

Re: Explanation of differences in Financial statements

Hanoi, January 30, 2025

Quarter 4, 2024

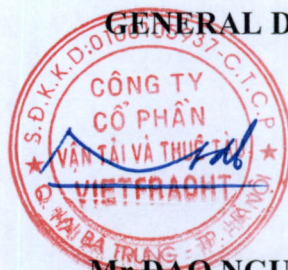
To: - **State Securities Commission**
- **Hanoi Stock Exchange**

1. Organization name: Transport and Chartering Joint Stock Company
2. Stock code: VFR
3. Head office address: No. 74 Nguyen Du Street, Nguyen Du Ward, Hai Ba Trung District, Hanoi
4. Phone: 024 - 38 228915 Fax: 024 - 38228916
5. Person making information disclosure: Pham Quoc Chinh
6. Content of information disclosure:
 - 6.1 Explanation of profit after corporate income tax in the Business performance report of the separate financial statements of the 4th quarter of 2024, shifting from profit in the separate financial statements of the 4th quarter of 2023 to loss in the reporting period of the 4th quarter of 2024:
Operating expenses in the 4th quarter of 2024 increased slightly compared to the same period in 2023; In Q4/2023, the Company generated financial income of nearly VND 3.7 billion, while financial income in Q4/2024 only reached VND 0.15 billion, leading to a decrease in profit after tax in Q4/2024 compared to Q4/2023.
 - 6.2 Explanation of profit after corporate income tax in the Business performance report of the consolidated financial statements of Q4/2024 changed by 10% or more compared to the consolidated financial statements of Q4/2023:
The main reason is that in Q4/2023, there was a financial revenue of nearly VND 13.4 billion, while the main business activities did not fluctuate much and the financial revenue in Q4/2024 only reached more than VND 4 billion. This has caused the Profit after Corporate Income Tax on the Company's consolidated report for the fourth quarter of 2024 to decrease compared to the same period in 2023.

We hereby commit that the information published above is true and we are fully responsible before the law for the content of the published information.

Recipients:

- As above
- Document storage
- Accountant



Mr ĐẠO NGUYEN DANG