



**WEST COACH STATION
JOINT STOCK COMPANY**

No.: /BXMT-TK

CÔNG TY
CƠ PHÂN
BẾN XE
MIỀN TÂY

SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Ho Chi Minh City, October 20, 2026

PERIODIC DISCLOSURE OF FINANCIAL STATEMENTS

To: Hanoi Stock Exchange

Pursuant to Clause 3, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding information disclosure on the securities market, West Coach Station Joint Stock Company hereby discloses the financial statements for the third quarter of 2026 to the Hanoi Stock Exchange as follows:

1. Organization name: West Coach Station Joint Stock Company

Stock code: WCS

Address: 395 Kinh Duong Vuong Street, An Lac Ward, Ho Chi Minh City

Tel: 19007373 Fax: (028) 38752853

Email: tchc.vanthu@gmail.com Website: www.bxmt.com.vn

2. Details of information disclosure:

Financial statements for the third quarter of 2026

☒ Separate Financial Statements (for public companies without subsidiaries and parent entities with separate accounting units);

☐ Consolidated Financial Statements (for public companies with subsidiaries);

☐ Combined Financial Statements (for public companies with sub-accounting units with separate accounting structures).

- Cases requiring explanation:

+ The audit organization issues an opinion other than an unqualified opinion on the financial statements (for reviewed/audited financial statements):

☐ Yes ☒ No

Explanation document in case of "Yes":

☐ Yes ☐ No

+ Post-tax profit in the reporting period changes by 5% or more before and after audit, or changes from profit to loss or vice versa (for reviewed/audited financial statements):

☐ Yes ☒ No

Explanation document in case of "Yes":

☐ Yes ☐ No

+ Post-tax profit in the income statement of the reporting period changes by 10% or more compared to the same period of the previous year:

☐ Yes

☒ No

Explanation document in case of "Yes":

☐ Yes

☐ No

+ Post-tax profit in the reporting period is a loss, changing from profit in the same period of the previous year to a loss in this period or vice versa:

☐ Yes

☒ No

Explanation document in case of "Yes":

☐ Yes

☐ No

This information has been published on the Company's website on October 20, 2026 at the following link: <https://bxmt.com.vn/en/co-dong.html>

3. Report on transactions valued at 35% or more of total assets in 2026: None.

We hereby certify that the disclosed information is true and we take full legal responsibility for the contents of this disclosure.

Attached documents:

- Financial statements for the third quarter of 2026.

Representative of the Organization

Authorized Information Disclosure Representative

(Signed)

Dang Hoang Anh

WEST COACH STATION JOINT STOCK COMPANY

395 Kinh Duong Vuong, An Lac Ward, Ho Chi Minh City, Viet Nam

INTERIM STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

ASSETS	Code	Notes	Closing Balance at the End of the Quarter VND	Opening Balance at the Beginning of the Year VND
1	2	3	4	5
A - CURRENT ASSETS	100		353,153,857,503	298,545,941,310
I. Cash and cash equivalents	110	5.1	8,553,400,535	2,633,241,281
1. Cash	111		8,553,400,535	2,633,241,281
2. Cash equivalents	112		-	-
II. Short-term financial investments	120	5.2	323,670,515,774	277,914,406,164
1. Trading Securities	121		-	-
2. Allowance for Declines in Value of Trading Securities	122		-	-
3. Held-to-Maturity Investments	123		323,670,515,774	277,914,406,164
4. Allowance for Short-term Held-to-Maturity Investmen	124		-	-
5. Other Short-term Investments	125		-	-
6. Allowance for Losses on Other Short-term Investment	126		-	-
III. Short-term Receivables	130		15,530,830,061	13,372,452,992
1. Short-term Trade Receivables	131	5.3	6,751,590,458	5,873,890,164
2. Short-term Prepayments to Suppliers	132	5.4	4,980,387,814	4,500,149,097
3. Short-term Internal Receivables	133		-	-
4. Receivables under Construction Contracts Progress	134		-	-
5. Other Short-term Receivables	135	5.5	3,829,742,539	3,029,304,481
6. Allowance for Doubtful Short-term Receivables	136	5.6	(30,890,750)	(30,890,750)
7. Assets Shortfalls Awaiting Resolution	137		-	-
IV. Inventories	140	5.7	-	11,520,000
1. Inventories	141		-	11,520,000
2. Allowance for Inventory Write-downs	142		-	-
V. Short-term Biological Assets	150		-	-
VI. Other Short-term Assets	160		5,399,111,133	4,614,320,873
1. Short-term Prepaid Expenses	161	5.8.1	1,328,520,576	824,052,023
2. Deductible Value Added Tax	162		-	-
3. Taxes and Other Receivables from the State	163	5.15	4,070,590,557	3,790,268,850
4. Repurchase Agreements for Government Bonds	164		-	-
5. Other Short-term Assets	165		-	-



WEST COACH STATION JOINT STOCK COMPANY

395 Kinh Duong Vuong, An Lac Ward, Ho Chi Minh City, Viet Nam

INTERIM STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

ASSETS	Code	Notes	Closing Balance at the End of the Quarter VND	Opening Balance at the Beginning of the Year VND
1	2	3	4	5
B - NON-CURRENT ASSETS	200		36,534,579,947	31,386,101,615
I. Long-term Receivables	210		6,000,000	6,000,000
1. Long-term Trade Receivables	211		-	-
2. Long-term Prepayments to Suppliers	212		-	-
3. Business Capital Allocated to Dependent Units	213		-	-
4. Long-term Internal Receivables	214		-	-
5. Other Long-term Receivables	215		6,000,000	6,000,000
6. Allowance for Doubtful Long-term Receivables	216		-	-
II. Fixed Assets	220		32,546,209,131	29,196,247,444
1. Tangible Fixed Assets	221	5.9	29,309,336,814	26,163,281,219
- Historical Cost	222		107,239,541,780	100,186,127,404
- Accumulated Depreciation	223		(77,930,204,966)	(74,022,846,185)
2. Finance-Leased Fixed Assets	224		-	-
- Historical Cost	225		-	-
- Accumulated Depreciation	226		-	-
3. Intangible Fixed Assets	227	5.10	3,236,872,317	3,032,966,225
- Historical Cost	228		8,358,409,594	7,639,900,503
- Accumulated Depreciation	229		(5,121,537,277)	(4,606,934,278)
III. Long-term Biological Assets	230		-	-
IV. Investment Property	240		-	-
- Historical Cost	241		-	-
- Accumulated Depreciation	242		-	-
V. Long-term Assets in Progress	250		3,676,655,089	1,618,170,119
1. Long-term Work in Progress	251		-	-
2. Construction in Progress	252	5.11	3,676,655,089	1,618,170,119
VI. Long-term Financial Investments	260		-	-
1. Investments in Subsidiaries	261		-	-
2. Investments in Joint Ventures and Associates	262		-	-
3. Capital Contributions to Other Entities	263		-	-
4. Allowance for Losses on Long-term Investments in Ot	264		-	-
5. Held-to-Maturity Investments	265		-	-
6. Allowance for Long-term Held-to-Maturity Investmen	266		-	-
VII. Other Non-current Assets	270		305,715,727	565,684,052
1. Long-term Prepaid Expenses	271	5.8.2	305,715,727	565,684,052
2. Deferred Income Tax Assets	272		-	-
3. Long-term Equipment, Supplies and Spare Parts	273		-	-
4. Other Non-current Assets	274		-	-
TOTAL ASSETS (280 = 100 + 200)	280		389,688,437,450	329,932,042,925

WEST COACH STATION JOINT STOCK COMPANY

395 Kinh Duong Vuong, An Lac Ward, Ho Chi Minh City, Viet Nam

INTERIM STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

CAPITAL AND LIABILITIES	Code	Notes	Closing Balance at the End of the Quarter VND	Opening Balance at the Beginning of the Year VND
1	2	3	4	5
C - LIABILITIES	300		48,828,381,121	43,568,672,383
I. Current Liabilities	310		44,372,205,265	39,469,592,372
1. Short-term Trade Payables	311	5.12	476,570,583	827,990,449
2. Short-term Advances from Customers	312	5.13	3,177,776	22,244,578
3. Dividends and Profits Payable	313	5.14	2,549,978	2,549,978
4. Short-term Taxes and Other Payables to the State	314	5.15	15,462,370,375	5,920,898,359
5. Amounts Payable to Employees	315	5.16	15,611,942,036	21,414,115,828
6. Short-term Accrued Expenses	316		-	-
7. Short-term Internal Payables	317		-	-
8. Short-term Payables under Construction Contracts Pro	318		-	-
9. Short-term Deferred Revenue	319	5.17.1	228,643,255	372,182,463
10. Other Short-term Payables	320	5.18.1	2,979,941,552	1,197,198,060
11. Short-term Borrowings and Finance Lease Liabilities	321		-	-
12. Short-term Provisions	322		-	-
13. Rewards and Welfare Funds	323	5.19	9,607,009,710	9,712,412,657
14. Price Stabilization Fund	324		-	-
15. Repurchase Agreements for Government Bonds	325		-	-
II. Non-current Liabilities	330		4,456,175,856	4,099,080,011
1. Long-term Trade Payables	331		-	-
2. Long-term Advances from Customers	332		-	-
3. Long-term Taxes and Other Payables to the State	333		-	-
4. Long-term Accrued Expenses	334		-	-
5. Internal Payables for Business Capital	335		-	-
6. Long-term Internal Payables	336		-	-
7. Long-term Deferred Revenue	337		-	-
8. Other Long-term Payables	338	5.18.2	4,456,175,856	4,099,080,011
9. Long-term Borrowings and Finance Lease Liabilities	339		-	-
10. Convertible Bonds	340		-	-
11. Preference Shares	341		-	-
12. Deferred Income Tax Liabilities	342		-	-
13. Long-term Provisions	343		-	-
14. Science and Technology Development Fund	344		-	-

WEST COACH STATION JOINT STOCK COMPANY

395 Kinh Duong Vuong, An Lac Ward, Ho Chi Minh City, Viet Nam

INTERIM STATEMENT OF FINANCIAL POSITION

As at September 30, 2026

CAPITAL AND LIABILITIES	Code	Notes	Closing Balance at the End of the Quarter VND	Opening Balance at the Beginning of the Year VND
1	2	3	4	5
D - OWNERS' EQUITY	400		340,860,056,329	286,363,370,542
I. Owners' Equity	410	5.20	340,860,056,329	286,363,370,542
1. Contributed Capital	411		30,000,000,000	30,000,000,000
- Ordinary Shares with Voting Rights	411a		30,000,000,000	30,000,000,000
- Preference Shares	411b		-	-
2. Share Premium	412		-	(80,850,000)
3. Convertible Bond Options	413		-	-
4. Other Owners' Capital	414		-	-
5. Treasury Shares	415		(330,000)	(330,000)
6. Revaluation Differences on Assets	416		-	-
7. Foreign Exchange Differences	417		-	-
8. Development Investment Fund	418		113,846,176,605	113,927,026,605
9. Other Funds Belonging to Owners' Equity	419		-	-
10. Undistributed After-tax Profits	420		197,014,209,724	142,517,523,937
- Accumulated Undistributed After-tax Profits up to	420a		142,517,523,937	71,666,489,838
- Undistributed After-tax Profit for the Current Peri	420b		54,496,685,787	70,851,034,099
TOTAL CAPITAL AND LIABILITIES (440 = 300 + 400)	440		389,688,437,450	329,932,042,925

Approved on October 16, 2026

Prepared by
(Signature, Full Name)


Nguyen Thi Hang

Chief Accountant
(Signature, Full Name)


Do Kieu Kim Ngan

Legal Representative
(Signature, Full Name, Seal)



Nguyen Van Thanh

WEST COACH STATION JOINT STOCK COMPANY

395 Kinh Duong Vuong, An Lac Ward, Ho Chi Minh City, Viet Nam

INTERIM INCOME STATEMENT

For the accounting period from 1 July 2026 to 30 September 2026

Unit: VND

Item	Code	Note	Third Quarter 2026		Year-to-date up to the end of the current quarter	
			Current Year	Previous Year	Current Year	Previous Year
1	2	3	4	5	6	7
1. Revenue from Sales of Goods and Rendering of Services	01		44,282,377,236	43,645,702,010	131,079,016,482	129,645,936,776
2. Deductions from Revenue	02		-		-	-
3. Net Revenue from Sales of Goods and Rendering of Services (10 = 01 - 02)	10	6.1	44,282,377,236	43,645,702,010	131,079,016,482	129,645,936,776
4. Cost of Services Provided	11	6.2	19,988,293,743	16,976,922,572	54,939,546,776	49,232,904,384
5. Gross Profit from Sales of Goods and Rendering of Services (20 = 10 - 11)	20		24,294,083,493	26,668,779,438	76,139,469,706	80,413,032,392
6. Gain/(Loss) from the Sale or Disposal of Investment Property	21		-		-	
7. Financial Income	22	6.3	5,914,430,535	3,601,032,002	13,757,291,065	9,491,158,115
8. Financial Expenses	23		-		-	
- Of which: Interest Expenses	24		-		-	
9. Selling Expenses	25		-		-	
10. General and Administrative Expenses	26	6.4	5,149,749,218	4,957,842,516	15,067,556,511	13,441,144,540
11. Net Profit from Operating Activities (30 = 20 + 21 + 22 - (23 + 25 + 26))	30		25,058,764,810	25,311,968,924	74,829,204,260	76,463,045,967
12. Other Income	31	6.5	1,643,826,850	1,768,187,881	4,869,731,263	4,822,850,440
13. Other Expenses	32	6.6	-	3,703,704	17,177	3,703,704
14. Other Profit (40 = 31 - 32)	40		1,643,826,850	1,764,484,177	4,869,714,086	4,819,146,736
15. Total Accounting Profit Before Tax (50 = 30 + 40)	50		26,702,591,660	27,076,453,101	79,698,918,346	81,282,192,703
16. Current Corporate Income Tax Expense	51	5.15	5,409,560,720	5,483,224,905	16,109,082,559	16,405,288,950
17. Deferred Corporate Income Tax Expense	52		-		-	-
18. Profit After Corporate Income Tax (60 = 50 - 51 - 52)	60		21,293,030,940	21,593,228,196	63,589,835,787	64,876,903,753
19. Basic Earnings per Share	70	6.8	6,087	7,198	18,166	21,626

Approved on October 16, 2026

 Prepared by
(Signature, Full Name)



Nguyen Thi Hang

 Chief Accountant
(Signature, Full Name)



Do Kieu Kim Ngan

 Legal Representative
(Signature, Full Name, Seal)


Nguyen Van Thanh

WEST COACH STATION JOINT STOCK COMPANY

395 Kinh Duong Vuong, An Lac Ward, Ho Chi Minh City, Viet Nam

INTERIM STATEMENT OF CASH FLOWS (Direct Method)

For the accounting period from 1 July 2026 to 30 September 2026

Unit: VND

Item	Code	Notes	Year-to-date up to the end of the current quarter	
			Current Year	Previous Year
I. Cash Flows from Operating Activities				
1.Cash Receipts from Sales of Goods, Rendering of Services and Other Revenue	01		142,220,090,954	132,659,528,042
2.Cash Payments to Suppliers of Goods and Services	02		(14,375,518,255)	(6,558,437,386)
3.Cash Payments to Employees	03		(43,301,839,424)	(38,515,636,910)
4.Interest Payments	04		-	-
5.Corporate Income Tax Paid	05		(10,152,899,991)	(9,383,892,399)
6.Other Cash Receipts from Operating Activities	06		19,464,132,192	28,657,589,273
7.Other Cash Payments for Operating Activities	07		(47,044,548,193)	(52,924,972,034)
Net Cash Flows from Operating Activities	20		46,809,417,283	53,934,178,586
II. Cash Flows from Investing Activities				
1.Payments for the Acquisition and Construction of Fixed Assets and Other Non-current Assets	21		(8,067,413,452)	(2,372,924,172)
2.Proceeds from the Disposal or Sale of Fixed Assets and Other Non-current Assets	22		-	-
3.Loans Granted and Purchases of Debt Instruments of Other Entities	23		(509,290,000,000)	(446,200,000,000)
4.Collections of Loans Granted and Proceeds from the Sale of Debt Instruments of Other Entities	24		464,100,000,000	346,180,000,000
5.Payments for Capital Contributions to Other Entities	25		-	-
6.Proceeds from the Recovery of Capital Contributions to Other Entities	26		-	-
7.Interest, Dividends and Profits Received	27		12,368,155,423	9,184,092,266
Net Cash Flows from Investing Activities	30		(40,889,258,029)	(93,208,831,906)
III. Cash Flows from Financing Activities				
1.Proceeds from the Issuance of Shares and Capital Contributions by Owners	31			
2.Repayments of Capital Contributions to Owners and Repurchases of Issued Shares	32			
3.Proceeds from Borrowings	33			
4.Repayments of Borrowings	34			
5.Repayments of Finance Lease Liabilities	35			
6.Dividends and Profits Paid to Owners	36			
Net Cash Flows from Financing Activities	40		-	-

Net Cash Flows During the Period (50=20+30+40)	50		5,920,159,254	(39,274,653,320)
Cash and Cash Equivalents at the Beginning of the Period	60		2,633,241,281	131,447,991,915
Effect of Foreign Exchange Rate Changes on Cash and Cash Equivalents Denominated in Foreign Currencies	61			
Cash and Cash Equivalents at the End of the Period (70=50+60+61)	70	V.01	8,553,400,535	92,173,338,595

Approved on October 16, 2026

Prepared by
(Signature, Full Name)


Nguyen Thi Hang

Chief Accountant
(Signature, Full Name)


Do Kieu Kim Ngan

Legal Representative

Nguyen Van Thanh

NOTES TO THE INTERIM FINANCIAL STATEMENTS

Third Quarter of 2026

These notes form an integral part of and should be read in conjunction with the accompanying financial statements.

1. BUSINESS OVERVIEW

1.1 Ownership Structure

West Coach Station Joint Stock Company (hereinafter referred to as the “Company”) is a joint stock company established and operating in Vietnam under Enterprise Registration Certificate No. 0301121128, first registered on 3 May 2006 and amended for the seventh time on 16 September 2025, as issued by the Ho Chi Minh City Department of Finance.

1.2 Business Sector

The Company operates in the service sector.

1.3 Business Activities

The Company's registered business activities under its Enterprise Registration Certificate include:

- Activities incidental to land transportation (Details: Operation, management and commercial exploitation of the bus station; management of parking lots and provision of parking services for road vehicles within the bus station premises; provision of services within the bus station; road rescue services).
- Call-related service activities.
- Other business support service activities not elsewhere classified.
- Maintenance and repair of motor vehicles and other motor vehicles (Details: Car washing, maintenance and repair).
- Installation of industrial machinery and equipment (Details: Installation of electric vehicle charging stations).
- Electricity generation from renewable energy sources (Details: Solar power generation, excluding transmission and dispatch of the national power system).
- Electricity transmission and distribution (Details: Operation of electric vehicle charging stations and charging stations for electronic devices; sale of electricity to users, excluding transmission and dispatch of the national power system).
- Construction of power works (Details: Construction of electric vehicle charging stations).
- Electrical installation (Details: Installation of electric vehicle chargers).
- Agents, brokers and auctioneers (Details: Agency and brokerage of goods, excluding property auctions).
- General wholesale trade.
- General retail trade, with food, foodstuffs, beverages, tobacco and tobacco products accounting for a substantial proportion.
- Other general retail trade.
- Retail sale of pharmaceuticals, medical equipment, cosmetics and toiletries.
- Retail trade intermediary service activities.
- Passenger land transport within urban and suburban areas, excluding transport by bus.
- Freight transport intermediary service activities.

NOTES TO THE INTERIM FINANCIAL STATEMENTS

Third Quarter of 2026

- Postal activities.
- Courier activities.
- Other recreational and entertainment activities.
- Other passenger land transport (Details: Intra-provincial and inter-provincial passenger transport services; passenger transport services under contracts).
- Other transportation support activities (Details: Entrusted ticket sales on behalf of passenger road transport operators; organizing ticket sales to passengers and arranging buses to enter the station to pick up and drop off passengers in an orderly and safe manner).
- Other food service activities (Details: Provision of food and beverage services for passengers, drivers, bus attendants and onboard service personnel).
- Warehousing and storage (Details: Warehousing and storage of various types of goods in general-purpose warehouses; provision of smart lockers for the storage, delivery and receipt of goods).
- Freight transport by road, excluding the transport of liquefied gases.
- Cargo handling.
- Real estate business and trading in land use rights owned, used or leased by the Company (Details: Leasing of parking areas, offices, ticket counters, retail shops (kiosks) and sports grounds constructed within the bus station premises).
- Wholesale of motor vehicle parts and accessories.
- Wholesale of solid, liquid and gaseous fuels and related products (Details: Wholesale of petroleum products).
- Passenger transport intermediary service activities.
- Hotels and similar accommodation services (Details: Provision of hourly and daily accommodation services for passengers at the bus station).
- Other short-term accommodation services.
- Accommodation service intermediary activities.
- Restaurants and mobile food service activities.
- Other software publishing (Details: Publication of software such as operating systems and other related applications, excluding publications).
- Other computer programming activities.
- Computer consultancy and computer infrastructure management activities.
- Other computer and information technology service activities.
- Information technology infrastructure, data processing, hosting and related activities, excluding the resale of telecommunications infrastructure.
- Web portal and other information service activities (Details: E-commerce services).
- Business and other management consultancy activities.
- Scientific research and technological development in the fields of engineering and technology.
- Advertising activities.
- Intermediary service activities for postal and courier services.
- Other professional, scientific and technical activities not elsewhere classified.

NOTES TO THE INTERIM FINANCIAL STATEMENTS

Third Quarter of 2026

- Rental of sports and recreational equipment.
- Travel agency activities.
- Tour operator activities.
- Other tourism-related activities.
- Office administrative and support activities (Details: Visa application services, work permits and temporary residence cards for foreigners on a fee and contractual basis, excluding activities governed by the Law on Lawyers).

During the period, the Company's principal activities were the operation, management and commercial exploitation of the bus station; management of parking lots and provision of parking services for road vehicles within the bus station premises; and provision of services within the bus station.

1.4 Normal Operating Cycle

The Company's normal operating cycle is no longer than 12 months.

1.5 Number of Employees

As at 30 September 2026, the Company had 161 employees (as at 30 September 2025: 150 employees).

1.6 Statement on the Comparability of Information in the Financial Statements

The corresponding figures for the prior period are comparable with those of the current period. During the period, the Company adopted for the first time the Vietnamese Enterprise Accounting Regime promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 issued by the Ministry of Finance ("Circular 99"), which replaces Circular No. 200/2014/TT-BTC dated 22 December 2014 ("Circular 200"). Accordingly, certain items in the financial statements have been reclassified and renamed in accordance with the new regulations. The figures presented in the "Beginning of the period" and "Prior period" columns of the consolidated financial statements have been restated in accordance with the new classifications and terminology under Circular 99 to ensure comparability. These changes do not affect the Company's total assets, total liabilities, owners' equity or profit after tax.

1.7 Other Information

The Company's shares are listed on the Hanoi Stock Exchange (HNX) under the stock code "WCS" pursuant to a decision signed by the General Director of the Hanoi Stock Exchange on 16 July 2010. The first trading date was 17 September 2010, and 2 October 2025 was the first trading date of the shares following a change to their listing registration. As at the end of the accounting period, the number of listed shares was 3,000,000, with a par value of VND 10,000 per share.

2. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

2.1 Accounting Period

The Company's accounting period begins on 1 January and ends on 31 December each year.

2.2 Accounting Currency

The accounting currency is the Vietnamese Dong (VND), as the Company's receipts and payments are primarily made in VND.

3. ACCOUNTING STANDARDS AND ACCOUNTING REGIME APPLIED

3.1 Accounting Regime Applied

The Company applies Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime promulgated under Circular No. 99/2025/TT-BTC dated 27 October 2025 (“Circular 99”), and circulars issued by the Ministry of Finance providing guidance on the implementation of accounting standards in the preparation and presentation of the interim financial statements.

3.2 Statement of Compliance with Accounting Standards and Accounting Regime

The Board of General Directors ensures that the Company has complied with the requirements of Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting Regime promulgated under Circular 99, and circulars issued by the Ministry of Finance providing guidance on the implementation of accounting standards in the preparation and presentation of the interim financial statements.

4. ACCOUNTING POLICIES, ACCOUNTING ESTIMATES AND RELEVANT LEGAL REGULATIONS APPLIED

4.1 Basis of Preparation of the Financial Statements

The financial statements are prepared on the accrual basis of accounting (except for information relating to cash flows) and under the historical cost principle.

4.2 Cash and Cash Equivalents

Cash comprises cash on hand, demand deposits at banks and cash in transit. Cash equivalents are short-term investments with a recovery period of no more than three months from the investment date (from the purchase date to the maturity date), which are readily convertible into a known amount of cash and are subject to an insignificant risk of changes in value at the reporting date. Cash and cash equivalents restricted from use are not presented under this item but are classified as “Other Current Assets” or “Other Non-current Assets”, depending on the duration of the restriction.

4.3 Financial Investments

Held-to-Maturity Investments

An investment is classified as held to maturity when the Company has the intention and ability to hold it to maturity. Held-to-maturity investments include term deposits with banks (including treasury bills and promissory notes), bonds, preference shares classified as liabilities, loans held to maturity for the purpose of earning periodic interest income, and other investments held to maturity or investments of a similar nature. Derivative instruments are excluded.

Held-to-maturity investments are initially recognized at cost, including the purchase price and costs directly attributable to the purchase transaction (such as transaction fees and brokerage commissions). Interest accrued from the preceding period up to the purchase date is deducted from the cost of the investment upon initial recognition. Subsequent to initial recognition, these investments are measured at cost. Interest income accrued after the purchase date is recognized as financial income on an accrual basis.

When there is clear evidence that part or all of an investment may not be recoverable and the amount of the loss can be reliably measured, the loss is recognized as financial expenses in the period and

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deducted directly from the carrying amount of the investment. If the evidence of impairment decreases or no longer exists in a subsequent period, the previously recognized loss is reversed and recognized as financial income in that period.

4.4 Receivables

Receivables are presented at their carrying amounts less allowances for doubtful debts.

Receivables are classified as trade receivables, intra-company receivables and other receivables based on the following principles:

- Trade receivables represent receivables of a commercial nature arising from purchase and sale transactions between the Company and buyers that are independent entities, including receivables arising from sales of goods for export under entrustment arrangements with other entities.
- Intra-company receivables represent receivables from dependent units under the Company that do not have separate legal status.
- Other receivables represent receivables that are non-commercial in nature and unrelated to purchase and sale transactions.

Receivables are monitored in detail by individual debtor, maturity and currency.

Allowances for doubtful debts are made for each doubtful receivable based on the overdue period of the debt, after offsetting against payables, if any, or based on the estimated potential loss, as follows:

- For overdue receivables:
 - 30% of the outstanding amount for receivables overdue by 6 months to less than 1 year.
 - 50% of the outstanding amount for receivables overdue by 1 year to less than 2 years.
 - 70% of the outstanding amount for receivables overdue by 2 years to less than 3 years.
 - 100% of the outstanding amount for receivables overdue by 3 years or more.
- For receivables that are not yet overdue but are unlikely to be recovered: an allowance is made based on the estimated potential loss.

Increases or decreases in the allowance for doubtful debts required at the end of the financial year are recognized in general and administrative expenses.

4.5 Inventories

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

The cost of inventories is determined as follows:

- Raw materials and goods: comprise purchase costs and other directly attributable costs incurred to bring the inventories to their present location and condition.

Inventory cost is determined using the specific identification method, and inventory accounting is maintained under the perpetual inventory method.

Net realizable value is the estimated selling price of inventories in the ordinary course of business, less the estimated costs of completion and the estimated costs necessary to make the sale.

An allowance for inventory write-downs is made for each item of inventory or each unfinished service for which cost exceeds net realizable value. Increases or decreases in the allowance at the end of the financial year are recognized in cost of goods sold.

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4.6 Prepaid Expenses

Prepaid expenses comprise actual expenses incurred that relate to the operating results of multiple accounting periods. Prepaid expenses are allocated to expenses on a straight-line basis over periods appropriate to the corresponding economic benefits generated. Long-term prepaid expenses are not reclassified as short-term prepaid expenses when preparing the financial statements.

The allocation periods for the Company's principal prepaid expenses are as follows:

Tools and Equipment Expenses

Tools and equipment that have been put into use are allocated to expenses on a straight-line basis over a period not exceeding 36 months.

Repair Costs of Fixed Assets

Costs of periodic repairs and maintenance of fixed assets are allocated to operating expenses on a straight-line basis over a period not exceeding 36 months once the work has been completed and the assets have been handed over and put into use.

4.7 Tangible Fixed Assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of tangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the date on which they are ready for use.

Subsequent expenditures are capitalized as part of the cost of fixed assets only when it is probable that they will generate additional future economic benefits from the use of the assets. Expenditures that do not meet this criterion are recognized as production and business expenses in the period in which they are incurred.

When tangible fixed assets are sold or disposed of, their cost and accumulated depreciation are derecognized, and any gain or loss arising from the disposal is recognized as income or expense in the period.

Tangible fixed assets are depreciated using the straight-line method over their estimated useful lives. The useful lives and depreciation methods are reviewed at least at the end of each financial year and adjusted where necessary. The estimated useful lives of the various categories of tangible fixed assets are as follows:

	Current year	Prior year
Buildings and structures	05 – 15	05 – 15
Machinery and equipment	03 – 15	03 – 15
Vehicles and transmission equipment	08 – 10	08 – 10
Management equipment and tools	03 – 05	03 – 05

4.8 Intangible Fixed Assets

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of intangible fixed assets comprises all costs incurred by the Company to acquire the assets up to the date on which they are ready for use. Expenditures relating to intangible fixed assets incurred after initial recognition are recognized as production and business expenses in the year in

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which they are incurred, unless such expenditures are directly attributable to a specific intangible fixed asset and increase the future economic benefits derived from that asset.

When intangible fixed assets are sold or disposed of, their cost and accumulated amortization are derecognized, and any gain or loss arising from the disposal is recognized as income or expense in the period.

The Company's intangible fixed assets comprise the following:

Land Use Rights

Land use rights comprise all actual costs incurred by the Company that are directly attributable to the land used, including amounts paid to obtain land use rights, compensation and site clearance costs, land leveling costs, registration fees and other related expenses.

Land use rights granted by the State with payment of land use fees are amortized using the straight-line method over the land allocation period. Land use rights with an indefinite term are not amortized.

Business Goodwill

Business goodwill is recognized when it arises and is amortized to expenses on a straight-line basis over ten years.

Computer Software

Costs relating to computer software that is not an integral part of the related hardware are capitalized. The cost of computer software comprises all expenditures incurred by the Company up to the date the software is put into use. Computer software is amortized using the straight-line method over a period of 3 to 10 years.

Franchise Licenses

The cost of franchise licenses comprises the purchase price, non-refundable purchase taxes and acquisition costs. Franchise licenses are amortized using the straight-line method over 10 years.

4.9 Construction in Progress

Construction in progress comprises costs directly attributable to assets under construction and machinery and equipment being installed, including capitalized borrowing costs in accordance with the Company's accounting policies. These assets are recorded at cost and are not depreciated until construction is completed and the assets are handed over and put into use. Upon completion, the total accumulated costs are transferred to the appropriate account based on the actual purpose of use, including tangible fixed assets, intangible fixed assets, investment property or inventories. Depreciation or amortization is assessed from the date the assets are put into use, as applicable.

4.10 Payables and Accrued Expenses

Payables and accrued expenses are recognized for amounts payable in the future in respect of goods and services already received. Accrued expenses are recognized based on reasonable estimates of the amounts payable.

Payables are classified as trade payables, accrued expenses, intra-company payables and other payables based on the following principles:

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- Trade payables represent payables of a commercial nature arising from purchases of goods, services and assets from suppliers that are independent entities, including amounts payable for imports made through entrusted import agents.
- Accrued expenses represent expenses actually incurred or reasonably estimated for which sufficient documentation and supporting records are not yet available for formal recognition. These include amounts payable for goods and services received but not yet invoiced; accrued production and business expenses, such as annual leave pay, warranty expenses and other accruals in accordance with applicable regulations.
- Intra-company payables represent amounts payable between the parent unit and its dependent subordinate units that do not have separate legal status and maintain dependent accounting records.
- Other payables represent payables that are non-commercial in nature and unrelated to transactions involving the purchase, sale or provision of goods and services.

Payables and accrued expenses are classified as current or non-current in the statement of financial position based on their remaining contractual maturities as at the end of the financial year.

4.11 Owners' Equity

Contributed Capital

Contributed capital is recognized at the actual amount of capital contributed by the shareholders.

Treasury Shares

When the Company repurchases its own issued shares, the total consideration paid, including costs directly attributable to the transaction, is recognized as treasury shares and presented as a deduction from owners' equity. At the end of the financial year, the actual cost of treasury shares is presented as a negative amount in the statement of financial position to reduce contributed capital. Where shares are repurchased for immediate cancellation, their value is deducted directly from contributed capital and share premium. Upon reissuance, the cost of treasury shares is determined using the weighted-average method. The difference between the reissuance price and the weighted-average cost is recognized in share premium.

4.12 Profit Distribution

Profit after corporate income tax is distributed to shareholders after appropriations to funds in accordance with the Company's Charter and applicable laws and regulations, and subject to approval by the General Meeting of Shareholders.

In distributing profits to shareholders, consideration is given to non-cash items included in undistributed profit after tax that may affect cash flows and the Company's ability to pay dividends, such as gains arising from the revaluation of assets contributed as capital, gains arising from the revaluation of monetary items and financial instruments, and other non-cash items.

Preference dividends are accounted for according to the classification of the relevant preference shares. Where preference shares are classified as liabilities, the corresponding dividends are not

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recognized as distributions from undistributed profit after tax. Where preference shares are classified as equity, preference dividends are treated in the same manner as dividends on ordinary shares. When the payment obligation is recognized, cash dividends payable are recorded under "Dividends and Profit Payable" and presented as liabilities in the statement of financial position.

4.13 Revenue and Income Recognition

Revenue from Sales of Goods and Finished Products

Revenue from sales of goods and finished products is recognized when the Company satisfies its contractual performance obligations by transferring control of the goods and finished products to customers and all of the following conditions are met:

- The Company has transferred substantially all the risks and rewards of ownership of the products or goods to the buyer.
- The Company no longer retains managerial involvement to the degree normally associated with ownership or control over the goods.
- Revenue can be measured reliably.
- The Company has received or is entitled to receive the economic benefits from the sales transaction.
- The costs relating to the sales transaction can be measured reliably.

Revenue from Rendering of Services

Revenue from rendering of services is recognized when the Company satisfies its contractual performance obligations and all of the following conditions are met:

- Revenue can be measured reliably. Where a contract allows the buyer to return a purchased service subject to specific conditions, revenue is recognized only when those conditions no longer apply and the buyer no longer has the right to return the service provided.
- It is probable that the economic benefits from the service transaction will flow to the Company.
- The stage of completion of the service transaction at the end of the financial year can be measured reliably.
- The costs incurred for the transaction and the costs to complete the service transaction can be measured reliably.

Where services are rendered over multiple periods, revenue is recognized in each period based on the stage of completion of the work as at the end of the financial year.

Revenue from Goods Received for Agency Sale or on Consignment

Revenue from the sale of goods received on consignment or as an agency, under the price difference and commission-based methods.

Financial Income

Interest Income

Interest income is recognized over time based on the effective interest rate applicable to each period.

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4.14 Expenses

Expenses are decreases in economic benefits that are recognized when the related transactions occur or when they are reasonably certain to arise in the future, regardless of whether cash has been paid. Expenses are recognized even before their payment due dates when their occurrence is virtually certain, in order to comply with the prudence principle and safeguard capital.

When the Company recognizes revenue, the corresponding expenses associated with generating that revenue must also be recognized. Such expenses include expenses incurred in the period in which the revenue is generated, expenses incurred in prior periods, and accrued expenses relating to the revenue of that period. Where the matching principle conflicts with the prudence principle, expenses are recognized based on the substance of the transaction and Vietnamese Accounting Standards to ensure that the transaction is presented faithfully and fairly.

4.15 Corporate Income Tax

The Company's accounting policy for corporate income tax is implemented in accordance with the Law on Corporate Income Tax No. 67/2025/QH15 dated 14 June 2025, Decree No. 320/2025/ND-CP dated 15 November 2025 issued by the Government detailing certain provisions of the Law on Corporate Income Tax, guidance issued by the Ministry of Finance, and other relevant legal regulations. Corporate income tax expense comprises current income tax and deferred 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 year using the applicable corporate income tax rate. Taxable income differs from accounting profit due to adjustments for temporary differences between tax and accounting treatments, non-deductible expenses, non-taxable income and tax losses carried forward.

On a quarterly basis, the Company determines and recognizes provisional corporate income tax payable based on its tax declarations. At the end of the financial period, the Company determines the actual corporate income tax payable based on its corporate income tax finalization return and adjusts any difference from the amount provisionally recognized during the year.

Deferred Income Tax

Deferred income tax represents corporate income tax payable or recoverable in future periods as a result of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and their tax bases.

Deferred tax liabilities are recognized for all taxable temporary differences, except where they arise from the initial recognition of an asset or liability in a transaction that affects neither accounting profit nor taxable income at the time of the transaction.

Deferred tax assets are recognized for all deductible temporary differences when it is probable that sufficient taxable profit will be available in the future against which those temporary differences can be utilized. Deferred tax assets are also recognized for unused tax losses and unused tax incentives to the extent that sufficient future taxable profit is available. Deferred tax assets and deferred tax liabilities arising from transactions recognized directly in owners' equity are not recognized in deferred corporate income tax expense.

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The carrying amount of deferred tax assets is reviewed at the end of each accounting period and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to recover all or part of the deferred tax assets.

Deferred tax assets and deferred tax liabilities are measured using the tax rates expected to apply in the financial year in which the assets are realized or the liabilities are settled, based on tax rates and tax regulations enacted as at the end of the financial year.

In preparing the statement of financial position, deferred tax assets and deferred tax liabilities are offset when:

- The Company has a legally enforceable right to offset current tax assets against current tax liabilities; and
- The deferred tax assets and deferred tax liabilities relate to corporate income tax levied by the same tax authority on:
 - The same taxable entity; or
 - Different taxable entities that intend to settle current tax liabilities and recover current tax assets on a net basis, or to realize the assets and settle the liabilities simultaneously, in each future period in which significant amounts of deferred tax liabilities or deferred tax assets are expected to be settled or recovered.

The Company's tax returns are subject to examination by the tax authorities. Due to differences in the application of tax laws to individual transactions and the various interpretations, understandings and acceptances of those laws, the amounts reported in the financial statements may differ from those determined by the tax authorities.

4.16 Segment Reporting

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

The nature of the risks and returns is the primary basis for determining whether the primary segment reporting format is based on business segments or geographical segments. If risks and returns are primarily affected by differences in products and services, the primary reporting format is based on business segments and the secondary format is based on geographical segments. Conversely, if risks and returns are primarily affected by differences in geographical areas, the primary reporting format is based on geographical segments and the secondary format is based on business segments. The Company's organizational structure, management structure and internal financial reporting system are the principal bases for determining the primary and secondary reporting formats.

A segment is reportable when most of its revenue is derived from sales to and services provided to external customers and it meets at least one of the following thresholds: Its revenue accounts for 10% or more of the total revenue of all segments; Its operating result accounts for 10% or more of the greater, in absolute amount, of the combined operating results of all profitable segments or the combined operating results of all loss-making segments; Its total assets account for 10% or more of the total assets of all segments.

Segment information is prepared and presented in accordance with the accounting policies applied in preparing and presenting the Company's financial statements.

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4.17 Related Parties

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

The Company's related parties include:

- The parent company, subsidiaries, joint ventures and associates.
- Individuals who directly or indirectly have voting rights that enable them to exercise significant influence over the Company, including members of the Board of Directors/Board of Members and their close family members.
- Key management personnel who have the authority and responsibility for planning, directing and controlling the Company's activities, including the Board of General Directors/Executive Management and their close family members.
- Enterprises controlled or significantly influenced by individuals belonging to the groups mentioned above.

Close family members of an individual are those who may be expected to influence, or be influenced by, that individual in their dealings with the Company, including their spouse, biological children, adopted children, stepchildren and dependants, or those of their spouse.

A related-party transaction is a transfer of resources or obligations between related parties, regardless of whether a price is charged.

In considering related-party relationships, the substance of the relationship takes precedence over its legal form.

The following companies are considered related parties:

Company	Location	Relationship
Saigon Transportation Mechanical Corporation – One Member Limited Liability Company	Vietnam	Parent company
Công ty TNHH Vận tải Kumho Samco Buslines Kumho Samco Buslines Company Limited	Vietnam	Affiliate within the group
Saigon Passenger Transport Joint Stock Company	Vietnam	Affiliate within the group
Hoa Phu Joint Stock Company	Vietnam	Affiliate within the group
Saigon Star Transport Company Limited	Vietnam	Affiliate within the group
Ben Nghe Port One Member Limited Liability Company	Vietnam	Under common control of the parent company
Mien Dong Bus Station One Member Limited Liability Company	Vietnam	Under common control of the parent company
Saigon Transport Construction Company	Vietnam	Under common control of the parent company
Ton That Thuyet Port Joint Stock Company	Vietnam	Under common control of the parent company
Saigon Transport Yards Joint Stock Company	Vietnam	Under common control of the parent company
Saigon Sea Transport Joint Stock Company	Vietnam	Under common control of the parent company
Board of Directors, Board of Supervisors and Board of General Directors		Key management personnel

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5. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM STATEMENT OF FINANCIAL POSITION**5.1 Cash and Cash Equivalents**

	Closing balance	Opening balance
Cash on hand – VND	1,160,017,563	1,398,447,381
Demand deposits - VND		
- Vietnam Bank for Agriculture and Rural Development – Tan Dinh Branch	2,732,829,723	26,044,986
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Cho Lon Branch	3,488,175,954	309,909,783
- Other banks	1,172,377,295	898,839,131
Total	8,553,400,535	2,633,241,281

5.2 Held-to-Maturity Investments

	Closing balance			Opening balance		
	Cost	Recoverable amount	Provision	Cost	Recoverable amount	Provision
Short-term term deposits (*)						
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Cho Lon Branch	160,400,000,000	160,400,000,000	-	155,200,000,000	155,200,000,000	-
- Vietnam Bank for Agriculture and Rural Development – Tan Dinh Branch	116,350,000,000	116,350,000,000	-	88,000,000,000	88,000,000,000	-
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Binh Tan Branch	12,800,000,000	12,800,000,000	-	10,800,000,000	10,800,000,000	-
- Vietnam Joint Stock Commercial Bank for Industry and Trade – West Saigon Branch	9,410,000,000	9,410,000,000	-	8,900,000,000	8,900,000,000	-
- Joint Stock Commercial Bank for Investment and Development of Vietnam – Saigon Branch	15,230,000,000	15,230,000,000	-	14,400,000,000	14,400,000,000	-
- Joint Stock Commercial Bank for Foreign Trade of Vietnam – East Saigon Branch	8,300,000,000	8,300,000,000	-			-
Accrued interest on deposits	1,180,515,774	1,180,515,774	-	614,406,164	614,406,164	-
Total	323,670,515,774	323,670,515,774	-	277,914,406,164	277,914,406,164	-

(*)These are bank term deposits with terms ranging from 6 to 12 months and interest rates ranging from 7.53% to 8.00% per annum.

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5.3 Short-term trade receivables

	Closing balance		Opening balance	
	Carrying amount	Allowance for doubtful debts	Carrying amount	Allowance for doubtful debts
	VND	VND	VND	VND
Receivables from related parties				
- Kumho Samco Buslines Company Limited		-	45,594,851	-
- Saigon Passenger Transport Joint Stock Company	15,519,080	-	-	-
Receivables from other customers				
- Ho Chi Minh City Branch of Phuong Trang FutaBusLines Passenger Transport Joint Stock Company	5,009,709,453	-	4,735,950,810	-
- Other customers	1,726,361,925	(30,890,750)	1,092,344,503	(30,890,750)
Total	6,751,590,458	(30,890,750)	5,873,890,164	(30,890,750)

5.4 Short-term Advances to Suppliers

	Closing balance	Opening balance
Prepayments to related parties	-	-
Other organizations and individuals		
Huy Thuoc Construction Company Limited	1,589,461,723	2,508,883,651
Boss Tourism Investment and Development Company Limited	2,875,230,000	
Other suppliers	515,696,091	1,991,265,446
Total	4,980,387,814	4,500,149,097

5.5 Other Short-term Receivables

	Closing balance		Opening balance	
	Carrying amount	Allowance for doubtful debts	Carrying amount	Allowance for doubtful debts
Receivables from related parties – Personal Income Tax				
Mr. Nguyen Van Thanh	227,484,393	-	144,232,995	-
Mr. Nguyen Minh Tien	143,953,190	-	107,315,298	-
Ms. Do Kieu Kim Ngan	83,513,377	-	60,802,206	-
Mr. Nguyen Xuan Tung	83,292,392	-	118,487,891	-
Mr. Tran Nhan Hau	39,920,558	-	127,167,460	-
Mr. Dang Nguyen Nguyen Huan	-	-	168,213,919	-
Receivables from other organizations and individuals				
Personal income tax receivable	2,297,878,629	-	1,787,384,712	-
Employee advances	953,700,000	-	515,700,000	-
Total	3,829,742,539	-	3,029,304,481	-

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5.6 Bad Debt

	Closing balance			Opening balance		
	Overdue period	Cost	Recoverable amount	Overdue period	Cost	Recoverable amount
Other parties						
Kim Kim Mai Trading and Transport Company Limited	Over 3 years	19,890,750	-	Over 3 years	19,890,750	-
Thao Nguyen Passenger and Freight Transport Private Enterprise	Over 3 years	11,000,000	-	Over 3 years	11,000,000	-
Total		30,890,750	-		30,890,750	-

The movements in the allowance for doubtful short-term receivables are as follows:

	Short-term receivables	Total
Opening balance	30,890,750	30,890,750
Provision made/(reversed) during the period	-	-
Closing balance	30,890,750	30,890,750

5.7 Inventories

	Closing balance		Opening balance	
	Cost VND	Provision VND	Cost VND	Provision VND
Raw materials and supplies	-	-	11,520,000	-
Total	-	-	11,520,000	-

5.8 Short-term and Long-term Prepaid Expenses**5.8.1 Short-term Prepaid Expenses**

	Closing balance	Opening balance
Tools and equipment	317,681,967	251,082,245
Repair expenses	114,184,258	151,087,663
Other short-term prepaid expenses	896,654,351	421,882,115
Total	1,328,520,576	824,052,023

5.8.2 Long-term Prepaid Expenses

	Closing balance	Opening balance
Tools and equipment	24,368,893	67,650,047
Repair expenses	166,203,901	292,394,424
Other long-term prepaid expenses	115,142,933	205,639,581
Total	305,715,727	565,684,052

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5.9 Movements in Tangible Fixed Assets

	Buildings and structures	Machinery and equipment	Vehicles and transmission equipment	Office equipment	Total
Cost					
Opening balance	82,733,277,331	12,897,822,206	2,553,700,000	2,001,327,867	100,186,127,404
Additions during the period	1,036,780,473	33,380,000	979,254,545	262,430,000	2,311,845,018
Completed construction in progress transferred to fixed assets	4,741,569,358	-	-	-	4,741,569,358
Closing balance at quarter-end	88,511,627,162	12,931,202,206	3,532,954,545	2,263,757,867	107,239,541,780
Accumulated depreciation					
Opening balance	65,842,911,485	5,902,959,055	1,069,716,212	1,207,259,433	74,022,846,185
Depreciation for the period	2,478,094,695	922,394,996	251,056,875	255,812,215	3,907,358,781
Closing balance at quarter-end	68,321,006,180	6,825,354,051	1,320,773,087	1,463,071,648	77,930,204,966
Net book value					
At the beginning of the year	16,890,365,846	6,994,863,151	1,483,983,788	794,068,434	26,163,281,219
At the end of the quarter	20,190,620,982	6,105,848,155	2,212,181,458	800,686,219	29,309,336,814

Historical cost of tangible fixed assets that are fully depreciated but remain in use:

At the beginning of the year	53,731,051,379	2,989,169,335	-	681,040,680	57,401,261,394
At the end of the quarter	54,566,389,919	3,149,239,335	-	970,312,917	58,685,942,171

List of existing tangible fixed assets with a value equal to or greater than 10% of the total value of tangible fixed assets

Asset name	Historical cost	Percentage	Remarks
West Coach Station premises	11,140,497,009	10.39%	Fully depreciated

As at the end of the third quarter of 2026, the Company had the following approved capital expenditure commitments for which contracts had not yet been signed:

	Closing balance
Approved but not yet contracted	3,000,000,000
- Electric vehicle charging stations	3,000,000,000

Pursuant to the Resolution of the 2026 Annual General Meeting of Shareholders dated 10 June 2026.

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5.10 Intangible Fixed Assets

	Land Use Rights	Business Goodwill	Computer Software	Franchise Licences	Other Intangible Assets	Total
Historical cost						
Opening balance	877,402,000	1,425,873,503	4,676,325,000	202,000,000	458,300,000	7,639,900,503
Additions during the period	-	-	718,509,091	-	-	718,509,091
Closing balance at quarter-end	877,402,000	1,425,873,503	5,394,834,091	202,000,000	458,300,000	8,358,409,594
Accumulated amortisation						
Opening balance	877,402,000	1,425,873,503	1,909,432,425	39,259,670	354,966,680	4,606,934,278
Amortisation for the period	-	-	452,952,999	15,149,997	46,500,003	514,602,999
Closing balance at quarter-end	877,402,000	1,425,873,503	2,362,385,424	54,409,667	401,466,683	5,121,537,277
Net book value						
Opening balance	-	-	2,766,892,575	162,740,330	103,333,320	3,032,966,225
Closing balance at quarter-end	-	-	3,032,448,667	147,590,333	56,833,317	3,236,872,317
<i>Historical cost of intangible fixed assets that are fully amortised but remain in use:</i>						
At the beginning of the year	877,402,000	1,425,873,503	830,115,000	-	148,300,000	3,281,690,503
At the end of the quarter	877,402,000	1,425,873,503	830,115,000	-	148,300,000	3,281,690,503

List of existing intangible fixed assets with a value equal to or greater than 10% of the total value of intangible fixed assets

Asset name	Historical cost	Percentage	Remarks
Business goodwill	1,425,873,503	17.06%	Fully amortised
Automobile Transport Management and Operation System Software	2,611,250,000	31.24%	
Total	4,037,123,503		

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5.11 Construction in Progress

Description	Opening balance	Costs incurred during the period	Transfers during the period	Closing balance
- Construction in progress	1,320,060,232	2,627,731,079	(479,505,000)	3,468,286,311
Consultancy for preparation of the proposal for the "New West Coach Station Construction Project"	90,909,091			90,909,091
West Coach Station Office Building	650,543,582	2,055,883,579		2,706,427,161
Installation of the solar power system	45,000,000			45,000,000
CNG refuelling station at West Coach Station	18,181,818			18,181,818
Preparation of the detailed 1/500-scale zoning plan for the existing West Coach Station	515,425,741	92,342,500		607,768,241
Installation of directional signage within West Coach Station premises		391,100,000	(391,100,000)	-
Installation of an information counter at Entrance No. 1		88,405,000	(88,405,000)	
- Upgrading and renovation	298,109,887	5,329,428,249	(5,419,169,358)	208,368,778
Resurfacing of the bus station premises	239,321,569	3,858,692,681	(3,927,857,250)	170,157,000
Renovation of the drainage system and installation of anti-flooding pumps for rainy conditions	58,788,318	793,135,568	(813,712,108)	38,211,778
Upgrade of the financial and accounting management software to Bravo 10		677,600,000	(677,600,000)	-
Total:	1,618,170,119	7,957,159,328	(5,898,674,358)	3,676,655,089

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5.12 Short-term Trade Payables

	Closing balance	Opening balance
<i>Payables to other suppliers</i>		
Phu Hung Construction Design Investment Company Limited	199,180,926	-
Sai Thanh Environment Company Limited	55,209,600	-
Other suppliers	222,180,057	827,990,449
Total	476,570,583	827,990,449

5.13 Short-term Advances from Customers

	Closing balance	Opening balance
<i>Advances from other customers</i>		
Quang Phat One Member Company Limited	851,304	1,970,576
Mien Dong Interprovincial Passenger Transport and Tourism Cooperative	482,465	482,465
Other customers	1,844,007	19,791,537
Total	3,177,776	22,244,578

5.14 Dividends and Profits Payable

	Closing balance	Opening balance
<i>Dividends payable to other shareholders</i>		
Other shareholders	2,549,978	2,549,978
Total	2,549,978	2,549,978

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5.15 Taxes and Other Amounts Payable to/Receivable from the State

	Opening Balance		Amounts Arising During the Period		Closing Balance	
	Payable	Receivable	Amount Payable	Amount Paid/Offset	Payable	Receivable
Value-added tax	1,056,585,895	-	9,552,440,085	(6,321,342,764)	4,287,683,216	-
Corporate income tax	4,864,312,464	-	16,109,082,559	(10,152,899,991)	10,820,495,032	-
Personal income tax	-	(3,190,627,390)	3,029,497,300	(3,909,460,467)	-	(4,070,590,557)
Land and housing tax, land rental	-	(599,641,460)	1,110,389,493	(156,555,906)	354,192,127	
Total	5.920.898.359	(3.790.268.850)	29,801,409,437	(20,540,259,128)	15,462,370,375	(4,070,590,557)

All tax liabilities and other amounts payable to the State are settled in the short term.

Value-added tax

The Company pays value-added tax under the credit method. The applicable VAT rates for the Company's principal business activities are 8% and 10%, while a rate of 5% applies to other activities.

Corporate income tax ("CIT")

The Company is subject to corporate income tax at a rate of 20% on taxable income.

Land rental

The Company is required to pay land rental for the land area of 2,236.4 m² currently used at 395 Kinh Duong Vuong, An Lac Ward, Ho Chi Minh City, at a rate of VND 446,880 per m² from 1 January 2026 to 2 May 2026, and VND 631,000 per m² from 3 May 2026 to 2 May 2031, for Location 1 on Kinh Duong Vuong Street (the section from the road junction to An Lac Bridge).

Non-agricultural land use tax

Land rental is paid in accordance with notices issued by the tax authorities.

Other taxes

The Company declares and pays other taxes in accordance with applicable regulations.

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5.16 Amounts Payable to Employees

	Closing balance	Opening balance
Employee salaries	15,611,942,036	21,414,115,828
Total	15,611,942,036	21,414,115,828

5.17 Deferred Revenue**5.17.1 Short-term Deferred Revenue**

	Closing balance	Opening balance
GUTA Vietnam Company Limited	106,036,363	98,181,818
SJK Advertising Joint Stock Company	81,818,182	-
Red Circle Company Limited	40,788,710	37,080,645
FUTA Phuong Trang Vietnam Advertising Joint Stock Company		105,120,000
Other parties		131,800,000
Total	228,643,255	372,182,463

This represents deferred revenue from the leasing of premises and the provision of advertising services.

5.17.2 Contracts Unlikely to Be Fulfilled

The Company has no contracts identified as unlikely to be fulfilled.

5.18 Other Short-term and Long-term Payables**5.18.1 Other Short-term Payables**

	Closing balance	Opening balance
<i>Payables to other organisations and individuals</i>		
Ho Chi Minh City Branch of Phuong Trang Futa Buslines Passenger Transport Joint Stock Company – entrusted ticket sales funds (*)	2,501,765,000	1,090,320,000
Other parties	478,176,552	106,878,060
Total	2,979,941,552	1,197,198,060

(*) Entrusted ticket sales funds under Transport Service Contracts Nos. 01 to 07/HĐDVVT-PT, signed on 31 December 2025 by the branches of Phuong Trang Futa Buslines Passenger Transport Joint Stock Company, with terms from 1 January 2026 to 31 December 2026.

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5.18.2 Other Long-term Payables

	Closing balance	Opening balance
<i>Long-term security deposits received from related parties</i>		
Kumho Samco Buslines Company Limited		61,285,000
Saigon Passenger Transport Joint Stock Company	38,513,000	38,513,000
<i>Long-term security deposits received from other organisations and individuals</i>		
Ho Chi Minh City Branch of Phuong Trang Futa Buslines Passenger Transport Joint Stock Company	559,890,000	543,690,000
Other long-term payables	3,857,772,856	3,455,592,011
Total	4,456,175,856	4,099,080,011

5.18.3 Overdue Debts Outstanding

The Company has no overdue debts outstanding.

5.19 Rewards and Welfare Funds

	Opening balance	Increase from profit appropriation	Other increases	Fund expenditures during the period	Closing balance
Rewards fund	6,820,356,483	4,546,575,000	4,910,000	(8,098,528,333)	3,273,313,150
Welfare fund	2,150,486,174	4,546,575,000	-	(363,364,614)	6,333,696,560
Company management bonus fund	741,570,000	-	-	(741,570,000)	-
Total	9,712,412,657	9,093,150,000	4,910,000	(9,203,462,947)	9,607,009,710

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5.20 Equity**5.20.1 Statement of Changes in Equity**

	Contributed Capital	Share Premium	Treasury Shares	Development Investment Fund	Retained Earnings	Total
For the period from 1 January 2025 to 31 December 2025						
Balance as at 1 January 2025	25,000,000,000	-	-	118,927,026,605	121,666,489,838	265,593,516,443
Profit for the period	-	-	-	-	83,692,604,099	83,692,604,099
Issuance of shares to increase share capital from equity	5,000,000,000	(80,850,000)	(330,000)	(5,000,000,000)	-	(81,180,000)
Dividend distribution	-	-	-	-	(50,000,000,000)	(50,000,000,000)
Appropriation of funds:						-
Rewards and welfare fund	-	-	-	-	(12,100,000,000)	(12,100,000,000)
Company management bonus fund	-	-	-	-	(741,570,000)	(741,570,000)
Balance as at 31 December 2025	30,000,000,000	(80,850,000)	(330,000)	113,927,026,605	142,517,523,937	286,363,370,542
For the period from 1 January 2026 to 30 September 2026						
Balance as at 1 January 2026	30,000,000,000	(80,850,000)	(330,000)	113,927,026,605	142,517,523,937	286,363,370,542
Profit for the period	-	-	-	-	63,589,835,787	63,589,835,787
Appropriation to rewards and welfare funds	-	-	-	-	(9,093,150,000)	(9,093,150,000)
Utilisation of fund to transfer share premium	-	80,850,000	-	(80,850,000)	-	-
Balance as at 30 September 2026	30,000,000,000	-	(330,000)	113,846,176,605	197,014,209,724	340,860,056,329

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5.20.2 Details of Shareholders' Contributed Capital

Shareholders	Closing Balance		Opening Balance	
	VND	Percentage (%)	VND	Percentage (%)
Saigon Transportation Mechanical Corporation – One Member Limited Liability Company	15,300,000,000	51%	15,300,000,000	51%
America LLC	7,082,400,000	24%	7,082,400,000	24%
Thai Binh Investment Joint Stock Company	3,006,000,000	10%	3,006,000,000	10%
Other shareholders	4,611,600,000	15%	4,611,600,000	15%
Total	30,000,000,000	100%	30,000,000,000	100%

5.20.3 Shares

	Closing Balance	Opening Balance
	Shares	Shares
Number of shares registered for issuance	3,000,000	3,000,000
Number of shares sold to the public		
- Ordinary shares	2,999,967	2,999,967
- Preference shares	-	-
- Treasury shares	33	33
Number of shares outstanding		
- Ordinary shares	2,999,967	2,999,967
- Preference shares	-	-

Par value of outstanding shares: VND 10,000 per share.

6. ADDITIONAL INFORMATION ON ITEMS PRESENTED IN THE INTERIM INCOME STATEMENT

6.1 Revenue from Sales of Goods and Rendering of Services

	Quarter III.2026	Quarter III.2025
Revenue from rendering of services	44,282,377,236	43,645,702,010
Total	44,282,377,236	43,645,702,010

Of which: Revenue from related parties

	Quarter III.2026	Quarter III.2025
Kumho Samco Buslines Company Limited		357,308,543
Saigon Passenger Transport Joint Stock Company	43,842,057	100,097,315
	43,842,057	457,405,858

6.2 Cost of Services Provided

	Quarter III.2026	Quarter III.2025
Cost of services provided	19,988,293,743	16,976,922,572
Total	19,988,293,743	16,976,922,572

6.3 Financial Income

	Quarter III.2026	Quarter III.2025
Interest income from bank deposits	5,914,430,535	3,601,032,002
Total	5,914,430,535	3,601,032,002

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6.4 General and Administrative Expenses

	Quarter III.2026	Quarter III.2025
Management staff expenses	3,300,070,431	3,315,564,289
Depreciation of fixed assets	257,901,839	240,558,503
Electricity expenses	131,664,589	161,134,875
Other general and administrative expenses	1,460,112,359	1,240,584,849
Total	5,149,749,218	4,957,842,516

6.5 Other Income

	Quarter III.2026	Quarter III.2025
Collections for electricity and water supplied to tenants leasing premises	1,404,233,143	1,421,274,576
Other income	239,593,707	346,913,305
Total	1,643,826,850	1,768,187,881

6.6 Other Expenses

	Quarter III.2026	Quarter III.2025
Other expenses		3,703,704
Total	-	3,703,704

6.7 Business Expenses by Nature

	Current Period	Previous Period
Raw materials and supplies expenses	84,897,328	81,661,317
Employee expenses	16,668,679,325	15,640,600,623
Depreciation of fixed assets	1,557,862,296	1,313,838,767
Outsourced service expenses	4,792,617,836	3,483,425,977
Other cash expenses	2,063,986,176	1,415,238,404
Total	25,168,042,961	21,934,765,088

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6.8 Basic Earnings per Share

	Quarter III.2026	Quarter III.2025
Accounting profit before tax (1)	26,702,591,660	27,076,453,101
Adjustments increasing or decreasing accounting profit to determine taxable income:		
Additions to taxable income (2)	345,211,941	339,671,424
+ Remuneration of the Board of Directors and the Supervisory Board members not directly involved in production and business activities	233,500,000	179,625,000
+ Financial support for mass organisations	17,250,000	58,000,000
+ Transportation allowances for organisations	32,060,000	
+ Company conference expenses		92,046,424
+ Other items	62,401,941	10,000,000
Taxable income (3) = (1) + (2)	27,047,803,601	27,416,124,525
Corporate income tax rate (4)	20%	20%
Total corporate income tax payable (5) = (3)*(4)	5,409,560,720	5,483,224,905
Accounting profit after corporate income tax (VND) (6) = (1) – (5)	21,293,030,940	21,593,228,196
Adjustments increasing or decreasing accounting profit to determine profit attributable to ordinary shareholders		
- Rewards and welfare funds (VND) (*) (7)	3,031,050,000	
Profit attributable to ordinary shareholders (VND) (8) = (6) – (7)	18,261,980,940	21,593,228,196
Weighted-average number of ordinary shares outstanding during the period (shares) (9)	2,999,967	2,999,967
Basic earnings per share (VND/share) (8) / (9)	6,087	7,198

(*) The amount appropriated to the rewards and welfare funds for calculating "Basic earnings per share" for the accounting period from 1 July 2026 to 30 September 2026 is a provisional appropriation based on the report on the planned salary and bonus funds for the Board of General Directors and employees, and the planned remuneration and bonuses for members of the Board of Directors and the Supervisory Board in 2026, dated 8 May 2026.

7. OTHER INFORMATION**7.1 Transactions and Balances with Related Parties**

Related parties of the Company include key management personnel, individuals related to key management personnel, and other related parties.

7.1.1 Transactions and Balances with Key Management Personnel and Individuals Related to Key Management Personnel

Key management personnel comprise members of the Board of Directors, the Supervisory Board, and the Board of General Directors. Individuals related to key management personnel are their close family members.

Transactions with Key Management Personnel and Individuals Related to Key Management Personnel

During the period, the Company did not enter into any sales of goods and rendering of services transactions or other transactions with key management personnel or individuals related to key management personnel.

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Outstanding Balances with Key Management Personnel and Individuals Related to Key Management Personnel

As at the end of the accounting period, the Company had no outstanding balances with key management personnel or individuals related to key management personnel.

Remuneration Received by Key Management Personnel

		Quarter III.2026	Quarter III.2025
Remuneration of the Board of Directors			
Dang Nguyen Nguyen Huan	Chairman of the Board of Directors from 10 June 2026	35,810,000	33,075,000
Le Thi My Hanh	Chairwoman of the Board of Directors until 10 June 2026	23,940,000	47,250,000
Mai Thanh Binh	Member of the Board of Directors	33,850,000	33,075,000
Bui Cong Hiep	Independent Member of the Board of Directors until 10 June 2026	33,600,000	30,000,000
Nguyen Van Thanh	Member of the Board of Directors	33,850,000	22,050,000
Huynh Nguyen Tuan Anh	Independent Member of the Board of Directors from 10 June 2026	8,400,000	-
Nhan Ngoc Dung	Member of the Board of Directors from 10 June 2026	8,400,000	-
Remuneration of the Supervisory Board			
Tran Nhan Hau	Head of the Supervisory Board from 10 June 2026	8,680,000	-
Nguyen Xuan Tung	Head of the Supervisory Board until 10 June 2026	27,570,000	33,075,000
Truong Nguyen Thien Kim	Member of the Supervisory Board	44,750,000	23,625,000
Nguyen Van Ha	Member of the Supervisory Board	44,750,000	23,625,000
Salaries and Bonuses of the Board of General Directors			
Nguyen Van Thanh	General Director	158,175,000	150,487,500
Nguyen Minh Tien	Deputy General Director	115,766,591	127,902,273
Do Kieu Kim Ngan	Chief Accountant	118,350,000	98,581,364

7.1.2 Transactions and Balances with Other Related Parties

Transactions between the Company and other related parties, excluding subsidiaries and joint ventures and associates, are as follows:

Related Party	Nature of Transaction	Quarter III.2026	Quarter III.2025
Kumho Samco Buslines Company Limited			
	Rendering of services		357.308.543
Saigon Passenger Transport Joint Stock Company			
	Rendering of services	43.842.057	100.097.315

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Balances of Receivables from/(Payables to) Related Parties:

Related Party	Description	Closing Balance VND	Opening Balance VND
Kumho Samco Buslines Company Limited			
	Short-term trade receivables		45,594,851
	Other long-term payables		(61,285,000)
Saigon Passenger Transport Joint Stock Company			
	Short-term trade receivables	15,519,080	-
	Other long-term payables	(38,513,000)	(38,513,000)

7.2 Segment Information

Segment information is presented by business segment and geographical area. The primary segment reporting format is based on geographical areas, taking into account the Company's organisational structure, internal management structure, and internal financial reporting system.

The Company does not present segment reporting in its financial statements because the Board of General Directors has assessed and concluded that the Company has no more than one reportable segment in either its business activities or geographical area, in accordance with the applicable accounting standards. The Company currently operates primarily in a single business segment, namely the operation and business of bus stations, and in a single geographical area, namely Ho Chi Minh City, Vietnam.

7.3 Comparative Figures**7.3.1 Adoption of Changes in Accounting Policies and New Accounting Regulations**

The accounting period from 1 January 2026 to 30 June 2026 was the first period in which the Company applied the Corporate Accounting Regime under Circular No. 99, replacing Circular No. 200/2014/TT-BTC dated 22 December 2014.

The transition to Circular No. 99 was carried out using the following methods:

- For changes in accounting policies for which Circular No. 99 provides specific transition guidance, the Company has followed such guidance.
- For changes in accounting policies for which Circular No. 99 does not require retrospective application or simplified retrospective application, the Company has applied the prospective method.

7.3.2 Effects of Adopting Changes in Accounting Policies and New Accounting Regulations

The effects of adopting changes in accounting policies and new accounting regulations on the comparative figures in the financial statements are as follows:

	Code	Figures Before Adjustment VND	Adjustments VND	Figures After Adjustment VND
Statement of Financial Position				
Short-term Held-to-Maturity Investments	123	277,300,000,000	614,406,164	277,914,406,164
Other Short-term Receivables	135	3,643,710,645	(614,406,164)	3,029,304,481
Dividends and Profits Payable	313	-	2,549,978	2,549,978
Other Short-term Payables	320	1,199,748,038	(2,549,978)	1,197,198,060
Statement of Cash Flows				
Other Cash Receipts from Operating Activities	06	33,764,037,777	(5,106,448,504)	28,657,589,273
Interest, Dividends and Profits Received	27	4,077,643,762	5,106,448,504	9,184,092,266

7.4 Significant Assumptions and Estimates

In preparing the financial statements, the Board of General Directors has made assumptions and estimates that affect the reported amounts of assets, liabilities, revenue and expenses. Actual results may differ from these estimates. Significant assumptions and estimates are regularly reviewed and updated by the Board of General Directors based on historical experience and other relevant factors.

Allowance for Doubtful Debts

The Company estimates the allowance for doubtful debts based on an assessment of the recoverability of each receivable, taking into account the aging of the debt and the financial position of each customer. Uncertainty arises from forecasting customers' future ability to pay, particularly in a volatile economic environment.

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As at 30 September 2026, total trade receivables amounted to VND 15,567,601,141, of which the Company had recognized an allowance for doubtful debts of VND 30,890,750.

Based on customers' payment histories and the available information regarding the financial position of each debtor, the Board of General Directors assesses that the likelihood of actual losses exceeding the allowance recognized is low.

The Board of General Directors implements the following measures to mitigate the risk of bad debts:

- Strengthening the periodic monitoring and follow-up of outstanding receivables.
- Requiring collateral or guarantees for high-value receivables.
- Reviewing credit limits for each customer on a quarterly basis.
- Initiating legal proceedings or taking other legal measures in respect of overdue debts.

Estimated Useful Lives and Recoverable Values of Fixed Assets

The Company estimates the useful lives of fixed assets based on technical assessments and actual operating experience. Uncertainty arises when changes in technology, usage intensity and actual maintenance conditions differ from the initial assumptions, potentially resulting in actual useful lives that are shorter or longer than estimated.

As at 30 September 2026, the total cost of fixed assets was VND 115,597,951,374, with a net carrying amount of VND 32,546,209,131.

The Board of General Directors assesses that the likelihood of actual useful lives differing significantly from the estimates is low for most assets, except for certain specialized machinery and equipment operating under harsh conditions, for which the level of uncertainty is higher.

The Board of General Directors implements the following measures:

- Reviewing and adjusting useful lives annually.
- Carrying out periodic maintenance in accordance with technical procedures.
- Assessing indicators of asset impairment at each reporting date in accordance with applicable requirements.
- Planning timely replacement investments to avoid disruptions to business operations.

Estimation of Corporate Income Tax

Determining corporate income tax expense requires the Board of General Directors to make assumptions regarding the applicability of current tax regulations and the risk of adjustments by the tax authorities during tax audits and finalization.

Based on the Company's business results in recent years and its approved business plan, the Board of General Directors assesses that the likelihood of actual taxable profit being significantly lower than planned is low.

The Board of General Directors implements the following measures:

- Reviewing the recoverability of deferred tax assets on an annual basis.
- Consulting tax experts on the application of tax regulations to complex transactions.
- Maintaining complete supporting documentation to facilitate explanations during tax audits.
- Closely monitoring developments in tax policies and updating estimates in a timely manner.

7.5 Going Concern: The Company will continue its operations in the foreseeable future.

7.6 Other Information

Pursuant to Resolution No. 72/NQ-DHĐCĐ dated 10 June 2026 of the 2026 Annual General Meeting of Shareholders, the 2025 after-tax profit was distributed as follows: dividends of VND 14,999,835,000, equivalent to a dividend rate of 50% of par value per share (VND 5,000 per share). The General Meeting of Shareholders authorized the Board of Directors to determine the dividend payment date, provided that payment is made within six months from the closing date of the General Meeting of Shareholders.

Approved on October 16, 2026

Prepared by
(Signature, Full Name)


Nguyen Thi Hang

Chief Accountant
(Signature, Full Name)


Do Kieu Kim Ngan

Legal Representative
(Signature, Full Name, Seal)

Nguyen Van Thanh