

Techcom Securities Joint Stock Company

Second Quarter of 2026 Financial statements
As at 30 June 2026



Techcom Securities Joint Stock Company

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Techcom Securities Joint Stock Company

GENERAL INFORMATION

THE COMPANY

Techcom Securities Joint Stock Company ("the Company") is established and operates under the License of Securities Business No.125/GP-UBCK issued by the State Securities Commission on 30 May 2018. Techcom Securities Joint Stock Company has its legal form transferred from Techcom Securities Company Limited according to Decision No.222/QD-UBCK on 19 March 2018.

As at 30 June 2026, total charter capital of the Company is VND 27,738,968,030,000 according to the amended License No. 71/GPĐC-UBCK granted by State Securities Commission on 15 June 2026.

The principal activities of the Company include securities brokerage, proprietary trading, securities investment advisory and underwriting services.

The Company's Head Office is located at 27th, 28th and 29th floor, C5 D'Capitale building, No.119 Tran Duy Hung Street, Yen Hoa ward, Hanoi, Vietnam.

BOARD OF DIRECTORS

Members of the Board of Directors during the period and at the date of these financial statements are as follows:

<i>Name</i>	<i>Title</i>	<i>Appointment/Resignation date</i>
Mr. Nguyen Xuan Minh	Chairman	Appointed on 26 April 2023 for the term 2023-2028
Ms. Nguyen Thi Diu	Deputy Chairman	Appointed on 30 December 2024 for the term 2023-2028
Ms. Nguyen Thi Thu Hien	Independent member	Appointed on 24 December 2024 for the term 2023-2028
	Deputy Chairman	Appointed on 1 July 2026 for the term 2023-2028
	Member	Appointed on 26 April 2023 for the term 2023-2028
Mr. Alexandre Charles Emmanuel Macaire	Member	Appointed on 26 April 2023 for the term 2023-2028
Mr. Le Huy Hoang	Member	Appointed on 04 December 2023 for the term 2023-2028

BOARD OF SUPERVISION

Members of the Board of Supervision during the period and at the date of these financial statements are as follows:

<i>Name</i>	<i>Title</i>	<i>Appointment/Resignation date</i>
Mr. Dang Van Khai	Head of the Board of Supervision	Appointed on 26 April 2023 for the term 2023-2028
Ms. Hoang Thi Kim Cuc	Member	Appointed on 26 April 2023 for the term 2023-2028
Ms. Le Thi Thu Huong	Member	Appointed on 26 April 2023 for the term 2023-2028

Techcom Securities Joint Stock Company

GENERAL INFORMATION (continued)

BOARD OF EXECUTIVE OFFICERS

Members of the Board of Executive Officers during the period and at the date of these financial statements are as follows:

<i>Name</i>	<i>Title</i>	<i>Appointment/Resignation date</i>
Ms. Nguyen Thi Thu Hien	Chief Executive Officer	Resigned on 01 July 2026
Ms. Tran Thi Thu Trang	Acting Chief Executive Officer	Appointed on 01 July 2026
	Deputy Chief Executive Officer	Resigned on 01 July 2026
Ms. Pham Dieu Linh	Deputy Chief Executive Officer	Appointed on 10 October 2018
Ms. Bui Thi Thu Hang	Deputy Chief Executive Officer	Appointed on 15 August 2020
Mr. Nguyen Tuan Cuong	Deputy Chief Executive Officer	Appointed on 20 August 2022
Mr. Ngo Hoang Ha	Deputy Chief Executive Officer	Appointed on 04 May 2023
	Person in charge of Corporate Governance	Appointed on 18 September 2025
Mr. Nguyen Dang Minh	Deputy Chief Executive Officer	Appointed on 01 February 2025
Mr. Nguyen Tuan Anh	Deputy Chief Executive Officer and Hanoi Branch Director	Appointed on 01 April 2026
Ms. Quach Thuy Linh	Deputy Chief Executive Officer and Ho Chi Minh Branch Director	Appointed on 01 April 2026

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of these financial statements is Mr. Nguyen Xuan Minh, Chairman of the Board of Directors.

Ms. Tran Thi Thu Trang, Acting Chief Executive Officer, is authorized by Mr. Nguyen Xuan Minh to sign the accompanying financial statements in accordance with the Letter of Authorization 010107/26/UQ-CTHĐQT-TCBS dated 01 July 2026.

STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

Code	ITEMS	Notes	30 June 2026 VND	31 December 2025 VND
100	A. CURRENT ASSETS (100=110+130)		97,180,152,540,672	76,612,765,855,403
110	I. Financial assets		97,067,447,204,142	76,597,293,421,692
111	1. Cash and cash equivalents	5	6,154,505,245,964	3,108,078,221,717
111.1	1.1. Cash		6,154,505,245,964	3,108,078,221,717
112	2. Fair value through profit and loss ("FVTPL") investments	7.1	295,964,797,150	38,923,020,900
113	3. Held-to-maturity ("HTM") investments	7.3	1,588,198,577,180	3,657,418,739,619
114	4. Loan receivables	7.4	51,522,435,194,856	43,859,732,477,143
115	5. Available-for-sale ("AFS") financial assets	7.2	34,558,372,365,730	25,218,442,812,696
116	6. Provision for impairment of financial assets and mortgaged assets	8	(10,253,768,528)	(12,757,948,678)
117	7. Receivables	9	2,781,062,712,585	686,848,052,984
117.1	7.1. Receivables from disposal of financial assets		1,735,699,854,000	195,489,000
117.2	7.2. Receivables and accruals from dividend and interest income of financial assets		1,045,362,858,585	686,652,563,984
117.3	7.2.1. Receivables for due dividend and interest income		5,988,700,000	1,200,000
117.4	7.2.2. Accruals for undue dividend and interest income		1,039,374,158,585	686,651,363,984
118	8. Advances to suppliers	9	6,790,687,225	5,729,878,954
119	9. Receivables from services provided by the Company	9	157,276,781,252	32,804,970,727
122	10. Other receivables	9	13,292,610,728	2,271,195,630
129	11. Provision for impairment of receivables	9	(198,000,000)	(198,000,000)
130	II. Other current assets		112,705,336,530	15,472,433,711
131	1. Advances		368,600,000	410,200,000
132	2. Tools and supplies		1,627,420,000	1,640,794,000
133	3. Short-term prepaid expenses	15	110,694,665,172	13,408,458,353
134	4. Short-term deposits, collaterals, and pledges		14,651,358	12,981,358
200	B. NON-CURRENT ASSETS (200=210+220+240+250)		3,411,907,280,610	4,019,491,143,606
210	I. Long-term financial assets		3,035,268,431,824	3,610,268,431,824
212	1. Long-term investments		3,035,268,431,824	3,610,268,431,824
212.1	1.1. Held-to-maturity ("HTM") investments	7.3	-	410,000,000,000
212.4	1.2. Other long-term investment	10	3,035,268,431,824	3,200,268,431,824
220	II. Fixed assets		103,445,113,819	107,181,206,706
221	1. Tangibles fixed assets	11	33,373,987,097	33,220,423,249
222	1.1. Cost		134,206,292,060	126,797,126,020
223a	1.2. Accumulated depreciation		(100,832,304,963)	(93,576,702,771)
227	2. Intangible fixed assets	12	70,071,126,722	73,960,783,457
228	2.1. Cost		143,373,692,729	138,768,470,729
229a	2.2. Accumulated amortization		(73,302,566,007)	(64,807,687,272)
240	III. Construction in progress	13	27,821,402,068	53,765,213,326
250	IV. Other long-term assets		245,372,332,899	248,276,291,750
251	1. Long-term deposits, collaterals, and pledges	14	173,109,481,800	183,408,219,803
252	2. Long-term prepaid expenses	15	13,281,981,916	16,980,000,795
253	3. Deferred tax assets	33	28,034,019,633	17,804,201,744
254	4. Payments to Settlement Assistance Fund	16	20,854,599,014	20,000,000,030
255	5. Other non-current assets	17	10,092,250,536	10,083,869,378
270	TOTAL ASSETS (270=100+200)		100,592,059,821,282	80,632,256,999,009

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

Code	ITEMS	Notes	30 June 2026 VND	31 December 2025 VND
300	C. LIABILITIES (300=310+340)		54,809,609,915,262	36,532,676,815,634
310	I. Current liabilities		51,489,473,495,504	35,016,932,279,815
311	1. Short-term borrowings and financial leases	18	48,116,836,647,405	31,079,695,096,211
312	1.1. Short-term borrowings		48,116,836,647,405	31,079,695,096,211
316	2. Short-term bonds issued	24	1,068,946,226,501	1,504,310,847,194
318	3. Payables for securities trading activities	19	134,533,283,705	51,121,802,352
320	4. Short-term trade payables		13,538,274,711	2,000,410,883
322	5. Taxes and other payables to the State budget	21	748,797,692,892	1,384,739,664,586
323	6. Payables to employees		143,614,372,893	231,830,280,548
324	7. Employee benefits		2,664,699,420	1,459,010,095
325	8. Short-term accrued expenses	20	636,655,677,530	265,828,841,247
327	9. Short-term unearned revenue	22	509,305,277,939	375,518,055,392
329	10. Other short-term payables	23	114,291,342,508	120,138,271,307
331	11. Bonus and welfare fund		290,000,000	290,000,000
340	II. Non-current liabilities		3,320,136,419,758	1,515,744,535,819
341	1. Borrowings and finance lease liabilities	18	1,314,886,041,778	-
342	1.1 Long-term borrowings		1,314,886,041,778	-
346	2. Long-term bonds issued	24	2,000,000,000,000	1,509,970,833,337
351	3. Long-term unearned revenue	22	5,219,824,480	5,743,148,982
355	4. Investors' protection fund		30,553,500	30,553,500
400	D. OWNERS' EQUITY (400=410)		45,782,449,906,020	44,099,580,183,375
410	I. Owner's equity	25	45,782,449,906,020	44,099,580,183,375
411	1. Share capital		36,355,911,112,125	31,720,060,628,518
411.1	1.1. Owners' capital contribution		27,738,968,030,000	23,113,080,210,000
411.2	1.2. Share premium		8,606,980,418,518	8,606,980,418,518
411.3	1.3. Convertible loans option - Equity Component		9,962,663,607	-
412	2. Differences from revaluation of assets at fair value		(6,107,606,719)	7,475,370,203
417	3. Undistributed profit		9,432,646,400,614	12,372,044,184,654
417.1	3.1. Realized profit after tax		9,408,032,062,368	12,347,939,323,386
417.2	3.2. Unrealized profit		24,614,338,246	24,104,861,268
440	TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)		100,592,059,821,282	80,632,256,999,009

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

OFF-BALANCE SHEET ITEMS

Code	ITEMS	Notes	30 June 2026 VND	31 December 2025 VND
	A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS			
006	1. Outstanding shares (quantity)		2,773,896,803	2,311,308,021
008	2. Listed/registered financial assets for trading at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company	26.1	25,479,978,420,000	22,556,742,060,000
009	3. Non-traded financial assets deposited at VSDC	26.2	6,001,773,240,000	2,720,000
010	4. Awaiting financial assets of the Company	26.3	17,904,000,000	1,860,100,000
012	5. Non-VSDC depository financial assets of the Company	26.4	2,772,265,990,000	1,230,262,890,000
014	6. Covered warrant (quantity)		30,905,200	1,203,800
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS			
021	1. Listed/registered financial assets for trading at VSDC of investors	26.5	321,905,725,570,000	325,307,278,790,000
021.1	1.1 Unrestricted financial assets		228,201,492,180,000	240,019,596,860,000
021.2	1.2 Restricted financial assets		1,414,039,620,000	1,467,945,100,000
021.3	1.3 Mortgaged financial assets		76,380,714,340,000	56,063,707,010,000
021.4	1.4 Blocked financial assets		15,036,072,530,000	26,601,662,760,000
021.5	1.5 Awaiting settlement financial assets		873,406,900,000	1,154,367,060,000
022	2. Non-traded financial assets deposited at VSDC of investors	26.6	1,676,650,850,000	192,827,990,000
022.1	2.1 Unrestricted and non-traded financial assets deposited at VSDC		1,542,280,290,000	174,185,350,000
022.2	2.2 Restricted and non-traded financial assets deposited at VSDC		17,856,800,000	18,642,640,000
023	3. Awaiting arrival financial assets of investors	26.7	962,409,270,000	1,291,904,460,000
024.b	4. Non-VSDC depository financial assets of investors	26.8	6,072,264,500,000	9,407,201,530,000
026	5. Investors' deposits		9,046,562,592,920	10,702,593,296,252
027	5.1 Investors' deposits for securities trading activities managed by the Company	26.9	6,582,257,677,129	6,447,211,380,125
027.1	In which: Investors' deposits for escrow at VSDC		196,658,585,523	198,220,624,524
029	5.2 Deposits for clearing and payment of securities transactions		2,464,304,915,791	4,206,007,929,509
029.1	- Domestic investors' deposits for clearing and payment of securities transactions		2,464,112,702,491	4,204,858,774,509
029.2	- Foreign investors' deposits for clearing and payment of securities transactions		192,213,300	1,149,155,000
030	5.3 Deposits of securities issuers		-	49,373,986,618

Techcom Securities Joint Stock Company

B01a-CTCK

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

OFF-BALANCE SHEET ITEMS (continued)

Code	ITEMS	Notes	30 June 2026 VND	31 December 2025 VND
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
031	6. Payables to investors - investors' deposits for securities trading activities managed by the Company	26.10	9,046,562,592,920	10,653,219,309,634
031.1	6.1. Payables to domestic investors for securities trading activities managed by the Company		8,995,847,788,457	10,609,074,997,196
031.2	6.2. Payables to foreign investors for securities trading activities managed by the Company		50,714,804,463	44,144,312,438
035	7. Dividend, bond principal and interest payables	26.11	-	49,373,986,618



Ms. Tran Thi Lan Anh
Preparer

Ms. Pham Thuy Van
Chief Accountant

Ms. Tran Thi Thu Trang
Acting Chief Executive Officer

Hanoi, 15th July 2026

Techcom Securities Joint Stock Company

B02a-CTCK

INCOME STATEMENT for the period ended 30 June 2026

Code	ITEMS	Notes	Quarter 2		Accumulated to the end of quarter 2	
			Current year VND	Prior year VND	Current year VND	Prior year VND
01	I. OPERATING INCOME					
	1. Gain from financial assets at fair value through profit and loss ("FVTPL")					
01.1	1.1. Gain from disposal of financial assets at FVTPL	27.1	754,937,952,671	841,134,572,280	1,287,242,443,415	1,364,231,640,649
01.2	1.2. Differences in revaluation of financial assets at FVTPL		731,432,595,273	839,176,508,394	1,260,807,109,934	1,361,242,941,060
01.3	1.3. Dividends and interest from financial assets at FVTPL		7,342,910,140	1,776,388,871	8,929,665,602	2,203,092,393
01.4	1.4. Differences in revaluation of payable for outstanding warrants	27.2	7,489,528,400	29,714,800	7,491,928,400	29,714,800
02	2. Gain from held-to-maturity ("HTM") investments	27.3	8,672,918,858	151,960,215	10,013,739,479	755,892,396
03	3. Gain from loans and receivables	27.2	23,830,417,225	39,621,088,339	70,499,704,897	73,428,319,484
04	4. Gain from available-for-sale ("AFS") financial assets	27.2	1,398,229,266,879	844,018,795,543	2,626,834,674,056	1,575,753,573,715
06	5. Revenue from brokerage services	27.2	472,443,756,943	81,756,682,152	633,620,709,930	240,433,579,433
07	6. Revenue from underwriting and issuance agency services		227,007,227,285	201,109,749,466	493,271,502,431	353,894,518,230
09	7. Revenue from securities depository services		733,703,277,398	495,527,897,790	1,214,605,734,504	856,569,923,344
10	8. Revenue from financial advisory services		29,103,475,027	24,408,239,434	48,427,825,494	37,683,077,995
11	9. Other operating incomes		103,009,000,001	131,409,999,999	148,419,000,002	183,999,999,998
			2,354,316,306	1,011,719,425	4,900,521,374	2,168,797,435
20	Total operating income (20=01→11)		3,744,618,689,735	2,659,998,744,458	6,527,822,116,103	4,688,163,430,283
21	II. OPERATING EXPENSES					
	1. Loss from financial assets at fair value through profit and loss ("FVTPL")					
21.1	1.1. Loss from disposal of financial assets at FVTPL	27.1	287,479,887,707	65,732,339,822	500,174,975,750	84,802,120,255
21.2	1.2. Differences in revaluation of financial assets at FVTPL		266,375,354,713	65,151,937,569	476,358,306,832	83,237,581,109
21.4	1.3. Differences in revaluation of payable for outstanding warrants	27.3	7,206,994,197	446,792,827	9,522,930,607	997,140,819
			13,897,538,797	133,609,426	14,293,738,311	567,398,327

Techcom Securities Joint Stock Company

B02a-CTCK

INCOME STATEMENT (continued) for the period ended 30 June 2026

Code	ITEMS	Notes	Quarter 2		Accumulated to the end of quarter 2	
			Current year VND	Prior year VND	Current year VND	Prior year VND
24	2. Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans	28	(1,529,551,781)	839,382,261	(2,504,180,150)	1,539,881,188
26	3. Expenses for business activities	28	-	1,744,159	-	9,220,159
27	4. Expenses for brokerage services	28	95,877,944,171	76,600,690,429	210,188,627,908	129,697,121,246
30	5. Expenses for securities depository services	28	27,446,297,651	21,455,816,281	44,573,921,793	33,181,823,681
32	6. Other operating expenses	28	85,324,336,589	54,472,631,866	174,835,524,253	96,928,933,073
40	Total operating expenses (40=21→32)		494,598,914,337	219,102,604,818	927,268,869,554	346,159,099,602
42	III. FINANCIAL INCOME					
42	1. Dividend from investment in subsidiaries, associates and interest income from demand deposits		10,177,834,027	9,340,551,094	20,968,704,032	16,285,738,179
44	2. Other financial income		-	269,910,001	-	545,885,002
50	Total financial income (50=42→44)	29	10,177,834,027	9,610,461,095	20,968,704,032	16,831,623,181
51	IV. FINANCIAL EXPENSES					
51	1. Realized and unrealized foreign exchange differences		4,529,567,730	-	4,529,567,730	-
52	2. Interest expenses		888,967,633,276	497,334,006,930	1,577,692,329,679	899,423,299,947
55	3. Other financial expenses		129,951,299,970	72,086,559,634	182,714,772,077	129,914,817,347
60	Total financial expenses (60=51→55)	30	1,023,448,500,976	569,420,566,564	1,764,936,669,486	1,029,338,117,294
62	V. GENERAL AND ADMINISTRATIVE EXPENSES	31	140,103,237,495	147,960,661,005	301,284,080,192	285,687,148,128
70	VI. OPERATING PROFIT (70=20+50-40-60-62)		2,096,645,870,954	1,733,125,373,166	3,555,301,200,903	3,043,810,688,440
71	VII. OTHER INCOME AND EXPENSES					
71	1. Other income		49,689,757,687	31,574,082	49,746,462,429	42,308,039
72	2. Other expenses		49,380,430,943	55,447,015	49,666,973,006	907,279,948
80	Total other operating gain/(loss) (80=71-72)		309,326,744	(23,872,933)	79,489,423	(864,971,909)

Techcom Securities Joint Stock Company

B02a-CTCK

INCOME STATEMENT (continued)
for the period ended 30 June 2026

Code	ITEMS	Notes	Quarter 2		Accumulated to the end of quarter 2	
			Current year VND	Prior year VND	Current year VND	Prior year VND
90	VIII. PROFIT BEFORE TAX (90=70+80)					
91	Realized profit		2,096,955,197,698	1,733,101,500,233	3,555,380,690,326	3,042,945,716,531
92	Unrealized profit		2,102,043,901,694 (5,088,703,996)	1,731,753,553,400 1,347,946,833	3,560,253,954,163 (4,873,263,837)	3,041,551,270,888 1,394,445,643
100	IX. CORPORATE INCOME TAX ("CIT") EXPENSES					
100.1	Current CIT expense	32	405,061,593,230	313,027,670,349	715,853,656,366	612,220,993,126
100.2	Deferred CIT (income)/expense	33	409,747,556,919 (4,685,963,689)	311,831,947,363 1,195,722,986	721,236,397,181 (5,382,740,815)	610,044,571,886 2,176,421,240
200	X. PROFIT AFTER TAX (200=90-100)		1,691,893,604,468	1,420,073,829,884	2,839,527,033,960	2,430,724,723,405
300	XI. OTHER COMPREHENSIVE INCOME AFTER TAX					
301	Gain from revaluation of AFS financial assets		(1,489,140,611)	(28,251,217,798)	(13,582,976,922)	(41,176,270,827)
400	Total other comprehensive income (400=301)		(1,489,140,611)	(28,251,217,798)	(13,582,976,922)	(41,176,270,827)
500	XII. NET EARNINGS PER ORDINARY SHARE	34				
501	Earnings per share (VND/share)		1,691,893,604,468 610	1,420,073,829,884 595	2,839,527,033,960 1,024	2,430,724,723,405 1,026
502	Diluted earnings per share (VND/share)		604	595	1,016	1,026

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Ms. Tran Thi Lan Anh
Preparer

Ms. Pham Thuy Van
Chief Accountant

Ms. Tran Thi Thu Trang
Acting Chief Executive Officer

Hanoi, 15th July 2026



CASH FLOW STATEMENT
for the period ended 30 June 2026

Code	ITEMS	Notes	From 01 January 2026 to 30 June 2026 VND	From 01 January 2025 to 30 June 2025 VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	1. Profit before tax		3,555,380,690,326	3,042,945,716,531
02	2. Adjustments for:		554,113,181,618	331,764,249,426
03	Depreciation and amortization	11,12	15,795,010,524	11,027,242,426
04	Provisions		-	16,500,000
06	Interest expenses	30	1,577,692,329,679	899,423,299,947
08	Accrued interest income	9	(1,039,374,158,585)	(578,702,792,947)
10	3. Increase in non-monetary expenses		21,312,488,768	3,104,420,334
11	Loss from revaluation of financial assets at FVTPL		23,816,668,918	1,564,539,146
13	(Gain)/Loss from impairment of loans receivables		(2,504,180,150)	1,539,881,188
18	4. Decrease in non-monetary income		(18,943,405,081)	(2,958,984,789)
19	Gain from revaluation of financial assets at FVTPL		(18,943,405,081)	(2,958,984,789)
30	Operating profit before changes in working capital		4,111,862,955,631	3,374,855,401,502
31	Changes in FVTPL financial assets		(261,915,040,087)	(32,509,552,757)
32	Changes in HTM investments		2,479,220,162,439	(68,573,331,719)
33	Changes in loan receivables		(7,662,702,717,713)	(7,894,608,889,966)
34	Changes in AFS financial assets		(9,358,359,607,030)	(3,553,744,084,579)
35	Changes in receivables from disposal of financial assets		(1,735,504,365,000)	-
36	Changes in receivables and accruals from dividend and interest income of financial assets		680,663,863,984	539,116,047,979
37	Changes in receivables from services provided by the Company		(124,471,810,525)	49,152,198,361
39	Changes in other receivables		(12,082,223,369)	(227,139,288,159)
40	Changes in other assets		9,489,061,861	(2,920,987,688)
41	Changes in accrued expenses (excluding interest expenses)		(10,531,470,843)	18,383,561,694
42	Changes in prepaid expenses		(93,588,187,940)	3,102,960,824
43	Current corporate income tax paid	21,32	(1,336,032,246,159)	(899,623,062,726)
44	Interest expenses paid		(1,250,025,709,263)	(877,133,307,992)
45	Changes in trade payables		11,537,863,828	(125,973,015,920)
46	Changes in employees' welfare payables		1,205,689,325	(226,316,270)
47	Changes in tax and other payables to the State budget (excluding CIT paid)		(21,146,122,716)	14,789,023,539
48	Changes in payables to employees		(88,215,907,655)	(33,241,702,226)
50	Changes in other payables		363,405,064,348	112,184,691,932
60	Net cash flows (used in) operating activities		(14,297,190,746,884)	(9,604,109,654,171)
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	Acquisition and construction of fixed assets and other assets		(35,785,929,930)	(34,517,693,618)
62	Proceeds from the liquidation and sale of fixed assets, investment properties, and other assets		49,670,823,551	-
63	Expenditure on equity investments in subsidiaries, joint-venture companies, associates and other investments		-	(10,249,480,890)

CASH FLOW STATEMENT (continued)
for the period ended 30 June 2026

Code	ITEMS	Notes	From 01 January 2026 to 30 June 2026 VND	From 01 January 2025 to 30 June 2025 VND
64	Cash receipts from divestment of investments in subsidiaries, joint – ventures companies, associates, and other investments		165,000,000,000	-
70	Net cash flows from/ (used in) investing activities		178,884,893,621	(44,767,174,508)
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
71	Cash receipts from issuance of shares or capital contribution by shareholders		12,717,413,607	1,376,713,913,085
73	Cash receipts from borrowings		70,284,591,013,341	39,197,088,457,949
73.2	- Other borrowings		70,284,591,013,341	39,197,088,457,949
74	Repayment of borrowings		(51,976,783,801,438)	(30,791,924,400,929)
74.3	- Other borrowings		(51,976,783,801,438)	(30,791,924,400,929)
76	Dividends paid to owners		(1,155,791,748,000)	-
80	Net cash flows from financing activities		17,164,732,877,510	9,781,877,970,105
90	NET INCREASE/(DECREASE) IN CASH DURING THE PERIOD (90=60+70+80)		3,046,427,024,247	133,001,141,426
101	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	5	3,108,078,221,717	2,864,601,041,636
101.1	Cash		3,108,078,221,717	2,864,601,041,636
103	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (103=90+101)	5	6,154,505,245,964	2,997,602,183,062
103.1	Cash		6,154,505,245,964	2,910,602,183,062
103.2	Cash equivalents		-	87,000,000,000

CASH FLOW STATEMENT (continued)
for the period ended 30 June 2026

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Code	ITEMS	Notes	From 01 January 2026 to 30 June 2026 VND	From 01 January 2025 to 30 June 2025 VND
	I. Cash flows from brokerage and trust activities of customers			
01	1. Cash receipts from disposal of brokerage securities of customers		425,346,394,130,791	236,368,669,380,834
02	2. Cash payments for purchases of brokerage securities of customers		(504,520,596,849,999)	(283,648,749,764,863)
07	3. Cash receipts for settlement of securities transactions of customers		727,925,252,784,805	386,537,287,158,992
07.1	4. Cash receipts for investors' deposits for escrow at VSDC		(1,562,039,001)	51,342,628,405
08	5. Cash payments for securities transactions of customers		(650,318,479,638,921)	(337,409,738,523,096)
11	6. Cash payments for depository fees of customers		(37,665,104,389)	(28,656,868,286)
14	7. Cash receipts from securities issuers		94,211,378,226,870	62,430,663,446,849
15	8. Cash payments for securities issuers		(94,260,752,213,488)	(62,475,277,145,479)
20	Net increase in cash during the period		(1,656,030,703,332)	1,825,540,313,356
30	II. Cash and cash equivalents of customers at the beginning of the period		10,702,593,296,252	10,024,246,349,048
31	Cash at banks at the beginning of the period		10,702,593,296,252	10,024,246,349,048
32	- Investors' deposits managed by the Company for securities trading activities.		6,447,211,380,125	8,245,482,244,688
32.1	In which: Investor's margin deposit at VSDC		198,220,624,524	172,607,043,516
34	- Deposits for clearing and payment of securities transactions		4,206,007,929,509	1,734,150,405,730
35	- Deposits of securities issuers		49,373,986,618	44,613,698,630
40	III. Cash and cash equivalents of customers at the end of the period (40=20+30)		9,046,562,592,920	11,849,786,662,404
41	Cash at banks at the end of the period:		9,046,562,592,920	11,849,786,662,404
42	- Investors' deposits managed by the Company for securities trading activities		6,582,257,677,129	8,952,421,177,072
42.1	In which: Investor's margin deposit at VSDC		196,658,585,523	223,949,671,921
44	- Deposits for clearing and payment of securities transactions		2,464,304,915,791	2,897,365,485,332


Ms. Tran Thi Lan Anh
Preparer


Ms. Pham Thuy Van
Chief Accountant


Ms. Tran Thi Thu Trang
Acting Chief Executive Officer

Hanoi, 15th July 2026

Techcom Securities Joint Stock Company

B04a-CTCK

STATEMENT OF CHANGES IN OWNERS' EQUITY for the period ended 30 June 2026

ITEMS	Notes	Opening balance		Increase/Decrease				Closing balance	
		01 January 2025	01 January 2026	Prior year		Current year		30 June 2025	30 June 2026
		VND	VND	Increase	Decrease	Increase	Decrease	VND	VND
A	B	1	2	3	4	5	6	7	8
I. CHANGES IN OWNERS' EQUITY									
1. Owners' capital contribution	25	19,613,221,200,000	23,113,080,210,000					20,801,580,210,000	27,738,968,030,000
2. Share premium	25	-	8,606,980,418,518	1,186,359,010,000	-	4,625,887,820,000	-	188,354,903,085	8,606,980,418,518
3. Convertible loans option – equity component		-	-	188,354,903,085	-	-	-	-	9,962,663,607
4. Differences from revaluation of assets at fair value	25	(4,961,252,868)	7,475,370,203	13,303,166,329	(54,479,437,156)	42,995,501,481	(56,578,478,403)	(46,137,523,695)	(6,107,606,719)
5. Undistributed profit	25	6,688,712,329,546	12,372,044,184,654	2,432,901,144,645	(2,176,421,240)	2,844,400,297,797	(5,783,798,081,837)	9,119,437,052,951	9,432,646,400,614
5.1. Realized profit after tax		6,665,324,621,285	12,347,939,323,386	2,431,506,699,002	-	2,839,017,556,982	(5,778,924,818,000)	9,096,831,320,287	9,408,032,062,368
5.2. Unrealized profit		23,387,708,261	24,104,861,268	1,394,445,643	(2,176,421,240)	5,382,740,815	(4,873,263,837)	22,605,732,664	24,614,338,246
TOTAL		26,296,972,276,678	44,099,580,183,375	3,822,918,224,059	(56,655,858,396)	7,523,246,282,885	(5,840,376,560,240)	30,063,234,642,341	45,782,449,906,020
II. OTHER COMPREHENSIVE INCOME									
1. Gain/(Loss) from revaluation of AFS financial assets		(4,961,252,868)	7,475,370,203	13,303,166,329	(54,479,437,156)	42,995,501,481	(56,578,478,403)	(46,137,523,695)	(6,107,606,719)
TOTAL		(4,961,252,868)	7,475,370,203	13,303,166,329	(54,479,437,156)	42,995,501,481	(46,137,523,695)	(46,137,523,695)	(6,107,606,719)

[Signature]

Ms. Tran Thi Lan Anh
Preparer

[Signature]

Ms. Pham Thuy Van
Chief Accountant



Ms. Tran Thi Thu Trang
Acting Chief Executive Officer

Hanoi, 15th July 2026

NOTES TO THE FINANCIAL STATEMENTS
as at 30 June 2026 and for the period then ended

1. CORPORATE INFORMATION

Techcom Securities Joint Stock Company ("the Company") is a joint-stock company that was converted from Techcom Securities Company Limited under Decision No.222/QĐ-UBCK dated 19 March 2018, and inherits all legal rights and interests, responsibilities for debts and other obligations of Techcom Securities Company Limited. Techcom Securities Joint Stock Company operates under Securities Business License No.125/GP-UBCK issued by the State Securities Commission on 30 May 2018; and Joint Stock Company Business Registration Certificate No. 0102935813 initially issued by Hanoi Department of Planning and Investment (now the Hanoi Department of Finance) on 30 May 2018, and most recently amended for the 13th time on 23 June 2026.

The Company's Head Office is located at 27th, 28th and 29th floor, C5 D'Capitale building, No.119 Tran Duy Hung street, Yen Hoa ward, Hanoi, Vietnam.

The principal activities of the Company are securities brokerage, proprietary trading, securities investment advisory and underwriting services.

The number of the Company's employees as at 30 June 2026 was 556 people (as at 31 December 2025: 588 people).

Main characteristics of the Company's operation

Capital size

As at 30 June 2026, total capital contribution of the Company is VND 27,738,968,030,000 owners' equity is VND 45,782,449,906,020 and total assets are VND 100,592,059,821,282.

Investment objectives

The Company's mission are to be a trusted strategic financial consulting partner of corporate customers and to create a superior cumulative investment experience for every Vietnamese family.

Investment restrictions

The Company is required to comply with Article 28 under Circular No. 121/2020/TT-BTC dated 31 December 2020 providing guidance on establishment and operation of securities companies, and other applicable regulations on investment restrictions. The current applicable practices on investment restrictions are as follows:

- Securities company is not allowed to invest, contribute capital to invest in real-estate assets except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company;
- Securities company may invest in real-estate investment and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company;
- Securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant regulation on trading bonds; and
- Securities company must not by itself, or authorize another organization or individuals to:
 - Invest in shares or contribute capital to companies that owned more than fifty percent (50%) of the charter capital of the securities company, except for purchasing of odd lots at the request of customers;

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

1. CORPORATE INFORMATION (continued)

Investment restrictions (continued)

- Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company;
- Invest more than twenty percent (20%) in the total currently circulating shares or fund certificates of a listing organization;
- Invest more than fifteen percent (15%) in the total currently circulating shares or fund certificates of an unlisted organization, which shall not apply to member fund, ETF fund or open-end fund certificates;
- Invest or contribute capital of more than ten percent (10%) in the total paid-up capital of a limited liability company or of a business project;
- Invest more than fifteen percent (15%) of its owners' equity in a single organization or of a business project; and
- Invest more than seventy percent (70%) of its total owners' equity in shares, capital contribution and a business project, specifically invest more than twenty percent (20%) of its total owners' equity in unlisted shares, capital contribution and a business project.

List of company branches

- Techcom Securities Joint Stock Company - Ho Chi Minh Branch operates under the Decision on approval of establishment of a securities company branch No. 609/QD-UBCK issued by the State Securities Commission on 16 July 2018.
- Techcom Securities Joint Stock Company - Hanoi Branch operates under the Decision on approval of establishment of a securities company branch No. 43/QD-UBCK issued by the State Securities Commission on 14 March 2025.

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

2.1 Applied accounting standards and accounting regime

The financial statements of the Company are prepared in accordance with Vietnamese Accounting Regime, accounting regulations set out for securities companies under Circular No. 210/2014/TT-BTC dated 30 December 2014 issued by the Ministry of Finance ("Circular 210"); Circular No. 334/2016/TT-BTC issued by the Ministry of Finance on 27 December 2016 amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular 210; and other Vietnamese Accounting Standards issued by the Ministry of Finance under below Decisions:

- ☞ Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 1);
- ☞ Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 2);
- ☞ Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
- ☞ Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4); and
- ☞ Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 5).
- ☞ Circular 23/2018/TT-BTC dated 12 March 2018 on Guidance for covered warrants accounting treatment which is applied for securities companies as issuers.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD (continued)

2.2 Registered accounting documentation system

The Company's registered accounting documentation system is the General Journal Voucher system.

2.3 Accounting period

The Company's financial year begins on 01 January and ends on 31 December.

The Company's accompanying financial statements are prepared for the period ended 30 June 2026.

2.4 Accounting currency

The accompanying financial statements are prepared in Vietnam Dong ("VND") which is the Company's accounting currency.

3. STATEMENT ON COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND ACCOUNTING REGIME

The Board of Executive Officers confirms that the Company has prepared the financial statements for the period ended 30 June 2026 in compliance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting Regime, accounting guidance applicable to securities companies and legal regulations relating financial reporting.

Accordingly, the accompanying statement of financial position, income statement, cash flow statement, statement of changes in owners' equity and notes to the financial statements, including their utilization are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the financial position, results of operations and cash flows and changes in owners' equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 Changes in significant accounting policies

The accounting policies adopted by the Company in preparation of the financial statements for the period ended 30 June 2026, are consistent with those adopted in the preparation of the financial statements for the period ended 31 December 2025.

4.2 Cash and cash equivalents

Cash and cash equivalents include cash on hand, cash at banks and short-term investments (with an original maturity not exceeding three months), which are highly liquid, easily convertible into a known amount of cash, and subject to minimal risk of changes in value.

Cash deposited by investors for securities trading activities and cash deposited by securities issuers are presented on the off-balance sheet.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.3 Financial assets at fair value through profit/loss ("FVTPL")

Financial assets FVTPL are financial assets that satisfy either of the following conditions:

- a) A financial asset is classified as held for trading if:
 - ▶ It is acquired or incurred mainly for the purpose of reselling or repurchasing in the short term;
 - ▶ There is any evidence that of a recent actual pattern of short-term profit-taking; or
 - ▶ It is a derivative (except derivative that is a financial guarantee contract or effective hedging instrument).
- b) Upon initial recognition, a financial asset is designated by the entity as at fair value through profit and loss as it meets one of the following criteria:
 - ▶ The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognizing gains or losses on a different basis.
 - ▶ The assets are part of a group of financial assets which are managed, and their performance is evaluated on a fair value basis, in accordance with the Company's risk management policy or investment strategy.

Financial assets at FVTPL are initially recognized at cost and subsequently recognized at fair value.

The acquisition cost of financial assets at FVTPL does not comprise transaction costs arising directly from the purchase of these financial assets. These transaction costs are recognized as purchase costs of financial assets in the income statement when incurred.

Increase in the difference arising from revaluation of financial asset at FVTPL in comparison with the previous year is recognized into the income statement under "*Gain from revaluation of financial assets at FVTPL*". Decrease in the difference arising from revaluation of financial assets at FVTPL in comparison with the previous year is recognized into the income statement under "*Loss from revaluation of financial assets at FVTPL*".

4.4 Held-to-maturity investments ("HTM")

Held-to-maturity investments are non-derivative financial assets with fixed term and fixed or identifiable payments that the Company has the positive intention or ability to hold to maturity, except for:

- a) Those that the entity, upon initial recognition, designates as at fair value through profit or loss;
- b) Those that the entity designates as available-for-sale;
- c) Those satisfy the definition of loans and receivables.

Held-to-maturity investments are initially recognized at acquisition cost plus (+) transaction costs which are directly attributable to the purchase of financial assets such as brokerage fee, trading fee, issuance agency fee and banking transaction fee. After initial recognition, HTM financial investments are subsequently measured at amortized cost using the effective interest rate ("EIR").

Amortized cost of HTM investments is initially measured at cost minus (-) principal repayments, plus (+) or minus (-) the accumulated amortization using the EIR method of any difference between that initial amount and the maturity amount, and minus (-) any utilization of provision for impairment or irrecoverable loss (if any).

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.4 Held-to-maturity investments ("HTM") (continued)

The EIR method is a method of calculating the cost allocation on interest income or interest expense in the related period of a financial asset or a group of HTM investments.

The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial assets or financial liabilities.

Accrued interest is recognized under *"Receivables and accruals from dividend and interest income of financial assets"*.

HTM investments are subject to impairment assessment at the reporting date. Provision is made for an HTM investment when there is any objective evidence that the investment is irrecoverable or there is uncertainty of recoverability, resulting from one or more loss events that have occurred after the initial recognition of the investment and the loss event has an impact on the estimated future cash flows of the HTM investment that can be reliably estimated. Objective evidence of impairment may include a decline in the fair value/market value (if any) of the investment, indicators that the debtors or a group of debtors are experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganization and where observable data indicate that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults. When there is any evidence of impairment, provision for an HTM investment is determined as the negative difference between its fair value and amortized cost at the assessment date. Any increase or decrease in the balance of provision is recognized in the income statement under *"Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans"*.

4.5 Loan receivables

Loans are non-derivative financial assets with fixed or identifiable payments and not listed on the market, except for:

- a) The amount that the Company has the intent to immediately sell or will sell in a near future which are classified as assets held for trading, and like those which, upon initial recognition, the Company categorized as such recognized at fair value through profit or loss;
- b) The amount categorized by the Company as available-for-sale upon initial recognition; or
- c) The amount whose holders cannot recover most of the initial investment value not due to credit quality impairment and which are categorized as available-for-sale.

Loan receivables are initially recognized at cost. After initial recognition, loan receivables are subsequently measured at amortized cost using the EIR method.

Amortized cost of loan receivables is the amount at which the loan receivables are measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative amortization using the EIR method of any difference between that initial amount and the maturity amount, and minus (-) any reduction for impairment or irrecoverable loss (if any).

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.5 *Loan receivables* (continued)

Loans are subject to an assessment of impairment at the financial statements date. Provision made for loan are based on estimated losses, calculated as the difference between the market value of securities used as collateral for loans and the balance of such loans. Any increase/decrease in the balance of provision is recognized in the income statement under "Provision expense for diminution in value and impairment of financial assets and doubtful receivables and borrowing costs of loans".

Accrued interest is recognized under "*Receivables and accruals from dividend and interest income of financial assets*".

4.6 *Available-for-sale ("AFS")*

Available-for-sale financial assets are non-derivative financial assets that are designated as available-for-sale or are not classified as:

- a) Loans and receivables;
- b) Held-to-maturity investments;
- c) Financial assets recognized at fair value through profit or loss.

Available-for-sale (AFS) financial assets are initially recognized at actual acquisition cost (for unlisted securities of the securities issuers) or at the transaction matching price of securities on the stock exchanges (for listed securities). The cost of AFS financial assets includes all directly related costs incurred in acquiring these financial assets, such as brokerage fees, transaction fees and banking fees. After initial recognition, AFS financial assets are subsequently measured at fair value.

Difference arising from the revaluation of AFS financial assets in comparison with prior period is recognized under "*Gain/(Loss) from revaluation of AFS financial assets*" in "*Other comprehensive income after tax*" which is a part of the income statement.

As at the reporting date, the Company assessed whether there is any objective evidence that an AFS financial asset is impaired. Any increase or decrease in the provision balance is recognized in the income statement under "*Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans*".

- Where an equity instrument is classified as available-for-sale, objective evidence of impairment includes a significant or prolonged decline in the fair value of the investment below its original cost. "Significant" is to be evaluated against the original cost of the asset and "prolonged" indicates the period in which the fair value has been below its original cost. When any evidence of impairment exists, provision is determined as the difference between original cost and fair value at the assessment date.
- Where a debt instrument is classified as available-for-sale, the impairment assessment is conducted using the same criteria as those applied for HTM investments. When there is any evidence of impairment, provision is determined as the difference between fair value and amortized cost at the assessment date.

Accrued interest is recognized under "*Receivables and accruals from dividend and interest income of financial assets*".

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.7 Fair value/market value of financial assets

Fair value/market value of the securities is determined as follows:

- ▶ For securities listed (except for bonds) on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, the market value is the closing price on the most recent trading day up to the date of the financial statements preparation.
- ▶ For unlisted securities registered for trading on the Unlisted Public Company Market ("Upcom") and state-owned enterprises equitized through public offering, the market value is the average reference price within the last 30 transaction days as announced by the Stock Exchange before the date of the financial statements preparation. In case there is no transaction within 30 days before the date of the financial statements preparation, the market value is the book value at the date of the financial statements preparation.
- ▶ For listed securities which are not traded in 30 days before the date of the financial statements preparation or are cancelled or suspended from trading, the market value is the book value at the date of the financial statements preparation.
- ▶ For corporate bonds listed and registered for trading, the market value is the nearest transaction price at the Stock Exchange within 10 days before the date of the financial statements preparation. If there are no transaction in 10 days before the date of the financial statements, the market value is the book value at the date of financial statements preparation.
- ▶ For government bonds, the market value is the most recent trading price at the Stock Exchange within 10 days up to the date of the financial statements preparation. In case there is no transaction within 10 days before the date of the financial statements preparation, the market value is the book value at the date of the financial statements preparation.
- ▶ For securities which do not have reference price from the above sources, the market value is the book value at the date of the financial statements preparation.

For the purpose of determining CIT taxable profit, the tax bases for financial assets are determined by cost minus (-) provision for diminution in value. Accordingly, market value of securities for provision purpose is determined in accordance with the Circular No.48/2019/TT-BTC (Circular 48) and Circular 24/2022/TT-BTC amending and supplementing several articles of Circular 48.

4.8 Derecognition of financial assets

A financial asset (or part of a group of similar financial assets) is derecognized when:

- ▶ The Company no longer has the rights to receive cash flows from the assets; or
- ▶ The Company has transferred its rights to receive cash flows from the assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a transfer arrangement; and either:
 - The Company has transferred substantially all the risks and rewards of the assets; or
 - The Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

When the Company has transferred its rights to receive cash flows from an asset or has entered into a transfer arrangement and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is still recognized as the Company's asset. In that case, the Company also recognizes a corresponding liability. The transferred asset and the corresponding liability are measured on a basis that reflects the rights and obligations that the Company has retained.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.8 *Derecognition of financial assets* (continued)

In case the liability is a guaranteed liability, transferred assets will be recognized at the smaller value between the initial carrying value of the assets and the maximum obligation incurred by the Company.

4.9 *Reclassification of financial assets*

Reclassification when selling financial assets other than FVTPL

When selling financial assets other than FVTPL, securities companies are required to reclassify those financial assets to financial assets at FVTPL. The difference arising from the revaluation of AFS financial assets which are recognized under "*Difference from revaluation of assets at fair value*" will be recognized as corresponding revenue or expenses at the date of reclassification of AFS financial assets for selling purpose.

Reclassification due to change in purpose or ability to hold

Securities companies are required to reclassify financial assets to their applicable categories upon changes in purpose or ability to hold, accordingly:

- ▶ Non-derivative financial assets at FVTPL or financial assets that are not required to be classified as financial asset at FVTPL at the initial recognition can be classified as loans and other receivables in special circumstances or as cash and cash equivalents if the requirements are met. The gains or losses arising from revaluation of financial assets at FVTPL prior to the reclassification are not allowed to be reversed;
- ▶ Due to changes in intent or ability to hold, where it is not appropriate to classify an investment as held to maturity, such investment is required to be reclassified into available-for-sale financial assets and measured at fair value. The difference arising from revaluation between carrying value and fair value are recognized under "*Difference from revaluation of assets at fair value*" in owners' equity.

4.10 *Long-term financial investment*

Equity investments in other entities

Investment in equity instruments of other entities is initially recognized at cost, including acquisition cost and transaction costs which are directly attributable to the purchase.

Provisions for diminution in the value of investments in other entities are made when there is certain evidence that there is a decline in the value of these investments at the end of the financial period. An increase or decrease in the balance of the provision account is charged to "Financial expenses" in the period.

4.11 *Receivables*

Receivables are initially recorded at cost and subsequently always stated at cost.

Provision for receivables are made based on their overdue aging or estimated loss arising from undue debts but the debtor is in bankruptcy, filing for bankruptcy; or has absconded, is prosecuted, detained or tried by law enforcement bodies, are serving sentences or have deceased. Increases or decreases to the provision balance are recorded as "*Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans*" and "*Other operating expenses*" in the income statement.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.11 Receivables (Continued)

The Company has made provision for doubtful receivables and handled irrecoverable receivables in accordance with guidance in Circular No. 48/2019/TT-BTC dated 08 August 2019 issued by the Ministry of Finance as below:

<i>Overdue period</i>	<i>Provision rate</i>
From 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%

4.12 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

The costs of purchased tangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to their working condition and location for their intended use.

Costs of acquisition, upgrade and renewals are added to the carrying amount of the assets. Costs of maintenance and repairs are charged to the income statement as incurred.

Loss or gain resulting from sales and disposals of tangible fixed assets is the difference between profit from sales or disposals of assets and their residual values and is recognized in the income statement.

4.13 Intangible fixed assets

Intangible fixed assets are stated at cost less accumulated amortization.

The costs of purchased intangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to their working condition and location for their intended use.

Costs of acquisition, upgrade and renewals are added to the carrying amount of the assets. Other costs are charged to the income statement as incurred.

Loss or gain resulting from sales and disposals of intangible fixed assets is the difference between profit from sales or disposals of assets and their residual values and is recognized in the income statement.

4.14 Depreciation and amortization

Tangible fixed assets and intangible fixed assets are depreciated/amortized using straight-line method over their following estimated useful life:

	<i>Years</i>
Machines and equipment	03 - 07
Software	03 - 06

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.15 Construction in progress

Properties in the course of construction for production, rental or administrative purposes, or for other purposes, are carried at cost includes costs that are necessary to form the assets in accordance with the Company's accounting policy. Depreciation of these assets, on the same basis as other assets, commences when the assets are ready for their intended use.

4.16 Operating leases

Whether an agreement is determined as a property lease agreement depends on the nature of such agreement at the beginning: whether the implementation of the agreement depends on the use of a certain asset and whether the agreement mentions the rights of use of the asset.

Rentals payable under operating leases are charged to the income statement on a straight-line basis over the term of the relevant lease.

4.17 Prepaid expenses

Prepaid expenses, including short-term or long-term prepaid expenses in the statement of financial position, are allocated over the period for which the prepayments are paid in advance in accordance with economic benefits generated by these expenses.

4.18 Repurchase agreements

Securities sold under the commitment to be repurchased at a specified future date ("repos") are not derecognized from the statement of financial position. The corresponding cash received is recognized in the statement of financial position as a liability. The difference between the sale price and repurchase price is treated as interest expense and is allocated to the income statement using the straight-line method over the effective term of the repurchase agreement.

4.19 Bonds issued

Bonds are usually issued as long-term borrowings.

Carrying value of bonds is recorded on net basis, equal to bonds' nominal amount less (-) Bond discount plus (+) Bond premium and less (-) Costs relating to the issue of bonds.

The Company accounts for the issued bonds' discount and premium individually and recognizes their amortization for the purpose of determining borrowing costs which are recorded as expenses or capitalized during each period, as follows:

- ▶ Bond discount is amortised gradually during bonds' life, accounted for as borrowing costs;
- ▶ Bond premium is amortised gradually during bonds' life, reducing borrowing costs.

Straight-line method is applied for amortization of costs relating to the issue of bonds and bonds' discount and premium as follows: the costs relating to the issue of bonds and the amount of discount or premium for each period is equally amortized over the bonds' life.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended**4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****4.20 Call covered warrants**

A call covered warrant is a type of security with underlying assets issued by a company, which allows holders the right to purchase underlying securities from the issuer at a predetermined price (exercise price) and at a predetermined time (maturity date); or receive a cash payment equal to the difference between the exercise price and the settlement price at maturity date.

When distributing warrants, the company recognizes an increase in warrant payables and also tracks off-balance sheet the number of authorized warrants but not yet in circulation. The cost of purchasing and issuing warrants are recognized as transaction expenses for acquiring financial assets in the income statement at the time they occur. Gains or losses from the repurchase, maturity, or redemption of covered warrants are recorded under the line item "Gain from disposal of financial assets at FVTPL" or "Loss from disposal of financial assets at FVTPL" respectively in the income statement.

At the end of the reporting period, the company revalues outstanding covered warrants at fair value. If market price of such warrants decreases, the difference is recognized under "Gain from financial assets at fair value through profit and loss ("FVTPL")" (detailed as "Differences in revaluation of payables for outstanding warrants"). If market price of outstanding warrants increases, the difference is recorded under "Loss from financial assets at fair value through profit and loss ("FVTPL")" (detailed as "Differences in revaluation of payable for outstanding warrants").

The Company maintains detailed records of hedging instruments for call covered warrants. At the end of the reporting period, the fair value of the underlying securities used for hedging purposes is revalued and recognized similarly to the revaluation of financial assets through profit or loss ("FVTPL").

4.21 Accrued expenses

Payable provisions are recognized when the Company has a present obligation as a result of goods or services received, whether or not billed to the Company. Provisions are measured at the Board of Executive Officers' best estimate of the expenditure required to settle the obligation as at the balance sheet date.

4.22 Employee benefits**4.22.1 Pension allowance**

Pension allowances are paid to retired employees of the Company by the Social Insurance Agency, which belongs to the Ministry of Labour and Social Affairs. The Company is required to contribute to these post-employment benefits by paying social insurance premiums for employees in accordance with current regulations.

4.22.2 Severance allowance

According to the Labor Law No. 45/2019/QH14 being effective from 01 January 2021 and Decree No. 145/2020/ND-CP detailing and guiding the implementation of a number of articles of the Labour Law regarding working conditions and labour relations, the Company is obliged to pay a severance allowance equal to half a month's salary for each year of service to employees who voluntarily resigned in accordance with regulations. Working time serving as the basis for calculating severance allowance shall be the total actual working time subtracting the time when the employees have made unemployment insurance contributions as prescribed by law, and the working time when severance allowance has been paid to the employees. The average monthly salary used for calculation of severance allowance shall be adjusted to be the average of the 6 consecutive months nearest to the resignation date.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.22 Employee benefits (continued)

4.22.3 Unemployment insurance

According to Article 57 of the Employment Law No. 38/2013/QH13 taking effect from 01 January 2015 and the Government's Decree No. 28/2015/ND-CP dated 12 March 2015 detailing the implementation of some Employment Law's articles on unemployment insurance, the Company is obliged to pay unemployment insurance at the rate of 1% of the salary fund, the salary paid for unemployment insurance of the participants in unemployment insurance and deduct 1%, the monthly salary and wages on which unemployment insurance premiums are based to be paid to the Unemployment Insurance Fund at the same time.

4.23 Foreign currency transactions

Transactions arising in foreign currencies are translated at exchange rates of commercial banks ruling at the transaction date. The balances of monetary items denominated in foreign currencies as at the balance sheet date are retranslated as follows:

- Monetary assets are retranslated at buying exchange rate of the commercial bank where the Company usually transacts.
- Monetary liabilities are translated at selling exchange rate of the commercial bank where the Company usually transacts.

All foreign exchange differences incurred during the period and arisen from the revaluation of monetary items denominated in foreign currencies at the end of the period are recorded into the income statement.

4.24 Unearned revenue

Unearned revenue is the amount of revenue received in advance related to one or more accounting periods for guaranteed services and securities issuing agents that have not been provided. The Company recognizes unearned revenues corresponding to the portion of obligations that the Company will have to fulfill in the future. When the revenue recognition conditions are satisfied, unearned revenue will be recognized in the income statement for the period corresponding to the portion satisfying such revenue recognition conditions.

4.25 Revenue recognition

Revenue is recognized to the extent that it is probable that the economic benefits associated with the transaction will flow to the Company and the amount of revenue can be reliably measured. Revenue is measured at the fair value of receipts or receivables less trade discounts, sales allowances and sales returns. Revenue is recognized when the following specific conditions are also satisfied:

Revenue from brokerage services

When the contract outcome can be reliably measured, revenue is recognized by reference to the percentage of completion. Where the contract outcome cannot be reliably measured, revenue is recognized only to the extent of costs incurred that it is probable of recovery.

Revenue from securities trading

Revenue from securities trading is determined by the difference between the selling price and the weighted average cost of securities sold.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.25 Revenue recognition (continued)

Interest income

Revenue is recognized on accrual basis (taking into account the effective yield on the asset) unless the collectability is in doubt.

Dividends

Income is recognized when the Company's right to receive payment has been established, except for dividend received in shares in which only the number of shares is updated.

Other revenues from rendering services

When the contract outcome can be reliably measured, revenue is recognized by reference to the percentage of completion. Where the contract outcome cannot be reliably measured, revenue is recognized only to the extent of costs incurred that it is probable of recovery.

4.26 Borrowing expenses

Borrowing costs include interest expenses and other expenses which are directly attributable to the Company's borrowings. Borrowing costs are recognized in the income statement in the period when incurred unless they are capitalized.

4.27 Convertible Loans

A convertible loan is a loan that can be converted into common stock of the borrower under the conditions specified in the loan agreement.

At the time of initial recognition, the principal value of the convertible loan is determined by discounting the nominal value of future payments (including both principal and interest) to their present value at a fair interest rate. The equity component of the loan is determined as the difference between the total amount received from the convertible loan and the debt component value of the convertible loan at the time of recognition.

After initial recognition, the principal value of the convertible loan is adjusted by increasing the principal value of the loan by the difference between the interest payable calculated at the nominal interest rate and the fair interest rate.

At the time the lender exercises the conversion right, the principal of the loan is reduced and the owner's equity is increased correspondingly by the par value of the additional shares issued. The difference between the principal value of the convertible loan and the par value of the additional shares issued is recognized as capital surplus.

At maturity date, if the lender does not exercise the conversion right, the principal portion of the loan is written down proportionally to the principal repayment amount, and the value of the conversion right currently reflected in the equity is transferred to be recorded as share capital surplus.

4.28 Cost of securities sold

The Company applies moving weighted average method to calculate cost of proprietary securities sold.

NOTES TO THE FINANCIAL STATEMENTS (continued)

as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**4.29 Corporate income tax***Current income tax*

Current income tax assets and liabilities for the current and prior period are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the reporting date.

Current income tax is recorded to the income statement, except when it relates to items recognized directly to owners' equity, in which case the current income tax is also recognized directly to owners' equity.

Current income tax assets and liabilities are offset only when there is a legally enforceable right for the Company to set off current tax assets against current tax liabilities and when the Company intends to settle its current tax assets and liabilities on a net basis.

Deferred income tax

Deferred income tax is provided for temporary differences at the reporting date between the tax base of assets and liabilities and their carrying amounts for financial reporting purposes.

Deferred tax liabilities are recognized for all taxable temporary differences, except when the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affect neither the accounting profit nor taxable profit or loss.

Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, carry forward of unused tax credits and unused tax losses can be utilized, except where the deferred tax asset in respect of deductible temporary difference which arises from the initial recognition of an asset or liability which at the time of the related transaction, affects neither the accounting profit nor taxable profit or loss.

The carrying amount of deferred income tax assets is reviewed at each reporting date and reduced to a certain extent that sufficient taxable profits will be available to allow all or part of the deferred income tax assets to be recovered. Previously unrecognized deferred income tax assets are reassessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset is realized, or the liability is settled based on tax rates and tax laws that have been enacted at the reporting date. Deferred tax is recorded to the income statement, except when it relates to items recognized directly to owners' equity, in which case the deferred tax is also dealt with in owners' equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authority and the Company intends to settle its current tax assets and liabilities on a net basis.

The tax returns filed by the Company are subject to examination by the tax authorities. As the application of tax laws and regulations is susceptible to varying interpretations, the amounts reported in the financial statements could change later upon final determination by the tax authorities.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.30 Owners' equity

Undistributed profit

Undistributed profit comprises of realized profit after tax and unrealized profit.

Unrealized profit after tax of the period is the difference between gain and loss from revaluation of financial assets at FVTPL or other financial assets accounted in the income statement.

Realized profit during the period is the difference between total revenue and income, and total expenses in the income statement of the Company, except for gain or loss from revaluation of financial assets recognized in unrealized profit.

Reserves

Reserves are appropriated in accordance with the Resolution of the General Meeting of Shareholders.

4.31 Appropriation of net profits

Net profit after tax is available for appropriation to shareholders after being approved by the General Meeting of Shareholders and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

4.32 Nil balances

Items that are not shown in these financial statements in accordance with Circular No. 210/2014/TT-BTC dated 30th December 2014 and Circular No. 334/2016/TT-BTC dated 27th December 2016 amending and supplementing Circular No. 210/2014/TT-BTC issued by the Ministry of Finance indicate nil balances.

5. CASH AND CASH EQUIVALENTS

	30 June 2026 VND	31 December 2025 VND
Cash at banks	6,154,505,245,964	3,108,078,221,717
Total	6,154,505,245,964	3,108,078,221,717

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

6. TRADING VALUE AND VOLUME DURING THE PERIOD

	From 01 January 2026 to 30 June 2026	
	Volume of trading during the period (Unit)	Value of trading during the period (VND)
Of the Company	1,435,319,492	331,876,666,948,872
- Shares	133,157,302	4,245,728,470,000
- Bonds	1,079,824,290	327,196,181,687,181
- Others	222,337,900	434,756,791,691
Of investors	22,290,900,356	1,458,540,115,367,280
- Shares	20,154,471,365	608,008,480,164,070
- Corporate bonds	204,923,779	316,979,541,166,700
- Others	1,931,505,212	533,552,094,036,506
Total	23,726,219,848	1,790,416,782,316,150

7. FINANCIAL ASSETS

Concepts of financial assets

Historical cost

Historical cost of a financial asset is the amount of cash or cash equivalents paid, disbursed or payable for such financial asset at its initial recognition. The transaction costs incurred directly from the purchase of financial asset might or might not be included in the historical cost of the financial asset, depending on the category in which the financial asset is classified.

Fair value/market value

The fair value or market value of a financial asset is the price at which the financial asset would be traded voluntarily between knowledgeable parties on an arm's length basis.

The fair value/market value of securities is determined using the method described in *Note 4.7*.

Amortized cost

Amortized cost of a financial investment (which is debt instrument) is the amount at which the financial asset is measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or irrecoverable loss (if any).

For presentation purpose, provision for diminution in value or irrecoverable loss of financial assets is recognized in "Provision for impairment of financial assets and mortgage assets" in the statement of financial position.

Carrying amount

Carrying amount of a financial asset is the amount at which the financial asset is recognized in the statement of financial position. Carrying amount of a financial asset might be recognized at fair value (for FVTPL and AFS financial assets) or at amortized cost (for HTM investments and loans), depending on the category that the financial asset is classified.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

7. FINANCIAL ASSETS (continued)

7.1. FVTPL financial assets

	30 June 2026				31 December 2025			
	Cost VND	Revaluation difference		Fair value VND	Cost VND	Revaluation difference		Fair value VND
		Increase VND	Decrease VND			Increase VND	Decrease VND	
- Listed shares (excluding listed shares for warrant hedging activities)	5,766,084,987	665,102,441	(478,417,828)	5,952,769,600	5,700,979,912	546,189,311	(410,404,923)	5,836,764,300
- Listed shares for warrant hedging activities	276,518,726,166	2,673,572,517	(4,460,771,133)	274,731,527,550	19,169,289,986	60,543,517	(643,576,903)	18,586,256,600
- Fund certificates	13,594,967,190	1,465,032,810		15,060,000,000	13,594,967,190	905,032,810		14,500,000,000
- Other securities	549,500,000	-	(329,000,000)	220,500,000	-	-	-	-
Total	296,429,278,343	4,803,707,768	(5,268,188,961)	295,964,797,150	38,465,237,088	1,511,765,638	(1,053,981,826)	38,923,020,900

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NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

7. FINANCIAL ASSETS (continued)

7.2. AFS financial assets

	30 June 2026				31 December 2025			
	Cost VND	Revaluation difference		Fair value VND	Cost VND	Revaluation difference		Fair value VND
		Increase VND	Decrease VND			Increase VND	Decrease VND	
- Listed shares	2,339,336	13,298,114	(430,000)	15,207,450	2,453,179	15,202,714	(532,043)	17,123,850
- Unlisted shares	3,968,594	-	-	3,968,594	1,701,003,854,751	-	-	1,701,003,854,751
- Listed bonds	2,510,344,945,330	9,532,902,651	(6,915,797,414)	2,512,962,050,567	2,970,980,099,738	8,966,200,075	(640,903,666)	2,979,305,396,147
- Unlisted corporate bonds	29,479,716,972,939	26,220,286,024	(39,426,548,923)	29,466,510,710,040	20,328,838,593,888	-	-	20,328,838,593,888
- Certificates of deposits	2,570,427,872,765	-	-	2,570,427,872,765	201,311,490,400	-	-	201,311,490,400
- Fund certificates	5,511,000,000	2,941,556,314	-	8,452,556,314	5,511,000,000	2,455,353,660	-	7,966,353,660
Total	34,566,007,098,964	38,708,043,103	(46,342,776,337)	34,558,372,365,730	25,207,647,491,956	11,436,756,449	(641,435,709)	25,218,442,812,696

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

7. FINANCIAL ASSETS (continued)

7.3. HTM investments

	30 June 2026		31 December 2025	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Term deposits with original term of more than 03 months and remaining term not exceeding 12 months (i)	1,588,198,577,180	1,588,198,577,180	3,657,418,739,619	3,657,418,739,619
Term deposits with remaining term exceeding 12 months	-	-	410,000,000,000	410,000,000,000
Total	1,588,198,577,180	1,588,198,577,180	4,067,418,739,619	4,067,418,739,619

- (i) As at 30 June 2026, the Company had pledged a number of term deposits with cost and fair value of VND 401,105,785,348 (as at 31 December 2025: VND 1,614,098,575,976) to secure for short-term borrowings as presented at Note 18; term deposits with cost and fair value of VND 210,000,000,000 to secure for warrants issued by the Company as presented at Note 19.

In addition, the Company also pledged the term deposit with cost and fair value of VND 1,198,577,180 (as at 31 December 2025: VND 1,151,122,547) to secure the Company's credit card payment obligations.

7.4. Loan receivables

	30 June 2026		31 December 2025	
	Cost VND	Fair value (iii) VND	Cost VND	Fair value (iii) VND
Loan receivables from margin trading (i)	51,043,232,067,722	51,032,978,299,194	43,162,734,820,966	43,149,976,872,288
Loan receivables from advances to investors (ii)	479,203,127,134	479,203,127,134	696,997,656,177	696,997,656,177
Total	51,522,435,194,856	51,512,181,426,328	43,859,732,477,143	43,846,974,528,465

- (i) Investors' securities participating in margin activities are kept by the Company as collateral for the Investor's loan with the Company.
- (ii) Representing advances of proceeds from selling shares, which are awaiting to be received, to investors during the period.
- (iii) The fair value of loan receivables is measured at cost less impairment loss.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

8. PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS AND MORTGAGED ASSETS

	30 June 2026 VND	31 December 2025 VND
Provision for impairment of loan receivables	10,253,768,528	12,757,948,678
Total	10,253,768,528	12,757,948,678

9. RECEIVABLES

	30 June 2026 VND	31 December 2025 VND
a. Receivables from disposal of financial assets	1,735,699,854,000	195,489,000
b. Receivables and accruals from dividend and interest income of financial assets	1,045,362,858,585	686,652,563,984
- Receivables for due dividend and interest income	5,988,700,000	1,200,000
- Accruals for undue dividend and interest income	1,039,374,158,585	686,651,363,984
<i>Accrued interest on deposits, valuable papers</i>	82,034,320,162	113,210,291,947
<i>Accrued interest on bonds</i>	277,737,291,045	146,864,472,631
<i>Interest income from margin lending activities</i>	679,602,547,378	426,576,599,406
c. Advances to suppliers	6,790,687,225	5,729,878,954
d. Receivables from services provided by the Company	157,276,781,252	32,804,970,727
- Receivables from brokerage services	9,630,596,259	11,122,381,024
- Receivables from securities depository services	6,299,451,936	6,283,049,609
- Receivables from underwriting and issuance agency services	140,286,850,358	12,358,250,000
- Receivables from advisory services	880,000,000	639,108,800
- Receivables from other services	179,882,699	2,402,181,294
e. Other receivables	13,292,610,728	2,271,195,630
- Receivables from securities trading activities	12,857,790,398	1,912,963,952
<i>Other receivables from securities trading activities</i>	12,857,790,398	1,912,963,952
- Other receivables	434,820,330	358,231,678
f. Provision for impairment of receivables	(198,000,000)	(198,000,000)
Total	2,958,224,791,790	727,456,098,295

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NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

10. OTHER LONG-TERM INVESTMENTS

	30 June 2026				31 December 2025			
	Proportion of voting power held	Proportion of ownership	Cost VND	Fair value VND	Proportion of voting power held	Proportion of ownership	Cost VND	Fair value VND
Other long-term investments								
- Hung Yen Urban Investment and Development Joint Stock Company	8.2%	8.2%	2,026,827,000,000	2,026,827,000,000	8.2%	8.2%	2,026,827,000,000	2,026,827,000,000
- NewCo Investment and Development Joint Stock Company	9.9%	9.9%	1,006,604,775,000	1,006,604,775,000	9.9%	9.9%	1,006,604,775,000	1,006,604,775,000
- Techcom Crypto Exchange Joint Stock Company	0.29%	0.29%	297,000,000	297,000,000	0.29%	0.29%	297,000,000	297,000,000
- WealthTech Innovations Joint Stock Company	0.50%	0.50%	1,539,656,824	1,539,656,824	0.50%	0.50%	1,539,656,824	1,539,656,824
- Tokenbay Investment and Technology Joint Stock Company			-	-	0.0%	10.99%	165,000,000,000	165,000,000,000
Total			3,035,268,431,824	3,035,268,431,824			3,200,268,431,824	3,200,268,431,824

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

11. TANGIBLE FIXED ASSETS

	<i>Machines and equipment VND</i>
Cost	
01 January 2026	126,797,126,020
Increase during the period	7,453,695,637
Decrease during the period	44,529,597
30 June 2026	134,206,292,060
Accumulated depreciation	
01 January 2026	93,576,702,771
Charge for the period	7,293,352,595
30 June 2026	100,832,304,963
Net book value	
01 January 2026	33,220,423,249
30 June 2026	33,373,987,097

12. INTANGIBLE FIXED ASSETS

	<i>Software VND</i>
Cost	
01 January 2026	138,768,470,729
Completed construction in progress	49,325,892,632
Increase due to purchases during the period	4,605,222,000
Decrease during the period	49,325,892,632
30 June 2026	143,373,692,729
Accumulated amortization	
01 January 2026	64,807,687,272
Charge for the period	8,494,878,735
30 June 2026	73,302,566,007
Net book value	
01 January 2026	73,960,783,457
30 June 2026	70,071,126,722

13. CONSTRUCTION IN PROGRESS

	<i>30 June 2026 VND</i>	<i>31 December 2025 VND</i>
System implementation costs	27,821,402,068	53,765,213,326
Total	27,821,402,068	53,765,213,326

14. DEPOSITS, COLLATERALS AND PLEDGES

	<i>30 June 2026 VND</i>	<i>31 December 2025 VND</i>
Long-term official rental deposit	173,102,481,800	183,296,219,803
Other deposits, collateral and pledges	7,000,000	112,000,000
Total	173,109,481,800	183,408,219,803

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

15. PREPAID EXPENSES

	30 June 2026 VND	31 December 2025 VND
Short-term	110,694,665,172	13,408,458,353
Prepaid service fees	110,694,665,172	13,408,458,353
Long-term	13,281,981,916	16,980,000,795
Tools and supplies issued for consumption	3,986,331,619	4,265,006,570
Prepaid service fees	9,295,650,297	12,714,994,225
Total	123,976,647,088	30,388,459,148

16. PAYMENTS TO SETTLEMENT ASSISTANCE FUND

	30 June 2026 VND	31 December 2025 VND
Initial payments	120,000,000	120,000,000
Accumulated additional payments	17,969,613,710	17,969,613,710
Distributed interest	2,764,985,304	1,910,386,320
Total	20,854,599,014	20,000,000,030

Payments to Settlement Assistance Fund represent the amounts deposited at Vietnam Securities Depository and Clearing Corporation ("VSDC").

According to Decision No. 40/QĐ-HĐTV dated 29 April 2025 issued by VSDC, the Company is required to deposit an initial amount of VND 120 million at VSDC and annually contribute an addition 0.01% of the total brokerage securities value of the previous year, but not exceeding VND 2.5 billion per annum. The maximum contribution limit to the Settlement Assistance Fund is VND 20 billion, applying for depository members that are securities company engaged in proprietary trading and brokerage activities.

17. OTHER LONG-TERM ASSETS

Reflects payments to the derivatives transaction clearing fund. According to the regulations on management and usage of derivative securities transaction clearing funds issued with Decision No. 28/QĐ-HĐTV dated 16 April 2025 issued by the Vietnam Securities Depository, the initial minimum contribution is VND 10 billion, applying for direct clearing members.

	30 June 2026 VND	31 December 2025 VND
Payments to the derivatives transaction clearing fund		
- Initial payments	10,000,000,000	10,000,000,000
- Amortized interest	92,250,536	83,869,378
Total	10,092,250,536	10,083,869,378

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NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

18. SHORT-TERM BORROWINGS AND FINANCIAL LEASES

	31 December 2025 VND	Increase during the period VND	Decrease during the period VND	30 June 2026 VND
Short-term borrowings in USD (ii)	8,456,650,000,000	17,199,968,000,000	3,504,650,000,000	22,151,968,000,000
- Syndicated loans (Taipei Fubon Commercial Bank Co., Ltd as Agency)	-	12,854,578,000,000	-	12,854,578,000,000
- Syndicated loans (Cathay United Bank as Agency)	5,869,600,000,000	135,850,000,000	-	6,005,450,000,000
- Others	2,587,050,000,000	4,209,540,000,000	3,504,650,000,000	3,291,940,000,000
Short-term borrowings in VND (iv)	22,623,045,096,211	49,877,039,152,632	46,535,215,601,438	25,964,868,647,405
- Vietnam Maritime Commercial Joint Stock Bank	1,950,000,000,000	5,950,000,000,000	4,400,000,000,000	3,500,000,000,000
- Vietnam International Commercial Joint Stock Bank	2,975,000,000,000	2,925,000,000,000	2,500,000,000,000	3,400,000,000,000
- Others	17,698,045,096,211	41,002,039,152,632	39,635,215,601,438	19,064,868,647,405
Total short-term borrowings (i)	31,079,695,096,211	67,077,007,152,632	50,039,865,601,438	48,116,836,647,405
Long-term borrowings in USD				
- Deutsche Investitions - und Entwicklungsgesellschaft mbH (iii)	-	1,314,886,041,778	-	1,314,886,041,778
Total long-term borrowings	-	1,314,886,041,778	-	1,314,886,041,778
Total borrowings	31,079,695,096,211	68,391,893,194,410	50,039,865,601,438	49,431,722,689,183

(i) Short-term borrowings are made for the purpose of supplementing the Company's working capital and other purposes, with the interest rate of outstanding loans at the end of the year from 4.5% to 10.05% per year.

(ii) As at 30 June 2026, the Company had borrowings at foreign financial institution with a total original currency value of USD 893,000,000. The Company has hedged exchange rate and interest rate risk by foreign exchange derivative products and interest rate derivative products with Vietnam Technological and Commercial Joint Stock Bank and other commercial banks for the above-mentioned USD borrowings.

(iii) The Company had a convertible loan with Deutsche Investitions- und Entwicklungsgesellschaft mbH (DEG) with a principal amount of USD 50,000,000, disbursed on 10 February 2026, with a tenor of 5 years and an interest rate of 2.25% per annum, under which DEG has the option to convert the loan into equity of the Company. If the conversion option is not exercised, the applicable interest rate will be 6.5% per annum. The Company has hedged the foreign exchange risk associated with this loan through foreign exchange derivative products with Vietnam Technological and Commercial Joint Stock Bank (Techcombank).

(iv) As at 30 June 2026, a number of term deposits had been pledged to secure for some short-term bank borrowings as presented at Note 7.3

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

19. PAYABLES FOR SECURITIES TRADING ACTIVITIES

	30 June 2026 VND	31 December 2025 VND
Payables to the Stock Exchanges	29,906,178,349	37,659,221,495
Payables to the Vietnam Securities Depository and Clearing Corporation	6,043,448,356	7,040,667,857
Payables for outstanding warrants (i)	96,256,671,000	4,094,927,000
Other payables	2,326,986,000	2,326,986,000
Total	134,533,283,705	51,121,802,352

- (i) The Company is allowed to issue Covered warrants according to the warrant offering certificates issued by the State Securities Commission. Details of the number of warrants issued by the Company are as follows:

	30 June 2026		31 December 2025	
	Number of warrants allowed to be issue	Number of outstanding warrants	Number of warrants allowed to be issue	Number of outstandi ng warrants
FPT/TCBS/C/EU/12M/CASH/24-01	-	-	1,000,000	1,000,000
HPG/TCBS/C/EU/12M/CASH/24-01	-	-	1,500,000	1,499,000
MBB/TCBS/C/EU/12M/CASH/24-01	-	-	1,500,000	296,100
ACB/TCBS/C/EU/9M/CASH/02	2,000,000	1,158,500	--	--
ACB/TCBS/C/EU/12M/CASH/02	2,000,000	254,300	--	--
FPT/TCBS/C/EU/9M/CASH/02	5,000,000	4,999,900	--	--
FPT/TCBS/C/EU/12M/CASH/02	5,000,000	1,635,800	--	--
HPG/TCBS/C/EU/9M/CASH/02	8,000,000	3,707,200	--	--
HPG/TCBS/C/EU/12M/CASH/02	8,000,000	1,227,300	--	--
MBB/TCBS/C/EU/9M/CASH/02	4,000,000	1,012,400	--	--
MBB/TCBS/C/EU/12M/CASH/02	4,000,000	3,008,700	--	--
MWG/TCBS/C/EU/9M/CASH/02	4,000,000	3,990,900	--	--
MWG/TCBS/C/EU/12M/CASH/02	4,000,000	3,998,600	--	--
STB/TCBS/C/EU/9M/CASH/02	4,000,000	242,300	--	--
STB/TCBS/C/EU/12M/CASH/02	4,000,000	149,300	--	--
VHM/TCBS/C/EU/9M/CASH/02	4,000,000	3,993,300	--	--
VHM/TCBS/C/EU/12M/CASH/02	4,000,000	3,998,500	--	--
VPB/TCBS/C/EU/9M/CASH/02	3,000,000	2,706,400	--	--
VPB/TCBS/C/EU/12M/CASH/02	3,000,000	1,011,400	--	--
Total	68,000,000	37,094,800	4,000,000	2,795,100

20. SHORT-TERM ACCRUED EXPENSES

	30 June 2026 VND	31 December 2025 VND
Accruals of interest expenses	576,721,975,828	183,923,392,305
Accruals of bond interest expenses	37,735,059,199	49,175,335,596
Accrued operating expenses	22,198,642,503	32,730,113,346
Total	636,655,677,530	265,828,841,247

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

21. TAXES AND OTHER PAYABLES TO THE STATE BUDGET

Movement of taxes and other payables to the State budget for the period ended 30 June 2026 is as below:

No	Items	31 December 2025 VND	Payable amount VND	Paid amount VND	30 June 2026 VND
1	Corporate income tax (Notes 32)	1,250,766,807,176	721,236,397,181	(1,336,032,246,159)	635,970,958,198
2	Personal income tax	123,809,164,515	732,719,744,509	(747,665,372,806)	108,863,536,218
	- Personal income tax	4,925,071,731	54,135,648,242	(50,380,610,767)	8,680,109,206
	- Personal income tax payable on behalf of investors	118,884,092,784	678,584,096,267	(697,284,762,039)	100,183,427,012
3	Value added tax	2,241,697,156	12,669,858,363	(12,861,900,087)	2,049,655,432
4	Other taxes	7,921,995,739	27,142,053,746	(33,150,506,441)	1,913,543,044
	- License tax	-	-	-	-
	- Foreign contractors withholding tax	7,921,995,739	26,866,565,324	(32,875,018,019)	1,913,543,044
	- Other tax	-	275,488,422	(275,488,422)	-
-	Total	1,384,739,664,586	1,493,768,053,799	(2,129,710,025,493)	748,797,692,892

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

22. UNEARNED REVENUE

	30 June 2026 VND	31 December 2025 VND
Short-term	509,305,277,939	375,518,055,392
Registration and depository agency fees	466,716,493,396	349,440,303,629
Bond holder representative fees	42,538,783,851	25,927,751,164
Other fees	50,000,692	150,000,599
Long-term	5,219,824,480	5,743,148,982
Registration and depository agency fees	5,129,930,883	5,627,177,571
Bond holder representative fees	89,893,597	115,971,411
Total	514,525,102,419	381,261,204,374

23. OTHER SHORT-TERM PAYABLES

	30 June 2026 VND	31 December 2025 VND
Payables to customers related to program of accumulation and redemption of securities trading points iXu	107,825,821,283	105,621,660,853
Other payables	6,465,521,225	14,516,610,454
Total	114,291,342,508	120,138,271,307

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

24. BONDS ISSUED

Bonds issued are classified as short-term and long term based on their remaining term as of 30 June 2026.

	30 June 2026 VND	31 December 2025 VND
Short-term bonds issued	1,068,946,226,501	1,504,310,847,194
Long-term bonds issued	2,000,000,000,000	1,509,970,833,337
Total	3,068,946,226,501	3,014,281,680,531

The interest rates on outstanding bond issued at the end of the year range from 7.00% to 10.8% per year. Details of outstanding short-term and long-term bonds issued as of 30 June 2026 are as follows:

<i>Bond code</i>	<i>Issuance date</i>	<i>Due date</i>	30 June 2026 VND
a. Short – term			
TCX12503	10/06/2025	10/07/2026	500,000,000,000
TCX12504	25/12/2025	25/03/2027	67,000,000,000
TCX12506	31/12/2025	31/03/2027	500,000,000,000
Par value			1,067,000,000,000
Add: Premium			1,946,226,501
Deduct: Issuance cost			-
Carrying amount			1,068,946,226,501
b. Long – term			
TCX12501	04/04/2025	04/04/2028	500,000,000,000
TCX12502	12/05/2025	12/05/2028	500,000,000,000
TCXPO2628001	01/04/2026	01/04/2028	1,000,000,000,000
Par value			2,000,000,000,000
Deduct: Issuance cost			-
Carrying amount			2,000,000,000,000

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

25. OWNER'S EQUITY

Changes in owner's equity

	Owners' capital contribution VND	Share premium VND	Convertible loans option VND	Difference from revaluation of assets at fair value VND	Undistributed profit VND	Total VND
Balance as at 01 January 2025	19,613,221,200,000	-	-	(4,961,252,868)	6,688,712,329,546	26,296,972,276,678
Profit after tax	-	-	-	-	2,430,724,723,405	2,430,724,723,405
Share issuance under private placement following Resolution No. 022504/25/NQ-HĐQT-TCBS dated 25 April 2025	1,188,359,010,000	188,354,903,085	-	-	-	1,376,713,913,085
Difference from revaluation of AFS financial assets	-	-	-	(41,176,270,827)	-	(41,176,270,827)
Balance as at 30 June 2025	20,801,580,210,000	188,354,903,085	-	(46,137,523,695)	9,119,437,052,951	30,063,234,642,341
Balance as at 01 January 2026	23,113,080,210,000	8,606,980,418,518	-	7,475,370,203	12,372,044,184,654	44,099,580,183,375
Profit after tax	-	-	-	-	2,839,527,033,960	2,839,527,033,960
Issuance of shares under the employee stock option program according to Board of Directors Resolution No. 011201/26/NQ-HĐQT-TCBS dated January 12, 2026	2,754,750,000	-	-	-	-	2,754,750,000
Issuance of shares to pay dividends for 2024 according to Board of Directors Resolution No. 012804/26/NQ-HĐQT- TCBS dated April 28, 2026	4,623,133,070,000	-	-	-	(4,623,133,070,000)	-
Payment of dividends for 2024 in cash according to Board of Directors Resolution No. 022503/26/NQ-HĐQT-TCBS dated March 25, 2026	-	-	-	-	(1,155,791,748,000)	(1,155,791,748,000)
Convertible loans option	-	-	9,962,663,607	-	-	9,962,663,607
Difference from revaluation of AFS financial assets	-	-	-	(13,582,976,922)	-	(13,582,976,922)
Balance as at 30 June 2026	27,738,968,030,000	8,606,980,418,518	9,962,663,607	(6,107,606,719)	9,432,646,400,614	45,782,449,906,020

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

26. DISCLOSURE ON OFF-BALANCE SHEET ITEMS

26.1 Financial assets listed/registered for trading at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company

	30 June 2026 VND	31 December 2025 VND
Unrestricted financial assets	25,474,921,420,000	22,556,466,360,000
Financial assets awaiting settlement	5,057,000,000	275,700,000
Total	25,479,978,420,000	22,556,742,060,000

26.2 Non-traded financial assets deposited at VSDC

	30 June 2026 VND	31 December 2025 VND
Unrestricted and non-traded financial assets deposited at VSDC	6,001,773,240,000	2,720,000
Total	6,001,773,240,000	2,720,000

26.3 Awaiting financial assets of the Company

	30 June 2026 VND	31 December 2025 VND
Bonds	-	1,497,100,000
Stock	5,090,000,000	352,000,000
Warrants	12,814,000,000	11,000,000
Total	17,904,000,000	1,860,100,000

26.4 Non-VSDC depository financial assets of the Company

	30 June 2026 VND	31 December 2025 VND
Stock	229,881,030,000	1,024,877,930,000
Fund certificates	5,384,960,000	5,384,960,000
Certificates of deposits	2,537,000,000,000	200,000,000,000
Total	2,772,265,990,000	1,230,262,890,000

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

26. DISCLOSURE ON OFF-BALANCE SHEET ITEMS (continued)

26.5. Listed/registered financial assets for trading at VSDC of Investors

	30 June 2026 VND	31 December 2025 VND
Unrestricted financial assets	228,201,492,180,000	240,019,596,860,000
Restricted financial assets	1,414,039,620,000	1,467,945,100,000
Mortgage financial assets	76,380,714,340,000	56,063,707,010,000
Blocked financial assets	15,036,072,530,000	26,601,662,760,000
Financial assets awaiting settlement	873,406,900,000	1,154,367,060,000
Total	321,905,725,570,000	325,307,278,790,000

26.6. Non-traded financial assets deposited at VSDC of Investors

	30 June 2026 VND	31 December 2025 VND
Unrestricted and non-traded financial assets deposited at VSDC	1,542,280,290,000	174,185,350,000
Restricted and non-traded financial assets deposited at VSDC	17,856,800,000	18,642,640,000
Unrestricted, unblocked and non-frozen financial assets deposited at VSDC	116,513,760,000	-
Total	1,676,650,850,000	192,827,990,000

26.7. Awaiting financial assets of Investors

	30 June 2026 VND	31 December 2025 VND
Bonds	1,208,900,000	107,913,100,000
Shares	960,044,030,000	1,181,231,130,000
Fund certificates	-	1,026,230,000
Warrant	1,156,340,000	1,734,000,000
Total	962,409,270,000	1,291,904,460,000

26.8. Non-VSDC depository financial assets of Investors

	30 June 2026 VND	31 December 2025 VND
Bonds	1,035,000,000,000	2,085,000,000,000
Fund certificates	5,037,264,500,000	7,322,201,530,000
Total	6,072,264,500,000	9,407,201,530,000

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

26. DISCLOSURE ON OFF-BALANCE SHEET ITEMS (continued)

26.9. Investors' deposits

	30 June 2026 VND	31 December 2025 VND
Investors' deposits for securities trading activities managed by the Company	6,582,257,677,129	6,447,211,380,125
- Domestic Investors' deposits for securities trading activities managed by the Company	6,531,735,085,966	6,404,216,222,687
- Foreign Investors' deposits for securities trading activities managed by the Company	50,522,591,163	42,995,157,438
In that: Investors' margin deposits at VSDC	196,658,585,523	198,220,624,524
- Domestic Investors' margin deposits at VSDC	195,974,159,403	197,536,198,404
- Foreign Investors' margin deposits at VSDC	684,426,120	684,426,120
Investors' deposits for clearing and settlement of securities transactions	2,464,304,915,791	4,206,007,929,509
- Domestic Investors' deposits for clearing and settlement of securities transactions	2,464,112,702,491	4,204,858,774,509
- Foreign Investors' deposits for clearing and settlement of securities transactions	192,213,300	1,149,155,000
Deposits for payment of principal, interest and dividend of the Issuer	-	49,373,986,618
Total	9,046,562,592,920	10,702,593,296,252

26.10. Payables to Investors - Investors' deposits for securities trading activities managed by the Company

	30 June 2026 VND	31 December 2025 VND
Payables to Investors - Investors' deposits for securities trading activities managed by the Company		
- Domestic Investors	8,995,847,788,457	10,609,074,997,196
- Foreign Investors	50,714,804,463	44,144,312,438
Total	9,046,562,592,920	10,653,219,309,634

26.11. Dividend, bond principal and interest payables

	30 June 2026 VND	31 December 2025 VND
Deposits for payment of principal, interest and dividend of the Issuer	-	49,373,986,618

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

26. DISCLOSURE ON OFF-BALANCE SHEET ITEMS (continued)

26.12. Payable for services to the Company

	30 June 2026 VND	31 December 2025 VND
Payables for brokerage services (Note 9)	9,630,596,259	11,122,381,024
Payables for securities custodian services (Note 9)	6,299,451,936	6,283,049,609
Total	15,930,048,195	17,405,430,633

26.13. Payables for financing services to the Company

	30 June 2026 VND	31 December 2025 VND
Payables for margin activities	51,722,834,615,100	43,589,311,420,372
Payables for principal of margin activities (Note 7.4)	51,043,232,067,722	43,162,734,820,966
- Payables for principal of margin activities of domestic Investors	51,043,232,067,722	43,162,734,820,966
Payables for interest of margin activities (Note 9)	679,602,547,378	426,576,599,406
- Payables for interest of margin activities of domestic Investors	679,602,547,378	426,576,599,406
Payables for advance to Investor activities	479,203,127,134	696,997,656,177
Payables for principal of advance to Investor activities (Note 7.4)	479,203,127,134	696,997,656,177
- Payables for principal of advance to domestic Investor activities	479,203,127,134	696,997,656,177
Total	52,202,037,742,234	44,286,309,076,549

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NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

27. GAIN/(LOSS) FROM FINANCIAL ASSETS

27.1 Gain/(Loss) from disposal of financial assets at FVTPL

Gain/(Loss) from disposal of financial assets at FVTPL during the period ended 30 June 2026 are as below:

No	Investment portfolio	Quantity Unit	Total proceeds VND	Weighted average cost at the end of transaction date VND	Gain/(Loss) from disposal in current year VND	Gain/(Loss) from disposal in prior year VND
I	GAIN					
	Listed shares	4,600	548,085,000	354,593,989	193,491,011	27,021,507
	Listed shares for warrant hedging activities					
	10,109,500	444,014,410,000	431,558,990,570	12,455,419,430	1,038,600,934	-
	Unlisted shares	63,000,000	1,728,090,000,000	1,701,000,000,000	27,090,000,000	
	Listed bonds	213,556,031	23,282,301,637,911	23,172,128,265,180	110,173,372,731	114,284,273,550
	Unlisted bonds	804,338	83,753,579,738,011	82,728,934,538,575	1,024,645,199,436	1,243,436,199,923
	Warrants issued by the company	62,488,400	70,066,397,728	49,301,734,960	20,764,662,768	1,585,072,550
	Certificates of deposits	8,460,678	13,220,883,934,348	13,155,398,969,790	65,484,964,558	714,648,015
	Total gain	358,423,547	122,499,484,202,998	121,238,677,093,064	1,260,807,109,934	1,361,242,941,060
II	(LOSS)					
	Listed shares	3,600	96,265,000	135,575,936	(39,310,936)	(48,279,000)
	Listed shares for warrant hedging activities					
	14,870,000	598,394,575,000	620,121,433,250	(21,726,858,250)	(2,036,464,662)	
	Listed bonds	326,518,367	35,245,014,801,277	35,302,587,462,686	(57,572,661,409)	(29,050,550,614)
	Unlisted bonds	169,342	17,248,258,903,687	17,634,282,438,396	(386,023,534,709)	(51,526,554,750)
	Warrants issued by the company	32,625,000	103,353,913,900	114,239,430,428	(11,038,353,649)	(570,087,083)
	Warrants investment	656,400	1,188,819,000	1,299,244,000	(110,425,000)	(5,645,000)
	Total (loss)	374,842,709	53,196,307,277,864	53,672,665,584,696	(476,358,306,832)	(83,237,581,109)
	Total	733,266,256	175,695,791,480,862	174,911,342,677,760	784,448,803,102	1,278,005,359,951

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

27. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

27.2 Dividend, interest income from financial assets at FVTPL, HTM, AFS financial assets, loans, receivables and derivatives

	<i>From 01 January 2026 to 30 June 2026 VND</i>	<i>From 01 January 2025 to 30 June 2025 VND</i>
From loans and receivables	2,626,834,674,056	1,575,753,573,715
From FVTPL financial assets	7,491,928,400	29,714,800
From AFS financial assets	633,620,709,930	240,433,579,433
From HTM financial assets	70,499,704,897	73,428,319,484
- Interests from term deposits	70,499,704,897	73,428,319,484
Total	3,338,447,017,283	1,889,645,187,432

27.3 Differences in revaluation of payable for outstanding warrants

	<i>From 01 January 2026 to 30 June 2026 VND</i>	<i>From 01 January 2025 to 30 June 2025 VND</i>
Decreased payables due to revaluation of outstanding warrants	10,013,739,479	755,892,396
(Increased) payables due to revaluation of outstanding warrants	(14,293,738,311)	(567,398,327)
Total	(4,279,998,832)	188,494,069

28. OPERATING EXPENSES

	<i>From 01 January 2026 to 30 June 2026 VND</i>	<i>From 01 January 2025 to 30 June 2025 VND</i>
Expenses for securities brokerage activities	210,188,627,908	129,697,121,246
Expenses for securities depository activities	44,573,921,793	33,181,823,681
Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans	(2,504,180,150)	1,539,881,188
Other operating expenses (i)	174,835,524,253	96,928,933,073
Total	427,093,893,804	261,347,759,188

(i) Reflect expenses incurred by the Company regarding the following programs: accumulation and redemption of point for securities trading program, program of business development partners, program of community investment platform and other expenses.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

29. FINANCIAL INCOME

	<i>From 01 January 2026 to 30 June 2026</i>	<i>From 01 January 2025 to 30 June 2025</i>
	<i>VND</i>	<i>VND</i>
Interests from demand deposits	20,968,704,032	16,285,738,179
Other financial income	-	545,885,002
Total	20,968,704,032	16,831,623,181

30. FINANCIAL EXPENSES

	<i>From 01 January 2026 to 30 June 2026</i>	<i>From 01 January 2025 to 30 June 2025</i>
	<i>VND</i>	<i>VND</i>
Interest expenses	1,577,692,329,679	899,423,299,947
- <i>Interest for issued bonds</i>	126,879,401,812	186,133,686,122
- <i>Interest for short-term borrowings</i>	1,450,812,927,867	713,289,613,825
Loss from exchange rate differences	4,529,567,730	-
Other financial expenses (i)	182,714,772,077	129,914,817,347
Total	1,764,936,669,486	1,029,338,117,294

(i) Reflect the Company's financial expenses including agency fees, arrangement fees, annual fees, legal consultation fees for syndicated loans and bilateral foreign currency loans; net hedging costs for foreign currency loans; and other financial expenses.

31. GENERAL AND ADMINISTRATIVE EXPENSES

	<i>From 01 January 2026 to 30 June 2026</i>	<i>From 01 January 2025 to 30 June 2025</i>
	<i>VND</i>	<i>VND</i>
Administrative employee expenses	180,022,881,227	194,004,051,481
Depreciation and amortization expenses	15,788,231,330	11,027,242,426
Tax, fees and charges	14,732,938,256	6,392,263,188
Out-sourced expenses	87,035,512,463	70,148,964,634
Tools and supplies	1,654,900,673	1,306,067,818
Other expenses	2,049,616,243	2,808,558,581
Total	301,284,080,192	285,687,148,128

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

32. CORPORATE INCOME TAX

The corporate income tax expenses for the period are computed as below:

	<i>From 01 January 2026 to 30 June 2026</i>	<i>From 01 January 2025 to 30 June 2025</i>
	<i>VND</i>	<i>VND</i>
Profit before tax	3,555,380,690,326	3,042,945,716,531
<i>Adjustments to increase accounting profit</i>	<i>27,101,966,557</i>	<i>-</i>
- Non-deductible temporary difference	27,101,966,557	-
<i>Adjustments to decrease accounting profit</i>	<i>(13,929,912,724)</i>	<i>(178,845,254,691)</i>
- Tax-exempt dividend income	(7,491,928,400)	(29,026,866,300)
- Income finalized in prior year	(6,437,984,324)	(138,936,282,192)
- Adjustment to decrease other taxable income	-	(10,882,106,199)
Estimated taxable income in the current year	3,568,552,744,159	2,864,100,461,840
Corporate income tax rate	20%	20%
Estimated CIT expenses in the current year	713,710,548,832	572,820,092,368
<i>Adjustments to increase</i>	<i>7,525,848,349</i>	<i>37,224,479,518</i>
- CIT adjustments in accordance with tax finalization of prior year	7,525,848,349	37,224,479,518
- Tax payment based on prior year tax audit findings	-	-
Current CIT expenses	721,236,397,181	610,044,571,886
CIT payables at the beginning of the period	1,250,766,807,176	797,532,244,491
CIT paid in the period	(1,336,032,246,159)	(899,623,062,726)
CIT payables at the end of the period	635,970,958,198	507,953,753,651

33. DEFERRED CORPORATE INCOME TAX

Movement of deferred CIT assets during the period is as follows:

	<i>From 01 January 2026 to 30 June 2026</i>	<i>From 01 January 2025 to 30 June 2025</i>
	<i>VND</i>	<i>VND</i>
Deferred CIT assets		
Opening balance	17,804,201,744	23,846,393,223
Deferred CIT arising from the revaluation of financial assets at AFS	4,847,077,074	11,326,625,934
Deferred CIT arising from temporary deductible differences	5,382,740,815	(2,176,421,240)
Closing balance	28,034,019,633	32,996,597,917

NOTES TO THE FINANCIAL STATEMENTS (continued)
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34. EARNINGS PER SHARE AND DILUTED EARNINGS PER SHARE

Earnings per share is calculated by dividing the net profit after tax attributable to ordinary shareholders of the Company by the weighted average number of outstanding ordinary shares in issue during the period. Profit after tax attributable to ordinary shareholders of the Company for the period is calculated as profit after tax after deduction for setting up non-shareholders' reserves. For preparing the financial statements, other comprehensive incomes have not yet been included in the net profit after tax to calculate the earnings per share indicator since there is no detailed guidance.

Diluted earnings per share is calculated by dividing the profit after tax attributable to the ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the period, adjusted for the weighted average number of potential ordinary shares. Potential ordinary shares that have a dilutive effect are determined independently for each reporting period.

	<i>From 01 January 2026 to 30 June 2026</i>	<i>From 01 January 2025 to 30 June 2025</i>
Net profit after corporate income tax (VND)	2,839,527,033,960	2,430,724,723,405
Reserves appropriated (VND)	-	-
Net profit after tax attributable to ordinary shareholders (VND)	2,839,527,033,960	2,430,724,723,405
Weighted average number of ordinary shares for calculation of basic earnings per share (share) (*)	2,773,781,742	2,370,128,755
Weighted average number of ordinary shares for calculation of diluted earnings per share (share) (*)	2,795,346,687	2,370,128,755
Earnings per share (VND)	1,024	1,026
Diluted earnings per share (VND)	1,016	1,026

(*) The adjustments to the comparative figures take into account the impact of the issuance of shares to pay dividends according to Board of Directors Resolution No. 012804/26/NQ-HĐQT-TCBS dated April 28, 2026, approving the plan to increase charter capital from VND 23,115,834,960,000 to VND 27,739,001,950,000.

35. OTHER INFORMATION

35.1 Transactions and balances with related parties

List of related parties with significant transactions and balances for the period are as follows:

<i>Related parties</i>	<i>Relationships</i>
Vietnam Technological and Commercial Joint Stock Bank	Parent Bank
Techcom Capital Joint Stock Company	Subsidiary of the Parent Bank
WealthTech Innovations Joint Stock Company	A member of the Board of Directors also serves on the Board of Directors of TCBS
Techcom Crypto Exchanges Joint Stock Company	A member of the Board of Directors also serves on the Board of Directors of TCBS

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

35. OTHER INFORMATION (continued)

35.1 Transactions and balances with related parties (continued)

During the period, the Company entered into the following significant transactions with its related parties:

<i>Related parties</i>	<i>Transactions</i>	<i>From 01 January 2026 to 30 June 2026 VND</i>	<i>From 01 January 2025 to 30 June 2025 VND</i>
Vietnam Technological and Commercial Joint Stock Bank	Revenue from deposit interest	2,707,094,726	1,946,713,740
	Revenue from securities transactions	7,843,067,763	3,741,244,194
	Allocated revenue from securities issuance agency	4,648,353,004	4,246,111,096
	Management fee and office rental expense	(1,637,434,030)	(2,002,360,197)
	Hedging cost	(72,269,605,642)	(21,210,639,345)
	Cash dividend payment	922,499,955,000	-
Techcom Capital Joint Stock Company	Revenue from brokerage services	35,370,814,717	54,220,236,568
	Revenue from securities custodian services	12,578,095	11,687,643
Wealthtech Innovations Joint Stock Company	Capital contribution for investment	-	9,952,480,890
	Revenue from securities transactions	60,000,000	-
Techcom Crypto Exchanges Joint Stock Company	Capital contribution for establishment	-	297,000,000
	Revenue from securities transactions	15,750,460	-
	Revenue from asset disposals	49,697,334,785	-

Significant related party balances as at the balance sheet date were as follows:

<i>Related parties</i>	<i>Balances</i>	<i>30 June 2026 VND</i>	<i>31 December 2025 VND</i>
Vietnam Technological and Commercial Joint Stock Bank	Payment Deposit	5,522,660,810,630	2,423,158,973,638
	Receivables from Shareholder management fee	-	2,200,000,000
	Other payables	(7,150,629,781)	(3,633,706,856)
Techcom Capital Joint Stock Company	Receivables from brokerage services	3,819,155,402	7,119,171,430

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NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

35. OTHER INFORMATION (continued)

35.2 Segment information

Segment information by business lines

	Brokerage and customer services (i) VND	Proprietary trading VND	Issuance advisory VND	Total VND
As at 30 June 2026				
1. Operating income	3,173,434,523,355	1,991,362,858,242	1,363,024,734,506	6,527,822,116,103
2. Operating expenses	427,093,893,804	500,174,975,750	-	927,268,869,554
Net income	2,746,340,629,551	1,491,187,882,492	1,363,024,734,506	5,600,553,246,549
1. Financial income	-	20,968,704,032	-	20,968,704,032
2. Financing expenses	1,005,726,082,673	759,210,586,813	-	1,764,936,669,486
Net financing expenses	(1,005,726,082,673)	(738,241,882,781)	-	(1,743,967,965,454)
Depreciation and allocated expenses	111,639,395,135	142,637,583,324	46,927,612,310	301,204,590,769
Net other income	-	79,489,423	-	79,489,423
Profit before tax	1,628,975,151,743	610,308,416,387	1,316,097,122,196	3,555,380,690,326
Ending balance				
1. Direct segment assets	52,283,706,611,971	41,592,940,199,177	140,968,850,358	94,017,615,661,506
2. Allocated segment assets	2,450,746,865,177	3,101,233,465,172	1,004,683,578,322	6,556,663,908,671
3. Unallocated assets	-	-	-	17,780,251,105
Total assets	54,734,453,477,148	44,694,173,664,349	1,145,652,428,680	100,592,059,821,282
4. Direct segment liabilities	231,848,474,671	134,533,283,705	514,525,102,419	880,906,860,795
5. Allocated segment liabilities	30,335,619,106,868	22,929,316,195,127	23,543,595,798	53,288,478,897,793
6. Unallocated liabilities	-	-	-	640,224,156,674
Total liabilities	30,567,467,581,539	23,063,849,478,832	538,068,698,217	54,809,609,915,262

(i): Income mainly from brokerage, margin lending, investment advisory and custodian services.

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35. OTHER INFORMATION (continued)

35.2 Segment information (continued)

Segment information by business lines (continued)

	Brokerage and customer services (i) VND	Proprietary trading VND	Issuance advisory VND	Total VND
As at 30 June 2025				
1. Operating income	1,969,499,967,375	1,678,093,539,566	1,040,569,923,342	4,688,163,430,283
2. Operating expenses	261,331,259,188	84,811,340,414	16,500,000	346,159,099,602
Net income	1,708,168,708,187	1,593,282,199,152	1,040,553,423,342	4,342,004,330,681
1. Financial income	-	16,831,623,181	-	16,831,623,181
2. Financing expenses	583,727,990,338	445,610,126,956	-	1,029,338,117,294
Net financing expenses	(583,727,990,338)	(428,778,503,775)	-	(1,012,506,494,113)
Depreciation and allocated expenses	105,887,767,559	136,721,994,581	43,942,357,897	286,552,120,037
Profit before tax	1,018,552,950,290	1,027,781,700,796	996,611,065,445	3,042,945,716,531
Ending balance				
1. Direct segment assets	34,254,633,198,195	27,597,489,648,916	27,321,900,000	61,879,444,747,111
2. Allocated segment assets	1,207,813,211,353	1,535,976,118,871	490,303,264,951	3,234,092,595,175
3. Unallocated assets	-	-	-	20,650,644,455
Total assets	35,462,446,409,548	29,133,465,767,787	517,625,164,951	65,134,187,986,741
4. Direct segment liabilities	189,892,867,053	71,989,880,958	395,071,800,374	656,954,548,385
5. Allocated segment liabilities	19,190,808,678,066	14,680,027,986,024	23,975,606,026	33,894,812,270,116
6. Unallocated liabilities	-	-	-	519,186,525,899
Total liabilities	19,380,701,545,119	14,752,017,866,982	419,047,406,400	35,070,953,344,400

Segment information by geographical locations

Most of the Company's operations are taken place within Vietnam territory.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

35. OTHER INFORMATION (continued)

35.3 Commitments relating to margin lending service

The Company signed margin lending contracts with Investors to facilitate securities trading activities of Investors.

35.4 Purposes and policies of financial risk management

The Company's financial liabilities comprise mostly loans and borrowings, payables to suppliers and other payables. The main purpose of these financial liabilities is to finance the Company's operations. The Company has loans, trade and other receivables, cash and short-term deposits that arise directly from its operations.

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

Risk management is integral to the whole business of the Company. The Company has a system of controls in place to maintain an acceptable balance between the cost arisen from risks and the cost of managing the risks. The Management continually monitors the Company's risk management process to ensure that an appropriate balance between risk and control is achieved.

The Management reviews and agrees policies for monitoring each of these risks which are summarized below:

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

35. OTHER INFORMATION (continued)

35.4 Purposes and policies of financial risk management (continued)

Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. There are four types of market risk: interest rate risk, currency risk, commodity price risk and other price risk, such as equity price risk. Financial instruments affected by market risk include loans and borrowings, deposits, financial assets at FVTPL, covered warrants and available-for-sale investments.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company's exposure to market risk due to changes in interest rate relates primarily to cash and short-term deposits of the Company. These are short-term investments and not held by the Company for the purpose of receiving from the increase of the value.

The Company manages interest rate risk by looking at the competitive structure of the market to identify a proper interest rate policy which is favorable for of the Company purposes within its risk management limits.

The Company does not perform a sensitivity analysis for interest rates because the interest rates of financial assets and financial liabilities are fixed.

Foreign exchange risk

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Company's exposure to the risk of changes in foreign exchange rates relates primarily to the Company's operating activities (in which revenue or expense is denominated in a different currency from the Company's accounting currency).

The Company manages foreign exchange risk by considering current and expected market conditions when the Company plans to buy and sell commodities in the future in foreign currencies. For the purpose of minimizing foreign currency risks, the Company applies hedging measures by entering into foreign currency derivative contracts with commercial banks.

As at 30 June 2026, the Company has loans denominated in foreign currency at the total value of USD 893,000,000 (equivalent to VND 23,466,854,041,778). In which, the Company has hedged interest rate risk by cross-currency swap contracts in foreign currencies and forward contracts with commercial banks for the loans in USD.

Shares, bonds price risk

Listed and unlisted shares, bonds which are held by the Company are affected by market risk arising from the uncertainty of future value of invested shares, bonds. The Company manages shares, bond price risk by establishing investment limits.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

35. OTHER INFORMATION (continued)

35.4 Purposes and policies of financial risk management (continued)

Credit risk

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

Receivables

Customer credit risk is managed by the Company based on its established policies, procedures and control relating to customer credit risk management.

Outstanding customer receivables are regularly monitored. Customer credit quality's impairment is analyzed at reporting date on an individual basis for major clients. The Company closely monitors outstanding receivables and operates a credit control unit to mitigate credit risk.

Deposits at banks

The Company's bank balances are mainly maintained with high credit rating banks in Vietnam. Credit risk from balances with banks is managed by the Company's Capital and Financial Business Division in accordance with the Company's policy. The Company's maximum exposure to credit risk for the components of the statement of financial position at each reporting date is the carrying value as presented in *Note 5* and *Note 7.3*. The Company evaluates the concentration of credit risk with respect to bank deposits as low.

Margin lending and advances to customers

The Company manages its credit risks via the use of internal control policies, processes, and procedures relevant to margin lending and advance payments to customers. The Company assesses and appraises customers to determine the credit limit as well as margin rate before signing in margin contract and advances to customers, together with checking periodically financial position of customers to make proper adjustments to margin rate and line of credit. Besides, the Company only provides margin lending with eligible securities, which satisfy requirements of the Company's risk appetite (credit risk, market risk, liquidity risk) and guarantees complying to requirements of State Securities Commission of Vietnam.

Available-for-sale financial assets

The Company limits its credit risk by solely investing in highly liquid debt securities, excluding issuers with good credit ratings. The measurement and monitoring of credit risk for these investments are quantified and regularly reported to the Board of Directors or the Management of the Company.

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35. OTHER INFORMATION (continued)

35.4 Purposes and policies of financial risk management (continued)

Credit risk (continued)

	Total VND	Not past due but impaired VND	Past due and impaired VND	Neither past due nor impaired VND	Past due but not impaired			
					Under 90 days VND	From 91 to 180 days VND	From 181 to 360 days VND	Over 360 days VND
30 June 2026								
Cash and cash equivalents	6,154,505,245,964	-	-	6,154,505,245,964	-	-	-	-
Loans	51,522,435,194,856	272,475,073	15,241,257,599	51,506,236,356,369	685,105,815	-	-	-
HTM investments	1,588,198,577,180	-	-	1,588,198,577,180	-	-	-	-
AFS financial assets (debt securities)	34,549,900,633,371	-	-	34,549,900,633,371	-	-	-	-
Receivables	2,958,422,791,790	9,776,255	225,838,518	2,956,327,942,393	1,859,234,624	-	-	-
Total	96,773,462,443,161	282,251,328	15,467,096,117	96,755,168,755,277	2,544,340,439	-	-	-
31 December 2025								
Cash and cash equivalents	3,108,078,221,717	-	-	3,108,078,221,717	-	-	-	-
Loans	43,859,732,477,143	415,959,247	15,303,985,472	43,843,470,482,865	542,049,559	-	-	-
HTM investments	3,657,418,739,619	-	-	3,657,418,739,619	-	-	-	-
AFS financial assets (debt securities)	23,509,455,480,435	-	-	23,509,455,480,435	-	-	-	-
Receivables	727,654,098,295	378,014	3,291,409,478	717,342,251,403	7,020,059,400	-	-	-
Total	74,862,339,017,209	416,337,261	18,595,394,950	74,835,765,176,039	7,562,108,959	-	-	-

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

35. OTHER INFORMATION (continued)

35.4 Purposes and policies of financial risk management (continued)

Liquidity risk

The liquidity risk is the risk that the Company will encounter difficulties in meeting financial obligations. The Company's exposure to liquidity risk arises when the Company is unable to meet its financial obligations as they fall due, primarily due to mismatches in the maturity terms of financial assets and liabilities. The maturity terms of financial assets and liabilities reflect the remaining year of financial assets and liabilities from the reporting date to the date of settlement set out in the contracts or terms of issuance. For FVTPL and AFS financial assets, the maturity terms are determined based on the liquidity of the assets (the ability to sell and purchase the assets in short-term) on the market.

The Company monitors its liquidity risk by maintaining a level of cash and cash equivalents, borrowings deemed adequate by the Management to finance the Company's operations and to mitigate the effects of fluctuations in cash flows.

The Company assessed the concentration of risk with respect to its debt payments as low. The Company is able to access to different sources of funds and all the borrowings which are due within 12 months can be renewed with the current lenders.

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

35. OTHER INFORMATION (continued)

35.4 Purposes and policies of financial risk management (continued)

Liquidity risk (continued)

The below table summarizes the maturity profile of the Company's assets and liabilities based on expected contractual payments as at 30 June 2026

Unit: VND

As 30 June 2026	Overdue (Including provision balance)	On demand	Less than 01 year	From over 01 to 05 years	Over 05 years	Total
ASSETS						
Cash and cash equivalents	-	6,154,505,245,964	-	-	-	6,154,505,245,964
HTM assets	-	-	1,588,198,577,180	-	-	1,588,198,577,180
Loans	15,926,363,414	-	51,506,508,831,442	-	-	51,522,435,194,856
FVTPL assets	-	295,964,797,150	-	-	-	295,964,797,150
AFS assets	-	8,471,732,358	8,383,055,337,256	17,246,082,720,681	8,920,762,575,434	34,558,372,365,729
Other long-term investments	-	-	-	3,035,268,431,824	-	3,035,268,431,824
Other receivables	2,085,073,142	-	2,956,337,718,648	-	-	2,958,422,791,790
Fixed assets	-	-	2,458,858,160	57,391,376,790	43,594,878,869	103,445,113,819
Prepaid expense	-	-	114,523,006,612	3,713,955,929	5,739,684,547	123,976,647,088
Other assets	-	232,090,350,983	29,817,422,068	-	-	261,907,773,051
Total	18,011,436,556	6,691,032,126,455	64,580,899,751,366	20,342,456,485,224	8,970,097,138,850	100,602,496,938,451
LIABILITIES						
Short-term borrowings and financial leases	-	-	48,116,836,647,405	-	-	48,116,836,647,405
Issued bonds	-	-	1,068,946,226,501	2,000,000,000,000	-	3,068,946,226,501
Payables for securities transaction activities	-	-	134,533,283,705	-	-	134,533,283,705
Accrued expenses	-	-	636,655,677,530	-	-	636,655,677,530
Taxes and other payables to the State budget	-	258,226,268,901	748,797,692,892	-	-	748,797,692,892
Other liabilities	-	-	525,508,252,070	5,219,824,480	-	788,954,345,451
Total	-	258,226,268,901	51,231,277,780,103	2,005,219,824,480	-	53,494,723,873,484
Net liquidity difference	18,011,436,556	6,432,805,857,554	13,349,621,971,263	18,337,236,660,744	8,970,097,138,850	47,107,773,064,967

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

36. EVENTS AFTER THE REPORTING DATE

There has been no matter or circumstance that has arisen since the reporting date which is required to be disclosed in the second quarter 2026 financial statements of the Company.



Ms. Tran Thi Lan Anh
Preparer



Ms. Pham Thuy Van
Chief Accountant



Ms. Tran Thi Thu Trang
Acting Chief Executive Officer

Hanoi, 15th July 2026

