CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK *AGRIBANK SECURITIES CORPORATION*	**CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM** *SOCIALIST REPUBLIC OF VIETNAM* **Độc lập - Tự do - Hạnh phúc** *Independence - Freedom - Happiness*
Số/No: 935/2026/CKNN	*Hà Nội, ngày 29 tháng 07 năm 2026* *Hanoi, July 29th, 2026*

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ CÁC SGDCK

INFORMATION DISCLOSURE ON THE WEBSITES OF THE STATE SECURITIES COMMISSION AND THE STOCK EXCHANGE

Kính gửi/To:
- Ủy ban Chứng khoán Nhà nước/ *State Securities Commission*
- Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Stock Exchange*
- Sở Giao dịch Chứng khoán TP HCM/ *Ho Chi Minh Stock Exchange*

Công ty/*Company*: Công ty Cổ phần Chứng khoán Agribank - Agriseco
Agribank Securities Corporation - Agriseco

Mã chứng khoán/ *Securities code*: AGR

Địa chỉ/ *Address*: Tầng 5, Tòa nhà Green Diamond, số 93 Láng Hạ, Đống Đa, Hà Nội
5th Floor, Green Diamond Building, 93 Lang Ha, Dong Da, Hanoi

Điện thoại/*Telephone*: 024 6276 2666 - Fax: 024 6276 5666

Người thực hiện công bố thông tin: Ông Phạm Việt Hưng – Chánh Văn phòng HĐQT
Disclosed by: Mr Pham Viet Hung – Chief of Office of the BOD

Loại thông tin công bố: ☐24 giờ ☐ 72 giờ ☐ bất thường ☐ theo yêu cầu ☑ định kỳ
Type of disclosed information: ☐24h ☐ 72h ☐ *Extraodinary* ☐ *Request* ☑ *Periodic*

Nội dung thông tin công bố: **Báo cáo tài chính bán niên 2026 đã soát xét của Agriseco.**
Content of disclosed information: ***Agriseco Interim financial statements for the six-month period ended 30 June 2026***

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 29/07/2026 tại đường dẫn: http://agriseco.com.vn
This information was disclosed on the website of the company on July 29th, 2026 at the link: http://agriseco.com.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 các thông tin đã công bố.
We hereby commit that the above published information is true and take all legal responsibilities for the content of the published information.

NGƯỜI ĐƯỢC ỦY QUYỀN CÔNG BỐ THÔNG TIN
AUTHORIZED PERSON TO DISCLOSE INFORMATION

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK
DN: C=VN, S=HÀ NỘI, L=BaĐình, CN=CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK, OID.0.9.2342.19200300.100.1.1=MST:0101150107
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CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Phạm Việt Hưng

Agribank Securities Corporation

Interim financial statements

For the six-month period ended 30 June 2026

M.S.D.N: 0300811802-C.T
CÔNG TY
TNHH
ERNST & YOUNG
VIỆT NAM
THÀNH PHỐ HỒ CHÍ M

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THE COMPANY

Agribank Securities Corporation ("the Company") is a joint stock company established under the Operating License No. 108/UBCK-GP issued by the Chairman of the State Securities Commission on 10 July 2009, Amended License 31/GPDC-UBCK issued by the State Securities Commission on 30 June 2025 and other subsequent amended licenses.

The Company's initial charter capital was VND 60,000,000,000 and has been supplemented in accordance with amended licenses over time. As at 30 June 2026, the Company's total charter capital is VND 2,283,118,230,000.

The Company's primary activities are to provide brokerage service, securities trading, underwriting for securities issues, custodian services, finance and investment advisory services, entrusted management of investors' securities trading accounts, margin lending and advancing payment for securities service. The Company's Head Office is located on the 5th Floor, Green Diamond Building, No. 93 Lang Ha, Dong Da Ward, Hanoi.

As at 30 June 2026, the Company has branches in Da Nang and Ho Chi Minh City.

As at 30 June 2026, the Company has 162 employees (31 December 2025: 157 employees).

BOARD OF DIRECTORS

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

Name	*Title*	*Appointment date*
Mr. Phan Van Tuan	Chairman	Elected on 22 April 2024
Mr. Nguyen Duc Thuan	Member	Elected on 22 April 2024
Ms. Nguyen Thi Hong Hanh	Member	Elected on 22 April 2024
Mr. Doan Ngoc Hoan	Member	Elected on 22 April 2024

BOARD OF SUPERVISION

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

Name	*Title*	*Appointment date*
Ms. Le Huong Giang	Head of the Board of Supervision	Elected on 22 April 2024
Ms. Nguyen Thi Hong Duong	Member	Elected on 22 April 2024
Mr. Do Duc Tu	Member	Elected on 22 April 2024

MANAGEMENT

Members of the Management during the period and at the date of the interim financial statements are as follows:

Name	*Title*	*Appointment/dismissal date*
Mr. Nguyen Hoang Tung	Deputy Chief Executive Officer in charge of the Management	Elected on 01 April 2026
Mr. Le Son Tung	Chief Executive Officer	Elected on 01 March 2023 Dismissed on 23 April 2026
Mr. Bui Duc Thang	Deputy Chief Executive Officer	Elected on 28 April 2024
Ms. Nguyen Ngoc Lan	Deputy Chief Executive Officer	Elected on 30 August 2024

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and as at the date of this report is Mr. Phan Van Tuan, Chairman of the Board of Directors.

Mr. Nguyen Hoang Tung, Deputy Chief Executive Officer, was authorized by Mr. Phan Van Tuan to sign the financial statements under Authorization Letter No. 325/QD-CT.HDQT issued by the Chairman of the Board of Directors on 24 April 2026.

AUDITOR

The auditors of the Company are Ernst & Young Vietnam Limited.

REPORT OF MANAGEMENT

The Management of Agribank Securities Corporation ("the Company") is pleased to present this report and the interim financial statements of the Company for the six-month period ended 30 June 2026.

THE MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM FINANCIAL STATEMENTS

The Management is responsible for the interim financial statements of each financial period which give a true and fair view of the interim financial position of the Company and of the interim results of its operations, its interim cash flows and its interim changes in owners' equity for the period. In preparing those interim financial statements, Management is required to:

- select suitable accounting policies and apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the interim financial statements; and
- prepare the interim financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue its business.

The Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim financial position of the Company and ensuring that the accounting records comply with the applied accounting system. It is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Management confirmed that it has complied with the above requirements in preparing the accompanying interim financial statements.

STATEMENT BY THE MANAGEMENT

The Management does hereby state that, in its opinion, the accompanying interim financial statements give a true and fair view of the interim financial position of the Company as at 30 June 2026 and of the interim results of its operations, its interim cash flow and its interim changes in owners' equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to preparation and presentation of the interim financial statements.

For and on behalf of the Management:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Mr. Nguyen Hoang Tung
Deputy Chief Executive Officer
in charge of the Management

Hanoi, Vietnam

28 July 2026

Shape the future
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Reference: 11799503/E-70101582/LR

REPORT ON REVIEW OF INTERIM FINANCIAL STATEMENTS

To: **The Shareholders of**
Agribank Securities Corporation

We have reviewed the accompanying interim financial statements of Agribank Securities Corporation ("the Company") as prepared on 28 July 2026 and set out on pages 6 to 71, which comprise the interim statement of financial position as at 30 June 2026, the interim income statement, the interim cash flow statement and the interim statement of changes in owners' equity for the six-month period then ended and the notes thereto.

Management's responsibility

The Company's Management is responsible for the preparation and presentation of these interim financial statements that give a true and fair view in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to preparation and presentation of the interim financial statements, and for such internal control as Management determines is necessary to enable the preparation and presentation of the interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

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

A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Vietnamese Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

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Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not give a true and fair view, in all material respects, of the interim financial position of the Company as at 30 June 2026, and of the interim results of its operations, its interim cash flows and its interim changes in owners' equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to preparation and presentation of interim financial statements.

Other Matter

The interim financial statements of the Company for the six-month period ended 30 June 2025 were reviewed by another audit firm which expressed an unmodified conclusion on those interim financial statements on 25 July 2025. In addition, the financial statements of the Company as at 31 December 2025 were audited by this auditor who issued unqualified opinion on those financial statements on 27 February 2026.

Ernst & Young Vietnam Limited

CÔNG TY TNHH ERNST & YOUNG VIỆT NAM
M.S.D.N: 0300811602-C.T.T.N.H.H
THÀNH PHỐ HỒ CHÍ MINH

Nguyen Phuong Nga
Deputy General Director
Audit Practicing Registration
Certificate No. 0763-2024-004-1

Hanoi, Vietnam

28 July 2026

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INTERIM STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*30 June 2026*	*31 December 2025*
100	**A. CURRENT ASSETS**		**5,373,423,305,200**	**3,898,135,174,210**
110	***I. Financial assets***		***5,368,562,425,395***	***3,891,947,979,908***
111	1. Cash and cash equivalents	5	131,896,579,643	146,659,932,963
111.1	*1.1. Cash*		*26,896,579,643*	*21,659,932,963*
111.2	*1.2. Cash equivalents*		*105,000,000,000*	*125,000,000,000*
112	2. Financial assets at fair value through profit or loss ("FVTPL")	7.1	413,095,893,264	15,105,645,966
113	3. Held-to-maturity investments ("HTM")	7.4	1,660,456,397,700	925,769,128,120
114	4. Loans	7.5	2,988,000,517,449	2,441,159,609,091
115	5. Available-for-sale ("AFS") financial assets	7.2	138,123,000,000	349,502,206,000
116	6. Provision for impairment of financial assets and collaterals	7.6	(35,452,660,064)	(35,452,660,064)
117	7. Receivables	8	661,498,826,968	636,419,219,249
117.2	*7.1. Receivables and accruals from dividend and interest income of financial assets*		*661,498,826,968*	*636,419,219,249*
117.3	*7.1.1. Receivables for due dividend and interest income*		*599,000,000,000*	*599,000,000,000*
117.4	*7.1.2. Accruals for undue dividend and interest income*		*62,498,826,968*	*37,419,219,249*
118	8. Advances to suppliers	8	1,150,325,000	532,368,400
119	9. Receivables from services provided by the Company	8	468,945,118,155	469,729,301,988
120	10. Internal receivables	8	647,094,757	2,667,969,171
122	11. Other receivables	8	862,665,530	805,289,111
129	12. Provision for impairment of receivables	8	(1,060,661,333,007)	(1,060,950,030,087)
130	***II. Other current assets***	***9***	***4,860,879,805***	***6,187,194,302***
131	1. Advances		1,597,618,000	1,597,618,000
132	2. Office supplies, tools and materials		2,479,618,878	4,244,541,018
133	3. Taxes and other receivables from the State		740,109,678	345,035,284
134	4. Advances		43,533,249	-
200	**B. NON-CURRENT ASSETS**		**523,457,608,933**	**535,694,238,602**
210	***I. Long-term financial assets***		***309,763,826,714***	***310,914,446,136***
212	1. Investments		309,763,826,714	310,914,446,136
212.1	*1.1. Held-to-maturity investments*	*7.4*	*309,763,826,714*	*310,914,446,136*
220	***II. Fixed assets***		***190,456,018,902***	***201,110,945,867***
221	1. Tangible fixed assets	10	172,769,315,067	179,978,845,399
222	*1.1. Cost*		*246,777,560,092*	*246,075,062,092*
223a	*1.2. Accumulated depreciation*		*(74,008,245,025)*	*(66,096,216,693)*
227	2. Intangible fixed assets	11	17,686,703,835	21,132,100,468
228	*2.1. Cost*		*59,707,392,256*	*59,707,392,256*
229a	*2.2. Accumulated amortization*		*(42,020,688,421)*	*(38,575,291,788)*
250	***III. Other long-term assets***		***23,237,763,317***	***23,668,846,599***
251	1. Long-term deposits, collaterals and pledges		113,000,000	113,000,000
252	2. Long-term prepaid expenses	12	3,124,763,317	3,555,846,599
254	3. Payment for Settlement Assistance Fund	13	20,000,000,000	20,000,000,000
270	**TOTAL ASSETS**		**5,896,880,914,133**	**4,433,829,412,812**

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

Currency: VND

Code	ITEMS	Notes	30 June 2026	31 December 2025
300	**C. LIABILITIES**		**3,263,650,378,339**	**1,865,945,391,591**
310	***I. Current liabilities***		***3,259,823,625,422***	***1,864,037,910,224***
311	1. Short-term borrowings and financial leases	14	3,158,501,500,000	1,706,000,000,000
312	*1.1. Short-term borrowings*		*3,158,501,500,000*	*1,706,000,000,000*
318	2. Payables for securities trading activities	16	75,627,287	17,474,935,287
320	3. Short-term payables to suppliers	17	5,920,970,000	8,005,225,137
321	4. Short-term advances from customers		702,000,000	702,000,000
322	5. Taxation and statutory obligations	18	12,426,038,917	59,807,375,047
323	6. Payables to employees		19,212,458,747	18,647,380,117
324	7. Employee benefits		15,594,850	11,494,850
325	8. Short-term accrued expenses	19	13,974,740,607	7,314,520,947
327	9. Short-term unearned revenue		6,539,067,248	12,980,770,370
328	10. Short-term deposits and collaterals		1,703	1,703
329	11. Other short-term payables	20	561,682,223	562,529,723
331	12. Bonus and welfare reserve		41,893,943,840	32,531,677,043
340	***II. Non-current liabilities***		***3,826,752,917***	***1,907,481,367***
351	1. Long-term unearned revenue		1,144,559,581	1,496,731,760
356	2. Deferred income tax liabilities		2,682,193,336	410,749,607
400	**D. OWNERS' EQUITY**		**2,633,230,535,794**	**2,567,884,021,221**
410	***I. Owners' equity***	***21***	***2,633,230,535,794***	***2,567,884,021,221***
411	1. Share capital		2,287,433,130,169	2,287,433,130,169
411.1	*1.1. Capital contribution*		*2,283,118,230,000*	*2,283,118,230,000*
411.1a	*a. Ordinary shares*		*2,283,118,230,000*	*2,283,118,230,000*
411.2	*1.2. Share premium*		*4,315,527,032*	*4,315,527,032*
411.5	*1.3. Treasury shares*		*(626,863)*	*(626,863)*
412	2. Differences from revaluation of assets at fair value	23.2	10,728,773,342	1,642,998,429
416	3. Other reserves under owners' equity		35,208,664,749	35,208,664,749
417	4. Undistributed profit	21.1	299,859,967,534	243,599,227,874
417.1	*4.1. Realized profit*		*295,590,413,930*	*237,968,098,562*
417.2	*4.2. Unrealized profit*		*4,269,553,604*	*5,631,129,312*
440	**TOTAL LIABILITIES AND OWNERS' EQUITY**		**5,896,880,914,133**	**4,433,829,412,812**

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

OFF-BALANCE SHEET ITEMS

Currency: VND

Code	ITEMS	Notes	30 June 2026	31 December 2025
	A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS			
002	Valuable papers held in custody (VND)	22.1	582,565,965,830	582,565,965,830
004	Bad debts written off (VND)	22.2	362,094,960,921	356,873,264,885
006	Outstanding shares (number of shares)		228,311,776	228,311,776
007	Treasury shares (number of shares)		47	47
008	Financial assets listed/registered for trading at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company (VND)	22.3	445,383,330,000	204,071,970,000
	Freely transferable trading financial assets		445,383,330,000	204,071,970,000
010	Awaiting financial assets of the Company (VND)		-	-
012	Financial assets which have not been deposited at VSDC of the Company (VND)	22.4	729,462,100,000	725,346,320,000
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS			
021	Financial assets listed/registered for trading at VSDC of investors (VND)	22.5	10,637,978,943,900	10,115,408,650,000
021.1	*Unrestricted financial assets*		*8,742,156,913,900*	*8,393,706,090,000*
021.2	*Restricted financial assets*		*39,571,930,000*	*29,871,600,000*
021.3	*Mortgaged financial assets*		*1,775,282,070,000*	*1,622,902,690,000*
021.4	*Blocked financial assets*		*53,930,500,000*	*500,000*
021.5	*Financial assets awaiting for settlement*		*27,037,530,000*	*68,927,770,000*
022	Non-traded financial assets deposited at VSDC of investors (VND)	22.6	87,442,000,000	32,694,160,000
022.1	*Unrestricted and non-traded financial assets deposited at VSDC*		*84,588,200,000*	*30,499,160,000*
022.2	*Restricted and non-traded financial assets deposited at VSDC*		*2,843,000,000*	*2,195,000,000*
022.4	*Blocked and non-traded financial assets deposited at VSDC*		*10,800,000*	-
023	Awaiting financial assets of investors (VND)	22.7	75,189,740,000	83,686,660,000

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

OFF-BALANCE SHEET ITEMS (continued)

Currency: VND

Code	*ITEMS*	*Notes*	*30 June 2026*	*31 December 2025*
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
026	Investors' deposits		535,739,652,573	998,776,639,966
027	Investors' deposits for securities trading activities managed by the Company	22.8	524,394,325,599	931,543,275,003
028	Deposits for customers' securities trading settlements		1,725,331	25,857,277
030	Deposits of securities issuers	22.9	11,343,601,643	67,207,507,686
031	Payables to investors for deposits for securities trading activities managed by the Company	22.10	524,394,325,599	931,543,275,003
031.1	*Payables to domestic investors for deposits for securities trading activities managed by the Company*		*523,922,167,050*	*930,621,949,043*
031.2	*Payables to foreign investors for deposits for securities trading activities managed by the Company*		*472,158,549*	*921,325,960*
035	Dividend, bond principal and interest payables	22.11	11,343,601,643	67,207,507,686

Hanoi, Vietnam

28 July 2026

Preparer:

Ms. Tang Thi Trinh
Chief Accountant

Ms. Nguyen Ngoc Lan
Deputy Chief Executive Officer

Approver:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Mr. Nguyen Hoang Tung
Deputy Chief Executive Officer in charge of the Management

INTERIM INCOME STATEMENT
for the six-month period ended 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
	I. OPERATING INCOME			
01	1. Gain from financial assets at fair value through profit or loss ("FVTPL")		29,324,260,446	55,163,062,496
01.1	*1.1. Gain from disposal of financial assets at FVTPL*	*23.1*	*25,892,040,726*	*18,199,049,410*
01.2	*1.2. Gain from revaluation of financial assets at FVTPL*	*23.2*	*3,432,219,720*	*35,367,058,086*
01.3	*1.3. Dividend, interest income from financial assets at FVTPL*	*23.3*	*-*	*1,596,955,000*
02	2. Gain from held-to-maturity ("HTM") investments	23.3	67,186,191,512	11,661,448,414
03	3. Gain from loans and receivables	23.3	132,274,337,571	85,873,982,011
04	4. Gain from available-for-sale ("AFS") financial assets	23.3	1,760,000,000	3,005,690,335
06	5. Revenue from brokerage services		41,382,074,428	33,542,947,219
07	6. Revenue from securities underwriting and issuance agency services		1,885,104,632	-
09	7. Revenue from securities custodian services		7,249,310,944	11,001,098,167
10	8. Revenue from financial advisory services		2,341,363,633	1,450,681,819
11	9. Revenue from other operating activities	24	1,032,801,292	27,807,337
20	**Total operating revenue**		**284,435,444,458**	**201,726,717,798**
	II. OPERATING EXPENSES			
21	1. Loss from financial assets at FVTPL		9,393,392,329	79,175,802,734
21.1	*1.1 Loss from disposal of financial assets at FVTPL*	*23.1*	*4,211,640,000*	*48,426,313,270*
21.2	*1.2 Loss from revaluation of financial assets at FVTPL*	*23.2*	*4,793,795,428*	*30,732,879,464*
21.3	*1.3 Transaction costs for acquisition of financial assets at FVTPL*		*387,956,901*	*16,610,000*
27	2. Expenses for brokerage services	25	17,871,801,209	15,054,352,264
30	3. Expenses for securities custodian services	25	1,677,112,097	1,598,159,086
31	4. Expenses for financial advisory services	25	359,999,999	295,909,091
32	5. Expenses for other services	25	28,971,498,265	3,084,949,350
40	**Total operating expenses**		**58,273,803,899**	**99,209,172,525**
	III. FINANCE INCOME			
42	1. Dividend from investments and interest income from demand deposits		958,513,781	1,300,149,861
50	**Total finance income**	**26**	**958,513,781**	**1,300,149,861**
	IV. FINANCE EXPENSES			
52	1. Borrowing costs		78,892,160,848	11,054,282,737
55	2. Other finance expenses		1,150,619,422	-
60	**Total finance expenses**	**27**	**80,042,780,270**	**11,054,282,737**

INTERIM INCOME STATEMENT (continued)
for the six-month period ended 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
62	**V. GENERAL AND ADMINISTRATIVE EXPENSES**	**28**	**54,337,052,400**	**39,082,972,735**
70	**VI. OPERATING PROFIT**		**92,740,321,670**	**53,680,439,662**
	VII. OTHER INCOME AND EXPENSES			
71	1. Other income		42,343,583	121,521,389
72	2. Other expenses		4,004	6,494,778
80	**Total other operating profit**		**42,339,579**	**115,026,611**
90	**VIII. PROFIT BEFORE TAX**		**92,782,661,249**	**53,795,466,273**
91	1. Realized profit		94,144,236,957	49,161,287,651
92	2. Unrealized profit		(1,361,575,708)	4,634,178,622
100	**IX. CORPORATE INCOME TAX ("CIT") EXPENSES**	**29**	**18,999,171,589**	**9,557,097,087**
100.1	1. Current CIT expenses	29.1	18,999,171,589	9,557,097,087
200	**X. PROFIT AFTER TAX**		**73,783,489,660**	**44,238,369,186**
300	**XI. OTHER COMPREHENSIVE INCOME/(EXPENSES)**			
301	1. Gain/(Loss) from revaluation of AFS financial assets		9,085,774,913	(1,736,150,240)
400	**TOTAL OTHER COMPREHENSIVE INCOME**		**9,085,774,913**	**(1,736,150,240)**
501	**EARNINGS PER SHARE (VND/share)**	**31**	**246**	**162**

Hanoi, Vietnam

28 July 2026

Preparer:

Ms. Tang Thi Trinh
Chief Accountant

Ms. Nguyen Ngoc Lan
Deputy Chief Executive Officer

Approver:

S.G.P : 108 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK
Q. ĐỐNG ĐA - T.P HÀ NỘI

Mr. Nguyen Hoang Tung
Deputy Chief Executive Officer in charge of the Management

INTERIM CASH FLOW STATEMENT
for the six-month period ended 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	**1. Profit before tax**		**92,782,661,249**	**53,795,466,273**
02	**2. Adjustments for**		**28,420,575,546**	**(11,315,012,623)**
03	Depreciation and amortization expenses		11,357,424,965	9,108,710,381
04	Provisions		(288,697,080)	(13,864,133,276)
06	Borrowings costs		78,892,160,848	11,054,282,737
07	Investment income		958,513,781	(1,300,149,861)
08	Accrued interest income		(62,498,826,968)	(16,313,722,604)
10	**3. Increase in non-monetary expenses**		**4,793,795,428**	**30,732,879,464**
11	Loss from revaluation of financial assets at FVTPL and covered warrant payables		4,793,795,428	30,732,879,464
18	**4. Decrease in non-monetary income**		**(3,432,219,720)**	**(35,367,058,086)**
19	Gain from revaluation of financial assets at FVTPL and covered warrant payables		(3,432,219,720)	(35,367,058,086)
30	**5. Operating profit before changes in working capital**		**(1,589,127,167,823)**	**203,070,332,911**
31	(Increase)/Decrease in financial assets at FVTPL		(399,351,823,006)	201,788,496,548
32	Increase in HTM investments		(733,536,650,158)	(183,842,238,291)
33	Increase in loans		(546,840,908,358)	(58,510,049,209)
34	Decrease in AFS financial assets		220,464,980,913	302,659,087,600
36	Decrease in receivables and accruals from dividend and interest income of financial assets		36,460,705,468	19,508,263,804
37	Decrease in receivables from services provided by the Company		784,183,833	17,783,615,964
39	Decrease in other receivables		1,345,541,395	4,302,659,034
40	Increase in other assets		(438,607,643)	(185,011,332)
41	Increase in payable expenses (excluding interest expense)		1,107,554,700	2,843,409,365
42	Increase in prepaid expenses		2,196,005,422	3,641,642,903
43	Current corporate income tax paid		(18,511,121,732)	(18,091,816,589)
44	Interest expenses paid		(73,339,495,888)	(12,495,495,893)
45	Decrease in trade payables		(2,084,255,137)	(3,143,404,498)
46	Increase in employee benefits		4,100,000	19,900,000
47	Decrease in statutory obligations (except CIT paid)		(47,869,385,987)	(48,435,108,766)
48	Increase/(Decrease) in payables to employees		565,078,630	(20,579,838,352)
50	(Decrease)/Increase in other payables		(21,922,587,072)	4,250,464,580
51	Other income from operating activities		-	(40,000,000)
52	Other payments for operating activities		(8,160,483,203)	(8,404,243,957)
60	**Net cash flows (used in)/from operating activities**		**(1,466,562,355,320)**	**240,916,607,939**

INTERIM CASH FLOW STATEMENT (continued)
for the six-month period ended 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	Purchase and construction of fixed assets, investment properties and other long-term assets		(702,498,000)	(20,902,674,000)
70	**Net cash flow used in investing activities**		**(702,498,000)**	**(20,902,674,000)**
	III. CASH FLOWS FROM FINANCING ACTIVITIES		**6,031,501,500,000**	**918,000,000,000**
73	Drawdown of borrowings		6,031,501,500,000	918,000,000,000
73.2	- *Other borrowings*		*6,031,501,500,000*	*918,000,000,000*
74	Repayment of borrowings		(4,579,000,000,000)	(1,392,600,000,000)
74.3	- *Other repayment of borrowings*		*(4,579,000,000,000)*	*(1,392,600,000,000)*
80	**Net cash flow from/(used in) financing activities**		**1,452,501,500,000**	**(474,600,000,000)**
90	**IV. NET DECREASE IN CASH DURING THE PERIOD**		**(14,763,353,320)**	**(254,586,066,061)**
101	**V. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD**	**5**	**146,659,932,963**	**453,905,187,634**
101.1	Cash		21,659,932,963	13,905,187,634
101.2	Cash equivalents		125,000,000,000	440,000,000,000
103	**VI. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD**	**5**	**131,896,579,643**	**199,319,121,573**
103.1	Cash		26,896,579,643	29,319,121,573
103.2	Cash equivalents		105,000,000,000	170,000,000,000

INTERIM CASH FLOW STATEMENT (continued)
for the six-month period ended 30 June 2026

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Currency: VND

Code	*ITEMS*	*Notes*	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
	I. Cash flows from brokerage and trust activities of customers			
01	1. Cash receipts from disposal of brokerage securities of customers		14,417,703,207,512	11,780,770,437,519
02	2. Cash payments for acquisition of brokerage securities of customers		(14,685,392,608,220)	(11,726,470,707,835)
07	3. Cash receipts for settlement of securities transactions of customers		(408,593,448,891)	(221,976,226,225)
14	4. Cash receipt from securities issuers		393,710,345,517	313,415,694,162
15	5. Cash payment to securities issuers		(180,464,483,311)	(42,935,146,046)
20	**Net (decrease)/increase in cash during the period**		**(463,036,987,393)**	**102,804,051,575**
30	**II. Cash and cash equivalents of customers at the beginning of the period**		**998,776,639,966**	**528,048,523,971**
31	Cash at banks at the beginning of the period		998,776,639,966	528,048,523,971
32	- Investors' deposits managed by the Company for securities trading activities		931,543,275,003	517,438,187,320
33	- Deposits for customers' securities trading settlements		25,857,277	1,493,856
35	- Deposits of securities issuers		67,207,507,686	10,608,842,795
40	**III. Cash and cash equivalents of the customers at the end of the period**		**535,739,652,573**	**630,852,575,546**
41	Cash at banks at the end of the period		535,739,652,573	630,852,575,546
42	- Investors' deposits managed by the Company for securities trading activities	22.8	524,394,325,599	627,199,392,227
43	- Deposits for customers' securities trading settlements	22.8	1,725,331	1,535,744
45	- Deposits of securities issuers	22.9	11,343,601,643	3,651,647,575

Hanoi, Vietnam

28 July 2026

Preparer:		Approver:
Ms. Tang Thi Trinh *Chief Accountant*	Ms. Nguyen Ngoc Lan *Deputy Chief Executive Officer*	Mr. Nguyen Hoang Tung *Deputy Chief Executive Officer in charge of the Management*

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY
for the six-month period ended 30 June 2026

ITEMS	Notes	Opening balance		Increase/(Decrease)				Ending balance	
		01 January 2025	01 January 2026	Previous period		Current period		30 June 2025	30 June 2026
				Increase	Decrease	Increase	Decrease		
		VND	VND	VND	VND	VND	VND	VND	VND
A	B	1	2	3	4	5	6	7	8
I. CHANGES IN OWNERS' EQUITY									
1. Share capital		2,158,227,990,169	2,287,433,130,169	129,205,140,000	-	-	-	2,287,433,130,169	2,287,433,130,169
1.1. Ordinary share	*23.2*	*2,153,913,090,000*	*2,283,118,230,000*	*129,205,140,000*	-	-	-	*2,283,118,230,000*	*2,283,118,230,000*
1.2. Share premium	*23.2*	*4,315,527,032*	*4,315,527,032*	-	-	-	-	*4,315,527,032*	*4,315,527,032*
1.3. Treasury shares		*(626,863)*	*(626,863)*	-	-	-	-	*(626,863)*	*(626,863)*
2. Difference from revaluation of assets at fair value		4,804,141,760	1,642,998,429	-	(1,736,150,240)	9,085,774,913	-	3,067,991,520	10,728,773,342
3. Other reserves under owners' equity		35,208,664,749	35,208,664,749	-	-	-	-	35,208,664,749	35,208,664,749
4. Undistributed profit		244,446,911,706	243,599,227,874	44,238,369,186	(142,734,323,333)	75,145,065,368	(18,884,325,708)	145,950,957,559	299,859,967,534
4.1. Realized profit	*23.1*	*241,794,971,582*	*237,968,098,562*	*39,604,190,564*	*(142,734,323,333)*	*75,145,065,368*	*(17,522,750,000)*	*138,664,838,813*	*295,590,413,930*
4.2. Unrealized profit	*23.1*	*2,651,940,124*	*5,631,129,312*	*4,634,178,622*	-	-	*(1,361,575,708)*	*7,286,118,746*	*4,269,553,604*
TOTAL		**2,442,687,708,384**	**2,567,884,021,221**	**173,443,509,186**	**(144,470,473,573)**	**84,230,840,281**	**(18,884,325,708)**	**2,471,660,743,997**	**2,633,230,535,794**

INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY (continued)
for the six-month period ended 30 June 2026

ITEMS	Notes	Opening balance		Increase/(Decrease)				Ending balance	
		1 January 2025	1 January 2026	Previous period		Current period		30 June 2025	30 June 2026
				Increase	Decrease	Increase	Decrease		
		VND	VND	VND	VND	VND	VND	VND	VND
A	B	1	2	3	4	5	6	7	8
II. OTHER COMPREHEN -SIVE INCOME									
1. Gain/(Loss) from revaluation of available-for-sale ("AFS") financial assets		4,804,141,760	1,642,998,429	-	(1,736,150,240)	41,599,042,400	(32,513,267,487)	3,067,991,520	10,728,773,342
TOTAL		**4,804,141,760**	**1,642,998,429**	**-**	**(1,736,150,240)**	**41,599,042,400**	**(32,513,267,487)**	**3,067,991,520**	**10,728,773,342**

Hanoi, Vietnam

28 July 2026

Preparer:

Approver:

Ms. Tang Thi Trinh
Chief Accountant

Ms. Nguyen Ngoc Lan
Deputy Chief Executive Officer

Mr. Nguyen Hoang Tung
Deputy Chief Executive Officer in charge of the Management

1. CORPORATE INFORMATION

Agribank Securities Corporation ("the Company") is a joint stock company established under the Operating License No. 108/UBCK-GP issued by the Chairman of the State Securities Commission on 10 July 2009, Amended License 31/GPDC-UBCK issued by the State Securities Commission on 30 June 2025 and other subsequent amended licenses.

The Company's initial charter capital was VND 60,000,000,000 and has been supplemented in accordance with amended licenses over time. As at 30 June 2026, the Company's total charter capital is VND 2,283,118,230,000.

The Company's primary activities are to provide brokerage service, securities trading, underwriting for securities issues, custodian services, finance and investment advisory services, entrusted management of investors' securities trading accounts, margin lending and advancing payment for securities service. The Company's Head Office is located on the 5th Floor, Green Diamond Building, No. 93 Lang Ha, Dong Da Ward, Hanoi.

As at 30 June 2026, the Company has branches in Da Nang and Ho Chi Minh City.

As at 30 June 2026, the Company has 162 employees (31 December 2025: 157 employees).

Main characteristics of the company's operation

Capital

As at 30 June 2026, total charter capital of the Company is VND 2,283,118,230,000, owners' equity is VND 2,633,230,535,794 and total assets are VND 5,896,880,914,133.

Investment objective

As a securities company listed on the Vietnamese stock market, the Company's principal activities include securities brokerage, proprietary trading, securities underwriting, and investment advisory services. The Company operates with the objective of generating profits, creating prosperity for its clients, and ensuring its sustainable development.

Investment restrictions

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

- A securities company is not allowed to invest, contribute capital to invest in real-estate assets except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company.
- A company may invest in real-estate investment and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company.
- A securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant regulation on trading bonds.

1. CORPORATE INFORMATION (continued)

Company's operation (continued)

Investment restrictions (continued)

- A securities company must not by itself, or authorize another organization or individuals to: Invest in shares or contribute capital to companies that owned more than fifty percent (50%) of the charter capital of the securities company, except for purchasing of odd lots at the request of customers; Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company; Invest more than twenty percent (20%) in the total currently circulating shares or fund certificates of a listing organization; Invest more than fifteen percent (15%) in the total currently circulating shares or fund certificates of an unlisted organization, this provision shall not apply to member fund, ETF fund or open-end fund certificates; Invest or contribute capital of more than ten percent (10%) in the total paid-up capital of a limited company or of a business project; Invest more than fifteen percent (15%) of its owners' equity in a single organization or of a business project; Invest more than seventy percent (70%) of its total owners' equity in shares, capital contribution and a business project, specifically invest more than twenty percent (20%) of its total owners' equity in unlisted shares, capital contribution and a business project.
- A securities company is allowed to establish or purchase an asset management company as a subsidiary. In that case, the securities company is not required to follow the above restrictions.

2. BASIS OF PRESENTATION

2.1 Applied accounting standards and system

The financial statements of the Company are prepared and presented in accordance with Vietnamese Enterprise Accounting System, the accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No. 334/2016/TT-BTC dated 27 December 2016 amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210/2014/TT-BTC, Vietnamese Accounting Standard No. 27 - Interim Financial Reporting and other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

- Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 1);
- Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 2);
- Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
- Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4); and
- Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 5).

2.2 Applied accounting documentation system

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

2.3 Fiscal year

The Company's fiscal year starts on 01 January and ends on 31 December.

The Company also prepares its interim financial statements for the six-month period from 01 January to 30 June and its quarterly financial statements for the three-month periods ending on 31 March, 30 June, 30 September and 31 December each year.

2. BASIS OF PRESENTATION (continued)

2.4 Accounting currency

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

3. STATEMENT ON COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND SYSTEMS

Management confirms that the Company has complied with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and statutory requirements relevant to preparation and presentation of interim financial statements.

Accordingly, the accompanying interim statement of financial position, interim income statement, interim statement of cash flows, interim statement of changes in owners' equity and notes to the interim financial statements, including their utilisation 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, results of operations, interim cash flows and interim changes in owners' equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 Changes in accounting policies and disclosures

The accounting policies adopted by the Company in preparation of the interim financial statements are consistent with those followed in the preparation of the Company's financial statements for the year ended 31 December 2025 and interim financial statements for the six-month period ended 30 June 2025.

4.2 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at banks and short-term highly liquid investments with an original maturity of three months or less that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

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

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

Financial assets recognized at fair value through profit or loss are financial assets that satisfy either of the following conditions:

a) It is classified as held for trading. A financial asset is classified as held for trading if:

- it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term;
- there is evidence of a recent actual pattern of short-term profit-taking; or
- it is a derivative (except derivative that is a financial guarantee contract or effective hedging instrument).

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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

FVTPL are financial assets that satisfy one of the following:

b) Upon initial recognition, a financial asset is designated by the entity as at fair value through profit or loss as it meets one of the following criteria:
   - The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognising gains or losses on a different basis; or
   - The assets are part of a group of financial assets which are managed and their performance is evaluated on a fair value basis, in accordance with the Company's risk management policy or investment strategy.

Financial assets at FVTPL are initially recognized at cost (acquisition cost of the assets excluding transaction cost arising from the purchase) and subsequently recognized at fair value.

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

Transaction costs relating to the purchase of the financial assets at FVTPL are recognized when incurred as expenses in the interim income statement.

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

Held-to-maturity investments are non-derivative financial assets with determinable payments and fixed maturity that an entity has the positive intention and ability to hold to maturity other than:

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

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

Amortized cost of HTM financial investments is the amount at which the financial asset is measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative amortisation using the effective interest method of any difference between that initial amount and the maturity amount, and minus (-) any reduction for impairment or irrecoverability (if any).

The effective interest rate 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.

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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

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

A financial asset of a securities company will not be classified as a held-to-maturity financial asset if, in the current financial year or in the two most recent financial years, a certain amount has been sold or significant amount of held-to-maturity financial assets has been reclassified before maturity (significant relative to the total value of held-to-maturity financial assets), unless the sale or reclassification satisfies certain criteria the following conditions:

- Very close to the maturity date (For example: No more than 3 months before maturity) where changes in market interest rates do not materially affect the value of the financial asset;
- Proceeded after the securities company has collected most of the principal of these financial assets according to the payment schedule or has been paid in advance; or
- Due to a special event beyond the control of the securities company and this cause is not repeated and this event cannot be predicted by the securities company.

Held-to-maturity financial assets in the List of financial assets of securities companies are usually financial assets, such as: Held-to-maturity bonds or term deposits and do not include derivatives.

The Company needs to assess at the reporting date whether there is any objective evidence indicating a decrease in the value of one or a group of held-to-maturity financial assets. If there is any evidence of impairment of this group of investments, the securities company will have to determine the value of any impairment loss of this group of financial assets and record the impairment loss of held-to-maturity financial assets recorded in the Statement of Comprehensive Income - Profit/Loss section.

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.5 Available-for-sale financial assets ("AFS")

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

a) Loans and receivables;

b) Held-to-maturity investments; or

c) Financial assets at fair value through profit or loss.

Available-for-sale financial assets are recognized initially at cost (acquisition cost of the assets 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.

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

At the statement of financial position date, the Company assessed whether there is any objective evidence that an AFS financial asset is impaired. Any increase/decrease in the balance of provision is recognized in the interim income statement under *"Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans"*.

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

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

4.6 Loans

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

a) The amounts the Company has the intent to immediately sell or will sell in a near future which are classified as assets held for trading, and like those which, upon initial recognition, the Company categorized as such recognized at fair value through profit or loss;

b) The amounts categorized by the Company as available for sale upon initial recognition; or

c) The amounts whose holders cannot recover most of the initial investment value not due to credit quality impairment and which are categorized as available for sale.

Loans are recognized initially at cost (disbursement value of the loans). After initial recognition, loans are subsequently measured at amortized cost using the effective interest rate ("EIR").

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.6 Loans (continued)

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

Loans are assessed for impairment at the reporting date. Provision for loans is made based on the estimated loss level, which is calculated as the difference between the market value of securities pledged as collateral and the outstanding balance of the respective loan. Any increase or decrease in the provision balance is recognized in the statement of profit or loss under the caption *"Provision expense for financial assets, bad debt write-offs, impairment losses on financial assets, and borrowing costs"*.

4.7 Fair value/market value of financial assets

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

- For securities listed on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, their market prices are their closing prices on the trading day preceding the date of preparing the interim financial statements.
- For unlisted securities registered for trading on the Unlisted Public Company Market ("UPCoM") and state-owned enterprises equitized in the form of public securities offering, their market prices are the average reference price within the last 30 transaction days before the date of preparing financial statements as announced by the Stock Exchange. In case the securities are not traded in 30 days before the date of preparing the financial statements, their market prices are the book value at the date of preparing the interim financial statements.
- For listed securities which are not traded in 30 days before the date of preparing the financial statements or delisted securities or terminated trading securities or suspended trading securities, their prices are the book value at the date of preparing the interim financial statements.
- For corporate bonds listed and registered for trading, their market price is the price of the latest trade at the Stock Exchange within 10 days from the date of preparing the financial statements. In case there is none of trades to be performed within 10 days before the date of the interim financial statements, the Company will not make provision for the securities.

Securities for which no reference price is available from the above sources are measured at fair value based on an assessment of the issuer's financial condition and book value as of the securities valuation date.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.8 Derecognition of financial assets

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

- The rights to receive cash flows from the asset have expired; 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 "pass-through" 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 pass-through 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 recognized to the extent of the Company's continuing involvement in the asset. In that case, the Company also recognizes an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

The continued participation in transferred assets in the form of guarantee will be recognized at smaller value between the initial carrying value of the assets and the maximum amount that the Company is required to pay.

4.9 Reclassification of financial assets

Reclassification when selling financial assets other than FVTPL

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

Reclassification due to change in purpose or ability to hold

Securities companies are required to reclassify financial assets to their applicable categories if their purpose or ability to hold has changed, consequently:

- Non-derivative financial assets at FVTPL or financial assets that are not required to classify as financial asset at FVTPL at the initial recognition can be classified as loans and other receivables or as cash and cash equivalents if the requirements are met. The gains or losses arising from revaluation of financial assets at FVTPL prior to the reclassification are not allowed to be reversed.
- Due to changes in purposes or ability to hold, some HTM investments are required to be reclassified into AFS financial assets and to be reassessed at fair value. The difference arising from revaluation between carrying value and fair value are recognized under *"Difference from revaluation of assets at fair value"* in Owners' equity.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.10 Long-term financial investments

Other long-term investments

Other long-term investments are recognized at cost in the Company's financial statements. Dividends declared from the post-tax profits of these long-term investments are recognized in the interim statement of profit or loss.

A provision for impairment of other long-term investments is established individually for each impaired investment and is reviewed at the end of each financial year. The Company recognizes an impairment provision for other long-term investments when the investees incur losses. Any increase or decrease in the provision balance is recognized in financial expenses during the period.

4.11 Receivables

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

Receivables are subject to review for impairment based on their overdue status or estimated loss arising from undue debts of corporate debtors who have bankruptcy or are under liquidation; or of individual debtors who are missing, have fled, are prosecuted, detained or tried by law enforcement bodies, are serving sentences or have deceased. Increases or decreases to the provision balance are recorded as *"Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans"* and *"Other operating expenses"* in the interim income statement.

4.12 Accounting policy for investments pledged as collateral

During the period, the Company pledged certain investments as collateral to secure its financial obligations.

Under the terms and conditions of the pledge agreements, throughout the term of the agreements, the Company is not permitted to use the pledged assets for sale, transfer, repurchase agreements, or swap transactions with any third party.

In the event that the Company fails to fulfill its repayment obligations, the pledgee shall be entitled to realize the pledged assets to settle the Company's obligations after a specified period as stipulated in the pledge agreement from the date the Company's payment obligation becomes overdue.

Pledged assets continue to be recognized in the statement of financial position in accordance with the accounting principles applicable to the asset category under which such assets are classified.

4.13 Repurchase and reverse repurchase agreements

Assets sold under agreements to repurchase at a specific date in the future ("repos") are not derecognised from the statement of financial position. the corresponding cash received is recognised in the statement of financial position as a liability. the difference between the sale price and repurchase price is recognised as an interest expense and amortised on a straight-line basis in the statement of income over the term of the agreement.

Assets purchased under agreements to resell at a specified future date ("reverse repos") are not recognised in the statement of financial position. the corresponding cash paid is recognised in the statement of financial position as a receivable. the difference between the purchase price and resale price is treated as deferred income and amortised on a straight-line basis in the statement of income over the term of the agreement.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.13 Repurchase and reverse repurchase agreements (continued)

For overdue reverse repurchase agreements, the company makes provisions for overdue repos based on the overdue date of the debts according to the accounting policy for provisions for receivables described in *Note 4.11*.

4.14 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

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

Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and expenditures for maintenance and repairs are charged to the interim income statement as incurred.

When tangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the interim income statement.

4.15 Intangible fixed assets

Intangible assets are stated at cost less accumulated amortization.

The cost of an intangible fixed asset comprises of its purchase price and any directly attributable costs of preparing the intangible fixed asset for its intended use.

Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and other expenditures are charged to the interim income statement as incurred.

When intangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the interim income statement.

4.16 Depreciation and amortization

Depreciation and amortization of tangible fixed assets and intangible assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

Buildings and architectural structures	38 years
Machinery	3 - 8 years
Means of transportation	6 years
Office equipment	3 - 5 years
Software	3 - 8 years
Other intangible fixed assets	3 - 5 years

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.17 Operating lease

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

Rentals fee respective to operating leases are charged to the interim income statement on a straight-line basis over the term of the lease.

4.18 Prepaid expenses

Prepaid expenses, including short-term prepaid expenses and long-term prepaid expenses in the interim statement of financial position, are amortized over the period for which the amounts are paid or the period in which economic benefits are generated in relation to these expenses.

The following types of expenses are recorded as prepaid expenses and are amortized over the period from one (1) year to three (3) years to the interim income statement:

- Office renovation expenses;
- Office rental expenses;
- Office tools and consumables; and
- Software services extension, maintenance and warranty expenses.

4.19 Borrowings

The Company's borrowings are disclosed and presented at their principal outstanding amounts as at the date of the interim financial statements.

4.20 Other payables and accrued expenses

Other payables and accrued expenses

Other payables and accrued expenses are recognized for future payables relating to bond interest, goods and services received, notwithstanding whether receipt of invoices provided by the supplier or not.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.21 Employee allowance

4.21.1 Pension allowance

Pension allowances are paid to retired employees of the Company by the Social Insurance Agency, which belongs to the Ministry of Labor and Social Affairs (under the Ministry of Home Affairs since 1 March 2025). The Company is required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.5% of an employee's basic salary, salary-related allowances and other supplements. Other than that, the Company has no further obligation relating to Pension allowance.

4.21.2 Severance pay

Pursuant to Article 46 of the Labour Code No. 45/2019/QH14, effective from 1 January 2021, the Company is required to pay severance allowances to employees who have worked regularly for the Company for 12 months or more. For each year of service, the employee is entitled to an allowance equivalent to one-half of a month's salary, except for employees who are eligible for retirement pensions under social insurance regulations and certain cases specified in Point (e), Clause 1, Article 36 of the Labour Code. The salary used as the basis for calculating severance allowances is the average salary under the employment contract for the six consecutive months immediately preceding the employee's termination date.

4.21.3 Unemployment insurance

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

4.22 Foreign currency transactions

Transactions in currencies other than the Company's reporting currency of VND are recorded at the actual transaction exchange rates of commercial banks at transaction dates. At the end of the period, monetary balances denominated in foreign currencies are determined as follows:

- Monetary assets are translated at buying exchange rate of the commercial bank where the Company conducts transactions regularly.
- Monetary liabilities are translated at selling exchange rate of the commercial bank where the Company conducts transactions regularly.

All foreign exchange differences incurred during the period and arisen from the revaluation of monetary accounts denominated in foreign currencies at the end of the period are taken to the interim income statement.

4.23 Treasury shares

Equity instruments issued by the Company which are reacquired (treasury shares) are recognised at cost and deducted from owners' equity. No gain or loss is recognised upon the purchase, sale, issuance or cancellation of the Company's owners' equity instruments.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.24 Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured. Revenue is measured at the fair value of receipts or receivables less trade discount, concessions and sales return. The following specific recognition criteria must also be met before revenue is recognised:

Revenue from brokerage services

When the contract outcome can be reliably measured, revenue is recognized by reference to the stage of completion. Where the contract outcome cannot be reliably measured, revenue is recognized only to the extent of the expenses recognized which are recoverable.

Revenue from trading of securities

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

Other income

Revenues from irregular activities other than turnover-generating activities are recorded to other incomes, including: Revenues from liquidation and sale of fixed assets; fines paid by customers for their contract breaches; collected insurance compensation; collected debt which had been written off and included in the preceding year expenses; payable debts which are now recorded as revenue increase as their owners no longer exist; collected tax amounts which now are reduced and reimbursed; and other revenues as stipulated by VAS 14 – "Revenue and other income".

Interest income

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

Dividends

Income is recognized when the Company's entitlement as an investor to receive the dividends is established, except for stock dividend in which only the number of shares is updated.

Other revenues from rendering services

Where the contract outcome can be reliably measured, revenue is recognised by reference to the stage of completion.

Where the contract outcome cannot be reliably measured, revenue is recognised only to the extent of the expenses recognised which are recoverable.

4.25 Cost of securities sold

The Company applies weighted average method at the end of the day to calculate cost of proprietary securities sold.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.26 Corporate income tax

Current income tax

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

Current income tax is charged or credited to the interim income statement, except when it relates to items recognized directly to owners' equity, in which case the current income tax is also dealt with in owners' equity.

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

Deferred income tax

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

Deferred tax liabilities are recognized for all taxable temporary differences, except:

- Deferred tax liability arises from the initial recognition of an asset or liability in a transaction that affects neither accounting profit nor taxable profit (or tax loss) at the time of the transaction;
- Taxable temporary differences associated with investments in subsidiaries, associates and interests in joint ventures to the extent that the Company can control the timing of the reversal of the temporary difference and it is certain that the temporary difference will not reverse in the foreseeable future.

Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, carry forward of unused tax credits and unused tax losses can be utilized, except:

- A deferred tax asset arises from the initial recognition of an asset or a liability in a transaction that affects neither accounting profit nor taxable profit (or tax loss) at the time of the transaction;
- All deductible temporary differences arise from investments in subsidiaries, associates and interests in joint ventures when it is probable that the temporary differences will reverse in the future. predictable and taxable profit against which the temporary difference can be utilised.

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.26 Corporate income tax (continued)

Deferred income tax (continued)

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realized, or the liability is settled based on tax rates and tax laws that have been enacted at the reporting date.

Deferred tax is recorded to the interim income statement, except when it relates to items recognized directly to owners' equity, in which case the deferred tax is also dealt with in owners' equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authority and the Company intends to settle its current tax assets and liabilities on a net basis.

4.27 Owners' equity

Contributed capital from shareholders

Contributed capital from stock issuance is recorded in charter capital at par value.

Undistributed profit

Undistributed profit comprises of realised and unrealised undistributed profit.

Unrealised profit during the period is the difference between gain and loss arisen from the revaluation of financial assets at FVTPL or others through profit or loss in the interim income statement, and the deferred income tax related to the increase in revaluation of FVTPL financial assets and others.

Realised profit during the period is the net difference between total revenue and income, and total expenses in the interim income statement of the Company, except for gain or loss recognized in unrealised profit.

Bonus and welfare fund

Bonus and welfare fund is allocated from profit after tax. The annual allocation rate is determined by the Company's General Meeting of Shareholders and recorded as liabilities.

Other reserves under owners' equity

Other reserves under owners' equity is the investment and development fund, which was appropriated from profit after tax. The Company has ceased making appropriations to the investment and development fund since Circular No. 146/2014/TT-BTC issued by the Ministry of Finance, which provides guidance on the financial regime for securities companies and fund management companies, took effect from 21 November 2014.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.28 Earnings per share

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

Diluted earnings per share amounts are calculated by dividing the net profit after tax attributable to ordinary equity holders of the Group (after adjusting for interest on the convertible preference shares) by the weighted average number of ordinary shares outstanding during the year plus the weighted average number of ordinary shares that would be issued on conversion of all the dilutive potential ordinary shares into ordinary shares.

4.29 Appropriation of net profits

Profits are distributed when the business company is profitable and has fulfilled its tax obligations and other financial obligations as prescribed by law, has appropriated reserves and made up for previous losses in accordance with law and the Charter, and at the same time ensures the payment of debts and property obligations due after profit distribution. Dividends paid for preference shares shall be made according to the conditions applied separately to each type of preference shares.

The General Meeting of Shareholders decides on the proportion and form of profit distribution and bonus distribution in accordance with law.

4.30 Segment information

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

The Company's business segments are primarily determined based on the services provided to investors. The Board of Management determines the Company's geographical segments based on the location of its assets.

4.31 Related parties

Parties are considered to be related to the Company if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or if the Company and the other party are subject to common control or common significant influence. Related parties may be corporate entities or individuals, including their close family members.

4.32 Nil balances

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

5. CASH AND CASH EQUIVALENTS

Currency: VND

	30 June 2026	*31 December 2025*
Cash	26,896,579,643	21,659,932,963
- *Cash*	*142,364,250*	*351,129,936*
- *Demand deposits at banks*	*26,754,215,393*	*21,308,803,027*
Cash equivalents	105,000,000,000	125,000,000,000
- *Bank deposits with term of no more than 3 months*	*105,000,000,000*	*125,000,000,000*
Total	**131,896,579,643**	**146,659,932,963**

6. VALUE AND VOLUME OF TRADING DURING THE PERIOD

	For the six-month period ended 30 June 2026		*For the six-month period ended 30 June 2025*	
	Volume of trading during the period (Unit)	*Value of trading during the period (VND)*	*Volume of trading during the period (Unit)*	*Value of trading during the period (VND)*
a. The Company	**123,257,286**	**12,325,775,355,000**	**116,486,456**	**5,189,459,795,000**
- Shares	10,837,286	242,328,885,000	98,256,456	3,095,100,125,000
- Governent bonds	112,420,000	12,083,446,470,000	18,230,000	2,094,359,670,000
b. Investors	**1,184,849,142**	**29,103,095,815,732**	**2,935,323,482**	**65,848,589,221,562**
- Shares	1,184,849,142	29,103,095,815,732	2,935,323,482	65,848,589,221,562
Total	**1,308,106,428**	**41,428,871,170,732**	**3,051,809,938**	**71,038,049,016,562**

7. FINANCIAL ASSETS

Concepts of financial assets

Cost

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

Fair value/Market value

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

The fair value/market value of securities is determined using the method described in *Note 4.3* and *Note 4.5.*

Amortized cost

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

For presentation purpose, provision for diminution in value or irrecoverability of financial assets is recognised in *"Provision for impairment of financial assets and mortgage assets"* in the statement of financial position.

Carrying amount

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

7. FINANCIAL ASSETS (continued)

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

Currency: VND

	30 June 2026		*31 December 2025*	
	Cost	*Fair value*	*Cost*	*Fair value*
Shares	**9,474,516,654**	**13,744,070,258**	**9,474,516,654**	**15,105,645,966**
Unlisted shares	9,474,516,654	13,744,070,258	9,474,516,654	15,105,645,966
Bonds	**296,872,000,000**	**296,872,000,000**	**-**	**-**
Listed bonds	296,872,000,000	296,872,000,000	-	-
Money market instruments	**102,479,823,006**	**102,479,823,006**	**-**	**-**
Certificates of deposit	102,479,823,006	102,479,823,006	-	-
Total	**408,826,339,660**	**413,095,893,264**	**9,474,516,654**	**15,105,645,966**

7. FINANCIAL ASSETS (continued)

7.2 *Available-for-sale (AFS) financial assets*

Currency: VND

	30 June 2026				*31 December 2025*			
	Cost	*Carrying amount*	*Provision for impairment*	*Fair value*	*Cost*	*Carrying amount*	*Provision for impairment*	*Fair value*
Listed equities	**99,712,033,322**	**113,123,000,000**	**-**	**113,123,000,000**	**96,360,297,964**	**94,384,446,000**	**-**	**94,384,446,000**
Gemadept Corporation	49,821,583,322	58,880,000,000	-	58,880,000,000	96,360,297,964	94,384,446,000	-	94,384,446,000
PetroVietnam Power Corporation	49,890,450,000	54,243,000,000	-	54,243,000,000	-	-	-	-
Unlisted shares	**25,000,000,000**	**25,000,000,000**	**(25,000,000,000)**	**-**	**25,000,000,000**	**25,000,000,000**	**(25,000,000,000)**	**-**
Vietnam Asset Investment and Development Joint Stock Company	25,000,000,000	25,000,000,000	(25,000,000,000)	-	25,000,000,000	25,000,000,000	(25,000,000,000)	-
Bonds	**-**	**-**	**-**	**-**	**226,088,160,000**	**230,117,760,000**	**-**	**230,117,760,000**
Listed bonds	-	-	-	-	226,088,160,000	230,117,760,000	-	230,117,760,000
Total	**124,712,033,322**	**138,123,000,000**	**(25,000,000,000)**	**113,123,000,000**	**347,448,457,964**	**349,502,206,000**	**(25,000,000,000)**	**324,502,206,000**

7. FINANCIAL ASSETS (continued)

7.3 Change in market values of financial assets

Currency: VND

	30 June 2026					*31 December 2025*				
		Revaluation difference					*Revaluation difference*			
Financial assets	*Cost*	*Increase*	*Decrease*	*Fair value*	*Impairment provision*	*Cost*	*Increase*	*Decrease*	*Fair value*	*Impairment provision*
FVTPL	**408,826,339,660**	**12,189,415,288**	**(7,919,861,684)**	**413,095,893,264**	**-**	**9,474,516,654**	**12,383,546,560**	**(6,752,417,248)**	**15,105,645,966**	**-**
Listed shares	-	-	-	-	-	-	-	-	-	-
Unlisted shares	9,474,516,654	12,189,415,288	(7,919,861,684)	13,744,070,258	-	9,474,516,654	12,383,546,560	(6,752,417,248)	15,105,645,966	-
Listed bonds	296,872,000,000	-	-	296,872,000,000	-	-	-	-	-	-
Money market instruments	102,479,823,006	-	-	102,479,823,006	-	-	-	-	-	-
AFS	**124,712,033,322**	**13,410,966,678**	**-**	**138,123,000,000**	**(25,000,000,000)**	**347,448,457,964**	**4,029,600,000**	**(1,975,851,964)**	**349,502,206,000**	**(25,000,000,000)**
Listed shares	99,712,033,322	13,410,966,678	-	113,123,000,000	-	96,360,297,964	-	(1,975,851,964)	94,384,446,000	-
Unlisted shares	25,000,000,000	-	-	25,000,000,000	(25,000,000,000)	25,000,000,000	-	-	25,000,000,000	(25,000,000,000)
Listed bonds	-	-	-	-	-	226,088,160,000	4,029,600,000	-	230,117,760,000	-
Total	**533,538,372,982**	**25,600,381,966**	**(7,919,861,684)**	**551,218,893,264**	**(25,000,000,000)**	**356,922,974,618**	**16,413,146,560**	**(8,728,269,212)**	**364,607,851,966**	**(25,000,000,000)**

7. FINANCIAL ASSETS (continued)

7.4 *Held-to-maturity investments (HTM)*

Currency: VND

	30 June 2026	*31 December 2025*
Short-term	**1,660,456,397,700**	**925,769,128,120**
Certificates of deposit (i)	1,660,456,397,700	925,769,128,120
Long-term	**309,763,826,714**	**310,914,446,136**
Listed bonds (ii)	5,148,635,000	5,148,635,000
Unlisted bonds (iii)	304,615,191,714	305,765,811,136
Total	**1,970,220,224,414**	**1,236,683,574,256**

(i) These certificates of deposit were issued by banks with original maturities ranging from over 6 months to 12 months, bearing annual interest rates ranging from 7.0% to 9.0% as at 30 June 2026 (31 December 2025: certificates of deposit issued by banks with original maturities ranging from over 6 months to 12 months, bearing annual interest rates ranging from 4.80% to 7.80%)

(ii) Long-term listed bonds comprised bonds issued by the Vietnam Bank for Agriculture and Rural Development (Agribank), bearing an annual interest rate of 5.68%, with a term of 7 years and maturing on 31 December 2028.

(iii) Long-term unlisted bonds comprised bonds issued by Vingroup Joint Stock Company, bearing an annual interest rate of 12%, with a term of 3 years and maturing on 25 June 2028.

7. FINANCIAL ASSETS (continued)

7.5 *Loans*

Currency: VND

	30 June 2026		*31 December 2025*	
	Cost	*Fair value (iii)*	*Cost*	*Fair value (iii)*
Receivables from margin activities (i)	2,903,705,711,294	2,893,253,051,230	2,240,252,511,810	2,229,799,851,746
Advances to investors (ii)	84,294,806,155	84,294,806,155	200,907,097,281	200,907,097,281
Total	**2,988,000,517,449**	**2,977,547,857,385**	**2,441,159,609,091**	**2,430,706,949,027**

(i) Securities under margin transaction are used as collaterals for the loans granted by the Company to investors.

(ii) These relate to advances to investors during the period that the shares selling proceeds are awaiting to be received.

(iii) The fair value of loans is measured at cost less provision for doubtful debts.

7.6 *Provision for impairment of financial assets and collateral assets*

Currency: VND

	30 June 2026	*31 December 2025*
Provision for impairment of loans	10,452,660,064	10,452,660,064
Provision for impairment of AFS financial assets	25,000,000,000	25,000,000,000
Total	**35,452,660,064**	**35,452,660,064**

8. OTHER FINANCIAL ASSETS

Currency: VND

	30 June 2026	*31 December 2025*
Receivables and accruals from dividends and interest income from financial assets	661,498,826,968	636,419,219,249
- *Receivables for due dividend and interest income (*)*	*599,000,000,000*	*599,000,000,000*
- *Accruals for undue dividend and interest income*	*62,498,826,968*	*37,419,219,249*
Advances to suppliers	1,150,325,000	532,368,400
Receivables from services provided by the Company (**)	468,945,118,155	469,729,301,988
In which: Doubtful receivables	*(459,643,106,191)*	*(459,931,776,196)*
Internal receivables	647,094,757	2,667,969,171
Other receivables	862,665,530	805,289,111
Provision for impairment of receivables (***)	(1,060,661,333,007)	(1,060,950,030,087)
Total	**72,442,697,403**	**49,204,117,832**

(*) This represents a matured bond receivable from Vietnam Shipbuilding Industry Corporation (formerly Vietnam Shipbuilding Industry Group), which has been assessed as irrecoverable and for which a 100% provision has been made.

(**) Details of receivables from services provided by the Company as the following:

Currency: VND

	30 June 2026	*31 December 2025*
Repurchase and reverse repurchase agreements of listed securities (i)	11,655,534,957	11,655,534,957
Repurchase and reverse repurchase agreements of unlisted securities (i)	453,204,309,020	453,204,309,020
Receivables from investors for overdraft	1,961,826,368	1,953,066,391
Others receivables	2,123,447,810	2,916,391,620
Total	**468,945,118,155**	**469,729,301,988**

(i) These balances represent repurchase and reverse repurchase securities agreements that had arisen before the effective date of Circular No.210/2012/TT-BTC of the Ministry of Finance guiding the establishment and operation of securities companies. At the reporting date, receivables from such agreement have not been recovered and the Company has made full provision after deducting the value of collaterals for these receivables.

8. OTHERS FINANCIAL ASSETS (continued)

(***) Details of provision for impairment of receivables:

Currency: VND

	31 December 2025				*30 June 2026*	
	Opening balance of doubtful debts	*Opening balance of provision*	*Provision charged*	*Reversal of impairment*	*Ending balance of provision*	*Ending balance of doubtful debts*
Provision for doubtful receivables from disposal of financial assets	**599,000,000,000**	**(599,000,000,000)**	**-**	**-**	**(599,000,000,000)**	**599,000,000,000**
- Vietnam Shipbuilding Industry Corporation	599,000,000,000	(599,000,000,000)	-	-	(599,000,000,000)	599,000,000,000
Provision for doubtful receivables from services provided by the Company	**466,878,070,793**	**(461,950,030,087)**	**(793,185,450)**	**1,081,882,530**	**(461,661,333,007)**	**466,878,070,793**
- Listed securities repurchase agreements	11,655,534,957	(7,955,983,602)	(491,819,460)	1,081,675,455	(7,366,127,607)	11,655,534,957
- Unlisted securities repurchase agreements	453,204,309,020	(451,975,792,594)	(301,365,990)	180,000	(452,276,978,584)	453,204,309,020
- Account overdraft receivables	1,953,039,316	(1,953,066,391)	-	27,075	(1,953,039,316)	1,953,039,316
- Other receivables	65,187,500	(65,187,500)	-	-	(65,187,500)	65,187,500
Total	**1,065,878,070,793**	**(1,060,950,030,087)**	**(793,185,450)**	**1,081,882,530**	**(1,060,661,333,007)**	**1,065,878,070,793**

9. OTHER CURRENT ASSETS

Currency: VND

	30 June 2026	31 December 2025
Advances	43,533,249	-
Office supplies, tools and materials	1,597,618,000	1,597,618,000
Short-term prepaid expenses	2,479,618,878	4,244,541,018
- *IT service expenses*	*1,157,037,929*	*3,271,008,746*
- *Telecommunication service expenses*	*1,263,199,671*	*902,897,008*
- *Other short-term prepaid expenses*	*59,381,278*	*70,635,264*
Taxes and other receivables from the State	740,109,678	345,035,284
Total	**4,860,879,805**	**6,187,194,302**

10. TANGIBLE FIXED ASSETS

Currency: VND

	Buildings and structures	*Machinery*	*Transportation*	*Office equipment*	*Others*	Total
Cost						
01 January 2026	135,979,397,139	79,151,648,022	9,964,989,000	19,353,674,181	1,625,353,750	246,075,062,092
Additions	-	-	-	702,498,000	-	702,498,000
30 June 2026	135,979,397,139	79,151,648,022	9,964,989,000	20,056,172,181	1,625,353,750	246,777,560,092
Accumulated depreciation						
01 January 2026	(7,249,815,397)	(46,261,277,737)	(6,959,708,905)	(5,050,915,254)	(574,499,400)	(66,096,216,693)
Depreciation	(1,802,154,404)	(4,460,436,572)	(401,363,334)	(1,074,123,024)	(173,950,998)	(7,912,028,332)
30 June 2026	(9,051,969,801)	(50,721,714,309)	(7,361,072,239)	(6,125,038,278)	(748,450,398)	(74,008,245,025)
Net book value						
01 January 2026	128,729,581,742	32,890,370,285	3,005,280,095	14,302,758,927	1,050,854,350	179,978,845,399
30 June 2026	126,927,427,338	28,429,933,713	2,603,916,761	13,931,133,903	876,903,352	172,769,315,067

Additional information on tangible fixed assets:

Currency: VND

	30 June 2026	31 December 2025
Cost of tangible fixed assets which are fully depreciated but still in active use	31,861,552,399	31,210,137,899

11. INTANGIBLE FIXED ASSETS

Currency: VND

	Software
Cost	
01 January 2026	59,707,392,256
30 June 2026	59,707,392,256
Accumulated amortization	
01 January 2026	(38,575,291,788)
Amortization	(3,445,396,633)
30 June 2026	(42,020,688,421)
Net book value	
01 January 2026	21,132,100,468
30 June 2026	17,686,703,835

Additional information on intangible fixed assets:

Currency: VND

	30 June 2026	31 December 2025
Cost of intangible fixed assets which are fully amortized but still in active use	13,641,871,000	13,191,871,000

12. LONG-TERM PREPAID EXPENSES

Currency: VND

	30 June 2026	*31 December 2025*
IT service expenses	784,147,976	1,047,152,690
Telecommunications service expenses	227,956,052	185,519,135
Prepaid equipment amortization expenses	2,091,478,988	2,308,464,711
Other long-term prepaid expenses	21,180,301	14,710,063
Total	**3,124,763,317**	**3,555,846,599**

13. PAYMENT FOR SETTLEMENT ASSISTANCE FUND

Payment for settlement assistance fund represents the amounts deposited at VSDC.

According to prevailing regulation of VSDC, the Company must deposit an initial amount of VND 120 million at the VSDC and pay an addition of 0.01% of the total amount of brokered securities in the previous year, but not over VND 2.5 billion per annum. The maximum contribution of each custody to the Settlement Assistance Fund is VND 20 billion for custody members who are the Company with trading securities and brokerage activities.

13. PAYMENT FOR SETTLEMENT ASSISTANCE FUND (continued)

Details of the payment for settlement assistance fund are as follows:

Currency: VND

	30 June 2026	*31 December 2025*
Initial payment	120,000,000	120,000,000
Addition	11,685,259,744	11,685,259,744
Accrued interest	8,194,740,256	8,194,740,256
Total	**20,000,000,000**	**20,000,000,000**

14. SHORT-TERM BORROWINGS AND FINANCE LEASE LIABILITIES

Currency: VND

	31 December 2025	*Addition during the period*	*Repayment during the period*	*30 June 2026*
Borrowings from credit institutions (*)	**1,706,000,000,000**	**6,026,351,500,000**	**(4,579,000,000,000)**	**3,153,351,500,000**
Asia Commercial Joint Stock Bank	700,000,000,000	1,690,000,000,000	(1,490,000,000,000)	900,000,000,000
Vietnam Joint Stock Commercial Bank of Industry and Trade	175,000,000,000	1,595,000,000,000	(1,150,000,000,000)	620,000,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam	356,000,000,000	598,000,000,000	(544,000,000,000)	410,000,000,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam	225,000,000,000	450,000,000,000	(405,000,000,000)	270,000,000,000
Vietnam Prosperity Joint Stock Commercial Bank	150,000,000,000	400,000,000,000	(300,000,000,000)	250,000,000,000
Other credit institutions	100,000,000,000	1,293,351,500,000	(690,000,000,000)	703,351,500,000
Borrowings from individuals (*)	**-**	**5,150,000,000**	**-**	**5,150,000,000**
Total	**1,706,000,000,000**	**6,031,501,500,000**	**(4,579,000,000,000)**	**3,158,501,500,000**

(*) The purpose of the borrowings is for business activities of the Company. The terms of borrowings from credit institutions vary from 3 to 12 months, and terms of borrowings from other individuals are 12 months. Interest rates on borrowings range from 5.5% to 9.5% per annum.

15. COLLATERALS AND PLEDGED ASSETS

At the date of the financial statements, the following assets have been used as collaterals by the Company:

Currency: VND

Financial assets	*30 June 2026*	*31 December 2025*	*Collaterals for*
Short term			
Certificates of deposit at HTM – par value (*Note 7.4*)	1,660,000,000,000	825,000,000,000	Short-term borrowings
Total	**1,660,000,000,000**	**825,000,000,000**	

16. PAYABLES FOR SECURITIES TRADING ACTIVITIES

Currency: VND

	30 June 2026	*31 December 2025*
Payables to VSDC	16,750,000	17,358,163,000
Other payables	58,877,287	116,772,287
Total	**75,627,287**	**17,474,935,287**

17. SHORT-TERM PAYABLES TO SUPPLIERS

Currency: VND

	30 June 2026	*31 December 2025*
Vinaconex Real Estate Joint Stock Company	5,893,470,000	5,893,470,000
Ho Chi Minh City Stock Exchange	-	1,507,299,688
Vietnam Securities Depository and Clearing Corporation (VSDC)	-	363,835,471
Other payables	27,500,000	240,619,978
Total	**5,920,970,000**	**8,005,225,137**

18. TAXATION AND STATUTORY OBLIGATION

Currency: VND

	30 June 2026	*31 December 2025*
Value added tax	47,641,494	1,069,189,988
Corporate income tax *(Note 29)*	7,710,401,307	7,222,351,450
Personal income tax	4,667,996,116	51,515,833,609
Total	**12,426,038,917**	**59,807,375,047**

18. TAXATION AND STATUTORY OBLIGATION (continued)

Details of taxation and statutory obligations

Currency: VND

No.	Items	31 December 2025		Payables in the period	Paid in the period	30 June 2026	
		Receivables	Payables			Receivables	Payables
I	**Tax**	**(345,035,284)**	**59,807,375,047**	**43,622,551,993**	**(91,398,962,517)**	**(740,109,678)**	**12,426,038,917**
1	Value added tax	-	1,069,189,988	435,465,670	(1,457,014,164)	-	47,641,494
2	Corporate income tax	-	7,222,351,450	18,999,171,589	(18,511,121,732)	-	7,710,401,307
3	Personal income tax	(345,035,284)	1,738,043,669	3,467,917,616	(5,138,993,334)	(740,109,678)	462,042,345
4	Personal income tax on behalf of investors	-	49,777,789,940	20,718,997,118	(66,290,833,287)	-	4,205,953,771
5	License tax	-	-	1,000,000	(1,000,000)	-	-
	Total	**(345,035,284)**	**59,807,375,047**	**43,622,551,993**	**(91,398,962,517)**	**(740,109,678)**	**12,426,038,917**

19. SHORT-TERM ACCRUED EXPENSES

Currency: VND

	30 June 2026	*31 December 2025*
Borrowing fees	10,696,560,824	5,143,895,864
Operating fees	3,108,074,069	1,259,087,139
Other fees	170,105,714	911,537,944
Total	**13,974,740,607**	**7,314,520,947**

20. OTHER SHORT-TERM PAYABLES

Currency: VND

	30 June 2026	*31 December 2025*
Other internal payables	38,534,600	76,469,100
Other payables	523,147,623	486,060,623
Total	**561,682,223**	**562,529,723**

21. OWNERS' EQUITY

21.1 Undistributed profit

Currency: VND

	30 June 2026	*31 December 2025*
Realized profit	295,590,413,930	237,968,098,562
Unrealized profit	4,269,553,604	5,631,129,312
Total	**299,859,967,534**	**243,599,227,874**

21. OWNERS' EQUITY (continued)

21.2 Changes in owners' equity

Currency: VND

	Share capital	*Share premium*	*Treasury shares*	*Difference from revaluation of assets at fair value*	*Other reserves under owners' equity*	*Undistributed profit*	*Total*
31 December 2025	**2,283,118,230,000**	**4,315,527,032**	**(626,863)**	**1,642,998,429**	**35,208,664,749**	**243,599,227,874**	**2,567,884,021,221**
Profit after tax	-	-	-	-	-	73,783,489,660	73,783,489,660
Revaluation of financial assets	-	-	-	9,085,774,913	-	-	9,085,774,913
Appropriation to bonus and welfare reserve	-	-	-	-	-	(17,522,750,000)	(17,522,750,000)
30 June 2026	**2,283,118,230,000**	**4,315,527,032**	**(626,863)**	**10,728,773,342**	**35,208,664,749**	**299,859,967,534**	**2,633,230,535,794**

21.3 Shares

Unit: Shares

	30 June 2026	*31 December 2025*
Authorized shares	**228,311,823**	**228,311,823**
Issued shares	**228,311,823**	**228,311,823**
Shares issued and fully paid	228,311,823	228,311,823
- *Ordinary shares*	*228,311,823*	*228,311,823*
Treasury shares	**47**	**47**
Treasury shares owned by the Company	47	47
- *Ordinary shares*	*47*	*47*
Outstanding shares	**228,311,776**	**228,311,776**
- *Ordinary shares*	*228,311,776*	*228,311,776*

22. DISCLOSURE ON OFF-BALANCE SHEET ITEMS

22.1 Valuable papers held in custody

Currency: VND

	30 June 2026	*31 December 2025*
Stocks	582,565,870,122	582,565,870,122
Others	95,708	95,708
Total	**582,565,965,830**	**582,565,965,830**

22.2 Bad debts written off

Currency: VND

	30 June 2026	*31 December 2025*
Receivables from listed securities repurchase agreements	5,651,855,534	5,651,855,534
Receivables from margin lending contracts	24,312,584,726	23,306,739,440
Receivables from unlisted securities repurchase agreements	330,675,856,912	326,459,760,497
Custody service receivables	1,454,663,749	1,454,909,414
Total	**362,094,960,921**	**356,873,264,885**

22.3 Financial assets listed/registered for trading at VSDC of the Company

Currency: VND

	30 June 2026	*31 December 2025*
Unrestricted financial assets	445,383,330,000	204,071,970,000
Total	**445,383,330,000**	**204,071,970,000**

22.4 Financial assets not deposited at VSDC of the Company

Currency: VND

	30 June 2026	*31 December 2025*
Stocks	729,462,100,000	725,346,320,000
Total	**729,462,100,000**	**725,346,320,000**

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

22.5 Financial assets listed/registered for trading at VSDC of investors

Currency: VND

	30 June 2026	*31 December 2025*
Unrestricted financial assets	8,742,156,913,900	8,393,706,090,000
Restricted financial assets	39,571,930,000	29,871,600,000
Mortgage financial assets	1,775,282,070,000	1,622,902,690,000
Blocked financial assets	53,930,500,000	500,000
Financial assets awaiting settlement	27,037,530,000	68,927,770,000
Total	**10,637,978,943,900**	**10,115,408,650,000**

22.6 Non-traded financial assets deposited at VSDC of investors

Currency: VND

	30 June 2026	*31 December 2025*
Unrestricted and non-traded financial assets deposited at VSDC	84,588,200,000	30,499,160,000
Restricted and non-traded financial assets deposited at VSDC	2,843,000,000	2,195,000,000
Blocked and non-traded financial assets deposited at VSDC	10,800,000	-
Total	**87,442,000,000**	**32,694,160,000**

22.7 Awaiting financial assets of investors

Currency: VND

	30 June 2026	*31 December 2025*
Stocks	75,189,740,000	83,686,660,000
Total	**75,189,740,000**	**83,686,660,000**

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

22.8 Investors' deposits

Currency: VND

	30 June 2026	*31 December 2025*
Investors' deposits for securities trading activities managed by the Company	524,394,325,599	931,543,275,003
- *Domestic investors' deposits for securities trading activities managed by the Company*	*522,730,197,106*	*930,621,949,043*
- *Foreign investors' deposits for securities trading activities managed by the Company*	*1,664,128,493*	*921,325,960*
Deposits for customers' securities trading settlements	1,725,331	25,857,277
Total	**524,396,050,930**	**931,569,132,280**

22.9 Deposits of securities issuers

Currency: VND

	30 June 2026	*31 December 2025*
Deposits for bond principals, interest and dividend payments of securities issuers	11,343,601,643	67,207,507,686
Total	**11,343,601,643**	**67,207,507,686**

22.10 Payables to investors

Currency: VND

	30 June 2026	*31 December 2025*
Payables to investors - investors' deposits for securities trading activities managed by the Company	524,394,325,599	931,543,275,003
- *Domestic investors*	*523,922,167,050*	*930,621,949,043*
- *Foreign investors*	*472,158,549*	*921,325,960*
Total	**524,394,325,599**	**931,543,275,003**

22.11 Dividends, bond principals and interest payables

Currency: VND

	30 June 2026	*31 December 2025*
Dividends, bond principals and interest payables	11,343,601,643	67,207,507,686
Total	**11,343,601,643**	**67,207,507,686**

23. GAIN/(LOSS) FROM FINANCIAL ASSETS

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

No.	Financial assets	Quantity Unit	Average cost VND/Unit	Proceeds VND	Weighted average cost at the end of transaction date VND	Gain from disposal in the current period VND	Gain from disposal in the previous period VND
I	**GAIN**						
1	Listed stocks	2,947,286	34,824	102,636,205,000	(83,714,744,642)	18,921,460,358	15,670,890,122
2	Listed bonds			5,996,400,190,000	(5,996,262,440,000)	137,750,000	-
3	Unlisted stocks	-	-	-	-	-	-
4	Money market instruments			2,031,902,027,271	(2,025,069,196,903)	6,832,830,368	2,528,159,288
	Total	**2,947,286**		**8,130,938,422,271**	**(8,105,046,381,545)**	**25,892,040,726**	**18,199,049,410**

No.	Financial assets	Quantity Unit	Average cost VND/Unit	Proceeds VND	Weighted average cost at the end of transaction date VND	Loss from disposal in the current period VND	Loss from disposal in the previous period VND
II	**LOSS**						
1	Listed stocks	1,000,000	24,207	24,207,280,000	(28,418,920,000)	(4,211,640,000)	(48,034,525,470)
2	Listed bonds			-	-	-	-
3	Unlisted stocks	-	-	-	-	-	(391,787,800)
4	Money market instruments			-	-	-	-
	Total	**1,000,000**		**24,207,280,000**	**(28,418,920,000)**	**(4,211,640,000)**	**(48,426,313,270)**

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

23.2 Gain/(Loss) from revaluation of financial assets

Currency: VND

No.	*Financial assets*	*Cost*	*Fair value*	*Revaluation difference as at 30 June 2026*	*Revaluation difference as at 31 December 2025*	*Net gain/(loss) recorded during the period*
I	**FVTPL**	**408,826,339,660**	**413,095,893,264**	**4,269,553,604**	**5,631,129,312**	**(1,361,575,708)**
1	Listed shares	-	-	-	-	-
2	Unlisted shares	9,474,516,654	13,744,070,258	4,269,553,604	5,631,129,312	(1,361,575,708)
3	Listed bonds	296,872,000,000	296,872,000,000	-	-	-
4	Money market instruments	102,479,823,006	102,479,823,006	-	-	-
II	**AFS**	**124,712,033,322**	**138,123,000,000**	**13,410,966,678**	**4,325,191,765**	**9,085,774,913**
1	Listed bonds	-	-	-	-	-
2	Listed shares	99,712,033,322	113,123,000,000	13,410,966,678	4,325,191,765	9,085,774,913
3	Unlisted shares	25,000,000,000	25,000,000,000	-	-	-
	Total	**533,538,372,982**	**551,218,893,264**	**17,680,520,282**	**9,956,321,077**	**7,724,199,205**

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

23.3 Dividend, interest income from financial assets, loans and receivables

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
From financial assets at FVTPL	-	1,596,955,000
From HTM investments	67,186,191,512	11,661,448,414
From loans and receivables	132,274,337,571	85,873,982,011
From AFS financial assets	1,760,000,000	3,005,690,335
Total	**201,220,529,083**	**102,138,075,760**

24. REVENUE FROM OTHER OPERATING ACTIVITIES

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Revenue from rendering services	1,032,801,292	27,807,337
Total	**1,032,801,292**	**27,807,337**

25. EXPENSES FOR OPERATING ACTIVITIES

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Expenses for securities brokerage activities	17,871,801,209	15,054,352,264
Expenses for financial advisory activities	359,999,999	295,909,091
Expenses for securities custodian activities	1,677,112,097	1,598,159,086
Expenses for services management	28,971,498,265	3,084,949,350
Total	**48,880,411,570**	**20,033,369,791**

Total expenses for operating activities by type

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Expenses for securities brokerage activities	17,871,801,209	15,054,352,264
Depository fee payables to VSDC	1,677,112,097	1,598,159,086
Salary expenses and other employees' benefits	18,498,292,926	8,205,215,324
Expenses for financial advisory activities	359,999,999	295,909,091
Expenses for social insurance, health insurance, unemployment insurance and union fee	826,674,325	777,136,231
Expense for office equipment	87,788,000	42,351,860
Expense for tools and supplies	134,459,800	179,385,000
Depreciation and amortization expenses	6,973,382,812	5,154,561,319
Expenses for external services	1,611,719,029	1,499,513,797
Reversal of provision	(288,697,080)	(13,864,133,276)
Other expenses	1,127,878,453	1,090,919,095
Total	**48,880,411,570**	**20,033,369,791**

26. FINANCE INCOME

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Interest income on unfixed deposits	958,513,781	1,300,149,861
- *Interest income from demand deposits*	*958,513,781*	*1,300,149,861*
Total	**958,513,781**	**1,300,149,861**

27. FINANCE EXPENSES

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Interest expenses from short-term borrowings	78,892,160,848	11,054,282,737
Other finance expenses	1,150,619,422	-
Total	**80,042,780,270**	**11,054,282,737**

28. GENERAL AND ADMINISTRATIVE EXPENSES

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Salary expenses and other employees' benefits	31,882,402,417	12,680,793,909
Expense for office equipment	380,187,919	455,319,803
Expenses tools and supplies	1,594,343,723	1,301,790,977
Depreciation and amortization expenses	4,248,836,155	3,910,335,055
External services expenses	6,847,089,328	9,994,608,178
Taxes, fees and charges	42,329,867	128,938,410
Other expenses	9,341,862,991	10,611,186,403
Total	**54,337,052,400**	**39,082,972,735**

29. CORPORATE INCOME TAX (continued)

29.1 Current corporate income tax

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

Current income tax assets and liabilities are measured at the amount expected to be recovered from or paid to the tax authorities, based on taxable profit for the year and using tax rates enacted at the reporting date. Taxable profit differs from accounting profit reported in the statement of profit or loss as it excludes items of income and expense that are taxable or deductible in other periods and items that are never taxable or deductible. The applicable corporate income tax rate is 20% of taxable profit in accordance with Decree No. 320/2025/ND-CP, effective from 15 December 2025.

The estimated current corporate income tax is represented in the table below:

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Profit before tax	**92,782,661,249**	**53,795,466,273**
Adjustments in accounting profit	**2,213,196,694**	**(6,147,622,038)**
Increases:	5,645,443,489	30,822,301,223
- *Depreciation on vehicles exceeding VND 1.6 billion*	*93,539,999*	*10,393,333*
- *Loss from revaluation of financial assets at FVTPL*	*4,793,795,428*	*30,732,879,464*
- *Non-deductible BOD and Supervisory Board remuneration*	*216,000,000*	-
- *Non-deductible expenses*	*542,108,062*	*79,028,426*
Decreases:	(3,432,246,795)	(36,969,923,261)
- *Income from tax exempted activities - Dividends*	-	*(1,596,955,000)*
- *Provision for investor account overdrafts*	*(27,075)*	*(5,910,175)*
- *Gain from revaluation of financial assets at FVTPL*	*(3,432,219,720)*	*(35,367,058,086)*
Estimated current taxable income	**94,995,857,943**	**47,647,844,235**
Corporate income tax rate	20%	20%
Estimated current CIT payables for the period	**18,999,171,589**	**9,529,568,847**
CIT payables at the beginning of the period	7,222,351,450	9,988,022,606
Under-provision in prior year	-	27,528,240
CIT paid during the period	(18,511,121,732)	(18,091,816,589)
CIT payables at the end of the period	**7,710,401,307**	**1,453,303,104**

29. CORPORATE INCOME TAX (continued)

29.2 Deferred corporate income tax

Movement of deferred corporate income tax during the period is as follows:

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Deferred income tax liabilities		
Opening balance	410,749,607	1,201,035,440
Deferred CIT arising from gain from revaluation of financial assets at AFS	2,271,443,729	(434,037,560)
Ending balance	**2,682,193,336**	**766,997,880**

30. ACCUMULATED OTHER COMPREHENSIVE INCOME

Currency: VND

	31 December 2025	*Movement during the period*	*Changes in owners' equity recorded in income statement*	*30 June 2026*
Gain/(Loss) from revaluation of AFS financial assets	1,642,998,429	29,647,598,671	(20,561,823,758)	10,728,773,342

31. EARNINGS PER SHARE

The Company used the following information in the calculation of basic and diluted earnings per share.

Currency: VND

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Net profit after tax attributable to ordinary shareholders (VND)	73,783,489,660	44,238,369,186
Deduction for appropriation to the bonus and welfare reserve (*)	(17,522,750,000)	(7,254,591,667)
Net profit after tax attributable to ordinary shareholders for basic earnings per share	56,260,739,660	36,983,777,519
Net profit after tax attributable to ordinary shareholders, adjusted for dilutive effects	**56,260,739,660**	**36,983,777,519**

(*) Earnings used in the calculation of earnings per share for the six-month period ended 30 June 2026 have been adjusted for appropriations to the Bonus Fund, Welfare Fund and Management Incentive Fund as approved under Resolution No. 511/NQ-HĐQT dated 15 May 2026 and the Resolution of the 2026 Annual General Meeting of Shareholders dated 29 April 2026.

31. EARNINGS PER SHARE (continued)

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Weighted average number of ordinary shares (excluding treasury shares) for basic earnings per share	228,311,776	228,311,776
Effect of dilution due to:	-	-
Share options	-	-
Convertible preference shares	-	-
Convertible bonds	-	-
Weighted average number of ordinary shares (excluding treasury shares) adjusted for the effect of dilution	**228,311,776**	**228,311,776**

Currency: VND/share

	For the six-month period ended 30 June 2026	*For the six-month period ended 30 June 2025*
Basic earnings per share	246	162
Diluted earnings per share	246	162

There have been no other transactions involving ordinary shares or potential ordinary shares between the reporting date and the date of completion of these financial statements.

32. OTHER INFORMATION

32.1 Transactions with related parties

List of related parties with significant transactions and the nature of the Company's relationship with such related parties are as follows:

Related parties	*Relationship*
Vietnam Bank for Agriculture and Rural Development ("Agribank")	Parent Bank
Agribank Insurance Joint Stock Corporation (ABIC)	Subsidiary of Parent Bank
Board of Directors, Supervisory Board and Board of Management	Significant influence

32. OTHER INFORMATION (continued)

32.1 *Transactions with related parties* (continued)

Significant balances and transactions with related parties as at 30 June 2026 and for the six-month period then ended are as follows:

Currency: VND

Related parties	*Transactions*	*Receivables/(Payables)*				*Revenue/ (Expenses)*	*Transaction value*
		31 December 2025	*Increase*	*Decrease*	*30 June 2026*		
Vietnam Bank for Agriculture and Rural Development ("Agribank")	Capital contribution	1,710,634,100,000	-	-	1,710,634,100,000	-	-
	Demand deposits	20,350,795,350	13,028,340,259,163	(13,029,855,487,502)	18,835,567,011	-	-
	Term deposits	125,000,000,000	640,000,000,000	(660,000,000,000)	105,000,000,000	-	
	Accrued interest on term deposits	250,513,725	1,105,513,812	(1,235,000,127)	121,027,410	-	-
	Interest income from demand deposits	-	-	-	-	78,534,802	
	Interest income from term deposits	-	-	-	-	2,191,561,632	-
	Bank charges	-	-	-	-	(116,766,063)	-
	Advisory service revenue	-	-	-	-	45,454,545	-
	Bondholder management revenue	-	-	-	-	5,443,445,881	-
	Custody revenue	-	-	-	-	1,885,104,632	-
	Customer development expenses	-	-	-	-	(5,899,540,085)	-
	Investment in Agribank bonds	5,148,635,000	-	-	5,148,635,000	-	-
	Accrued interest on Agribank bonds	80,255,624	9,935,888		90,191,512	999,838	-
	Interest income from Agribank bonds	-	-	-	-	172,648,710	-
Agribank Insurance Joint Stock Corporation (ABIC)	Insurance expenses	-	-	-	-	(486,000,000)	-
	Financial advisory revenue	-	-	-	-	100,000,000	-
Members of BOD, Management and Board of Supervision	Remuneration and salary expenses	-	-	-	-	(4,459,802,909)	-

32. OTHER INFORMATION (continued)

32.1 *Transactions with related parties* (continued)

Remuneration and salary of Board of Directors, Board of Supervision and Management

Currency: VND

	Title	*For the six-month period ended 30 June 2026*	*For the six-month period ended 30 June 2025*
Remuneration of Board of Directors			
- *Mr. Phan Van Tuan (Elected on 22 April 2024)*	*Chairman*	*819,375,643*	*618,279,091*
- *Mr. Nguyen Duc Thuan (Elected on 22 April 2024)*	*Member*	*654,885,390*	*396,776,106*
- *Ms. Nguyen Thi Hong Hanh (Elected on 22 April 2024)*	*Member*	*72,000,000*	*72,000,000*
- *Mr. Doan Ngoc Hoan (Elected on 22 April 2024)*	*Member*	*72,000,000*	*72,000,000*
- *Mr. Le Son Tung (Dismissed on 29 April 2026)*	*Member*	*660,315,570*	*591,389,733*
Remuneration of Management			
- *Mr. Nguyen Hoang Tung* - *(Elected on 1 April 2026, in charge of the Management from 23 April 2026*	*Deputy Chief Executive Officer in charge of the Management*	*304,442,375*	-
- *Mr. Bui Duc Thang* - *(Elected on 22 April 2024)*	*Deputy Chief Executive Officer*	*648,568,557*	*489,075,911*
- *Ms. Nguyen Ngoc Lan* - *(Elected on 22 April 2024)*	*Deputy Chief Executive Officer*	*662,301,889*	*491,034,372*
Remuneration and salary of Board of Supervision			
- *Ms. Le Huong Giang* - *(Elected on 22 April 2024)*	*Head of the Supervisory Board*	*493,913,485*	*373,941,491*
- *Ms. Nguyen Thi Hong Duong* - *(Elected on 22 April 2024)*	*Member*	*36,000,000*	*36,000,000*
- *Mr. Do Duc Tu* - *(Elected on 22 April 2024)*	*Member*	*36,000,000*	*36,000,000*

32. OTHER INFORMATION (continued)

32.2 *Segment information*

Segment information by business

Currency: VND

	Proprietary trading	*Brokerage and client services*	*Financial advisory*	*Other segments*	*Total*
For the six-month period ended 30 June 2026					
1. Net revenue from securities trading activities	98,270,451,958	182,790,827,575	2,341,363,633	2,033,658,656	285,436,301,822
2. Direct expenses	(89,436,172,599)	(19,548,913,306)	(359,999,999)	288,697,080	(109,056,388,824)
3. Depreciation and amortization expenses	(32,443,970,510)	(60,348,356,003)	(773,000,746)	(671,412,008)	(83,597,251,749)
Operating profit before tax	**(23,609,691,151)**	**102,893,558,266**	**1,208,362,888**	**1,650,943,728**	**92,782,661,249**
As at 30 June 2026					
1. Segment assets	526,218,893,264	3,047,423,368,205	(491,070,575)	2,171,067,563	3,575,322,258,457
2. Unallocated assets	341,688,927,074	1,978,778,858,669	(318,866,122)	1,409,736,054	2,321,558,655,675
Total assets	**867,907,820,338**	**5,026,202,226,874**	**(809,936,697)**	**3,580,803,617**	**5,896,880,914,132**
1. Segment liabilities	1,144,559,581	5,225,627,287	-	-	6,370,186,868
2. Unallocated liabilities	1,121,421,467,860	2,085,932,791,456	26,718,666,596	23,207,265,558	3,257,280,191,470
Total liabilities	**1,122,566,027,441**	**2,091,158,418,743**	**26,718,666,596**	**23,207,265,558**	**3,263,650,378,338**

32. OTHER INFORMATION (continued)

32.2 *Segment information* (continued)

Segment information by business (continued)

Currency: VND

	Proprietary trading	*Brokerage and client services*	*Financial advisory*	*Other segments*	*Total*
For the six-month period ended 30 June 2025					
1. Net revenue from securities trading activities	69,830,201,245	130,418,027,397	1,450,681,819	1,449,478,587	203,148,389,048
2. Direct expenses	(90,230,085,471)	(16,652,511,350)	(295,909,091)	13,864,133,276	(93,314,372,636)
3. Depreciation and amortization expenses	(19,262,684,051)	(35,975,855,883)	(400,171,058)	(399,839,147)	(56,038,550,139)
Operating profit before tax	**(39,662,568,277)**	**77,789,660,164**	**754,601,670**	**14,913,772,716**	**53,795,466,273**
As at 30 June 2025					
1. Segment assets	135,124,413,668	1,754,145,350,171	(499,500,000)	2,542,876,401	1,891,313,140,240
2. Unallocated assets	76,085,625,610	987,721,187,872	(281,257,613)	1,431,838,530	1,064,957,394,399
Total assets	**211,210,039,278**	**2,741,866,538,043**	**(780,757,613)**	**3,974,714,931**	**2,956,270,534,639**
1. Segment liabilities	-	109,738,257	-	-	109,738,257
2. Unallocated liabilities	166,541,985,983	311,041,310,255	3,459,812,901	3,456,943,246	484,500,052,385
Total liabilities	**(166,541,985,983)**	**(311,151,048,512)**	**(3,459,812,901)**	**(3,456,943,246)**	**(484,609,790,642)**

32. OTHER INFORMATION (continued)

32.3 Commitments relating to margin lending service

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

32.4 Operating lease commitments

The Company leases office under operating lease arrangements. As at 30 June 2026 and 31 December 2025, the committed future rental payments under the operating lease agreements are estimated as follows:

	30 June 2026	*31 December 2025*
1 year or less	824,646,897	782,108,100
From 1 – 5 years	-	-
More than 5 years	-	-
Total	**824,646,897**	**782,108,100**

32.5 Purposes and policies of financial risk management

The Company's financial liabilities comprise mostly liabilities and borrowings, payables to suppliers and other payables. The main purpose of these financial liabilities is to finance the Company's operations. The Company has loans, trade and other receivables, cash and short-term deposits that arise directly from its operations. The Company does not hold or issue derivative financial instruments.

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

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

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

32. OTHER INFORMATION (continued)

32.5 *Purposes and policies of financial risk management* (continued)

Market risk

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

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company's exposure to market risk due to changes in interest rate relates primarily to cash and short-term deposits of the Company. Financial liabilities have fixed interest rate.

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

No analysis on interest sensitivity is performed since the Company's exposure to risk of changes in interest rate is insignificant.

Foreign exchange risk

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

The Company manages foreign exchange risk by hedging against transactions that are expected to take place in the future.

Stock price risk

Listed and unlisted securities which are held by the Company are affected by market risk arising from the uncertainty of future value of invested securities. The Company manages equity price risk by establishing investment limits. The Company's Investment Council considers and approves investments in securities.

The 10% increase (or decrease) in market index would possibly result in a corresponding increase (or decrease) in revenue from investment of the Company, depending on its magnitude and length as well as the Company's ownership position of securities which have significant influence on market index.

32. OTHER INFORMATION (continued)

32.5 Purposes and policies of financial risk management (continued)

Credit risk

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

Receivables

Customer credit risk is managed by the Company based on its established policies, procedures and control relating to customer credit risk management. Credit quality of customers is evaluated on the basis of Management's assessment.

Outstanding customer receivables are regularly monitored. Customer credit quality's impairment is analysed at each reporting date on an individual basis for major clients. The Company closely monitors outstanding receivables and operates a credit control unit to mitigate credit risk. Due to the fact that the Company's receivables relate to a large number of diversified customers, there is no significant concentration of credit risk.

Bank deposits

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

Margin lending and advancing payments for securities to customers

The Company manages its credit risks via the use of internal control policies, processes and procedures relevant to margin lending and advancing payments to customers. The Company only provides margin lending with securities eligible to perform margin trading under the Regulation on Margin Lending and is rated in accordance with the Company's principle of share quality assessment. The credit limits are measured based on value of collateral assets, customer's credit rating and other indicators.

The following loans are considered as overdue as at 30 June 2026 (excluding contracts that was extended or liquidated before the signing date of this report). Except for financial assets which are reserved for impairment as stated in *Note 8*, according to the Management's assessment, the remaining financial assets are neither overdue nor impaired as they are all liquid.

32. OTHER INFORMATION (continued)

32.5 *Purposes and policies of financial risk management* (continued)

Credit risk (continued)

Currency: VND

	Total	*Balance provisioned*	*Neither past due nor impaired*	*Past due but not impaired*			
				< 90 days	*91-180 days*	*181-360 days*	*>360 days*
Beginning balance	3,548,623,100,339	609,452,660,064	2,939,170,440,275	-	-	-	-
Ending balance	4,120,457,453,102	609,452,660,064	3,511,004,793,038	-	-	-	-

Liquidity risk

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

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

The Company assessed the concentration of risk with respect to its debt payments as low.

32. OTHER INFORMATION (continued)

32.5 *Purposes and policies of financial risk management* (continued)

Liquidity risk (continued)

The table below summarizes the maturity profile of the Company's assets and liabilities based on contractual undiscounted payments:

Currency: VND

30 June 2026	*Overdue*	*On demand*	*Up to 1 year*	*From 1 – 5 years*	*Over 5 years*	*Total*
ASSETS						
Cash and cash equivalents	**-**	**26,896,579,643**	**105,000,000,000**	**-**	**-**	**131,896,579,643**
Financial assets	**35,452,660,064**	**126,867,070,258**	**4,740,484,078,091**	**309,763,826,714**	**296,872,000,000**	**5,509,439,635,127**
Financial assets at FVTPL	-	13,744,070,258	102,479,823,006	-	296,872,000,000	413,095,893,264
AFS financial assets	25,000,000,000	113,123,000,000	-	-	-	138,123,000,000
HTM investments	-	-	1,660,456,397,700	-	-	1,660,456,397,700
Loans	10,452,660,064	-	2,977,547,857,385	-	-	2,988,000,517,449
Long-term investments	-	-	-	309,763,826,714	-	309,763,826,714
Other assets	**-**	**156,533,249**	**1,132,192,628,194**	**51,664,605,298**	**160,150,108,820**	**1,344,163,875,561**
Deposits, collaterals and pledges	-	113,000,000	-	-	-	113,000,000
Other receivables	-	-	1,131,953,705,410	-	-	1,131,953,705,410
Other assets	-	43,533,249	-	1,597,618,000	20,000,000,000	21,641,151,249
Fixed assets	-	-	238,922,784	50,066,987,298	140,150,108,820	190,456,018,902
Total assets	**35,452,660,064**	**153,920,183,150**	**5,977,676,706,285**	**361,428,432,012**	**457,022,108,820**	**6,985,500,090,331**
LIABILITIES						
Short-term borrowings	-	-	3,158,501,500,000	-	-	3,158,501,500,000
Payables for securities transaction activities	-	-	75,627,287	-	-	75,627,287
Accrued expenses	-	-	13,974,740,607	-	-	13,974,740,607
Statutory obligation	-	-	12,426,038,917	-	-	12,426,038,917
Other liabilities	-	-	67,604,651,363	-	-	67,604,651,363
Total liabilities	**-**	**-**	**3,252,582,558,174**	**-**	**-**	**3,252,582,558,174**
Net liquidity difference	**35,452,660,064**	**153,920,183,150**	**2,725,094,148,111**	**361,428,432,012**	**457,022,108,820**	**3,732,917,532,157**

33. EVENT AFTER THE REPORTING DATE

There is no matter or circumstance that has arisen since the reporting date that requires adjustment or disclosure in the financial statements of the Company.

Hanoi, Vietnam

28 July 2026

Preparer:	Approver:	
Ms. Tang Thi Trinh *Chief Accountant*	Ms. Nguyen Ngoc Lan *Deputy Chief Executive Officer*	Mr. Nguyen Hoang Tung *Deputy Chief Executive Officer in charge of the Management*