURCES				
OWNER'S EQUITY	**400**	5.21	**787,298,410,977**	**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 capital	412		94,187,814,825	94,187,814,825
Treasury stocks	415		(6,180,498,800)	(6,180,498,800)
Foreign exchange differences	417		1,957,260,108	3,161,087,968
Development investment fund	418		35,657,525,129	23,076,888,391
Retained earnings	420		(9,893,318,642)	2,983,333,668
Accumulated retained earnings of previous period	420a		(11,977,790,008)	444,207,876
Retained earnings of this period	420b		2,084,471,366	2,539,125,792
Non-controlling interests	429		6,625,528,357	7,397,672,659
TOTAL RESOURCES	**440**		**3,079,581,755,570**	**2,953,079,067,896**

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**	**Legal representative**
		Approved on 27 August 2026

INTERIM CONSOLIDATED INCOME STATEMENT

For the accounting period from 01 January 2026 to 30 June 2026

	Code	Note	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Gross sales of merchandise and services	**01**		**3,686,464,955,740**	**3,323,664,717,283**
Less deduction	02		1,156,822,438	-
Net sales	**10**	6.1	**3,685,308,133,302**	**3,323,664,717,283**
Cost of sales	**11**	6.2	**3,438,538,910,220**	**3,131,505,393,456**
Gross profit/(loss)	**20**		**246,769,223,082**	**192,159,323,827**
Profit/(loss) from the sale and liquidation of investment property	21		-	-
Financial income	22	6.3	15,214,532,853	7,562,185,006
Financial expenses	23	6.4	35,963,165,720	36,530,661,393
In which: borrowing costs	24		*29,116,137,575*	*37,623,048,771*
Selling expenses	25	6.5	32,320,261,619	20,388,438,555
General and administration expenses	26	6.6	192,760,529,621	141,762,950,938
Share of profit of associates and joint ventures	27	5.12.1	-	-
Operating profit/(loss)	**30**		**939,798,975**	**1,039,457,947**
Other income	31	6.7	14,842,739,533	9,693,220,792
Other expenses	32	6.8	9,573,919,036	1,150,028,934
Other profit/(loss)	**40**		**5,268,820,497**	**8,543,191,858**
Profit/(loss) before tax	**50**		**6,208,619,472**	**9,582,649,805**
Current corporate income tax expense	51	5.17	4,921,895,070	2,808,878,436
Deferred corporate income tax expense	52		-	-
Net profit/(loss) after tax	**60**		**1,286,724,402**	**6,773,771,369**
Net profit attributable to parent company	61		2,084,471,366	7,988,624,183
Net profit attributable to non-controlling interests	62		(797,746,964)	(1,214,852,814)
Basic earnings per share	70	6.9	32	279

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**	**Legal representative**
		Approved on 27 August 2026

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

INTERIM CONSOLIDATED CASH FLOW STATEMENT

(Direct method)

For the accounting period from 01 January 2026 to 30 June 2026

	Code	Note	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
CASH FLOW FROM OPERATING ACTIVITIES				
Cash inflows from sales of goods, service provisions and other income	01		4,863,177,723,355	4,582,760,763,603
Cash outflows for suppliers	02		(4,138,462,603,028)	(4,486,884,191,825)
Cash outflows for employees	03		(132,370,160,435)	(109,372,517,175)
Borrowing costs paid	04		(29,060,459,495)	(38,635,585,759)
Corporate income tax paid	05		(14,639,684,048)	(21,852,138,942)
Other cash inflows	06		1,482,316,436,426	827,302,399,459
Other cash outflows	07		(1,953,995,703,794)	(987,524,136,998)
Net cash flows from operating activities	**20**		***76,965,548,981***	***(234,205,407,637)***
CASH FLOW FROM INVESTING ACTIVITIES				
Purchases and construction of fixed assets and other LT assets	21		(24,239,433,751)	(24,507,054,311)
Payment for loan, purchase of debt instrument	23		(500,000,000)	(75,170,000,000)
Proceeds from loans, sale of debt instrument	24		42,793,736,085	650,000,000
Investment in other entities	25		(126,000,000,000)	(1,294,380,000)
Proceeds from investment in other entities	26		72,904,986,657	484,500,000,000
Interest and dividends received	27		2,156,705,428	552,519,218
Net cash flow from investing activities	***30***		***(32,884,005,581)***	***384,731,084,907***
CASH FLOW FROM FINANCING ACTIVITIES				
Proceeds from borrowings	33	5.20	1,169,219,298,842	1,256,893,566,308
Repayments of borrowings	34	5.20	(1,200,806,402,718)	(1,304,196,184,274)
Dividends paid	36		(287,510,750)	-
Net cash flow from financing activities	***40***		***(31,874,614,626)***	***(47,302,617,966)***
Net cash flow during the period	**50**		**12,206,928,774**	**103,223,059,304**
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD	**60**	5.1	**284,397,800,120**	**116,856,560,614**
Impact of exchange rate fluctuation	61		153,474,119	914,276,955
CASH AND CASH EQUIVALENTS AT THE END OF PERIOD	**70**	5.1	**296,758,203,013**	**220,993,896,873**

CÔNG TY CỔ PHẦN DU LỊCH VIETRAVEL
THÀNH PHỐ HỒ CHÍ MINH

HO QUOC BINH	**LA HUE**	**NGUYEN QUOC KY**
Preparer	**Chief Accountant**	**Legal representative**
		Approved on 27 August 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 (briefly called "the Parent company") is operating under the Enterprise Registration Certificate No. 0300465937 the first Certificate dated 27 September 2010, the 42nd Amendment Certificate dated 29 April 2026 issued by the Department of Finance of Ho Chi Minh City.

Charter capital:	VND 664,944,100,000 (Six hundred sixty-four billion nine hundred forty-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;
- 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;
- General freight transport; Other general freight transport; Moving services (excluding liquefied gas transport);
- Diving tour (water sports activities);
- Tourist transport;
- Restaurants and mobile food services;
- Construction of residential buildings;
- 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;
- Construction of non-residential buildings;
- College education (not operate at headquarters);
- Direct supporting services for road transport (excluding trading car park, liquefaction of gas to transport);
- Postal activities;
- University education (not operate at headquarters);
- Courier activities;
- Direct supporting services for waterway transport;
- Translation services;
- Trading of owned or rented property and land use rights;
- Provision of food services based on contractual arrangements with the customers;
- Wholesale of beverages;

Business lines (continued)

- Other food services;
- 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. (excluding bar activities and discotheques);
- Wholesale of food products (not operate at headquarters);
- Investment consulting (excluding financial, accounting, and legal consulting);
- Visa application processing services on a fee or contract basis (excluding legal consulting, legal services, and activities regulated under the Law on Lawyers);
- Intermediary activities for stage, sports, and other entertainment events;
- Room and lodging reservation services;
- Retail of tobacco and tobacco products (excluding e-cigarettes);
- Freight transport intermediary service activities;
- Warehousing and storage of goods;
- 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);
- Retail of food;
- Retail of beverages;
- Other real estate activities on a fee or contract basis (excluding auctions);
- 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);
- Retail of books, newspapers, magazines and stationery;
- Retail of sports and fitness equipment (excluding sports firearms and primitive weapons);
- Intermediary service activities for real estate (excluding legal consulting);
- Retail sale of games and toys (excluding games that are detrimental to the development of children's character or health, or that affect security, public order or social safety);
- Retail of other cultural and entertainment products not elsewhere classified;
- Retail of functional foods and multivitamins (excluding pharmaceuticals); Retail of souvenirs and handicrafts; Retail of phone top-up cards; Retail of watches and eyeglasses; cameras and photographic materials; pet food and pet supplies;
- Retail intermediary service activities (excluding retail of gas cylinders, liquefied petroleum gas (LPG), waste lubricating oil, gold bars, hunting or sporting firearms and ammunition, and monetary metals; excluding retail of chemicals at the registered office);
- Retail of clothing, footwear, leather goods and imitation leather goods;
- Retail of medicines, medical devices, cosmetics and sanitary products;
- Retail of staple food;
- Performing arts activities (excluding pyrotechnic effects, committed to not using explosives, flammable substances, or chemicals as props or instruments for cultural performances, events, or film productions at the registered office);
- Interpretation and translation activities;
- Retail of fabrics, wool, yarn, sewing thread, and other textile products;
- Retail of garden tools and landscaping equipment; retail of sanitary fixtures;
- Retail of carpets, mattresses, blankets, curtains, wall and floor coverings;
- Operation of social network platforms and other content distribution activities;

Business lines (continued)

- Retail of household electrical appliances, beds, wardrobes, tables, chairs and similar furniture, lighting equipment, and other household items not elsewhere classified;
- Temporary labor supply;
- E-commerce services; Postal and telecommunications service agent;
- Other tourism-related activities;
- Data processing services and social network services;
- Coastal and ocean passenger transport;
- Other artistic creation activities (excluding pyrotechnic effects, committed to not using explosives, flammable substances, or chemicals as props or instruments for cultural performances, events, or film productions at the registered office);
- Retail of phone top-up cards; retail of computers, peripheral equipment, software and telecommunications equipment, audio-visual equipment;
- Hotels (hotels must meet star-rating standards and must not operate at the registered office);
- Overseas study consulting;
- Intermediary service activities for passenger transportation;
- Intermediary services activities for residential care activities;
- Other residential care activities not elsewhere classified (excluding the activities of social assistance facilities);
- Healthcare activities for the elderly and persons unable to care for themselves;
- Wholesale of agricultural and forestry raw materials (excluding timber, bamboo) and live animals;
- Business management consulting activities and other management consulting activities (excluding financial, accounting, and legal consulting);
- Personal strategy consulting, asset management consulting for investment and immigration purposes in accordance with applicable law (excluding financial, accounting, and legal consulting); Preparation of individual investment dossiers, preparation of overseas immigration applications and other related administrative support services (excluding activities of independent journalists; Bill of exchange settlement and quantity ratio information; Securities consulting);
- Teaching foreign languages; Teaching computer science;
- Vocational training;
- 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;
- Railway ticket agent;
- Commission agent, brokers and auction agent (excluding real estate brokerage and asset auctioning);
- General wholesale; and
- Other uncategorized business assistant services (excluding 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%
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%

Structure of the Group (continued)

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
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 joint ventures and 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	34.55%	34.41%	34.55%

(*) 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.

Structure of the Group (continued)

Dependent units without legal status accounted for on a dependent basis

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 City, Vietnam
7	Vietravel Tourism Joint Stock Company – Hai Phong Branch	4 Tran Hung Dao Street, Hong Bang Ward, Hai Phong City, Vietnam
8	Vietravel Tourism Joint Stock Company – Binh Duong Branch	317 Binh Duong Avenue, Thu Dau Mot Ward, Ho Chi Minh City
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

No.	Unit	Address
22	Vietravel Tourism Joint Stock Company – Lam Dong Branch	66 Nguyen Chi Thanh Street, Xuan Huong - Da Lat 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 35 Tran Quoc Toan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam
30	Branch of Vietravel Tourism Joint Stock Company – Caravan Center	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 Joint Stock Company – Vinh Long Branch	155C Tran Dai Nghia Street, Quarter 3, Phuoc Hau Ward, Vinh Long Province, Vietnam
33	Branch of Vietravel Tourism Joint Stock Company – Vietnam Mice Center	190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam
34	Branch of Vietravel Tourism Joint Stock Company – Individual Travel Center	190 Pasteur Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam
35	Branch of Vietravel Tourism Joint Stock Company – Northern Mice Center	37 Ngo Quyen Street, Cua Nam Ward, Hanoi City, Vietnam
36	Branch of Vietravel Tourism Joint Stock Company – Northern Fit Center	3 Hai Ba Trung Street, Cua Nam Ward, Hanoi City, Vietnam

1.6 Comparative information in the interim consolidated financial statements

The annual accounting period from 01 January 2026 to 31 December 2026, is the first accounting period in which the Group applies the Vietnamese Enterprise Accounting Regime issued under:

- Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance providing guidance on the enterprise accounting system which replaces Circular No. 200/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance; and
- Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance amending and supplementing Circular No. 202/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance providing guidance on preparation and presentation of consolidated financial statements.

Comparative information in the interim consolidated financial statements (continued)

Comparative figures have been classified and presented in accordance with the accounting policies applied to the current accounting period on a prospective basis. In case of adjustments, reclassifications, or changes in the presentation of comparative items, the Group has reclassified prior-period figures accordingly to ensure the comparability of information in the consolidated financial statements.

The information and figures presented in the interim consolidated financial statements for this period are comparable to the corresponding figures for the prior period, except for the items presented in Note 9.3 Comparative information.

1.7 Employees

As at 30 June 2026, the Group has 1,526 employees (as at 31/12/2025: 1,375 employees).

2. ACCOUNTING PERIOD, CURRENCY USED IN ACCOUNTING

2.1 Accounting period

The annual accounting period 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, Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance providing guidance on enterprise accounting system and other circulars providing guidance on implementation of accounting standards of the Ministry of Finance, Circular No. 202/2014/TT-BTC dated 22 December 2014 providing guidance on preparation and presentation of consolidated financial statements, Circular No. 43/2026/TT-BTC dated 20 April 2026 of the Ministry of Finance amending and supplementing some articles of Circular No. 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.

3.2 Statement of compliance with Accounting Standards and Accounting System

Chairman of the Board of Management and the Board of Directors confirmed that they have complied with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System in Circular No. 200/2014/TT-BTC dated 22 December 2014, Circular No. 202/2014/TT-BTC dated 22 December 2014, Circular No. 43/2026/TT-BTC dated 20 April 2026 amending and supplementing some articles of Circular No. 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, ACCOUNTING ESTIMATES AND RELEVANT LEGAL REGULATIONS APPLIED

4.1 Basis of preparation the consolidated financial statements

The consolidated financial statements are prepared on an accrual basis (except for cash flow information) and under the historical cost convention.

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 June 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 financial position statement, 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.

Types of exchange rates applied in accounting (continued)

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 reporting date. Cash and cash equivalents whose use is restricted are not presented under this item but are presented under "Other current assets" or "Other non-current assets", depending on the duration of the restriction.

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. The cost of a tangible fixed asset comprises all costs the Group incurs to bring the fixed asset to the point of being ready for its intended use.

Costs incurred after initial recognition are capitalised to the cost of the fixed asset only if they will probably increase the future economic benefits from the use of that asset. Costs that do not meet this condition are recognised as an expense of production and business in the period. The cost of periodic repair and maintenance of tangible fixed assets, when completed and the fixed asset is handed over for use, is allocated gradually to production and business expenses until the next maintenance period.

When a tangible fixed asset is sold or disposed of, its cost and accumulated depreciation are derecognised, and any gain or loss arising from the disposal is recognised in income or expense for the period.

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

Intangible fixed assets are stated at cost less accumulated amortisation. The cost of an intangible fixed asset comprises all costs the Group incurs to bring the fixed asset to the point of being ready for its intended use.

Costs relating to an intangible fixed asset incurred after initial recognition are recognised as an expense of production and business in the period, unless such costs are attributable to a specific intangible fixed asset and increase the future economic benefits from that asset.

When an intangible fixed asset is sold or disposed of, its cost and accumulated amortisation are derecognised, and any gain or loss arising from the disposal is recognised in income or expense for the period.

The Group's intangible fixed assets comprise:

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.

Intangible fixed assets (continued)

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 capital

Surplus of capital is recognised comprises:

- The difference between the issue price and the par value of shares on initial public offering or subsequent issuance.
- The difference between the repurchase price and the resale price of treasury shares.
- The excess of the principal amount of convertible bonds over the par value of the additional shares issued on conversion, and the entire value of the conversion option, transferred to share premium regardless of whether the bondholder exercises the option.
- The difference between the capital actually contributed and the capital stated in the Charter.

Costs directly attributable to a successful share issuance are deducted from surplus of capital. Costs of an unsuccessful share issuance are recognised in financial expenses in the period.

Treasury stocks

When the Parent company repurchases shares it has issued, the entire amount paid, including costs directly attributable to the transaction, is recognised as treasury shares and presented as a deduction within owners' equity. At the end of the accounting period, the actual value of treasury shares is presented in the combined financial position statement as a negative amount, reducing owners' contributed capital. Where shares are repurchased with the intention of immediate cancellation, the value is deducted directly from owners' contributed capital and surplus of capital. On reissuance, the cost of the treasury shares is determined using the weighted average method. The difference between the reissue price and the weighted average cost is recognised in surplus of 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 the General Meeting of Shareholder.

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-monetary items.

Dividends are recognised as a liability when the Group has no right to avoid the obligation to pay dividends to shareholders in accordance with regulations on securities, the Law on Enterprise, and the Charter of enterprise.

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 end of the accounting 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 end of the accounting period 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 income is recognised on a time basis using the effective 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.

Expenses (continued)

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 FINANCIAL POSITION STATEMENT

5.1 Cash and cash equivalents

	30/06/2026 VND	01/01/2026 VND
Cash on hand	12,112,977,721	15,698,171,857
Demand deposits at banks – VND		
• Joint Stock Commercial Bank for Foreign Trade of Vietnam	60,202,331,890	9,268,801,884
• Vietnam Joint Stock Commercial Bank for Industry and Trade	63,543,829,957	64,779,675,408
• JSC Bank for Investment and Development of Vietnam	58,663,374,264	46,986,407,423
• Other banks	57,725,855,993	111,219,191,500
Demand deposits at banks – foreign currencies		
• Other banks	28,309,833,188	20,010,490,906
Cash equivalents – VND		
• Military Commercial Joint Stock Bank (*)	10,000,000,000	50,000,000
• Vietnam Joint Stock Commercial Bank for Industry and Trade (**)	6,200,000,000	15,830,000,000
• Other banks	-	555,061,142
	296,758,203,013	**284,397,800,120**

(*) Certificates of deposit at Military Commercial Joint Stock Bank have one-month term and interest rate of 5.6% p.a.

(**) Term deposits at Vietnam Joint Stock Commercial Bank for Industry and Trade with terms from 1 to 3 months, interest rates of 1.90% – 2.10% p.a.

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

5.2.1 Short-term held to maturity investments

		30/06/2026			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		10,515,434,050	10,515,434,050	-	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		4,100,988,750	4,100,988,750	-	3,129,435,000	3,129,435,000	-
		21,786,422,800	**21,786,422,800**	**-**	**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**	**-**

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

As at 30 June 2026, details of balance of 12-month term deposits at banks which were pledged as loan securities at these banks (Note 5.20.1) are as follows:

	VND
JSC Bank for Investment and Development of Vietnam	9,358,000,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam	2,800,000,000
	12,158,000,000

Short-term held to maturity investments (continued)

(b) 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.

(c) 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.

(d) Loan receivables from Ms. Nguyen Thi Hong Hanh

Loan contract:	No. 23/HDK/2025 dated 08 August 2025; Apppendix No. 08/2026/PLHD-WTS dated 06 February 2026.
Amount:	VND 20,000,000,000.
Term of loan:	12 months.
Interest rate:	2% p.a.

5.2.2 Long-term held to maturity investments

	30/06/2026			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**	**-**	**-**	**-**	**-**

Long-term held to maturity investments (continued)

Long-term loan to Viet Nam Travel Airlines Joint Stock Company under the Contract No. 21/HDTTHT-VT/2025 dated 04 April 2025, Contract Appendix No. 08/PLHDTTHT-VT/2026 dated 24 June 2026 with term of loan until 29 April 2029, interest rate of 11.5% p.a.

5.3 Short-term trade receivables

		30/06/2026		01/01/2026
	Carrying amount	Provision	Carrying amount	Provision
		VND		VND
Receivables from related parties				
Viet Nam Travel and Marketing Transports Co., Ltd.	543,070,107	-	561,193,015	
Vietnam Cuisine Culture Association	114,829,000	-	551,735,687	-
Trip U Travel Service Limited Liability Company	63,142,316	-	63,142,316	-
Sai Gon International Travel and Tourist Services Company Limited	10,000,000	-	25,000,000	-
Vietravel Development and Investment Joint Stock Company	6,410,000	-	30,540,022	-
Horizon Vision Investment JSC	3,529,600	-	-	-
Vietnam Tennis Federation	2,100,000	-	-	-
Vietravel Corporation Joint Stock Company	-	-	667,680,198	-
Receivables from other customers				
Other customers	493,815,516,157	(17,539,104,326)	436,831,680,541	(17,246,994,686)
	494,558,597,180	**(17,539,104,326)**	**438,730,971,779**	**(17,246,994,686)**

5.4 Short-term advances to suppliers

	30/06/2026	01/01/2026
	VND	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 JSC	132,438,976,958	97,015,126,717
Vietjet Aviation Joint Stock Company	51,623,750,023	82,204,714,573
Other suppliers	316,581,708,086	184,280,232,030
	534,698,856,422	**396,951,590,651**

5.5 Other short-term, long-term receivables

5.5.1 Other short-term receivables

	30/06/2026 Carrying amount VND	30/06/2026 Provision VND	01/01/2026 Carrying amount VND	01/01/2026 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 – other receivables	1,469,230,216	-	980,417,424	-
Vietravel Development and Investment Joint Stock Company				
• Interest income of loans	-	-	1,478,129,975	-
• Pay-on-behalf	9,995,181,186	-	8,035,440,169	-
• Other receivables	-	-	16,192,000,000	-
Viet Nam Sai Gon Travel Joint Stock Company – other receivables	484,793,521	-	331,623,006	-
Sai Gon International Travel and Tourist Services Company Limited – other receivables	519,256,700	-	517,407,700	-
Vietravel Corporation Joint Stock Company				
• Receivables from share transfer	-	-	72,904,986,657	-
• Interest income of loans	1,100,273,974	-	1,001,095,892	-
• Pay-on-behalf	91,442,487,946	-	90,714,807,788	-
• Other receivables	268,082,205,476	(96,392,000,000)	498,427,218,819	(96,392,000,000)
Remuneration of the Board of Management	1,055,100,000	-	1,918,500,000	-
Receivables from other organizations and individuals				
Interest income of loans	357,260,274	-	6,928,495,780	-
Pending VAT declaration	14,894,463,069	-	6,201,225,340	-
Advances to employees	93,654,055,186	-	81,838,783,114	-
Short-term deposits	2,967,991,137	-	2,876,552,257	-
Other receivables	81,674,018,515	(5,043,780,766)	67,744,837,082	(5,253,274,807)
	575,732,760,713	**(101,435,780,766)**	**866,796,477,852**	**(101,645,274,807)**

5.5.2 Other long-term receivables

	30/06/2026 Carrying amount VND	30/06/2026 Provision VND	01/01/2026 Carrying amount VND	01/01/2026 Provision VND
Receivables from other organizations and individuals				
Techfly Service and Trading Company Limited – deposit to guarantee contract performance	30,000,000,000	-	-	-
Global Petro Commercial One Member Limited Bank - Asset Management Company Limited – office rental deposit	2,267,250,000	-	2,252,250,000	-
Other deposits	5,006,347,715	-	7,657,072,924	-
	37,273,597,715	**-**	**9,909,322,924**	**-**

5.6 Provision for doubtful short-term debts

			30/06/2026			01/01/2026
	Overdue	Cost VND	Provision VND	Overdue	Cost VND	Provision VND
Trade receivables						
Other customers		17,609,428,826	(17,539,104,326)		17,775,636,826	(17,246,994,686)
Other receivables						
Vietravel Corporation Joint Stock Company	Over 1 year	241,082,205,476	(96,392,000,000)	Over 6 months	340,611,953,476	(96,392,000,000)
Others		5,043,780,766	(5,043,780,766)		5,258,758,807	(5,253,274,807)
Advances to suppliers						
Other suppliers		8,862,741,350	(8,629,689,917)		8,889,822,110	(8,623,714,145)
		272,598,156,418	**(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 30/06/2026 VND	From 01/01/2025 to 30/06/2025 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)	-
Increase from business combination	-	726,223,108
Closing balance	**127,604,575,009**	**17,827,992,014**

5.7 Inventories

		30/06/2026		01/01/2026
	Cost VND	Provision VND	Cost VND	Provision VND
Raw materials	201,451,151	-	-	-
Tools and supplies	1,517,483,214	-	41,601,852	-
Merchandise	45,267,499,607	(2,030,265,963)	31,227,171,822	(2,030,265,963)
Goods on consignment	5,112,712,646	-	4,727,511,943	-
	52,099,146,618	**(2,030,265,963)**	**35,996,285,617**	**(2,030,265,963)**

Movements in provision for decline inventories are as follows:

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Opening balance	2,030,265,963	-
Provision in period	-	-
Increase from business combination	-	2,288,681,406
Closing balance	**2,030,265,963**	**2,288,681,406**

5.8 Short-term, long-term prepaid expenses

5.8.1 Short-term prepaid expenses

	30/06/2026 VND	01/01/2026 VND
Tour expenses	422,951,690,240	395,021,281,608
Tools and supplies expenses	7,942,045,184	2,644,084,743
Other expenses	48,038,384,912	31,776,292,227
	478,932,120,336	**429,441,658,578**

5.8.2 Long-term prepaid expenses

	30/06/2026 VND	01/01/2026 VND
Tools and supplies expenses	11,296,280,625	6,318,329,905
Other expenses	31,272,655,507	25,210,586,837
	42,568,936,132	**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	21,532,205,731	5,912,594,814	151,823,262,668	26,941,044,820	1,585,661,704	207,794,769,737
Increase in period	123,779,708,255	259,662,844	-	566,560,000	496,000,000	125,101,931,099
Disposals	-	-	-	(30,500,909)	-	(30,500,909)
As at 30/06/2026	**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	1,409,794,897	43,331,748	1,277,882,395	756,134,270	68,042,642	3,555,185,952
Disposals	-	-	-	(30,500,909)	-	(30,500,909)
As at 30/06/2026	**21,618,303,746**	**5,753,995,525**	**137,789,738,184**	**24,676,840,425**	**1,522,008,599**	**191,360,886,479**
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 30/06/2026	**123,693,610,240**	**418,262,133**	**14,033,524,484**	**2,800,263,486**	**559,653,105**	**141,505,313,448**
In which:						
Cost of tangible fixed assets which are fully depreciated but still in use						
As at 01/01/2026	18,742,716,020	5,657,112,989	130,557,155,775	20,254,939,729	1,425,405,851	176,637,330,364
As at 30/06/2026	18,742,716,020	5,657,112,989	130,557,155,775	21,592,407,029	1,425,405,851	177,974,797,664
Net book value of assets which were pledged as loan securities						
As at 01/01/2026	-	-	14,778,225,074	-	-	14,778,225,074
As at 30/06/2026	122,541,911,170	-	13,722,637,568	-	-	136,264,548,738

Increase/ Decrease of tangible fixed assets (continued)

As at 30 June 2026, tangible fixed assets which have net book value representing 10% or more of the total net book value include:

	Cost	Accumulated depreciation	Net book value
	VND	VND	VND
01 Nguyen Hue Project	123,779,708,255	1,237,797,085	122,541,911,170

5.10 Increase/ Decrease of intangible fixed assets

	Land use rights	Copyrights, patents	Trademarks, trade names	Computer software	Other intangible fixed assets	Total
	VND	VND	VND	VND	VND	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	-	-	-	-	-	-
As at 30/06/2026	**6,974,774,000**	**405,799,750**	**139,140,000**	**24,656,756,182**	**9,897,444,452**	**42,073,914,384**
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	-	-	-	679,921,032	248,640,840	928,561,872
As at 30/06/2026	**-**	**405,799,750**	**139,140,000**	**22,710,277,888**	**8,890,449,865**	**32,145,667,503**
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 30/06/2026	**6,974,774,000**	**-**	**-**	**1,946,478,294**	**1,006,994,587**	**9,928,246,881**
In which:						
Cost of intangible fixed assets which are fully depreciated but still in use						
As at 01/01/2026	-	405,799,750	139,140,000	14,967,952,911	1,928,506,345	17,441,399,006
As at 30/06/2026	-	405,799,750	139,140,000	14,967,952,911	1,928,506,345	17,441,399,006

Increase/ Decrease of intangible fixed assets (continued)

As at 30 June 2026, intangible fixed assets which have net book value representing 10% or more of the total net book value include:

	Cost	Accumulated depreciation	Net book value
	VND	VND	VND
Land use rights of Phu Quoc Branch	4,984,630,000	-	4,984,630,000
Land use rights of Da Nang Branch	1,990,144,000	-	1,990,144,000

5.11 Construction in progress

	As at 01/01/2026	Increase in period	Transfer to fixed assets	Other decreases	As at 30/06/2026
	VND	VND	VND	VND	VND
Construction in progress					
• 01 Nguyen Hue Project	150,976,388,555	29,858,726,443	(124,010,708,255)	(5,815,578,879)	51,008,827,864
• Other projects	11,988,860,980	5,105,555	-	-	11,993,966,535
	162,965,249,535	**29,863,831,998**	**(124,010,708,255)**	**(5,815,578,879)**	**63,002,794,399**

5.12 Long-term financial investments

5.12.1 Investment in joint ventures, associates

	30/06/2026		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	(*)
Vietravel Development and Investment JSC	50,000,000,000	(*)	-	-
Horizon Vision Investment JSC	76,000,000,000	(*)	-	-
	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 30/06/2026 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 Amendment dated 29 April 2026 issued by the Department of Finance of Ho Chi Minh City	VND 110,000,000,000	5,000,000 shares	45.45
Horizon Vision Investment JSC	No. 4101683494 the 3rd Amendment dated 21 August 2026 issued by the Department of Finance of Gia Lai Province	VND 220,000,000,000	7,600,000 shares	34.55

Investment in joint ventures, associates (continued)

Details of investment in joint ventures, associates:

	Viet Nam Travel and Marketing Transports Co., Ltd.	Viet India Travel Private Limited	Viet Nam Sai Gon Travel Joint Stock Company	Vietravel Development and Investment Joint Stock Company	Horizon Vision Investment JSC	Total
	VND	VND	VND	VND	VND	VND
Cost						
As at 01/01/2026	781,902,800	1,294,380,000	525,000,000	-	-	2,601,282,800
Increase	-	-	-	50,000,000,000	76,000,000,000	126,000,000,000
As at 30/06/2026	**781,902,800**	**1,294,380,000**	**525,000,000**	**50,000,000,000**	**76,000,000,000**	**128,601,282,800**
Accumulated share in post-acquisition profit/ (loss) of the joint ventures, associates						
As at 01/01/2026	(572,897,064)	-	(584,754)	-	-	(573,481,818)
Profit/(loss) of joint ventures, associates	-	-	-	-	-	-
As at 30/06/2026	**(572,897,064)**	**-**	**(584,754)**	**-**	**-**	**(573,481,818)**
The investment value by the equity method						
As at 01/01/2026	209,005,736	1,294,380,000	524,415,246	-	-	2,027,800,982
As at 30/06/2026	**209,005,736**	**1,294,380,000**	**524,415,246**	**50,000,000,000**	**76,000,000,000**	**128,027,800,982**

5.12.2 Investments in equity of other entities

	30/06/2026 Cost VND	30/06/2026 Provision VND	01/01/2026 Cost VND	01/01/2026 Provision 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.

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

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Opening balance	-	178,137,140,000
Provision in period	-	(20,057,274,833)
Closing balance	**-**	**158,079,865,167**

5.13 Goodwill

	Goodwill VND
Cost	
As at 01/01/2026	290,395,988,760
Increase from business combination	-
As at 30/06/2026	**290,395,988,760**
Accumulated amortization	
As at 01/01/2026	16,564,406,438
Amortization in period	9,719,956,626
As at 30/06/2026	**26,284,363,064**
Net book value	
As at 01/01/2026	273,831,582,322
As at 30/06/2026	**264,111,625,696**

5.14 Short-term trade payables

	30/06/2026 VND	01/01/2026 VND
Payables to related parties		
Viet Nam Sai Gon Travel Joint Stock Company	2,199,000,000	2,199,000,000
Trip U Travel Service Limited Liability Company	262,697,320	376,621,436
Sai Gon International Travel and Tourist Services Company Limited	40,000,000	40,000,000
Payables to other suppliers		
Beijing Cosmos Travel International Co., Ltd	135,935,050,753	131,387,974,232
Other suppliers	535,187,499,629	595,130,389,253
	673,624,247,702	**729,133,984,921**

5.15 Short-term advances from customers

	30/06/2026 VND	01/01/2026 VND
Advances from ralated party		
Vietravel Development and Investment Joint Stock Company	38,323,051	-
Advances from other customers		
Other customers	573,092,443,241	358,693,403,205
	573,130,766,292	**358,693,403,205**

5.16 Dividend payables

	30/06/2026 VND	01/01/2026 VND
Payables to other organizations and individuals		
Dividend payables	1,240,599,283	1,496,558,033
	1,240,599,283	**1,496,558,033**

5.17 Taxes

Value added tax deductibles

	30/06/2026 VND	01/01/2026 VND
Value added tax deductibles	**2,847,864,211**	**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 short-term payables to the State

	30/06/2026 Receivables VND	30/06/2026 Payables VND	01/01/2026 Receivables VND	01/01/2026 Payables VND
Value added tax	7,243,859,277	6,989,723,949	152,269,877	11,565,851,760
Import, export duty	837,308	-	-	-
Corporate income tax	90,658,374	5,026,326,085	-	14,653,456,689
Personal income tax	8,818,989	6,695,290,726	14,605,047	4,351,707,025
Land & housing tax, land rental charges	384,284,531	-	384,166,043	-
Fees, charges and other payables	9,602,111	501,978,797	9,602,111	970,367,014
Total	**7,738,060,590**	**19,213,319,557**	**560,643,078**	**31,541,382,488**

Corporate income tax ("CIT")

Current CIT expense is as follows:

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Current CIT calculated on taxable income of current period	4,921,895,070	2,808,878,436
Previous years' CIT adjustments in current period	-	-
Total current CIT expenses	**4,921,895,070**	**2,808,878,436**

Import-export duty

The companies in the Group declared and paid according to the notice of Customs office.

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 Accrued expenses payable

	30/06/2026 VND	01/01/2026 VND
Cost of air tickets, travel services, commissions	57,854,252,651	73,774,084,242
Other expenses	2,238,119,266	120,935,054
	60,092,371,917	**73,895,019,296**

5.19 Other short-term, long-term payables

5.19.1 Other short-term payables

	30/06/2026 VND	01/01/2026 VND
Payables to related party		
Sai Gon International Travel and Tourist Services Company Limited – other payables	1,287,722,690	1,334,409,690
Payables to other organizations and individuals		
Trade union fee, social insurance, health insurance, unemployment insurance	3,163,174,389	1,743,349,766
Other short-term payables	118,116,995,261	98,527,291,621
	122,567,892,340	**101,605,051,077**

5.19.2 Other long-term payables

	30/06/2026 VND	01/01/2026 VND
Payables to other organizations and individuals		
Long-term deposits received	1,138,900,000	1,175,700,000
	1,138,900,000	**1,175,700,000**

5.20 Short-term, long-term loans

5.20.1 Short-term loans

		30/06/2026 VND	01/01/2026 VND
Short-term loans – VND			
• Vietnam JSC Bank for Industry and Trade	(i)	297,978,805,147	214,205,389,804
• JSC Bank for Investment and Development of Vietnam	(ii)	186,315,373,364	185,580,210,438
• Vietnam International Commercial Joint Stock Bank	(iii)	75,457,425,787	73,991,442,644
• Military Commercial Joint Stock Bank	(iv)	62,028,314,133	49,751,330,693
• Vietnam Technological and Commercial Joint Stock Bank	(v)	52,804,701,974	181,568,886,999
• JSC Bank for Foreign Trade of Vietnam	(vi)	26,000,000,000	33,000,000,000
• Ho Chi Minh City Development JSC Bank		-	5,000,000,000
		700,584,620,405	**743,097,260,578**
Current portion of long-term loans – VND			
• JSC Bank for Investment and Development of Vietnam		1,440,000,000	1,440,000,000
		1,440,000,000	**1,440,000,000**
		702,024,620,405	**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-HDCVHM/NHCT924-VIETRAVEL dated 24 December 2025.
Credit line: VND 300,000,000,000.
Purpose: Support working capital.
Term of loans: 03 – 05 months.
Current interest rate: 7.0% – 7.5% p.a.
Security condition: None.
As at 30 June 2026, the balance of short-term loans from Vietnam JSC Bank for Industry and Trade – Branch 7 Ho Chi Minh City is VND 297,978,805,147.

Short-term loans (continued)

(ii) Short-term loans from JSC Bank for Investment and Development of Vietnam – Transaction Center 2

Credit Agreement: No. 02/2025/62751/HDTD dated 11 December 2025.
Credit line: VND 300,000,000,000.
Purpose: Support working capital.
Term of loans: 03 – 05 months.
Current interest rate: 7.1% – 7.3% p.a.
Security condition:
- The mortgage value of term deposits at JSC Bank for Investment and Development of Vietnam is VND 9,858,000,000;
- Vietravel Corporation Joint Stock Company commits to guaranteeing debt repayment on behalf of the Group in case that the Group fails to pay the debt as committed.

As at 30 June 2026, the balance of short-term loans from JSC Bank for Investment and Development of Vietnam – Transaction Center 2 is VND 186,315,373,364.

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

Credit Agreement: No. 1097963.25 dated 07 October 2025.
Credit line: VND 100,000,000,000.
Purpose: Support working capital.
Term of loans: 03 – 06 months.
Current interest rate: 8% p.a.
Security condition: Mr. Nguyen Quoc Ky guaranteed all the Group's credit obligations at Vietnam International Commercial Joint Stock Bank – Sai Gon Branch.

As at 30 June 2026, the balance of short-term loans from Vietnam International Commercial Joint Stock Bank – Sai Gon Branch is VND 75,457,425,787.

(iv) Short-term loans from Military Commercial Joint Stock Bank

Credit Agreement: No. 353228.25.103.19251936.TD dated 28 November 2025.
Credit line: VND 95,000,000,000.
and
Credit Agreement: No. 387778.26.275.6000213.TD dated 08 April 2026.
Credit line: VND 40,000,000,000.
Purpose: Support working capital.
Term of loans: 03 – 06 months.
Current interest rate: 8.18% – 8.27% p.a.
Security condition: None.

As at 30 June 2026, the balance of short-term loans from Military Commercial Joint Stock Bank is VND 62,028,314,133.

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

Credit Agreement: No. CIB20231129100/HDCTD dated 26 July 2023;
Appendix No. CIB20231129100/HDCTD/PL05 dated 06 November 2025.
Credit line: VND 200,000,000,000.
Purpose: Support working capital.
Term of loans: 04 months.
Current interest rate: 7.7% – 7.9% p.a.
Security condition: None.

As at 30 June 2026, the balance of short-term loans from Vietnam Technological and Commercial Joint Stock Bank is VND 52,804,701,974.

Short-term loans (continued)

(vi) Short-term loans from Joint Stock Commercial Bank for Foreign Trade of Vietnam – Tan Sai Gon Branch

Credit Agreement: No. 018/TAS.QLN25CV dated 20 August 2025.
Credit line: VND 40,000,000,000.
Purpose: Support working capital.
Term of loans: 04 months.
Current interest rate: 7,6% – 8,5% p.a.
Security condition: - The mortgage value of term deposits is VND 2,800,000,000; and
- The mortgage value of receivables, debt collection rights from contracts is VND 40,000,000,000.

As at 30 June 2026, the balance of short-term loans from Joint Stock Commercial Bank for Foreign Trade of Vietnam – Tan Sai Gon Branch is VND 26,000,000,000.

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 30/06/2026
	VND	VND	VND	VND
Short-term loans	743,097,260,578	1,157,517,797,540	(1,200,030,437,713)	700,584,620,405
Current portion of long-term loans	1,440,000,000	720,000,000	(720,000,000)	1,440,000,000
	744,537,260,578	**1,158,237,797,540**	**(1,200,750,437,713)**	**702,024,620,405**

5.20.2 Long-term loans

		30/06/2026	01/01/2026
		VND	VND
Long-term loans – VND			
• Vietnam JSC Bank for Industry and Trade	(i)	98,715,891,584	87,070,355,287
• JSC Bank for Investment and Development of Vietnam	(ii)	7,572,000,000	8,292,000,000
		106,287,891,584	**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: 7.5% - 10.5% 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.

As at 30 June 2026, the balance of long-term loans from Vietnam JSC Bank for Industry and Trade – Branch 7 Ho Chi Minh City is VND 98,715,891,584.

Long-term loans (continued)

(ii) Long-term loans from JSC Bank for Investment and Development of Vietnam – Transaction Center 2

Credit Agreement: No. 01/2025/62715/HDTD dated 30 July 2025.
Credit line: VND 10,092,000,000.
Purpose: Purchasing 5 new cars.
Term of loans: 84 months.
Current interest rate: 9.1% p.a.
Security condition: Mortgaged by 05 cars generated from loans.
As at 30 June 2026, the total balance of long-term loans from JSC Bank for Investment and Development of Vietnam – Transaction Center 2 is VND 9,012,000,000.
In which:
Long-term loans: VND 7,572,000,000;
Current portion of long-term loans: VND 1,440,000,000.

The maturity of long-term loans is as follows:

	Total amount	Within 1 year	Over 1 year to 5 years	Over 5 years
	VND	VND	VND	VND
As at 30/06/2026				
Long-term loans from banks	107,727,891,584	1,440,000,000	5,760,000,000	100,527,891,584
	107,727,891,584	**1,440,000,000**	**5,760,000,000**	**100,527,891,584**
As at 01/01/2026				
Long-term loans from banks	96,802,355,287	1,440,000,000	5,760,000,000	89,602,355,287
	96,802,355,287	**1,440,000,000**	**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 current portion of long-term loans	As at 30/06/2026
	VND	VND	VND	VND	VND
Long-term loans from banks	95,362,355,287	11,701,501,302	(55,965,005)	(720,000,000)	106,287,891,584
	95,362,355,287	**11,701,501,302**	**(55,965,005)**	**(720,000,000)**	**106,287,891,584**

5.21 Owner's equity

5.21.1 Comparison schedule for changes in owner's equity

	Owners' invested equity VND	Surplus of stock capital VND	Treasury stocks VND	Foreign exchange differences VND	Development investment fund VND	Retained earnings VND	Non-controlling interests VND	Total 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
Profits in first 6 months of year 2025	-	-	-	-	-	7,988,624,183	(1,214,852,814)	6,773,771,369
Remuneration of the Board of Management in the year 2024	-	-	-	-	-	(1,500,000,000)	-	(1,500,000,000)
Increase from business combination	-	-	-	-	-	-	12,035,537,034	12,035,537,034
Other adjustments	-	-	-	1,439,874,564	-	(486,994,046)	79,508,090	1,032,388,608
As at 30/06/2025	**292,390,900,000**	**123,105,450,825**	**(6,180,498,800)**	**3,151,894,165**	**23,076,888,391**	**40,844,675,137**	**12,066,135,700**	**488,455,445,418**
Profits in last 6 months of year 2025	-	-	-	-	-	(5,449,498,391)	1,184,765,393	(4,264,732,998)
Increase from offering shares	286,582,470,000	57,053,094,000	-	-	-	-	-	343,635,564,000
Increase from surplus of capital	85,970,730,000	(85,970,730,000)	-	-	-	-	-	-
Dividend	-	-	-	-	-	(28,658,247,000)	-	(28,658,247,000)
Increase from business combination	-	-	-	-	-	(2,311,723,973)	(5,888,372,103)	(8,200,096,076)
Other adjustments	-	-	-	9,193,803	-	(1,441,872,105)	35,143,669	(1,397,534,633)
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/ (loss) in first 6 months of year 2026	-	-	-	-	-	2,084,471,366	(797,746,964)	1,286,724,402
Remuneration of the Board of Management in the year 2025	-	-	-	-	-	(2,150,000,000)	-	(2,150,000,000)
Distribute to funds	-	-	-	-	12,580,636,738	(12,867,728,530)	(3,722,422)	(290,814,214)
Dividend	-	-	-	-	-	-	(31,552,000)	(31,552,000)
Other adjustments	-	-	-	(1,203,827,860)	-	56,604,854	60,877,084	(1,086,345,922)
As at 30/06/2026	**664,944,100,000**	**94,187,814,825**	**(6,180,498,800)**	**1,957,260,108**	**35,657,525,129**	**(9,893,318,642)**	**6,625,528,357**	**787,298,410,977**

5.21.2 Detail of owner's equity

According to the Enterprise Registration Certificate No. 0300465937 the 42nd Amendment Certificate dated 29 April 2026 issued by the Department of Finance of Ho Chi Minh City.

Charter capital:	VND 664,944,100,000 (Six hundred sixty-four billion nine hundred forty-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	**30/06/2026**		**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	28,562,974	42.96	28,562,974	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

	30/06/2026	**01/01/2026**
Registered number of issued shares	66,494,410	66,494,410
Number of shares sold to the public		
- *Ordinary shares*	*66,494,410*	*66,494,410*
- *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.

5.21.4 Profit distribution

In period, the Parent company distributed profits according to the Resolution of the Annual General Shareholders Meeting of the year 2026 No. 20-NQ-DHDCD dated 19 April 2026, details are as follows:

	VND
Distribute to development investment fund	12,580,636,738
Remuneration of the Board of Management in the year 2025	2,150,000,000
	14,730,636,738

5.22 Off interim consolidated financial position statement items

5.22.1 Foreign currencies

	30/06/2026	01/01/2026
U.S Dollar (USD)	776,698.90	383,899.09
Euro (EUR)	115,524.53	103,161.28
Yen (JPY)	899,168.00	899,894.00
Singapore Dollar (SGD)	36,684.01	36,684.01
Australian Dollar (AUD)	197,109.31	337,710.82

5.22.2 Bad debts written off

	30/06/2026 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.

5.22.3 Leasehold assets

At the period-end, the future minimum lease payments under non-cancellable operating lease are as follows:

	VND
Under 01 year	29,111,265,496
Over 01 year to 05 years	35,263,973,644
Over 05 years	63,667,256,458
	128,042,495,598

5.22.4 Assets pledged or mortgaged

See Notes 5.2.1, 5.9, 5.20.1, 5.20.2.

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 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Revenue from rendering tourism services	3,433,960,517,523	3,279,573,007,402
Revenue from sale of airline ticket	135,106,787,698	10,086,804,833
Revenue from merchandise	53,305,349,567	-
Revenue from rendering other services	64,092,300,952	34,004,905,048
Total sales	**3,686,464,955,740**	**3,323,664,717,283**
Sales deductions		
Trade discount	(1,132,008,438)	-
Sales returns	(24,814,000)	-
Total sales deductions	**(1,156,822,438)**	**-**
Net sales	**3,685,308,133,302**	**3,323,664,717,283**

6.1.2 Sales of merchandise and services with related parties

See Note 9.1.2.

6.2 Cost of sales

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Cost of merchandise and services	3,438,538,910,220	3,131,505,393,456
	3,438,538,910,220	**3,131,505,393,456**

6.3 Financial income

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Interest income, loans interest income	620,807,275	2,440,014,879
Foreign exchange gains	14,491,703,984	5,122,170,127
Others	102,021,594	-
	15,214,532,853	**7,562,185,006**

6.4 Financial expenses

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Borrowing costs	29,116,137,575	37,623,048,771
Provision for investments	-	(20,057,274,833)
Foreign exchange loss	6,834,827,651	18,964,887,455
Others	12,200,494	-
	35,963,165,720	**36,530,661,393**

6.5 Selling expenses

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Commissions expenses	18,537,744,367	12,672,499,870
Other expenses	13,782,517,252	7,715,938,685
	32,320,261,619	**20,388,438,555**

6.6 General and administration expenses

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Employees expenses	72,896,582,585	50,408,950,907
Other expenses	119,863,947,036	91,354,000,031
	192,760,529,621	**141,762,950,938**

6.7 Other income

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Commissions received from suppliers	13,559,651,318	2,785,240,218
Other income	1,283,088,215	6,907,980,574
	14,842,739,533	**9,693,220,792**

6.8 Other expenses

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Administrative penalty	188,798,189	14,651,415
Contractual penalty	8,560,135,037	65,310,259
Other expenses	824,985,810	1,070,067,260
	9,573,919,036	**1,150,028,934**

6.9 Earnings per share

6.9.1 Basic earnings per share

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Net profit after tax	2,084,471,366	7,988,624,183
Minus: Setting up bonus and welfare fund	-	-
Profit used to calculate earnings per share	2,084,471,366	7,988,624,183
Weighted average number of ordinary shares circulating during the period	65,913,567	28,658,247
Earnings per share (VND per share)	**32**	**279**

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

	From 01/01/2026 to 30/06/2026	From 01/01/2025 to 30/06/2025
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 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Purchase cost of goods sold	161,024,122,249	-
Materials costs	4,470,280,280	-
Employees costs	212,967,130,583	157,621,997,728
Fixed assets depreciation expenses	14,203,704,450	3,158,304,439
External services expenses	3,156,428,324,794	3,026,824,480,761
Other expenses	114,526,139,104	106,052,000,021
	3,663,619,701,460	**3,293,656,782,949**

7. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INTERIM CONSOLIDATED CASH FLOW STATEMENT

7.1 Non-cash transactions

In the period, the Group incurred non-cash transactions as follows:

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Net-off receivables from share transfer and payables from receipt of share transfer		199,940,640,000
Add-on interest income	75,742,401	22,305,567
Proceeds from loans receivables by offsetting accounts payables	2,021,453,155	-
Proceeds from loans interest income by offsetting accounts payables	6,338,546,845	-
Transfer accounts receivables into loan receivables	6,770,129,975	-

7.2 Proceeds from borrowings

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Proceeds from borrowings under normal contract	1,169,219,298,842	1,256,893,566,308
	1,169,219,298,842	**1,256,893,566,308**

7.3 Repayments of borrowings

	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Repayments of borrowings under normal contract	1,200,806,402,718	1,304,196,184,274
	1,200,806,402,718	**1,304,196,184,274**

8. FINANCIAL INSTRUMENTS

The Group has financial assets such as cash and cash equivalent, trade receivables, other receivables, held to maturity investments, long-term investments. The Group's financial liabilities comprise trade payables, loans, accrued expenses payable and other payables. The main purpose of these financial liabilities is to finance the Group's operations.

The Group is exposed to market risk, credit risk and liquidity risk.

The Group has not applied any method to prevent these risks due to the lack of market of buying financial instruments.

Chairman of the Board of Management and the Board of Directors review and agree policies for managing each of these risks which are summarized below:

i. Market risk

Market risk is the risk that the fair value of future cash flow of a financial instrument will fluctuate because of changes in market prices. Market risk includes interest rate risk, foreign currency risk and share price risk.

ii. Credit risk

Credit risk is the risk that counterparty will not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Group is exposed to credit risk from its operating activities (primarily for trade receivables) and from its financing activities, including deposits with banks and other financial instruments.

Trade receivables

Outstanding customer receivables are regularly monitored. The requirement for impairment is analyzed at each reporting date on an individual basis for major clients. The Group seeks to maintain strict control over its outstanding receivables and has a credit control personnel to minimize credit risk. In view of the aforementioned and the fact that the Group's trade receivables relate to a large number of diversified customers, there is no significant concentration of credit risk.

Bank deposits

The Group's bank balances are mainly maintained with well-known banks in Vietnam. Credit risk from balances with banks is managed by the Group's treasury department in accordance with the Group's policy. The Group's maximum exposure to credit risk for the components of the financial position statement at the end of the accounting period are the carrying amounts as illustrated in Note 5.1. The Group evaluates the concentration of credit risk in respect to bank deposit as low.

iii. Liquidity risk

The liquidity risk is the risk that the Group will encounter difficulty in meeting financial obligation due to shortage of funds. The Group's exposure to liquidity risk arises primarily from mismatches of maturities of financial assets and liabilities.

The Group monitors its liquidity risk by maintaining a level of cash and cash equivalents and bank loans deemed adequate by management to finance the Group's operations and to mitigate the effects of fluctuations in cash flow.

Liquidity risk (continued)

The table below summarizes the maturity profile of the Group's financial liabilities based on contractual undiscounted payments:

	Less than 1 year VND	From 1 to 5 years VND	Over 5 years VND	Total VND
As at 30/06/2026				
Loans	702,024,620,405	5,760,000,000	100,527,891,584	808,312,511,989
Trade payables	673,624,247,702	-	-	673,624,247,702
Accrued expenses payable and other payables	143,383,596,714	1,138,900,000	-	144,522,496,714
	1,519,032,464,821	**6,898,900,000**	**100,527,891,584**	**1,626,459,256,405**
As at 01/01/2026				
Loans	744,537,260,578	5,760,000,000	89,602,355,287	839,899,615,865
Trade payables	729,133,984,921	-	-	729,133,984,921
Accrued expenses payable and other payables	155,101,251,661	1,175,700,000	-	156,276,951,661
	1,628,772,497,160	**6,935,700,000**	**89,602,355,287**	**1,725,310,552,447**

The Group assessed the concentration of risk with respect to refinancing its debt and concluded it to be low. Access to sources of funding is sufficiently available.

Collateral

- The Group mortgages its term deposits for loans (Notes 5.2.1 and 5.20);
- The Group mortgages its assets for loans (Notes 5.9 and 5.20);
- The Group's collateral holdings of other parties as at 30 June 2026 is VND 1,138,900,000 and as at 01 January 2026 is VND 1,175,700,000 (Note 5.19.2);.

iv. Fair value

The table below presents the carrying amount and fair value of the financial instruments presented in the Group's interim consolidated financial statements:

	Carrying amount		Fair value	
	30/06/2026 VND	01/01/2026 VND	30/06/2026 VND	01/01/2026 VND
Financial assets				
Cash and cash equivalents	296,758,203,013	284,397,800,120	296,758,203,013	284,397,800,120
Held to maturity investments	75,656,552,775	112,154,315,889	75,656,552,775	112,154,315,889
Trade receivables	477,019,492,854	421,483,977,093	477,019,492,854	421,483,977,093
Other receivables	401,588,229,568	684,592,761,159	401,588,229,568	684,592,761,159
Long-term investments	3,776,119,431	3,776,119,431	3,776,119,431	3,776,119,431
Total	**1,254,798,597,641**	**1,506,404,973,692**	**1,254,798,597,641**	**1,506,404,973,692**
Financial liabilities				
Loans	808,312,511,989	839,899,615,865	808,312,511,989	839,899,615,865
Trade payables	673,624,247,702	729,133,984,921	673,624,247,702	729,133,984,921
Accrued expenses payable and other payables	144,522,496,714	156,276,951,661	144,522,496,714	156,276,951,661
Total	**1,626,459,256,405**	**1,725,310,552,447**	**1,626,459,256,405**	**1,725,310,552,447**

Fair value (continued)

The fair value of financial assets and liabilities is reflected at the amount at which the financial instrument could be exchanged in a current transaction between willing parties, other than in a forced sale or liquidation.

The Group has not revalued its financial assets and financial liabilities at fair value because Circular No. 210/2009/TT-BTC dated 06 November 2009 of the Ministry of Finance, as well as current regulations, does not provide specific guidance on determining fair value. As at 01 January 2026 and 30 June 2026, the fair value of financial assets and financial liabilities corresponds to the carrying amount of these items. Chairman of the Board of Management and the Board of Directors consider that the fair value of these financial assets and financial liabilities does not differ materially from their carrying amount at the end of the accounting period.

9. OTHER INFORMATION

9.1 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.

9.1.1 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 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Remuneration of the Board of Management		
• Mr. Nguyen Quoc Ky	210,000,000	150,000,000
• Mr. Tran Doan The Duy	210,000,000	150,000,000
• Mr. Vo Quang Lien Kha	210,000,000	150,000,000
• Ms. Nguyen Thi Le Huong	210,000,000	150,000,000
• Ms. Nguyen Nguyet Van Khanh	210,000,000	150,000,000
• Mr. La Quoc Khanh	210,000,000	-
Salary, bonus and other allowances of the Board of Management and the Board of Directors		
• Mr. Nguyen Quoc Ky	1,763,704,473	1,669,276,236
• Mr. Tran Doan The Duy	1,296,466,801	1,229,321,065
• Mr. Vo Quang Lien Kha	1,114,392,977	1,041,940,433
• Ms. Nguyen Thi Le Huong	1,067,833,012	948,200,679
• Ms. Huynh Phan Phuong Hoang	990,370,260	984,141,706
• Mr. Nguyen Ha Trung	985,460,002	977,406,311
• Ms. Nguyen Nguyet Van Khanh	599,085,336	516,457,087
• Mr. La Quoc Khanh	-	150,000,000
• Mr. Le Kien Thanh	-	100,000,000
	9,077,312,861	**8,366,743,517**

Transactions and balances with key management members and individuals related to key management members (continued)

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.

Guarantee commitment

Mr. Nguyen Quoc Ky guaranteed all the Parent company's credit obligations at Vietnam International Commercial Joint Stock Bank – Sai Gon Branch (Note 5.20).

9.1.2 Transactions and balances with other related parties

Significant transactions with other related parties

Related parties	Transactions	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Viet Nam Travel and Marketing Transports Private Limited	Pay-on-behalf	590,159,791	1,642,476,932
Trip U Travel Service Limited Liability Company	Purchasing services	20,096,480	49,856,493
	Pay-on-behalf	2,740,000	129,743,073
Vietravel Development and Investment Joint Stock Company	Rendering of services	-	22,986,389
	Pay-on-behalf	1,958,422,101	1,859,718,180
	Contributing investment capital	50,000,000,000	-
Viet India Travel Private Limited	Contributing investment capital	-	1,294,380,000
	Pay-on-behalf	488,060,412	3,000,000
	Other receivables	-	495,109,584
Horizon Vision Investment JSC	Contributing investment capital	76,000,000,000	-
	Selling air tickets, rendering of services	3,268,148	-
Viecoms Services Trading Joint Stock Company	Pay-on-behalf	-	590,834,673
Vietravel Corporation Joint Stock Company	Pay-on-behalf	727,680,158	9,604,962,648
	Loan interest income	99,178,082	-
	Other receivables	-	471,306,966,819
	Receive investment capital transfer – World Transportation Services Joint Stock Company	-	51,541,740,000
	Receive investment capital transfer – Cultural Development & Import - Export Joint Stock Company	-	148,398,900,000

Transactions and balances with other related parties (continued)

Significant transactions with other related parties (continued)

Related parties	Transactions	From 01/01/2026 to 30/06/2026 VND	From 01/01/2025 to 30/06/2025 VND
Viet Nam Sai Gon Travel Joint Stock Company	Purchasing services	-	15,258,387
	Pay-on-behalf	153,170,515	3,000,000
Sai Gon International Travel and Tourist Services Company Limited	Selling air tickets, 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 Cuisine Culture Association	Selling air tickets, 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	30/06/2026 VND	01/01/2026 VND
Trip U Travel Service Limited Liability Company	Trade receivables	63,142,316	63,142,316
	Advances to suppliers	2,747,630	2,747,630
	Other receivables	2,061,497,083	3,225,315,186
	Trade payables	(262,697,320)	(376,621,436)
Viet Nam Travel and Marketing Transports Co., Ltd.	Trade receivables	543,070,107	561,193,015
	Other receivables	5,966,897,430	5,376,737,639
Vietravel Development and Investment Joint Stock Company	Trade receivables	6,410,000	30,540,022
	Loan receivables	6,770,129,975	-
	Other receivables	9,995,181,186	25,705,570,144
	Advances to suppliers	32,000,000,000	32,000,000,000
	Advances from customers	(38,323,051)	-
Viet India Travel Private Limited	Other receivables	1,469,230,216	980,417,424
Horizon Vision Investment JSC	Trade receivables	3,529,600	-
Viecoms Services Trading Joint Stock Company	Advances to suppliers	570,897,725	467,993,701
	Other receivables	8,049,000	102,904,024
Vietravel Corporation Joint Stock Company	Trade receivables	-	667,680,198
	Receivables from investment transfer	-	72,904,986,657
	Other receivables	360,624,967,396	590,143,122,499
	Loan receivables	20,000,000,000	20,000,000,000

Transactions and balances with other related parties (continued)

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

Related parties	Transactions	30/06/2026 VND	01/01/2026 VND
Viet Nam Sai Gon Travel Joint Stock Company	Other receivables	484,793,521	331,623,006
	Trade payables	(2,199,000,000)	(2,199,000,000)
Sai Gon International Travel and Tourist 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	(1,287,722,690)	(1,334,409,690)
Vietnam Tennis Federation	Trade receivables	2,100,000	-
	Advances to suppliers	500,000,000	500,000,000
Vietnam Cuisine Culture Association	Trade receivables	114,829,000	551,735,687
	Advances to suppliers	980,776,000	480,776,000

Guarantee commitment

Information about the other related parties guarantee to the Group is as follows:

- Vietravel Corporation Joint Stock Company guaranteed the Group's short-term loans at JSC Bank for Investment and Development of Vietnam – Transaction Center 2 (Note 5.20).

9.2 Segment reporting

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

9.3 Comparative information

The effect of applying the Vietnamese Enterprise Accounting Regime issued under Circular No. 99/2025/TT-BTC dated 27 October 2025 of the Ministry of Finance providing guidance on the enterprise accounting system which replaces Circular No. 200/2014/TT-BTC dated 22 December 2014 of the Ministry of Finance on the comparative figures in the interim consolidated financial statements is as follows:

	Code	Figures before restatement as at 31/12/2025 VND	Restatement VND	Figures after restatement as at 01/01/2026 VND	Note
Interim consolidated financial position statement					
Short-term loans receivables		84,225,189,240	(84,225,189,240)	-	(i)
Short-term held to maturity investments	123	27,929,126,649	84,225,189,240	112,154,315,889	(i)
Dividend payables	313	-	1,496,558,033	1,496,558,033	(ii)
Other short-term payables	320	103,101,609,110	(1,496,558,033)	101,605,051,077	(ii)

(i) Reclassify loans receivables into held to maturity investments.
(ii) Reclassify dividend payables from other short-term payables.

9.4 Events subsequent to the end of the accounting period

There have been no significant events occurring after the end of the accounting period which would require adjustments or disclosures to be made in the interim consolidated financial statements.

CÔNG TY CỔ PHẦN DU LỊCH VIETRAVEL

HO QUOC BINH	**LA HUE**	**NGUYEN QUOC KY**
Preparer	**Chief Accountant**	**Legal representative**
		Approved on 27 August 2026