CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI
Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI
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**CÔNG TY CP CHỨNG KHOÁN SÀI GÒN – HÀ NỘI**
***SAIGON – HANOI SECURITIES JSC.,***
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Số/*No:* 965 /2026/CV – SHS
*(CBTT/Ref: Báo cáo tài chính bán niên năm 2026 đã được soát xét/ The Semi-Annual Financial Statements for 2026 have been reviewed)*

**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM**
**Độc lập – Tự do – Hạnh phúc**
***SOCIALIST REPUBLIC OF VIETNAM***
***Independence – Freedom – Happiness***
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*Hà Nội, ngày 13 tháng 08 năm 2026*
*Hanoi, August 13, 2026*

**CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ CÁC SỞ GIAO DỊCH CHỨNG KHOÁN**
***INFORMATION DISCLOSURE ON THE ELECTRONIC INFORMATION PORTAL OF THE STATE SECURITIES COMMISSION AND STOCK EXCHANGES***

**Kính gửi/*To*:** **- Ủy ban Chứng khoán Nhà nước/ *State Securities Commission***
**- Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Stock Exchange***
**- Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange***
**- Sở Giao dịch Chứng khoán thành phố Hồ Chí Minh/ *Hochiminh Stock Exchange***

1. Tên công ty/*Name of organization*: Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội/*Saigon – Hanoi Securities JSC.,*
2. Mã chứng khoán/*Stock code*: SHS
3. Mã thành viên/*Broker code*: 069
4. Địa chỉ trụ sở chính/*Address*: Số 43 Phố Lý Thường Kiệt, Phường Cửa Nam, Thành phố Hà Nội/*No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City*
5. Điện thoại/*Tel*: 024.38.181888 Fax:024.38.181688 Email: congbothongtin@shs.com.vn
6. Người thực hiện công bố thông tin/*Person disclosing information*: Bùi Thị Hồng Hạnh - Người được ủy quyền công bố thông tin/*Bui Thi Hong Hanh - Person authorized to disclose information.*
7. Loại thông tin công bố/*Type of information disclosed*: Định kỳ/ *Periodic*
8. Nội dung của thông tin công bố/*Content of disclosed information*:

Công bố thông tin Báo cáo tài chính bán niên năm 2026 và văn bản giải trình lợi nhuận thay đổi 10% so với cùng kỳ năm trước.

*Disclosure of the Semi-Annual Financial Statements for 2026 and the explanatory statement regarding the 10% or more change in profit compared to the same period of the previous year.*

9. Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 13/08/2026 tại đường dẫn:

*This information was announced on the Company's website on 13/08/2026 at the link*:
*https://www.shs.com.vn/quan-he-co-dong/cong-bo-thong-tin/DINHKY*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung thông tin công bố

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

Trân trọng/*Best regards.*

***Tài liệu kèm theo/Attached documents:***

*- Báo cáo tài chính bán niên năm 2026 đã được soát xét*
*The Semi-Annual Financial Statements for 2026 have been reviewed.*

**Đại diện tổ chức**
***Organization representative***
**Người được ủy quyền công bố thông tin**
***Person authorized to disclose information***

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI
P. CỬA NAM - TP. HÀ NỘI

**Bùi Thị Hồng Hạnh**

| CÔNG TY CP CHỨNG KHOÁN SÀI GÒN – HÀ NỘI | CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM |
|---|---|
| | Độc lập – Tự do – Hạnh phúc |
| Số: 865 /2026/CV - SHS<br>*(V/v/Ref:* Giải trình Báo cáo tài chính giữa niên độ 2026/ *Giải trình Báo cáo tài chính giữa niên độ 2026 /Explanation of the 2026 Semi-Annual Financial Statements)* | *Hà Nội, ngày 13 tháng 08 năm 2026*<br>*Hanoi, August 13, 2026* |

**Kính gửi/*To:*** **Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Stock Exchange***
**Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange***

Thực hiện quy định tại Khoản 4, Điều 14, Thông tư số 96/2020/TT-BTC ngày 16/11/2020 của Bộ Tài Chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội thực hiện giải trình:

*In compliance with Clause 4, Article 14 of Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance, guiding information disclosure in the securities market, Sai Gon – Hanoi Securities Joint Stock Company provides the following explanations:*

Lợi nhuận sau thuế thu nhập doanh nghiệp tại Báo cáo kết quả kinh doanh 6 tháng đầu năm 2026 có thay đổi từ 10% trở lên so với báo cáo cùng kỳ năm trước:

*Profit after corporate income tax for the first six months of 2026 changed by 10% or more compared to the corresponding period of the previous year:*

| **Chỉ tiêu/ *Item*** | **06 tháng đầu năm 2026/ *First 6 months of 2026*** | **06 tháng đầu năm 2025/ *First 6 months of 2025*** | **Tăng/(Giảm) *Increase/(Decrease)*** |
|---|---|---|---|
| Lợi nhuận sau thuế *Profit after tax* | 307.599.146.389 | 645.491.979.382 | (337.892.832.993) |

Lợi nhuận sau thuế 06 tháng đầu năm 2026 đạt 307.6 tỷ đồng, giảm 337.9 tỷ đồng, tương đương giảm 52.4% so với cùng kỳ năm 2025. Nguyên nhân chủ yếu do kết quả hoạt động tự doanh giảm so với cùng kỳ năm trước, trong đó chịu ảnh hưởng đáng kể từ biến động giá trị hợp lý của danh mục tài sản tài chính FVTPL tại thời điểm cuối kỳ.

*Profit after tax for the first six months of 2026 amounted to VND 307.6 billion, a decrease of VND 337.9 billion, equivalent to a 52.4% decrease compared to the same period in 2025. The main*

*reason was the decrease in proprietary trading results compared to the same period of the previous year, which was significantly affected by changes in the fair value of the FVTPL financial assets portfolio at the end of the period.*

Trân trọng!

*Best regards!*

**Đại diện tổ chức**
***Organization representative***
**Người được ủy quyền công bố thông tin**
***Person authorized to disclose information***

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

**Bùi Thị Hồng Hạnh**

# INTERIM FINANCIAL STATEMENTS

**SAIGON - HANOI SECURITIES JOINT STOCK COMPANY**

For the accounting period from 01/01/2026 to 30/06/2026

(reviewed)

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# REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Saigon - Hanoi Securities Joint Stock Company ("the Company") presents its report and the Company's Interim Financial Statements for the accounting period from 01/01/2026 to 30/06/2026.

## THE COMPANY

Saigon - Hanoi Securities Joint Stock Company was established and operates under Securities Business License No. 66/UBCK-GP, issued by the State Securities Commission on November 15, 2007. The most recent amended license, No. 75/GPDC-UBCK, was issued by the State Securities Commission on June 23, 2026. The company is also registered under Joint Stock Company Enterprise Registration Certificate No. 0102524651, initially issued by the Hanoi Department of Planning and Investment on November 15, 2007, and most recently amended on July 21, 2026.

The Company's head office is located at: No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.

## BOARD OF DIRECTORS, BOARD OF MANAGEMENT AND THE AUDIT COMMITTEE

The members of the Board of Directors, the Board of Management and the Audit Committee of the Company during the period and as at the reporting date as follows:

**Board of Directors:**

| | | |
|---|---|---|
| Mr. Do Quang Vinh | Chairman | |
| Mr. Le Dang Khoa | Member | |
| Mrs. Nguyen Dieu Trinh | Member | |
| Mr. Nguyen Duy Linh | Member | Appointed on April 17, 2026 |
| Mr. Nguyen Chi Thanh | Member | Resigned on April 17, 2026 |
| Mr. Dao Ngoc Dung | Member | |

**Board of Management:**

| | | |
|---|---|---|
| Mr. Nguyen Duy Linh | CEO | Appointed on January 14, 2026 |
| Mr. Nguyen Chi Thanh | CEO | Resigned on January 14, 2026 |
| Mr. Tran Van Man | Deputy CEO | Appointed on May 06, 2026 |
| Mr. Pham Quang Quyet | Deputy CEO | Appointed on June 26, 2026 |

**The Audit Committee:**

| | |
|---|---|
| Mrs. Nguyen Dieu Trinh | Chairwoman of the Audit Committee |
| Mr. Le Dang Khoa | Member of the Audit Committee |

## LEGAL REPRESENTATIVE

The Company's legal representative during the period and until the preparation of these Interim Financial Statements is Mr. Do Quang Vinh - Chairman of Board of Dfrectors and Mr. Nguyen Duy Linh - CEO.

## AUDITORS

The auditors of the AASC Auditing Firm Company Limited take the review of Interim Financial Statements for the Company.

## STATEMENT OF THE BOARD OF MANAGEMENT' RESPONSIBILITY IN RESPECT OF THE INTERIM FINANCIAL STATEMENTS

The Board of Management is responsible for preparing the Interim Financial Statements which give a true and fair view of the financial position, results of operations, cash flows and changes in equity of the Company for the period. In preparing those Interim Financial Statements, The Board of Management is required to:

- Establishment and maintenance of an internal control system which is determined neccessary by The Board of Management and The Board of Directors to ensure the preparation and presentation of Financial statements do not contain any material misstatement caused by errors or frauds;
- Select suitable accounting policies and then apply them consistently;
- Make judgments 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 Financial Statements;
- Prepare the Interim Financial Statements on the basis of compliance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System applicable to securities companies and the current requirements relevant to preparation and presentation of Interim Financial Statements;
- Prepare the Interim Financial Statements on going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that proper accounting records are kept which disclosed, with reasonable accuracy at any time, the Statement of Interim Financial Position of Company and to ensure that the accounting records comply with the registered accounting system. It is responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Board of Management confirms that the Interim Financial Statements give a true and fair view of the Company's financial position as at June 30, 2026 and of the results of its operations, cash flows and changes in owner's equity for the accounting period from January 01, 2026 to June 30, 2026, in accordance with the Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and statutory requirements relevant to preparation and presentation of Interim Financial Statements.

**Other Commitment**

The Board of Management pledges that the Company complies with Decree No. 155/2020/ND-CP issued by the Government on December 31, 2020, providing detailed regulations for the implementation of certain articles of the Law on Securities, and that our Company has fully complied with all information disclosure obligations in accordance with the applicable laws and regulations of Vietnam regulations of Vietnam and other relevant legal regulations.

On behalf of The Board of Management

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN HÀ NỘI

**Mr. Nguyen Duy Linh**
CEO

*Approval, August 13, 2026*

No.: 130826.010/BCTC.KT2

# REVIEW REPORT ON INTERIM FINANCIAL INFORMATION

**To:** **Shareholders, The Board of Directors and The Board of Management**
**Saigon - Hanoi Securities Joint Stock Company**

We have reviewed Interim Financial Statements of Saigon - Hanoi Securities Joint Stock Company prepared on August 13, 2026, as set out on pages 05 to 51, including: Interim Statement of Financial Position as at June 30, 2026, Interim Statement of Comprehensive Income, Interim Statement of Cash flows, Interim Statement of Changes in Equity for the accounting period from 01/01/2026 to 30/06/2026 and Notes to the Interim Financial Statements.

**The Board of Management' responsibility**

The Board of Management is responsible for the preparation and presentation of Interim Financial Statements that give a true and fair view in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System applicable to securities companies and the statutory requirements relevant to preparation and presentation of Interim Financial Statements and for such internal control as management determines is necessary to enable the preparation and presentation of Interim Financial Statements that are free from material misstatement, whether due to fraud or error.

**Auditor's responsibility**

Our responsibility is to express a conclusion on these Interim Financial Statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements No. 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review Interim Financial Statements includes interview, primarily interviews with those responsible for financial and accounting matters, analysis and other review procedures. A review is substantially smaller scale than an audit that is conducted in accordance with Vietnamese auditing standards and therefore not allow us to get assurance that we will be aware of all material that might be identified in an audit. Accordingly, we do not give an audit opinion.

**Auditor's Conclusion**

Based on our review, nothing has come to our attention that causes us to believe that the Interim Financial Statements do not give a true and fair view, in all material respects, of the financial position of Saigon - Hanoi Securities Joint Stock Company as at June 30, 2026, and of the results of its operations and its cash flows for the accounting period from 01/01/2026 to 30/06/2026 in accordance with the Vietnamese Accounting Standards, Vietnamese Accounting System applicable to securities companies and the statutory requirements relevant to preparation and presentation of Interim Financial Statements.

**AASC Auditing Firm Company Limited**

**Vu Xuan Bien**
Deputy General Director
Certificate of registration to audit practice
No: 0743-2023-002-1
*Hanoi, August 13, 2026*

# STATEMENT OF INTERIM FINANCIAL POSITION

*As at June 30, 2026*

| Code | | ASSETS | Note | 30/06/2026 VND | 01/01/2026 VND |
|---|---|---|---|---|---|
| **100** | **A.** | **CURRENT ASSETS** | | **27,459,400,673,320** | **22,932,727,930,843** |
| **110** | **I.** | **Financial assets** | | **27,432,885,244,024** | **22,897,330,148,015** |
| 111 | 1. | Cash and cash equivalents | 4 | 958,360,050,730 | 887,614,356,666 |
| 111.1 | 1.1 | Cash | | 958,360,050,730 | 887,614,356,666 |
| 112 | 2. | Financial assets at fair value through profit and loss (FVTPL) | 5 | 11,333,670,649,169 | 11,291,555,024,833 |
| 113 | 3. | Held-to-maturity investments (HTM) | 5 | 749,808,987,855 | - |
| 114 | 4. | Loans | 5 | 11,722,071,623,454 | 9,097,723,485,457 |
| 115 | 5. | Available for sale financial assets (AFS) | 5 | 1,418,006,484,550 | 1,536,298,333,350 |
| 117 | 6. | Receivables | 6 | 589,146,808,012 | 181,805,318,599 |
| 117.1 | 6.1 | Receivables from disposal of financial assets | | 289,511,800,000 | 3,774,000,000 |
| 117.2 | 6.2 | Receivables from and accruals for dividend and interest income | | 299,635,008,012 | 178,031,318,599 |
| 117.3 | 6.2.1 | Receive dividends, interest | | 299,635,008,012 | 178,031,318,599 |
| 118 | 7. | Prepayments to suppliers | 7 | 8,915,841,102 | 4,119,646,702 |
| 119 | 8. | Receivables from services provided by the Company | 6 | 457,034,136,435 | 453,272,868,504 |
| 122 | 9. | Other receivables | 6 | 712,913,103,093 | 9,299,969,729 |
| 129 | 10. | Provision for impairment of receivables | 9 | (517,042,440,376) | (564,358,855,825) |
| **130** | **II.** | **Other short-term assets** | | **26,515,429,296** | **35,397,782,828** |
| 131 | 1. | Advances | | 21,782,000,000 | 21,674,000,000 |
| 132 | 2. | Tools, supplies | 8 | 332,975,391 | 141,780,294 |
| 133 | 3. | Short-term prepaid expenses | 10 | 3,493,780,441 | 13,482,177,513 |
| 135 | 4. | Deductible VAT | | 906,673,464 | 419,500 |
| 137 | 5. | Other short-term assets | 12 | - | 99,405,521 |
| **200** | **B.** | **NON- CURRENT ASSETS** | | **107,560,798,173** | **99,158,250,938** |
| **220** | **I.** | **Fixed assets** | | **30,251,990,576** | **35,226,669,920** |
| 221 | 1. | Tangible fixed assets | 13 | 11,712,020,172 | 13,283,377,494 |
| *222* | - | *Cost* | | *54,833,959,695* | *57,471,581,138* |
| *223a* | - | *Accumulated depreciation* | | *(43,121,939,523)* | *(44,188,203,644)* |
| 227 | 2. | Intangible fixed assets | 14 | 18,539,970,404 | 21,943,292,426 |
| *228* | - | *Cost* | | *56,590,413,724* | *57,267,175,987* |
| *229a* | - | *Accumulated amortization* | | *(38,050,443,320)* | *(35,323,883,561)* |
| **240** | **II.** | **Construction in progress** | **15** | **21,042,776,000** | **6,479,616,000** |
| **250** | **III.** | **Other long-term assets** | | **56,266,031,597** | **57,451,965,018** |
| 251 | 1. | Long-term pledges, mortgages, deposits and collateral | 11 | 7,562,747,520 | 7,759,117,060 |
| 252 | 2. | Long-term prepaid expenses | 10 | 18,703,284,077 | 19,692,847,958 |
| 254 | 3. | Deposits to Settlement Assistance Fund | 16 | 20,000,000,000 | 20,000,000,000 |
| 255 | 4. | Other long-term assets | | 10,000,000,000 | 10,000,000,000 |
| **270** | | **TOTAL ASSETS** | | **27,566,961,471,493** | **23,031,886,181,781** |

# STATEMENT OF INTERIM FINANCIAL POSITION

*As at June 30, 2026*
*(continue)*

| Code | CAPITAL | Note | 30/06/2026 VND | 01/01/2026 VND |
|---|---|---|---|---|
| **300** | **C. LIABILITIES** | | **15,022,715,008,683** | **10,429,629,443,405** |
| **310** | **I. Current liabilities** | | **14,985,375,068,174** | **10,232,500,204,276** |
| 311 | 1. Short-term loans and debts | 17 | 13,473,670,000,000 | 8,220,000,000,000 |
| | 1.1 Short-term loans | | 13,473,670,000,000 | 8,220,000,000,000 |
| 316 | 2. Issued short-term bonds | 18 | 1,022,000,000,000 | 1,130,000,000,000 |
| 318 | 3. Payables for securities transaction activities | 19 | 3,250,000,000 | 14,293,772,000 |
| 320 | 4. Short-term trade payables | 20 | 25,225,876,089 | 452,938,064,699 |
| 321 | 5. Short-term advances from customers | | 2,593,772,727 | 2,694,818,181 |
| 322 | 6. Tax payables and statutory obligations | 21 | 200,952,878,810 | 142,220,560,569 |
| 323 | 7. Payables to employees | | 10,717,703,256 | 79,002,802,049 |
| 324 | 8. Employee benefits | | 3,635,215,297 | 3,164,218,147 |
| 325 | 9. Short-term accrued expenses | 22 | 99,206,762,466 | 81,535,524,472 |
| 328 | 10. Short-term deposits, collateral received | | 5,000,000,000 | 5,016,164,000 |
| 329 | 11. Other short-term payables | 23 | 15,977,904,130 | 13,214,572,613 |
| 331 | 12. Bonus and welfare fund | | 123,144,955,399 | 88,419,707,546 |
| **340** | **II. Long-term liabilities** | | **37,339,940,509** | **197,129,239,129** |
| 352 | 1. Long-term deposits, collateral received | | 25,000,000 | 25,000,000 |
| 356 | 2. Deferred tax payables | 40.2 | 37,314,940,509 | 197,104,239,129 |
| **400** | **D. OWNER'S EQUITY** | | **12,544,246,462,810** | **12,602,256,738,376** |
| **410** | **I. Owner's equity** | **24** | **12,544,246,462,810** | **12,602,256,738,376** |
| 411 | 1. Contributed legal capital | | 9,386,984,568,289 | 9,386,984,568,289 |
| 411.1 | 1.1 Contributed legal capital | | 8,994,622,200,000 | 8,994,622,200,000 |
| 411.1a | a. Ordinary shares with voting rights | | 8,994,622,200,000 | 8,994,622,200,000 |
| 411.2 | 1.2 Share Premium | | 392,362,368,289 | 392,362,368,289 |
| 412 | 2. Asset revaluation differences | | 428,772,502,175 | 754,381,924,130 |
| 417 | 3. Undistributed earnings | | 2,728,489,392,346 | 2,460,890,245,957 |
| 417.1 | 3.1 Realized earnings | | 2,383,946,469,152 | 1,497,064,889,439 |
| 417.2 | 3.2 Unrealized earnings | | 344,542,923,194 | 963,825,356,518 |
| **440** | **TOTAL LIABILITIES AND OWNER'S EQUITY** | | **27,566,961,471,493** | **23,031,886,181,781** |

# OFF-STATEMENT OF INTERIM FINANCIAL POSITION ACCOUNTS

| Code | | ITEMS | Note | 30/06/2026 | 01/01/2026 |
|---|---|---|---|---|---|
| | **A.** | **ASSETS OF THE SECURITIES COMPANY AND ASSETS MANAGED UNDER AGREEMENTS** | | | |
| 002 | 1. | Goods held under trust | | 1,500,000,000 | 1,500,000,000 |
| 003 | 2. | Receipt of collateral assets | | 6,903,330,000 | 6,903,330,000 |
| 004 | 3. | Bad debts written off | | 62,305,803,043 | 62,305,803,043 |
| 006 | 4. | Quantity of outstanding shares in circulation | | 899,462,220 | 899,462,220 |
| 008 | 5. | Financial assets listed/registered at the VSDC of the Company | 25 | 5,835,846,050,000 | 3,576,023,540,000 |
| 009 | 6. | The Company's non-traded financial assets deposited at the VSDC | 26 | 20,687,620,000 | 202,492,110,000 |
| 010 | 7. | The Company's awaiting financial assets | 27 | 338,220,000,000 | 226,912,000,000 |
| 012 | 8. | The Company's financial assets which are not deposited at the VSDC | 28 | 292,057,260,000 | 349,682,810,000 |
| | **B.** | **ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS** | | | |
| 021 | 1. | Financial assets listed/registered at the VSDC of investors | 29 | 53,696,588,370,000 | 64,624,098,660,000 |
| *021.1* | *a.* | *Unrestricted financial assets* | | *41,498,579,760,000* | *49,839,568,130,000* |
| *021.2* | *b.* | *Restricted financial assets* | | *1,344,850,940,000* | *2,798,734,370,000* |
| *021.3* | *c.* | *Mortgage financial assets* | | *5,082,669,830,000* | *8,032,270,540,000* |
| *021.4* | *d.* | *Blocked financial assets* | | *4,654,300,860,000* | *3,750,000,000,000* |
| *021.5* | *e.* | *Financial assets awaiting settlement* | | *1,116,186,980,000* | *203,525,620,000* |
| 022 | 2. | Non-traded financial assets deposited at the VSDC of investors | 30 | 532,566,630,000 | 303,736,250,000 |
| *022.1* | *a.* | *Unrestricted and non-traded financial assets deposited at the VSDC* | | *216,282,470,000* | *90,896,090,000* |
| *022.2* | *b.* | *Restricted and non-traded financial assets deposited at the VSDC* | | - | *211,800,000,000* |
| *022.3* | *c.* | *Non-traded and mortgage financial assets deposited at the VSDC* | | - | *1,040,160,000* |
| *022.4* | *d.* | *Non-traded and blocked financial assets deposited at the VSDC* | | *316,284,160,000* | - |
| 023 | 3. | Awaiting financial assets of investors | 31 | 248,907,370,000 | 202,400,120,000 |

# OFF-STATEMENT OF INTERIM FINANCIAL POSITION ACCOUNTS

| Code | | ITEM | Note | 30/06/2026 | 01/01/2026 |
|---|---|---|---|---|---|
| 026 | 4. | Investors' deposits | 32 | 1,591,405,016,205 | 1,486,042,954,183 |
| 027 | 4.1 | Investors' deposits for securities trading activities managed by the Company | | 966,395,774,183 | 810,146,338,381 |
| 028 | 4.2 | Investors' synthesizing deposits for securities trading activities | | 624,929,737,730 | 656,565,641,390 |
| 029 | 4.3 | Investors' deposits for securities transaction clearing and settlement | | 2,000,000 | 19,253,470,120 |
| *029.1* | *a.* | *Domestic investors' deposits for securities transaction clearing and settlement* | | *2,000,000* | *19,253,470,120* |
| 030 | 4.4 | Deposits of securities issuers | | 77,504,292 | 77,504,292 |
| 031 | 5. | Payables to investors - Investors' deposits for securities trading activities managed by the Company | 33 | 1,591,327,511,913 | 1,485,965,449,891 |
| *031.1* | *5.1* | *Payables to domestic investors for securities trading deposits managed by the Securities Company* | | *1,589,765,643,892* | *1,484,423,982,963* |
| *031.2* | *5.2* | *Payables to foreign investors for securities trading deposits managed by the Securities Company* | | *1,561,868,021* | *1,541,466,928* |
| 035 | 6. | Payables for dividend, principal and interest from bonds | | 77,504,292 | 77,504,292 |

| Ms. Le Thi Kim Anh | Ms. Pham Thi Thanh Hao | Ms. Bui Thi Hong Hanh | Mr. Nguyen Duy Linh |
|---|---|---|---|
| Preparer | Chief Accountant | Head of Finance Division | CEO |

*Hanoi, August 13, 2026*

# STATEMENT OF INTERIM COMPREHENSIVE INCOME

*First 6 months of 2026*

| Code | ITEMS | Note | First 6 months of 2026 VND | First 6 months of 2025 VND |
|---|---|---|---|---|
| | **I. OPERATING INCOME** | | | |
| 01 | 1.1 Gain from financial assets at fair value through profit and loss (FVTPL) | | 149,163,174,117 | 786,399,033,072 |
| 01.1 | a. Gain from disposal of financial assets at FVTPL | 35.a) | 1,086,432,045,894 | 394,985,605,358 |
| 01.2 | b. Gain from revaluation of financial assets at FVTPL | 35.b) | (1,177,710,200,717) | 281,333,265,081 |
| 01.3 | c. Dividend, interest income from financial assets at FVTPL | 35.c) | 240,441,328,940 | 110,080,162,633 |
| 02 | 1.2 Gain from held-to-maturity (HTM) investments | 35.c) | 846,825,992 | 455,479,452 |
| 03 | 1.3 Gain from loans and receivables | 35.c) | 588,621,479,455 | 280,643,471,722 |
| 04 | 1.4 Gain from available-for-sale (AFS) financial assets | 35.c) | - | 29,739,567,000 |
| 06 | 1.5 Revenue from brokerage services | | 181,339,649,836 | 123,425,765,673 |
| 07 | 1.6 Revenue from underwriting and issuance agent services | | 1,639,427,250 | 540,000,000 |
| 08 | 1.7 Revenue from securities investment advisory services | | 1,994,737,426 | 10,673,121,753 |
| 09 | 1.8 Revenue from securities custodian services | | 7,027,824,809 | 7,296,736,459 |
| 10 | 1.9 Revenue from financial advisory services | | 72,205,110,021 | 15,270,681,817 |
| 11 | 1.10 Revenue from other operating | 35.d) | 12,199,677,616 | 998,439,358 |
| **20** | **Total operating income** | | **1,015,037,906,522** - | **1,255,442,296,306** |
| | **II. OPERATING EXPENSES** | | | |
| 21 | 2.1 Loss from financial assets at fair value through profit and loss (FVTPL) | | 65,921,081,089 | 204,438,247,632 |
| 21.1 | a. Loss from disposal of financial assets at FVTPL | 35.a) | 462,516,674,695 | 256,310,520,765 |
| 21.2 | b. Loss from revaluation of financial assets at FVTPL | 35.b) | (398,638,468,773) | (53,851,405,129) |
| 21.3 | c. Transaction costs of acquisition of financial assets at FVTPL | | 2,042,875,167 | 1,979,131,996 |
| 24 | 2.2 Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans | | - | 432,361,398 |
| 26 | 2.3 Expenses for proprietary trading activities | | 7,431,506,624 | 7,294,039,715 |
| 27 | 2.4 Expenses for brokerage services | | 164,509,987,943 | 104,342,580,364 |
| 28 | 2.5 Expenses for underwriting and issuance agent services | | 2,929,292,753 | 1,203,330,764 |
| 29 | 2.6 Expenses for securities investment advisory | | - | 4,346,182,592 |
| 30 | 2.7 Expenses for securities custodian services | | 6,791,191,529 | 5,970,496,493 |
| 31 | 2.8 Expenses for financial advisory services | | 24,786,803,495 | 2,703,596,125 |
| 32 | 2.9 Expenses for other operating | 36 | (33,191,987,104) | 4,951,668,104 |
| **40** | **Total operating expenses** | | **239,177,876,329** | **335,682,503,187** |

# STATEMENT OF INTERIM COMPREHENSIVE INCOME

*First 6 months of 2026*

| Code | ITEMS | Note | First 6 months of 2026 VND | First 6 months of 2025 VND |
|---|---|---|---|---|
| | **III. FINANCIAL INCOME** | **37** | | |
| 42 | 3.1 Non-fixed dividend and interest income | | 2,173,560,653 | 1,424,990,940 |
| **50** | **Total financial income** | | **2,173,560,653** | **1,424,990,940** |
| | **IV. FINANCIAL EXPENSES** | **38** | | |
| 52 | 4.1 Borrowing costs | | 361,254,058,177 | 79,078,387,258 |
| 55 | 4.2 Other financial expenses | | 461,369,864 | - |
| **60** | **Total financial expenses** | | **361,715,428,041** | **79,078,387,258** |
| **62** | **V. GENERAL AND ADMINISTRATIVE EXPENSES** | **39** | **46,602,029,908** | **53,461,780,736** |
| **70** | **VI. OPERATING PROFIT** | | **369,716,132,897** | **788,644,616,065** |
| | **VII OTHER INCOME AND EXPENSES** | | | |
| 71 | 7.1 Other income | | 45,170,575 | 8,687,814 |
| 72 | 7.2 Other expense | | 49,668,536 | 1 |
| **80** | **Total other operating profit** | | **(4,497,961)** | **8,687,813** |
| **90** | **VII TOTAL PROFIT BEFORE TAX** | | **369,711,634,936** | **788,653,303,878** |
| 91 | 8.1 Realized profit | | 1,148,783,366,880 | 453,468,633,668 |
| 92 | 8.2 Unrealized profit | | (779,071,731,944) | 335,184,670,210 |
| **100** | **IX. CORPORATE INCOME TAX EXPENSES** | **40** | **62,112,488,547** | **143,161,324,496** |
| 100.1 | 9.1 Current corporate income tax expenses | 40.1 | 221,901,787,167 | 76,124,390,454 |
| 100.2 | 9.2 Deferred corporate income tax expenses | 40.2 | (159,789,298,620) | 67,036,934,042 |
| **200** | **X. PROFIT AFTER TAX** | | **307,599,146,389** | **645,491,979,382** |

# STATEMENT OF INTERIM COMPREHENSIVE INCOME

*First 6 months of 2026*

| Code | ITEMS | Note | First 6 months of 2026 VND | First 6 months of 2025 VND |
|---|---|---|---|---|
| **300** | **XI. OTHER COMPREHENSIVE INCOME AFTER TAX** | | | |
| 301 | 11. Gain/(Loss) from revaluation of AFS financial assets | | (325,609,421,955) | 181,285,787,100 |
| **400** | **Total other comprehensive income** | | **(325,609,421,955)** | **181,285,787,100** |
| **500** | **XII Revenue** | | - | - |
| 501 | 12. Earnings per share (VND/share) | 41 | 342 | 722 |

| | | | |
|---|---|---|---|
| **Ms. Le Thi Kim Anh** | **Ms. Pham Thi Thanh Hao** | **Ms. Bui Thi Hong Hanh** | **Mr. Nguyen Duy Linh** |
| Preparer | Chief Accountant | Head of Finance Division | CEO |

*Hanoi, August 13, 2026*

# STATEMENT OF INTERIM CASH FLOWS

***First 6 months of 2026***

***(Under indirect method)***

| Code | | ITEM | Note | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|---|---|---|
| | | | | VND | VND |
| | **I.** | **Cash flow from operating activities** | | | |
| ***01*** | ***1.*** | ***Profit before tax*** | | ***369,711,634,936*** | ***788,653,303,878*** |
| ***02*** | ***2.*** | ***Adjustments for*** | | ***318,140,026,635*** | ***83,965,703,034*** |
| 03 | - | Depreciation and amortisation | | 6,419,463,089 | 5,706,821,205 |
| 04 | - | Provisions | | (47,316,415,449) | 605,485,511 |
| 06 | - | Interest expense | | 361,254,058,177 | 79,078,387,258 |
| 07 | - | Gains/losses from investing activities | | (2,217,079,182) | (1,424,990,940) |
| 10 | ***3.*** | ***Increase in non-monetary expenses*** | | ***(398,638,468,773)*** | ***(53,851,405,129)*** |
| 11 | - | Loss from revaluation of financial assets at FVTPL | | (398,638,468,773) | (53,851,405,129) |
| 18 | ***4.*** | ***Decrease in non-monetary income*** | | ***1,177,710,200,717*** | ***(281,333,265,081)*** |
| 19 | - | Gain from revaluation of financial assets at FVTPL | | 1,177,710,200,717 | (281,333,265,081) |
| 30 | ***5.*** | ***Operating profit before changes in working capital*** | | ***(6,528,056,834,888)*** | ***(3,118,020,899,351)*** |
| 31 | - | Increase (decrease) in financial assets at FVTPL | | (821,187,356,280) | (694,756,999,301) |
| 32 | - | Increase (decrease) in held-to-maturity (HTM) investments | | (749,808,987,855) | - |
| 33 | - | Increase (decrease) in loans | | (2,624,348,137,997) | (2,081,454,366,166) |
| 34 | - | Increase (decrease) in available for sale financial assets (AFS) | | (207,317,573,155) | - |
| 35 | - | (-) Increase, (+) decrease in receivables from disposal of financial assets | | (285,737,800,000) | 144,441,080,000 |
| 36 | - | (-) Increase, (+) decrease in receivables and accrued dividends, interest on financial assets | | (121,603,689,413) | (53,831,329,030) |
| 37 | - | (-) Increase, (+) decrease in receivables of services provided by securities companies | | (3,862,313,385) | 2,944,464,783 |
| 39 | - | (-) Increase, (+) decrease other receivables | | (703,613,133,364) | (2,105,784) |
| 40 | - | Increase (decrease) other assets | | (909,674,000) | 13,568,524,959 |
| 41 | - | Increase (decrease) accrued expense (exclude interest expense) | | (7,520,003,599) | (1,446,529,162) |
| 42 | - | Increase (decrease) prepaid expense | | 10,977,960,953 | 3,538,345,511 |
| 43 | - | Corporate income tax paid | | (162,287,645,332) | (104,929,718,624) |
| 44 | - | Interest expense paid | | (336,062,816,584) | (69,243,579,036) |
| 45 | - | Increase (decrease) payables to supplier | | (432,508,383,010) | (214,638,882,900) |
| 46 | - | Increase (decrease) in welfare benefits | | 470,997,150 | 317,176,280 |
| 47 | - | Increase (decrease) taxes and other payables to State budget (exclude corporate income tax) | | (881,823,594) | 5,688,950,377 |
| 48 | - | Increase (decrease) payables to employee | | (68,285,098,793) | (47,114,317,065) |
| 50 | - | Increase, (decrease) other payables | | (8,296,604,483) | 7,700,125,709 |
| 52 | - | Other receipts from operating activities | | (5,274,752,147) | (28,801,739,902) |
| 60 | | ***Net cash flows from operating activities*** | | ***(5,061,133,441,373)*** | ***(2,580,586,562,649)*** |

# STATEMENT OF INTERIM CASH FLOWS

***First 6 months of 2026***

***(Under indirect method)***

| Code | ITEM | Note | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|---|---|
| | | | VND | VND |
| | **II. CASH FLOWS FROM INVESTING ACTIVITIES** | | | |
| 61 | 1. Cash spent on purchasing, constructing fixed assets, investment real estate and other assets | | (16,007,943,745) | (6,570,660,210) |
| 62 | 2. Proceeds from disposal and sale of property, plant and equipment, investment properties and other assets | | 43,518,529 | - |
| 65 | 3. Dividends and profits distributed from long-term financial investments | | 2,173,560,653 | 1,424,990,940 |
| 70 | ***Net cash flows from investing activities*** | | ***(13,790,864,563)*** | ***(5,145,669,270)*** |
| | **III CASH FLOWS FROM FINANCING ACTIVITIES** | | | |
| 73 | 2. Drawdown of borrowings | | 24,294,670,000,000 | 9,697,000,000,000 |
| 73.2 | 2.1 Drawdown of other borrowings | | 24,294,670,000,000 | 9,697,000,000,000 |
| 74 | 3. Payment of principal debt | | (19,149,000,000,000) | (7,001,000,000,000) |
| 74.3 | 3.1 Payment of principal of other debts | | (19,149,000,000,000) | (7,001,000,000,000) |
| 76 | 4. Dividends, profit paid to equity owners | | - | (31,287,310) |
| 80 | ***Net cash flows from financing activities*** | | ***5,145,670,000,000*** | ***2,695,968,712,690*** |
| 90 | **Net decrease/increase in cash and cash equivalents** | | **70,745,694,064** | **110,236,480,771** |
| 101 | **Cash and cash equivalents at the beginning of the period** | | **887,614,356,666** | **680,759,314,148** |
| 101.1 | - Cash | | 887,614,356,666 | 680,759,314,148 |
| 103 | **Cash and cash equivalents at the end of the period** | **4** | **958,360,050,730** | **790,995,794,919** |
| 103.1 | - Cash | | 958,360,050,730 | 790,995,794,919 |

| | | | |
|---|---|---|---|
| **Ms. Le Thi Kim Anh** | **Ms. Pham Thi Thanh Hao** | **Ms. Bui Thi Hong Hanh** | **Mr. Nguyen Duy Linh** |
| Preparer | Chief Accountant | Head of Finance Division | CEO |

*Hanoi, August 13, 2026*

# CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE INVESTORS

*First 6 months of 2026*

| Code | ITEM | Note | First 6 months of 2026 VND | First 6 months of 2025 VND |
|---|---|---|---|---|
| | **I. Cash flows from brokerage and trust activities of the investors** | | | |
| 01 | 1. Cash receipts from disposal of brokerage securities of customers | | 99,305,270,564,880 | 118,151,127,288,007 |
| 02 | 2. Cash payments for acquisition of brokerage securities of customers | | (91,499,149,751,992) | (109,570,997,238,673) |
| 07 | 3. Cash receipts for settlement of securities transaction of customers | | (7,694,466,018,845) | (7,522,971,330,910) |
| 11 | 4. Cash payments for custodian fees of customers | | (6,292,732,021) | (6,246,317,847) |
| 14 | 5. Cash receipt from securities issuers | | 1,886,562,994,852 | 5,717,051,514,151 |
| 15 | 6. Cash payments to securities issuers | | (1,886,562,994,852) | (5,717,051,514,151) |
| **20** | ***Net increase/decrease in cash during the period*** | | **105,362,062,022** | **1,050,912,400,577** |
| **30** | **II. Cash and cash equivalents of investors at the beginning of period** | | **1,486,042,954,183** | **719,318,035,298** |
| 31 | Cash at banks at the beginning of the period: | | 1,486,042,954,183 | 719,318,035,298 |
| 32 | - Investors' deposits managed by the Company for securities trading activities | | 810,146,338,381 | 493,252,007,646 |
| 33 | - Investors' synthesizing deposits for securities trading activities | | 656,565,641,390 | 225,988,523,360 |
| 34 | - Investors' deposits for securities transaction clearing and settlement | | 19,253,470,120 | - |
| 35 | - Deposits of securities issuers | | 77,504,292 | 77,504,292 |
| **40** | **III. Cash and cash equivalents of investors at the end of the period** | **32** | **1,591,405,016,205** | **1,770,230,435,875** |
| 41 | Cash at banks at the end of the period | | 1,591,405,016,205 | 1,770,230,435,875 |
| 42 | - Investors' deposits managed by the Company for securities trading activities | | 966,395,774,183 | 1,212,265,545,663 |
| 43 | - Investors' synthesizing deposits for securities trading activities | | 624,929,737,730 | 557,887,385,920 |
| 44 | - Investors' deposits for securities transaction clearing and settlement | | 2,000,000 | - |
| 45 | - Deposits of securities issuers | | 77,504,292 | 77,504,292 |

| | | | |
|---|---|---|---|
| **Ms. Le Thi Kim Anh** | **Ms. Pham Thi Thanh Hao** | **Ms. Bui Thi Hong Hanh** | **Mr. Nguyen Duy Linh** |
| Preparer | Chief Accountant | Head of Finance Division | CEO |

*Hanoi, August 13, 2026*

# STATEMENT OF CHANGES IN OWNERS' EQUITY

*First 6 months of 2026*

| ITEMS | Note | Beginning balance | | Increase/ Decrease | | | | Ending balance | |
|---|---|---|---|---|---|---|---|---|---|
| | | 01/01/2025 | 01/01/2026 | First 6 months of 2025 | | First 6 months of 2026 | | 30/06/2025 | 30/06/2026 |
| | | | | Increase | Decrease | Increase | Decrease | | |
| | | VND | VND | VND | VND | VND | VND | VND | VND |
| 1. Contributed legal capital | | 8,853,320,430,800 | 9,386,984,568,289 | 813,054,720,000 | 329,390,582,511 | - | - | 9,336,984,568,289 | 9,386,984,568,289 |
| 1.1 Ordinary shares with voting rights | | 8,131,567,480,000 | 8,994,622,200,000 | 813,054,720,000 | - | - | - | 8,944,622,200,000 | 8,994,622,200,000 |
| 1.2 Share Premium | | 721,752,950,800 | 392,362,368,289 | - | 329,390,582,511 | - | - | 392,362,368,289 | 392,362,368,289 |
| 2. Charter capital supplementary reserve fund | | 77,136,777,489 | - | - | 77,136,777,489 | - | - | - | - |
| 3. Asset revaluation differences | | (96,688,867,720) | 754,381,924,130 | 259,020,544,200 | 77,734,757,100 | 19,611,411,128 | 345,220,833,083 | 84,596,919,380 | 428,772,502,175 |
| 4. Undistributed earnings | | 2,377,396,869,816 | 2,460,890,245,957 | 645,491,979,382 | 1,259,684,108,000 | 926,881,579,713 | 659,282,433,324 | 1,763,204,741,198 | 2,728,489,392,346 |
| 4.1 Realized earnings | | 2,014,523,340,470 | 1,497,064,889,439 | 377,344,243,214 | 1,259,684,108,000 | 926,881,579,713 | 40,000,000,000 | 1,132,183,475,684 | 2,383,946,469,152 |
| 4.2 Unrealized earnings | | 362,873,529,346 | 963,825,356,518 | 268,147,736,168 | - | - | 619,282,433,324 | 631,021,265,514 | 344,542,923,194 |
| **TOTAL** | | **11,211,165,210,385** | **12,602,256,738,376** | **1,717,567,243,582** | **1,743,946,225,100** | **946,492,990,841** | **1,004,503,266,407** | **11,184,786,228,867** | **12,544,246,462,810** |
| **II. Other comprehensive income** | | | | | | | | | |
| 1. Gain/Loss from revaluation of financial assets at AFS | | (96,688,867,720) | 754,381,924,130 | 259,020,544,200 | 77,734,757,100 | 19,611,411,128 | 345,220,833,083 | 84,596,919,380 | 428,772,502,175 |
| **TOTAL** | | **(96,688,867,720)** | **754,381,924,130** | **259,020,544,200** | **77,734,757,100** | **19,611,411,128** | **345,220,833,083** | **84,596,919,380** | **428,772,502,175** |

| | | | |
|---|---|---|---|
| **Ms. Le Thi Kim Anh** | **Ms. Pham Thi Thanh Hao** | **Ms. Bui Thi Hong Hanh** | **Mr. Nguyen Duy Linh** |
| Preparer | Chief Accountant | Head of Finance Division | CEO |

*Hanoi, August 13, 2026*

# NOTES TO THE FINANCIAL STATEMENTS

*First 6 months of 2026*

## 1 . BACKGROUND

### 1.1 . Forms of Ownership

Saigon - Hanoi Securities Joint Stock Company was established and operates under Securities Business License No. 66/UBCK-GP, issued by the State Securities Commission on November 15, 2007. The most recent amended license, No. 75/GPDC-UBCK, was issued by the State Securities Commission on June 23, 2026. The company is also registered under Joint Stock Company Enterprise Registration Certificate No. 0102524651, initially issued by the Hanoi Department of Planning and Investment on November 15, 2007, and most recently amended on July 21, 2026.

The Company's head office is located at: No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.

Company's Charter capital under Business License: VND 8,994,622,200,000; Contributed charter capital as at June 30, 2026: VND 8,994,622,200,000; Equivalent to 899,462,220 shares with the price of VND 10,000 per share.

The total number of employees of the Company as at June 30, 2026 is: 461 people (as at January 01, 2026: 392 people).

The Company's member entities are as follows:

| Name of member entities | Address |
|---|---|
| Saigon – Hanoi Securities Joint Stock Company – Hanoi Branch | Floors 1-5 Unimex Hanoi Building, 41 Ngo Quyen, Cua Nam Ward, Hanoi City |
| Ho Chi Minh City Branch – Saigon – Hanoi Securities Joint Stock Company | 6th Floor, HDTC Office Building, 36 Bui Thi Xuan Street, Ben Thanh Ward, Ho Chi Minh City |
| Da Nang Branch – Saigon – Hanoi Securities Joint Stock Company | 2nd Floor, SHB Da Nang Building, 06 Nguyen Van Linh Street, Hai Chau Ward, Da Nang City |
| Hai Phong Representative Office | 4th Floor, No. 32 Tran Phu Building, Gia Vien Ward, Hai Phong City |
| Can Tho Representative Office (i) | 15th Floor, SHB Can Tho Building, No. 16-18 Hoa Binh Boulevard, Ninh Kieu Ward, Can Tho City |

(i): During the period, the Can Tho Representative Office was established under the Representative Office Registration Certificate No. 0102524651-007, first registered on March 03, 2026.

### 1.2 . Business field

The Company's business activities include: securities brokerage; principal trading; securities investment advisory; financial advisory; securities underwriting and depository services and other financial services.

### 1.3 . Operations of the company in the fiscal year affecting the financial statements

During the period, the securities market faced significant challenges, which had a substantial impact on the Company's proprietary trading activities. As a result, the performance of the proprietary trading activities decreased compared to the previous period, leading to a decline in the Company's overall business performance.

## 2 . ACCOUNTING SYSTEM AND ACCOUNTING POLICY

### 2.1 . Accounting period and accounting monetary unit

Annual accounting period commences from 1st January and ends as at 31st December.

The Company maintains its accounting records in VND.

### 2.2 . Accounting Standards and Accounting system

*Accounting System*

The Company applies the accounting system applicable to securities companies issued by the Ministry of Finance in accordance with Circular No. 210/2014/TT-BTC dated December 30, 2014 ("Circular 210"), providing guidance on accounting systems applicable to securities companies and Circular No. 334/2016/TT-BTC dated December 27, 2016 ("Circular 334") amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210. These Circulars provide regulations related to accounting documents, accounting account system as well as methods of preparation and presentation of financial statements applicable to securities companies.

*Announcement on compliance with Vietnamese standards and accounting system*

The Company applies Vietnamese Accounting Standards and supplement documents issued by the State. Financial statements are prepared in accordance with regulations of each standard and supplement documents as well as with current accounting system.

*Form of accounting record*

The Company is applying accounting record by computer.

### 2.3 . Basis for preparation of Financial Statements

Financial Statements of the Company are prepared based on summarization of transactions incurred and recorded into accounting books of dependent accounting entities and the head office of the Company. The intra-group balances and transactions related to assets, equity, receivables and payable are eliminated in full.

### 2.4 . Accounting estimates

The preparation of Financial Statements in conformity with Vietnamese Accounting Standards, Vietnamese Corporate Accounting System and legal regulations relating to preparation and presentation of Financial Statements requires the Board of Management to make estimates and assumptions that affect the reported amounts of liabilities, assets and disclosures of contingent liabilities and assets at the reporting date and the reported amounts of revenues and expenses during the period.

The estimates and assumptions that have a material impact in the Financial Statements include:

- Provision for doubtful debts;
- Estimate of prepaid expense allocation;
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Estimated income tax.

Such estimates and assumptions are continually evaluated. They are based on historical experiences and other factors, including expectations of future events that may have a financial impact on the Company and that are assessed by the Board of Management to be reasonable under the circumstances.

**2.5 . Cash**

Cash are operating bank deposits of the securities company.

Deposits for clearing payment for securities transactions are amounts ready for clearing and settlement of the Company and investors at T + x at the request of the Vietnam Securities Depository Center (VSDC). It may be opened at the designated bank to make payment for the purchases or sale of securities according to the net deduction result.

Cash deposited by Investors for securities trading and cash deposited by securities issuers are presented at the non-financial statements (Off - statement of financial accounts).

**2.6 . Financial assets and Financial liabilities**

*a) Initial recognition*

Financial assets

Financial assets of the Company including cash and cash equivalents, financial assets at fair value through profit and loss (FVTPL), held-to-maturity investments (HTM), loans, available for sale financial assets (AFS) and receivables. At initial recognition, financial assets are identified by purchasing price/issuing cost plus other expenses directly related to the purchase and issuance of those assets, except financial assets at fair value through profit and loss (FVTPL) are identified by purchasing price/issuing cost.

Financial liabilities

Financial liabilities of the Company including loans, trade payables and other payables, accrued expenses. At initial recognition, financial liabilities are determined by issuing price plus other expense directly related to the issuance of those liabilities.

*b) Classification principles*

Financial assets at fair value through profit and loss (FVTPL): financial asset is classified as FVTPL if it was held for the purpose of selling or repurchasing in financial market through researching and analyzing with profit-taking expectation. The other financial assets are not classified to FVTPL when they are sold, they must be reclassified to FVTPL.

Financial assets FVTPL is a debt instrument at maturity which must be recognized as receivables and provision as doubtful debts (if any).

**Held-to-maturity financial assets (HTM):** are non-derivative financial assets with fixed or determinable payments and fixed maturity that the Company has the positive intention and ability to hold to maturity other than:

- Non-derivative financial assets have been classified as at fair value through profit / loss (FVTPL);
- Non-derivative financial assets have been classified as available for sale (AFS) by the Company;
- Non-derivative financial assets satisfy the definition of loans and receivables.

After initial recognition, held-to-maturity financial assets (HTM) are subsequently measured at amortized cost using the effective interest rate method.

**Loans:** are non-derivative financial assets with fixed or identifiable payments and not listed on the market.

Types of loan commitments made:

- Margin contract;
- Prepaid of selling securities contract.

After initial recognition, loans are measured at amortized cost using the real interest rate method, except for loans to financial assets recognized at fair value through profit or loss; Financial liabilities arising from the transfer a financial asset that are not eligible for discontinuance or when applicable in accordance with the continued relevant regulations; financial guarantee contracts.

**Available for sale financial assets (AFS):** are the non-derivative financial assets that are determined as available for sale or are not classified as:

- Loans or receivables;
- Held to maturity investments;
- Financial assets at fair value through profit and loss (FVTPL).

Financial assets that are invested by the Company but have no short-term investment objectives and long-term objectives have not been identified. Therefore, this is a limited financial asset classified in the Company's operations.

**Financial liabilities recognized through profit or loss:** are financial liabilities that meet one of the following conditions:

- Financial liabilities are classified by The Board of Management into the holding group for business;
- At the time of initial recognition, the Company classified financial liabilities into groups that recognized through profit or loss.

**Financial liabilities recognized by amortized value:** financial liabilities are not classified as financial liabilities recognized through profit or loss.

*c) Revalue financial asset principles*

Revaluation of financial assets FVTPL and AFS at market value or fair value is according to the method of valuation in accordance with the law. In case, there is no market prices at the most recent trading date, the Company uses fair value to revalue its financial assets. The fair value is determined on the base of respect for the principle, method or model of valuation theory of financial assets approved by the Board of Management.

The fair value/market value of financial assets is determined in accordance as follows:

- The market value of the securities listed on the Hanoi Stock Exchange and the Ho Chi Minh City Stock Exchange is the closing price of the last trading day counted to the date of revaluation;
- For securities of unlisted, the Company registered for trading on unlisted public listed companies (UPCom), the market value is determined as the closing price at the last trading day counts until the date of revaluation;

- For unlisted securities not registered for trading on the Unlisted Public Company Exchange (UPCom), the basis for revaluation is the price obtained from reference sources that the Board of Management assesses as reflecting the market price of these securities, or based on the fair value determined according to principles, methods, or theoretical models of financial asset valuation after written approval by the Board of Management.

For securities without reference from the above sources, the Company has not properly measured the fair values of these securities because Vietnam Accounting Standards and Vietnamese Accounting System applied for securities companies do not have specific guidance on the determination of fair value. Accordingly, fair value is estimated at the original cost of the investment. In case, securities show signs of a decline in price, the Company will evaluate the possibility and extent of a decrease in price based on considering the financial position and book value of the issuer as at the end of the accounting period.

The difference in increase/decrease dues to revaluate FVTPL are recorded according to the principle of non-offset and presented in the Statement of Comprehensive Income on 02 items: the item "Loss from financial assets at fair value through profit and loss (FVTPL)" - details "Loss from revaluation of financial assets at FVTPL" (if the assessment decreases) and the item "Gain from financial assets at fair value through profit and loss (FVTPL)" - Details "Gain from revaluation of financial assets at FVTPL" (if the assessment increases).

The difference in revaluation according to market price or according to the most accurate value (in case there is no market price) of financial assets recorded through FVTPL profit/loss in the securities company's financial asset list at the end of the accounting period, it is separately recorded on Account level 2 "Revaluation difference" of Account 121 - "Financial assets recorded through profit/loss" without recording increases or decreases in the purchase price of financial assets on the "Purchase Price" Account and are specifically determined for each revaluation as follows:

- At the first revaluation period, fair value of re-evaluating financial assets recorded through FVTPL profit/loss on the List of financial assets of securities companies are recorded to Account 1212 "Re-evaluation difference re " is the difference between the revaluation of financial assets at fair value through profit or loss at fair value at the time of revaluation at market value or fair value and initial purchase price of financial assets recorded through FVTPL profit/loss on the List of financial assets of securities companies.

- At the second re-evaluation period onwards, the revaluation value of financial assets recorded via FVTPL profit/loss on the List of financial assets of securities companies are recorded to Account 1212 "revaluation" means the difference between the purchase price of financial assets recorded via FVTPL profit/loss and revaluation value at market value or fair value this period. Differences between assessments are recorded in Account 51112 "Increase in revaluation of financial assets is recognized by profit/loss of FVTPL" or Account 63213 "Reduction in revaluation of assets financial assets recognized through profit/loss FVTPL".

Differences in the increase or decrease due to revaluation of financial assets recorded through profit/loss of FVTPL on the List of financial assets of securities companies are recorded on the principle of non-clearing and presented in the Income Statement , according to 2 indicators:

- Decreasing difference due to revaluation of financial assets recorded via FVTPL profit/loss reflected in the "Loss" item and transaction costs of financial assets, FVTPL proprietary trading, details " The difference in revaluation of financial assets is recognized though profit/loss " FVTPL.
- Increased difference due to revaluation of financial assets recorded though profit/loss FVTPL reflected in the item "Income", details "Difference in revaluation - Financial assets recognized in over profit/loss".

The differences increased or decreased due to revaluation of AFS are recorded according to the principle of no offsetting and are recorded directly into equity of the Financial Statement Positon at the item "Differences in asset evaluation according to fair value".

Held-to-maturity financial assets are subjected to an assessment for impairment at the financial statements date. Provision is made for these investments when there is any objective evidence that the investment is irrecoverable or there is uncertainity of recoverability as a result of one or more loss events that affected adversely on estimated future cash flows of HTM investments. Objective evidence of impairment may include a drop in the market value/fair value (if any) of the impaired debt, indications that the debtor or a group of debtors are experiencing significant financial difficulty, default or delinquency in interest or principal payments, the possibility that they will enter bankruptcy or other financial reorganziation and where observable data indicate that there is a measurable decrease in the estimated future cash flows, such as changes in repayment conditions, economic conditions that correlate with defaults. When there is any evidence of impairment, provision is made on the basis of the difference between the amortized value and the fair value at the assessment date. Any increase or decrease in the balance of provision is recognized in the income statement under "Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans".

Loans are made provision of impairment at the Statement of Financial Position date. Provision for loans is made on the basis of the estimated loss, calculated as the difference between the market value of the security used as collateral for the loan and the balance of the loan. Increases and decreases of provision are recognized in the Statement of Comprehensive Income on the "Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans".

## 2.7 . Short-term and long-term deposits received

Deposits received are recording amounts enterprises received deposits related to business to be performed in compliance with regulations of law in force. Deposits received are not under assets of the Company, the Company has to manage separately from monetary assets of the Company.

## 2.8 . Short-term and long-term receivables

**Receivables from disposal of financial assets:** reflects the total value of receivables from the sale of financial assets in the Company's financial asset portfolio (not through the Stock Exchanges), including the maturity value of the financial assets or liquidation value of these financial assets.

**Receivables from and accruals for dividend and interest income:** reflecting receivables from and accruals for dividend and interest income belonging to the Company's financial asset list.

**Receivables of services rendered by the Company:** reflecting receivables of the Company with the Stock Exchange, the Vietnam Securities Depository (VSDC), the Investors are clients of the Company, with Securities issuing organizations or underwriters of securities and receivables from securities trading activities.

Receivables are tracked in detail by receivable term, receivable object, receivable currency type, and other factors according to the Company's management needs. Receivables are classified as current and non-current assets in the statement of finanical position based on their remaining maturity as at the reporting date.

**Provision for impairment of receivables:** The provision for doubtful debts is made for receivables that are overdue under an economic contract, a loan agreement, a contractual commitment or a promissory note and for receivables that are not due but difficult to be recovered. Accordingly, the provisions for overdue debts shall be based on the due date stipulated in the initial sale contract, exclusive of the debt rescheduling between contracting parties and the case where the debts are not due but the debtor is in bankruptcy, in dissolution, or missing and making fleeing.

The level of provision for doubtful receivables is determined according to Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on August 08, 2019 and Circular 24/2022/TT-BTC issued by the Ministry of Finance on April 07, 2022. Accordingly, the provision rates for overdue receivables are as follows:

| Overdue period | Provision rate |
|---|---|
| From over six (06) months to less than one (01) year | 30% |
| From one (01) year to less than two (02) years | 50% |
| From two (02) years to less than three (03) years | 70% |
| From three (03) years and above | 100% |

**2.9 . Fixed assets**

Fixed assets (tangible and intangible) are initially stated at the historical cost. During the using time, fixed assets (tangible and intangible) are recorded at cost, accumulated depreciation and carrying amount.

*Value after initial recognition*

If these costs incurred after initial recognition increase the future economic benefits expected to be obtained from the use of tangible fixed assets beyond the standard operating level as initially assessed, these costs are capitalized as an additional cost of tangible fixed assets.

Other costs incurred after fixed assets have been put into operation, such as repair, maintenance and overhaul costs, are recorded in the income statement in the period in which the costs are incurred.

Depreciation is provided on a straight-line basis. Annual rates calculated to write off the cost of each asset evenly over its expected useful life as follows:

| | |
|---|---|
| - Machinery, equipment | 03 - 07 years |
| - Transportation equipment | 06 years |
| - Office equipment and furniture | 04 - 05 years |
| - Management software | 03 - 05 years |

**2.10 . Construction in progress**

Construction in progress represents tangible fixed assets purchasing and under construction which have not yet been completed as at the end of the accounting period and is recognised at historical cost. This includes costs of construction, installation of equipment and other direct costs. Construction in progress is not depreciated until such time as the relevant assets are completed and put into use.

**2.11 . Operating lease**

Operating leases is fixed asset leasing in which a significant portion of the risks and rewards of ownership are retained by the lessor. Payments made under operating leases are charged to income statement on a straight-line basis over the period of the lease.

**2.12 . Prepaid expenses**

Expenses incurred that relate to the business results of several accounting periods are recorded as prepaid expenses to be gradually allocated to business results in subsequent accounting periods.

The calculation and allocation of long-term prepaid expenses into operating expenses of each accounting period is based on the nature and extent of each type of expense in order to select an appropriate method and basis of allocation.

The Company's prepaid expenses include:

- Tools and supplies, including assets held by the Company for business with the cost of each asset which is less than VND 30 million, are ineligible for recording as fixed assets according to current regulations. The cost of tools and supplies are allocated on a straight-line basis from 03 months to 36 months.

- Office rental costs are allocated according to the straight-line method.

- Other prepaid expenses are recorded based on historical costs and allocated on a straight-line basis over their useful lives from 03 months to 36 months.

## 2.13 . Short-term and long-term payables

Payables is presented according to term of payables, details for every entity, details for each type of currency and the other factors due to the management of the Company. The payables are classified as short-term and long-term in the Financial Statements based on the remaining maturities of the payables at the reporting date.

**Loans**: reflects the situation of bond issuance and bond payment; reflect the temporary borrowings and repayment the loans of the Company to the Bank, Vietnam Securities Depository Center, Settlement Assistance Fund or other borrowers in accordance with the regulations on lending activities applicable to securities companies.

**Payables for securities transaction activities:** reflect the payment situation about Fees for securities trading activities, Securities services for the Stock Exchange, Vietnam Securities Depository (VSDC), payable to the Securities release agent.

**Payables to a securities issuing organization:** reflecting the Securities Issuing Organization payable's receipt and payment of disposing underwriting securities by The Company in the primary or secondary issuing company Primary or secondary securities, including the circumstance which the issued company disposed securities through agents.

## 2.14 . Borrowing costs

Borrowing costs are recognized as operating expenses in the period in which they are incurred, except for those which are directly attributable to the construction or production of a qualifying asset, which are capitalized as part of the cost of that asset in accordance with VAS No. 16 "Borrowing costs".

## 2.15 . Accrued expenses

Accrued expenses include payables for goods or services received from suppliers or provided to customers during the reporting period, but not yet actually paid, and other payables such as interest expense payable, fees payable to trading exchanges, etc., which are recorded as operating expenses of the accounting period.

The recording of accrued expenses as operating expenses during the period shall be carried out under the matching principle between revenues and expenses during the accounting period. Accrued expenses are settled with actual expenses incurred. The difference between accrued and actual expenses is reverted.

## 2.16 . Owner's equity

Owner's equity is stated at actually contributed capital of owners.

Share premium is recorded at the difference between the par value with costs directly attributable to the issuance of shares and issue price of shares (including the case of re-issuing treasury shares) and can be a positive premium (if the issue price is higher than par value and costs directly attributable to the issuance of shares) or negative premium (if the issue price is lower than par value and costs directly attributable to the issuance of shares).

Differences arising from asset revaluation shall be recorded when having the decision of State on asset revaluation; or when carrying out the equalization of State-owned enterprises and other cases in accordance with the provisions of the law (if any).

Undistributed profits of the Company include realized profits and unrealized profits. Accumulated realized profit of the Company at the end of the previous period is the basis for distributing profit to the owner. Accumulated unrealized profit at the end of the previous period is not the basis for distribution to the owner.

Unrealized profit of the accounting period is the difference between the total value of reassessed gains and losses of FVTPL financial assets or other financial assets included in the Statement of Comprehensive Income under the category of the Company's financial assets, and deferred tax expenses/income arising during the period (if any).

Realised profit during the period is the net difference between total revenue and income, and total expenses in the statement of comprehensive income of the Company. The profit is used to allocate for the owner will not contain losses realized at the beginning and losses not yet realized until distributing of interest to the owners. The distribution of the Company's profits to the owner must be transparent and in accordance with the securities law and other relevant laws applicable to the securities company, Charter of the securities company, Resolution of the General Meeting of Shareholders. Profits have distributed income to capital contributing members or shareholders after subtracting the tax liabilities to be calculated on the income they are entitled to.

On December 17, 2021, the Ministry of Finance issued Circular No. 114/2021/TT-BTC repealing Circular No. 146/2014/TT-BTC of the Minister of Finance guiding the financial regimes for securities companies and fund management companies. Accordingly:

- For the balance of supplementary capital reserve made in accordance with Circular No. 146/2014/TT-BTC: Use to supplement charter capital according to current regulations;
- For the balance of the financial and operational risk reserve made in accordance with Circular No. 146/2014/TT-BTC: Use to supplement charter capital or use according to the decision of the General Meeting of Shareholders, the Members' Council or the Company's Chairman according to current regulations.

Dividends to be paid to shareholders are recognised as a payable in Statement of Financial position after the announcement of dividend payment from the Board of Directors and announcement of cut-off date for dividend payment of Vietnam Securities Depository and Clearing Corporation.

## 2.17 . Revenue

Revenue from rendering of services is recognized when the outcome of that transaction can be measured reliably. Where a transaction involving the rendering of services is attributable to several periods, each period's revenue should be recognized by reference to the stage of completion at the balance sheet date. The outcome of a transaction can be estimated reliably when all the following conditions are satisfied:

*Rendering of services*

- The stage of completion of the transaction at the date of the Statement of Financial Position can be measured reliably.

*Income from securities trading*

Income from disposing of proprietary financial assets FVTPL is determined as the difference between the selling price and the cost of the number of FVTPL financial assets sold. Income from sale of financial assets is realized income.

Income from an increasing revalue of FVTPL proprietary financial assets at fair value. Income from revaluation financial asset in FVTPL proprietary financial assets are unrealized income.

Income derived from FVTPL, HTM, loans including: loan interest arising on loans in accordance with the Law on Securities; Dividends, dividends distributed from stock, bond interest; Interest derived from fixed deposits.

Dividends and dividends arising from financial assets belonging to the Company's portfolio: FVTPL, HTM, and AFS are recognized when the Company is entitled to receive dividends from the ownership of the shares already established.

**2.18 . Operating expenses and general and administrative expenses**

Costs are recognized into operating costs when it may decrease economic benefits at the generating time or it may be determined in a certain way, no distinction it was paid or not.

**2.19 . Financial income, financial expense**

Financial income is revenue from interest on non-fixed bank deposits. Financial expenses comprise interest expenses and other financial expenses.

**2.20 . Taxation**

a) Deferred income tax liabilities

Deferred tax liabilities are determined based on taxable temporary differences.

Deferred income tax liabilities are measured based on current corporate income tax rate; tax rates and tax laws used to compute the amount are those that are enacted as at the end of the accounting period.

b) Current corporate income tax expenses and Deferred corporate income tax expenses

Current corporate income tax expenses are determined based on taxable income during the period and current corporate income tax rate.

Deferred corporate income tax expenses are determined based on deductible temporary differences, the taxable temporary differences and corporate income tax rate.

Current corporate income tax expenses and deferred corporate income tax expenses are not offset against each other.

c) Current corporate income tax rate

The Company is subject to corporate income tax of 20% for the accounting period from January 01, 2026 to June 30, 2026.

**2.21 . Earnings per share**

Basic earnings per share amounts are calculated by dividing net profit or loss after tax for the period attributable to ordinary shareholders of the Company (after adjusting for the bonus and welfare fund) by the weighted average number of ordinary shares outstanding during the period.

## 2.22 . Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. The Company's related parties include:

- Companies, directly or indirectly through one or more intermediaries, having control over the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, the close family members of these individuals;
- Enterprises that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises;
- Other entities and individuals determined to be related parties in accordance with current regulations.

In considering each relationship of related parties to serve the preparation and presentation of the Interim Financial Statements, the Company pays attention to the nature of the relationship rather than the legal form of that relationship.

## 2.23 . Segment information

A segment is a distinguishable component of the Company that is engaged in providing an individual or group of related products or services (business segment), or providing products or services within a particular economic environment (geographical segment). Each segment is subject to risks and returns that are different from other components.

Segment information should be prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the Company in order to help users of financial statements better understand and make more informed judgments about the Company as a whole.

## 3 . VALUE OF SECURITIES TRANSACTION DURING THE PERIOD

| | Volume of securities transaction during the period | Value of securities transaction during the period |
|---|---|---|
| | Unit | VND |
| **Securities company** | **662,701,328** | **66,922,545,453,628** |
| - Shares | 183,263,402 | 6,499,519,674,800 |
| - Bonds | 479,437,926 | 60,423,025,778,828 |
| **Investors** | **4,896,991,130** | **203,890,778,560,732** |
| - Shares | 4,591,241,790 | 123,341,259,961,340 |
| - Bonds | 287,052,281 | 77,901,414,173,792 |
| - Other securities | 18,697,059 | 2,648,104,425,600 |
| | **5,559,692,458** | **270,813,324,014,360** |

## 4 . CASH

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Bank deposits for the Company's operations | 956,645,877,933 | 869,503,878,471 |
| Cash at bank for securities transaction compensation payment | 1,714,172,797 | 18,110,478,195 |
| | **958,360,050,730** | **887,614,356,666** |

## 5 . FINANCIAL ASSETS

### a) Financial assets at fair value through profit and loss (FVTPL)

| | 30/06/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Book value | Fair value | Book value | Fair value |
| | VND | VND | VND | VND |
| Listed shares | 2,442,548,568,562 | 2,740,944,800,550 | 3,176,653,113,013 | 4,750,439,216,700 |
| Shares on UPCOM | 168,112,287,118 | 197,950,921,200 | 312,074,466,319 | 265,418,995,300 |
| Investment trust securities portfolio | 24,590,689,655 | 22,805,000,000 | 39,773,000,000 | 38,125,500,000 |
| Public fund certificate | 40,000,000,000 | 41,911,058,868 | 40,000,000,000 | 42,692,379,269 |
| Unlisted and delisted securities | 434,469,486,075 | 297,393,849,763 | 1,139,019,577,136 | 596,727,557,664 |
| Listed bonds | 1,604,792,215,167 | 1,541,404,657,688 | 1,866,066,167,029 | 1,787,151,448,000 |
| Unlisted bonds | 6,489,260,361,100 | 6,489,260,361,100 | 3,152,287,061,550 | 3,152,287,061,550 |
| Money market instruments | 2,000,000,000 | 2,000,000,000 | 658,712,866,350 | 658,712,866,350 |
| | **11,205,773,607,677** | **11,333,670,649,169** | **10,384,586,251,397** | **11,291,555,024,833** |

### b) Available for sale financial assets (AFS)

| | 30/06/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Book value | Fair value | Book value | Fair value |
| | VND | VND | VND | VND |
| Listed shares | 930,556,321,324 | 1,418,006,484,550 | 723,238,748,169 | 1,536,298,333,350 |
| | **930,556,321,324** | **1,418,006,484,550** | **723,238,748,169** | **1,536,298,333,350** |

### c) Held-to-maturity investments (HTM)

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Bonds | 749,808,987,855 | - |
| | **749,808,987,855** | **-** |

### d) Loans

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Margin operation | 11,417,441,456,788 | 8,825,426,324,165 |
| Prepaid of selling securities operation | 304,630,166,666 | 272,297,161,292 |
| | **11,722,071,623,454** | **9,097,723,485,457** |

**e) . Fluctuation of market value**

| | Book value | | Market value | | Increase | | Decrease | | Revaluation value | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 |
| | | | | | VND | VND | VND | VND | VND | VND |
| **FVTPL** | **11,205,773,607,677** | **10,384,586,251,397** | **11,333,670,649,169** | **11,291,555,024,833** | **532,863,845,497** | **1,710,574,046,214** | **(404,966,804,005)** | **(803,605,272,778)** | **11,333,670,649,169** | **11,291,555,024,833** |
| Listed shares | 2,442,548,568,562 | 3,176,653,113,013 | 2,740,944,800,550 | 4,750,439,216,700 | 449,662,546,804 | 1,667,932,751,493 | (151,266,314,816) | (94,146,647,806) | 2,740,944,800,550 | 4,750,439,216,700 |
| *FRT* | 152,471,812,931 | 22,543,890,064 | 132,609,000,000 | 35,382,912,500 | - | 12,839,022,436 | (19,862,812,931) | - | 132,609,000,000 | 35,382,912,500 |
| *VPB* | 24,429,453,931 | 69,057,535,000 | 22,302,000,000 | 61,445,655,000 | - | - | (2,127,453,931) | (7,611,880,000) | 22,302,000,000 | 61,445,655,000 |
| *CTG* | 128,798,657,681 | 153,130,128,394 | 123,937,768,150 | 161,200,217,750 | - | 8,070,089,356 | (4,860,889,531) | - | 123,937,768,150 | 161,200,217,750 |
| *HPG* | 133,374,805,278 | 190,690,896,824 | 127,008,300,000 | 187,704,000,000 | - | - | (6,366,505,278) | (2,986,896,824) | 127,008,300,000 | 187,704,000,000 |
| *Others* | 2,003,473,838,741 | 2,741,230,662,731 | 2,335,087,732,400 | 4,304,706,431,450 | 449,662,546,804 | 1,647,023,639,701 | (118,048,653,145) | (83,547,870,982) | 2,335,087,732,400 | 4,304,706,431,450 |
| Shares trade on UPCOM | 168,112,287,118 | 312,074,466,319 | 197,950,921,200 | 265,418,995,300 | 41,677,948,740 | 13,641,987,385 | (11,839,314,658) | (60,295,695,043) | 197,950,921,200 | 265,420,758,661 |
| *VGI* | 18,732,707,776 | 68,150,818,363 | 21,120,000,000 | 63,273,960,000 | 2,387,292,224 | - | - | (4,876,858,363) | 21,120,000,000 | 63,273,960,000 |
| *KTL* | 55,114,674,800 | 55,114,674,800 | 68,934,106,200 | 51,492,946,800 | 13,819,431,400 | - | - | (3,621,728,000) | 68,934,106,200 | 51,492,946,800 |
| *Others* | 94,264,904,542 | 188,808,973,156 | 107,896,815,000 | 150,652,088,500 | 25,471,225,116 | 13,641,987,385 | (11,839,314,658) | (51,797,108,680) | 107,896,815,000 | 150,653,851,861 |
| Delisted shares | 4,131,658,359 | 4,118,325,359 | 2,600,723,500 | 2,600,000,000 | - | - | (1,530,934,859) | (1,517,601,859) | 2,600,723,500 | 2,600,723,500 |
| Unlisted shares | 430,337,827,716 | 1,134,901,251,777 | 294,793,126,263 | 594,127,557,664 | - | - | (135,544,701,453) | (540,776,180,974) | 294,793,126,263 | 594,125,070,803 |
| - *ADEC Joint Stock Company* | 53,857,422,078 | 138,650,000,000 | 30,140,307,000 | 77,592,900,000 | - | - | (23,717,115,078) | (61,057,100,000) | 30,140,307,000 | 77,592,900,000 |
| - *My Xuan Shipbuilding and Port Service JSC* | - | 170,000,000,000 | - | 102,001,838,400 | - | - | - | (67,998,161,600) | - | 102,001,838,400 |
| - *GELEX Infrastructure Joint Stock Company* | - | 599,760,000,000 | - | 299,880,000,000 | - | - | - | (299,880,000,000) | - | 299,880,000,000 |
| - *Others* | 376,480,405,638 | 226,491,251,777 | 264,652,819,263 | 114,652,819,264 | - | - | (111,827,586,375) | (111,840,919,374) | 264,652,819,263 | 114,650,332,403 |
| Investment trust securities portfolio | 24,590,689,655 | 39,773,000,000 | 22,805,000,000 | 38,125,500,000 | - | - | (1,785,689,655) | (1,647,500,000) | 22,805,000,000 | 38,125,500,000 |
| - *HPG* | 13,432,000,000 | 13,535,000,000 | 12,815,000,000 | 13,200,000,000 | - | - | (617,000,000) | (335,000,000) | 12,815,000,000 | 13,200,000,000 |
| - *VPB* | 11,158,689,655 | 26,238,000,000 | 9,990,000,000 | 24,925,500,000 | - | - | (1,168,689,655) | (1,312,500,000) | 9,990,000,000 | 24,925,500,000 |
| Public fund certificate | 40,000,000,000 | 40,000,000,000 | 41,911,058,868 | 42,692,379,269 | 2,662,491,586 | 3,185,405,675 | (751,432,718) | (493,026,406) | 41,911,058,868 | 42,692,379,269 |
| Listed Bonds | 1,604,792,215,167 | 1,866,066,167,029 | 1,541,404,657,688 | 1,787,151,448,000 | 38,860,858,367 | 25,813,901,661 | (102,248,415,846) | (104,728,620,690) | 1,541,404,657,688 | 1,787,151,448,000 |
| - *Bonds of Bamboo Capital JSC, BCG122006 (1)* | 102,248,415,846 | 102,248,415,846 | - | 17,345,533,000 | - | - | (102,248,415,846) | (84,902,882,846) | - | 17,345,533,000 |
| - *Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank on March 27, 2024* | - | 248,441,313,400 | - | 254,560,800,000 | - | 6,119,486,600 | - | - | - | 254,560,800,000 |
| - *Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank on March 24, 2025 (2)* | 301,230,000,000 | 301,230,000,000 | 330,294,000,000 | 317,877,000,000 | 29,064,000,000 | 16,647,000,000 | - | - | 330,294,000,000 | 317,877,000,000 |
| - *Bonds issued to the public by Saigon - Hanoi Commercial Joint Stock Bank in 2024 (SHBC7Y202401) (3)* | 137,478,931,261 | 262,377,852,844 | 139,680,772,500 | 252,646,195,000 | 2,201,841,239 | - | - | (9,731,657,844) | 139,680,772,500 | 252,646,195,000 |
| - *Others* | 1,063,834,868,060 | 951,768,584,939 | 1,071,429,885,188 | 944,721,920,000 | 7,595,017,128 | 3,047,415,061 | - | (10,094,080,000) | 1,071,429,885,188 | 944,721,920,000 |

**e) . Fluctuation of market value**

| | Book value | | Market value | | Increase | | Decrease | | Revaluation value | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 |
| | | | | | VND | VND | VND | VND | VND | VND |
| Unlisted Bonds | 6,489,260,361,100 | 3,152,287,061,550 | 6,489,260,361,100 | 3,152,287,061,550 | - | - | - | - | 6,489,260,361,100 | 3,152,287,061,550 |
| - *Bonds issued by Joint Stock Commercial Bank for Investment and Development of Vietnam on August 28, 2024* | 250,000,000,000 | 250,000,000,000 | 250,000,000,000 | 250,000,000,000 | - | - | - | - | 250,000,000,000 | 250,000,000,000 |
| - *Bonds issued by Vietjet Aviation Joint Stock Company on December 31, 2025 (1)* | 500,000,000,000 | 500,000,000,000 | 500,000,000,000 | 500,000,000,000 | - | - | - | - | 500,000,000,000 | 500,000,000,000 |
| - *Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank on December 31, 2025 (2)* | 500,000,000,000 | 500,000,000,000 | 500,000,000,000 | 500,000,000,000 | - | - | - | - | 500,000,000,000 | 500,000,000,000 |
| - *Bonds issued by Joint Stock Commercial Bank for Investment and Development of Vietnam on May 26, 2025 (3)* | 500,000,000,000 | 500,000,000,000 | 500,000,000,000 | 500,000,000,000 | - | - | - | - | 500,000,000,000 | 500,000,000,000 |
| - *Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank on December 15, 2025 (4)* | 500,000,000,000 | 500,000,000,000 | 500,000,000,000 | 500,000,000,000 | - | - | - | - | 500,000,000,000 | 500,000,000,000 |
| - *Bonds issued by Vietnam Thuong Tin Commercial Joint Stock Bank on December 30, 2025 (5)* | 400,000,000,000 | 400,000,000,000 | 400,000,000,000 | 400,000,000,000 | - | - | - | - | 400,000,000,000 | 400,000,000,000 |
| - *Bonds issued by Nam A Commercial Joint Stock Bank on April 15, 2026 (6)* | 350,000,000,000 | - | 350,000,000,000 | - | - | - | - | - | 350,000,000,000 | - |
| - *Bonds issued by Nam A Commercial Joint Stock Bank on May 28, 2026 (7)* | 500,000,000,000 | - | 500,000,000,000 | - | - | - | - | - | 500,000,000,000 | - |
| - *Others* | 2,989,260,361,100 | 502,287,061,550 | 2,989,260,361,100 | 502,287,061,550 | - | - | - | - | 2,989,260,361,100 | 502,287,061,550 |
| Money Market Instruments | 2,000,000,000 | 658,712,866,350 | 2,000,000,000 | 658,712,866,350 | - | - | - | - | 2,000,000,000 | 658,712,866,350 |
| - *Certificates of deposit issued by Joint Stock Commercial Bank for Investment and Development of Vietnam on January 20, 2025* | - | 250,000,000,000 | - | 250,000,000,000 | - | - | - | - | - | 250,000,000,000 |
| - *Certificates of deposit issued by EVN Finance Joint Stock Company on April 14, 2025* | - | 408,712,866,350 | - | 408,712,866,350 | - | - | - | - | - | 408,712,866,350 |
| - *Certificates of deposit issued by Asia Commercial Joint Stock Bank on January 29, 2026 (1)* | 2,000,000,000 | - | 2,000,000,000 | - | - | - | - | - | 2,000,000,000 | - |

**e) . Fluctuation of market value**

| | Book value | | Market value | | Increase | | Decrease | | Revaluation value | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 | 30/06/2026 | 01/01/2026 |
| | | | | | VND | VND | VND | VND | VND | VND |
| **AFS** | 930,556,321,324 | 723,238,748,169 | 1,418,006,484,550 | 1,536,298,333,350 | 683,133,028,226 | 988,467,985,181 | (195,682,865,000) | (175,408,400,000) | 1,418,006,484,550 | 1,536,298,333,350 |
| Listed shares | 930,556,321,324 | 723,238,748,169 | 1,418,006,484,550 | 1,536,298,333,350 | 683,133,028,226 | 988,467,985,181 | (195,682,865,000) | (175,408,400,000) | 1,418,006,484,550 | 1,536,298,333,350 |
| *SHB* | 275,238,748,169 | 275,238,748,169 | 910,714,754,550 | 1,098,906,733,350 | 635,476,006,381 | 823,667,985,181 | - | - | 910,714,754,550 | 1,098,906,733,350 |
| *TCD* | 200,000,000,000 | 200,000,000,000 | 24,591,600,000 | 24,591,600,000 | - | - | (175,408,400,000) | (175,408,400,000) | 24,591,600,000 | 24,591,600,000 |
| ***Others*** | **455,317,573,155** | **248,000,000,000** | **482,700,130,000** | **412,800,000,000** | **47,657,021,845** | **164,800,000,000** | **(20,274,465,000)** | **-** | **482,700,130,000** | **412,800,000,000** |
| | **12,136,329,929,001** | **11,107,824,999,566** | **12,751,677,133,719** | **12,827,853,358,183** | **1,215,996,873,723** | **2,699,042,031,395** | **(600,649,669,005)** | **(979,013,672,778)** | **12,751,677,133,719** | **12,827,853,358,183** |

**Note:**

- Stocks listed on the Hanoi Stock Exchange, Ho Chi Minh City Stock Exchange and stocks traded on the trading market of unlisted public companies (UPCom): Fair value Liquidity is determined according to closing prices on December 31, 2025 and June 30, 2026 on these exchanges.
- Corporate bonds listed and registered for trading: Fair value is determined according to the most recent transaction price at the Stock Exchange within 10 days prior to the time of re-evaluation.
- For unlisted securities and securities not registered for trading on the trading market of unlisted public companies, the basis for revaluation is the price the company obtains from reference sources that reflect the market price of these securities.
- For securities for which no reference price is available from the above sources, the Company will assess the fair value based on respect for principles, methods, or theoretical models of financial asset valuation after obtaining written approval from the Board of Management.

**Additional information for listed bonds:**

(1) Bonds issued by Bamboo Capital Joint Stock Company with a five-year term from January 20, 2022, comprising 1,000,000 bonds with a face value of VND 100,000 each and an interest rate of 11.2% per annum.
(2) Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank with an eight-year term from March 24, 2025, comprising 3,000,000 bonds with a face value of VND 100,000 each and an interest rate of 7.575% per annum.
(3) Bonds issued by Saigon - Hanoi Commercial Joint Stock Bank with a seven-year term from February 28, 2025, comprising 1,341,150 bonds with a face value of VND 100,000 each and an interest rate of 8.2% per annum.

**Additional information for unlisted bonds:**

(1) Bonds issued by Vietjet Aviation Joint Stock Company with a seven-year term from the issue date of December 31, 2025, comprising 5,000 bonds with a face value of VND 100,000,000 each and a floating interest rate (Interest rate = Reference interest rate + 3% per annum).
(2) Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank with a seven-year term from the issue date of December 31, 2025, comprising 500 bonds with a face value of VND 1,000,000,000 each and a floating interest rate (Interest rate = Reference interest rate + 2.7% per annum).
(3) Bonds issued by Joint Stock Commercial Bank for Investment and Development of Vietnam with a seven-year term from the issue date of May 26, 2025, comprising 500 bonds with a face value of VND 1,000,000,000 each and a floating interest rate (Interest rate = Reference interest rate + 1% per annum).
(4) Bonds issued by Ho Chi Minh City Development Joint Stock Commercial Bank with a seven-year term from the issue date of December 15, 2025, comprising 500 bonds with a face value of VND 1,000,000,000 each and a floating interest rate (Interest rate = Reference interest rate + 2.7% per annum).
(5) Bonds issued by Vietnam Thuong Tin Commercial Joint Stock Bank with a seven-year term from the issue date of December 30, 2025, comprising 4,000 bonds with a face value of VND 100,000,000 each. The bond interest rate for the first interest period is fixed at 7.4% per annum; the bond interest rate for subsequent interest periods is floating and calculated as the Reference interest rate + 2.7% per annum.
(6) Privately placed bonds issued by Nam A Commercial Joint Stock Bank with a seven-year term from April 15, 2026, comprising 350 bonds with a face value of VND 1,000,000,000 each and a floating interest rate of 8.5% per annum.
(7) Bonds issued by Nam A Commercial Joint Stock Bank with a seven-year term from the issue date of May 28, 2026, comprising 10,000,000 bonds, of which SHS currently holds 5,000,000 bonds, with a face value of VND 100,000 each and a floating interest rate (Interest rate = Reference interest rate + spread).

**Additional information on money market instruments:**

(1) Certificates of deposit issued by Asia Commercial Joint Stock Bank on January 29, 2026, with a one-year term and an interest rate of 7.4% per annum.

## 6 . RECEIVABLES

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Receivables for sale of proprietary securities | 289,511,800,000 | 3,774,000,000 |
| Receivables from interest of margin activities | 198,137,298,495 | 122,516,856,183 |
| Receivables from interest on financial assets | 101,497,709,517 | 55,514,462,416 |
| Receivables from services provided by the Company | 457,034,136,435 | 453,272,868,504 |
| - *Receivable from securities business cooperation contract* | 433,968,956,892 | 430,241,466,982 |
| - *Receivables of advances to pay dividends* | 10,000,000,000 | 10,000,000,000 |
| - *Receivables from consulting activities* | 2,809,922,315 | 2,837,922,315 |
| - *Receivables from other securities trading activities* | 10,255,257,228 | 10,193,479,207 |
| Other receivables | 712,913,103,093 | 9,299,969,729 |
| - *Self-dealing auction deposit* | - | 8,380,000,000 |
| - *Other receivables* | 712,913,103,093 | 919,969,729 |
| | **1,759,094,047,540** | **644,378,156,832** |

## 7 . SHORT-TERM PREPAYMENTS TO SUPPLIERS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| **Other parties** | | |
| Amigo Technologies Joint Stock Company | 5,921,837,760 | - |
| Nguyen Dan Interior and Architecture Company Limited | 1,215,546,780 | - |
| Fanxipan Viet Nam Technology Solutions Joint Stock Company | - | 500,000,000 |
| AON VINA One Member Limited Liability Company | - | 414,953,280 |
| Others | 1,778,456,562 | 3,204,693,422 |
| | **8,915,841,102** | **4,119,646,702** |

## 8 . INVENTORIES

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Raw material | 157,753,391 | 34,132,294 |
| Tools, supplies | 175,222,000 | 107,648,000 |
| | **332,975,391** | **141,780,294** |

## 9 . PROVISION FOR IMPAIRMENT OF RECEIVABLES

| | | Current period | | | |
|---|---|---|---|---|---|
| | Amount of doubtful debt | Beginning | Provision | Reversal | Closing |
| | VND | VND | VND | VND | VND |
| Receivables from margin trading contracts | 195,695,014,744 | 156,012,434,666 | 5,331,191,968 | (57,277,496,632) | 104,066,130,002 |
| Receivables from principal and interest of securities trading cooperation contracts | 430,241,466,981 | 395,536,498,844 | 4,788,220,379 | (158,331,164) | 400,166,388,059 |
| Receivables of advances to pay dividends | 10,000,000,000 | 10,000,000,000 | - | - | 10,000,000,000 |
| Receivables consulting activities | 2,809,922,315 | 2,809,922,315 | - | - | 2,809,922,315 |
| | **638,746,404,040** | **564,358,855,825** | **10,119,412,347** | **(57,435,827,796)** | **517,042,440,376** |

## 10 . PREPAID EXPENSES

### a) Short-term prepaid expenses

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Rental costs pending allocation | 1,487,327,507 | 11,382,105,828 |
| Prepaid expenses for documents and publications pending allocation | 460,885,813 | 485,916,255 |
| Others | 1,545,567,121 | 1,614,155,430 |
| | **3,493,780,441** | **13,482,177,513** |

### b) Long-term prepaid expenses

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Tools and consumables awaiting for allocation | 6,882,199,746 | 6,944,899,812 |
| Consulting costs awaiting for allocation | 362,733,219 | 362,733,219 |
| Cost of telecommunications network awaiting for allocation | 151,751,910 | 686,023,370 |
| Maintenance cost awaiting for allocation | 10,330,859,143 | 11,636,328,439 |
| Others | 975,740,059 | 62,863,118 |
| | **18,703,284,077** | **19,692,847,958** |

## 11 . LONG-TERM PLEDGES, MORTGAGES, DEPOSITS AND COLLATERAL

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Office lease deposits | 7,429,197,520 | 7,635,967,060 |
| Others | 133,550,000 | 123,150,000 |
| | **7,562,747,520** | **7,759,117,060** |

## 12 . OTHER SHORT-TERM ASSETS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Other receivables | - | 99,405,521 |
| | **-** | **99,405,521** |

## 13 . TANGIBLE FIXED ASSETS

| | Machinery, equipment | Transportation equipment | Management tools | Total |
|---|---|---|---|---|
| | VND | VND | VND | VND |
| **Original cost** | | | | |
| As at 01/01/2026 | 50,142,229,428 | 6,580,850,000 | 748,501,710 | 57,471,581,138 |
| Purchase | 775,130,000 | - | 669,653,745 | 1,444,783,745 |
| Liquidating, disposed | (3,967,237,828) | - | (115,167,360) | (4,082,405,188) |
| **As at 30/06/2026** | **46,950,121,600** | **6,580,850,000** | **1,302,988,095** | **54,833,959,695** |
| **Accumulated depreciation** | | | | |
| As at 01/01/2026 | 37,490,202,785 | 6,290,066,918 | 407,933,941 | 44,188,203,644 |
| Depreciation | 2,815,326,109 | 73,887,498 | 126,927,460 | 3,016,141,067 |
| Liquidating, disposed | (3,967,237,828) | - | (115,167,360) | (4,082,405,188) |
| **As at 30/06/2026** | **36,338,291,066** | **6,363,954,416** | **419,694,041** | **43,121,939,523** |
| **Net carrying amount** | | | | |
| As at 01/01/2026 | 12,652,026,643 | 290,783,082 | 340,567,769 | 13,283,377,494 |
| **As at 30/06/2026** | **10,611,830,534** | **216,895,584** | **883,294,054** | **11,712,020,172** |

*In which:*

- Cost of fully depreciated tangible fixed assets but still in use: VND 35,186,529,316.

## 14 . INTANGIBLE FIXED ASSETS

The intangible fixed assets of the Company are transaction and accounting software with the historical cost and accumulated amortization of these assets as at June 30, 2026 of VND 56,590,413,724 and VND 38,050,443,320, respectively. Depreciation charged during the period was VND 3,403,322,022.

Intangible fixed assets liquidated/disposed of/transferred during the period are as follows:

| Name of asset | Term of use, purpose of use | Original cost | Value of liquidation/disposal /transfer | Proceeds from liquidation/disposal /transfer |
|---|---|---|---|---|
| | | VND | VND | VND |
| Development of the authentication system for securities transactions via website | License for security devices and user authentication software | 484,740,000 | - | - |
| Juniper software | License for security devices and user authentication software | 137,179,013 | - | - |
| Upgrade license for Juniper SSG550M | License for security devices and user authentication software | 54,843,250 | - | - |

## 15 . CONSTRUCTION IN PROGRESS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| License fees, stock trading software deployment and software upgrades | 21,042,776,000 | 6,479,616,000 |
| | **21,042,776,000** | **6,479,616,000** |

## 16 . DEPOSITS TO SETTLEMENT ASSISTANCE FUND

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Initial deposit | 120,000,000 | 120,000,000 |
| Additional deposit | 18,066,986,207 | 18,066,986,207 |
| Allocated interest | 1,813,013,793 | 1,813,013,793 |
| **Ending balance** | **20,000,000,000** | **20,000,000,000** |

## 17 . LOANS AND DEBTS

| | 01/01/2026 | Increase in the period | Decrease in the period | 30/06/2026 |
|---|---|---|---|---|
| | VND | VND | VND | VND |
| **Short-term loans** | | | | |
| Loans from banks | 8,220,000,000,000 | 24,292,000,000,000 | (19,041,000,000,000) | 13,471,000,000,000 |
| Loans from other entities | - | 2,670,000,000 | - | 2,670,000,000 |
| | **8,220,000,000,000** | **24,294,670,000,000** | **(19,041,000,000,000)** | **13,473,670,000,000** |

| **Detail short-term loans** | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Vietnam Prosperity Joint Stock Commercial Bank - Headquarters | 1,000,000,000,000 | 835,000,000,000 |
| Vietnam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh Branch | 1,900,000,000,000 | 1,000,000,000,000 |
| Joint Stock Commercial Bank for Investment and Development of Vietnam - Ha Thanh Branch | 733,000,000,000 | 980,000,000,000 |
| Saigon – Hanoi Commercial Joint Stock Bank - Dong Do Branch | 870,000,000,000 | 900,000,000,000 |
| Indovina Bank Ltd - Headquarters | 570,000,000,000 | 295,000,000,000 |
| Ho Chi Minh City Development Joint Stock Commercial Bank - Ba Dinh Branch | 2,309,000,000,000 | 1,990,000,000,000 |
| An Binh Commercial Joint Stock Bank | 2,541,000,000,000 | - |
| Southeast Asia Commercial Joint Stock Bank (SeABank) | 300,000,000,000 | - |
| Vietnam Technological and Commercial Joint Stock Bank (Techcombank) | 300,000,000,000 | 300,000,000,000 |
| Asia Commercial Joint Stock Bank - Thang Long Branch | 200,000,000,000 | 200,000,000,000 |
| Modern Bank of Vietnam Limited - Hanoi Branch (MBV) | 200,000,000,000 | - |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) - Ba Dinh Branch | 420,000,000,000 | - |
| MB Shinsei Consumer Credit Finance Limited Liability Company (Mcredit) | 630,000,000,000 | 520,000,000,000 |
| Nam A Commercial Joint Stock Bank - Hanoi Branch | 1,050,000,000,000 | 150,000,000,000 |
| Others | 450,670,000,000 | 1,050,000,000,000 |
| | **13,473,670,000,000** | **8,220,000,000,000** |

As at June 30, 2026, the Company had short-term borrowings under credit agreements with terms of up to 12 months for investment in and trading of Government bonds and for providing additional funding for other business activities. The interest rates are specified in each drawdown notice. The borrowings are secured either on an unsecured basis or by assets pursuant to the Security Agreements and their appendices and amendments.

## 18 . ISSUED SHORT-TERM BONDS

As at June 30, 2026, the Company had issued 03 bond codes: SHS12501, SHS12502, SHS12503 with the following details:

- The total number of bonds issued is 10,220, each priced at VND 100,000,000, corresponding to a total issuance value of VND 1,022,000,000,000. The maturity period is 1 year, with an interest rate of 8%-8.2% per year.
- The purpose of issuing these bonds is to pay off the debts of Saigon - Hanoi Securities Joint Stock Company.
- Bond type: non-convertible bonds, without warrants and unsecured;
- The eligible buyers of these bonds are professional securities Investors, both institutional and individual, depending on the regulations of each issuance.

## 19 . PAYABLES FOR SECURITIES TRANSACTION ACTIVITIES

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Vietnam Securities Depository and Clearing Corporation payables | 3,250,000,000 | 14,293,772,000 |
| | **3,250,000,000** | **14,293,772,000** |

## 20 . SHORT-TERM TRADE PAYABLES

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| ***Other parties*** | | |
| Payables from proprietary securities trading activities | 18,572,765,000 | 444,246,385,000 |
| Lotte High Technology Joint Stock Company - HPT Vietnam | 925,000,000 | 1,254,000,000 |
| Financial Software Solutions - FSS JSC | - | 5,550,000,000 |
| Sao Bac Dau Technology Joint Stock Company | 2,986,832,000 | - |
| Others | 2,741,279,089 | 1,887,679,699 |
| | **25,225,876,089** | **452,938,064,699** |

## 21 . TAX PAYABLES AND STATUTORY OBLIGATIONS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Value added tax | - | 870,939,963 |
| Business income tax | 178,309,422,828 | 118,695,280,993 |
| Personal income tax | 22,496,225,395 | 22,405,706,031 |
| Other taxes | 147,230,587 | 248,633,582 |
| | **200,952,878,810** | **142,220,560,569** |

## 22 . SHORT - TERM ACCRUED EXPENSES

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Accrued interest expenses | 70,399,943,210 | 41,570,454,886 |
| Interest expense payable on bonds | 21,052,602,584 | 24,690,849,315 |
| Fees payable to HSX, HNX, and VSDC | 5,592,500,623 | 8,543,412,389 |
| Other accrued expenses | 2,161,716,049 | 6,730,807,882 |
| | **99,206,762,466** | **81,535,524,472** |

## 23 . OTHER SHORT-TERM PAYABLES

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Dividend for shareholders payables | 686,685,456 | 686,685,456 |
| Payables for market development and finding customer | 9,410,438,300 | 10,443,991,022 |
| Others | 5,880,780,374 | 2,083,896,135 |
| | **15,977,904,130** | **13,214,572,613** |

## 24 . OWNER'S EQUITY

### a) Details of owner's invested capital

| | Rate | 30/06/2026 | Rate | 01/01/2026 |
|---|---|---|---|---|
| | (%) | VND | (%) | VND |
| T&T Group Joint Stock Company | 5.57 | 500,563,060,000 | 5.57 | 500,563,060,000 |
| Pyn Elite Fund (Non-Ucits) | 7.71 | 693,731,100,000 | 0 | - |
| Shareholder's contributed capital (less than 5%) | 86.72 | 7,800,328,040,000 | 94.43 | 8,494,059,140,000 |
| | **100** | **8,994,622,200,000** | **100** | **8,994,622,200,000** |

### b) Undistributed earnings

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Undistributed realized earnings | 2,383,946,469,152 | 1,497,064,889,439 |
| Unrealized earnings | 344,542,923,194 | 963,825,356,518 |
| | **2,728,489,392,346** | **2,460,890,245,957** |

### c) The situation of income distribution for shareholders or capital contributors

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Realized earnings undistributed previous year | 1,497,064,889,439 | 2,014,523,340,470 |
| Unrealized gain/loss accumulated to the end of the accounting period | 344,542,923,194 | 631,021,265,514 |
| Realized profit accumulated from the beginning of the year | 926,881,579,713 | 377,344,243,214 |
| Earnings distributed to shareholders accumulated to the end of the accounting period | 2,423,946,469,152 | 2,391,867,583,684 |
| The deduction of funds from profit | (40,000,000,000) | (40,000,000,000) |
| - *Bonus and welfare fund* | (40,000,000,000) | (40,000,000,000) |
| Cash dividend at 10%/share | - | (813,156,748,000) |
| Stock dividend at 5%/share | - | (406,527,360,000) |
| **Realized earnings undistributed accumulated to the end of the accounting period** | **2,383,946,469,152** | **1,132,183,475,684** |

According to Resolution of the Annual General Meeting of Shareholders No. 01/2026/NQ-DHDCD dated April 17, 2026, the Company announced its plan for fund appropriation and profit distribution for 2025 as follows:

- Set aside a reward fund of VND 10,000,000,000 and a welfare fund of VND 30,000,000,000.

- Dividend in cash at the rate of 5%/share, equivalent to the amount: VND 449,731,110,000.

## 25 . FINANCIAL ASSETS LISTED/REGISTERED AT THE VSDC OF THE COMPANY

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Unrestricted financial assets | 3,838,645,810,000 | 2,038,673,540,000 |
| Mortgage financial assets | 1,978,290,240,000 | 1,536,750,000,000 |
| Financial assets awaiting settlement | 18,910,000,000 | 600,000,000 |
| | **5,835,846,050,000** | **3,576,023,540,000** |

## 26 . THE COMPANY'S NON-TRADED FINANCIAL ASSETS DEPOSITED AT THE VSDC

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Unrestricted and non-traded financial assets deposited at the VSDC | 20,687,620,000 | 202,492,110,000 |
| | **20,687,620,000** | **202,492,110,000** |

## 27 . THE COMPANY'S AWAITING FINANCIAL ASSETS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| The Company's awaiting financial assets | 338,220,000,000 | 226,912,000,000 |
| | **338,220,000,000** | **226,912,000,000** |

## 28 . THE COMPANY'S FINANCIAL ASSETS WHICH ARE NOT DEPOSITED AT THE VSDC

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| The Company's financial assets which are not deposited at the VSDC | 292,057,260,000 | 349,682,810,000 |
| | **292,057,260,000** | **349,682,810,000** |

## 29 . FINANCIAL ASSETS LISTED/REGISTERED AT THE VSD OF INVESTORS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Unrestricted financial assets | 41,498,579,760,000 | 49,839,568,130,000 |
| Restricted financial assets | 1,344,850,940,000 | 2,798,734,370,000 |
| Mortgage financial assets | 5,082,669,830,000 | 8,032,270,540,000 |
| Blocked financial assets | 4,654,300,860,000 | 3,750,000,000,000 |
| Financial assets awaiting settlement | 1,116,186,980,000 | 203,525,620,000 |
| | **53,696,588,370,000** | **64,624,098,660,000** |

## 30 . NON-TRADED FINANCIAL ASSETS DEPOSITED AT THE VSDC OF INVESTORS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Unrestricted and non-traded financial assets deposited at the VSDC | 216,282,470,000 | 90,896,090,000 |
| Restricted and non-traded financial assets deposited at the VSDC | - | 211,800,000,000 |
| Non-traded and mortgage financial assets deposited at the VSDC | - | 1,040,160,000 |
| Non-traded and blocked financial assets deposited at the VSDC | 316,284,160,000 | - |
| | **532,566,630,000** | **303,736,250,000** |

## 31 . AWAITING FINANCIAL ASSETS OF INVESTORS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| Awaiting financial assets of Investors | 248,907,370,000 | 202,400,120,000 |
| | **248,907,370,000** | **202,400,120,000** |

## 32 . INVESTORS' DEPOSITS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| **Investors' deposits for securities trading activities managed by the Company** | **966,395,774,183** | **810,146,338,381** |
| 1. Domestic Investors | 964,833,906,162 | 808,604,871,453 |
| 2. Foreign Investors | 1,561,868,021 | 1,541,466,928 |
| **Investors' synthesizing deposits for securities trading activities** | **624,929,737,730** | **656,565,641,390** |
| **Investors' deposits for securities transaction clearing and settlement** | **2,000,000** | **19,253,470,120** |
| 1. Domestic Investors | 2,000,000 | 19,253,470,120 |
| **Deposits of securities issuers** | **77,504,292** | **77,504,292** |
| 1. Issuers's dividend payment deposits | 77,504,292 | 77,504,292 |
| | **1,591,405,016,205** | **1,486,042,954,183** |

## 33 . PAYABLES TO INVESTORS

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| **1. Payables to Investors - Investors' deposits for securities trading activities managed by the Company** | **966,395,774,183** | **810,146,338,381** |
| 1.1. Domestic Investors | 964,833,906,162 | 808,604,871,453 |
| 1.2. Foreign Investors | 1,561,868,021 | 1,541,466,928 |
| **2. Payables to Investors - Investors' synthesizing deposits for securities trading activities** | **624,931,737,730** | **675,819,111,510** |
| 2.1. Domestic Investors | 624,931,737,730 | 675,819,111,510 |
| | **1,591,327,511,913** | **1,485,965,449,891** |

## 34 . LOAN PAYABLES OF INVESTORS TO THE COMPANY

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| **1. Margin transaction payables** | **11,615,578,755,283** | **8,947,943,180,348** |
| 1.1 Principal of margin transaction | 11,417,441,456,788 | 8,825,426,324,165 |
| *Domestic Investors* | *11,417,441,456,788* | *8,825,426,324,165* |
| 1.2 Interest of margin transaction | 198,137,298,495 | 122,516,856,183 |
| *Domestic Investors* | *198,137,298,495* | *122,516,856,183* |
| **2. Prepaid of selling securities operation payables** | **304,630,166,666** | **272,297,161,292** |
| 2.1 Principal of prepaid of selling securities operation | 304,630,166,666 | 272,297,161,292 |
| *Domestic Investors* | *304,630,166,666* | *272,297,161,292* |
| | **11,920,208,921,949** | **9,220,240,341,640** |

## 35 . OPERATING INCOME

### a) Profit, loss of financial assets

| | Total amount | Cost of goods sold | Gain, loss from trading shares of current period | | Gain, loss from trading shares of the previous period | |
|---|---|---|---|---|---|---|
| | | | Gain | Loss | Gain | Loss |
| | VND | VND | VND | VND | VND | VND |
| Listed shares | 3,434,965,736,900 | 2,649,471,990,341 | 894,530,573,500 | 109,036,826,941 | 310,031,933,190 | 205,690,938,716 |
| Shares trade on UPCOM | 182,024,640,000 | 176,154,473,640 | 20,360,998,631 | 14,490,832,271 | - | - |
| Unlisted shares | 754,585,600,000 | 973,967,577,922 | 80,498,022,078 | 299,880,000,000 | - | - |
| Listed bonds | 25,986,485,821,090 | 26,006,026,124,550 | 18,075,819,376 | 37,616,122,836 | 50,382,279,360 | 50,619,582,049 |
| Unlisted bonds | 2,327,594,289,800 | 2,275,159,403,700 | 53,557,841,100 | 1,122,955,000 | 4,603,948,120 | - |
| Money Market Instruments | 34,501,263,439,928 | 34,482,224,586,366 | 19,408,791,209 | 369,937,647 | 23,189,044,688 | - |
| Others | - | - | - | - | 6,778,400,000 | - |
| | **67,186,919,527,718** | **66,563,004,156,519** | **1,086,432,045,894** | **462,516,674,695** | **394,985,605,358** | **256,310,520,765** |

**b) . Difference from revalued financial assets**

| | Original cost | Market value/Fair value | Revaluation difference at 30/06/2026 | | Revaluation difference at 01/01/2026 | | Accounting book adjustment difference | |
|---|---|---|---|---|---|---|---|---|
| | | | Increase | Decrease | Increase | Decrease | Increase | Decrease |
| | VND | VND | VND | VND | VND | VND | VND | VND |
| **FVTPL** | **11,205,773,607,677** | **11,333,670,649,169** | **532,863,845,497** | **(404,966,804,005)** | **1,710,574,046,214** | **(803,605,272,778)** | **(1,177,710,200,717)** | **(398,638,468,773)** |
| Listed shares | 2,442,548,568,562 | 2,740,944,800,550 | 449,662,546,804 | (151,266,314,816) | 1,667,932,751,493 | (94,146,647,806) | (1,218,270,204,689) | 57,119,667,010 |
| Shares trade on UPCOM | 168,112,287,118 | 197,950,921,200 | 41,677,948,740 | (11,839,314,658) | 13,641,987,385 | (60,295,695,043) | 28,035,961,355 | (48,456,380,385) |
| Delisted shares | 4,131,658,359 | 2,600,723,500 | - | (1,530,934,859) | - | (1,517,601,859) | - | 13,333,000 |
| Unlisted shares | 430,337,827,716 | 294,793,126,263 | - | (135,544,701,453) | - | (540,776,180,974) | - | (405,231,479,521) |
| Entrusted investment securities portfolio | 24,590,689,655 | 22,805,000,000 | - | (1,785,689,655) | - | (1,647,500,000) | - | 138,189,655 |
| Public fund certificate | 40,000,000,000 | 41,911,058,868 | 2,662,491,586 | (751,432,718) | 3,185,405,675 | (493,026,406) | (522,914,089) | 258,406,312 |
| Listed bonds | 1,604,792,215,167 | 1,541,404,657,688 | 38,860,858,367 | (102,248,415,846) | 25,813,901,661 | (104,728,620,690) | 13,046,956,706 | (2,480,204,844) |
| Unlisted bonds | 6,489,260,361,100 | 6,489,260,361,100 | - | - | - | - | - | - |
| Money Market Instruments | 2,000,000,000 | 2,000,000,000 | - | - | - | - | - | - |
| **AFS** | **930,556,321,324** | **1,418,006,484,550** | **683,133,028,226** | **(195,682,865,000)** | **988,467,985,181** | **(175,408,400,000)** | **(305,334,956,955)** | **20,274,465,000** |
| Listed shares | 930,556,321,324 | 1,418,006,484,550 | 683,133,028,226 | (195,682,865,000) | 988,467,985,181 | (175,408,400,000) | (305,334,956,955) | 20,274,465,000 |
| | **12,136,329,929,001** | **12,751,677,133,719** | **1,215,996,873,723** | **(600,649,669,005)** | **2,699,042,031,395** | **(979,013,672,778)** | **(1,483,045,157,672)** | **(378,364,003,773)** |

**c) Dividend, interest income from financial assets at FVTPL, loans, HTM, AFS**

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| Financial assets at fair value through profit and loss (FVTPL) | 240,441,328,940 | 110,080,162,633 |
| Held-to-maturity investments (HTM) | 846,825,992 | 455,479,452 |
| Loans | 588,621,479,455 | 280,643,471,722 |
| Available for sale financial assets (AFS) | - | 29,739,567,000 |
| | **829,909,634,387** | **420,918,680,807** |

**d) Revenue outside of financial assets income**

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| **Other revenue** | **12,199,677,616** | **998,439,358** |
| ***Of which:*** | | |
| - Other revenue | 12,199,677,616 | 998,439,358 |
| **Revenue deductible** | - | - |
| **Net revenue from operating activities** | **12,199,677,616** | **998,439,358** |

**36 . EXPENSES FOR OTHER SERVICES**

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| **Expenses for other services** | **(33,191,987,104)** | **4,951,668,104** |
| - Expenses from other financial services | 14,124,428,345 | 4,346,182,593 |
| - Provision expenses for diminution in value and impairment of doubtful receivables from services provided by the | (47,316,415,449) | 605,485,511 |
| | **(33,191,987,104)** | **4,951,668,104** |

**37 . FINANCIAL INCOME**

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| Income from interest on demand deposits | 2,173,560,653 | 1,424,990,940 |
| | **2,173,560,653** | **1,424,990,940** |

**38 . FINANCIAL EXPENSES**

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| Borrowing costs | 361,254,058,177 | 79,078,387,258 |
| Other financial expenses | 461,369,864 | - |
| | **361,715,428,041** | **79,078,387,258** |

## 39 . GENERAL AND ADMINISTRATIVE EXPENSES

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| Labor expenses | 21,287,844,613 | 27,118,901,261 |
| Unemployment insurance | 1,672,012,900 | 1,399,714,059 |
| Office supplies expenses | 168,349,553 | 315,236,719 |
| Tools, supplies | 1,249,500,665 | 529,099,000 |
| Depreciation and amortisation | 1,186,272,230 | 1,532,924,024 |
| Tax, fees and charge | 52,511,317 | 155,235,994 |
| Expenses from external services | 15,418,424,317 | 6,245,733,388 |
| Other expenses | 5,567,114,313 | 16,164,936,291 |
| | **46,602,029,908** | **53,461,780,736** |

## 40 . CURRENT CORPORATE INCOME TAX EXPENSES

### 40.1. Current corporate income tax expense

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| Total profit before tax | 369,711,634,936 | 788,653,303,878 |
| Increase | 779,785,470,900 | 1,400,802,000 |
| - *Unreasonable expenses* | *713,738,956* | *1,400,802,000* |
| - *Decrease in the revaluation of FVTPL financial assets* | *779,071,731,944* | - |
| Decrease | (39,988,170,000) | (409,432,153,610) |
| - *Dividend* | *(39,988,170,000)* | *(74,247,483,400)* |
| - *Decrease in the revaluation of FVTPL financial assets* | - | *(335,184,670,210)* |
| Taxable income | 1,109,508,935,836 | 380,621,952,268 |
| **Current corporate income tax expense (tax rate 20%)** | **221,901,787,167** | **76,124,390,454** |
| Tax payable at the beginning of period | 118,695,280,993 | 88,738,718,624 |
| Tax paid in the period | (162,287,645,332) | (104,929,718,624) |
| **Corporate income tax payable end of the period** | **178,309,422,828** | **59,933,390,454** |

### 40.2. Deferred income tax expense

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| **Deferred income tax liabilities** | | |
| Beginning balance | 197,104,239,129 | 90,718,382,337 |
| Deferred tax liability arising from the increase and decrease in revaluation of financial assets FVTPL | (159,789,298,620) | 67,036,934,042 |
| | **37,314,940,509** | **157,755,316,379** |

### 40.2. Deferred income tax expense

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| **Deferred income tax expenses charged to Statement of Comprehensive Income** | | |
| Deferred corporate income tax expense arising from the increase and decrease difference in revaluation of FVTPL | (159,789,298,620) | 67,036,934,042 |
| | **(159,789,298,620)** | **67,036,934,042** |

## 41 . BASIC EARNINGS PER SHARE

Earning per share distributed to common shareholders of the company is calculated as follows :

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| Undistributed earnings | 307,599,146,389 | 645,491,979,382 |
| Profit distributed for common stocks | 307,599,146,389 | 645,491,979,382 |
| Average circulated common stocks in the period | 899,462,220 | 894,462,220 |
| **Basic earnings per share** | **342** | **722** |

The Company has not yet planned to allocate a bonus and welfare fund from after-tax profit for the accounting period from January 01, 2026 to June 30, 2026, and as at June 30, 2026, the Company does not have any shares with potential dilutive effect on earnings per share.

## 42 . FINANCIAL RISK MANAGEMENT

The Company's financial risks include market risk, credit risk and liquidity risk. The Company has developed its control system to ensure the reasonable balance between cost of incurred risks and cost of risk management. The Board of Management of the Company is responsible for monitoring the risk management process to ensure the appropriate balance between risk and risk control.

***Market risk***

The Company's business operations will bear the risks of changes in prices, exchange rates and interest rates.

Price Risk

The Company bears price risk of equity instruments from short-term and long-term investments in securities due to the uncertainty of future prices of the securities. As regards, long-term securities held for long-term strategies, at the end of the accounting period, the Company has no plan to sell these investments.

| | Under 1 year | From 1 to 5 years | From more than 5 years | Total |
|---|---|---|---|---|
| | VND | VND | VND | VND |
| **As at 30/06/2026** | | | | |
| Financial assets at fair value through profit and loss | 11,333,670,649,169 | - | - | 11,333,670,649,169 |
| Available for sale financial assets | 1,418,006,484,550 | - | - | 1,418,006,484,550 |
| | **12,751,677,133,719** | **-** | **-** | **12,751,677,133,719** |

| | Under 1 year | From 1 to 5 years | From more than 5 years | Total |
|---|---|---|---|---|
| | VND | VND | VND | VND |
| **As at 01/01/2026** | | | | |
| Financial assets at fair value through profit and loss | 11,291,555,024,833 | - | - | 11,291,555,024,833 |
| Available for sale financial assets | 1,536,298,333,350 | - | - | 1,536,298,333,350 |
| | **12,827,853,358,183** | **-** | **-** | **12,827,853,358,183** |

Exchange rate risk

The Company bears the risk of exchange rate due to the fluctuation in fair value of future cash flows of a financial instrument in line with changes in exchange rates if loans, revenues and expenses of the Company are denominated in foreign currencies other than VND.

Interest rate risk

The Company bears the risk of interest rates due to the fluctuation in fair value of future cash flow of a financial instrument in line with changes in market interest rates if the Company has term or demand deposits, borrowings and debts subject to floating interest rates. The Company manages interest rate risk by analyzing the market competition situation to obtain interest beneficial for its operation purpose.

***Credit Risk***

Credit risk is the risk of financial loss to the Company if a counterparty fails to perform its contractual obligations. The Company has credit risk from operating activities (mainly to trade receivables) and financial activities (including deposits, loans and other financial instruments), detailed as follows:

| | Under 1 year | From 1 to 5 years | From more than 5 years | Total |
|---|---|---|---|---|
| | VND | VND | VND | VND |
| **As at 30/06/2026** | | | | |
| Cash | 958,360,050,730 | - | - | 958,360,050,730 |
| Loans | 11,618,005,493,452 | - | - | 11,618,005,493,452 |
| Trade and other receivables | 1,346,117,737,166 | - | - | 1,346,117,737,166 |
| | **13,922,483,281,348** | **-** | **-** | **13,922,483,281,348** |
| **As at 01/01/2026** | | | | |
| Cash | 887,614,356,666 | - | - | 887,614,356,666 |
| Loans | 8,941,711,050,791 | - | - | 8,941,711,050,791 |
| Trade and other receivables | 236,031,735,673 | - | - | 236,031,735,673 |
| | **10,065,357,143,130** | **-** | **-** | **10,065,357,143,130** |

***Liquidity Risk***

Liquidity risk is the risk that the Company has trouble in settlement of its financial obligations due to the lack of funds. Liquidity risk of the Company is mainly from different maturity of its financial assets and liabilities.

Due date for payment of financial liabilities based on expected payment under the contracts (based on cash flow of the original debts) as follows:

| | Under 1 year | From 1 to 5 years | From more than 5 years | Total |
|---|---|---|---|---|
| | VND | VND | VND | VND |
| **As at 30/06/2026** | | | | |
| Borrowings and debts | 14,495,670,000,000 | - | - | 14,495,670,000,000 |
| Payables to supplier, payables for securities transaction activities | 44,453,780,219 | - | - | 44,453,780,219 |
| Accrued expenses | 99,206,762,466 | - | - | 99,206,762,466 |
| | **14,639,330,542,685** | **-** | **-** | **14,639,330,542,685** |
| **As at 01/01/2026** | | | | |
| Borrowings and debts | 9,350,000,000,000 | - | - | 9,350,000,000,000 |
| Payables to supplier, payables for securities transaction activities | 480,446,409,312 | - | - | 480,446,409,312 |
| Accrued expenses | 81,535,524,472 | - | - | 81,535,524,472 |
| | **9,911,981,933,784** | **-** | **-** | **9,911,981,933,784** |

The Company believes that risk level of loan repayment is controllable. The Company has the ability to pay due debts from cash flows from its operating activities and cash received from mature financial assets.

## 43 . EVENTS AFTER THE END OF THE ACCOUNTING PERIOD

On July 15, 2026, the Company completed the issuance of SHS12601 bonds with a volume of 1,190 bonds, at a par value of VND 100,000,000/bond, corresponding to an issuance value of VND 119,000,000,000.

Aside from the above event, there have been no significant events occurring after the reporting period, which would require adjustments or disclosures to be made in the Financial Statements.

## 44 . SEGMENT REPORTING

**Under business fields**

| | Guarantee activities, securities issuance agents | Activities of securities brokerage and depository | Proprietary investment activities | Others | **Grand total** |
|---|---|---|---|---|---|
| | VND | VND | VND | VND | **VND** |
| Net revenue from operating activities | 1,639,427,250 | 188,367,474,645 | 149,163,174,117 | 675,867,830,510 | 1,015,037,906,522 |
| Segment expenses | 2,929,292,753 | 171,301,179,472 | 26,036,172,264 | 38,911,231,840 | 239,177,876,329 |
| Unallocated revenue | - | - | - | - | 2,173,560,653 |
| Unallocated expenses | - | - | - | - | 408,317,457,949 |
| **Net profit from operating activities** | **(1,289,865,503)** | **17,066,295,173** | **123,127,001,853** | **636,956,598,670** | **369,716,132,897** |
| Expenditure for acquisition of fixed assets. | - | - | - | - | 16,007,943,745 |
| Segment assets | - | 30,000,000,000 | 12,751,677,133,719 | 12,311,218,431,466 | 25,092,895,565,185 |
| Unallocated assets | - | - | - | - | 2,474,065,906,308 |
| **Total assets** | **-** | **30,000,000,000** | **12,751,677,133,719** | **12,311,218,431,466** | **27,566,961,471,493** |
| Unallocated liabilities | - | - | - | - | 15,022,715,008,683 |
| **Total liabilities** | **-** | **-** | **-** | **-** | **15,022,715,008,683** |

## 45 . TRANSACTION AND BALANCES WITH RELATED PARTIES

List and relation between related parties and the Company detail as follows:

| Related parties | Relation |
|---|---|
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | Mr. Do Quang Vinh – Chairman of the Board of Directors of Saigon – Hanoi Securities Joint Stock Company, concurrently serving as Deputy Chairman of the Board of Directors and Deputy General Director of Saigon – Hanoi Commercial Joint Stock Bank. |
| BVIM Fund Management JSC | Mr. Do Quang Vinh – Chairman of the Board of Directors of Saigon – Hanoi Securities Joint Stock Company, concurrently serving as Chairman of the Board of Directors of BVIM Fund Management Joint Stock Company. |
| Vietnam International Commodity Exchange JSC | Mr. Nguyen Duy Linh is the General Director and a member of the Board of Directors of the Company, and has also been a member of the Board of Directors of Vietnam International Commodity Exchange Joint Stock Company since March 31, 2026. |
| | Mr. Nguyen Chi Thanh was a member of the Board of Directors of the Company (resigned on April 17, 2026) and concurrently served as a member of the Board of Directors of Vietnam Commodity Exchange Joint Stock Company until March 30, 2026. |
| DBV Insurance group JSC | Ms. Nguyen Dieu Trinh is a member of the Board of Directors of the Company and concurrently serves as a member of the Board of Directors of DBV Insurance Group Joint Stock Company. |
| Mr. Do Quang Vinh | Chairman of the Board of Directors |
| Mr. Do Vinh Quang | Mr. Do Quang Vinh - Chairman of the Board of Directors of Saigon - Hanoi Securities Joint Stock Company is the elder brother of Mr. Do Vinh Quang |
| Mr. Nguyen Duy Linh | Member of the Board of Directors (appointed on April 17, 2026) |
| | CEO (appointed on January 14, 2026) |
| Mr. Le Dang Khoa | Member of the Board of Directors |
| | Member of the Audit Committee |
| Mr. Luu Danh Duc | Member of the Board of Directors (resigned on April 10, 2025) |
| Mrs. Nguyen Dieu Trinh | Member of the Board of Directors |
| | Chairwoman of the Audit Committee |
| Mr. Nguyen Chi Thanh | CEO (resigned on January 14, 2026) |
| | Member of the Board of Directors (resigned on April 17, 2026) |
| Mr. Vu Duc Tien | CEO (resigned on March 25, 2024) |
| | Member of the Board of Directors (resigned on April 10, 2025) |
| Mr. Dao Ngoc Dung | Member of the Board of Directors |
| Mr. Tran Van Man | Deputy CEO (appointed on May 06, 2026) |
| Mr. Pham Quang Quyet | Deputy CEO (appointed on June 26, 2026) |
| Mrs. Pham Thi Thanh Hao | Chief Accountant |

During the period, the Company had transactions with related parties as follows:

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| **Certificate of deposit sale transaction** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 6,414,664,295,100 | 2,236,965,438,471 |
| **Certificate of deposit purchase transaction** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 10,000,000,000,000 | 17,000,000,000,000 |
| **Government bond purchase and sale contract** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 41,780,000,000,000 | 15,400,000,000,000 |
| **Settlement of Government bond purchase and sale contract** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 41,795,465,733,000 | 15,403,089,299,000 |
| **Transaction of selling bonds other than Government bonds** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | - | 601,842,000,000 |
| **Transaction of purchasing bonds other than Government bonds** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | - | 1,050,936,000,000 |
| **Borrowing** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 2,135,000,000,000 | 298,000,000,000 |
| **Repayment of loan principal and interest** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 1,780,272,917,902 | 504,246,684,930 |
| **Bond interest** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 8,879,449,325 | 2,444,499,170 |
| **Revenue from underwriting and issuance agent services** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 978,369,975 | 540,000,000 |
| **Revenue from securities custodian services** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 10,126,802 | 430,578,495 |
| **Revenue from financial advisory services** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 75,219,713,025 | 11,609,090,908 |
| **Brokerage revenue** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 3,931,057,676 | 6,843,903,708 |
| **Investment trust** | | |
| BVIM Fund Management JSC | 40,000,000,000 | - |
| **Portfolio management fee, custody fee, depository fee, transaction fee, remittance fee** | | |
| BVIM Fund Management JSC | 199,306,347 | - |
| **Deposit interest** | | |
| BVIM Fund Management JSC | 8,108,272 | - |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 732,864,413 | 242,699,994 |
| **Capital contribution** | | |
| Vietnam International Commodity Exchange JSC | 150,000,000,000 | - |
| **Bank service fee** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 18,288,140 | 182,313,917 |
| **Property insurance premium** | | |
| DBV Insurance group JSC | 37,880,700 | - |
| **Office rental costs** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 758,198,560 | 54,861,484 |

Up to financial statements date, payments which have not been made with related parties are as follows:

| | 30/06/2026 | 01/01/2026 |
|---|---|---|
| | VND | VND |
| **Deposits** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 654,653,035,653 | 567,780,120,977 |
| **Stock investment** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 275,238,748,169 | 275,238,748,169 |
| Vietnam International Commodity Exchange JSC | 225,000,000,000 | 75,000,000,000 |
| **Bond investment** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 413,977,996,433 | 262,377,852,844 |
| **Borrowings** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 1,290,000,000,000 | 900,000,000,000 |
| **Investment portfolio value** | | |
| BVIM Fund Management JSC | 24,590,689,655 | 39,773,000,000 |
| **Accrued interest expenses** | | |
| Saigon - Hanoi Commercial Joint Stock Bank (SHB) | 1,268,054,657 | 1,875,205,598 |
| **The balance of money in the investment trust account** | | |
| BVIM Fund Management JSC | 14,604,746,522 | 243,294,597 |

In addition to the related party information disclosed above, transactions with other related parties are as follows:

| | First 6 months of 2026 | First 6 months of 2025 |
|---|---|---|
| | VND | VND |
| **Manager's income** | | |
| Mr. Do Quang Vinh | 1,777,777,776 | 1,555,555,554 |
| Mr. Nguyen Duy Linh | 2,805,595,259 | - |
| Mr. Nguyen Chi Thanh | 544,185,091 | 3,933,239,130 |
| Mr. Tran Van Man | 539,629,091 | - |
| Mr. Pham Quang Quyet | 32,831,515 | - |
| Mr. Vu Duc Tien | - | 129,040,404 |
| Mr. Le Dang Khoa | 311,111,112 | 272,222,223 |
| Mrs. Nguyen Dieu Trinh | 844,444,448 | 738,888,892 |
| Mr. Dao Ngoc Dung | 306,839,226 | 110,904,041 |
| Mrs. Pham Thi Thanh Hao | 917,775,322 | 997,132,028 |

In addition to the transactions with related parties mentioned above, other related parties had no transactions during the period and had no balance at the end of the accounting period with the Company.

## 46 . COMPARATIVE FIGURES

The comparative figures in the Interim Statement of Financial Position and the related notes are figures from the Financial Statements for the fiscal year ended December 31, 2025, which were audited by AASC Auditing Firm Company Limited. The comparative figures in the Interim Income Statement, Interim Cash Flows Statement, Interim Statement of Changes in Owners' Equity and the related notes are figures from the Interim Financial Statements for the accounting period from 01/01/2025 to 30/06/2025, which were reviewed by AASC Auditing Firm Company Limited.

| | | | |
|---|---|---|---|
| **Ms. Le Thi Kim Anh** | **Ms. Pham Thi Thanh Hao** | **Ms. Bui Thi Hong Hanh** | **Mr. Nguyen Duy Linh** |
| Preparer | Chief Accountant | Head of Finance Division | CEO |

*Hanoi, August 13, 2026*