CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG *APG SECURITIES JOINT* *STOCK COMPANY* ---	CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM Độc lập - Tự do - Hạnh phúc *THE SOCIALIST REPUBLIC OF VIETNAM* *Independence - Freedom – Happiness* ---
Số/No.: 1360.26.APG	TP. Hồ Chí Minh, ngày 13 tháng 08 năm 2026 *Ho Chi Minh City, August 13, 2026*

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SỞ GIAO DỊCH CHỨNG KHOÁN

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

CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG
Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG
Date: 2026.08.13 18:26:26 +07'00'

Kính gửi:
- Ủy ban Chứng khoán Nhà nước;
- Sở Giao dịch Chứng khoán Việt Nam;
- Sở Giao dịch Chứng khoán Hà Nội;
- Sở Giao dịch Chứng khoán TP. Hồ Chí Minh.

To:
- *The State Securities Commission;*
- *Vietnam Exchange;*
- *Hanoi Stock Exchange;*
- *Hochiminh Stock Exchange.*

1. Tên tổ chức: **Công ty Cổ phần Chứng khoán APG**
   Name of organization: ***APG Securities Joint Stock Company***
   - Mã chứng khoán/ *Securities code*: APG
   - Địa chỉ trụ sở chính: Tòa nhà văn phòng OSC Việt Nam, số 161 Võ Văn Tần, Phường Xuân Hòa, Thành phố Hồ Chí Minh.
     Address *of head office: OSC Vietnam Office Building, No. 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City.*
   - Điện thoại/ *Tel:* 028 37696666
   - Người thực hiện công bố thông tin: Bùi Trọng Bẩy
     Person responsible for information disclosure: Bui Trong Bay
   - Loại thông tin công bố/ *Type of information disclosure:*

☐ 24 giờ	☐ 72 giờ	☐ bất thường	☐ theo yêu cầu	☒ định kỳ
24 hours	*72 hours*	*extraordinary*	*upon request*	*periodic*

2. Nội dung thông tin công bố/ *Contents of disclosure*:

- Báo cáo tài chính bán niên năm 2026 đã được soát xét.

  Reviewed Semi-Annual Financial Statements for 2026.
- *Báo cáo tỷ lệ an toàn tài chính bán niên 2026* đã được soát xét.

  Reviewed Semi-Annual Financial Safety Ratio Report for 2026.
- Công văn số 1356.26 Giải trình chênh lệch lợi nhuận sau thuế.

  Explanation Letter no 1356.26 for movement of profit after tax.
- Công văn số 1358.26 giải trình ý kiến ngoại trừ của kiểm toán trên Báo cáo tài chính bán niên năm 2026

  Official Letter No 1358.26 explaining the Auditor's Qualified Opinion on the 2026 Semi-Annual Financial Statements

3. Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 13/08/2026 tại đường dẫn https://www.apsi.vn/*This information was published on the Company's website on August 13, 2026, at the following link: https://www.apsi.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 certify that the information provided is true and correct; we bear the full responsible to the law.

Tài liệu đính kèm/*Attached documents:*
Tài liệu liên quan đến nội dung thông tin công bố
Documents related to the disclosed information.

Đại diện tổ chức
Organization representative
Người UQ CBTT
Person authorized to disclose information
(Ký, ghi rõ họ tên, chức vụ, đóng dấu)
(Signature, full name, position, and seal)

S.G.P: 18 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG
P. XUÂN HÒA - T.P HỒ CHÍ MINH

BÙI TRỌNG BẨY

CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG
Tòa nhà văn phòng OSC Việt Nam, 161 Võ Văn Tần, Phường Xuân Hòa, Tp. HCM

Số: 1356.26.APG

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM
Độc lập – Tự do – Hạnh phúc

TP. HCM, ngày 10 tháng 08 năm 2026

GIẢI TRÌNH CHÊNH LỆCH LỢI NHUẬN SAU THUẾ
EXPLANATION FOR MOVEMENT OF PROFIT AFTER TAX

Kính gửi / To: Ủy Ban Chứng Khoán Nhà Nước — The State Securities Commission of Vietnam
Sở Giao Dịch Chứng Khoán Việt Nam — Vietnam Stock Exchange
Sở Giao Dịch Chứng Khoán Hà Nội — Hanoi Stock Exchange
Sở Giao Dịch Chứng Khoán TP.HCM — Hochiminh Stock Exchange

APG giải trình về biến động lợi nhuận sau thuế 6 tháng đầu năm 2026 so với 6 tháng đầu năm 2025, như sau:

APG explains for the variance net profit after tax in Statement of comprehensive income for the six- month 2026, as follows:

Chỉ tiêu Item	6 THÁNG ĐẦU NĂM 2026 First six months of 2026	6 THÁNG ĐẦU NĂM 2025 First six months of 2025	Tăng / (giảm) Increase / (Decrease)	
	VND	VND	VND	%
TỔNG DOANH THU HOẠT ĐỘNG Total income	144,766,987,278	186,060,213,137	(41,293,225,859)	-22%
TỔNG CHI PHÍ HOẠT ĐỘNG Operating expenses	39,594,610,442	132,825,595,474	(93,230,985,032)	-70%
LÃI/ (LỖ) TỪ HOẠT ĐỘNG TÀI CHÍNH	(79,535,963,174)	(24,515,128,120)	(55,020,835,054)	-224%
CHI PHÍ QUẢN LÝ G&A expenses	26,195,080,489	18,795,370,250	7,399,710,239	39%
KẾT QUẢ HOẠT ĐỘNG KINH DOANH Operating profit / (loss)	**(558,666,827)**	**9,924,119,293**	**(10,482,786,120)**	**-106%**
LÃI/(LỖ) TỪ HOẠT ĐỘNG KHÁC Gain / (Loss) from other activities	3,442,823,162	(1,213,859,453)	4,656,682,615	384%
CHI PHÍ THUẾ TNDN hoãn lại Defered CIT expense	(436,873,661)	6,722,978,296	(7,159,851,957)	-106%
LỢI NHUẬN KẾ TOÁN SAU THUẾ TNDN Gain / (Loss) after tax	**3,321,029,996**	**1,987,281,544**	**1,333,748,452**	**67%**

Lý do chênh lệch / *Reasons*:

- Doanh thu hoạt động giảm do không còn ảnh hưởng bởi khoản mục đánh giá lại tài sản tài chính.
  Operating revenue decreased as it was no longer affected by the revaluation of financial assets.
- Chi phí hoạt động giảm đáng kể do không còn khoản lỗ phát sinh từ việc bán tài sản tài chính FVTPL.
  Operating expenses decreased significantly as there was no longer any loss arising from the sale of FVTPL financial assets.

- Chi phí quản lý tăng do đầu tư cơ sở vật chất.
  Administrative expenses increased due to investment in facilities.
- Lợi nhuận từ hoạt động tài chính giảm đáng kể do công ty tăng cường hoạt động đi vay để phục vụ cho hoạt động kinh doanh.
  Profit from financial activities decreased significantly as the Company increased borrowings to support its business operations.
- Lợi nhuận sau thuế 6 tháng đầu năm 2026 thay đổi ≥ 10% so với báo cáo cùng kỳ năm trước chủ yếu đến từ các khoản phạt vi phạm hợp đồng cùng với khoản giảm đáng kể từ chi phí thuế hoãn lại phải nộp.
  Profit after tax for the first six months of 2026 changed by 10% or more compared with the same period of the previous year, mainly due to contractual penalty income and a significant decrease in deferred tax expense payable.

Trân trọng / *Best regards,*

Tổng Giám đốc / *Chief Executive Officer*

CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG
P. XUÂN HÒA - T.P HỒ CHÍ MINH

TRẦN THIÊN HÀ

CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG

APG SECURITIES JOINT STOCK COMPANY

Số/*No*: 1358.26.APG

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

SOCIALIST REPUBLIC OF VIETNAM

Độc lập - Tự do - Hạnh phúc

Independence – Freedom – Happiness

Tp. HCM, ngày 10 tháng 08 năm 2026
Ho Chi Minh City, August 10, 2026

Kính gửi: - Ủy ban Chứng khoán Nhà nước;
- Sở Giao dịch Chứng khoán Việt Nam;
- Sở Giao dịch Chứng khoán Hà Nội;
- Sở Giao dịch Chứng khoán Hồ Chí Minh.

To: - The State Securities Commission of Vietnam;
- Vietnam Exchange;
- Hanoi Stock Exchange;
- Ho Chi Minh Stock Exchange.

Công ty Cổ phần Chứng khoán APG ("**APG**" hoặc "**Công ty**") xin được gửi lời chào trân trọng và xin cảm ơn sự hỗ trợ của Quý cơ quan trong thời gian vừa qua.

*APG Securities Joint Stock Company ("**APG**" or the "**Company**") would like to extend our respectful greetings and sincere thanks for the support of your esteemed authorities during the past period.*

APG xin được giải trình kết luận ngoại trừ trong Báo cáo tài chính giữa niên độ năm 2026 được soát xét bởi Công ty TNHH Kiểm toán AFC Việt Nam như sau:

APG hereby provides an explanation regarding the qualified conclusion in the 2026 interim financial statements reviewed by AFC Vietnam Auditing Co., Ltd. as follows:

1. **Kết luận kiểm toán ngoại trừ trên Báo cáo tài chính giữa niên độ đã được soát xét cho kỳ kế toán 06 tháng kết thúc vào ngày 30 tháng 06 năm 2026 của APG:**
Qualified audit conclusion on APG's reviewed interim financial statements for the six-month accounting period ended 30 June 2026:

Cơ sở đưa ra kết luận ngoại trừ:
Basis for Qualified conclusion:

"Như đã trình bày tại thuyết minh 5.9 – Bản thuyết minh báo cáo tài chính giữa niên độ, tại ngày 30 tháng 06 năm 2026, Công ty có số dư công nợ phải thu khác đối với các cá nhân với giá trị đầu kỳ và cuối kỳ là 319,58 tỷ đồng. Với những tài liệu Công ty cung cấp, chúng tôi không ước tính được giá trị trích lập dự phòng cần thiết đối

với các khoản công nợ phải thu cá nhân này. Theo đó, bất kỳ sự điều chỉnh nào (nếu có) cũng làm ảnh hưởng đến báo cáo tài chính cho kỳ kế toán 06 tháng kết thúc ngày 30 tháng 06 năm 2026 của Công ty.

"As presented in Note 5.9 to the accompanying interim financial statements, as at 30 June 2026, the Company had other receivables from individuals amounting to VND 319.580 billion. Based on the information and supporting documents provided by the Company, we were unable to determine the required provision for doubtful debts in respect of these other receivables from individuals. Accordingly, any adjustments that might have been found to be necessary may have affected the accompanying interim financial statements of the Company for the six-month accounting period ended 30 June 2026.

Như đã trình bày tại thuyết minh 5.4 – Bản thuyết minh báo cáo tài chính giữa niên độ, đến thời điểm phát hành báo cáo soát xét, Công ty chưa thu hồi được đầy đủ gốc và lãi trái phiếu mã GKMH2124001 phát hành bởi Công ty Cổ phần Khang Minh Group (nay là Công ty Cổ phần GKM Holdings) theo thời điểm đáo hạn ngày 20 tháng 09 năm 2024. Trái phiếu này đã được gia hạn đến ngày 20 tháng 09 năm 2026, tuy nhiên việc các tài liệu về gia hạn không nêu rõ tài sản đảm bảo và giá trị tài sản đảm bảo của lô trái phiếu nêu trên. Số dư gốc và lãi trái phiếu này tại ngày kết thúc năm tài chính tương ứng lần lượt là 44,150 tỷ đồng và 11,293 tỷ đồng (số đầu kỳ là 8,535 tỷ đồng). Với những tài liệu Công ty cung cấp, chúng tôi không ước tính được giá trị trích lập dự phòng cần thiết đối với các khoản công nợ phải thu này. Theo đó, bất kỳ sự điều chỉnh nào (nếu có) cũng làm ảnh hưởng đến báo cáo tài chính cho kỳ kế toán 06 tháng kết thúc ngày 30 tháng 06 năm 2026 của Công ty".

As presented in Note 5.4 to the accompanying interim financial statements, up to the date of this report, the Company has not fully recovered the principal and interest of bond code GKMH2124001 issued by Khang Minh Group Joint Stock Company (currently GKM Holdings Joint Stock Company) upon its maturity date of 20 September 2024. Although the bond has been extended to 20 September 2026; the extension documents do not clearly specify the collateral and the value of the collateral securing the above-mentioned bond. As at 30 June 2026, the outstanding principal and accrued interest of this bond amounted to VND 44.150 billion (the opening balance was VND 44.150 billion) and VND 11.293 billion (the opening balance was VND 8.535 billion), respectively. Based on the information and supporting documents provided by the Company, we were unable to determine the required provision for doubtful debts in respect of these receivables. Accordingly, any adjustments that might have been found to be necessary may have affected the accompanying financial statements of the Company for the six-month accounting period ended 30 June 2026."

Kết luận ngoại trừ:

Qualified Conclusion:

"Căn cứ trên kết quả soát xét của chúng tôi, ngoại trừ vấn đề được mô tả tại đoạn "Cơ sở đưa ra kết luận ngoại trừ", Chúng tôi không thấy có vấn đề gì khiến chúng tôi cho rằng báo cáo tài chính giữa niên độ đã không phản ánh trung thực và hợp lý, trên các khía cạnh trọng yếu, tình hình tài chính của Công ty tại ngày 30 tháng 06 năm 2026, cũng như kết quả hoạt động giữa niên độ, tình hình lưu chuyển tiền tệ giữa niên độ và tình hình biến động vốn chủ sở hữu giữa niên độ của Công ty cho kỳ kế toán 06 tháng kết thúc cùng ngày, phù hợp với chuẩn mực kế toán, chế độ kế toán doanh nghiệp Việt Nam và các quy định pháp lý có liên quan đến việc lập và trình bày báo cáo tài chính giữa niên độ".

"Based on our review, except for the possible effects of the matter described in the "Basis for Qualified Conclusion" paragraph, 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 of, in all material respects, the financial position of the Company as at 30 June 2026, and of its results of operations, cash flows and changes in owners' equity for the six-month period then ended, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of interim financial statements."

2. Giải trình của APG

APG's explanation

Đối với khoản phải thu cá nhân:

Regarding individual receivables:

Khoản phải thu cá nhân nêu trên phát sinh từ các giao dịch trong các năm trước. Công ty đã và đang làm việc với các bên liên quan để thu hồi công nợ và đánh giá rằng khoản phải thu vẫn có khả năng thu hồi dựa trên cam kết thanh toán của đối tượng liên quan. Tuy nhiên, tại thời điểm lập Báo cáo tài chính giữa niên độ cho kỳ kế toán 06 tháng kết thúc vào ngày 30 tháng 06 năm 2026 , Công ty chưa thu thập đầy đủ các bằng chứng soát xét phù hợp theo quy định chuẩn mực kế toán để ghi nhận trích lập dự phòng. Do đó, kiểm toán viên đã đưa ra kết luận ngoại trừ đối với khoản mục này.

The individual receivables mentioned above arose from transactions in previous years. The Company has been working with the relevant parties to recover the receivables and assesses that such receivables remain recoverable based on the payment commitments of the related parties. However, at the time of preparing the interim financial statements for the six-month accounting period ended 30 June

2026, the Company had not fully collected appropriate review evidence in accordance with accounting standards to recognize provision. Therefore, the auditor issued a qualified conclusion on this item.

Ban điều hành đang phối hợp với các bên liên quan để xử lý vấn và rà soát, đánh giá khả năng thu hồi công nợ của từng khách hàng, nhằm hoàn thành thu hồi trước ngày 31/12/2026.

The Management Board is coordinating with the relevant parties to address this matter and review and assess the recoverability of receivables from each customer, with the aim of completing the recovery before 31 December 2026.

Đối với khoản đầu tư trái phiếu:

Regarding the bond investment:

Công ty đang nắm giữ khoản đầu tư trái phiếu do Công ty Cổ phần GKM Holdings phát hành. Trong năm 2025, Công ty và bên phát hành đã thống nhất gia hạn thời gian đáo hạn trái phiếu. Tuy nhiên, tại thời điểm gia hạn Bên phát hành chưa công bố đầy đủ thông tin liên quan đến tài sản bảo đảm và Công ty chưa có đầy đủ cơ sở để đánh giá chính xác mức độ rủi ro tín dụng và giá trị hợp lý của khoản đầu tư do đó kiểm toán viên đã đưa ra kết luận ngoại trừ liên quan đến khoản mục này.

The Company is holding a bond investment issued by GKM Holdings Joint Stock Company. In 2025, the Company and the issuer agreed to extend the bond maturity date. However, at the time of the extension, the issuer had not fully disclosed information relating to the collateral assets, and the Company did not have sufficient basis to accurately assess the credit risk level and fair value of the investment. Therefore, the auditor issued a qualified conclusion in relation to this item.

Bên GKM đã có Công văn đề nghị bổ sung tài sản đảm bảo và chuyển đổi khoản trái phiếu thành chứng chỉ quỹ, APG đã ghi nhận ý kiến và đang đánh giá lại tài sản mới này có đủ giá trị kinh tế pháp lý để chuyển đổi không. Ban Điều hành đang thực hiện đôn đốc yêu cầu bên GKM thanh toán gốc và lãi khi đáo hạn vào ngày 20/09/2026 sắp tới.

GKM has issued an official letter proposing to supplement collateral assets and convert the bond into fund certificates. APG has acknowledged the proposal and is currently reassessing whether the new asset has sufficient legal and economic value for conversion. The Management Board is following up with and urging GKM to pay the principal and interest upon the upcoming maturity date on 20 September 2026.

Công ty đã và đang triển khai các biện pháp sau:

The Company has been implementing the following measures:

- Đối với khoản phải thu cá nhân:
  Regarding individual receivables:
  - Hoàn thiện hồ sơ pháp lý, xác nhận công nợ với các bên liên quan;
    Complete legal documentation and debt confirmations with the relevant parties;
  - Rà soát và đánh giá lại khả năng thu hồi công nợ;
    Review and reassess the recoverability of the receivables;
  - Thực hiện trích lập dự phòng theo quy định trong kỳ kế toán cuối năm tài chính (nếu cần);
    Recognize provision in accordance with regulations in the accounting period at the end of the financial year, if necessary;
  - Xây dựng và tăng cường chính sách quản trị tín dụng nội bộ.
    Develop and strengthen the internal credit management policy.
- Đối với khoản đầu tư trái phiếu:
  Regarding the bond investment:
  - Làm việc với bên phát hành để yêu cầu cung cấp đầy đủ hồ sơ tài sản bảo đảm và cập nhật phương án thanh toán gốc, lãi vào ngày sắp đến hạn 20/09/2026;
    Work with the issuer to request full documentation on the collateral assets and to update the payment plan for the principal and interest on the upcoming due date of 20 September 2026;
  - Đánh giá lại khoản đầu tư và thực hiện trích lập dự phòng theo quy định (nếu cần).
    Reassess the investment and recognize provision in accordance with regulations, if necessary.

Công ty cam kết:

The Company undertakes to:

- Chủ động xử lý dứt điểm các vấn đề dẫn đến kết luận ngoại trừ trong thời gian sớm nhất;
  Proactively resolve, as soon as possible, the matters that led to the qualified conclusion;
- Minh bạch hóa thông tin và tuân thủ đầy đủ quy định về công bố thông tin đối với công ty đại chúng.
  Ensure transparency of information and fully comply with disclosure regulations applicable to public companies.

Công ty kính báo và rất mong nhận được sự hướng dẫn thêm từ Quý cơ quan.
The Company respectfully reports the above and looks forward to receiving further guidance from your esteemed authorities.

Trân trọng cảm ơn./.
Sincerely thank you./.

TỔNG GIÁM ĐỐC
GENERAL DIRECTOR

CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG
P. XUÂN HÒA - T.P HỒ CHÍ MINH

TRẦN THIÊN HÀ

Nơi nhận:
Recipients:
- Như trên/ *As above;*
- Lưu VT/ *For filing.*

APG SECURITIES JOINT STOCK COMPANY

Reviewed Interim Financial Statements

For the six - month period

ended 30 June 2026

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APG SECURITIES JOINT STOCK COMPANY
OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

REPORT OF THE EXECUTIVE MANAGEMENT

The Executive Management of APG Securities Joint Stock Company (briefly called "the Company") has the pleasure of presenting this report together with the Company's Interim Financial Statements for the six-month period ended

1. General information

APG Securities Joint Stock Company (the "Company") is a joint stock company establish and operating under Enterprise Registration Certificate No. 010252951 issued by the Hanoi Department of Planning and Investment in November 2007. The 13th amended Enterprise Registration Certificate was issued by Ho Chi Minh City Department of Finance on 05 August 2025. The License for Establishment and Securities Business No. 63/UBCK-GP was granted by the State Securities Commission of Vietnam on 15 November 2007 and amended by the Chairman of the State Securities Commission on 22 May 2025.

Head Office: OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

The Company's shares are listed and traded on the Ho Chi Minh City Stock Exchange (HOSE) under the ticker symbol APG.

The Company's business activities are:
- Securities brokerage;
- Proprietary trading;
- Securities investment advisory;
- Securities depository services.
- Underwriting for securities issuance

2. Members of The Board of Directors, Audit Committee, and Executive Management

The members of the Board of Directors, the Audit Committee, and the Executive Management of the Company during the period ended 30 June 2026 and up to the date of this report include:

Board of Directors

Name	Position	Appointment/Dismissal
Mr. Le Dinh Chi Linh	Chairman	Appointed 19/06/2026
Mr. Nguyen Ho Hung	Chairman	Dismissed 19/06/2026
Mr. Ong Tee Chun	Vice Chairman	Appointed 19/06/2026
Mr. Huynh Minh Tuan	Vice Chairman	Dismissed 19/06/2026
Mr. Le Binh Phuong	Member	
Mr. Nguyen Tuan Anh	Member	Appointed 19/06/2026
Mr. Phan Tan Quoc Viet	Independent Member	Appointed 19/06/2026

Audit Committee

Name	Position	
Mr. Phan Tan Quoc Viet	Chairman	Appointed 19/06/2026
Mr. Le Dinh Chi Linh	Chairman	Dismissed 19/06/2026
Mr. Le Binh Phuong	Member	

The Executive Management and Chief Accountant

Name	Position	
Mr. Tran Thien Ha	Chief Executive Officer	
Mr. Tran Dinh Huan	Deputy Executive Officer	Appointed 01/04/2026
Mr. Nguyen Thanh Lam	Deputy Executive Officer	Appointed 23/04/2026
Ms. Nguyen Thi To Uyen	Chief Accountant	

REPORT OF THE EXECUTIVE MANAGEMENT

Legal representative

Name	Position	
Mr. Nguyen Ho Hung	Chairman	Until 19/06/2026
Mr. Tran Thien Ha	Chief Executive Officer	

3. The Company's financial position and operating results

The Company's operating results for the six-month period ended 30 June 2026 and its financial position as at that date are presented in the accompanying interim financial statements.

4. Events subsequent to the end of the reporting period

There have been no significant events occurring after the end of the reporting period which require adjustments or disclosures to be made in the Notes to the interim financial statements.

5. Auditors

AFC Vietnam Auditing Company Limited has been appointed to review the Company's interim financial statements for the six-month period ended 30 June 2026,

6. The Executive Management's statement of responsibility in respect of the interim financial statements

The Executive Management is responsible for preparing the interim financial statements which give a true and fair view of the Company's financial position, results of operations, cash flows and changes in owners' equity for the six-month period ended 30 June 2026. In preparing those interim financial statements, the Executive Officer is required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgments and estimates that are reasonable and prudent.
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.
- Design, implement and maintain the Company's internal control for prevention and detection of fraud and error to preparation and presentation of the financial statements.

The Executive Management is responsible for ensuring that the proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and to ensure that the accounting records comply with the applicable 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 Executive Management confirmed that the Company has complied with the above requirements in preparing and presenting the interim financial statements.

7. Approval of the Financial Statements

The Executive Management hereby approves the accompanying interim financial statements, which give a true and fair view of the financial position of the Company as at 30 June 2026, its results of operations, cash flows and changes in equity for the six-month period then ended in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and the relevant statutory requirements relating to the preparation and presentation of interim financial statements.

On behalf of the Executive Management,

CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG

TRAN THIEN HA
Chief Executive Officer
Ho Chi Minh City, 10 August 2026

No.: 218/2026/BCKT-SX-01665

REVIEWED INTERIM FINANCIAL STATEMENTS

To: **The Shareholders, Board of Directors, Audit Committee and Executive Management**
APG SECURITIES JOINT STOCK COMPANY

We have reviewed the accompanying interim financial statements of APG Securities Joint Stock Company (briefly called "the Company"), prepared on 10 August 2026, from page 14 to 45, which comprise the statement of financial position as at 30 June 2026, the income statement, the cash flows statement and the statement of changes in owner's equity for the period then ended 30 June 2026 and the interim notes to the financial statements.

The Executive Management' Responsibilities

The Board of General Directors is responsible for the preparation and presentation of these interim financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Accounting System and comply with relevant statutory requirements preparation and presentation of the interim financial statements and for such internal control as the Board of General Directors determine is necessary to enable the preparation and presentation of interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on these interim financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 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.

Basis for Qualified Conclusion

As presented in Note 5.9 to the accompanying interim financial statements, as at 30 June 2026, he Company had other receivables from individuals with the opening and closing balances amounting to VND 319.580 billion. Based on the information and supporting documents provided by the Company, we were unable to determine the required provision for doubtful debts in respect of these other receivables from individuals. Accordingly, any adjustments that might have been found to be necessary may have affected the accompanying interim financial statements of the Company for the six-month accounting period ended 30 June 2026.

As presented in Note 5.4 to the accompanying interim financial statements, up to the date of this report, the Company has not fully recovered the principal and interest of bond code GKMH2124001 issued by Khang Minh Group Joint Stock Company (currently GKM Holdings Joint Stock Company) upon its maturity date of 20 September 2024. Although the bond has been extended to 20 September 2026, the extension documents do not clearly specify the collateral and the value of the collateral securing the above-mentioned bond. As at 30 June 2026, the outstanding principal and accrued interest of this bond amounted to VND 44.150 billion (the opening balance was VND 44.150 billion) and VND 11.293 billion (the opening balance was VND 8.535 billion), respectively. Based on the information and supporting documents provided by the Company, we were unable to determine the required provision for doubtful debts in respect of these receivables. Accordingly, any adjustments that might have been found to be necessary may have affected the accompanying financial statements of the Company for the six-month accounting period ended 30 June 2026.

PKF AFC Vietnam Auditing Co., Ltd. is a member of PKF Global, the network of member firms of PKF International Limited, each of which is a separate and independent legal entity and does not accept any responsibility or liability for the actions or inactions of any individual member or correspondent firm(s).

INTERIM FINANCIAL STATEMENTS REPORT
(Cont.)

Qualified Conclusion

Based on our review, except for the possible effects of the matter described in the "Basis for Qualified Conclusion" paragraph, 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 of, in all material respects, the financial position of the Company as at 30 June 2026, and of its results of operations, cash flows and changes in owners' equity for the six-month period then ended, in accordance with the Vietnamese Accounting Standards, the Vietnamese Enterprise Accounting System and the relevant statutory requirements applicable to the preparation and presentation of interim financial statements.

Other Matter

The financial statements of the APG Securities Joint Stock Company for the fiscal year ended 31 December 2025 were audited by another Independent Auditor and Audit Firm. The auditor expressed a qualified opinion in respect of the matters described in the "Basis for Qualified Conclusion" section above on the financial statements issued on 30 March 2026.

M.S.D.N: 0300448995 - C.T.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN AFC VIỆT NAM
THÀNH PHỐ HỒ CHÍ MINH

DAU NGUYEN LY HANG
Deputy General Director
Audit Practicing Registration Certificate:
No. 1169-2026-009-1

Authorized representative
AFC VIETNAM AUDITING COMPANY LIMITED
Ho Chi Minh City, 10 August 2026

APG SECURITIES JOINT STOCK COMPANY
OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

	Code	Notes	Closing balance VND	Opening balance VND
ASSETS				
CURRENT ASSETS	**100**		**4,064,852,744,223**	**4,361,626,316,358**
Financial assets	**110**		**4,058,118,952,290**	**4,357,931,389,288**
Cash and cash equivalents	111	5.1	270,361,239,470	406,519,744,949
Cash	111.1		270,361,239,470	406,519,744,949
Financial assets at fair value through profit or loss (FVTPL)	112	5.3	585,059,457,200	229,362,283,300
Held-to-maturity (HTM) investments	113	5.4	1,352,150,000,000	2,044,150,000,000
Loans	114	5.6	727,769,409,478	790,968,420,939
Provision for impairment of financial assets and mortgage assets	116	5.3	(17,034,787)	(17,034,787)
Receivables	117	5.7	365,873,548,509	303,724,116,836
Receivables from disposal of financial assets	117.1		238,526,250,000	238,526,250,000
Receivables and accruals from dividend and interest income of financial assets	117.2		127,347,298,509	65,197,866,836
- Dividends and interest income due to be received	117.3		106,670,717,904	53,296,596,715
- Accruals for undue dividend and interest income	117.4		20,676,580,605	11,901,270,121
Advances to suppliers	118	5.8	422,450,892,920	257,316,140,000
Receivables from services provided by the Company	119		306,311,401	263,608,462
Other receivables	122	5.9	334,210,648,099	325,644,109,589
Provision for impairment of receivables	129		(45,520,000)	-
Other current assets	**130**		**6,733,791,933**	**3,694,927,070**
Advances	131		791,825,820	422,020,000
Short-term prepaid expenses	133	5.10	5,635,954,872	2,961,895,829
Short-term deposits, collaterals and pledges	134		-	5,000,000
Taxation and Statutory receivables	136	5.19	306,011,241	306,011,241
NON-CURRENT ASSETS	**200**		**1,085,500,608,468**	**1,325,009,407,593**
Long-term financial assets	**210**		**1,011,600,000,000**	**1,248,350,000,000**
Long-term investments	212		1,011,600,000,000	1,248,350,000,000
Held-to-maturity investments	212.1	5.4	770,000,000,000	808,000,000,000
Other long-term investments	212.4	5.12	241,600,000,000	440,350,000,000
Fixed assets	**220**		**38,653,014,906**	**43,416,496,112**
Tangible fixed assets	221	5.13	21,491,993,742	24,725,499,732
Cost	222		35,649,444,319	35,649,444,319
Accumulated depreciation	223a		(14,157,450,577)	(10,923,944,587)
Intangible fixed assets	227	5.14	17,161,021,164	18,690,996,380
Cost	228		29,392,565,230	29,075,165,230
Accumulated amortization	229a		(12,231,544,066)	(10,384,168,850)
Construction in progress	**240**		**11,942,778,050**	7,592,277,425
Other long-term assets	**250**		**23,304,815,512**	25,650,634,056
Long-term deposits, collaterals, and pledges	251		1,931,700,000	1,919,200,000
Long-term prepaid expenses	252	5.11	11,475,966,225	14,343,706,144
Deferred income tax assets	253		1,780,905,140	1,344,031,479
Payment for Settlement Assistance Fund	254	5.15	8,116,244,147	8,043,696,433
TOTAL ASSETS	**270**		**5,150,353,352,691**	**5,686,635,723,951**

APG SECURITIES JOINT STOCK COMPANY
OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

	Code	Notes	Closing balance VND	Opening balance VND
RESOURCES				
LIABILITIES	**300**		**2,765,139,522,922**	3,304,297,924,178
Current liabilities	**310**		**2,465,139,522,922**	3,004,275,924,178
Short-term borrowings and financial leases	311		2,437,174,500,000	2,968,530,250,000
Short-term borrowings	312	5.16	2,437,174,500,000	2,968,530,250,000
Payables for securities trading activities	318	5.17	130,168,388	108,837,346
Short-term trade payables to suppliers	320	5.18	1,372,623,944	7,546,193,367
Short-term advances from customers	321		2,589,787,150	3,000,291,537
Taxes and payables to the State	322	5.19	828,593,332	545,868,070
Payables to employees	323		2,522,319,280	3,913,670,344
Employee benefits payables	324		298,729,500	104,877,500
Short-term accrued expense	325	5.20	19,773,801,328	20,521,936,014
Other short-term payables	329		4,000,000	4,000,000
Bonus and welfare funds	331		445,000,000	-
Long-term liabilities	**340**		**300,000,000,000**	**300,022,000,000**
Long-term issued bonds	346	5.21	300,000,000,000	300,022,000,000
OWNERS' EQUITY	**400**		**2,385,213,829,769**	**2,382,337,799,773**
OWNERS' EQUITY	**410**	5.22	**2,385,213,829,769**	**2,382,337,799,773**
Owners' equity	411		2,306,100,289,200	2,306,100,289,200
Share capital	411.1		2,236,219,420,000	2,236,219,420,000
- Ordinary shares	411.1a		2,236,219,420,000	2,236,219,420,000
Share premium	411.2		69,880,869,200	69,880,869,200
Charter capital supplementary reserve	414		306,000,000	306,000,000
Financial and operational risk reserve	415		-	445,000,000
Retained earnings	417		78,807,540,569	75,486,510,573
Realized profit	417.1		85,931,161,129	116,377,499,359
Unrealized profit	417.2		(7,123,620,560)	(40,890,988,786)
TOTAL LIABILITIES AND OWNERS' EQUITY	440		5,150,353,352,691	5,686,635,723,951

APG SECURITIES JOINT STOCK COMPANY
OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

	Code	Notes	Closing balance VND	Opening balance VND
OFF-STATEMENT OF FINANCIAL POSITION ITEMS				
ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS				
Outstanding shares (number of shares)	006	5.22.3	223,621,942	223,621,942
Financial assets listed/registered for trading at Vietnam Securities	008	5.23	830,190,000,000	868,190,000,000
The Company's financial assets not deposited with VSDC and not traded	012	5.24	44,575,000,000	44,575,000,000
ASSETS AND LIABILITIES MANAGED UNDER AGREEMENT WITH INVESTORS				
Financial assets listed/registered for trading at VSDC of investors	021	5.25	1,300,401,980,000	1,303,255,790,000
Unrestricted financial assets	021.1		1,251,455,050,000	1,194,688,540,000
Restricted financial assets	021.2		-	60,000,000,000
Mortgaged financial assets	021.3		31,110,000,000	31,110,000,000
Blocked financial assets	021.4		15,141,800,000	15,141,800,000
Financial assets awaiting settlement	021.5		2,695,130,000	2,315,450,000
Non-traded financial assets deposited at VSDC of investors	022		230,100,000	175,040,000
Unrestricted and non-trade financial assets deposited at VSDC	022.1		230,100,000	175,040,000
Awaiting financial assets of investors	023		5,901,200,000	440,450,000
Awaiting financial assets entitling the investor to rights	025		279,900,000	-
Investors' deposits	027	5.26	15,409,646,198	3,087,137,506
Payables for investors - investors' deposits for securities trading activities managed by the Company	031	5.27	15,409,646,198	3,087,137,506
Payables to domestic investors - investors' deposits for securities trading activities managed by the Company	031.1		15,409,080,339	3,086,522,698
Payables to foreign investors - investors' deposits for securities trading activities managed by the Company	031.2		565,859	614,808

NGUYEN THI HOA MI	**NGUYEN THI TO UYEN**	**TRAN THIEN HA**
Prepared by	**Chief Accountant**	**Chief Executive Officer**
		Ho Chi Minh City, 10 August 2026

APG SECURITIES JOINT STOCK COMPANY
OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

INTERIM INCOME STATEMENT

For the six-month period ended 30 June 2026

ITEMS	Code	Notes	Current period VND	Previous period VND
OPERATING REVENUE				
Gain from financial assets at fair value through profit or loss (FVTPL)	01		25,983,452,580	128,781,140,065
Gain from disposal of financial assets at FVTPL	01.1	6.1	4,956,083,162	833,376,503
Gain from revaluation of financial assets at FVTPL	01.2	6.2	19,801,850,000	127,947,763,562
Dividend and interest income from financial assets at FVTPL	01.3	6.3	1,225,519,418	-
Gain from held-to-maturity (HTM) investments	02	6.3	70,013,412,601	17,403,235,148
Gain from loans and receivables	03	6.3	44,205,323,907	28,999,297,546
Revenue from brokerage services	06	6.4	3,738,697,093	1,936,532,475
Revenue from securities underwriting and issuance agency services	07	6.4	40,000,000	7,862,500,000
Revenue from securities custodian services	09	6.4	211,962,188	552,875,153
Revenue from financial advisory services	10	6.4	574,090,909	342,727,271
Revenue from other operating activities	11	6.4	48,000	181,905,479
Total operating revenue	**20**		**144,766,987,278**	**186,060,213,137**
OPERATING EXPENSES				
Loss from financial assets at fair value through profit or loss (FVTPL)	21		29,528,475,865	124,394,802,065
Loss from disposal of financial assets at FVTPL	21.1	6.1	860,125,865	124,387,102,065
Loss from revaluation of financial assets at FVTPL	21.2	6.2	28,668,350,000	-
Transaction costs of acquisition of financial assets at FVTPL	21.3		-	7,700,000
Expenses for proprietary trading activities	26		614,266,962	1,672,723,512
Expenses for brokerage services	27	6.5	6,973,817,544	5,445,794,475
Expenses for securities custodian services	30	6.5	1,121,001,738	1,312,275,422
Expenses for financial advisory services	31	6.5	1,291,373,233	-
Other service expenses	32	6.5	65,675,100	-
Total operating expenses	**40**		**39,594,610,442**	**132,825,595,474**
FINANCIAL INCOME		6.6		
Realized and unrealized gain from changes in foreign exchange rates	41		7,032,000,000	-
Dividend, interest income from demand deposits	42		547,261,243	133,129,102
Gain from disposal of subsidiaries, associates and joint ventures	43		16,250,000,000	-
Total financial income	**50**		**23,829,261,243**	**133,129,102**
FINANCIAL EXPENSES		6.7		
Realized and unrealized loss from changes in foreign exchange rates	51		12,364,338,558	-
Interest expenses	52		90,792,840,405	24,648,257,222
Other financial expense	55		208,045,454	-
Total financial expenses	**60**		**103,365,224,417**	**24,648,257,222**
GENERAL AND ADMINISTRATIVE EXPENSES	**62**	6.8	**26,195,080,489**	**18,795,370,250**
OPERATING PROFIT	**70**		**(558,666,827)**	**9,924,119,293**
OTHER INCOME AND EXPENSES				
Other income	71		3,538,823,163	874,056,883
Other expenses	72		96,000,001	2,087,916,336
Total other profit	**80**		**3,442,823,162**	**(1,213,859,453)**

APG SECURITIES JOINT STOCK COMPANY
OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

INTERIM INCOME STATEMENT

For the six-month period ended 30 June 2026

ITEMS	Code	Notes	Current period VND	Previous period VND
PROFIT BEFORE TAX	**90**		**2,884,156,335**	**8,710,259,840**
Realized profit	91		12,343,622,358	(119,237,503,722)
Unrealized profit	92		(9,459,466,023)	127,947,763,562
CORPORATE INCOME TAX EXPENSE	**100**	5.18	**(436,873,661)**	**6,722,978,296**
Current corporate income tax expense	100.1		-	-
Deferred corporate income tax (income)/expense	100.2		(436,873,661)	6,722,978,296
NET PROFIT AFTER TAX	**200**		**3,321,029,996**	**1,987,281,544**
NET INCOME APPROPRIATED TO ORDINARY SHAREHOLDERS	**500**			
Earnings per share (VND/share)	501	6.9	14.85	8.89
Diluted earnings per share (VND/share)	502		14.85	8.89

NGUYEN THI HOA MI	**NGUYEN THI TO UYEN**	**TRAN THIEN HA**
Prepared by	**Chief Accountant**	**Chief Executive Officer**
		Ho Chi Minh City, 10 August 2026

APG SECURITIES JOINT STOCK COMPANY
OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

INTERIM CASH FLOW STATEMENT (indirect method)

For the six-month period ended 30 June 2026

ITEMS	Code	Notes	Current period VND	Previous period VND
CASH FLOW FROM OPERATING ACTIVITIES			-	-
Profit before tax	**01**		**2,884,156,335**	**8,710,259,840**
Adjustments for:	**02**		**71,475,650,354**	**27,119,246,722**
Depreciation and amortisation expense	03		5,080,881,206	2,604,118,602
Provisions	04		45,520,000	-
Unreaslized foreign exchange gain/loss	05		592,966,023	-
Interest expenses	06		90,792,840,405	24,648,257,222
Gain/loss from investing activities	07		(16,250,000,000)	(133,129,102)
Accrued interest income	08		(8,786,557,280)	-
Increase in non-monetary expenses	10		**28,668,350,000**	-
Loss from revaluation of financial assets at FVTPL	11		28,668,350,000	-
Decrease in non-monetary income	18		**(19,801,850,000)**	**(127,947,763,562)**
Gain from revaluation of financial assets at FVTPL	19		(19,801,850,000)	(127,947,763,562)
Operating income before changes in working capital	**30**		**83,226,306,689**	**(92,118,257,000)**
Increase/(Decrease) in financial assets at FVTPL	31		(364,563,673,900)	344,436,854,362
Increase/(Decrease) in held-to-maturity investments	32		730,000,000,000	(1,098,931,766,700)
Increase/(Decrease) in loans	33		63,199,011,461	(498,185,596,202)
(Increase)/Decrease in receivables from disposal of financial assets	35		-	339,929,181,229
Increase/(Decrease) in receivables, accruals from dividend and interest of financial assets	36		(53,362,874,393)	39,705,221,496
Increase/(Decrease) in receivables from services provided by the Company	37		(42,702,939)	17,425,108
Increase/(Decrease) in other receivables	39		(8,999,042,897)	(302,747,983,500)
Increase/(Decrease) in other assets	40		(449,853,534)	(2,100,732,874)
Increase/(Decrease) in accrued expenses (excluding interest expenses)	41		69,744,833	(12,996,138,082)
Increase/(Decrease) in prepaid expenses	42		193,680,876	(5,912,431,651)
(-) Corporate income tax paid	43		-	(2,382,684,207)
(-) Interest expenses paid	44		(91,633,935,947)	(4,186,949,292)
Increase/(Decrease) in trade payables	45		(171,286,991,301)	(243,233,375,038)
Increase/(Decrease) in employee benefits	46		193,852,000	6,020,000
Increase/(Decrease) in statutory obligations (excluding corporate income tax payable)	47		282,725,262	823,550,756
Increase/(Decrease) in employee payables	48		(1,391,351,064)	2,190,817,626
Increase/(Decrease) in other payables	50		-	4,402,200
Net cash flow from operating activities	**60**		**185,434,895,146**	**(1,535,682,441,769)**

INTERIM CASH FLOW STATEMENT (indirect method)

For the six-month period ended 30 June 2026

ITEMS	Code	Notes	Current period VND	Previous period VND
CASH FLOW FROM INVESTING ACTIVITIES				
Purchase and construction of fixed assets and other long-term asset	61		(4,667,900,625)	(35,395,802,570)
Proceeds from disposal of investment in other entities	64		215,000,000,000	-
Net cash flow from investing activities	**70**		**210,332,099,375**	**(35,395,802,570)**
CASH FLOW FROM FINANCIAL ACTIVITIES				
Drawdown of borrowings	73	7.1	7,503,604,750,000	3,071,178,500,000
Other borrowings	73.2		7,503,604,750,000	3,071,178,500,000
Repayments of borrowings	74	7.2	(8,035,530,250,000)	(1,484,653,750,000)
Repayments of other borrowings	74.3		(8,035,530,250,000)	(1,484,653,750,000)
Net cash flow from financial activities	**80**		**(531,925,500,000)**	**1,586,524,750,000**
Net increase/decrease in cash during the period	**90**		**(136,158,505,479)**	**15,446,505,661**
Cash and cash equivalents at the beginning of the period	**101**		**406,519,744,949**	**17,554,429,520**
Cash	101.1		406,519,744,949	17,554,429,520
Cash equivalents	102.2		-	-
Cash and cash equivalents at the end of the period	**103**	**5.1**	**270,361,239,470**	**33,000,935,181**
Cash	103.1		270,361,239,470	33,000,935,181
Cash equivalents	103.2		-	-

APG SECURITIES JOINT STOCK COMPANY
OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

INTERIM CASH FLOW STATEMENT (indirect method)

For the six-month period ended 30 June 2026

CASH FLOWS FORM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

ITEMS	Code	Notes	Current period VND	Previous period VND
Cash flow from brokerage and trust activities of customers				
Cash receipts from disposal of brokerage securities of customers	01		1,719,977,681,780	796,463,738,681
Cash payments for acquisition of brokerage securities of customers	02		(794,850,051,910)	(1,044,760,045,350)
Cash receipts for settlement of securities transactions of customers	07		583,757,424,418	195,278,782,950
Cash payments for securities transactions of customers	08		(1,496,398,091,163)	-
Cash payments for customers' custodian fees	11		(164,454,433)	(1,833,766,665)
Net increase/(decrease) cash during the period	20		**12,322,508,692**	**(54,851,290,384)**
Cash and cash equivalents of customers at the beginning of the period	30		**3,087,137,506**	**71,045,213,616**
Cash at bank at the beginning of the period	31		3,087,137,506	71,045,213,616
Investors' deposits managed by the Company for securities trading activities	32		3,087,137,506	71,045,213,616
Cash and cash equivalents of customers at the end of the period	40		**15,409,646,198**	**16,193,923,232**
Cash at bank at the end of the period	41		15,409,646,198	16,193,923,232
Investors' deposits managed by the Company for securities trading activities	42	5.26	15,409,646,198	16,193,923,232

NGUYEN THI HOA MI	NGUYEN THI TO UYEN	TRAN THIEN HA
Prepared by	**Chief Accountant**	**Chief Executive Officer**
		Ho Chi Minh City, 10 August 2026

APG SECURITIES JOINT STOCK COMPANY
OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam

INTERIM STATEMENT OF CHANGES IN OWNERS' EQUITY

For the six-month period ended 30 June 2026

	Opening balance		Increase/Decrease				Closing balance	
	01/01/2025	01/01/2026	Previous period		Current period		30/06/2025	30/06/2026
			Increase	Decrease	Increase	Decrease		
	VND	VND	VND	VND	VND	VND	VND	VND
Changes in owners' equity								
Owners' equity	2,306,100,289,200	2,306,100,289,200	-	-	-	-	2,306,100,289,200	2,306,100,289,200
- Shares with voting rights	2,236,219,420,000	2,236,219,420,000	-	-	-	-	2,236,219,420,000	2,236,219,420,000
- Share premium	69,880,869,200	69,880,869,200	-	-	-	-	69,880,869,200	69,880,869,200
Charter capital supplementary reserve	306,000,000	306,000,000	-	-	-	-	306,000,000	306,000,000
Financial and operational risk reverse	445,000,000	445,000,000	-	-	-	445,000,000	445,000,000	-
Retained earnings	70,025,169,411	75,486,510,573	121,224,785,266	119,237,503,722	33,767,368,226	30,446,338,230	72,012,450,955	78,807,540,569
- Realised profit	202,591,858,888	116,377,499,359	-	119,237,503,722	-	30,446,338,230	83,354,355,166	85,931,161,129
- Unrealized profit/(loss)	(132,566,689,477)	(40,890,988,786)	121,224,785,266	-	33,767,368,226	-	(11,341,904,211)	(7,123,620,560)
	2,376,876,458,611	**2,382,337,799,773**	**121,224,785,266**	**119,237,503,722**	**33,767,368,226**	**30,891,338,230**	**2,378,863,740,155**	**2,385,213,829,769**

Nguyễn Thị Họa Mi

KẾ TOÁN TRƯỞNG
Nguyễn Thị Tố Uyên

CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG
S.G.P: 18 - C.T.C.P
P. XUÂN HÒA - T.P HỒ CHÍ MINH

TỔNG GIÁM ĐỐC
Trần Thiên Hà

These notes form an integral part of and should be read along with the accompanying financial statements.

1. GENERAL INFORMATION

1.1 Ownership

APG Securities Joint Stock Company (the "Company") is a joint stock company establish and operating under Enterprise Registration Certificate No. 010252951 issued by the Hanoi Department of Planning and Investment on November 2007. The 13th amended Enterprise Registation Certificate was issued by Ho Chi Minh City Department of Finance on 05 August 2025. The License for Establishment and Securities Business No. 63/UBCK-GP was granted by the State Securities Commission of Vietnam on 15 November 2007; by the Chairman of the State Securities Commission on 22 May 2025.

The Company's charter capital as at 30 June 2026 and 1 January 2026 amounted to VND 2,236,219,420,000 representing 223,621,942 ordinary shares with a par value of VND 10,000 per share.

The Company's shares are listed and traded on the Ho Chi Minh City Stock Exchange (HOSE) under the ticker symbol APG.

The Company's headquarter is located at OSC Vietnam Office Building, 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City, Vietnam.

1.2 Scope of operating activities

The Company operates in the securities sector.

1.3 Line of business

The Company's business activities are:
- Securities brokerage
- Proprietary trading
- Securities investment advisory
- Securities depository services
- Underwriting for securities issuance

1.4 Business cycle

The Company's normal business cycle does not exceed 12 months.

1.5 Statement of comparative presentation of information in the financial statements

The figures used to prepared the statements of financial position as at 30 June 2026 are comparable to the prior year's figures.

1.6 The number of the employees

As at 30 June 2026, the Company has 61 people (as at 31 December 2025: 68 people)

2. ACCOUNTING PERIOD AND ACCOUNTING CURRENCY

2.1 Fiscal year

The fiscal year of the Company is from January 01 to December 31 annually.

2.2 Accounting currency

The Company maintains its accounting records in Vietnamese Dong (VND), due to the collection and spending are made primarily by currency VND.

3. APPLICABLE ACCOUNTING STANDARDS AND REGIME

3.1 Applicable Accounting Standards and Regime

The financial statements have been prepared and presented in accordance with the Accounting Regime for Securities Companies issued under 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, and the Vietnamese Accounting Standards.

3.2 Comply with the Vietnamese Accounting Standards and Vietnamese Accounting Regime

The Executive Management confirms that it has complied with the requirements of the Vietnamese Accounting Standards, the Accounting Regime for Securities Companies prescribed under Circular No. 210/2014/TT-BTC dated 30 December 2014, as well as other Circulars issued by the Ministry of Finance providing guidance on the implementation of the Vietnamese Accounting Standards in the preparation and presentation of the financial statements.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 Basis of preparation the financial statements

The financial statements are prepared on the accrual basis (except for information relating to cash flows).

4.2 Principles for recognizing cash and cash equivalents

Cash of the Securities Company
Cash is a summary indicator that reflects the total amount of cash available to the company at the reporting date. This includes cash on hand, demand deposits at banks, and clearing and settlement deposits for securities transactions (held by the securities company - "SC"). These assets have high liquidity, are easily convertible into cash, and carry minimal risk of value fluctuation.

Investor deposits
Investor deposits refer to funds deposited by client to conduct securities transactions, which are managed by the securities company.

Investor deposits for securities transactions, deposits from issuing organizations, and clearing and settlement deposits for investor transactions are presented as off-balance -sheet items in the financial statements.

Deposits from Securities Issuance Sales
Deposits from the sale of underwritten securities reflect funds received from selling underwritten securities deposited at a designated commercial bank, where the securities company acts as the underwriter (either lead or co-underwriter). These deposits also include funds collected from securities selling agents. The deposit is settled upon the completion of the underwriting process with the issuing organization or the lead underwriter.

Deposits for Clearing and Settlement of Securities Transactions
Deposits for securities transaction clearing and settlement refer to funds set aside to facilitate the clearing and settlement process between the securities company and its clients. These funds are held until T+1.5 as required by the Vietnam Securities Depository and Clearing Corporation (VSDC) to ensure the settlement of securities purchases and sales based on net clearing results.

4.3 Financial assets recognized through profit or loss, loans and receivables

4.3.1 Principles for classifying financial assets and liabilities in the Company's Investment Portfolio

Classification principles for financial assets (FVTPL, HTM, Loans, AFS)

Financial Assets at Fair Value Through Profit or Loss (FVTPL) in the Company's Financial Asset Portfolio:

Financial assets classified as FVTPL in the Company's financial asset portfolio must meet one of the following conditions:

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

- It is purchased or originated primarily for resale/repurchase in the short term;
- There is evidence of trading the instrument to generate short-term profit; or
- It is a derivative financial instrument (except for derivatives designated as a financial guarantee contract or an effective hedging instrument).

b) Upon initial recognition, a financial asset is designated as FVTPL if it results in a more appropriate presentation for one of the following reasons:

- The classification as FVTPL eliminates or significantly reduces inconsistencies in recognizing or measuring financial assets based on different valuation bases.
- The financial asset is part of a group of financial assets managed together, and its performance is evaluated based on fair value, aligning with the company's risk management policy or investment strategy.

These financial assets typically include: stocks, bonds, money market instruments, and derivatives (for hedging purposes).

Financial assets are classified outside of FVTPL in the following cases: financial assets are loans or receivables if the purpose is determined to be held for a specified period in the future or until maturity; or financial assets are deposits classified under the cash and cash equivalents group.

When selling financial assets that are not classified as FVTPL (Fair Value Through Profit or Loss), securities firms must reclassify these assets from other related asset categories to FVTPL assets. The revaluation differences of these assets, currently tracked under the "Fair Value Differences," will be recognized in the corresponding revenue or expense account on the date of reclassification of the assets at the time of sale.

Non-derivative FVTPL financial assets that were not required to be classified as FVTPL at the time of initial recognition may be reclassified as loans and receivables in certain exceptional circumstances or as cash and cash equivalents if they meet the conditions for such classification. Gains and losses recognized from the revaluation of FVTPL financial assets prior to reclassification will not be reversed.

FVTPL financial instruments that mature must be reclassified as receivables, with provisions recorded as doubtful debts, if applicable.

Loans

Loans are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, except for:

- Those that the company intends to sell immediately or in the near future, classified as held-for-trading assets, or those that were classified as FVTPL upon initial recognition;
- Those classified as available-for-sale (AFS) financial assets at initial recognition; or
- Those where the holder can recover most of the original investment, not due to credit impairment, and are classified as AFS.

4.3.2 The valuation of investments at market value, fair value or cost

Financial assets at fair value through profit or loss (FVTPL) in the Company's financial asset portfolio

Financial assets classified as FVTPL are initially recognized at the actual purchase price (historical cost). Transaction costs related to the acquisition of FVTPL financial assets are immediately expensed in the income statement.

Subsequent to initial recognition, FVTPL financial assets are measured at market value. Any gains or losses from fair value changes are recognized in the income statement.

At the end of each accounting period, the Company must reassess the value of its FVTPL financial assets in its financial asset portfolio at market value or fair value (if market value is unavailable).

At the first revaluation, the fair value difference of FVTPL financial assets is recorded in Account 1212 "Revaluation Difference", representing the difference between the revalued fair value and the initial purchase price.

In the Statement of Financial Position, the "FVTPL Financial Assets" line item is reported net, calculated as: FVTPL Financial Assets = Debit balance of Account 1211 "Purchase Price" + Debit balance of Account 1212 "Positive Revaluation Difference" - Credit balance of Account 1212 "Negative Revaluation Difference".

In the Notes to the Financial Statements, FVTPL financial assets must be disclosed under three categories: Purchase Price, Revaluation Value, Net Value (Purchase Price +/- Revaluation Value).

Gains or losses from revaluation of FVTPL financial assets are recognized separately in the income statement under the following:

Revaluation losses are recorded under "Losses and transaction expenses on FVTPL financial assets, proprietary trading activities," specifically under "Revaluation loss on FVTPL financial assets.".

Revaluation gains are recorded under "Income," specifically under "Revaluation gain on FVTPL financial assets.".

These revaluation gains or losses represent the unrealized profit or loss for the accounting period.

Loans

Loans are initially recorded at cost (the disbursed loan amount). After initial recognition, loans are measured at amortized cost using the effective interest rate (EIR) method.

Amortized cost is determined as the initial loan balance minus repayments, plus/minus the cumulative amortization of any difference between the initial recognition amount and the maturity value, minus any impairment provisions.

Loans are assessed for impairment at the financial statement date. Provisions for loan losses are based on estimated losses, calculated as the difference between the market value of collateralized securities and the outstanding loan balance. Increases or decreases in loan loss provisions are recognized as expense adjustments in the income statement under the account "Provision expense for financial assets, bad debt write-offs, financial asset impairment losses, and borrowing costs related to loans".

4.3.3 Fair Value of Financial Assets

The market/fair value of financial assets is determined based on the following:

The market value of listed securities on the Hanoi Stock Exchange (HNX) and the Ho Chi Minh City Stock Exchange (HOSE) is the closing price on the most recent trading day before the valuation date.

For unlisted securities registered for trading on the Unlisted Public Company Market (UPCoM), the market value is the average reference price over the last 30 consecutive trading days before the financial statement date, as published by the stock exchange.

For delisted or suspended securities that have not been traded for six or more consecutive trading days, the actual market price is determined based on the book value from the most recent financial statement.

For unlisted and unregistered securities, the market value is the average transaction price quoted by at least three securities companies that have recently traded in these securities, but no more than one month prior to the valuation date. If no actual transactions have occurred within a month, no valuation is performed.

For unlisted securities with no available market price, the company cannot determine fair value. Securities with no available reference price from the above sources are valued based on the financial condition and book value of the issuing entity at the nearest valuation date.

Securities without market value determined under the above methods are not subject to provisioning.

4.4 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation.

The historical cost of tangible fixed assets includes all the expenses that the Company incurs to get fixed assets by the time the asset is put into a state ready for use, Costs incurred after initial recognition is only recorded as increase in cost of fixed assets if these costs are sure to increase economic benefits in the future by using these assets, The costs incurred are not satisfied conditions are recognized as an expense in the period.

When assets are sold or retired, their cost and accumulated depreciation are removed from the balance sheet and any gain or loss resulting from their disposal is included in the income statement. Depreciation of tangible fixed assets is calculated on a straight-line basis over the estimated useful life of these assets.

The depreciation periods for tangible fixed assets are as follows:

	Time of depreciation (Years)
Machinery and equipment	03 - 10
Office equipment	03 - 05

4.5 Intangible fixed assets

Intangible fixed assets determined at the initial costs less amortization.

The initial cost of an intangible fixed asset comprises its purchase price and any directly attributable costs of bringing the asset to its working condition and location for its intended use, Costs relating to intangible assets incurred after initial recognition are recognized to the income statement, except for costs which are related to the specific intangible assets and increase benefits economic from these assets.

When assets are sold or liquidated, their cost and accumulated amortisation are removed from the balance sheet and any gain or loss resulting from their disposal is included in the income statement.

4.5 Intangible fixed assets (continued)

The expenses of purchasing computer software, which is not a part associated with the relevant hardware, will be capitalised, The initial cost of computer software includes all the expenses paid until the date the software is put into use. Computer software is amortised using the straight-line method over a period of 3 to 8 years. Other intangible fixed assets are amortised over a period of 3 to 8 years.

4.6 Construction in progress

Construction in progress comprises costs directly attributable (including borrowing costs capitalised in accordance with the Company's accounting policies) to assets under construction, machinery and equipment under installation for production, leasing and administrative purposes, as well as costs relating to major repairs of fixed assets in progress. These assets are carried at cost and are not depreciated until the construction, installation or repair is completed and the assets are ready for their intended use.

4.7 Receivables

Receivables are recorded at historical cost, net of allowances for doubtful debts.

Receivables from the sale of financial assets

The total receivable amount from the sale of financial assets outside stock exchanges, including maturity values of financial assets or proceeds from their liquidation, is recorded under "Receivables from the Sale of Financial Assets" in the separate Statement of Financial Position.

Receivables from financial assets sold through stock exchanges are recorded in Account 321 Clearing and Settlement of Financial Asset Transactions and are not reflected in the Company's financial statements.

Dividend and interest receivables from financial assets

All dividend and interest receivables arising during the period from financial assets in the Company's portfolio are tracked under "Receivables and Accrued Dividends/Interest on Financial Assets" in the separate Statement of Financial Position.

Allowance for doubtful receivables

Receivables are assessed for impairment based on Aging analysis of overdue debts, or Expected losses, in cases where the receivable is not yet due but the debtor is experiencing financial distress, such as bankruptcy, dissolution, disappearance, escape, legal prosecution, sentencing, execution, or death. The provision for doubtful debts is recorded as an expense in "Administrative Expenses" in the income statement for the period.

4.8 Financial investments

Equity investments in other entities

Equity investments in other entities refer to investments made by the Company in the equity instruments of other entities where the Company does not have control, joint control, or significant influence over the investee.

These investments are initially recognized at historical cost, which includes the purchase price and directly attributable transaction costs. In cases where the investment is made using non-monetary assets, the initial recognition cost is determined based on the fair value of the non-monetary asset at the transaction date.

For long-term investments (not classified as trading securities) where the Company does not have significant influence over the investee, the impairment provision is determined as follows:

If the investment does not have a determinable fair value at the reporting date, the provision is based on the losses incurred by the investee. The basis for recognizing impairment provisions for investments in other entities is the financial statements of the investee company.

4.9 Prepaid expenses

Prepaid expenses is used to record expenses actually incurred but they are related to operation output of many accounting period and the transfer of these expenses to operating expenses of subsequent accounting periods, Prepaid expenses include:

Short-term prepaid expenses, which are amortised over a period not exceeding 12 months, comprise tools and equipment issued for use pending allocation, prepaid office rental, software licence fees, regularly allocated operating expenses and other prepaid expenses.

Long-term prepaid expenses, which are amortised over a period exceeding 12 months, comprise office renovation and repair costs, equipment-related costs, long-term software licence fees and prepaid service charges. These expenses are amortised to operating expenses using the straight-line method over the periods specified in the respective contracts.

4.10 Payables and accrued expenses

Accounts payable and accrued expenses are recognized for amounts to be paid in the future, which related to receive the goods and services, Accrued expenses are recorded based on reasonable estimates payment.

Borrowings and finance leases

Borrowings and finance lease obligations are recognized based on receipt vouchers, bank documents, promissory notes, and loan or finance lease agreements.

Issued bonds

The Company issues ordinary bonds for short-term borrowing purposes.
The carrying value of ordinary bonds is recorded on a net basis, calculated as the face value of the bonds minus (-) bond discounts plus (+) bond premiums.

The company tracks discounts and premiums for each type of bond issued and the allocates them systematically when determining borrowing costs, either expensed or capitalized, based on the following:

Bond discounts are gradually amortized as borrowing expenses over the bond's term; Bond premiums are gradually amortized to reduce borrowing expenses over the bond's term;

The straight-line method is applied for amortizing bond discounts and premiums; By the straight-line method: The discount or excess is distributed evenly throughout the term of the bond.

Classification Principles for Payables to Suppliers, Investors, and Other Payables

Liabilities include amounts payable to suppliers and other parties. These consist of: Payables to suppliers, Payables to investors for securities transaction deposits, Payables to issuing organizations, and Other payables. Liabilities are not recorded at an amount lower than the required payment obligation.

Classification principles for payables:
Payables to suppliers include trade-related payables arising from transactions for purchasing goods, services, or assets where the supplier is independent of the buyer.

Payables to investors for securities transaction deposits refer to investor deposits for securities trading that the Company manages through specialized accounts at commercial banks. These transactions include margin trading, repos, and advances on securities sales proceeds. Such payables are disclosed as off-balance-sheet items.

Other payables include non-trade payables unrelated to the purchase, sale, or supply of goods and services. Payables are tracked by individual counterparties and payment due dates.

4.11 Social insurance, health insurance, unemployment insurance and trade union fees

During the period, the Company accrued contributions to social insurance, health insurance, unemployment insurance and trade union fees based on salaries, salary-based allowances and other additional payments in accordance with prevailing regulations.

- Social insurance contributions are calculated at 17.5% of salaries and recognised as expenses by the Company, while 8% is deducted from employees' salaries.
- Health insurance contributions are calculated at 3% of salaries and recognised as expenses by the Company, while 1.5% is deducted from employees' salaries.
- Unemployment insurance contributions are calculated at 1% of salaries and recognised as expenses by the Company, while 1% is deducted from employees' salaries.
- Trade union fees are contributed by the Company at 2% of salaries.

4.12 Owner's equity

Capital is recorded according to the amount actually invested by the owner.

4.13 Profits distribution

Profit after corporate income tax is distributed to shareholders after the appropriation to funds in accordance with the Company's Charter and applicable laws and regulations, as approved by the General Meeting of Shareholders.

The distribution of profit to shareholders takes into consideration non-monetary items included in retained earnings that may affect cash flows and the Company's ability to pay dividends, such as gains arising from the revaluation of assets contributed as capital, gains arising from the revaluation of monetary items, financial instruments and other non-monetary items.

Dividends are recognised as a liability when they are approved by the General Meeting of Shareholders.

4.14 Revenue and income recognition

Revenue, income and accrual of dividends and interest from financial assets

The Company's revenue includes income from Securities trading, Brokerage services revenue, Securities depository service revenue, Securities investment advisory revenue, and Corporate financial advisory revenue.

Securities trade income

Recognized based on the difference between the selling price and the weighted average cost of securities.

Revenue from providing services (securities brokerage, securities depository, securities investment advisory, and auction agency services)

Service revenue is recognized at the time of transaction execution, when economic benefits are reliably measurable, and based on fair value, regardless of payment status.

Revenue must align with licensed business activities. Revenue from services rendered to clients is recognized as completed when the client has either made payment in cash, accepted payment, committed to payment, or when the amount is deducted from the proceeds of the client's securities sales.

Specifically, revenue from securities brokerage activities is recognized in the statement of income when the securities transactions are completed.

Revenue from other services

Revenue from service transactions is recognized when the outcome of the transaction can be reliably estimated. If the service transaction spans multiple periods, revenue is recognized based on the completed portion of the work as of the reporting date of the financial statements for that period. The outcome of a service transaction is considered reliably measurable when all four (4) of the following conditions are met:

- Revenue is reasonably certain
- It is probable that economic benefits from the service transaction will be received.
- The completed portion of the work can be reliably determined as of the reporting date.
- The costs incurred and the costs required to complete the service transaction can be reliably measured.

Interest income

Recognized on an accrual basis, calculated based on actual deposit balances and interest rates.

Dividends and distributed profits

Recognized when the Company obtains the right to receive dividends or profits. Stock dividends are tracked as additional shares but not recorded as revenue/or are recognised at their par value.

4.15 Recognition of losses and transaction costs on financial assets

Financial asset losses are recognized based on the lower of the selling price compared to the weighted average cost.
Transaction costs for financial asset purchases are recognized at the time of the transaction.

4.16 Costing method for proprietary securities trading

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

4.17 Financial operating expenses

Financial expenses are recorded in the income statement as total financial costs incurred during the period, including interest expenses and other financial costs.

4.18 Administrative expenses

Administrative expenses include: Salaries, wages, allowances, and employee benefits for management personnel. Social insurance, health insurance, trade union fees, and unemployment insurance for employees. Office materials, tools, and fixed asset depreciation for management purposes. 'Business license fees. Utilities (electricity, water, phone, internet, etc.). Miscellaneous administrative expenses (client hospitality, conferences, etc.).

4.19 Corporate income tax

Corporate income tax reflects the total amount of current and deferred tax liabilities.

Current income tax

Current income tax is the tax amount is calculated on taxable income, Taxable income is different from accounting profit due to the adjustments of temporary differences between accounting and tax, non-deductible expenses as well as adjusted income are not taxed and losses be transferred.

Deferred income tax

Deferred income tax is the corporate income tax will pay or will be refunded by the temporary differences between the carrying amounts of assets and liabilities for the purpose of preparing the financial statements and the basis to calculate income tax. Deferred income tax is recognized for all temporary differences tax. Deferred tax assets are only recognized when the certainty of future get the taxable profits to use those temporary deductible differences.

The carrying amount of deferred tax assets are reconsidered at closing of the financial year and will be reversed to make sure that there is enough taxable profit to allow the benefit assets to be used fully or partly. The deferred tax assets were not previously recognized is reconsidered at closing of the financial year and is recognized when it is sure to enough taxable profit to be able to use this deferred tax assets.

Deferred income tax (continued)

Deferred tax assets and deferred income tax payable is calculated at the estimated tax rates that is applied in the asset is realized or the liability is settled in accordance with the tax rates in effect at closing fiscal year. Deferred income tax is recognized in the income statement and record directly to equity when the tax relates to items directly to equity.

During the year, the Company applied a corporate income tax rate of 20%.

Tax settlement of the Company will be assessed by the Tax Department. Due to the application of laws and regulations on taxes for different incurred transactions which can be explained in many different ways, tax payable presented in the financial statements can be immediately changed according to the decision of the tax authorities.

4.20 Related parties

Parties are considered a related party of the Company in case that party is able to control the company or to cause material effects on the financial decisions as well as operations of the Company, Parties are also considered to be related if they are subject to common control or common significant influence.

In considering relationships with related parties, greater emphasis is placed on the substance of the relationship than on its legal form.

The following parties are known as the Company's related parties:

Company	Relationship
Pando I Investment Pte Ltd	Major shareholders
The members of the The Board of Directors, Audit Committee, and Executive Management and their related parties.	Key management member

5. ADDITIONAL INFORMATION TO ITEMS IN BALANCE SHEET

5.1 Cash and cash equivalents

	Closing balance VND	Opening balance VND
Cash on hand - VND	18,122,500	78,122,500
Cash in bank - VND	270,343,116,970	406,441,622,449
	270,361,239,470	**406,519,744,949**

5.2 Value and volume of trading during the period

	Current period	
	Volume of trading during	Value of trading during the period
	VND	VND
The Company		
Bonds	120,400,380	14,663,403,860,000
Investors		
Shares	83,811,032	2,521,559,713,930
Bonds	10,736	203,157,600
	204,222,148	**17,185,166,731,530**

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

	Closing balance		Opening balance	
	Cost	Fair value	Cost	Fair value
	VND	VND	VND	VND
Financial assets at FVTPL				
Listed shares	227,314,109,677	219,002,550,000	227,314,109,677	227,869,050,000
Unlisted shares (*)	425,000,000	425,000,000	425,000,000	425,000,000
Listed bonds	1,068,233,300	1,068,233,300	1,068,233,300	1,068,233,300
Valuable papers	364,563,673,900	364,563,673,900	-	-
	593,371,016,877	**585,059,457,200**	**228,807,342,977**	**229,362,283,300**

(*) The fair value of unlisted shares is presented before deducting the provision for impairment. The Company has made a provision for impairment of these shares and recognised it under the caption "Provision for impairment of financial assets and collateral assets". The fair value after provision is VND 407,965,213. The balance of the provision for impairment of these shares is as follows:

Provision for impairment of financial assets

	Closing balance	Opening balance
	VND	VND
Unlisted shares	17,034,787	17,034,787
	17,034,787	**17,034,787**

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

	Closing balance	Opening balance
	VND	VND
Short-term	***1,352,150,000,000***	***2,044,150,000,000***
Term deposits (1)	1,308,000,000,000	2,000,000,000,000
Bonds (2)	44,150,000,000	44,150,000,000
Long-term	***770,000,000,000***	***808,000,000,000***
Bonds (3)	770,000,000,000	808,000,000,000
	2,122,150,000,000	**2,852,150,000,000**

(1) Term deposits at credit institutions with maturities from 3 to 12 months and interest rates ranging from 5.12% to 7.6% per annum.

(2) Bond code GKMH2124001 issued by GKM Holdings Joint Stock Company, with the principal balance of the bond amounting to VND 44.15 billion. The bond maturity date was 20 September 2024 and was extended to 20 September 2026 according to the extraordinary information disclosure No. 2310/CBTT-GKM dated 23 October 2025 of GKM Holdings Joint Stock Company. Accordingly, the bond term, interest payment schedule and interest payment method were adjusted, effective from 20 September 2024. GKM Holdings Joint Stock Company did not disclose the collateral and the value of collateral of the bond at the time of extension.

(3) The value of assets pledged as collateral for borrowings as at 30 June 2026 was VND 770 billion.

5.5 Market value fluctuation table

	Closing balance				Opening balance			
	Purchase price/Cost	Revaluation difference		Revalued amount	Purchase price/Cost	Revaluation difference		Revalued amount
		Increase in revaluation	Decrease in revaluation			Increase in revaluation	Decrease in revaluation	
	VND	VND	VND	VND	VND	VND	VND	VND
FVTPL ASSETS	**593,371,016,877**	**-**	**8,328,594,464**	**585,042,422,413**	**228,807,342,977**	**554,940,323**	**17,034,787**	**229,345,248,513**
Listed shares	**227,314,109,677**	**-**	**8,311,559,677**	**219,002,550,000**	**227,314,109,677**	**554,940,323**	**-**	**227,869,050,000**
KOS	227,314,109,677	-	8,311,559,677	219,002,550,000	227,314,109,677	554,940,323	-	227,869,050,000
Unlisted shares	**425,000,000**	**-**	**17,034,787**	**407,965,213**	**425,000,000**	**-**	**17,034,787**	**407,965,213**
DVCK	320,000,000	-	3,536,159	316,463,841	320,000,000	-	3,536,159	316,463,841
BDSDK	105,000,000	-	13,498,628	91,501,372	105,000,000	-	13,498,628	91,501,372
Listed bonds	**1,068,233,300**	**-**	**-**	**1,068,233,300**	**1,068,233,300**	**-**	**-**	**1,068,233,300**
TPCP TD2434019	1,068,233,300	-	-	1,068,233,300	1,068,233,300	-	-	1,068,233,300
Certificate of deposit	**364,563,673,900**	**-**	**-**	**364,563,673,900**	**-**	**-**	**-**	**-**
ABBANK-CD2025-08	210,067,055,800	-	-	210,067,055,800	-	-	-	-
C.VPB.BFM.2026	154,496,618,100	-	-	154,496,618,100	-	-	-	-
HTM ASSETS	**2,122,150,000,000**	**-**	**-**	**2,122,150,000,000**	**2,852,150,000,000**	**-**	**-**	**2,852,150,000,000**
Listed bonds	**770,000,000,000**	**-**	**-**	**770,000,000,000**	**808,000,000,000**	**-**	**-**	**808,000,000,000**
BIDV bonds	770,000,000,000	-	-	770,000,000,000	770,000,000,000	-	-	770,000,000,000
TDG bonds	-	-	-	-	38,000,000,000	-	-	38,000,000,000
Unlisted bonds	**44,150,000,000**	**-**	**-**	**44,150,000,000**	**44,150,000,000**	**-**	**-**	**44,150,000,000**
Term deposits with maturities of less than 12 months	**1,308,000,000,000**	**-**	**-**	**1,308,000,000,000**	**2,000,000,000,000**	**-**	**-**	**2,000,000,000,000**
	2,715,521,016,877	**-**	**8,328,594,464**	**2,707,192,422,413**	**3,080,957,342,977**	**554,940,323**	**17,034,787**	**3,081,495,248,513**

5.6 Loans

	Closing balance		Opening balance	
	Cost	Fair value	Cost	Fair value
	VND	VND	VND	VND
Loans for margin trading activities	723,831,348,914	723,831,348,914	786,468,863,118	786,468,863,118
Loans for securities sale advance activities	3,938,060,564	3,938,060,564	4,499,557,821	4,499,557,821
	727,769,409,478	**727,769,409,478**	**790,968,420,939**	**790,968,420,939**

5.7 Receivables

	Closing balance	Opening balance
	VND	VND
Receivables from disposal of financial assets		
An Khang Import-Export Development and Investment JSC (*)	238,000,000,000	238,000,000,000
Others	526,250,000	526,250,000
Dividends and interest income due to be received		
Accrued interest income from deposits	54,760,613,422	24,560,480,000
Interest receivables from advances of securities sale proceeds to investors	2,588,917	8,874,521
Interest receivables from financial assets at FVTPL	51,907,515,565	28,727,242,194
Accruals for undue dividend and interest income		
Accrued interest income from deposits	1,214,272,622	-
Margin trading interest	19,462,307,983	11,901,270,121
	365,873,548,509	**303,724,116,836**

(**) The receivable relates to the principal amount payable under the contract and debt confirmation minutes dated 1 April 2026. Accordingly, this receivable will be settled no later than 29 July 2026. After this date, the Company will assess the recoverability of the receivable and recognise a provision for impairment (if any) in the 2026 annual financial statements.

5.8 Advances to suppliers

	Closing balance	Opening balance
	VND	VND
Short-term		
Bac Vuong Investment Company Limited	70,000,000,000	70,000,000,000
ATG Planet Joint Stock Company	94,000,000,000	94,000,000,000
HHB Investment and Trad Services Joint Stock Company	93,000,000,000	93,000,000,000
AHS Holding Joint Stock Company	165,000,000,000	-
Others	450,892,920	316,140,000
	422,450,892,920	**257,316,140,000**

5.9 Others receivables

		Closing balance VND	Opening balance VND
Tran Thanh Hang	(*)	2,890,000,000	2,890,000,000
Vu Quang Minh	(*)	33,460,000,000	33,460,000,000
Dinh Tuan Anh	(*)	22,000,000,000	22,000,000,000
Le Cam Van	(*)	5,000,000,000	5,000,000,000
Nguyen Thi Son	(*)	40,280,000,000	40,280,000,000
Le Van Duong	(*)	8,450,000,000	8,450,000,000
Tran Thi Ly	(*)	12,000,000,000	12,000,000,000
Nguyen Thi Van Anh	(*)	40,000,000,000	40,000,000,000
Nguyen Thi Hoa	(*)	30,500,000,000	30,500,000,000
Nguyen Anh Thong	(*)	15,000,000,000	15,000,000,000
Nguyen Huu Tuan	(*)	14,695,000,000	14,695,000,000
Nong Van Khanh	(*)	17,695,000,000	17,695,000,000
Nguyen Thi Mai	(*)	40,400,000,000	40,400,000,000
Pham Van Phuong	(*)	5,610,000,000	5,610,000,000
Dao Thi Hoa	(*)	11,600,000,000	11,600,000,000
Bui Lan Phuong	(*)	20,000,000,000	20,000,000,000
Nguyen Thi Dung		35,520,000	-
Pham Thi Bich Dung		10,000,000	-
Nguyen Hai Thinh		4,999,922,620	-
An Khang Import-Export Development and Investment JSC (**)		9,585,205,479	6,064,109,589
		334,210,648,099	**325,644,109,589**

(*) These receivables represent refundable deposits paid by APG Securities Joint Stock Company to individuals for the purchase of shares, amounting to VND 319,580,000,000. As at the date of these financial statements, the Company has not yet assessed the recoverability of these receivables.

(**) The receivable relates to interest receivable under the contract and the debt confirmation minutes dated 1 April 2026. Accordingly, this receivable will be settled no later than 29 July 2026. After this date, the Company will assess the recoverability of the receivable and recognise a provision for impairment (if any) in the 2026 annual financial statements.

5.10 Short-term prepaid expenses

	Closing balance VND	Opening balance VND
Office rental and repair expenses	370,967,742	749,124,274
Securities operation service expenses	282,181,084	-
Equipment and software expenses	4,224,246,235	1,464,961,799
Others	758,559,811	747,809,756
	5,635,954,872	**2,961,895,829**

5.11 Long-term prepaid expenses

	Closing balance VND	Opening balance VND
Office repair expenses	9,463,781,592	11,456,173,226
Equipment and software expenses	1,626,025,805	2,438,950,478
Others	386,158,828	448,582,440
	11,475,966,225	**14,343,706,144**

5.12 Other long-term investments

	Closing balance		Opening balance	
	Cost VND	Provision VND	Cost VND	Provision VND
APG ECO Hoa Binh Joint Stock Company	-	-	128,350,000,000	-
APG Investment Industrial Cluster Corporation	12,100,000,000	-	82,500,000,000	-
Agri-Vina Group Joint Stock Company	81,000,000,000	-	81,000,000,000	-
ASH Holding Joint Stock Company	148,500,000,000	-	148,500,000,000	-
	241,600,000,000	**-**	**440,350,000,000**	**-**

- APG Industrial Cluster Investment Joint Stock Company: Its principal activity is construction of other public utility works. The Company owns 1,100,000 shares, representing 2.2% of the charter capital.

- AHS Holding Joint Stock Company: Its principal activity is real estate business and distribution. The Company owns 13,500,000 shares, representing 15% of the charter capital.

- Agri-Vina Group Joint Stock Company: Engaged in integrated crop cultivation and livestock farming. The Company owns 6,750,000 shares, representing 15% of the charter capital.

5.13 Tangible fixed assets

	Machinery and equipment	Office equipment	Total
	VND	VND	VND
Cost			
As at 01/01/2026	34,248,512,486	1,400,931,833	35,649,444,319
As at 30/06/2026	34,248,512,486	1,400,931,833	35,649,444,319
Accumulated depreciation			
As at 01/01/2026	10,115,403,713	808,540,874	10,923,944,587
Depreciation in the period	3,033,481,206	200,024,784	3,233,505,990
As at 30/06/2026	13,148,884,919	1,008,565,658	14,157,450,577
Net book value			
As at 01/01/2026	24,133,108,773	592,390,959	24,725,499,732
As at 30/06/2026	21,099,627,567	392,366,175	21,491,993,742

Cost of tangible fixed assets which are fully depreciated but still using as at 30/06/2026: 4.628.967.774 VND.
Cost of tangible fixed assets which are fully depreciated but still using as at 01/01/2026: 3.793.734.774 VND.

5.14 Intangible fixed assets

	Software	Total
	VND	VND
Cost		
As at 01/01/2026	29,075,165,230	29,075,165,230
Purchasing for the period	317,400,000	317,400,000
As at 30/06/2026	29,392,565,230	29,392,565,230
Accumulated depreciation		
As at 01/01/2026	10,384,168,850	10,384,168,850
Depreciation for the period	1,847,375,216	1,847,375,216
As at 30/06/2026	12,231,544,066	12,231,544,066
Net book value		
As at 01/01/2026	18,690,996,380	18,690,996,380
As at 30/06/2026	17,161,021,164	17,161,021,164

Cost of intangible fixed assets which are fully depreciated but still using as at 30/06/2026: 3.786.296.230 VND.
Cost of intangible fixed assets which are fully depreciated but still using as at 01/01/2026: 3.596.296.230 VND.

5.15 Payment for settlement assistance fund

	Closing balance	Opening balance
	VND	VND
Initial deposit	120,000,000	120,000,000
Additional deposit	7,996,244,147	7,923,696,433
	8,116,244,147	**8,043,696,433**

5.16 Short-term loans

	Opening balance	Addition during the period	Repayment during the period	Exchange difference	Closing balance
	VND	VND	VND	VND	VND
Related party borrowings	243,987,250,000	282,004,750,000	243,987,250,000	569,750,000	282,574,500,000
Bank borrowings	2,724,543,000,000	7,121,600,000,000	7,791,543,000,000	-	2,054,600,000,000
Borrowings from other organisations and individuals	-	100,000,000,000	-	-	100,000,000,000
	2,968,530,250,000	**7,503,604,750,000**	**8,035,530,250,000**	**569,750,000**	**2,437,174,500,000**

Borrowings from related parties are unsecured borrowings denominated in USD with terms of less than 12 months. The interest rates are determined based on mutual agreements. The outstanding foreign currency balance as at 30 June 2026 was USD 10,750,000.

Bank borrowings are short-term loans bearing interest rates ranging from 5% to 7.9% per annum. These borrowings are used to supplement working capital for the Company's business operations and are secured by term deposit contracts.

Borrowings from other parties are unsecured borrowings denominated in VND from economic organizations with terms of less than 12 months and interest rates determined based on mutual agreements.

5.17 Payables for securities trading activities

	Closing balance VND	Opening balance VND
Payables to the Stock Exchange	91,662,101	49,911,938
Payables to the Vietnam Securities Depository and Clearing Corporation	38,506,287	58,925,408
	130,168,388	**108,837,346**

5.18 Short-term trade payables to suppliers

	Closing balance VND	Opening balance VND
Financial software solutions joint stock company	-	2,613,000,000
CCCONS Construction Investment Joint Stock Company	472,171,945	4,483,212,660
Other suppliers	900,451,999	449,980,707
	1,372,623,944	**7,546,193,367**

5.19 Taxes and amount payables to the State Budget

	Opening balance VND	Amount payable VND	Amount paid VND	Closing balance VND
Payables				
Value added tax	14,095,880	74,515,583	87,071,720	1,539,743
Corporate income tax	531,772,190	9,512,217,207	9,216,935,808	827,053,589
Other taxes and fees	-	634,426,657	634,426,657	-
	545,868,070	**10,221,159,447**	**9,938,434,185**	**828,593,332**
Receivables				
Value added tax	-	-	-	-
Corporate income tax	250,000,000	-	-	250,000,000
Personal income tax	53,011,241	-	-	53,011,241
Other taxes and fees	3,000,000	-	-	3,000,000
	306,011,241	**-**	**-**	**306,011,241**

Value added tax:
The Company paid value added tax payable under deduction method. Value added tax rates applicable to each business sector are in accordance with the prevailing value added tax regulations.

Corporate income tax (CIT):
The Company is obliged to pay corporate income tax for taxable income at the rate of 20%.

Other taxes:
The Company declared and paid according to regulations.

Corporate income tax expense for the year is estimated as follows:

	Current period VND	Previous period VND
Current CIT expense		
Accounting profit before tax	2,884,156,335	8,710,259,840
Adjustments to increase	32,524,702,478	-
Non-deductible expenses	199,636,455	-
Decrease in revaluation of financial assets at FVTPL	28,668,350,000	-
Unrealized foreign exchange loss	3,656,716,023	-
Adjustments to decrease	(22,865,600,000)	(127,947,763,562)
Increase in revaluation of financial assets at FVTPL	(19,801,850,000)	(127,947,763,562)
Unrealized foreign exchange gain	(3,063,750,000)	-
Assessable income	12,543,258,813	(119,237,503,722)
Losses carried forward	(12,543,258,813)	-
Taxable income	-	-
Total current corporate income tax expense	-	-
Deferred income tax expense		
Difference in revaluation of financial assets at FVTPL	(2,184,368,305)	33,614,891,480
(Income)/Deferred corporate income tax expense arising from taxable temporary differences	(436,873,661)	6,722,978,296
Total deferred corporate income tax expense	**(436,873,661)**	**6,722,978,296**

5.20 Short-term accrued expenses payable

	Closing balance VND	Opening balance VND
Accrued borrowing and bond interest expenses	19,476,801,328	20,294,680,847
Other accrued expenses	297,000,000	227,255,167
	19,773,801,328	**20,521,936,014**

5.21 Long-term issued bonds

	Opening balance VND	Increse VND	Decrease VND	Closing balance VND
Par value of bonds	300,000,000,000	-	-	300,000,000,000
Bond issuance costs	22,000,000	3,850,000	25,850,000	-
	300,022,000,000	**3,850,000**	**25,850,000**	**300,000,000,000**

The Company's issued bonds bearing code APG12501 have the following details:
Type of Bonds: Non-convertible, unsecured corporate bonds without warrants, not constituting subordinated debt, and representing direct, unconditional payment obligations of the Issuer.
Form: Private placement in book-entry and/or electronic form through the Bond Issuance Agent in accordance with Decree No. 153/2020/ND-CP, Decree No. 65/2022/ND-CP, Decree No. 08/2023/ND-CP, and/or any amendments, supplements or replacements thereto from time to time;
Bond par value: VND 100,000,000/bond;
Interest rate: Fixed interest rate of 8% per annum; interest is paid semi-annually ;
Bond term: 24 months from 08 December 2025;
Purpose of issuance: Restructuring the debt obligations of the issuer with Bank for Investment and Development of Vietnam Joint Stock Company;
Total issuance value: VND 300,000,000,000 (equivalent to 3,000 bonds).

5.22 Owners' equity

5.22.1 The table of equity fluctuation

	Owners' invested capital	Share premium	Charter capital supplementary	Financial and operational risk	Retained earnings	Total
	VND	VND	VND	VND	VND	VND
Opening balance of previous year	2,236,219,420,000	69,880,869,200	306,000,000	445,000,000	70,025,169,411	2,376,876,458,611
Profit for the year	-	-	-	-	5,461,341,162	5,461,341,162
Closing balance of previous year	**2,236,219,420,000**	**69,880,869,200**	**306,000,000**	**445,000,000**	**75,486,510,573**	**2,382,337,799,773**
Opening balance of current period	2,236,219,420,000	69,880,869,200	306,000,000	445,000,000	75,486,510,573	2,382,337,799,773
Profit for the period	-	-	-	-	3,321,029,996	3,321,029,996
Transfer of the balance of the Financial and Operational Risk Reserve to the Bonus and Welfare Fund (*)	-	-	-	(445,000,000)	-	(445,000,000)
Closing balance of current period	**2,236,219,420,000**	**69,880,869,200**	**306,000,000**	**-**	**78,807,540,569**	**2,385,213,829,769**

(*) Pursuant to Resolution No. 01/2026/NQ-ĐHĐCĐ/APG of the 2026 Annual General Meeting of Shareholders, the Company did not distribute its 2025 profit and transferred the balance of the Financial Reserve and Operational Risk Fund to the Bonus and Welfare Fund.

5.22.2 Details of owners' invested capitial

According to the amended Enterprise Registration Certificate, the Company's charter capital is VND 2,236,219,420,000. As at 30 June 2026, the Company's charter capital had been fully contributed by the shareholders as follows:

	Closing balance		Opening balance	
	VND	Percentage	VND	Percentage
Pando I Investment Pte Ltd	492,500,000,000	22.02%	492,500,000,000	22.02%
Other Shareholders	1,743,719,420,000	77.98%	1,743,719,420,000	77.98%
	2,236,219,420,000	**100.00%**	**2,236,219,420,000**	**100.00%**

5.22.3 Shares

	Current period	Previous period
	Share	Share
Registered number of issued shares	223,621,942	223,621,942
Number of shares sold to the public		
- Ordinary shares	223,621,942	223,621,942
- Preferred shares	-	-
	223,621,942	**223,621,942**
Number of repurchased shares		
- Ordinary shares	-	-
- Preferred shares	-	-
	-	-
Number of shares in circulation		
- Ordinary shares	223,621,942	223,621,942
- Preferred shares	-	-
	223,621,942	**223,621,942**

The par value of ordinary shares is VND 10,000 per share.

5.22.4 Retained earnings

	Closing balance	Opening balance
	VND	VND
Realized profits	85,931,161,129	116,377,499,359
Unrealized profits	(7,123,620,560)	(40,890,988,786)
Unrealized profit on revaluation of financial assets at FVTPL and exchage rate	(8,904,525,700)	(71,859,488,315)
Unrealized profit of deferred income tax	*1,780,905,140*	*30,968,499,529*
	78,807,540,569	**75,486,510,573**

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

	Closing balance	Opening balance
	VND	VND
Unrestricted financial assets	60,190,000,000	98,190,000,000
Mortgaged financial assets	770,000,000,000	770,000,000,000
	830,190,000,000	**868,190,000,000**

5.24 The Company's financial assets not deposited with VSDC and not traded

	Closing balance VND	Opening balance VND
Undeposited shares and bonds (at par value)	44,575,000,000	44,575,000,000
	44,575,000,000	**44,575,000,000**

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

	Closing balance VND	Opening balance VND
Unrestricted financial assets	1,251,455,050,000	1,194,688,540,000
Restricted financial assets	-	60,000,000,000
Mortgaged financial assets	31,110,000,000	31,110,000,000
Blocked financial assets	15,141,800,000	15,141,800,000
Financial assets awaiting settlement	2,695,130,000	2,315,450,000
	1,300,401,980,000	**1,303,255,790,000**

5.26 Investors' deposits

	Closing balance VND	Opening balance VND
Investors' deposits for securities trading activities managed by the Company	15,409,646,198	3,087,137,506
	15,409,646,198	**3,087,137,506**

5.27 Payables for investors - investors' deposits for securities trading activities managed by the Company

	Closing balance VND	Opening balance VND
Payables for investors - investors' deposits for securities trading activities managed by the Company	15,409,080,339	3,086,522,698
Payables to domestic investors - investors' deposits for securities trading activities managed by the Company	565,859	614,808
	15,409,646,198	**3,087,137,506**

6 ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE INCOME STATEMENT

6.1 Gain and loss from disposal of financial assets at FVTPL

Financial assets	Quantity	Proceeds	Weighted average cost of this period	Gain/(Loss) from disposal in the current period	Gain/(Loss) from disposal in the prior period
	VND	VND	VND	VND	VND
Gain from disposal					
Listed shares	-	-	-	-	833,376,503
Listed bonds	690,000	100,637,880,000	100,633,734,135	4,145,865	-
Unlisted bonds	380	38,000,000,000	38,000,000,000	-	-
Certificates of deposit	5,998,575	1,770,347,511,018	1,765,395,573,721	4,951,937,297	-
	6,688,955	**1,908,985,391,018**	**1,904,029,307,856**	**4,956,083,162**	**833,376,503**
Loss from disposal					
Listed shares	-	-	-	-	(124,190,652,065)
Listed bonds	59,510,000	7,211,636,060,000	7,212,496,185,865	(860,125,865)	(196,450,000)
	59,510,000	**7,211,636,060,000**	**7,212,496,185,865**	**(860,125,865)**	**(124,387,102,065)**
Total	**66,198,955**	**9,120,621,451,018**	**9,116,525,493,721**	**4,095,957,297**	**(123,553,725,562)**

6.2 Revaluation of FVTPL financial assets and HTM investments

Financial assets	Cost	Fair value	Revaluation difference at the end of the period	Revaluation difference at the beginning of the period	Net gain/(loss) recorded this period
FVTPL	**593,371,016,877**	**585,059,457,200**	**(8,311,559,677)**	**554,940,323**	**(8,866,500,000)**
Unlisted shares	227,314,109,677	219,002,550,000	(8,311,559,677)	554,940,323	(8,866,500,000)
KOS	227,314,109,677	219,002,550,000	(8,311,559,677)	554,940,323	(8,866,500,000)
Unlisted shares	425,000,000	425,000,000	-	-	-
DVCK	320,000,000	320,000,000	-	-	-
BDSDK	105,000,000	105,000,000	-	-	-
Listed bonds	1,068,233,300	1,068,233,300	-	-	-
TPCP TD 2434019	1,068,233,300	1,068,233,300	-	-	-
Certificates of deposit	364,563,673,900	364,563,673,900	-	-	-
HTM	**2,122,150,000,000**	**2,122,150,000,000**	**-**	**-**	**-**
Short-term	1,352,150,000,000	1,352,150,000,000	-	-	-
Term deposits	1,308,000,000,000	1,308,000,000,000	-	-	-
GKM bonds	44,150,000,000	44,150,000,000	-	-	-
Long-term	770,000,000,000	770,000,000,000	-	-	-
BIDV bonds	770,000,000,000	770,000,000,000	-	-	-
	2,715,521,016,877	**2,707,209,457,200**	**(8,311,559,677)**	**554,940,323**	**(8,866,500,000)**

Principles and reference basis for determining market prices:

For listed securities (including listed shares, fund certificates, derivative securities and covered warrants), the market price is determined based on the closing price on the most recent trading day as at the reporting date.

For registered shares for trading on the market for unlisted public companies (UPCoM) and for state-owned enterprises undergoing equitization through public offerings, the actual market price is determined as the average reference price over the last 30 consecutive trading days before the financial statement reporting date, as published by the Stock Exchange.

The company has not determined the fair value of investment in unlisted securities because Vietnamese Accounting Standards (VAS) and the Vietnamese Accounting System applicable to securities companies do not provide specific guidance on determining market prices. Therefore, the market price is estimated based on the historical cost of the investment.

6.3 Dividends and interest income from financial assets classified as FVTPL, HTM and loans

	Current period VND	Previous period VND
Dividend and interest income from financial assets at FVTPL	1,225,519,418	-
Gain from held-to-maturity (HTM) investments	70,013,412,601	17,403,235,148
Bond interest income	26,457,936,712	2,628,440,627
Interest income from term deposits	43,555,475,889	14,774,794,521
Gain from loans and receivables	44,205,323,907	28,999,297,546
Interest income from margin contracts	43,898,341,511	28,946,659,707
Interest income from advances on securities sales	306,982,396	52,637,839
	115,444,255,926	**46,402,532,694**

6.4 Revenue from service activities

	Current period VND	Previous period VND
Revenue from brokerage services	3,738,697,093	1,936,532,475
Revenue from securities underwriting and issuance agency services	40,000,000	7,862,500,000
Revenue from securities custodian services	211,962,188	552,875,153
Revenue from financial advisory services	574,090,909	342,727,271
Revenue from other operating activities	48,000	181,905,479
	4,564,798,190	**10,876,540,378**

6.5 Operating expense for service activities

	Current period VND	Previous period VND
Expenses for brokerage services	6,973,817,544	5,445,794,475
Expenses for securities custodian services	1,121,001,738	1,312,275,422
Expenses for financial advisory services	1,291,373,233	-
Other service expenses	65,675,100	-
	9,451,867,615	**6,758,069,897**

6.6 Financial income

	Current period VND	Previous period VND
Interest income	547,261,243	133,129,102
Gain from disposal of other long-term investments	16,250,000,000	-
Unrealized gain from foreign exchange differences	3,063,750,000	-
Realized gain from foreign exchange differences	3,968,250,000	-
	23,829,261,243	**133,129,102**

6.7 Financial expenses

	Current period VND	Previous period VND
Interest expense	90,792,840,405	24,648,257,222
Realized loss from foreign exchange differences	8,707,622,535	-
Unrealized loss from foreign exchange differences	3,656,716,023	-
Other financial expenses	208,045,454	-
	103,365,224,417	**24,648,257,222**

6.8 General and administrative expenses

	Current period VND	Previous period VND
Staff expenses	7,650,105,532	9,430,226,875
Office equipment expenses	933,717,707	623,082,984
Depreciation expenses	3,419,131,590	44,014,521
Taxes, fees and charges	1,058,261,342	7,000,000
Provision expense	45,520,000	-
Outside services rendered expenses	12,174,331,030	3,799,559,860
Other expenses	914,013,288	4,891,486,010
	26,195,080,489	**18,795,370,250**

6.9 Basic earnings per share

	Current period VND	Previous period VND
Income after tax	3,321,029,996	1,987,281,544
The adjusted increase of accounting profit to determine profit attributable to shareholders holding ordinary shares:		
Profit attributable to ordinary shareholders	3,321,029,996	1,987,281,544
Ordinary shares circulating on average during the period (shares)	223,621,942	223,621,942
Earnings per share (VND/share)	**14.85**	**8.89**

7. ADDITIONAL INFORMATION ON ITEMS IN THE STATEMENT OF CASH FLOWS

7.1 Proceeds from borrowings

	Current period VND	Previous period VND
Proceeds from borrowings under standard loan agreements	7,503,604,750,000	3,071,178,500,000

7.2 Repayment of loans

	Current period VND	Previous period VND
Repayment of principal under standard loan agreements	8,032,181,750,000	1,484,653,750,000

8. OTHER INFORMATION

8.1 Financial risk management objectives and policies

The Company may have financial assets such as trade receivables and other receivables, cash and short-term deposits, investments, loans, financial assets at fair value through profit or loss (FVTPL) and held-to-maturity investments (HTM) that arise directly from the operations of the company. Financial liabilities of the Company mainly consist of borrowings, trade payables, securities trading payables, accrued expense and other payables. The main purpose of these financial liabilities is to gather the financial resources to serve the activities of the Company.

The Company incurs from market risk, credit risk and liquidity risk.

Operational risk management is indispensable operations for the entire business operations of the Company. The Company has not implemented measures to prevent this risk due to lack of a market to purchase financial instruments.

The Executive Management has considered and uniformly applied policies to manage each of these risks are summarized below:

8.1.1 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. Market risk has four types of risk: interest rate risk, currency risk, goods price risk and other price risk, such as share price risk. Financial instruments exposed to market risk include borrowings and other debts, deposits, financial assets at fair value through profit or loss (FVTPL), covered warrants and available-for-sale investments.

The Company manages market risk by performing sensitivity analyses in relation to its financial position as at 30 June 2026 and 31 December 2025. In preparing the sensitivity analyses, the Board of General Directors assumes that the sensitivity of available-for-sale debt instruments presented in the Statement of Financial Position, together with the related items in the Statement of Profit or Loss, is affected by changes in the respective market risk assumptions. The analyses are based on the financial assets and financial liabilities held by the Company as at 30 June 2026 and 31 December 2025.

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. Market risk for changes in interest rates of the Company primarily correlates to cash, short term deposits of the Company. Financial liabilities bearing fixed interest rates.

The company manages interest rate risk by analyzing the competitive situation in the market to acquire beneficial interest for company's purposes, but still remain within the limits of their risk management. The Company assesses that the risk arising from changes in interest rates as at the reporting date is insignificant. The Company's bank deposits, certificates of deposit, corporate bonds and loans are mostly subject to fixed interest rates and are recoverable upon the respective contractual maturities of each financial instrument. Borrowings bear fixed interest rates as specified in the respective loan agreements.

Foreign currency risk

Foreign currency risk is the risk that the fair value of the future cash flows of a financial instrument will fluctuate because of changes in exchange rates. The Company incurs the risk of changes in exchange rates, which are directly related to the business operations of the company.

The Company manages foreign currency risk by taking into consideration current and expected market conditions when planning future purchases and sales in foreign currencies. To minimise foreign currency risk, the Company applies hedging measures through entering into foreign currency derivative contracts with commercial banks.

As at the reporting date, the Company's foreign currency-denominated borrowings amounted to USD 10,750,000 (equivalent to VND 282,574,500,000). A 10% appreciation (or depreciation) of the USD against the VND would result in a corresponding increase (or decrease) in the Company's finance costs arising from interest expenses.

Share price risk

The Company's investments in listed and unlisted equity securities are exposed to equity price risk arising from uncertainties in the future market values of these investments. The Company manages equity price risk through the establishment of investment limits. All equity investment decisions are subject to review and approval by the Company's Investment Committee.

As at the reporting date, the fair value of the Company's investments in equity securities, bonds and certificates of deposit designated as FVTPL financial assets was VND 585,042,422,413. A 10% increase (or decrease) in the relevant market index would result in a corresponding increase (or decrease) in the Company's investment income, depending on the significance and duration of the market movement and the composition of the investment portfolio, particularly holdings of equity securities with a significant weighting in the market index.

8.1.2 *Credit risk*

Credit risk is the risk that one party of a financial instrument or contract fails to performing its obligations, resulting in financial losses. The Company has credit risk from its operating activities (primarily for trade receivables account), and from its financial activities, including bank deposits and the other financial instruments.

Trade receivables

The Company manages customer credit risk through its policies, procedures and control processes relating to customer credit risk management. The credit quality of customers is assessed based on the evaluation of the Executive Managenment.

The company regularly keeps track of the receivables, which is not yet collected. For big customers, the Company considered the decline in the credit quality of each customer at the reporting date. The company seeks the way to remained the tight control of the receivables and arranging credit control staff to minimize credit risk. On this basis and the trade receivables of the Company related to various customers, credit risk is not significantly concentrated in a certain customer.

Cash in bank

The company mainly maintain deposit balances at well-known banks in Vietnam. Credit risk of the deposit balances at banks is managed by the treasury department of the Company the company's policies. The maximum credit risk of the Company for the items on the balance sheet at the end of the period is the value book presented in Note 5.1 and 5.4. The company found that the level of concentration of credit risk on bank deposits is low.

Loans and advances to customers

The Company manages customer credit risk through its policies, procedures and control processes relating to margin lending and advances for securities sales to customers. The Company only provides margin loans for securities eligible for margin trading in accordance with its Margin Lending Regulations and selected based on the Company's stock quality assessment criteria. Credit limits are controlled based on the value of collateral, customers' trading creditworthiness and prescribed credit limit control criteria.

Some of the loans below were considered overdue as at 30 June 2026 (excluding loan agreements that had been extended or settled before the reporting date). The Board of General Directors assessed that these financial assets were not impaired because they remained highly liquid.

8.1.3 Liquidity risk

Liquidity risk is the risk that the Company will encounter difficulties in implementing their financial obligations due to lack of funds. Liquidity risk of the Company mainly arises from maturity mismatches of financial assets and financial liabilities.

Company minimizes the liquidity risk by maintaining an amount of cash and cash equivalents and bank loans at a level that the Board of General Directors believes it is sufficient to meet the Company's operations and minimize the risks due to the volatility of cash flows.

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The table below summarizes the maturity profile of the Company's financial liabilities, based on contractual undiscounted cash flows:

	Overdue VND	On demand VND	Within 1 year VND	From 1 to 5 years VND	Over 5 years VND	Total VND
As at 30 June 2026						
ASSETS						
Cash and cash equivalents	**-**	**270,361,239,470**	**-**	**-**	**-**	**270,361,239,470**
Financial assets	-	-	-	-	-	
Financial assets at fair value through profit or loss (FVTPL)	-	585,059,457,200	-	-	-	585,059,457,200
Held-to-maturity (HTM) investments	-	-	1,352,150,000,000	-	770,000,000,000	2,122,150,000,000
Loans	-	-	727,769,409,478	-	-	727,769,409,478
Long-term investments in equity	-	-	-	-	241,600,000,000	241,600,000,000
Other assets						
Deposits, collateral and pledges	-	-	-	1,931,700,000	-	1,931,700,000
Other receivables (excluding provision)	45,520,000	-	700,344,988,009	-	-	700,390,508,009
Fixed assets (including construction in progress)	-	-	-	39,868,563,016	10,727,229,940	50,595,792,956
Other assets	-	-	1,097,837,061	9,897,149,287	-	10,994,986,348
Total	**45,520,000**	**855,420,696,670**	**2,781,362,234,548**	**51,697,412,303**	**1,022,327,229,940**	**4,710,853,093,461**
LIABILITIES						
Borrowings and financial leases	-	-	2,437,174,500,000	-	-	2,437,174,500,000
Bonds issued	-	-	-	300,000,000,000	-	300,000,000,000
Payables for securities trading activities	-	-	130,168,388	-	-	130,168,388
Other payables	-	-	25,245,067,384	-	-	27,834,854,534
Total	**-**	**-**	**2,462,549,735,772**	**300,000,000,000**	**-**	**2,765,139,522,922**
Net liquidity gap	**45,520,000**	**855,420,696,670**	**318,812,498,776**	**(248,302,587,697)**	**1,022,327,229,940**	**2,385,276,384,556**

The company considers its concentration risk relating to debt repayment to be low. The Company has sufficient access to funding sources and borrowings maturing within the next 12 months can be renewed with existing lenders.

8.2 Collateral

The Company has pledged BIDV bonds as collateral for its loans (Notes 5.4 and 5.16).

8.3 Transactions and balances with related parties

The related parties with the Company include key management members, the individuals related to key management members and other related parties.

The key management members include: The members of Board of Directors, Supervisory Board and the member of Board of General Directors. The individuals associated with key management members are close member in the family of key management members.

The Company entered into transactions involving the sale of goods and provision of services to key management personnel, individuals related to key management personnel as follows:

Transactions arising during the period:

	Transactions	Current period VND
Nguyen Ho Hung	*Revenue from rendering of services*	122
Nguyen Thi Loi	*Revenue from rendering of services*	102,627
Tran Thien Ha	*Revenue from rendering of services*	553,860

The balances of receivables from key management personnel and their related parties are as follows:

	Closing balance VND	Opening balance VND
Nguyen Ho Hung	20	21
Nguyen Thi Loi	17,010	17,577
Tran Thien Ha	455,955	94,860

Income of key management members

	Position	Current period VND	Previous period VND
Salaries, bonuses		**953,484,900**	**295,000,000**
Mr. Tran Thien Ha	*General Director*	*530,666,700*	*295,000,000*
Mr. Tran Dinh Huan	*Deputy General Director*	*240,500,000*	-
Mr. Nguyen Thanh Lam	*Deputy General Director*	*182,318,200*	-
Remuneration		**145,500,000**	**16,350,000**
Mr. Nguyen Ho Hung	*Chairman*	*51,000,000*	*16,350,000*
Mr. Huynh Minh Tuan	*Vice Chairman*	*47,250,000*	-
Mr. Le Binh Phuong	*Member*	*47,250,000*	-
		1,098,984,900	**311,350,000**

Transactions and balances with major shareholders

	Current period VND	Previous period VND
Pando I Investment Pte Ltd		
Borrowings during the period	282,004,750,000	710,309,000,000
Interest expense	8,459,964,527	8,606,556,288
Repayments of borrowings	243,691,250,000	227,403,750,000
Payments of interest	12,618,533,147	1,635,586,528

Balances with related parties are as follows:

	Closing balance		Opening balance	
	USD	VND	USD	VND
Pando I Investment Pte Ltd				
Short-term borrowings	10,750,000.00	282,574,500,000	9,250,000.00	243,987,250,000
Interest payables	229,284.25	6,026,965,706	384,698.63	10,147,195,768

8.4 Segment reporting

The Company's operations are conducted solely within Vietnam and are limited to the securities business. Accordingly, the Company does not present segment reporting information.

8.5 Events subsequent to the end of the reporting period

There have been no significant events occurring after the end of the reporting period which require adjustments or disclosures to be made in the Notes to the interim financial statements.

NGUYEN THI HOA MI	**NGUYEN THI TO UYEN**	**TRAN THIEN HA**
Prepared by	**Chief Accountant**	**Chief Executive Officer**
		Ho Chi Minh City, 10 August 2026