CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK
VIETINBANK *SECURITIES JOINT STOCK COMPANY*

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập- Tự do- Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Số/*No*: 95./2026/CBTT-VBSE02

Hà Nội, ngày 20 tháng 04 năm 2026
Hanoi, April 20, 2026

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK
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CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ
DISCLOSURE OF INFORMATION ON THE PORTAL

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

1. **Tên công ty:** Công ty Cổ phần chứng khoán Vietinbank
   The Company name*: Vietinbank Securities Joint Stock Company*
2. **Mã chứng khoán:** CTS
   Stock symbol: *CTS*
3. **Địa chỉ trụ sở chính:** Tầng 1 đến Tầng 4, Tòa nhà N02-T2 Khu Đoàn Ngoại giao, Phường Xuân Đỉnh, TP Hà Nội.
   Head office address: *Floor 1st to 4th, Building N02-T2 Diplomatic Corps Area, Xuan Dinh Ward, Ha Noi.*
4. **Điện thoại/Telephone:** 024.39741771
5. **Người thực hiện công bố thông tin/** ***Spokesman*****:**
   Họ và tên/*Name*: **Trần Thị Ngọc Tài/*Tran Thi Ngoc Tai***
   Chức vụ/ *Position*: Phó Tổng giám đốc/Deputy General Director
   Địa chỉ: Tầng 1 đến Tầng 4, Tòa nhà N02-T2 Khu Đoàn Ngoại giao, Phường Xuân Đỉnh, TP Hà Nội
   Address: Floor 1st to 4th Floor, Building N02-T2 Diplomatic Corps Area, Xuan Dinh Ward, Ha Noi.
   Điện thoại di động/*Mobile*: 0904182830

Loại thông tin công bố: ☐ 24h ☐ Yêu cầu ☐ Bất thường X Định kỳ
Information disclosure type: ☐ 24hours ☐ On demand ☐ Irregular X Periodic

6. **Nội dung của thông tin công bố/*Content of information disclosure*:**
   - Báo cáo tình hình tài chính riêng, Báo cáo thu nhập toàn diện riêng, Báo cáo lưu chuyển tiền tệ riêng, Bản thuyết minh báo cáo tình hình tài chính riêng, Báo cáo tình hình biến động vốn chủ sở hữu Quý 1 năm 2026 của Công ty cổ phần Chứng khoán Vietinbank được lập ngày 16 tháng 04 năm 2026.

The Statement of Separate Financial Position, Separate Income Statement, Separate Cash Flow Statements, Notes to the separate financial statements, Statement of Changes in Equity in 1st Quarter of 2026 of Vietinbank Securities Joint Stock Company prepared on April 16, 2026.

Công văn giải trình chênh lệch lợi nhuận Quý 1/2026 giảm hơn 10% so với Quý 1/2025. The official dispatch of the explanation of the difference in profit after tax in 1st Quarter of 2026 , which decreased by more than 10% compared to 1st of 2025.

7. **Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 20/04/2026 tại website https://www.vbse.vn**

This information was posted on the Company's website on April 20, 2026 at this link: https://www.vbse.vn

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

We hereby declare to be responsible for the accuracy and completeness of the above information.

NGƯỜI ĐƯỢC ỦY QUYỀN CÔNG BỐ THÔNG TIN

PERSON AUTHORIZED TO DISCLOSE INFORMATION

PHÓ TỔNG GIÁM ĐỐC

DEPUTY GENERAL DIRECTOR

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Tran Thi Ngoc Tai

Nơi nhận/*Recipients*:
- Như trên/*As above*
- Nơi nhận/*Archives:* Phòng TCHC, KTTC/ HR& *Administration Department, Accounting and finance Department*

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK
VIETINBANK SECURITIES JOINT STOCK COMPANY

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập- Tự do- Hạnh phúc
THE SOCIALIST REPUBLIC OF VIETNAM
Independence – Freedom – Happiness

Số/*No*: 46/2026/CV-VBSE02
V/v: Giải trình chênh lệch lợi nhuận sau thuế TNDN giữa Quý 1 năm 2026 và Quý 1 năm 2025
Ref: Explaination of difference in profit after tax between 1st Quarter of 2026 and 1st Quarter of 2025

Hà Nội, ngày 20 tháng 04 năm 2026
Hanoi, April 20, 2026

Kính gửi/ To: - ***Ủy Ban Chứng khoán Nhà Nước/*** *The State Securities Commission*
- ***Sở giao dịch Chứng khoán Việt Nam/*** *The State Securities Commission*
- ***Sở giao dịch Chứng khoán TP Hồ Chí Minh/*** *Hochiminh Stock Exchange*
- ***Sở giao dịch Chứng khoán Hà nội/*** *Hanoi Stock Exchange*

Thực hiện Thông tư số 96/2020/TT-BTC ngày 16 tháng 11 năm 2020 của Bộ tài chính hướng dẫn công bố thông tin trên thị trường chứng khoán, Công ty Cổ phần chứng khoán VietinBank (mã chứng khoán: CTS) xin giải trình về việc lợi nhuận sau thuế TNDN Quý 1 năm 2026 giảm hơn 10% so với Quý 1 năm 2025 như sau:

Implementing Circular No. 96/2020/TT-BTC dated November 16, 2020 of the Ministry of Finance guiding the disclosure of information on the stock market, VietinBank Securities Joint Stock Company (stock symbol: CTS) explain of the profit after CIT in 1st Quarter of 2026, which decreased by more than 10% compared to 1st Quarter of 2025 as follows:

TT/ No.	***Chỉ tiêu/ Items***	***Q1/2026 1st Quarter of 2026***	***Q1/2025 1st Quarter of 2025***	***Chênh lệch tăng/ giảm/ Increase/Decrease***	
				Số tiền (trđ)/ Amount (million dong)	***Tỷ lệ/ Ratio (%)***
1	*Tổng doanh thu và thu nhập khác/ Total Revenue and other income*	352.812	465.334	-112.522	-24%
2	*Tổng chi phí và chi phí khác/ Total Expenses and other expenses*	270.840	332.756	-61.916	-19%
3	*Tổng lợi nhuận kế toán sau thuế TNDN/ Total profit after CIT*	65.844	105.975	-40.132	-38%

Kết thúc Quý 1 năm 2026, doanh thu của Công ty ghi nhận giảm 112.522 triệu đồng, tương ứng giảm 24% so với cùng kỳ năm 2025. Trong khi đó, tổng chi phí giảm 61.916 triệu đồng, tương ứng mức giảm 19%. Do tốc độ giảm doanh thu cao hơn tốc độ giảm chi phí, lợi nhuận sau thuế thu nhập doanh nghiệp trong kỳ giảm hơn 10% so với Quý 1 năm 2025.

At the end of 1st Quarter of 2026, the Company's total revenue decreased by VND 112,522 million, equivalent to an decrease of 24% compared to 1st Quarter of 2025, while the company's total expenses decreased by VND 61,961 million, equivalent to a decrease of 19% compared to the same period last year, leading to the Company's profit after corporate income tax in 1nd Quarter of 2026 decreasing by more than 10% compared to 1nd Quarter of 2025.

Nguyên nhân chính dẫn đến lợi nhuận sau thuế TNDN Quý 1 năm 2026 giảm hơn 10% so với Quý 1 năm 2025 chủ yếu do ảnh hưởng của việc thực hiện đánh giá chênh lệch các tài sản tài chính FVTPL và lãi bán các tài sản tài chính.

The main reason leading to an Decrease of more than 10% of the profit after corporate income tax in 1st Quarter of 2026 compared to 1st Quarter of 2025 is mainly due to the impact of the revaluation of the difference in financial assets at fair value through profit or loss (FVTPL) and gains from the sale of financial assets.

Trân trọng!

Sincerely!

Nơi nhận/ *Recipients*:
- Như trên/ *As above*
- Lưu/*Archives* TCHC, KTTC/ HR&Administration Department, Finance and Accounting Department

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK
VIETINBANK SECURITIES JOINT STOCK COMPANY
NGƯỜI ĐƯỢC UQ CBTT
PERSON AUTHORIZED TO DISCLOSE INFORMATION

S.G.P: 133 - C.T.C.P CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK P.XUÂN ĐỈNH - T.P HÀ NỘI

Tran Thi Ngoc Tai

Vietinbank Securities Joint Stock Company

First Quarter of 2026 Interim Financial Statements

For the three-month period ended 31 March 2026

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
as at 31 March 2026

B01a-CTCK

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Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
as at 31 March 2026

B01a-CTCK

Unit: VND

Code	ITEMS	Notes	Closing balamce	Opening balance
100	**A. CURRENT ASSETS (100=110+130)**		**13,256,250,278,004**	**12,312,369,495,806**
110	**I. Financial assets**		**13,248,172,399,898**	**12,302,972,861,088**
111	1. Cash and cash equivalents	5	455,164,000,856	733,418,224,109
111.1	1.1. Cash		455,164,000,856	733,418,224,109
	1.2. Cash equivalents		-	-
112	2. Financial assets at fair value through profit or loss (FVTPL)	7.1	2,716,844,559,120	2,067,592,404,950
113	3. Held-to-maturity (HTM) investments	7.2	3,662,816,146,498	3,562,611,569,910
114	4. Loan receivables	7.3	5,439,648,735,446	4,964,252,752,264
115	5. Available-for-sale(AFS) financial assets	7.4	779,061,365,998	817,217,366,000
116	6. Provision for impairment of financial assets and collaterals	7.5	(4,810,368,138)	(4,810,368,138)
117	7. Receivables	8	192,002,666,777	152,401,951,678
117.1	*7.1. Receivables from disposals of financial assets*		10,900,000,000	11,900,000,000
117.2	*7.2. Receivables and accruals from dividend and interest income*		181,102,666,777	140,501,951,678
117.4	*7.2.2. Accruals for undue dividend and interest income*		181,102,666,777	140,501,951,678
118	8. Advances to suppliers	12	1,011,918,067	1,277,835,599
119	9. Receivables from services provided by the Company	9	6,969,090,785	8,681,604,742
122	10. Other receivables	10	212,089,984	1,077,325,469
129	11. Provision for impairment of receivables	11	(747,805,495)	(747,805,495)
130	**II. Other current assets**		**8,077,878,106**	**9,396,634,718**
131	1. Advances		480,300,000	53,400,000
132	2. Office supplies, tools and materials		77,977,500	10,975,000
133	3. Short-term prepaid expenses	13	7,424,508,375	9,239,567,487
134	4. Short-term deposits, collaterals and pledges	14	90,400,000	88,000,000
135	5. Value added tax deductibles		-	-
136	6. Taxes and other receivables from the State budget		4,692,231	4,692,231
138	7. Government bond repurchase agreements		-	-
200	**B. NON-CURRENT ASSETS (200=220+250)**		**97,977,631,072**	**98,329,324,795**
220	**I. Fixed assets**		**60,853,368,127**	**62,824,763,952**
221	1.Tangible fixed assets	15	17,693,650,868	19,591,237,552
222	1.1. Cost		88,569,812,260	88,569,812,260
223a	1.2. Accumulated depreciation		(70,876,161,392)	(68,978,574,708)
227	2. Intangible assets	16	**43,159,717,259**	**43,233,526,400**
228	2.1. Cost		89,611,410,499	88,726,410,499
229a	2.2. Accumulated amortization		(46,451,693,240)	(45,492,884,099)
240	**II. Construction in progress**		**761,300,000**	**145,300,000**
250	**III. Other long-term assets**		**36,362,962,945**	**35,359,260,843**
251	1. Long-term deposits, collaterals and pledges	14	1,086,840,000	1,086,840,000
252	2. Long-term prepaid expenses	17	5,271,163,902	4,131,576,398
253	3. Deferred tax assets		-	-
254	4. Payments to Settlement Assistance Fund	18.1	20,000,000,000	20,000,000,000
255	5. Other long-term assets	18.2	10,004,959,043	10,140,844,445
270	**TOTAL ASSETS (270=100+200)**		**13,354,227,909,076**	**12,410,698,820,601**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) B01a-CTCK
as at 31 March 2026

Code	ITEMS	Notes	Closing balance	Opening balance
300	**C. LIABILITIES (300=310+340)**		**10,447,472,554,908**	**9,555,262,431,087**
310	**I. Current liabilities**		**10,427,133,942,085**	**9,534,204,197,869**
311	1. Short-term borrowings and financial leases	19	9,395,432,719,009	8,422,953,273,232
312	*1.1. Short-term borrowings*		9,395,432,719,009	8,422,953,273,232
316	2. Short-term bonds issuance		-	-
318	2. Payables for securities trading activities	20	36,814,889,558	19,088,910,523
320	3. Short-term trade payables	21	920,808,676,212	937,193,207,930
321	4. Short-term advances from customers	22	483,500,000	483,500,000
322	5. Tax and amount payable to the State budget	24	21,943,921,619	71,514,917,534
323	6. Payables to employees		14,543,531,045	44,889,263,760
324	7. Accrued employee benefits		3,892,909	-
325	8. Short-term accrued expenses	23	31,807,783,770	28,470,498,961
327	9. Short-term unearned revenue		2,152,160,225	2,606,975,603
328	10. Short-term collateral & deposit received		24,360,000	24,360,000
329	11. Other short-term payables		2,242,453,599	2,061,786,642
331	12. Bonus and welfare funds		876,054,139	4,917,503,684
332	13. Government bonds repurchase agreements		-	-
340	**II. Non-current liabilities**		**20,338,612,823**	**21,058,233,218**
351	1. Long-term unearned revenue		551,496,146	573,435,256
356	2. Deferred tax liabilities		19,787,116,677	20,484,797,962
400	**D. OWNERS' EQUITY (400=410)**		**2,906,755,354,168**	**2,855,436,389,514**
410	**I. Owners' equity**	25	**2,906,755,354,168**	**2,855,436,389,514**
411	1. Share capital		2,134,349,460,553	2,134,349,460,553
411.1	*1.1. Owners' capital contribution*		2,126,934,380,000	2,126,934,380,000
411.1a	*1.1.1. Ordinary shares*		2,126,934,380,000	2,126,934,380,000
411.2	*1.2. Share premium*		7,415,080,553	7,415,080,553
411.5	*1.3. Treasury shares*			-
412	2. Differences from valuation of assets at fair value	7.6	35,249,092,798	49,773,892,800
415	3. Operational risk and financial reserve		7,000,641,200	7,000,641,200
417	**4. Undistributed profit**	**25.2**	**730,156,159,617**	**664,312,394,961**
417.1	*4.1. Realized profit after tax*		685,977,463,960	631,867,774,163
417.2	*4.2. Unrealized profit*		44,178,695,657	32,444,620,798
440	**TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)**		**13,354,227,909,076**	**12,410,698,820,601**

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) B01a-CTCK
as at 31 March 2026

OFF-BALANCE SHEET ITEMS

Code	ITEMS	Notes	Closing balance	Opening balance
	A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS			
6	Outstanding shares	25.3	2,126,934,380,000	2,126,934,380,000
7	Treasury shares	25.3	-	-
8	Financial assets listed/registered for trading at VSDC of the Company	26.1	1,264,074,470,000	1,798,474,140,000
9	Non-traded financial assets deposited at VSDC of the Company	26.2	1,460,000	1,460,000
10	Financial assets awaiting settlement of the Company		879,960,000,000	769,000,000,000
12	Financial assets not deposited at VSDC of the Company	26.3	565,725,230,000	435,724,560,000
13	Entitled financial assets of the Company		150,000,000,000	-
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS			
21	Financial assets listed/registered for trading at VSDC of investors	26.4	27,515,612,192,200	27,408,398,060,000
021.1	*Unrestricted financial assets*		14,063,374,877,400	14,494,759,051,000
021.2	*Restricted financial assets*		759,890,680,000	767,161,210,000
021.3	*Mortgaged financial assets*		6,794,685,140,000	6,009,989,750,000
021.4	*Blocked financial assets*		5,340,396,250,000	5,875,201,160,000
021.5	*Financial assets awaiting settlement*		557,265,244,800	261,372,889,000
022.1	*Unrestricted and non-traded financial assets deposited at VSDC*	26.5	54,316,300,000	54,586,000,000
23	Awaiting financial assets of investors	26.6	169,230,648,000	194,119,930,000
024.b	Financial assets unlisted/unregistered at VSDC of investors		-	-
25	Entitled financial assets of investors		231,069,310,000	227,425,650,000
26	Investors' deposits		1,245,883,831,122	1,759,031,420,756
027a	Investor's deposits for securities trading activities managed by the Company	26.7	889,952,920,885	1,277,322,832,540
28	Investor's synthesizing deposits for securities trading activities	26.7	346,702,846,093	474,800,948,906

OFF-BALANCE SHEET ITEMS (continued)

Code	ITEMS	Notes	Closing balance	Opening balance
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
29	Deposits for securities clearing and settlement	26.7	3,680,423,567	624,790,504
029.1	*Domestic investors' deposits for securities clearing and settlement*		1,708,700,468	105,993,630
029.2	*Foreign investors' deposits for securities clearing and settlement*		1,971,723,099	518,796,874
30	Deposits of securities issuers	26.8	5,547,640,577	6,282,848,806
31	Payables to investors for investors' deposits for securities trading activities managed by the Company	26.9	1,240,336,190,545	1,752,748,571,950
031.1	Payables to domestic investors for securities trading activities managed by the Company		1,235,006,853,898	1,747,774,127,190
031.2	Payables to foreign investors for securities trading activities managed by the Company		3,785,966,647	2,258,598,300
031.3	Payables to investors for margin deposits for derivative securities trading		1,543,370,000	2,715,846,460
35	Dividend, bond principal and interest payables	26.9	5,547,640,577	6,282,848,806

Prepared by: Reviewed by: Approved by:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Ms. Luu Thi Tuyen
Accountant

Ms. Nguyen Thi Anh Thu
Chief Accountant

Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
16 April 2026

Vietinbank Securities Joint Stock Company

B INTERIM SEPARATE INCOME STATEMENT
as at 31 March 2026

B02a-CTCK

Unit: VND

Code	ITEMS	Notes	1st Quarter		From 1 Jan to 31 March 2026	From 1 Jan to 31 March 2025
			Current period	Prior period		
	I. OPERATING INCOME					
1	1. Gain from financial assets at fair value through profit or loss		85,814,805,792	304,972,708,335	85,814,805,792	304,972,708,335
01.1	*1.1. Gain from disposals of financial assets at FVTPL*	*27.1*	14,240,912,704	192,414,855,355	14,240,912,704	192,414,855,355
01.2	*1.2. Gain from revaluation of financial assets at FVTPL*	*27.2*	70,156,625,088	111,145,211,885	70,156,625,088	111,145,211,885
01.3	*1.3. Dividend, interest income from financial assets at FVTPL*	*27.3*	1,417,268,000	1,412,641,095	1,417,268,000	1,412,641,095
2	2. Gain from held-to-maturity investments	27.5	62,265,202,099	29,949,031,511	62,265,202,099	29,949,031,511
3	3. Gain from loans and other receivables	27.4	131,692,361,951	82,153,194,890	131,692,361,951	82,153,194,890
4	4. Gain from available-for-sale financial assets	27.5	17,552,739,729	21,696,538,047	17,552,739,729	21,696,538,047
6	5. Revenue from brokerage services	28	43,384,193,381	19,232,279,887	43,384,193,381	19,232,279,887
7	6. Revenue from underwriting and issuance agent services	29	100,000,000	-	100,000,000	-
8	7. Revenue from securities investments services					
9	8. Revenue from securities depository services		3,242,939,939	2,985,018,960	3,242,939,939	2,985,018,960
10	9. Revenue from financial advisory services	29	3,918,515,003	1,603,300,126	3,918,515,003	1,603,300,126
11	9.Revenue from other activities		3,955,020,056	2,141,272,019	3,955,020,056	2,141,272,019
20	**Total operating income**		**351,925,777,950**	**464,733,343,775**	**351,925,777,950**	**464,733,343,775**
	II. OPERATING EXPENSES		-	-		-
21	1. Loss from financial assets at fair value through profit or loss (FVTPL)		56,794,663,248	200,453,678,170	56,794,663,248	200,453,678,170
21.1	*1.1. Loss from disposals of financial assets at FVTPL*	*27.1*	1,231,381,734	7,526,216,190	1,231,381,734	7,526,216,190
21.2	*1.2. Loss from revaluation of financial assets at FVTPL*	*27.2*	55,489,031,514	192,926,461,980	55,489,031,514	192,926,461,980
21.3	*1.3. Transaction costs of acquisition of financial assets at FVTPL*		74,250,000	1,000,000	74,250,000	1,000,000
23	2. Loss and recognition of valuation at fair value of available-for-sale financial assets (AFS) upon reclassification					
24	3. Provision (reversal) for financial assets, write-off of for doubtful receivables, impairment losses of financial assets and interest expenses for loans					
26	4. Expenses for proprietary trading activities		5,678,601,804	3,274,546,774	5,678,601,804	3,274,546,774
27	5. Expenses for brokerage services	30	31,937,250,607	15,713,342,603	31,937,250,607	15,713,342,603
30	6. Expenses for securities depository services		5,176,797,760	4,869,238,375	5,176,797,760	4,869,238,375
31	7. Expenses for financial advisory services		2,119,316,478	2,489,413,737	2,119,316,478	2,489,413,737
32	8. Other operating expenses		-	-	-	-
40	**Total operating expenses**		**101,706,629,897**	**226,800,219,659**	**101,706,629,897**	**226,800,219,659**

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE INCOME STATEMENT (continued)
as at 31 March 2026

B02a-CTCK

Code	Items	Notes	1st Quarter		From 1 Jan to 31 March 2026	From 1 Jan to 31 March 2025
			Current period	Prior period		
	III. FINANCIAL INCOME					
41	1. Realized and unrealized gain from changes in foreign exchange rate					
42	2. Dividend income and interest income from demand deposits	31	485,522,479	113,013,796	485,522,479	113,013,796
44	3. Other investment incomes	31	4	343,822,403	4	343,822,403
50	**Total financial income**		**485,522,483**	**456,836,199**	**485,522,483**	**456,836,199**
	IV. FINANCIAL EXPENSES					
52	1. Interest expenses	32	139,776,621,668	73,076,827,681	139,776,621,668	73,076,827,681
55	2. Other financial expenses	32	558,830,993	296,245,553	558,830,993	296,245,553
60	**Total financial expenses**		**140,335,452,661**	**73,373,073,234**	**140,335,452,661**	**73,373,073,234**
62	**V. GENERAL AND ADMINSTRATIVE EXPENSES**	**33**	**29,018,146,865**	**32,479,346,140**	**29,018,146,865**	**32,479,346,140**
70	**VI. OPERATING PROFIT**		**81,351,071,010**	**132,537,540,941**	**81,351,071,010**	**132,537,540,941**
	VII. OTHER INCOME AND EXPENSES		-	-		
71	1. Other income		400,565,980	144,052,200	400,565,980	144,052,200
72	2. Other expenses		(220,402,713)	103,630,964	(220,402,713)	103,630,964
80	**Total other operating profit**		**620,968,693**	**40,421,236**	**620,968,693**	**40,421,236**
90	**VIII. PROFIT BEFORE TAX**		**81,972,039,703**	**132,577,962,177**	**81,972,039,703**	**132,577,962,177**
91	1. Realized profit		67,304,446,129	214,359,212,272	67,304,446,129	214,359,212,272
92	2. Unrealized (loss)/profit		14,667,593,574	(81,781,250,095)	14,667,593,574	(81,781,250,095)
100	**IX. CORPORATE INCOME TAX (CIT)**	**34**	**16,128,275,047**	**26,602,496,019**	**16,128,275,047**	**26,602,496,019**
100.1	Current CIT expenses	34.1	13,194,756,332	42,958,746,038	13,194,756,332	42,958,746,038
100.2	Deferred CIT (income)	34.2	2,933,518,715	(16,356,250,019)	2,933,518,715	(16,356,250,019)
200	**X. PROFIT AFTER TAX**		**65,843,764,656**	**105,975,466,158**	**65,843,764,656**	**105,975,466,158**
300	**XI. OTHER COMPREHENSIVE INCOME/(LOSS) AFTER TAX**					
301	Gain/(Loss) from revaluation of AFS financial assets		(18,156,000,002)		(18,156,000,002)	
304	Other comprehensive income		3,631,200,000		3,631,200,000	
400	**Total comprehensive income**		**(14,524,800,002)**		**(14,524,800,002)**	**-**
501	**EARNINGS PER SHARE**	**35**	**310**	**712**	**310**	**712**

Prepared by:	Reviewed by:	Approved by:
Ms. Luu Thi Tuyen	Ms. Nguyen Thi Anh Thu	Ms. Tran Thi Ngoc Tai
Accountant	Chief Accountant	Deputy General Director

Hanoi, Vietnam

16 April 2026

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CASH FLOW
as at 31 March 2026

B03b-CTCK

Unit: VND

Code	ITEMS	Notes	From 1 Jan to 31 March 2026 VND	From 1 Jan to 31 March 2025 VND
	I. CASH FLOW FROM OPERATING ACTIVITIES			
1	**1. Profit before tax**		**81,972,039,703**	**132,577,962,177**
2	**2. Adjustments for**		**74,685,830,630**	**32,627,660,645**
3	Depreciation and amortization		2,853,307,080	2,176,285,632
4	Provisions			
6	Interest expenses from borrowings		139,776,621,668	73,076,827,681
7	Gain from investing activities		135,885,402	-
8	Accrued interest		(68,079,983,520)	(42,625,452,668)
10	**3. Increase in non-monetary expenses**		**55,489,031,514**	**192,926,461,980**
11	Loss from revaluation of financial assets at FVTPL		55,489,031,514	192,926,461,980
18	**4. Decrease in non-monetary income**		**(70,156,625,088)**	**(111,145,211,885)**
19	Gain from revaluation of financial assets at FVTPL		(70,156,625,088)	(111,145,211,885)
	Other interest		-	-
30	**5. Operating (loss) before changes in working capital**		**(1,391,222,945,789)**	**(1,096,759,373,784)**
31	Increase/(Decrease) in financial assets at FVTPL		(634,584,560,596)	178,020,105,762
32	Increase/ (Decrease) in HTM investments		(100,204,576,588)	(1,037,480,566,713)
33	Increase/(decrease) in loans		(475,395,983,182)	(237,620,033,908)
34	Increase/(decrease) in AFS financial assets		20,000,000,000	(103,987,620,396)
35	(-)Increase, (+) Decrease in receivables from disposal of financial assets		1,000,000,000	1,040,000,000
36	(-)Increase, (+) Decrease in receivables and accrued dividend, interest income from financial assets		27,479,268,421	58,382,376,405
37	(-)Increase, (+) Decrease in receivables from services provided by the Company		1,712,513,957	(1,164,640,492)
39	(-)Increase, (+) Decrease in other receivables		1,131,153,017	642,009,126
40	Increase/(decrease) in other assets		(493,902,500)	(27,395,000)
41	Increase/(decrease) in accrued expenses (excluding interest expenses)		(2,088,752,720)	(1,110,657,672)
42	(Increase)/Decrease in prepaid expenses		675,471,608	2,571,223,786
43	CIT paid		(52,885,477,654)	(20,709,391,131)
44	Interest paid		(134,350,584,139)	(73,513,687,284)
45	Increse/(Decrease) in trade payables		1,341,447,317	152,495,755,378
46	Increase/(Decrease) in welfare benefits		3,892,909	56,511,500
47	Increase/(Decrease) in tax and payables to the State (excluding CIT paid)		(9,880,274,593)	(1,856,219,060)
48	Increase/(Decrease) in payables to employees		(30,345,732,715)	(9,041,223,003)
50	Increase/(Decrease) in other payables		(296,087,531)	(241,483,951)
51	Other receipts from operating activities		-	-
52	Other payments for operating activities		(4,040,760,800)	(3,214,437,131)
60	**Net cash flows used in operating activities**		**(1,249,232,669,030)**	**(849,772,500,867)**

INTERIM SEPARATE SATEMENT OF CASH FLOW (continued) B03b-CTCK
as at 31 March 2026

Unit: VND

Code	ITEMS	Notes	From 1 Jan to 31 March 2026 VND	From 1 Jan to 31 March 2025 VND
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	1. Purchase and construction of fixed assets, investment properties and other long-term assets		(1,501,000,000)	-
62	2. Proceeds from disposal and sale of fixed assests, investment properties and other long-term assets		-	-
70	**Net cash flow from investing activities**		**(1,501,000,000)**	-
	III. CASH FLOWS FROM FINANCING ACTIVITIES		-	-
72	1. Repayment of capital contributed by shareholders, repurchase of issued shares		-	-
73	2. Drawdown of borrowings		10,663,251,425,991	10,983,919,155,000
74	3. Repayment of borrowings		(9,690,771,980,214)	(10,242,635,297,889)
80	**Net cash flow from financing activities**		**972,479,445,777**	**741,283,857,111**
90	**NET CASH FLOW DURING THE PERIOD**		**(278,254,223,253)**	**(108,488,643,756)**
101	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	**5**	**733,418,224,109**	**300,233,633,348**
101.1	Cash		733,418,224,109	300,233,633,348
101.2	Cash equivalents		-	-
103	**CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR**	**5**	**455,164,000,856**	**191,744,989,592**
103.1	Cash		455,164,000,856	191,744,989,592

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Code	*ITEMS*	*Notes*	From 1 Jan to 31 March 2026 *VND*	From 1 Jan to 31 March 2025 *VND*
	I. Cash flows from brokerage and trust activities of customers			
1	1. Cash receipts from disposal of brokerage securities of customers		31,847,681,243,143	17,382,630,974,004
2	2. Cash payments for purchase of brokerage securities of customers		(32,737,410,769,391)	(17,051,500,985,788)
7	3. Cash receipts for settlement of securities transactions of customers		377,664,704,420	134,569,663,606
11	5. Cash payments for depository fees of customers		(347,559,577)	(276,898,178)
14	6. Cash receipts from securities issuers		179,694,050,886	550,776,174,395
15	7. Cash payments for securities issuers		(180,429,259,115)	(551,030,744,170)
20	**Net increase/(decrease) in cash during the period**		**(513,147,589,634)**	**465,168,183,869**
30	**II. Cash and cash equivalents of customers at the beginning of the period**		**1,759,031,420,756**	**760,323,576,255**
31	Cash at banks at the beginning of the period		1,759,031,420,756	760,323,576,255
32	Investors' deposits managed by the Company for securities trading activities		1,277,322,832,540	621,159,044,799
33	Investors' deposits for securities trading activities		474,800,948,906	106,657,687,808
34	Deposits for securities clearing & settlement		624,790,504	25,736,282,232
35	Deposits of securities issuers		6,282,848,806	6,770,561,416
40	**III. Cash and cash equivalents of customers at the end of the period**		**1,245,883,831,122**	**1,225,491,760,124**
41	Cash at banks at the end of the period		1,245,883,831,122	1,225,491,760,124
42	Investors' deposits managed by the Company for securities trading activities		889,952,920,885	848,313,760,045
43	Investors' deposits for securities trading activities		346,702,846,093	321,935,067,278
44	Deposits for securities clearing & settlement		3,680,423,567	48,726,150,322
45	Deposits of securities issuers		5,547,640,577	6,516,782,479

Prepared by: Reviewed by: Approved by:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Ms. Luu Thi Tuyen
Accountant

Ms. Nguyen Thi Anh Thu
Chief Accountant

Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
16 January 2026

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CHANGES IN OWNERS' EQUITY
as at 31 March 2026

B04a-CTCK

Unit: VND

ITEMS	*Opening balance*		*Increase/Decrease*				*Closing balance*	
			Prior Period		*Current Period*			
	01 Jan 2025	*01 Jan 2026*	*Increase*	*Decrease*	*Increase*	*Decrease*	*31 March 2025*	*31 March 2026*
I. CHANGES IN OWNERS' EQUITY								
1. Owners' capital contribution	1,494,812,190,553	2,134,349,460,553					1,494,812,190,553	2,134,349,460,553
1.1 Ordinary shares	1,487,383,110,000	2,126,934,380,000					1,487,383,110,000	2,126,934,380,000
1.2. Share premium	*7,429,080,553*	*7,415,080,553*					*7,429,080,553*	*7,415,080,553*
2. Treasury shares							-	-
3. Capital supplementary reserve							-	-
4. Financial and Operational risk reserve	7,000,641,200	7,000,641,200					7,000,641,200	7,000,641,200
5. Difference from revaluation of financial assets at fair value		49,773,892,800			10,875,200,000	(25,400,000,002)	-	35,249,092,798
6. Undistributed profit	751,096,080,001	664,312,394,961	171,400,466,234	(65,425,000,076)	65,843,764,656		857,071,546,159	730,156,159,617
6.1 Realized profit	679,190,110,930	631,867,774,163	171,400,466,234		54,109,689,797		850,590,577,164	685,977,463,960
6.2 Unrealized profit	71,905,969,071	32,444,620,798		(65,425,000,076)	11,734,074,859		6,480,968,995	44,178,695,657
TOTAL	**2,252,908,911,754**	**2,855,436,389,514**	**171,400,466,234**	**(65,425,000,076)**	**76,718,964,656**	**(25,400,000,002)**	**2,358,884,377,912**	**2,906,755,354,168**
II. OTHER COMPREHENSIVE INCOME								
1.(Loss) from revaluation of available-for-sale finanicial assets		62,217,366,000			7,244,000,000	(25,400,000,002)		44,061,365,998
2. Gain/ (Loss) from other comprehensive income		(12,443,473,200)			3,631,200,000			(8,812,273,200)
TOTAL		**49,773,892,800**			**10,875,200,000**	**(25,400,000,002**		**35,249,092,798**

Prepared by:

Ms. Luu Thi Tuyen
Accountant

Reviewed by:

Ms. Nguyen Thi Anh Thu
Chief Accountant

Approved by:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
16 April 2026

1. CORPORATE INFORMATION

Vietinbank Securities Joint Stock Company ("the Company") is a joint stock company established by Vietnam Joint Stock Commercial Bank for Industry and Trade ("VietinBank"), and other shareholders, in accordance with Operation License for securities trading No. 107/UBCK-GP issued by the State Securities Commission of Vietnam on 01st July 2009, with the initial charter capital of VND 789,934,000,000. The Company's charter capital was approved to increase to VND 2,126,934,380,000 in accordance with the amended License No. 50/GPDC-UBCK dated August 16, 2025 granted by the State Securities Commission of Vietnam. On December 10, 2025, the State Securities Commission of Vietnam issued Adjustment License No. 133/GPDC-UBCK updating the company name from Vietnam Bank for Industry and Trade Securities Joint Stock Company to VietinBank Securities Joint Stock Company.
The Company's shares were listed on the Hanoi Securities Trading Center (currently known as the Hanoi Stock Exchange) starting on 31 July 2009. In accordance with Decision No. 431/QD-SGDHN dated 12 June 2017, the Company's shares were delisted from the Hanoi Stock Exchange starting from 15 June 2017. The Company's shares were then listed on the Ho Chi Minh Stock Exchange starting from 20 June 2017 (in accordance with Decision No. 196/QD-SGD dated 13 June 2017).

The Company's head office is located on the 1st to 4th Floors, N02-T2 Building, Diplomatic Corps Area, Xuan Dinh Ward, Hanoi. As at 31 March 2026, the Company had one (01) head office and two (02) branches in Ho Chi Minh City and Da Nang.

Legal representative

The Company's legal representative during this period and to the date of this Financial Statement is Mr. Tran Phuc Vinh- Chairman of the Board of Directors.

Mr. Tran Thi Ngoc Tai - Deputy General Director is authorized by the Chairman of the Board of Directors to sign this report in accordance with the Power of Attorney No. 31/2025/GUQ-CKCT dated February 27, 2025.

The total number of employees of the Company as at 31 March 2026 was 242 persons (as at 31 December 2025: 244 persons).

Operating Industry and principal activities

Charter capital

As at 31 March 2026, the total charter capital of the Company was VND 2,126,934,380,000 (as at 31 December 2025: VND 2,126,934,380,000).

Operating industry and principal activities

The company operates in the securities trading sector.
The principal activities of the Company are brokerage services; financial and securities investment advisory services; proprietary trading; underwriting for securities issuance; securities depository services and other services in accordance with legal regulations applicable to securities companies. The Company operates with the goal of contributing to the development of the Vietnamese stock market and bringing core benefits to customers, investors and shareholders of the Company.

Investment restrictions

The Company performs under Article 28 of Circular No. 121/2020/TT-BTC dated 31 December 2020 ("Circular 121") prescribing the operation of securities companies and applicable regulations on investment restrictions. Accordingly:

A securities company is not allowed to purchase, contribute capital to invest in properties except for the use of head office, branches, and transaction offices directly serving operating professional business activities of the securities company.

A securities company may purchase, contribute capital to invest in properties and fixed assets on the principle that the carrying value of fixed assets and investment properties should not exceed fifty percent (50%) of the total assets of the securities company.

A securities company is not allowed to use must not exceed seventy percent (70%) of its owners' equity to invest in corporate bonds. A securities company, licensed to engage in proprietary trading, is allowed to repurchase listed bonds in accordance with relevant regulations on securities repurchase agreements.

A securities company must not by itself, or authorize other organizations or individuals to:

a) 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 shares per request of customers;

b) Make joint investments with a related party in five percent (5%) or more of the charter capital of another securities company;

c) Invest more than twenty percent (20%) in the total circulating shares or fund certificates of a listed entity;

d) Invest more than fifteen percent (15%) in the total circulating shares or fund certificates of a non-listed entity, this provision shall not apply to member funds, exchange-traded funds and open-ended fund certificates;

e) Invest or contribute capital in more than ten percent (10%) of the total contributed capital of a limited liability company or a business project;

f) Invest or contribute capital more than fifteen percent (15%) of its owners' equity in an entity or a business project;

g)Invest more than seventy percent (70%) of its owners' equity in shares, capital contribution and business projects, specifically invest more than twenty percent (20%) of its owners' equity in non-listed shares, capital contribution and business projects.

A securities company is established or acquires a fund management company as a subsidiary. In this case, the securities company does not have to comply with the provisions of Points c, d and đ above. A securities company planning to establish or acquire a fund management company as a subsidiary must satisfy the following conditions:

a) Equity after contributing capital to establish or acquire a fund management company must be at least equal to the legal capital for the business operations that the company is performing;

b) The capital liquidity ratio after contributing capital to establish or acquire a fund management company must be at least one hundred and eighty percent (180%);

c) After contributing capital to establish or acquire a fund management company, the securities company must ensure compliance with the debt restrictions prescribed in Article 26 and the investment restrictions prescribed in Clause 3, Article 28 and Point e, Clause 4, Article 28, Circular 121.

In case a securities company invests beyond the limit due to underwriting in the form of a firm commitment, due to consolidation, merger or changes in assets or equity of the securities company or capital contributing organization, the securities company must apply necessary measures to comply with the investment limit specified in Clauses 2, 3, 4 of Article 28 within a maximum period of one (01) year.

2. BASIS OF PREPARATION

Applied accounting regimes and standards

The Company applies the accounting regime applicable to securities companies in accordance with the Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014 ("Circular 210"), and Circular No. 334/2016/TT-BTC ("Circular 334") dated 27 December 2016 amending, supplementing and replacing Appendix No. 02 and No. 04 of Circular 210. These Circular provided regulations related to accounting documents, accounting systems as well as methods of preparing and presenting financial statements of securities companies.

The accompanying financial statements of the Company are not intended to present the financial position, results of operations, cash flows and changes in equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

Applied accounting documentation system

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

Fiscal period

The Company's fiscal year starts on 1st January and ends on 31th December. The Company also prepares its interim financial statements for the three-month periods ended 31 March, 30 June, 30 September and 31 December each year, respectively.

Accounting currency

The interim financial statements are prepared in Vietnam Dong ("VND"), which is also the accounting currency of the Company.

3. STATEMENT OF COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND REGIMES

The Company commits to preparing the interim financial statements in compliance with Vietnamese Accounting Standards and Vietnamese Enterprise Accounting Systems, accounting regulations and

guidance applicable to securities companies and the statutory requirements relevant to preparing and presenting interim financial statements

Accordingly, the accompanying interim financial statements and 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 interim financial position, interim results of operation, interim cash flows and interim changes in equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the principal accounting policies applied by the Company in preparing its financial statements:

Accounting estimates

The preparation of financial statements in compliance with accounting standards, accounting regimes applicable to securities companies and legal regulations related to the preparation and presentation of financial statements requires the Board of Directors to make estimates and assumptions that affect the reported figures on liabilities, assets and the presentation of liabilities and contingent assets at the date of the financial statements as well as the reported figures on revenues and expenses during the fiscal year. Although accounting estimates are made with all the knowledge of the Board of Directors, the actual results of operations may differ from the estimates and assumptions made.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at banks, deposits for selling underwriting securities, clearing and settlement deposits for securities trading and short-term (with an original maturity of three months or less), highly liquid investments that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in valuej.

Cash at banks for securities clearing and settlement is the amount available in place to clear off or settle securities transactions.

Financial assets at fair value through profit or loss (FVTPL)

Financial assets at fair value through profit or loss comprise financial assets held for business purposes, or at the time of initial recognition of identified financial assets that would be more reasonably presented if classified as financial assets at fair value through profit or loss.

Financial assets at fair value through profit or loss are initially recognized at purchase price and revalued at market value or fair value on the statement of financial position of the Company.

The purchase price of financial assets at fair value through profit or loss 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.

A decrease arising from revaluation of financial assets at fair value through profit or loss in comparison with the prior period is recognized into the income statement under "Loss from revaluation of financial assets at fair value through profit or loss". An increase arising from revaluation of financial assets at

fair value through profit or loss in comparison with the prior period is recognized into the income statement under "Gain from revaluation of financial assets at fair value through profit or loss".

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 the non-derivative financial assets classified as financial assets at fair value through profit or loss, the financial assets classified as available-for-sale or financial assets satisfying the definition of loans and receivables.

HTM investments are initially recognized at (purchase price plus (+) transaction costs which are directly attributable to the purchase of financial assets. After initial recognition, held-to-maturity investments are subsequently measured at amortized cost using the effective interest rate (EIR) method.

Amortized cost of HTM investments is measured at initially recognized 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 uncollectibility (if any).

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

Loan receivables

Loan receivables are non-derivative financial assets with fixed or identifiable payments according to the current regulations of the securities companies.

Loans are subjected to impairment assessment at the reporting date. Provision is made based on estimated loss which is determined by the difference between the market value of securities used as collaterals for such loan and the outstanding loan balance. Any increase/decrease in the balance of provision is recorded in "Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans" in the income statement".

Available-for-sale financial assets (AFS)

Available-for-sale ("AFS") financial assets are non-derivative financial assets that are determined as available for sale or are not classified as neither loans and receivables, held-to-maturity investments nor financial assets at fair value through profit or loss.

AFS financial assets are initially recognized at cost (purchase price plus (+) transaction costs which are directly attributable to the purchase of the financial assets). After initial recognition, AFS financial assets are subsequently measured at fair value, unless financial assets are equity instruments that do not have a quoted price in the active market and investments whose value cannot be reliably determined, continue to be recognized at cost.

Difference arising from revaluation of AFS financial assets at fair value in comparison with the prior period is recognized into other comprehensive income under "Gain/(Loss) from revaluation of AFS financial assets", in the income statement.

Principles of revaluation of financial assets

The revaluation of financial assets at fair value through profit or loss and available-for-sale financial asset at market price or fair value is conducted according to the valuation method in accordance with the law. In the absence of a market price at the last trading date, the Company may use the fair value to re-evaluate the financial assets. Fair value is determined on the basis of principles, methods or theoretical models of valuation of financial assets approved by the Board of General Directors.

The market value of listed securities on the Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange is the closing price at the last trading date as of the revaluation date.

For securities of companies not listed on the stock market but registered for trading on the exchange market of unlisted public companies (UPCoM), the market value is determined as the average reference price for the last 30 consecutive trading days before the revaluation published by the Stock Exchange.

In case securities are listed on the market, unlisted securities but registered for trading on the market without trading within 30 days before the revaluation date or listed securities are canceled or suspended from trading or stopped for trading from the sixth trading day onwards, the fair value of securities is the book value at the date of the latest financial statements.

For securities unlisted and unregistered for trading on the trading market of unlisted public companies (UPCoM), the price of securities as the basis for revaluation is that collected from reference information sources as the Board of Directors assesses that this price represents the market value of these securities.

For securities that do not have reference prices from such sources, the securities prices for revaluation are estimated based on the internal valuation model of the Company. The basis for determining fair value is either discount method or comparative method depending on the type of business to be valued and the ability to collect information.

Derecognition of financial assets

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

The Company no longer has the rights to receive cash flows from the asset; or
The Company has transferred its rights to receive cash flows from the asset 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 asset; 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.

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.

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. Difference arising from revaluation of AFS financial assets which are recognized under "Gain/(Loss) from revaluation of assets at fair value" will be recognized to the corresponding revenue or expenses at the date of reclassification of AFS financial assets.

Reclassification due to change in purpose or ability to hold

Securities companies are allowed to reclassify financial assets to 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 assets at FVTPL at initial recognition can be classified as loans and 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; and

Due to changes in purpose 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 as "Gain/(Loss) from revaluation of assets at fair value" in owners' equity.

Recognition of mortgaged, pledged financial assets

During the period, the Company had mortgaged/pledged financial assets which are used as collaterals for the financial obligations of the Company.

According to the terms and conditions of the mortgage/pledge contracts, during the valid period of the contracts, the Company is not allowed to sell, transfer or use the mortgaged/pledged assets under repurchase or swap contracts with any other third party.

In case the Company is unable to fulfill its obligations, the mortgagee/pledgee is allowed to use the mortgaged/pledged assets to settle the obligations of the Company after a period specified in the mortgage/pledge contracts, since the obligations due date.

The mortgaged/pledged assets are monitored in the Company's interim statement of financial position in accordance with accounting principles relevant to the assets' classification.

Provision for impairment of financial assets

The Company makes provisions for the impairment of financial assets held-to-maturity and available-for-sale when there is objective evidence of a decrease in the fair value of the financial assets in accordance with the guidance of Circular 210.

Receivables

Receivables are recoverable amounts of customers or other parties and are initially recognized at cost and are subsequently presented at cost.

Receivables comprise receivables from services provided by the Company, receivables and accruals from dividend and interest income and receivables from disposal of financial assets.

Receivables from services provided by the Company include receivables from investors in securities trading in terms of brokerage service fees, securities depository fees, issuance agent and underwriting activities, consulting activities and other services.

Provision for receivables is determined based on the overdue status of debts or expected loss of current debts in case the debts are undue yet the organization has fallen into liquidation, bankruptcy or similar difficulties. For overdue receivables, the provision amount shall be set aside in accordance with current accounting regulations.

Provision for impairment of receivables comprise provision for impairment of receivables from mature financial assets, provision for doubtful receivables and impairment of receivables from services provided by the Company and provision for impairment of other receivables. Difference arising from provision balance in comparison with the prior year is recognized into income statement.

Tangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation.

The cost of a fixed asset comprises of its purchase price and any directly attributable costs of bringing the fixed asset to working condition for its intended use.

Depreciation of tangible assets are computed on a straight-line basis over the estimated useful lives of these assets as follows:

	Current year
	Years
Buildings and structures	07
Machinery and equipment	03 – 07
Office equipment	03 – 05
Motor vehicles	06
Others	04

Intangible assets and amortisation

Intangible assets comprise land use rights and software and is measured at historical cost less accumulated amortisation.

Land use rights

Land use rights are amortised by a straight-line method based on a 50-year lease period from 10 November 2014 to 09 November 2064.

Software

The software is initially recognized at purchase price and amortised by a straight-line method based on an estimated useful life from 03 to 05 years.

Prepaid expense

Prepaid expenses include office rental, office repair expenses, tools and supplies issued for consumption, loan guarantee and arrangement fees, maintenance fees and other prepaid expenses which are considered to be likely to provide future economic benefits to the Company. These prepaid expenses are allocated to the interim income statement, using the straight-line method in accordance with current accounting regulations.

Leasing

Leases when substantially all the rewards and risks of ownership of assets remain with the leasing company are accounted for as operating lease. Rentals payable under operating leases are charged to the income statement on a straight-line basis over the term of the relevant lease.

Payables for securities trading activities

Payables for securities trading activities include securities trading and service payables to Stock Exchanges, to Vietnam Securities Depository and Clearing Corporation and other payables.

Borrowings

Borrowings are presented at cost at the end of the financial year.

Repurchase and resale agreements

Securities sold under the agreements to be repurchased at a specified future date ("repos") are not derecognized from the statement of financial position. The corresponding cash receipt is recognized in the statement of financial position as a liability. The difference between the sale price and repurchase price is amortized to the income statement on a straight-line basis and at contractual rate over the term of the agreement.

Securities purchased under the agreements to be resold at a specified future date ("repos") are not recognized in the statement of financial position. The corresponding cash payment is recognized in the statement of financial position as an asset. The difference between the purchase price and resale price is amortized to the income statement on a straight-line basis and at contractual rate over the term of the agreement.

Capital and reserves

Ordinary shares

Ordinary shares are classified as owners' equity and recognized at par value.

Share premium

When capital is received from shareholders, the difference between selling price and par value is recorded as share premium in owners' equity. Incurred expenses that directly relate to the issuance of common shares are recognized as a decrease in share premium.

Treasury Shares

Issued shares are repurchased, the total payment, including directly related costs to the repurchase of the shares, less taxes, is recognized as treasury shares and presented as a deduction from equity.

Reserves

According to Circular No. 114/2021/TT-BTC issued by the Ministry of Finance on 17 December 2021, reserves are appropriated in accordance with the Resolution of the General Meeting of Shareholders to ensure meeting financial safety indicators as prescribed by Securities Law.

Undistributed profit

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

Realized after tax profit is difference between total revenue, income and total expense recorded in income statement, not included items recorded in unrealized after-tax profit.

Unrealized after-tax profit is difference between gain and loss from financial assets at fair value through profit or loss recorded in income statement and expense/income from deferred corporate income tax incurred in financial year.

Profit distribution

Profit after tax is distributed to shareholders in accordance with Resolution of the General Meeting of Shareholders after reserves appropriation according to the current prevailing regulations.

Revenue reconigation

Revenue from investment in financial assets

Revenue from investment in financial assets includes interest from financial assets at fair value through profit or loss, revenue from held-to-maturity investments, revenue from loans and receivables, revenue from available-for-sale financial assets are recognized based on the differences when disposing financial assets (recognized based on Announcement of securities transaction clearing results of Vietnam Securities Depository and Clearing Corporation).

Interest income from financial assets

Interest income from financial assets are recognized in the income statement when interest arises on an accrual basis (taking into account the return earned from the assets) unless the ability to recover interest is uncertain.

Dividends

Dividends received in cash are recognized in the income statement when the Company's right to receive payment is established. Dividends received by shares are only updated and monitored to the number of shares held and not recognized as revenue.

Revenue from brokerage services for investors and securities depository activities

Revenue from brokerage services for investors and securities depository activities are recognized in the income statement when all four (4) following criteria are met:

(a) The amount of revenue can be measured reliably;
(b) It is probable that the economic benefits associated with the transaction will flow to the Company;

(c) The percentage of completion of the transaction at the balance sheet date can be measured reliably;
(d) The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Revenue from underwriting and issuance agent services

Revenue from underwriting and issuance agent services are recognized in the income statement upon completion of the announcement of the results of the securities issuance.

Revenue from financial advisory services

Revenue from financial advisory services are recognized in the income statement when the service is provided, and it is relatively certain to determine the revenue and the costs incurred relating to the transaction and cost to complete that transaction.

Other income

Other income are recognized in the income statement on an accrual basis.

Revenues related to multiple accounting periods are recognized according to the completion schedule or distributed on a straight-line basis during the term of service. Unallocated value is recognized as unearned revenue on the income statement

Operating expenses

Operating expenses comprise losses from disposal of financial assets and transaction costs for the purchase of financial assets, proprietary trading, and service expenses.

Losses from disposal and transaction costs for the purchase of financial assets reflect losses resulting from the sale of financial assets at fair value through profit or loss, transaction costs for purchases of financial assets at fair value through profit or loss, provision expenses for financial assets, settlement expenses for impairment of bad debts, financial assets and borrowing cost and losses, impairment on financial assets under financial asset investment portfolio of the securities company.

Expenses for providing services reflect the expenses on providing direct services of the securities company including proprietary trading costs, securities brokerage costs, underwriting and issuance agent service costs, advisory service costs and other operating expenses.

General and administrative expenses

General and administrative expenses reflect the securities company's general management expenses including salary expenses and payroll deductions of management staff, office materials costs, cost of tools and supplies, depreciation and amortisation of fixed assets, outsourced services expense and other monetary expenses used for management activities.

Borrowing costs

Borrowing costs are recognized to the income statement in the year on an accrual basis.

Taxation

Corporate income tax expense represents the sum of the tax currently payable and deferred tax.

The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognised on significant differences between carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit and is accounted for using balance sheet liability method. Deferred tax liabilities are generally recognised for all temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilised.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset realised. Deferred tax is charged or credited to profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in 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 tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

The determination of the tax currently payable is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

Related parties

The parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making decisions on financial and operating policies. A party is considered a related party with the Company if:

(a) Directly or indirectly through one or more intermediaries, the party:

- Controls, or is controlled by, or is under common control by the Company (including the holding company and its subsidiaries);
- Contributes capital to the Bank and therefore has significant influence over the Company; and
- Has joint control over the Company;

(b) The party is a joint venture or an associate of which the Company is a venturer or an investor;
(c) The party has a key management personnel who is also a member of the Board of Directors, Board of Supervisors, and Board of Management of the Company;
(d) The party is a close member of the family of any individual referred to in (a) or (c); or
(e) The party is an entity that is, directly or indirectly controlled, jointly controlled or significantly influenced by, or of which, significant voting power in such entity resides with, any individual referred to in (c) or (d)

5. CASH AND CASH EQUIVALENTS

	Closing balance	Opening balance
	VND	*VND*
Cash on hand	155,419,211	188,373,434
Cash at banks for the operation of the Company	429,214,008,936	733,110,512,061
Cash at banks for securities clearing and settlement	25,794,572,709	119,338,614
	455,164,000,856	**733,418,224,109**

6. TRADING VALUE AND VOLUME DURING THE PERIOD

From 01/01 -31/03/2026

	Value of trading during the period	*Value of trading during the period*
	Unit	*VND*
The Company	**205,507,646**	**37,327,313,822,574**
Shares	11,676,300	383,432,530,000
Fund certificate	193,824,546	24,795,981,926,274
Bonds		
Other securities	6,800	12,147,899,366,300
Investors	**1,236,324,797**	**39,787,287,204,587**
Shares	1,155,744,721	28,273,885,457,030
Bonds	64,035,901	11,483,984,634,297
Fund certificate	148,773	4,982,548,880
Other securities	16,395,402	24,434,564,380
Total	**1,441,832,443**	**77,114,601,027,161**

7. FINANCIAL ASSETS

7.1 *Financial assets at fair value through profit and loss (FVTPL)*

	Closing balance		*Opening balance*	
	Cost VND	*Fair value* VND	*Cost* VND	*Fair value* VND
Shares				
Listed	603,060,793,632	731,608,331,380	276,264,988,632	398,046,044,000
Fund certificate	4,209,981,138	6,095,600,000	4,209,981,138	6,391,200,000
Unlisted	138,373,837,228	56,503,617,486	138,373,837,228	53,357,162,613
Bonds				
Listed	1,436,487,258,673	1,439,303,702,036	1,528,994,003,077	1,528,930,053,132
Unlisted	479,559,149,315	483,333,308,218	79,263,649,315	80,867,945,205
Total	**2,661,691,019,986**	**2,716,844,559,120**	**2,027,106,459,390**	**2,067,592,404,950**

7.2 *Held-to-maturity ("HTM") investments*

	Closing balance VND	*Opening balance* VND
Term deposits, Certificate of Deposit	3,662,816,146,498	3,562,611,569,910
Total	**3,662,816,146,498**	**3,562,611,569,910**

These are term deposits with terms ranging from 3 months to 13 months and interest rates from 4.75% to 8.5% per annum. As at the end of the period, the Company had mortgaged these term deposits as collateral for its bank loans.

7.3 *Loan receivables*

	Closing balance		*Opening balance*	
	Cost VND	*Fair value* VND	*Cost* VND	*Fair value* VND
Loans receivables from margin activities	5,284,578,584,542	5,279,768,216,404	4,892,465,609,033	4,887,655,240,895
Loans receivables from advance activities	155,070,150,904	155,070,150,904	71,787,143,231	71,787,143,231
Total	**5,439,648,735,446**	**5,434,838,367,308**	**4,964,252,752,264**	**4,959,442,384,126**

The fair value of loans is measured at the book value of loans less the provision for impairment loans value

7.4 *Available-for-sale ("AFS") financial assets*

	Closing balance		Opening balance	
	Cost	*Fair value*	*Cost*	*Fair value*
	VND	*VND*	*VND*	*VND*
Listed shares	62,000,000,000	92,000,000,000	62,000,000,000	103,200,000,000
Listed bonds	188,000,000,000	202,061,365,998	188,000,000,000	209,017,366,000
Unlisted bonds	485,000,000,000	485,000,000,000	505,000,000,000	505,000,000,000
Total	**735,000,000,000**	**779,061,365,998**	**755,000,000,000**	**817,217,366,000**

7.5 *Provision for impairment of financial assets and collateral*

	Current year	*Prior*
	VND	*VND*
Opening balance	**(4,810,368,138)**	**(4,810,368,138)**
Provision for impairment of margin loan receivables (*)	-	-
Closing balance	**(4,810,368,138)**	**(4,810,368,138)**

(*) Accrued interest from margin loan receivables that be made impairment provision with loan balance amounted VND 4,810,368,138 is not recorded in income statement. The Company controls accrued interest receivables for internal administrative purpose and recognized in income statement when actually collecting.

7. FINANCIAL ASSETS (continued))

7.6 *Movements in fair value of financial*

Movements in fair value of financial assets as at 31 March 2026 are as follows:

Financial assets	*Cost* VND	*Revaluation difference* *Increase* VND	*Decrese* VND	*Fair value* VND
FVTPL				
Shares				
Listed shares	603,060,793,632	131,718,382,668	(3,170,844,920)	731,608,331,380
Fund certificates	4,209,981,138	1,885,618,862		6,095,600,000
Unlisted shares	138,373,837,228	619,505,850	(82,489,725,592)	56,503,617,486
Bonds				
Listed bonds	1,436,487,258,673	8,920,675,195	(6,104,231,832)	1,439,303,702,036
Unlisted bonds	479,559,149,315	3,774,158,903	-	483,333,308,218
Others				
Valuable papers	-	1,303,447,500	(1,303,447,500)	-
AFS				
Listed shares	62,000,000,000	46,000,000,000	(16,000,000,000)	92,000,000,000
Unlisted bonds	188,000,000,000	23,461,366,000	(9,400,000,002)	202,061,365,998
FVTPL	485,000,000,000	-	-	485,000,000,000
Total	**3,396,691,019,986**	**217,683,154,978**	**(118,468,249,846)**	**3,495,905,925,118**

Movements in fair value of financial assets as at 31 December 2025 are as follows:

Financial assets	*Cost*	*Revaluation difference*		*Fair value*
		Increase	*Decrese*	
	VND	*VND*	*VND*	*VND*
FVTPL				
Shares				
Listed shares	276,264,988,632	121,781,340,468	(285,100)	398,046,044,000
Fund certificates	4,209,981,138	2,181,218,862	-	6,391,200,000
Unlisted shares	138,373,837,228	758,277,268	(85,774,951,883)	53,357,162,613
Bonds				
Listed bonds	1,528,994,003,077	15,609,404,976	(15,673,354,921)	1,528,930,053,132
Unlisted bonds	79,263,649,315	2,427,758,903	(823,463,013)	80,867,945,205
Others				
Valuable papers	-	97,407,782	(97,407,782)	-
AFS				
Listed shares	62,000,000,000	47,200,000,000	(6,000,000,000)	103,200,000,000
Listed bonds	188,000,000,000	21,017,366,000		209,017,366,000
Unlisted bonds	505,000,000,000			505,000,000,000
Total	**2,782,106,459,390**	**211,072,774,259**	**(108,369,462,699)**	**2,884,809,770,950**

8. RECEIVABLES

	Closing balance *VND*	*Opening balance* *VND*
Receivables and accruals from dividend and interest income		
Receivables from salel of financial assets	10,900,000,000	11,900,000,000
Accrued dividends- ordinary shares	1,308,000,000	-
Accrued interests from margin activities	63,543,824,075	53,756,338,384
Accrued interests from advance activities	93,913,042	168,385,314
Accrued interests from - listed bonds arsing in period	978.629.958	978,630,419
Accrued interests from unlisted corporate bonds	2,155,616,445	2,266,301,376
Accrued interests from term deposits	113,022,683,257	83,332,296,185
	192,002,666,777	**152,401,951,678**

9. RECEIVABLES FROM SERVICES PROVIDED BY THE COMPANY

	Closing balance *VND*	*Opening balance* *VND*
Receivables from securities brokerage services	729,078,487	567,186,398
Receivables from advisory services	3,800,375,000	4,296,055,750
Receivables from issuance agent and underwriting activities	110,000,000	1,520,000,000
Receivables from securities depository services	2,310,419,899	2,147,434,169
Receivable from entrusted activities and auctions.		74,887,847
Receivables from other services	19,217,399	76,040,578
	6,969,090,785	**8,681,604,742**

10. OTHER RECEIVABLES

	Closing balance *VND*	*Opening balance* *VND*
Other receivables	212,089,984	1,077,325,469
	212,089,984	**1,077,325,469**

11. PROVISION FOR IMPAIRMENT OF RECEIVABLES

	Openning balance		*Movements in the year*		*Closing balance*	
	Doutful receivables **VND**	*Provision balance* **VND**	*Provision made* **VND**	*Provision reversed* **VND**	*Doutful receivables* **VND**	*Provision balance* **VND**
Provision for impairment of receivables from services provided by the Company	**1,025,809,834**	**705,305,495**	**30,000,000**	**30,000,000**	**1,025,809,834**	**705,305,495**
Chuong Duong corporation			30,000,000	30,000,000		
Depository and SMS fees – Corporate customers	420,101,213	240,897,979			420,101,213	240,897,979
Depository and SMS fees - Individual customers	605,708,621	464,407,516			605,708,621	464,407,516
Provision for impairment of other receivables	**42,500,000**	**42,500,000**			**42,500,000**	**42,500,000**
Advances to suppliers	42,500,000	42,500,000			42,500,000	42,500,000
Total	**1,068,309,834**	**747,805,495**	**30,000,000**	**30,000,000**	**1,068,309,834**	**747,805,495**

12. ADVANCES TO SUPPLIERS

	Closing balance	*Opening balance*
	VND	*VND*
Advances to service suppliers	1,011,918,067	1,277,835,599
	1,011,918,067	**1,277,835,599**

13. SHORT-TERM PREPAID EXPENSES

	Closing balance	*Opening balance*
	VND	*VND*
Other prepaid expense	7,424,508,375	9,239,567,487
	7,424,508,375	**9,239,567,487**

14. DEPOSITS, COLLATERALS AND PLEDGES

	Closing balance	*Opening balance*
	VND	*VND*
Short-term deposits, collaterals and pledges	90,400,000	88,000,000
Long-term deposits, collaterals and pledges	1,086,840,000	1,086,840,000

15. TANGIBLE FIXED ASSETS

Movements in tangible fixed assets in the three-month ended 31 December of 2025 are as follows:

From 1 Jan to 31 Mar 2026	*Buildings and improvements (*)*	*Machine and equipment*	*Motor vehicles and transmission equipment*	*Office equipment*	*Other tangible fixed assets*	*Total*
	VND	*VND*	*VND*	*VND*	*VND*	*VND*
Cost						
Opening balance	**4,890,829,636**	**57,941,140,742**	**21,710,950,857**	**3,988,151,025**	**38,740,000**	**88,569,812,260**
Increase						
Reclassification of assets						
Liquidation, disposal						
Closing balance	4,890,829,636	57,941,140,742	21,710,950,857	3,988,151,025	38,740,000	88,569,812,260
In which:						
- *Fully depreciated tangible fixed assets in use*	4,890,829,636	38,476,038,917	9,068,620,857	171,046,551	38,740,000	52,645,275,961
Accumulated depreciation						
Opening balance	4,890,829,636	45,304,460,259	16,592,999,503	2,151,545,310	38,740,000	68,978,574,708
Depreciation for the period	-	1,274,302,083	375,216,810	248,067,791		1,897,586,684
Reclassification of assets						
Liquidation, disposal						
Closing balance	**4,890,829,636**	**46,578,762,342**	**16,968,216,313**	**2,399,613,101**	**38,740,000**	**70,876,161,392**
NET BOOK VALUE						
Opening balance		**12,636,680,483**	**5,117,951,354**	**1,836,605,715**		**19,591,237,552**
Closing balance		**11,362,378,400**	**4,742,734,544**	**1,588,537,924**		**17,693,650,868**

(*) As at the end of the period, the Company had mortgaged the fixed asset being headquarters as collateral for its bank loans.

16. INTANGIBLE ASSETS

Movements in intangible assets in the three-month period ended 31 March 2026 are as follows:

From 1 Jan to 31 Mar 2026	*Land use rights (*)*	*Software*	*Total*
	VND	*VND*	*VND*
Cost			
Opening balance	**39,439,384,884**	**49,287,025,615**	**88,726,410,499**
Addition in the period		885,000,000	
Closing balance	39,439,384,884	50,172,025,615	89,611,410,499
In which:			
- *Fully amortized intangible assets in use*	-	*34,590,283,012*	*34,590,283,012*
Accumulated amortization			
Opening balance	**8,726,631,727**	**36,766,252,372**	**45,492,884,099**
Amortization for the period	194,754,301	764,054,840	958,809,141
Closing balance	8,921,386,028	37,530,307,212	46,451,693,240
Net book value			
Opening balance	**30,712,753,157**	**12,520,773,243**	**43,233,526,400**
Closing balance	**30,517,998,856**	**12,641,718,403**	**43,159,717,259**

(*) As at the end of the period, the Company had mortgaged the fixed asset being land use rights as collateral for its bank loans.

17. LONG-TERM PREPAID EXPENSES

	Closing balance	*Opening balance*
	VND	*VND*
Other long-term prepaid expenses	5,271,163,902	4,131,576,398
	5,271,163,902	**4,131,576,398**

18. PAYMENTS TO FUNDS

18.1 Payments to Settlement Assistance Fund

	Closing balance *VND*	*Opening balance* *VND*
Initial balance	3,154,440,111	3,154,440,111
Additions	10,285,174,778	10,285,174,778
Distributed interest	6,560,385,111	6,560,385,111
	20,000,000,000	**20,000,000,000**

18.2 Deposits for Clearing Fund for Derivative Transactions

	Closing balance *VND*	*Opening balance* *VND*
Initial balance	10,000,000,000	10,000,000,000
Distributed interest	4,959,043	140,844,445
	10,004,959,043	**10,140,844,445**

19. SHORT-TERM BORROWINGS

Short-term borrowings at the end of the period included borrowings under credit contracts with terms from 2 days to 12 months and interest rates from 4.6% to 8.2% per annum.

	Closing balance *VND*	Increase *VND*	Decrease *VND*	Opening balance *VND*
Short-term borrowings	9,395,432,719,009	10,663,251,425,991	9,690,771,980,214	8,422,953,273,232
Total	**9,395,432,719,009**	**10,663,251,425,991**	**9,690,771,980,214**	**8,422,953,273,232**

As at the end of the period, the borrowings are secured by the Company's financial assets with the book value as follows:

Valuable papers	3,662,816,146,498	3,562,611,569,910
Certificate of land use rights	30,517,998,856	30,712,753,157
	3,693,334,145,354	**3,593,324,323,067**

20. PAYABLES FOR SECURITIES TRADING ACTIVITIES

	Closing balance	*Opening balance*
	VND	*VND*
Payables to the Stock Exchanges	3,836,721,422	4,609,242,792
Payables to the Vietnam Depository and Clearing Corporation ("VSDC")	782.363.653	774,284,990
Other payables	32,195,804,483	13,705,382,741
- Payable to additional securities issuers	31,774,370,800	*13,285,295,800*
- Other payables	*421,433,683*	*420,086,941*
	36,814,889,558	**19,088,910,523**

21. SHORT-TERM TRADE PAYABLES

	Closing balance	*Opening balance*
	VND	*VND*
Payable for purchase of financial assets	917,323,045,000	922,287,580,000
Vietinbank Gold and Jewellery Trading Company Ltd.		949,630,000
D+ Vietnam Architecture Investment Joint Stock Company	169,658,182	169,658,182
Tam Long Travel Co., Ltd.	336,458,200	
Fuji food joint stock company	304,999,312	
FPT international telecom company limited	430,050,000	
FPT Retail Joint Stock Company		3,312,154,800
Nha Be Trading Joint Stock Company	533,574,000	533,574,000
Banyan Vietnam Co., Ltd.		2,252,350,000
Tascon Vietnam Joint Stock Company	163,839,000	163,839,000
Military Telecommunications and Industry Group	504,000	1,983,344,000
Bravo software joint stock company	486,000,000	175,000,000
Helen Recipe Joint Stock Company		335,512,800
HTV General Trading Company Limited		1,523,974,000
BND Vietnam Media & Entertainment Services Joint Stock Company		1,345,992,714
FPT Smart Cloud Company Limited		551,906,460
Others	1,060,548,518	1,297,691,974
	920,808,676,212	**937,193,207,930**

22. SHORT-TERM ADVANCE FROM CUSTOMERS

	Closing balance *VND*	*Opening balance* *VND*
Green Packing Joint Stock Company	100,000,000	100,000,000
Electro mechanical Joint Stock Company	62,500,000	62,500,000
Others	321,000,000	321,000,000
	483,500,000	**483,500,000**

23. SHORT-TERM ACCRUED EXPENSES

	Closing balance *VND*	*Opening balance* *VND*
Accrued interests for borrowings from credit institutions	26,315,822,706	20,889,785,177
Other accrued expense	5,491,961,064	7,580,713,784
	31,807,783,770	**28,470,498,961**

24. TAXATION AND AMOUNTS PAYABLE TO THE STATE BUDGET

	Payable at 01 January 2026 *VND*	*Incurred* *VND*	*Paid* *VND*	*Payable at 31 March 2026* *VND*
Value added tax ("VAT")	985,743,754	859,558,408	1,502,459,668	342,842,494
Corporate income tax	52,885,477,654	13,194,756,332	52,885,477,654	13,194,756,332
Personal income tax	17,643,696,126	25,509,506,593	34,746,879,926	8,406,322,793
Other taxes		33,890,760	33,890,760	
	71,514,917,534	39,597,712,093	89,168,708,008	21,943,921,619

25. OWNERS' EQUITY

25.1 Changes in owners' equity

	Capital contribution	Share premium	Treasury shares	Differences from revaluation of assets at fair value	Charter Capital supplementary reserve	Operational risk and financial reserve	Undistrbuted Profit	Total
	VND	VND	VND	VND		VND	VND	VND
Prior period's opening balance	**1,487,383,110,000**	**7,429,080,553**				**7,000,641,200**	**751,096,080,001,**	**2,252,908,911,754**
Profit in the year	-	(14,000,000)					577,371,584,960	577,357,584,960
Dividend payment by shares	639,551,270,000	-					(639,551,270,000)	-
Treasury shares payments		-						
Profit after tax appropriation								
Increase capital from Charter Capital supplementary reserve								
Increase capital from operational risk and financial reserve								
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board							(24,604,000,000),	(24,604,000,000),
Difference due to revaluation of AFS			-	62,217,366,000				62,217,366,000
Others			-	(12,443,473,200)				(12,443,473,200)
Current period's opening balance	**2,126,934,380,000**	**7,415,080,553**	**-**	**49,773,892,800**	**-**	**7,000,641,200**	**664,312,394,961**	**2,855,436,389,514**
Profit in the period							65,843,764,656	65,843,764,656
Dividend payments by shares								
Profit after tax appropriation								
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board								)
Difference due to revaluation of AFS				(18,156,000,002)		-		(18,156,000,002)
Others				3,631,200,000	-	-		3,631,200,000
Current period's closing balance	**2,126,934,380,000**	**7,415,080,553**	**-**	**35,249,092,798**	-	**7,000,641,200**	**730,156,159,617**	**2,906,755,354,168**

25.2 *Distribution of profit to shareholders*

	Closing balance VND	*Opening balance VND*
Realized profit	685,977,463,960	631,867,774,163
Unrealized profit	44,178,695,657	32,444,620,798
	730,156,159,617	**664,312,394,961**

25.3 *Shares*

	Closing balance		*Opening balance*	
	Number of shares	*VND*	*Number of shares*	*VND*
Shares authorized for issuance	212,693,438	2,126,934,380,000	212,693,438	2,126,934,380,000
Shares issued and fully paid	212,693,438	2,126,934,380,000	212,693,438	2,126,934,380,000
- Ordinary shares	*212,693,438*	*2,126,934,380,000*	*212,693,438*	*2,126,934,380,000*
Treasury shares				
- Ordinary shares				
Outstanding shares	212,693,438	2,126,934,380,000	212,693,438	2,126,934,380,000
- Ordinary shares	212,693,438	2,126,934,380,000	212,693,438	2,126,934,380,000

26. DISCLOSURES OF INTERIM OFF-BALANCE SHEET ITEMS

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

	Closing balance VND	*Opening balance VND*
Unrestricted financial assets	1,244,074,470,000	1,109,474,140,000
Restricted financial assets	20,000,000,000	20,000,000,000
	1,264,074,470,000	**1,129,474,140,000**

26.2 *Non-traded financial assets deposited at VSDC of the Company*

	Closing balance	*Opening balance*
	VND	*VND*
Unrestricted non-traded financial assets deposited at VSDC	1,460,000	1,460,000
	1,460,000	**1,460,000**

26.3 *Financial assets which have not been deposited at VSDC of the Company*

	Closing balance	*Opening balance*
	VND	*VND*
Financial assets which have not been deposited at VSDC of the Company	565,725,230,000	435,724,560,000
	565,725,230,000	**435,724,560,000**

26.4 *Financial assets listed/registered for trading at VSD of investors*

	Closing balance	*Opening balance*
	VND	*VND*
Unrestricted financial assets	14,063,374,877,400	14,494,673,051,000
Restricted financial assets	759,890,680,000	767,161,210,000
Mortgage financial assets	6,794,685,140,000	6,009,989,750,000
Blocked financial assets	5,340,396,250,000	5,875,201,160,000
Financial assets awaiting settlement	557,265,244,800	261,372,889,000
	27,515,612,192,200	**27,408,398,060,000**

26.5 *Unrestricted and non-traded financial assets deposited at VSDC of investors*

	Closing balance	*Opening balance*
	VND	*VND*
Unrestricted non-traded financial assets deposited at VSDC of investors	54,316,300,000	54,586,000,000
	54,316,300,000	**54,586,000,000**

26.6 *Awaiting financial assets of investors*

	Closing balance *VND*	*Opening balance* *VND*
Awaiting financial assets of domestic investors	169,230,648,000	194,119,930,000
	169,230,648,000	**194,119,930,000**

26.7 *Investors' deposits*

	Closing balance *VND*	*Opening balance* *VND*
Investors' deposits for securities trading activities managed by the Company	889,952,920,885	1,277,322,832,540
- Domestic investors' deposits for securities trading activities managed by the Company	886,595,307,337	1,272,999,984,654
- Foreign investors' deposits for securities trading activities managed by the Company	1,814,243,548	1,607,001,426
- Domestic investors' margin deposits at VSDC	1,543,370,000	2,715,846,460
Investor's synthesizing deposits for securities trading activities	346,702,846,093	474,800,948,906
Deposits for securities clearing & settlement	3,680,423,567	624,790,504
- Domestic investors' deposits for securities clearing & settlement	1,708,700,468	105,993,630
- Foreign investors' deposits for securities clearing & settlement	1,971,723,099	518,796,874
	1,240,336,190,545	**1,752,748,571,950**

26.8 *Deposits of securities issuers*

	Closing balance *VND*	*Opening balance* *VND*
Deposits for dividends, bond principals and interest payments	5,547,640,577	6,282,848,806
	5,547,640,577	**6,282,848,806**

26.9 *Payables to investors*

	Closing balance	*Opening balance*
	VND	*VND*
Payables to investors - investors' deposits for securities trading activities	1,240,336,190,545	1,752,748,571,950
- Payables to domestic investors for securities trading activities managed by the Company	1,235,006,853,898	1,747,774,127,190
- Payables to foreign investors for securities trading activities managed by the Company	3,785,966,647	2,258,598,300
- Payables to investors for margin deposits for derivative securities trading	1,543,370,000	2,715,846,460
Dividend, bond principals and interest payables	5,547,640,577	6,282,848,806
1,245,883,831,122	**1,759,031,420,756**	

27 GAIN/(LOSS) FROM FINANCIAL ASSETS

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

27.1.1 Gain from disposal of financial assets at FVTPL

No.	Financial assets	Quantity	Proceeds	Weighted average cost	Gain from disposals in 1st Quarter of 2026	Gain from disposals in 1st Quarter of 2026
		Unit	VND	VND	VND	VND
1	Listed shares	510,100	24,542,560,000	23,631,950,000	910,610,000	26,615,563,286
2	Unlisted shares					149,368,223,745
3	Listed bonds	90,786,900	10,151,813,451,000	10,147,837,952,470	3,975,498,530	11,041,376,190
4	Unlisted bonds	10,148	1,453,870,766,124	1,448,637,534,350	5,233,231,774	1,178,459,320
5	Money market instruments	3,400	6,076,010,469,350	6,071,888,896,950	4,121,572,400	4,211,232,814
	Total	**91,307,398**	**17,706,237,246,474**	**17,691,996,333,770**	**14,240,912,704**	**192,414,855,355**

27.1.2 Loss from disposal of financial assets at FVTPL

No.	Financial assets	Quantity	Proceeds	Weighted average cost	Loss from disposals in 1st Quarter of 2026	Loss from disposals in 1st Quarter of 2026
		Unit	VND	VND	VND	VND
1	Listed shares	100,000	3,997,340,000	4,464,875,000	467,535,000	
2	Listed bonds	3,660,000	519,535,810,000	520,299,656,734	763,846,734	7,526,216,190
	Total	**3,760,000**	**523,533,150,000**	**524,764,531,734**	**1,231,381,734**	**7,526,216,190**

27.2 *Revaluation difference of financial assets at FVTPL as at 31 March 2026 compared to 31 December 2025*

Financial assets	Cost VND	Fair value VND	Revaluation difference at 31 Mar 2026	Revaluation difference at 31 Dec 2025	Increase in the year	Decrease in the year
I. Financial assets at fair value through profit/loss	**2,661,691,019,986**	**2,716,844,559,120**	**55,153,539,134**	**40,485,945,560**	**70,156,625,088**	**(55,489,031,514)**
Listed shares	**603,060,793,632**	**731,608,331,380**	**128,547,537,748**	**121,781,055,368**	**51,936,525,434**	**(45,170,043,054)**
Vietnam Export Import Commercial Joint Stock Bank	244,334,651,598	331,580,000,000	87,245,348,402	55,061,163,402	37,741,685,000	(5,557,500,000)
Vietnam Technological and Commercial Joint Stock Bank	16,734,800,000	14,736,000,000	(1,998,800,000)		665,200,000	(2,664,000,000)
DABACO GROUP	24,025,725,000	22,854,320,000	(1,171,405,000)		14,120,000	(1,185,525,000)
Hoa Phat Group Joint Stock Company	25,367,905,000	25,557,690,000	189,785,000	(265,000)	190,050,000	
GELEX Group Joint Stock Company	14,315,118,835	17,378,530,000	3,063,411,165	3,307,425,165	788,847,000	(1,032,861,000)
Gelex Electric Equipment JSC	65,043,020,000	103,332,000,000	38,288,980,000	63,402,580,000	8,737,440,000	(33,851,040,000)
Gelex Infrastructure Joint Stock Company	208,219,405,000	211,082,200,000	2,862,795,000		2,862,795,000	
Other shares	5,020,168,199	5,087,591,380	67,423,181	10,151,801	936,388,434	(879,117,054)
Fund certificate	**4,209,981,138**	**6,095,600,000**	**1,885,618,862**	**2,181,218,862**		**(295,600,000)**

Financial assets	Cost VND	Fair value VND	Revaluation difference at 31 Mar 2026	Revaluation difference at 31 Dec 2025	Increase in the year	Decrease in the year
Unlisted shares	**138,373,837,228**	**56,503,617,486**	**(81,870,219,742)**	**(85,016,674,615)**	**5,826,113,946**	**(2,679,659,073)**
Thanh Le Import Export Trading Corporation	35,065,711,200	17,364,599,100	(17,701,112,100)	(19,278,236,100)	1,693,089,000	(115,965,000)
Ba Ria - Vung Tau Province Seafood Import Export JSC	956,136,400	1,574,770,416	618,634,016	757,404,376	-	(138,770,360)
Hoang Anh Gia Lai International Agriculture JSC	94,709,854,790	37,561,173,090	(57,148,681,700)	(58,857,950,100)	4,132,766,810	(2,423,498,410)
Other shares	7,642,134,838	3,074,880	(7,639,059,958)	(7,637,892,791)	258,136	(1,425,303)
Listed bonds	**1,436,487,258,673**	**1,439,303,702,036**	**2,816,443,363**	**(63,949,945)**	**8,920,675,195**	**(6,040,281,887)**
Unlisted bonds	**479,559,149,315**	**483,333,308,218**	**3,774,158,903**	**1,604,295,890**	**2,169,863,013**	
Valuable papers	**-**	**-**	**-**	**-**	**1,303,447,500**	**(1,303,447,500)**
II. Financial assets available for sale	**735,000,000,000**	**779,061,365,998**	**44,061,365,998**	**62,217,366,000**	**7,244,000,000**	**(25,400,000,002)**
Unlisted shares	**62,000,000,000**	**92,000,000,000**	**30,000,000,000**	**41,200,000,000**	**4,800,000,000**	**(16,000,000,000)**
Unlisted shares	**-**	**-**				
Listed shares	**188,000,000,000**	**202,061,365,998**	**14,061,365,998**	**21,017,366,000**	**2,444,000,000**	**(9,400,000,002)**
Unlisted bonds	**485,000,000,000**	**485,000,000,000**	**-**	**-**	**-**	**-**
Valuable papers	**-**	**-**	**-**	**-**	**-**	**-**
Total	**3,396,691,019,986**	**3,495,905,925,118**	**99,214,905,132**	**102,703,311,560**	**77,400,625,088**	**(80,889,031,516)**

27.3 *Dividend, interest income from financial assets at FVTPL*

	Q1/2026 VND	*Q1/2025 VND*
Dividend, interest income from financial assets at FVTPL	1,417,268,000	1,412,641,095
- Shares	*1,417,268,000*	
- Bonds		*1,412,641,095*
	1,417,268,000	**1,412,641,095**

27.4 *Interest income from loans and receivables*

	Q1/2026 *VND*	Q1/2025 *VND*
Interest income from loans advances of securities sales	*2,609,338,936*	*2,086,753,143*
Interest income from margin lending	*129,083,023,015*	*80,066,441,747*
	131,692,361,951	**82,153,194,890**

27.5 *Interest income from available-for-sales ("AFS") financial assets and held-to-maturity ("HTM") investments*

	Q1/2026 VND	*Q1/2025 VND*
From Available-for-sale ("AFS") financial assets	17,552,739,729	21,696,538,047
- Listed bonds	*4,403,835,619*	*21,696,538,047*
- Unlisted bonds	*13,148,904,110*	
- Other income from AFS		
From Held-to-maturity ("HTM") investments	62.265.202.099	29,949,031,511
- Term deposits	*62,265,202,099*	*29,949,031,511*
	79,817,941,828	**51,645,569,558**

28. REVENUE FROM BROKERAGE SERVICES

	Q1/2026 *VND*	Q1/2025 *VND*
Revenue from securities brokerage fees	*42,980,466,868*	19,140,447,558
Revenue from other brokerage services	*403,726,513*	91,832,329
	43,384,193,381	**19,232,279,887**

29. REVENUE FROM ADVISORY SERVICES

	Q1/2026 *VND*	Q1/2025 *VND*
Revenue from underwriting, issuance agent services	100,000,000	
Revenue from financial advisory services	3,918,515,003	1,603,300,126
	4,018,515,003	**1,603,300,126**

30. EXPENSES FOR BROKERAGE SERVICES

	Q1/2026 *VND*	*Q1/2025* *VND*
Brokerage securities transaction fees	8,136,594,729	3,800,268,211
Membership management fees and annual fees allocated to brokerage activities	197,600,001	202,718,457
Operating expenses for brokerage services	23,603,055,877	11,710,355,935
- Salaries and other benefits for employees	6,827,450,268	*5,702,659,523*
- Expenses for office supplies	70,213,870	*55,729,970*
- Expenses for tools and equipment	95,627,509	*27,631,549*
- Expenses for depreciation and amortization	944,194,378	*284,527,935*
- *Expenses for external service*	2,821,027,408	*1,569,069,487*
- *Other expenses*	12,844,542,444	*4,070,737,471*
	31,937,250,607	**15,713,342,603**

31. FINANCE INCOME

	Q1/2026 *VND*	Q1/2025 *VND*
Interest income from demand deposits	485,522,479	113,013,796
Income from other investments	4	343,822,403
	485,522,483	**456,836,199**

32. FINANCE EXPENSES

	Q1/2026 *VND*	Q1/2025 *VND*
Interest expenses from borrowings	139,776,621,668	73,076,827,681
Others	558,830,993	296,245,553
	140,335,452,661	**73,373,073,234**

33. GENERAL AND ADMINISTRATIVE EXPENSES

	Q1/2026 *VND*	Q1/2025 *VND*
Salaries	16,925,063,125	19,845,057,645
Stationeries	507,143,663	497,191,107
Tools and supplies	428,249,687	272,208,756
Depreciation and amortization	1,529,556,067	1,608,869,619
Tax, fee and charges	1,068,618,591	683,553,847
Outsourcing services	5,754,561,506	6,226,145,545
Other expenses	2,804,954,226	3,346,319,621
	29,018,146,865	**32,479,346,140**

34. CORPORATE INCOME TAX

34.1 Current corporate income tax ("CIT")

	Q1/2026 *VND*	Q1/2025 *VND*
Profit before CIT	**81,972,039,703**	**132,577,962,177**
Adjustments to increase/(decrease) accounting profit		
-Decrease from revaluation of financial assets at FVTPL	55,489,031,514	192,926,461,980
- Invalid expenses	86,603,525	434,517,918
-Increase from revaluation difference of financial assets at FVTPL	(70,156,625,088)	(111,145,211,885)
-Dividend income	(1,417,268,000)	
Estimated current taxable income	**65,973,781,654**	**214,793,730,190**
Corporate income tax rate	20%	20%
Estimated CIT expenses	13,194,756,332	42,958,746,038
Transfer of deferred corporate income tax to current corporate income tax		
Total	**13,194,756,332**	**42,958,746,038**

34.2 Deferred corporate income tax ("CIT")

	Q1/2026 *VND*	Q1/2025 *VND*
Net deferred CIT – openning balance	**(20,484,797,962)**	**(22,529,091,990)**
Temporary taxable difference		
- Revaluation difference of financial assets at FVTPL	(14,667,593,574)	81,781,250,095
Deferred corporate income tax rate	20%	20%
Deferred CIT (income/expenses)	(2,933,518,715)	16,356,250,019
- Revaluation difference of financial assets at AFS	18,156,000,002	
Deferred CIT (income/expenses) of Revaluation difference of financial assets at AFS	3,631,200,000	
Net deferred CIT – closing balance	**(19,787,116,677)**	**(6,172,841,971)**

35. BASIC EARNINGS PER SHARE

Basic earnings per share are calculated by dividing the profit after tax attributable to ordinary shareholders of the Company by the weighted average of ordinary shares outstanding during the period.

	Q1/2026	Q1/2025
Profit after tax allocated to common shareholders (VND)	65,843,764,656	105,975,466,158
Weighted average outstanding ordinary shares (share)	212,693,438	148,738,311
Basic earnings per share (VND)	**310**	**712**

36. TRANSACTIONS WITH RELATED PARTIES

The list of related parties and relationships with the Company is as follows:

Related parties	*Relationship*
Vietnam Joint Stock Commercial Bank for Industry and Trade	Parent bank
VietinBank Fund Management Company Limited	Fellow subsidiary
VietinBank Insurance Joint Stock Corporation	Fellow subsidiary
VietinBank Gold and Jewelry Trading Company Limited	Fellow subsidiary

The Company's significant balances with related parties at the opening and closing of the period are as follows:

	Closing balance Receivables/ (Payables) VND	*Opening balance Receivables/ (Payables) VND*
Vietnam Joint Stock Commercial Bank for Industry and Trade		
The Company's Demand Deposits	57,242,869,801	82,063,611,275
Investors' trading deposits	505,478,420,355	836,584,639,809
Shares Offering advisory fee receivable		110,000,000
Dividend payment service fee for 2024		55,000,000
Receivables (interest on deposits, other receivables)		1,911,733
Payables for securities trading activities	7,480,096	7,480,096
Accounts payable	604,747,416	604,747,416
Deferred Revenue	362,681,546	365,380,410
VietinBank Fund Management Company Limited		
Payables for securities transaction deposits	1,549,673,476	257,921,168
VietinBank Gold and Jewellery Trading Company Limited		
Trade payables		949,630,000
Payables for securities transaction deposits	100,247	100,173
VietinBank Insurance Joint Stock Corporation		
Insurance fee advance fees	782,435,605	1,074,325,641
Insurance fee receivables	13,041,433	
Insurance fee payables	13,943,378	

Significant transactions of the Company with related parties during the period ended from 1 January 2026 to 31 March 2026 and 1 January 2025 to 31 March 2025 as follows:

	Q1/2026	*Q1/2025*
	Income/ (Expenses) VND	*Income/ (Expenses) VND*
Vietnam Joint Stock Commercial Bank for Industry and Trade		
Interest income on deposits	364,416,350	330,035,304
Interest expense on deposits	(188,746,959)	198,412,355)
Depository fees	2,698,864	2,771,695
Revenue from advisory services for bond offering registration documents		380,000,000
Others	1,372,956	2,581,905
Office rental expenses	295,680,000	295,680,000
Brokerage and business partnership commission fees		
Transfer fee	300,000	3,250,089
VietinBank Fund Management Company Limited		
Securities depository services	4,667,508	4,655,224
Interest expenses on deposits	150,606	110,828
VietinBank Insurance Joint Stock Corporation		
Insurance fees deducted during the period	323,018,597	294,648,639
VietinBank Gold and Jewellery Trading Company Limited		
Cost of gold gifts		73,692,000
Interest expenses on deposits	74	

Prepared by:	Reviewed by:	Approved by:
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Accountant	Chief Accountant	Deputy General Director

Hanoi, Vietnam
16 April 2026