

**NINH VAN BAY TRAVEL
REAL ESTATE JOINT STOCK
COMPANY**

**SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness**

Ha Noi, date 30 month 10 year 2026

Ref: 53/2026/NVB-CV/CBTT
Subject: Explanations regarding the Separate
Financial Statements and the Consolidated
Financial Statements for Q3/2026

**DISCLOSURE OF INFORMATION ON THE ELECTRONIC INFORMATION
PORTAL OF THE STATE SECURITIES COMMISSION AND THE HO CHI MINH
CITY STOCK EXCHANGE**

**Dear : - State Securities Commission
- Ho Chi Minh City Stock Exchange**

**1. Name of the organization: NINH VAN BAY TRAVEL REAL ESTATE JOINT
STOCK COMPANY**

- Stock code: NVT
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- Type of information disclosed:
☐ 24 hours ☐ 72 hours ☐ extraordinary ☐ requested ☒ periodic

2. Disclosure Content:

Ninh Van Bay Travel Real Estate Joint Stock Company explains the content related to the disclosure of the Separate Financial Statements and the Consolidated Financial Statements for the third quarter of 2026 is as follows:

The difference in profit after tax in the Separate Financial Statements and the Consolidated Financial Statements for the third quarter of 2026 compared to the same period in 2025 is as follows:

In the Separate financial statements for Q3 2026, the Company recorded a profit after corporate income tax of VND 14.4 billion, representing a decrease 4.1% compared to the same period in 2025.

In the Consolidated Financial Statements for Q3 2026, the Company recorded a profit after corporate income tax of VND 37.5 billion, representing an increase of 45.8% from the 25.7 billion which was recorded in Q3 2025.

The main reasons for the difference in profit after corporate income tax between the separate and the consolidated financial statements in Q3 2026 compared to the same period last year are as follows:

- In Q3 2026, the Parent Company recorded bond interest expenses which is higher than the same period in 2025. previous year. The increase of interest expenses

was the primary factor leading to the decrease in Parent Company's profit after tax in the third quarter of 2026.

- Business activities at the Company's resorts experienced significant growth in Q3 2026, resulting in strong increases in both revenue and profit for the subsidiaries. Consolidated operating profit increased by 45.7% compared with the third quarter of 2025, contributing to consolidated profit after tax of VND 37.5 billion, representing an increase of 45.8% compared with the same period of the previous year.

3. The above constitutes the Company's explanation of the differences in profit after corporate income tax reported in the Separate Financial Statements and the Consolidated Financial Statements for the third quarter of 2026 as compared with the corresponding period of the previous year. This information has been published on the company's electronic portal on October 30, 2026, at the following link:
<https://ninhvanbay.vn/quan-he-co-dong/>

Thank you./.

Receiving:

- As above;
- File: Correspondence.

INFORMATION PUBLISHER



TRINH NGUYEN KHANH