

Số/No: 1388/2026/CV-SSI.CTHĐQT

TP. Hồ Chí Minh, ngày 14 tháng 8 năm 2026

V/v: Công bố BCTC riêng, BCTC hợp nhất và Báo cáo tỷ lệ
ATTC soát xét bán niên 2026

Ho Chi Minh City, August 14th, 2026

Re: Disclosure of the reviewed 2026 Interim Separate,
Consolidated Financial Statements and Financial Safety
Ratio Report

**CÔNG BỐ THÔNG TIN
TRÊN CÔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN
CHỨNG KHOÁN NHÀ NƯỚC VÀ SỞ GDCK**

**DISCLOSURE OF INFORMATION
ON THE STATE SECURITIES COMMISSION'S
PORTAL AND STOCK EXCHANGE PORTALS**

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

Công ty:	CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI
Organization name	SSI SECURITIES CORPORATION
Mã chứng khoán:	SSI
Ticker	SSI
Địa chỉ trụ sở chính:	72 Nguyễn Huệ, Phường Sài Gòn, TP. Hồ Chí Minh
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Người thực hiện công bố thông tin:	Nguyễn Kim Long
Spokesman	Nguyen Kim Long
Chức vụ:	Giám đốc Luật và Kiểm soát tuân thủ
Position	Director, Legal and Compliance

Loại thông tin công bố ☐ 24 giờ ☐ bất thường ☐ theo yêu cầu ☒ định kỳ

Information disclosure type ☐ 24 hours ☐ irregular ☐ on demand ☒ periodic

Nội dung thông tin công bố/Contents of disclosed information:

1. Báo cáo tài chính riêng soát xét bán niên 2026 (bản tiếng Việt và bản tiếng Anh)
Reviewed 2026 Interim Separate Financial Statements (Vietnamese and English versions)

Giải trình chênh lệch lợi nhuận sau thuế so với cùng kỳ được trình bày trong phần Thuyết minh Báo cáo tài chính riêng soát xét bán niên 2026 tại trang số 25 của Báo cáo.

The Explanation of the difference in profit after tax compared to the same period is presented in Notes to the reviewed 2026 Interim Separate Financial Statements on page 25 of the Financial Statements

2. Báo cáo tài chính hợp nhất soát xét bán niên 2026 (bản tiếng Việt và bản tiếng Anh)
Reviewed 2026 Interim Consolidated Financial Statements (Vietnamese and English versions)

Giải trình chênh lệch lợi nhuận sau thuế so với cùng kỳ được trình bày trong phần Thuyết minh Báo cáo tài chính hợp nhất soát xét bán niên 2026 tại trang số 24 của Báo cáo.

The Explanation of the difference in profit after tax compared to the same period is presented in Notes to the reviewed 2026 Interim Consolidated Financial Statements on page 24 of the Financial Statements

3. Báo cáo tỷ lệ an toàn tài chính soát xét bán niên 2026 (bản tiếng Việt và bản tiếng Anh)
Reviewed 2026 Interim Financial Safety Ratio Report (Vietnamese and English versions)

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 14/8/2026 tại đường dẫn www.ssi.com.vn.

This information was posted on SSI website on August 14th, 2026 at this link www.ssi.com.vn

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

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

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

Nguyễn Kim Long
Giám đốc Luật và Kiểm soát tuân thủ
Director, Legal and Compliance

SSI Securities Corporation

Interim consolidated financial statements

For the six-month period ended 30 June 2026



SSI Securities Corporation

CONTENTS

	<i>Pages</i>
General information	1 - 2
Report of Management	3
Report on review of interim consolidated financial statements	4 - 5
Interim consolidated statement of financial position	6 - 11
Interim consolidated income statement	12 - 14
Interim consolidated cash flow statement	15 - 18
Interim consolidated statement of changes in owners' equity	19 - 20
Notes to the interim consolidated financial statements	21 - 94

SSI Securities Corporation

GENERAL INFORMATION

THE COMPANY

SSI Securities Corporation ("the Company") is a joint stock company established under the Law of Vietnam, Operating License No. 3041/GP-UB dated 27 December 1999 issued by the Ho Chi Minh City People's Committee and the first Business Registration No. 0301955155 dated 05 April 2000 issued by Ho Chi Minh City Department of Planning and Investment and subsequent amended certificates. The Company operates under Securities Trading License No. 03/GPHDKD issued by Chairman of the State Securities Commission on 05 April 2000 and subsequent amended licenses.

The Company's initial charter capital was VND 6,000,000,000. The charter capital has been supplemented from time to time in accordance with amended licenses. As at 30 June 2026, in accordance with the latest Amended License No. 78/GPDC-UBCK granted by the Chairman of State Securities Commission, which has been effective since 24 June 2026, the Company's total charter capital was VND 25,030,892,200,000.

The Company's primary activities are to provide brokerage service, proprietary securities trading, underwriting for securities issues, custodian service, finance and investment advisory service, margin lending service and derivatives trading.

The Company's head office is located at 72 Nguyen Hue Boulevard, Sai Gon Ward, Ho Chi Minh City. As at 30 June 2026, the Company has branches located in Ho Chi Minh City, Hanoi and transaction offices located in Ho Chi Minh City and Hanoi.

As at 30 June 2026, the Company has two (02) directly owned subsidiaries, one (01) indirectly owned subsidiary and one (01) associate.

BOARD OF DIRECTORS

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

<i>Name</i>	<i>Title</i>	<i>Appointment/resignation</i>
Mr. Nguyen Duy Hung	Chairman	Re-appointed on 22 April 2025
Mr. Nguyen Hong Nam	Board member	Re-appointed on 25 April 2024
Mr. Nguyen Duy Khanh	Board member	Re-appointed on 18 April 2025
Mr. Kosuke Mizuno	Board member	Resigned on 23 April 2026
Mr. Tsutomu Hiramatsu	Board member	Appointed on 23 April 2026
Mr. Pham Viet Muon	Independent board member	Re-appointed on 25 April 2024
Mr. Nguyen Quoc Cuong	Independent board member	Appointed on 7 May 2022

AUDIT COMMITTEE

Members of the Audit Committee during the period and at the date of the interim consolidated financial statements are as follows:

<i>Name</i>	<i>Title</i>	<i>Appointment</i>
Mr. Pham Viet Muon	Head of the Committee	Re-appointed on 16 May 2024
Mr. Nguyen Quoc Cuong	Member	Appointed on 18 July 2022

SSI Securities Corporation

GENERAL INFORMATION (continued)

MANAGEMENT

Member of the Management during the period and at the date of the interim consolidated financial statements is as follows:

<i>Name</i>	<i>Title</i>	<i>Appointment</i>
Mr. Nguyen Duc Thong	Chief Executive Officer	Appointed on 01 August 2025

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of the interim consolidated financial statements is Mr. Nguyen Duy Hung, Chairman of the Board of Directors.

Mr. Nguyen Duc Thong – Chief Executive Officer is authorized by Mr. Nguyen Duy Hung to sign the attached interim consolidated financial statements as at and for the six-month period ended 30 June 2026 according to the Letter of Authorization No. 10/2025/UQ-SSI of Chairman of the Board of Directors dated 01 August 2025.

AUDITOR

The auditor of the Company is Ernst & Young Vietnam Limited.

SSI Securities Corporation

REPORT OF MANAGEMENT

Management of SSI Securities Corporation ("the Company") is pleased to present this report and the interim consolidated financial statements of the Company and its subsidiaries (collectively referred to as the "Group") for the six-month period ended 30 June 2026.

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

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

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

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

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

STATEMENT BY MANAGEMENT

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



Mr. Nguyen Duc Thong
Chief Executive Officer

Ho Chi Minh City, Vietnam

14 August 2026



Shape the future
with confidence

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Reference No: 11542143/E-69992358-HN/LR

REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

To: The shareholders of SSI Securities Corporation

We have reviewed the accompanying interim consolidated financial statements of SSI Securities Corporation ("the Company") and its subsidiaries, as prepared on 14 August 2026 and set out on pages 6 to 94 which comprise the interim consolidated statement of financial position as at 30 June 2026, the interim consolidated income statement, the interim consolidated cash flow statement and the interim consolidated statement of changes in owners' equity for the six-month period then ended and the notes thereto.

Management's responsibility

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

Auditors' responsibility

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

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



Shape the future
with confidence

Conclusion

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

Ho Chi Minh City, Viet Nam
14 August 2026

Ernst & Young Vietnam Limited



Vu Tien Dung
Deputy General Director
Audit Practising Registration
Certificate No.: 3221-2025-004-1

SSI Securities Corporation

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

B01a-CTCK/HN

Currency: VND

Code	ITEMS	Notes	Ending balance	Beginning balance
100	A. CURRENT ASSETS		91,591,874,290,170	89,322,786,682,359
110	I. Financial assets		91,456,869,269,870	89,191,517,711,984
111	1. Cash and cash equivalents	5	531,521,622,866	3,646,492,763,118
111.1	1.1. Cash		531,521,622,866	1,174,260,187,483
111.2	1.2. Cash equivalents		-	2,472,232,575,635
112	2. Financial assets at fair value through profit or loss (FVTPL)	7.1	44,114,096,730,969	38,257,656,392,970
113	3. Held-to-maturity (HTM) investments	7.3	4,515,680,620,253	5,230,991,865,654
114	4. Loans	7.4	40,472,551,025,358	38,940,059,337,071
115	5. Available-for-sale (AFS) financial assets	7.2	691,386,729,723	599,371,822,447
116	6. Provision for impairment of financial assets and mortgage assets	8	(11,932,085)	(11,932,085)
117	7. Receivables		941,806,100,954	573,615,596,319
117.1	7.1 Receivables from disposal of financial assets	9	154,907,564,590	192,130,223,980
117.2	7.2 Receivables and accruals from dividend and interest income of financial assets	9	786,898,536,364	381,485,372,339
117.4	7.2.1 Receivables from undue dividend and interest income		786,898,536,364	381,485,372,339
118	8. Advances to suppliers	9	77,044,126,739	1,576,813,407,177
119	9. Receivables from services provided by the Company	9	28,809,505,904	33,294,883,844
122	10. Other receivables	9	233,083,297,399	523,726,032,105
129	11. Provision for impairment of receivables	9	(149,098,558,210)	(190,492,456,636)
130	II. Other current assets	10	135,005,020,300	131,268,970,375
131	1. Advances		15,714,605,110	5,543,301,647
132	2. Office supplies, tools and materials		97,111,000	197,928,265
133	3. Short-term prepaid expenses		68,500,405,815	96,847,871,948
134	4. Short-term deposits, collaterals and pledges		858,774,180	882,806,510
136	5. Taxes and state receivables	25	2,644,605	2,644,605
137	6. Other current assets		49,831,479,590	27,794,417,400

SSI Securities Corporation

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

B01a-CTCK/HN

Currency: VND

Code	ITEMS	Notes	Ending balance	Opening balance
200	B. NON-CURRENT ASSETS		4,868,713,583,301	4,727,192,713,824
210	I. Long-term financial assets		3,781,166,568,278	3,687,397,938,257
212	1. Long-term investments	11	3,781,166,568,278	3,687,397,938,257
212.1	1.1. HTM investments		3,065,265,527,684	2,971,910,059,220
212.3	1.2. Investments in associates		715,901,040,594	715,487,879,037
220	II. Fixed assets		176,444,869,095	187,107,047,495
221	1. Tangible fixed assets	12	89,399,244,712	80,121,034,514
222	1.1. Cost		426,583,211,352	404,635,849,442
223a	1.2. Accumulated depreciation		(337,183,966,640)	(324,514,814,928)
227	2. Intangible fixed assets	13	87,045,624,383	106,986,012,981
228	2.1. Cost		331,949,018,744	333,973,134,494
229a	2.2. Accumulated amortisation		(244,903,394,361)	(226,987,121,513)
230	III. Investment properties	14	287,115,544,502	289,578,551,930
231	1. Cost		391,775,251,238	388,660,246,007
232a	2. Accumulated depreciation		(104,659,706,736)	(99,081,694,077)
240	IV. Construction in progress	15	532,211,303,682	472,100,859,898
250	V. Other long-term assets		91,775,297,744	91,008,316,244
251	1. Long-term deposits, collaterals and pledges	16	29,378,090,071	29,242,004,446
252	2. Long-term prepaid expenses	17	15,864,341,419	13,604,625,399
253	3. Deferred income tax assets	18	11,532,866,254	13,161,686,399
254	4. Contribution to Settlement Assistance Fund	19	20,000,000,000	20,000,000,000
255	5. Other long-term assets		15,000,000,000	15,000,000,000
270	TOTAL ASSETS		96,460,587,873,471	94,049,979,396,183

SSI Securities Corporation

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

B01a-CTCK/HN

Currency: VND

Code	ITEMS	Notes	Ending balance	Opening balance
300	C. LIABILITIES		55,736,629,161,957	61,983,660,935,421
310	I. Current liabilities		55,638,986,198,075	61,901,661,181,462
311	1. Short-term borrowings and financial leases	21	54,038,267,285,887	60,160,501,864,584
312	1.1. Short-term borrowings		54,038,267,285,887	60,160,501,864,584
318	2. Payables for securities trading activities	22	178,772,462,631	327,632,120,836
320	3. Short-term payables to suppliers	23	313,690,617,769	95,162,384,774
321	4. Short-term advances from customers	24	7,380,248,939	10,030,000,000
322	5. Taxation and Statutory obligations	25	380,741,671,833	631,235,840,876
323	6. Payables to employees		30,789,603,712	150,228,989,301
324	7. Employee benefits		746,439,448	880,843,197
325	8. Short-term accrued expenses	26	104,307,264,493	103,805,644,304
327	9. Short-term unearned revenue		1,006,813,884	947,336,572
328	10. Short-term deposits received		714,453,480	374,025,860
329	11. Other short-term payables	27	19,443,264,390	20,465,929,373
331	12. Bonus and welfare funds	28	563,126,071,609	400,396,201,785
340	II. Non-current liabilities		97,642,963,882	81,999,753,959
351	1. Long-term unearned revenue	29	45,418,782,950	53,562,883,675
356	2. Deferred income tax payables	18	52,224,180,932	28,436,870,284
400	D. OWNERS' EQUITY	30.2	40,723,958,711,514	32,066,318,460,762
410	I. Owners' equity		40,723,958,711,514	32,066,318,460,762
411	1. Share capital		30,396,503,767,268	24,068,975,194,604
411.1	1.1. Capital contribution		25,030,892,200,000	20,779,062,620,000
411.1a	a. Ordinary shares		25,030,892,200,000	20,779,062,620,000
411.2	1.2. Share premium		5,384,726,573,677	3,309,027,581,013
411.5	1.3. Treasury shares		(19,115,006,409)	(19,115,006,409)
412	2. Differences from revaluation of assets at fair value	42	101,670,835,479	41,559,224,831
413	3. Foreign exchange rate differences		88,301,831,104	85,080,701,032
414	4. Charter capital supplementary reserve		3,000,000,000	3,000,000,000
417	5. Undistributed profit	30.1	10,003,853,689,365	7,737,518,495,585
417.1	5.1. Realized profit		9,950,715,260,872	7,813,060,963,734
417.2	5.2. Unrealized profit/(loss)		53,138,428,493	(75,542,468,149)
418	6. Non-controlling interests		130,628,588,298	130,184,844,710
440	TOTAL LIABILITIES AND OWNERS' EQUITY		96,460,587,873,471	94,049,979,396,183

SSI Securities Corporation

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

B01a-CTCK/HN

INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS

Currency: VND

Code	ITEMS	Notes	Ending balance	Opening balance
	A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS			
004	Bad debts written-off (VND)		44,743,311,901	44,743,311,901
005	Foreign currencies	31.1		
	USD		3,277,544.87	3,323,297.05
	EUR		100.40	102.15
006	Outstanding shares (number of shares)	30.4	2,501,097,752	2,075,914,794
007	Treasury shares (number of shares)	30.4	1,991,468	1,991,468
008	Financial assets listed/registered for trading at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company (VND)	31.2	11,958,927,700,000	9,854,133,265,000
009	Non-traded financial assets deposited at VSDC of the Company (VND)	31.3	38,479,000,000	10,490,820,000
010	Awaiting financial assets of the Company (VND)	31.4	75,275,000,000	28,259,000,000
012	Financial assets which have not been deposited at VSDC of the Company (VND)	31.5	6,881,608,287,300	7,532,157,997,300
013	Entitled financial assets of the Company (VND)		53,285,980,000	579,950,000
014	Covered warrants (number of covered warrants)		431,386,200	49,374,000
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS			
021	Financial assets listed/registered for trading at VSDC of investors (VND)	31.6	134,919,949,103,160	151,444,360,599,590
021.1	Unrestricted financial assets		116,371,335,628,860	132,974,358,609,590
021.2	Restricted financial assets		5,365,148,310,000	4,838,383,310,000
021.3	Mortgaged financial assets		12,507,734,660,000	13,129,775,950,000
021.4	Blocked financial assets		221,944,370,000	20,928,350,000
021.5	Financial assets awaiting settlement		453,786,134,300	480,914,380,000

SSI Securities Corporation

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

B01a-CTCK/HN

INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

Currency: VND

Code	ITEMS	Notes	Ending balance	Opening balance
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
022	Non-traded financial assets deposited at VSDC of investors	31.7	1,558,805,880,000	9,177,825,490,000
022.1	Unrestricted and non-traded financial assets deposited at VSDC		1,534,423,890,000	9,153,443,500,000
022.2	Restricted and non-traded financial assets deposited at VSDC		24,381,000,000	24,381,000,000
022.4	Blocked and non-traded financial assets deposited at VSDC		990,000	990,000
023	Awaiting financial assets of investors	31.8	959,816,126,400	1,022,213,737,800
024b	Financial assets which have not been deposited at VSDC of investors	31.9	8,542,640,000	8,542,640,000
025	Entitled financial assets of investors	31.10	736,605,510,000	1,216,071,670,000
026	Investors' deposits		7,932,338,000,423	8,393,795,223,327
027	Investors' deposits for securities trading activities managed by the Company	31.11	7,548,876,889,841	8,042,775,828,886
027.1	Investors' deposits at VSDC	31.11	348,167,381,534	285,780,880,739
028	Investors' synthesizing deposits for securities trading activities	31.11	7,359,591,528	30,219,968,822
030	Deposits of securities issuers	31.12	27,934,137,520	35,018,544,880
031	Payables to investors - investors' deposits for securities trading activities managed by the Company	31.13	7,897,044,271,375	8,328,556,709,625
031.1	Payables to domestic investors – investors' deposits for securities trading activities managed by the Company		7,738,609,287,468	8,140,510,728,872
031.2	Payables to foreign investors – investors' deposits for securities trading activities managed by the Company		158,434,983,907	188,045,980,753

SSI Securities Corporation

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

B01a-CTCK/HN

INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

Currency: VND

Code	ITEMS	Notes	Ending balance	Opening balance
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
032	Payables to securities issuers	31.14	5,105,000	15,770,243,000
035	Dividend, bond principal and interest payables	31.15	27,929,032,520	19,248,301,880

Ho Chi Minh City, Vietnam
14 August 2026

Ms. Duong Thi Phuong Uyen
Preparer

Mr. Tu Cam Hue
Chief Accountant



Mr. Nguyen Duc Thong
Chief Executive Officer

SSI Securities Corporation

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

B02a-CTCK/HN

Currency: VND

Code	ITEMS	Notes	Current period	Previous period
	I. OPERATING INCOME			
01	1. Gain from financial assets at fair value through profit or loss (FVTPL)		2,700,100,429,601	2,481,156,279,560
01.1	1.1. Gain from disposal of financial assets at FVTPL	32.1	1,224,542,842,175	924,970,476,053
01.2	1.2. Gain from revaluation of financial assets at FVTPL	32.2	205,464,775,317	290,621,742,075
01.3	1.3. Dividend, interest income from financial assets at FVTPL	32.4	1,089,921,306,003	1,126,883,925,710
01.4	1.4. Gain from revaluation of outstanding covered warrant payables	32.3	180,171,506,106	138,680,135,722
02	2. Gain from held-to-maturity (HTM) investments	32.4	257,563,405,634	188,450,267,496
03	3. Gain from loans and receivables	32.4	2,141,429,470,979	1,457,604,967,629
04	4. Gain from available-for-sale (AFS) financial assets	32.4	16,694,681,962	29,883,132,515
06	5. Revenue from brokerage services		1,068,452,333,320	794,513,669,702
07	6. Revenue from underwriting and issuance agency services		18,970,000,000	2,100,000,000
08	7. Revenue from securities investment advisory services		17,195,620,774	23,829,112,126
09	8. Revenue from securities custodian services		31,958,307,366	28,171,440,351
10	9. Revenue from financial advisory services		37,087,099,578	32,493,869,274
11	10. Revenue from other operating activities	33	207,301,573,520	114,106,297,151
20	Total operating revenue		6,496,752,922,734	5,152,309,035,804
	II. OPERATING EXPENSES			
21	1. Loss from financial assets at fair value through profit or loss (FVTPL)		952,750,603,482	965,054,566,532
21.1	1.1. Loss from disposal of financial assets at FVTPL	32.1	696,148,474,701	729,583,426,435
21.2	1.2. Loss from revaluation of financial assets at FVTPL	32.2	86,503,459,321	100,864,452,882
21.3	1.3. Transaction costs of acquisition of financial assets at FVTPL		6,924,900,683	5,421,058,162
21.4	1.4. Loss from revaluation of outstanding covered warrant payables	32.3	163,173,768,777	129,185,629,053
23	2. Loss and differences from revaluation at fair value of available-for-sale financial assets (AFS) arising from reclassification		-	4,741,291,390
24	3. (Reversal)/provision expenses for financial assets, losses from doubtful receivables and impairment losses on financial assets	34	(41,430,209,228)	-
26	4. Expenses for proprietary trading activities		35,231,952,816	49,188,484,794
27	5. Expenses for brokerage services	35	706,220,169,498	600,082,621,693
28	6. Expenses for underwriting and issuance agency services	35	1,810,220,011	592,856,170
29	7. Expenses for securities investment advisory services	35	7,336,173,650	8,423,098,207
30	8. Expenses for securities custodian services	35	34,375,052,411	23,396,721,323
31	9. Expenses for financial advisory services	35	5,647,933,532	10,243,252,006
32	10. Other operating expenses	35,36	88,148,726,618	80,411,053,514
40	Total operating expenses		1,790,090,622,790	1,742,133,945,629

SSI Securities Corporation

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

B02a-CTCK/HN

Currency: VND

Code	ITEMS	Notes	Current period	Previous period (restated)
	III. FINANCE INCOME			
41	1. Realized and unrealized gain from changes in foreign exchange rates		2,494,037,921	15,989,927,230
42	2. Dividend, interest income from demand deposits		34,573,963,507	13,499,782,120
43	3. Gains from the sale and liquidation of investments in subsidiaries, associates and joint ventures		8,144,100,724	-
44	4. Other investment income		109,410,919,902	39,566,175,420
50	Total finance income	37	154,623,022,054	69,055,884,770
	IV. FINANCE EXPENSES			
51	1. Realized and unrealized loss from changes in foreign exchange rates		16,323,747,960	13,744,229,921
52	2. Borrowing costs		1,519,650,474,147	1,084,568,359,781
53	3. Loss on disposal and liquidation of investments in subsidiaries, associates, and joint ventures		-	5,441,360,438
55	4. Other finance expense		86,211,533,695	7,356,929,656
60	Total finance expenses	38	1,622,185,755,802	1,111,110,879,796
62	V. GENERAL AND ADMINISTRATIVE EXPENSES	39	114,695,003,390	125,187,992,410
70	VI. OPERATING PROFIT		3,124,404,562,806	2,242,932,102,739
	VII. OTHER INCOME AND EXPENSES			
71	Other income		923,761,398	3,177,157,926
72	Other expenses		2,930,368,570	1,249,084,112
80	Total other operating (loss)/profit	40	(2,006,607,172)	1,928,073,814
90	VIII. PROFIT BEFORE TAX		3,122,397,955,634	2,244,860,176,553
91	Realized profit		2,985,241,014,311	2,056,258,937,056
92	Unrealized profit		137,156,941,323	188,601,239,497
100	IX. CORPORATE INCOME TAX (CIT) EXPENSES	41	612,918,283,407	433,267,302,364
100.1	Current CIT expenses	41.1	602,530,055,277	427,312,032,060
100.2	Deferred CIT expenses	41.2	10,388,228,130	5,955,270,304
200	X. PROFIT AFTER TAX		2,509,479,672,227	1,811,592,874,189
201	1. Profit after tax attributable to the Parent Company's owners		2,509,035,928,639	1,706,318,385,106
202	2. Profit after tax attributable to reserves		-	107,182,837,932
203	3. Profit/(loss) after tax attributable to non-controlling interests		443,743,588	(1,908,348,849)

SSI Securities Corporation

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

B02a-CTCK/HN

Currency: VND

Code	ITEMS	Notes	Current period	Previous period (restated)
300	XI. OTHER COMPREHENSIVE INCOME AFTER TAX		60,111,610,648	7,682,122,232
301	1. Gain from revaluation of AFS financial assets		60,111,610,648	7,682,122,232
400	TOTAL COMPREHENSIVE INCOME		60,111,610,648	7,682,122,232
401	Other comprehensive income attributable to the Parent Company's owners		60,111,610,648	7,682,122,232
500	XII. NET INCOME APPROPRIATED TO ORDINARY SHAREHOLDERS		2,509,035,928,639	1,706,318,385,106
501	Earnings per share (VND/share)	44	1,033	870
502	Diluted earnings per share (VND/share)	45	855	664

Ho Chi Minh City, Vietnam
14 August 2026

Ms. Duong Thi Phuong Uyen
Preparer

Mr. Tu Cam Hue
Chief Accountant



Mr. Nguyen Duc Thong
Chief Executive Officer

SSI Securities Corporation

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

B03b-CTCK/HN

Currency: VND

Code	ITEMS	Notes	Current period	Previous period
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	1. Profit before tax		3,122,397,955,634	2,244,860,176,553
02	2. Adjustments for:		(1,901,335,096,420)	(1,496,026,564,278)
03	Depreciation and amortization expense		48,828,983,003	47,827,750,477
04	Reversal of provision expense		(41,393,898,426)	26,392,993
05	Unrealized (gain)/loss from exchange rate difference		(1,197,887,998)	10,650,556,365
06	Interest expenses		1,519,650,474,147	1,084,568,359,781
07	Gain from investment activities (investment in subsidiaries, associates and long-term HTM financial assets)		(194,725,393,634)	(53,139,028,757)
08	Accrued interest income		(3,233,175,891,984)	(2,586,215,742,653)
09	Other adjustments		678,518,472	255,147,516
10	3. Increase in non-monetary expenses		256,352,228,098	234,932,508,085
11	Loss from revaluation of financial assets at FVTPL and outstanding covered warrant payables		249,677,228,098	230,050,081,935
14	Loss on recognition of differences assessed at fair value of AFS financial assets when reclassifying		-	4,741,291,390
17	Other losses		6,675,000,000	141,134,760
18	4. Decrease in non-monetary income		(400,425,576,008)	(483,808,160,997)
19	Gain from revaluation of financial assets at FVTPL and outstanding covered warrant payables		(385,636,281,423)	(429,301,877,797)
20	Gain from recognizing fair value revaluation differences of AFS financial assets upon reclassification		(14,789,294,585)	(28,156,283,200)
21	Other gains		-	(26,350,000,000)
30	5. Operating profit before changes in working capital		1,076,989,511,304	499,957,959,363
31	Increase in financial assets at FVTPL		(5,610,809,435,542)	(2,848,640,085,486)
32	Decrease/(increase) in HTM investments		101,756,036,224	(1,450,613,856,430)
33	Increase in loans		(1,532,491,688,287)	(11,134,974,644,486)
34	Increase in AFS financial assets		(140,469,851,548)	(158,616,700,001)
35	Decrease in receivables from disposal of financial assets		37,222,659,390	157,249,477,350
37	Decrease/(increase) in receivables from services provided by the Company		53,717,349,228	(716,307,425)
39	Decrease in other receivables		1,757,830,949,285	528,215,614,422
40	Increase in other assets		(32,101,675,488)	(180,221,137,445)
41	(Decrease)/increase in payables expenses (excluding interest expenses)		(42,568,796,178)	37,819,480,101
42	Decrease in prepaid expenses		26,093,954,626	22,754,877,904
43	Current income tax paid		(830,257,481,517)	(331,782,041,956)
44	Interest expenses paid		(1,525,419,993,813)	(1,073,194,133,528)
45	Increase/(decrease) in trade payables		227,579,959,306	(15,852,969,602)
46	Decrease in welfare benefits		(134,403,749)	(108,112,455)
47	(Decrease)/increase in statutory obligations		(24,302,552,452)	12,486,364,143
48	Decrease in payables to employees		(114,335,780,146)	(75,297,248,368)
50	(Decrease)/increase in other payables and covered warrant payables		(114,385,857,859)	812,546,586,855
51	Other receipts from operating activities		2,919,362,406,364	2,356,380,739,927
	- Interest received		2,919,347,406,364	2,355,353,988,474
	- Other receipts		15,000,000	1,026,751,453
52	Other payments for operating activities		(83,881,284,616)	(77,924,254,872)
60	Net cash flows used in operating activities		(3,850,605,975,468)	(12,920,530,391,989)

SSI Securities Corporation

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

B03b-CTCK/HN

Currency: VND

Code	ITEMS	Notes	Current period	Previous period
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	Purchase and construction of fixed assets, investment properties and other assets		(94,756,578,553)	(13,514,527,947)
62	Proceeds from disposal and sale of fixed assets, investment properties and other assets		2,701,039,000	938,425,999
63	Cash payments for investment in subsidiaries, associates, joint ventures and other investments		(275,000,000,000)	(500,000,000,000)
64	Cash receipt from capital withdrawal from subsidiaries, associates, joint ventures and other investments		820,000,000,000	69,117,205,321
65	Dividends and interest from long-term investments received		84,084,842,466	-
70	Net cash flow from/(used in) investing activities		537,029,302,913	(443,458,896,627)
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
71	Cash receipt from issuance of shares, capital contributed by shareholders		6,327,744,370,000	100,000,000,000
73	Drawdown of borrowings		158,368,589,171,686	171,093,602,988,776
73.2	- Other borrowings		158,368,589,171,686	171,093,602,988,776
74	Repayment of borrowings		(164,497,498,750,383)	(155,319,507,522,142)
74.3	- Other repayment of borrowings		(164,497,498,750,383)	(155,319,507,522,142)
76	Dividends, profit distributed to shareholders		(229,259,000)	(181,050,000)
80	Net cash flow from financing activities		198,605,532,303	15,873,914,416,634
90	(DECREASE)/INCREASE IN CASH DURING THE PERIOD		(3,114,971,140,252)	2,509,925,128,018
101	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	5	3,646,492,763,118	239,000,238,200
101.1	Cash		1,174,041,421,382	206,795,644,109
101.2	Cash equivalents		2,472,232,575,635	30,030,246,575
102	Exchange rate differences		218,766,101	2,174,347,516
103	CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	5	531,521,622,866	2,748,925,366,218
103.1	Cash		530,844,251,548	136,580,691,224
103.2	Cash equivalents		-	2,612,070,071,507
104	Exchange rate differences		677,371,318	274,603,487

SSI Securities Corporation

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

B03b-CTCK/HN

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Currency: VND

Code	ITEMS	Notes	Current period	Previous period
	I. Cash flows from brokerage and trust activities of customers			
01	1. Cash receipts from disposal of brokerage securities of customers		309,974,678,651,961	241,674,188,253,603
02	2. Cash payments for acquisition of brokerage securities of customers		(309,193,039,441,946)	(253,535,506,623,177)
07	3. Cash receipts for settlement of securities transactions of customers		1,093,916,676,490,220	555,325,300,323,241
07.1	4. Investors' deposits at VSDC (increase/(decrease))		62,386,500,795	8,723,242,287
08	5. Cash payment for securities transactions of customers		(1,095,180,823,491,380)	(534,881,803,134,996)
09	6. Cash payment for custodian fees of customers		(30,667,745,624)	(19,806,712,084)
12	7. Cash receipt from securities issuers		3,975,031,378,000	404,320,199,500
13	8. Cash payment to securities issuers		(3,985,699,564,930)	(5,027,517,882,222)
20	(Decrease)/increase in cash during the period		(461,457,222,904)	3,947,897,666,152
30	II. Cash and cash equivalents of customers at the beginning of the period		8,393,795,223,327	4,941,400,793,936
31	Cash at banks at the beginning of the period:		8,393,795,223,327	4,941,400,793,936
32	- Investors' deposits managed by the Company for securities trading activities		8,328,556,709,625	4,919,023,915,622
	<i>In which: Investors' deposits at VSDC</i>		<i>285,780,880,739</i>	<i>282,505,300,828</i>
33	- Investors' synthesizing deposits for securities trading activities		30,219,968,822	11,079,681,180
35	- Deposits of securities issuers		35,018,544,880	11,297,197,134

SSI Securities Corporation

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

B03b-CTCK/HN

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS (continued)

Currency: VND

Code	ITEMS	Notes	Current period	Previous period
40	III. Cash and cash equivalents of the customers at the end of the period (40 = 20 + 30)		7,932,338,000,423	8,889,298,460,088
41	Cash at banks at the end of the period:		7,932,338,000,423	8,889,298,460,088
42	- Investors' deposits managed by the Company for securities trading activities	31.11	7,897,044,271,375	8,856,049,707,600
	<i>In which: Investors' deposits at VSDC</i>		348,167,381,534	291,228,543,115
43	- Investors' synthesizing deposits for securities trading activities	31.11	7,359,591,528	12,574,543,423
45	- Deposits of securities issuers	31.12	27,934,137,520	20,674,209,065

Ho Chi Minh City, Vietnam
14 August 2026

Ms. Duong Thi Phuong Uyen
Preparer

Mr. Tu Cam Hue
Chief Accountant



Mr. Nguyen Duc Thong
Chief Executive Officer

SSI Securities Corporation

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

B04a-CTCK/HN

ITEMS	Notes	Opening balance		Increase/Decrease				Ending balance	
				Previous period		Current period			
		1 January 2025	1 January 2026	Increase	Decrease	Increase	Decrease	30 June 2025	30 June 2026
		VND	VND	VND	VND	VND	VND	VND	VND
A	B	1	2	3	4	5	6	7	8
I. CHANGES IN OWNERS' EQUITY									
1. Share capital		20,713,065,094,108	24,068,975,194,604	100,000,000,000	(40,780,000)	6,327,744,370,000	(215,797,336)	20,813,024,314,108	30,396,503,767,268
1.1. Ordinary share	30.2	19,638,639,180,000	20,779,062,620,000	100,000,000,000	-	4,251,829,580,000	-	19,738,639,180,000	25,030,892,200,000
1.2. Share premium		1,093,540,920,517	3,309,027,581,013	-	(40,780,000)	2,075,914,790,000	(215,797,336)	1,093,500,140,517	5,384,726,573,677
1.3. Treasury share		(19,115,006,409)	(19,115,006,409)	-	-	-	-	(19,115,006,409)	(19,115,006,409)
2. Charter capital supplementary reserve		3,000,000,000	3,000,000,000	-	-	-	-	3,000,000,000	3,000,000,000
3. Differences from revaluation of financial assets at fair value		31,690,477,740	41,559,224,831	7,682,122,231	-	60,111,610,648	-	39,372,599,971	101,670,835,479
4. Foreign exchange rate differences		72,177,590,546	85,080,701,032	10,690,764,775	-	3,221,130,072	-	82,868,355,321	88,301,831,104
5. Undistributed profit		5,856,098,315,938	7,737,518,495,585	2,072,223,774,239	(393,982,626,508)	2,774,287,026,432	(507,951,832,652)	7,534,339,463,669	10,003,853,689,365
5.1. Realized profit	30.1	6,025,186,849,191	7,813,060,963,734	1,627,221,807,256	(130,801,751,312)	2,380,355,031,997	(242,700,734,859)	7,521,606,905,135	9,950,715,260,872
5.2. Unrealized profit	30.1	(169,088,533,253)	(75,542,468,149)	445,001,966,983	(263,180,875,196)	393,931,994,435	(265,251,097,793)	12,732,558,534	53,138,428,493
6. Non-controlling interests		150,619,133,436	130,184,844,710	-	(17,606,526,962)	443,743,588	-	133,012,606,474	130,628,588,298
TOTAL		26,826,650,611,768	32,066,318,460,762	2,190,596,661,245	(411,629,933,470)	9,165,807,880,740	(508,167,629,988)	28,605,617,339,543	40,723,958,711,514

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

Items	Notes	Opening balance		Increase/Decrease				Ending balance	
		1 January 2025	1 January 2026	Previous period		Current period		30 June 2025	30 June 2026
				Increase	Decrease	Increase	Decrease		
		VND	VND	VND	VND	VND	VND	VND	VND
A	B	1	2	3	4	5	6	7	8
II. OTHER COMPREHENSIVE INCOME									
1. Gain from revaluation of AFS financial assets	42	31,690,477,740	41,559,224,831	7,682,122,231	-	60,111,610,648	-	39,372,599,971	101,670,835,479
TOTAL		31,690,477,740	41,559,224,831	7,682,122,231	-	60,111,610,648	-	39,372,599,971	101,670,835,479

Ho Chi Minh City, Vietnam
14 August 2026



Ms. Duong Thi Phuong Uyen
Preparer



Mr. Tu Cam Hue
Chief Accountant



Mr. Nguyễn Đức Thông
Chief Executive Officer

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

1. CORPORATE INFORMATION

SSI Securities Corporation ("the Company") is a joint stock company established under the Corporate Law of Vietnam, Operating License No. 3041/GP-UB dated 27 December 1999 issued by Ho Chi Minh City People's Committee and the first Business Registration No. 0301955155 dated 05 April 2000 issued by Ho Chi Minh City Department of Planning and Investment. The Company operates under Securities Trading License No. 03/GPHDKD issued by Chairman of the State Securities Commission on 05 April 2000 and subsequent amended licenses.

The Company's initial charter capital was VND 6,000,000,000. The charter capital has been supplemented from time to time in accordance with amended licenses. As at 30 June 2026, in accordance with the latest Amended License No. 78/GPDC-UBCK granted by the Chairman of State Securities Commission, which has been effective since 24 June 2026, the Company's total charter capital was VND 25,030,892,200,000.

The Company's primary activities are to provide brokerage service, securities trading, underwriting for securities issues, custodian service, finance and investment advisory service, margin lending services and derivatives trading.

The Company's Head Office is located at 72 Nguyen Hue Boulevard, Sai Gon Ward, Ho Chi Minh City, Vietnam. As at 30 June 2026, the Company has branches located in Ho Chi Minh City, Hanoi and transaction offices located in Ho Chi Minh City and Hanoi.

The number of the Company's employees as at 30 June 2026 was: 1,520 persons (31 December 2025: 1,436 persons).

Company's operation

Capital

As at 30 June 2026, total charter capital of the Company is VND 25,030,892,200,000, owners' equity is VND 40,723,958,711,514 and total assets are VND 96,460,587,873,471.

Investment objectives

As the biggest listed securities company in Vietnam stock market, the Company's principal activities are to provide brokerage service, securities trading, underwriting for securities issues, custodian service, finance and investment advisory service, margin lending service and derivatives trading. The Company's goals are to become a partner with clients, to focus all resource and initiatives to bring success to all stakeholders.

1. CORPORATE INFORMATION (continued)

Company's operation (continued)

Investment restrictions

The Company is required to comply with Article 28 under Circular No. 121/2020/TT-BTC dated 31 December 2020 prescribing operations of securities companies, as amended by Clause 3, Article 3 of Circular No. 68/2024/TT-BTC dated 18 September 2024, and other applicable regulations on investment restrictions. The current applicable practices on investment restrictions are as follows:

1. Securities company is not allowed to invest, contribute capital to invest in real-estate assets except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company.
2. Securities company may invest in real-estate investment as prescribed in Clause 1 above and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company.
3. Securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant regulation on bonds repurchase.
4. Securities company must not by itself, or authorize another organization or individuals to:
 - a. Invest in shares or contribute capital to companies that owned more than fifty percent (50%) of the charter capital of the securities company, except for purchasing of odd lots shares as the request of customers;
 - b. Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company;
 - c. Invest in more than twenty percent (20%) of the total currently circulating shares or fund certificates of a listing organization;
 - d. Invest in more than fifteen percent (15%) in the total currently circulating shares or fund certificates of an unlisted organization, this provision shall not apply to member fund, ETF fund or open-end fund certificates;
 - e. Invest or contribute capital in more than ten percent (10%) of the total paid-up capital of a limited liability company or of a business project;
 - f. Invest more than fifteen percent (15%) of its owners' equity in a single organization or of a business project; or
 - g. Invest more than seventy percent (70%) of its total equity in shares, capital contribution and a business project, specifically invest more than twenty percent (20%) of its total owners' equity in unlisted shares, capital contribution and a business project.

Securities company is allowed to establish or purchase an asset management company as a subsidiary. In that case, securities company is not required to follow points c, d and e of Clause 4 above.

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

1. CORPORATE INFORMATION (continued)

Subsidiaries

As at 30 June 2026, the Company had two (02) directly owned subsidiaries as follows:

<i>Company name</i>	<i>Established under</i>	<i>Business sector</i>	<i>Charter capital (VND)</i>	<i>% holding</i>
SSI Asset Management Company Ltd. (SSIAM)	Operating License No.19/UBCK- GP dated 3 August 2007 and the latest amended Operating License No. 122/GPDC-UBCK dated 19 December 2022.	Investment fund management and investment portfolio management	75,000,000,000	100%
SSI Investment Member Fund (SSI IMF)	Approval Letter of Member Fund Foundation No.130/TB-UBCK dated 27 July 2010 and latest amended license No. 12/GCN-UBCK dated 15 April 2022.	Investments in securities and other investible assets, including real estates	530,500,000,000	76.15%

Besides, as at 30 June 2026, the Company had one (01) indirectly owned subsidiary by SSI IMF as follows:

<i>Company name</i>	<i>Established under</i>	<i>Business sector</i>	<i>Charter capital (USD)</i>	<i>% holding</i>
SSI International Corporation	Established in the United States under Business Registration No. 090813396- 4724807 dated 27 August 2009.	Real estate business	18,499,870.31	76.15%

Associates

As at 30 June 2026, the Company had one (01) directly associate presented on the interim consolidated financial statements as follows:

<i>Company name</i>	<i>Established under</i>	<i>Business sector</i>	<i>Charter capital (VND)</i>
The Pan Group (PAN)	Business Registration No. 0301472704 dated 15 June 2026 issued by Tay Ninh Provincial Department of Finance (25 th registration for change). At the initial stage, the company operated under Business Registration No. 4103003790 dated 31 August 2005, issued by Ho Chi Minh Department of Planning and Investment. The company is listed on the Ho Chi Minh City Stock Exchange.	Cultivation, farming; Livestock services; Post-harvest services; Cultivation services activities; House cleaning services; Investment advisory services (except for financial advisory); Management advisory services (except for finance, economics and law); Market research services.	2,580,729,960,000



1. CORPORATE INFORMATION (continued)

Key characteristics of the Company's operation which affect the Company's interim consolidated financial statements

The Company's profit after tax for the financial period ended 30 June 2026 was VND 2,509,479,672,227, an increase of VND 697,886,798,038 (equivalent to a 38.52% increase) compared to the same period of 2025 mainly owing to the following reasons:

- Gross profit from financial assets at FVTPL and AFS in the first half of 2026 increased by 14.46% compared to the same period, corresponding to a value of VND 222,800,953,928 thanks to growth in investment activities in securities and stock trading.
- Profits from loans and receivables increased by 46.91%, compared to the same period in 2025, equivalent to VND 683,824,503,350, while interest expenses increased by 40.12%, with a value of VND 435,082,114,366 compared to the same period.
- Net revenue from brokerage activities increased by 34.48% compared to the same period, corresponding to a value of VND 273,938,663,618, brokerage expenses increased by 17.69%, equivalent to VND 106,137,547,805 compared to the same period.

2. BASIS OF PRESENTATION

2.1 ***Applied accounting standards and system***

The interim consolidated financial statements of the Company are prepared and presented in accordance with Vietnamese Enterprise Accounting System, the accounting guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No. 334/2016/TT-BTC dated 27 December 2016 amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210/2014/TT-BTC, Circular No. 23/2018/TT-BTC guiding accounting for covered warrants issued by securities companies, Vietnamese Accounting Standard No. 27 - Interim Financial Reporting and other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

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

2. BASIS OF PRESENTATION (continued)

2.2 Basis on consolidation

The interim consolidated financial statements comprise the financial statements of SSI Securities Corporation (the parent company) and its subsidiaries as at 30 June 2026.

Subsidiaries are fully consolidated from the date of acquisition, being the date on which the parent company obtains control and continued to be consolidated until the date that such control ceases.

The financial statements of the parent company and subsidiaries are prepared for the same reporting period using the consistent accounting policies.

All intra-company balances, incomes and expenses, and unrealized gains or losses resulting from intra-company transactions are eliminated in full.

Non-controlling interests represent the portion of profit or loss and net assets of the subsidiaries which are not held by the Company and are presented separately in the interim consolidated income statement and within owners' equity in the interim consolidated statement of financial position, separately from parent shareholders' equity.

2.3 Applied accounting documentation system

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

2.4 Fiscal year

The Company's fiscal year starts on 1 January and ends on 31 December.

The Company also prepares its interim financial statements for the six-month period from 1 January to 30 June and its quarterly financial statements for the three-month periods ended 31 March, 30 June, 30 September and 31 December each year.

2.5 Accounting currency

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

3. STATEMENT ON COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND SYSTEMS

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

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 *Changes in accounting policies*

The accounting policies used by the Company to prepare the interim consolidated financial statements have been applied consistently with those used to prepare the interim consolidated financial statements for the six-month period ended 30 June 2025 and the financial statements for the year ended 31 December 2025.

4.2 *Cash and cash equivalents*

Cash and cash equivalents comprise cash on hand, cash at banks and short-term, highly liquid investments with an original maturity of three (03) months or less that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

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

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

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

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

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

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

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**4.4 Held-to-maturity investments (HTM)**

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

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

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

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

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

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

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.5 Loans

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

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

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

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

Loans are subject to an assessment of impairment at the interim consolidated financial statements date. Provision is made for loan based on its estimated loss which is determined by the negative difference between the market value of securities used as collaterals for such loan and the loan balance. Any increase/decrease in the balance of provision is recognized in the interim consolidated income statement under "*Provision expense for diminution in value and impairment of financial assets and doubtful receivables and borrowing costs of loans*".

4.6 Available-for-sale financial assets (AFS)

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

- a) loans and receivables;
- b) held-to-maturity investments; or
- c) financial assets at fair value through profit or loss.

Available-for-sale financial assets are recognized initially at cost (acquisition cost of the assets plus (+) transaction costs which are directly attributable to the purchase of the financial assets). After initial recognition, AFS financial assets are subsequently measured at fair value.

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.6 *Available-for-sale financial assets (AFS)* (continued)

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

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

4.7 *Fair value/market value of financial assets*

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

- ▶ For securities listed on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, their market prices are their closing prices on the trading day preceding the date of setting up the revaluation;
- ▶ For unlisted securities registered for trading on the Unlisted Public Company Market ("UPCoM"), their market prices are their closing prices on the trading day preceding the date of setting up the revaluation;
- ▶ For delisted securities and suspended trading securities from the sixth day afterward, their prices are the book value at the latest financial report date; and
- ▶ The market price for unlisted securities and securities unregistered for trading on the Unlisted Public Company Market ("UPCoM") used as a basis for setting up the revaluation is the trading prices of the latest transaction on over-the-counter ("OTC") market.

For securities which do not have reference price from the above sources, the revaluation is determined based on the financial performance and the book value of securities issuers as at the assessment date.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.8 *Derecognition of financial assets*

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

- ▶ The rights to receive cash flows from the assets have expired; or
- ▶ The Company has transferred its rights to receive cash flows from the assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a "pass-through" arrangement; and either:
 - the Company has transferred substantially all the risks and rewards of the assets; or
 - the Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

When the Company has transferred its rights to receive cash flows from an asset or has entered into a pass-through arrangement; and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Company's continuing involvement in the asset. In that case, the Company also recognizes an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

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

4.9 *Reclassification of financial assets*

Reclassification when selling financial assets other than FVTPL

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

Reclassification due to change in purpose or ability to hold

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

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.10 Investments in associates

An associate is an entity in which the Company has significant influence but that is neither a subsidiary nor a joint venture. The Company generally deems they have significant influence if they have from 20% of the voting rights.

The Company's investments in associates are accounted for using the equity method of accounting.

Under the equity method, the investment is initially carried in the consolidated statement of financial position at cost. In the case of acquisition, the difference between cost of the investment and the determinable net asset fair value in correspondence with the Company's shares in associate at the acquisition date is defined as goodwill. Negative goodwill is recognized in "Other investment revenue (share of profits/(loss) in associates)" of the consolidated income statement. Positive goodwill will be reflected in the value of investment in associate of the consolidated statement of financial position.

When determining the determinable fair value of net assets in associates, the Company applies principles and suppositions as follows:

- ▶ Fair value of cash and short-term deposit, payables to suppliers and other short-term liabilities approximates their carrying value due to their short term;
- ▶ Fair value of receivables is determined based on estimation of recoverability; therefore, the Company estimates fair value at cost less provisions for receivables;
- ▶ Fair value of financial investments is determined at market prices;
- ▶ Fair value of fixed assets approximates their cost less accumulated depreciation;
- ▶ Fair value of items qualified in the auditors' report in the audited financial statements of associates is determined as zero (0); and
- ▶ Fair value of other immaterial assets and debts is determined as their carrying value.

After the initial recognition, the investment is adjusted to changes of the Company's share in associates' post-acquisition net assets. The consolidated income statement reflects the share of the post-acquisition results of operation of the associates. Changes in net asset value of associates, including changes arisen from revaluation of fixed assets and investments, foreign exchange differences and differences arisen from consolidation of associates are not reflected in the consolidated income statement, but recognized directly in "Undistributed profit" in the consolidated statement of financial position.

The cumulative post-acquisition movements are adjusted against the carrying amount of the investment. Dividend receivable from associates is deducted from the carrying amount of the investment.

The financial statements of the associates are prepared for the same reporting period as the Company, using the consistent accounting policies. Where necessary, adjustments are made to bring the accounting policies in line with those of the Company.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.11 *Recognition of mortgaged financial assets*

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

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

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

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

4.12 *Receivables*

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

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

The provision for doubtful receivables is made in accordance with current regulations.

For receivables that are not yet due but are considered uncollectible, the Company estimates the potential loss (up to the value of the debt recorded in the accounting books) to make provision.

4.13 *Tangible fixed assets*

Tangible fixed assets are stated at cost less accumulated depreciation.

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

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

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.14 *Intangible fixed assets*

Intangible assets are stated at cost less accumulated amortization.

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

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

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

4.15 *Depreciation and amortisation*

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

Office machineries	3 - 5 years
Means of transportation	6 - 10 years
Office equipment	3 - 5 years
Software	3 - 10 years
Other intangible fixed assets	2 - 5 years

4.16 *Investment properties*

Investment properties are stated at cost, inclusive of related transaction fees less accumulated depreciation.

Subsequent expenditure relating to an investment property that has already been recognized is added to the net book value of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Company.

Depreciation and amortisation of the property is calculated on a straight-line basis over the estimated useful life of each asset. The depreciation period is 27.5 years.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.17 *Operating lease*

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

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

4.18 *Prepaid expenses*

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

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

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

4.19 *Repurchase agreements*

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

4.20 *Borrowings*

The Company's borrowings are recorded and stated at the principal balance at the end of the accounting period.

4.21 *Other payables and accruals expenses*

Payables and accruals expenses are recognised for amounts to be paid in the future for bond interest payables, goods and services received, whether or not billed to the Company.

4.22 *Covered warrants*

Covered warrants are secured securities with collaterals issued by the Company which give its holder the right to buy an amount of an underlying security at an exercise price or to receive a sum of money equal to the difference between the price (index) of the underlying securities and the exercise price (exercise index), when the former is higher than the latter, at the strike time.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**4.22 Covered warrants (continued)**

When covered warrants are issued, the Company records an increase in covered warrant payables, at the same time monitoring the number of covered warrants still allowed to be issued. The transaction costs relating to the purchase and issuance of covered warrants are recognized when incurred as purchase costs of financial assets at FVTPL in the consolidated income statement. Profit or loss resulted from covered warrants when repurchase, upon the maturity of covered warrants or when covered warrant is recalled, are recognized under "Gain from disposal of financial assets at FVTPL" or "Loss from disposal of financial assets at FVTPL" in the interim consolidated income statement.

At the end of the period, the Company revaluates the covered warrants at fair value. The decrease in difference arising from revaluation of outstanding covered warrants at fair value in comparison with previous year is recognized in "Gain from financial assets at FVTPL" (line "Gain from revaluation of outstanding covered warrant payable"). The increase in difference arising from revaluation of outstanding covered warrants at fair value in comparison with previous year is recognized in "Loss from financial assets at FVTPL" (line "Loss from revaluation of outstanding covered warrant payable").

The securities used as hedging for the covered warrants are monitored by the Company. At the end of the period, securities used as hedging for the covered warrants are revaluated at fair value and the differences arising from revaluation are recorded similar to the revaluation of financial assets at FVTPL.

4.23 Employee benefits**4.23.1 Post-employment benefits**

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

4.23.2 Severance pay

According to the Labor Code No. 45/2019/QH14 effective from 01 January 2021 and Decree No. 145/2020/ND-CP of the Government – detailing and guiding on executing some articles of the Labor Code on working conditions and labor relations, the Company is responsible for paying a severance allowance equal to half a month's salary for each working year to employees who voluntarily resign and fully meet factors in accordance with provisions of law. Working time to calculate severance allowance is the total time the employee has actually worked for the Company minus the time the employee has participated in unemployment insurance according to the provisions of the law on unemployment insurance and the working time has been paid severance allowance by the employer. The average monthly salary is calculated to pay severance allowance will be based on the average salary of the last six months up to the time the employee quits.

4.23.3 Unemployment insurance

In accordance with the current regulations on unemployment insurance, the Company is required to contribute to the unemployment insurance at the rate of 1% of salary and wage fund of unemployment insurance joiners and deduct 1% of monthly salary and wage of each employee to contribute to the unemployment insurance fund.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.24 Foreign currency transactions

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

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

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

4.25 Currency derivative contract

The Company participates in currency transactions with banks which provide services (foreign currency forward transactions, foreign currency swaps,...) for the purpose of hedging and mitigating foreign exchange risks of exchange rate and cash flow in the future. Gain/loss arising from transactions during the period is recognized in the interim consolidated income statement.

4.26 Treasury shares

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

4.27 Conversion of subsidiaries' financial statements into parent company's accounting currency

Subsidiaries' financial statements which are prepared in the foreign currency that is different from the Parent Company's accounting currency are converted into the Parent Company's accounting currency for consolidation purpose. Actual transaction exchange rates used for converting subsidiaries' financial statements are determined as follows:

- ▶ For assets, the exchange rate used for translation is the banking buying rate at the reporting date;
- ▶ For liabilities, the exchange rate for translation is the banking selling rate at the reporting date;
- ▶ In case the difference between bank purchasing and selling rate at the reporting date is not over 0.2%, the applied exchange rate will be the average of purchasing and selling rate; and
- ▶ All items on the income statement and cash flow statement are converted using the actual exchange rate at the time of the transaction. Average exchange rate is allowed to be applied if it approximates the actual exchange rate at the time of the transaction (the difference is 1% or less). If the gap between the exchange rate at the beginning of the period and at the end of the period is higher than 20%, the Company shall apply the exchange rate at the end of the period.

Foreign exchange rate difference arising from the translation of subsidiary's financial statements is accumulatively reflected in "Foreign exchange rate difference" item of the Owners' equity section of the interim consolidated statements of financial position.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.28 Revenue recognition

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

Revenue from brokerage services

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

Revenue from trading of securities

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

Other income

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

Interest income

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

Dividends

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

Properties selling/leasing revenue

- ▶ Properties selling revenue is recognized when all conditions are satisfied according to current accounting regulations; and
- ▶ Properties leasing revenue is recognized into operational result on a straight-line basis over the leasing contract life.

Other revenues from rendering services

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

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

4.29 Borrowing costs

Borrowing costs include accrued interest and other expenses which are directly attributable to the Company's borrowings. The borrowing costs are recognized on accrual basis.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.30 Cost of securities sold

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

4.31 Corporate income tax

Current income tax

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

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

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

Deferred income tax

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

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

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

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

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset is realized, or the liability is settled based on tax rates and tax laws that have been enacted at the reporting date. Deferred tax is recorded to the consolidated income statement, except when it relates to items recognized directly to interim owners' equity, in which case the deferred tax is also dealt with in owners' equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authority, and the Company intends to settle its current tax assets and liabilities on a net basis.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.32 Owners' equity

Contributed capital from shareholders

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

Undistributed profit

Undistributed profit comprises of realized and unrealized undistributed profit.

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

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

Reserves

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

4.33 Appropriation of net profits

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

4.34 Segment information

A segment is a component determined separately by the Company which is engaged in providing products or related services (business segment) or providing products or services in a particular economic environment (geographical segment), that is subject to risks and returns that are different from those of other segments.

The Company's business segment is derived mainly from the services provided to investors. Management defines the Company's geographical segments to be based on the location of the Company's assets.

4.35 Related parties

Parties are considered to be related parties of the Company if one party has the ability to, directly or indirectly, control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Group and other party are under common control or under common significant influence. Related parties can be enterprises or individuals, including close members of their families.

4.36 Nil balances

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

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

5. CASH AND CASH EQUIVALENTS

	Currency: VND	
	<i>Ending balance</i>	<i>Beginning balance</i>
Cash	531,521,622,866	1,174,260,187,483
- Cash on hand	1,403,500,889	434,973,960
- Cash at banks (*)	530,118,121,977	1,173,825,213,523
Cash equivalents	-	2,472,232,575,635
- Cash at banks with original maturity of less than 3 months	-	2,472,232,575,635
Total	531,521,622,866	3,646,492,763,118

(*) As at 30 June 2026, the Company's demand deposits amounting to VND 150,000,000,000 were used to secure the settlement obligations of covered warrants issued by the Company.

6. VALUE AND VOLUME OF TRADING DURING THE PERIOD

	<i>Volume of trading during the period (Unit)</i>	<i>Value of trading during the period (VND)</i>
a. The Company	1,532,498,585	191,737,139,834,602
- Shares	679,581,381	24,930,146,599,081
- Bonds	835,805,575	142,334,207,279,025
- Other securities	17,111,629	24,472,785,956,496
b. Investors	24,890,283,782	1,621,906,395,304,600
- Shares	23,628,202,620	726,535,129,757,602
- Bonds	433,754,702	46,780,971,442,808
- Other securities	828,326,460	848,590,294,104,190
Total	26,422,782,367	1,813,643,535,139,202

7. FINANCIAL ASSETS

Concepts of financial assets

Cost

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

Fair value/market value

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

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

Amortised cost

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

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

Carrying amount

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

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

7. FINANCIAL ASSETS (continued)

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

Currency: VND

	30 June 2026		31 December 2025	
	Cost	Fair value	Cost	Fair value
Listed shares and UPCoM-traded shares and fund certificates	1,056,164,223,913	1,123,677,588,279	527,450,899,335	558,918,553,077
MSB	372,507,391,746	405,000,000,000	129,695,000	128,960,000
MWG	40,095,464,579	39,261,182,400	3,895,079,755	4,172,568,400
HPG	36,531,777,199	35,103,873,200	24,086,013,907	23,527,706,400
VIC	33,466,650,002	33,308,000,000	1,300,061,663	1,339,840,000
FPT	29,504,202,044	28,915,660,800	19,828,752,020	19,495,491,600
Other shares and fund certificates	544,058,738,343	582,088,871,879	478,211,296,990	510,253,986,677
Listed shares used as hedging for covered warrants	791,954,947,998	787,814,547,350	1,134,246,866,577	1,128,730,522,550
HPG	203,998,566,556	196,024,950,400	221,498,621,763	216,364,341,600
ACB	134,390,710,962	136,928,695,050	193,698,399,023	187,454,664,000
VHM	116,702,703,560	118,593,750,000	57,835,848,301	63,581,000,000
MBB	110,951,982,909	110,900,966,400	42,235,250,889	43,610,546,100
TCB	63,650,472,093	65,227,716,000	66,714,242,986	67,817,680,000
Other listed shares	162,260,511,918	160,138,469,500	552,264,503,615	549,902,290,850
Unlisted shares and fund certificates	322,367,602,543	302,955,175,197	97,309,066,913	77,169,896,402
Listed bonds (1)	4,136,287,352,788	4,102,879,062,149	4,591,708,914,865	4,477,487,705,392
Unlisted bonds (2)	10,616,964,200,539	10,616,964,200,539	8,807,543,841,436	8,807,543,841,436
Certificates of deposit (3)	27,179,806,157,455	27,179,806,157,455	23,207,805,874,113	23,207,805,874,113
Total	44,103,544,485,236	44,114,096,730,969	38,366,065,463,239	38,257,656,392,970

- (1) As at 30 June 2026, among the listed bonds classified as financial assets at FVTPL, there are 34,400,000 bonds with par value of VND 3,440,000,000,000 used as collaterals for short-term borrowings of the Company.
- (2) As at 30 June 2026, among the unlisted bonds classified as financial assets at FVTPL, there are 11,870 bonds with par value of VND 4,220,000,000,000 used as collaterals for short-term borrowings of the Company.
- (3) As at 30 June 2026, the par values of Certificates of Deposit belonging to the group of financial assets FVTPL, which are used as collateral for short-term borrowings of the Company and collaterals for covered warrants issued by the Company, are respectively VND 23,192,000,000,000 and VND 608,500,000,000.

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

7. FINANCIAL ASSETS (continued)

7.2 Available-for-sale (AFS) financial assets

Currency: VND

	30 June 2026		31 December 2025	
	Cost	Fair value	Cost	Fair value
Listed and UPCoM- traded shares	285,167,409,757	410,454,134,100	119,822,281,043	168,828,792,075
Unlisted shares and fund certificates	279,130,775,623	280,932,595,623	379,600,375,621	382,542,895,621
SSI Digital Technology JSC.	150,000,000,000	150,000,000,000	150,000,000,000	150,000,000,000
PAN Farm JSC.	32,000,014,000	32,000,014,000	32,000,014,000	32,000,014,000
Other unlisted shares and fund certificates	97,130,761,623	98,932,581,623	197,600,361,621	200,542,881,621
Unlisted bonds	-	-	48,000,134,751	48,000,134,751
Total	564,298,185,380	691,386,729,723	547,422,791,415	599,371,822,447

7.3 Held-to-maturity investments (HTM)

Currency: VND

	30 June 2026	31 December 2025
Term deposits with remaining maturity of less than 1 year	4,515,680,620,253	5,230,991,865,654

As at 30 June 2026, among term deposits with remaining maturity of less than 1 year, there is balance of VND 3,794,000,000,000 used as collaterals for short-term borrowings of the Company.

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued) B05a-CTCK/HN
as at 30 June 2026 and for the six-month period then ended

7. FINANCIAL ASSETS (continued)

7.4 Loans

	30 June 2026		31 December 2025	
	Currency: VND			
	Cost	Fair value (3)	Cost	Fair value (3)
Receivables from margin (1)	40,036,581,154,395	40,036,569,222,310	38,616,232,016,646	38,616,220,084,561
Advances to customer (2)	435,969,870,963	435,969,870,963	323,827,320,425	323,827,320,425
Total	40,472,551,025,358	40,472,539,093,273	38,940,059,337,071	38,940,047,404,986

- (1) Securities under margin transaction are used as collaterals for the loans granted by the Company to investors. As at 30 June 2026 and 31 December 2025, the par value of those securities that are used as collaterals for margin trading was VND 40,542,309,890,000 and VND 35,651,071,670,000 respectively (the market value of those securities that are used as collaterals for margin trading was VND 127,180,789,025,307 and VND 115,527,080,854,690 respectively).
- (2) These relate to advances to investors during the period that the shares selling proceeds are awaiting to be received.
- (3) The fair value of loans is measured at carrying value less provision for doubtful debts.

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

7. FINANCIAL ASSETS (continued)

7.5 Change in market values of financial assets

Currency: VND

Financial assets	30 June 2026				31 December 2025			
	Cost	Revaluation difference		Revaluated value	Cost	Revaluation difference		Revaluated value
		Increase	Decrease			Increase	Decrease	
FVTPL	44,103,544,485,236	85,874,132,506	(75,321,886,773)	44,114,096,730,969	38,366,065,463,239	53,001,256,212	(161,410,326,481)	38,257,656,392,970
Listed shares and UPCoM-traded shares and fund certificates	1,056,164,223,913	72,153,673,669	(4,640,309,303)	1,123,677,588,279	527,450,899,335	33,890,955,509	(2,423,301,767)	558,918,553,077
Listed shares used as hedging for covered warrants	791,954,947,998	6,390,943,086	(10,531,343,734)	787,814,547,350	1,134,246,866,577	17,357,298,627	(22,873,642,654)	1,128,730,522,550
Unlisted shares and fund certificates	322,367,602,543	1,080,565,799	(20,492,993,145)	302,955,175,197	97,309,066,913	636,263,623	(20,775,434,134)	77,169,896,402
Listed bonds	4,136,287,352,788	6,248,949,952	(39,657,240,591)	4,102,879,062,149	4,591,708,914,865	1,116,738,453	(115,337,947,926)	4,477,487,705,392
Unlisted bonds	10,616,964,200,539	-	-	10,616,964,200,539	8,807,543,841,436	-	-	8,807,543,841,436
Certificates of deposit	27,179,806,157,455	-	-	27,179,806,157,455	23,207,805,874,113	-	-	23,207,805,874,113
AFS	564,298,185,380	127,088,544,343	-	691,386,729,723	547,422,791,415	51,949,031,032	-	599,371,822,447
Listed shares and UPCoM-traded shares	285,167,409,757	125,286,724,343	-	410,454,134,100	119,822,281,043	49,006,511,032	-	168,828,792,075
Unlisted shares and fund certificates	279,130,775,623	1,801,820,000	-	280,932,595,623	379,600,375,621	2,942,520,000	-	382,542,895,621
Unlisted bonds	-	-	-	-	48,000,134,751	-	-	48,000,134,751
Total	44,667,842,670,616	212,962,676,849	(75,321,886,773)	44,805,483,460,692	38,913,488,254,654	104,950,287,244	(161,410,326,481)	38,857,028,215,417

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

8. PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS AND MORTGAGE ASSETS

Currency: VND

	30 June 2026	31 December 2025
Provision for impairment of loans	11,932,085	11,932,085

9. OTHER FINANCIAL ASSETS

Currency: VND

	30 June 2026	31 December 2025
1. Receivables from disposal of financial assets	154,907,564,590	192,130,223,980
<i>In which: Doubtful receivables from disposal of financial assets unlikely to be collected</i>	<i>148,761,018,352</i>	<i>190,191,227,580</i>
2. Receivables and accruals from dividends and interest income of financial assets	786,898,536,364	381,485,372,339
3. Advances to suppliers	77,044,126,739	1,576,813,407,177
- Advance payment for purchasing securities	-	1,503,000,000,000
- Other advances	77,044,126,739	73,813,407,177
4. Receivables from services provided by the Company	28,809,505,904	33,294,883,844
<i>In which: Doubtful receivables from services provided by the Company</i>	<i>486,622,498</i>	<i>486,622,498</i>
5. Other receivables	233,083,297,399	523,726,032,105
<i>In which: Receivables from entrusted portfolio management contracts</i>	<i>200,000,000,000</i>	<i>500,000,000,000</i>
6. Provision for impairment of receivables	(149,098,558,210)	(190,492,456,636)
Total	1,131,644,472,786	2,516,957,462,809

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

9. OTHER FINANCIAL ASSETS (continued)

Details of provision for impairment of receivables:

	Ending balance of doubtful receivables	Opening balance of provision	Addition	Reversal	Ending balance of provision	Currency: VND Opening balance of doubtful receivables
Provision for doubtful receivables from disposal of financial assets	148,761,018,352	190,191,227,580	-	(41,430,209,228)	148,761,018,352	190,191,227,580
- <i>Phuc Bao Minh Commercial Construction Co., Ltd</i>	148,761,018,352	190,191,227,580	-	(41,430,209,228)	148,761,018,352	190,191,227,580
Doubtful receivables from services provided by the Company	486,622,498	301,229,056	36,310,802	-	337,539,858	486,622,498
- <i>Hung Thinh Land Joint Stock Company</i>	50,000,000	25,000,000	-	-	25,000,000	50,000,000
- <i>Hung Thinh Incons Joint Stock Company</i>	120,000,000	36,000,000	-	-	36,000,000	120,000,000
- <i>Receivables from overdue portfolio management activities</i>	316,622,498	240,229,056	36,310,802	-	276,539,858	316,622,498
Total	149,247,640,850	190,492,456,636	36,310,802	(41,430,209,228)	149,098,558,210	190,677,850,078



SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

10. OTHER CURRENT ASSETS

	Currency: VND	
	30 June 2026	31 December 2025
Advances	15,714,605,110	5,543,301,647
Tools and office supplies	97,111,000	197,928,265
Short-term prepaid expenses	68,500,405,815	96,847,871,948
- Prepayment for office tools	109,170,817	273,250,869
- Prepayment for services	68,391,234,998	96,574,621,079
Short-term deposits, collaterals and pledges	858,774,180	882,806,510
Tax and other receivables from the State (Note 25)	2,644,605	2,644,605
Other current assets	49,831,479,590	27,794,417,400
- Margin deposits for derivative trading of the Company	48,826,508,690	26,819,446,500
- Others	1,004,970,900	974,970,900
Total	135,005,020,300	131,268,970,375

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

11. LONG-TERM INVESTMENTS

	Ownership	30 June 2026		31 December 2025	
		Voting right rate of the Company	Value VND	Voting right rate of the Company	Value VND
Held-to-maturity investments			3,065,265,527,684		2,971,910,059,220
- Held-to-maturity bonds (1)			3,065,265,527,684		2,971,910,059,220
Investments in associates (2)			715,901,040,594		715,487,879,037
- The Pan Group (PAN) JSC (3)	Directly	12.75%	715,901,040,594	12.75%	715,487,879,037
Total			3,781,166,568,278		3,687,397,938,257

- (1) As at 30 June 2026, among the held-to-maturity bonds, there are 22,950,600 bonds with par value of VND 2,895,000,000,000 used as collaterals for short-term borrowings of the Company.
- (2) As at 30 June 2026, among the investments in associates, there are 26,580,120 shares with par value of VND 265,801,200,000 used as collaterals for short-term borrowings of the Company.
- (3) According to the Decision of the Investment Council No. 53/2021/QD-HDDT dated 23 December 2021, the Company continues to recognize PAN Group Joint Stock Company as an associate based on the criteria of "significant influence" as stipulated in Standard No. 07 "Accounting for investments in associated companies".

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

11. LONG-TERM INVESTMENTS (continued)

Movements of investments in associates of the Company were as follows:

	Currency: VND	
	<i>For the six-month period ended 30 June 2026</i>	<i>For the six-month period ended 30 June 2025</i>
Opening balance	715,487,879,037	687,490,406,131
Increase due to the partial divestment of shares in the subsidiary (SSID), resulting in its reclassification as an associate company	-	100,000,000,000
Adjustment made due to change in ownership rate of associates in their subsidiaries	(3,189,397)	-
Gain from associates recognized in the consolidated income statement during the period	80,302,429,954	18,182,546,282
- <i>Share of gain during the period</i>	80,302,429,954	18,182,546,282
Dividends received	(79,886,079,000)	(14,112,000,000)
Other adjustment	-	16,453,765,647
Ending balance	715,901,040,594	808,014,718,060

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

12. TANGIBLE FIXED ASSETS

	Currency: VND			
	<u>Office machineries</u>	<u>Means of transportation</u>	<u>Office equipment</u>	<u>Total</u>
Cost				
1 January 2026	364,087,085,453	36,679,872,491	3,868,891,498	404,635,849,442
Increase	29,417,364,000	7,973,189,040	257,828,869	37,648,381,909
<i>Purchases</i>	29,417,364,000	7,973,189,040	94,580,000	37,485,133,040
<i>Reclassification</i>	-	-	163,248,869	163,248,869
Decrease	(3,466,083,999)	(12,186,360,000)	(48,576,000)	(15,701,019,999)
<i>Disposals</i>	(3,302,835,130)	(12,186,360,000)	(48,576,000)	(15,537,771,130)
<i>Reclassification</i>	(163,248,869)	-	-	(163,248,869)
30 June 2026	<u>390,038,365,454</u>	<u>32,466,701,531</u>	<u>4,078,144,367</u>	<u>426,583,211,352</u>
Accumulated depreciation				
1 January 2026	300,726,543,131	19,941,184,624	3,847,087,173	324,514,814,928
Increase	21,516,847,415	1,442,385,499	143,634,766	23,102,867,680
<i>Depreciations</i>	21,516,847,415	1,442,385,499	143,634,766	23,102,867,680
Decrease	(3,302,835,130)	(7,082,304,838)	(48,576,000)	(10,433,715,968)
<i>Disposals</i>	<u>(3,302,835,130)</u>	<u>(7,082,304,838)</u>	<u>(48,576,000)</u>	<u>(10,433,715,968)</u>
30 June 2026	<u>318,940,555,416</u>	<u>14,301,265,285</u>	<u>3,942,145,939</u>	<u>337,183,966,640</u>
Net book value				
1 January 2026	<u>63,360,542,322</u>	<u>16,738,687,867</u>	<u>21,804,325</u>	<u>80,121,034,514</u>
30 June 2026	<u>71,097,810,038</u>	<u>18,165,436,246</u>	<u>135,998,428</u>	<u>89,399,244,712</u>

Additional information on tangible fixed assets:

	Currency: VND	
	<i>30 June 2026</i>	<i>31 December 2025</i>
Cost of tangible fixed assets which are fully depreciated but still in active use	206,316,516,209	174,871,728,518

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

13. INTANGIBLE FIXED ASSETS

Currency: VND

Software

Cost

1 January 2026	333,973,134,494
Increase	1,022,361,672
<i>Purchases</i>	1,022,361,672
Decrease	(3,046,477,422)
<i>Disposals</i>	(3,046,477,422)
30 June 2026	331,949,018,744

Accumulated amortisation

1 January 2026	226,987,121,513
Increase	20,962,750,270
<i>Depreciations</i>	20,962,750,270
Decrease	(3,046,477,422)
<i>Disposals</i>	(3,046,477,422)
30 June 2026	244,903,394,361

Net book value

1 January 2026	106,986,012,981
30 June 2026	87,045,624,383

Additional information on intangible fixed assets:

Currency: VND

	30 June 2026	31 December 2025
Cost of intangible fixed assets which are fully amortised but still in active use	120,261,963,699	117,896,066,121

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

14. INVESTMENT PROPERTIES

Currency: VND

Buildings and land

Cost

1 January 2026	388,660,246,007
Increase	3,115,005,231
- Exchange rate difference arising from conversion of subsidiary's financial statements	3,115,005,231
30 June 2026	391,775,251,238

Accumulated amortisation

1 January 2026	99,081,694,077
Increase	5,578,012,659
- Depreciation	4,763,365,053
- Exchange rate difference arising from conversion of subsidiary's financial statements	814,647,606
30 June 2026	104,659,706,736

Net book value

1 January 2026	289,578,551,930
30 June 2026	287,115,544,502

Investment properties are buildings in the United States of America which were bought by SSI International Company (SSIIC) for leasing purpose. As at 30 June 2026, the cost of those assets was recorded in USD and converted into VND in SSIIC financial statements using transfer exchange rate of commercial bank where the SSI Investment Member Fund (SSI-IMF) maintains bank account. Difference arising from the conversion is presented in the "Foreign exchange difference" item in Owners' equity. Properties leasing revenue for the six-month period ended 30 June 2026 was VND 6,388,530,564.

15. CONSTRUCTION IN PROGRESS

Currency: VND

	<u>30 June 2026</u>	<u>31 December 2025</u>
Purchasing 19 levels office building in Hanoi	529,363,844,636	464,736,056,003
Software development	2,847,459,046	7,364,803,895
Total	532,211,303,682	472,100,859,898

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

16. LONG-TERM DEPOSITS, COLLATERALS AND PLEDGES

Currency: VND

	30 June 2026	31 December 2025
Long-term deposits, mortgages	29,378,090,071	29,242,004,446

Long-term deposits, collaterals and pledges is mainly the deposit for office rental of the Company.

17. LONG-TERM PREPAID EXPENSES

Currency: VND

	30 June 2026	31 December 2025
Long-term prepaid expenses	15,864,341,419	13,604,625,399

Long-term prepaid expenses include cost of furniture, office equipment, repair and exterior decoration, software services extension, maintenance and warranty expenses of the Company. These expenses are amortized to the interim consolidated income statement for the maximum period of thirty-six (36) months.

18. DEFERRED CORPORATE INCOME TAX ASSETS/PAYABLES

Deferred corporate income tax assets/payables arise due to following temporary differences that are non-deductible/taxable in term of corporate income tax:

Currency: VND

	30 June 2026	31 December 2025
Deferred income tax asset		
Temporary non-deductible taxable from the decrease in revaluation of financial assets at FVTPL	3,491,314,303	3,491,314,303
Temporary non-deductible taxable provision for impairment of loans	1,765,587	1,765,587
Unearned revenue arising from financial statement consolidation	8,039,786,364	9,668,606,509
Total	11,532,866,254	13,161,686,399
Deferred income tax payables		
Deferred income tax arising from the increase in revaluation of financial assets at FVTPL	14,584,709,871	8,565,593,736
Deferred income tax arising from the increase in revaluation of financial assets at AFS	25,417,708,869	10,389,806,206
Deferred income tax arising from the decrease in revaluation of outstanding covered warrant payables	12,436,472,689	9,979,544,144
Deferred income tax payable from temporary non-taxable income of subsidiaries	(214,710,497)	(498,073,802)
Total	52,224,180,932	28,436,870,284

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

19. PAYMENT FOR SETTLEMENT ASSISTANCE FUND

Payment for settlement assistance fund represents the amounts deposited at Vietnam Securities Depository and Clearing Corporation (VSDC).

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

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

	Currency: VND	
	30 June 2026	31 December 2025
Initial payment	6,087,814,535	6,087,814,535
Addition	7,872,720,527	7,872,720,527
Accrued interest	6,039,464,938	6,039,464,938
Total	20,000,000,000	20,000,000,000

20. COLLATERALS AND PLEDGED ASSETS

As at the date of the interim consolidated financial statements, the following assets have been used as collaterals for borrowings and settlement guarantee of covered warrants issued by the Company:

	Currency: VND		
Assets	30 June 2026	31 December 2025	Purposes
Short-term	35,404,500,000,000	36,559,275,000,000	
Financial assets at FVTPL - par value (Note 7.1)	30,852,000,000,000	30,680,225,000,000	Short-term borrowings
Term deposits with remaining maturity of less than 1 year (Note 7.3)	3,794,000,000,000	5,010,000,000,000	Short-term borrowings
Certificates of deposit with remaining maturity of less than 1 year (Note 5)	150,000,000,000	-	Covered warrants
Certificates of deposit at FVTPL (Note 7.1)	608,500,000,000	869,050,000,000	Covered warrants and service contracts
Long-term	3,160,801,200,000	3,160,801,200,000	
Bonds with remaining maturity of more than 1 year (par value) (Note 11)	2,895,000,000,000	2,895,000,000,000	Short-term borrowings
Investments in associates (par value) (Note 11)	265,801,200,000	265,801,200,000	Short-term borrowings
Total	38,565,301,200,000	39,720,076,200,000	

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B09a-CTCK

21. SHORT-TERM BORROWINGS AND FINANCE LEASES

The borrowings are made for the purpose of supplementing working capital for the Company's business activities. Movements of the Company's short-term borrowings and finance lease liabilities during the period are as follows:

	<i>Interest rate % per annum</i>	<i>Beginning balance VND</i>	<i>Addition during period VND</i>	<i>Repayment during the period VND</i>	<i>Ending balance VND</i>
Bank overdrafts	Under 7.9	9,165,451,864,584	68,623,889,171,686	71,191,473,750,383	6,597,867,285,887
Short-term borrowings	Under 9.0	50,995,050,000,000	89,744,700,000,000	93,299,350,000,000	47,440,400,000,000
- Joint Stock Commercial Bank for Foreign Trade of Vietnam		8,558,100,000,000	17,802,500,000,000	16,926,600,000,000	9,434,000,000,000
- Joint Stock Commercial Bank for Investment and Development of Vietnam		10,706,000,000,000	10,556,000,000,000	10,706,000,000,000	10,556,000,000,000
- Vietnam Joint Stock Commercial Bank for Industry and Trade		7,392,500,000,000	20,307,500,000,000	21,892,500,000,000	5,807,500,000,000
- Other banks and credit institutions (*)		23,918,450,000,000	40,448,700,000,000	42,724,250,000,000	21,642,900,000,000
- Other borrowings		420,000,000,000	630,000,000,000	1,050,000,000,000	-
Total		60,160,501,864,584	158,368,589,171,686	164,490,823,750,383	54,038,267,285,887

(*) In which, the balance of some unsecured borrowings in foreign currency is USD 220,000,000 at the end of the period. These borrowings are fully hedged against foreign exchange risk by foreign currency forward contracts at banks.

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

22. PAYABLES FOR SECURITIES TRADING ACTIVITIES

Currency: VND

	30 June 2026	31 December 2025
Payables to the Stock Exchange, Viet Nam Securities Depository and Clearing Corporation	34,306,507,631	47,778,256,836
Covered warrant payables (in circulation) (*)	144,465,955,000	279,853,864,000
Total	178,772,462,631	327,632,120,836

(*) The Company issues covered warrants under License issued by the State Securities Commission. Detail of the number of covered warrants issued by the Company are as follows:

Unit: Number of Covered warrants

	30 June 2026		31 December 2025	
	The number of authorized covered warrants	The number of outstanding covered warrants	The number of authorized covered warrants	The number of outstanding covered warrants
HPG/9M/SSI/C/EU/Cash-21	21,000,000	20,737,600	-	-
FPT/15M/SSI/C/EU/Cash-20	15,000,000	14,643,300	15,000,000	8,903,000
MWG/9M/SSI/C/EU/Cash-21	13,000,000	12,703,700	-	-
MBB/9M/SSI/C/EU/Cash-21	15,000,000	11,583,400	-	-
ACB/15M/SSI/C/EU/Cash-20	13,000,000	11,220,200	13,000,000	7,479,900
Other covered warrants	468,500,000	43,225,600	139,537,400	101,780,500
Total	545,500,000	114,113,800	167,537,400	118,163,400

23. SHORT-TERM PAYABLES TO SUPPLIERS

Currency: VND

	30 June 2026	31 December 2025
PetroVietnam - SSG Real Estate Joint Stock Company	37,213,000,000	37,213,000,000
Thang Tien Engineering JSC	4,861,257,572	14,719,112,376
Payable for stock purchase	246,719,809,000	22,298,066,000
Other payables	24,896,551,197	20,932,206,398
Total	313,690,617,769	95,162,384,774

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

24. SHORT-TERM ADVANCE FROM CUSTOMERS

Currency: VND

	<u>30 June 2026</u>	<u>31 December 2025</u>
Advances from selling securities	-	8,600,000,000
Other short-term advances	7,380,248,939	1,430,000,000
Total	7,380,248,939	10,030,000,000

25. TAXATION AND STATUTORY OBLIGATIONS

Currency: VND

	<u>30 June 2026</u>	<u>31 December 2025</u>
Value added tax	865,313,683	1,279,605,646
Corporate income tax	295,530,577,965	521,723,493,096
Personal income tax	66,691,998,035	83,494,898,424
Foreign contractors withholding tax	17,653,782,150	24,737,843,710
Total	380,741,671,833	631,235,840,876

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

25. TAXATION AND STATUTORY OBLIGATIONS (continued)

Details of taxation and statutory obligations:

Currency: VND

No.	Items	01 January 2026	Payable in the period	Paid in the period	30 June 2026
I	Tax	631,235,840,876	1,193,214,002,507	(1,443,708,171,550)	380,741,671,833
1	Value added tax	1,279,605,646	8,627,935,286	(9,042,227,249)	865,313,683
2	Corporate income tax (Note 41.1)	521,723,493,096	604,064,566,386	(830,257,481,517)	295,530,577,965
3	Other taxes	108,232,742,134	580,521,500,835	(604,408,462,784)	84,345,780,185
	Personal income tax	16,409,452,428	75,000,564,443	(79,477,288,183)	11,932,728,688
	Personal income tax on behalf of investors	67,085,445,996	383,067,840,315	(395,394,016,964)	54,759,269,347
	Others (foreign contractors withholding tax)	24,737,843,710	122,453,096,077	(129,537,157,637)	17,653,782,150
II	Other obligatory payables/(receivables)	(2,644,605)	175,864,799	(175,864,799)	(2,644,605)
	Total	631,233,196,271	1,193,389,867,306	(1,443,884,036,349)	380,739,027,228

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

26. SHORT-TERM ACCRUED EXPENSES

Currency: VND

	30 June 2026	31 December 2025
Interest payable for borrowings	84,001,104,741	89,766,430,513
Accrued services fee	416,340,000	876,960,000
Commission payable to counter parties	12,622,237,753	10,285,276,042
13th-month salary expense	3,918,792,048	-
Others	3,348,789,951	2,876,977,749
Total	104,307,264,493	103,805,644,304

27. OTHER SHORT-TERM PAYABLES

Currency: VND

	30 June 2026	31 December 2025
Dividend, bond coupon payables	8,482,834,142	8,716,287,036
<i>Dividend payable to the Company's shareholders (*)</i>	7,969,520,900	8,198,779,900
<i>Coupon payables for bond holders of the Company (*)</i>	513,313,242	517,507,136
Other payables	10,960,430,248	11,749,642,337
Total	19,443,264,390	20,465,929,373

(*) The outstanding balances of dividends and bond interest payable as at the reporting date relate to shareholders and bondholders who have not yet claimed their entitlements. Apart from these amounts, the Company had no overdue liabilities that remained unpaid.

28. BONUS AND WELFARE FUNDS

Currency: VND

	30 June 2026	31 December 2025
Employee bonus and welfare funds	402,449,230,978	280,522,387,882
Charity fund	160,676,840,631	119,873,813,903
Total	563,126,071,609	400,396,201,785

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

29. LONG-TERM UNREALIZED REVENUE

Currency: VND

	30 June 2026	31 December 2025
Disposal of an associate (BBC)	-	8,144,100,724
Disposal of an associate (SSC)	19,186,831,880	19,186,831,881
Disposal of an associate (LAF)	1,688,248,597	1,688,248,597
Disposal of an associate (VFG)	12,890,045,591	12,890,045,591
Disposal of other shares to associates	11,653,656,882	11,653,656,882
Total	45,418,782,950	53,562,883,675

Unrealized profit is recorded when the Company sells shares to an associate. The above figures are presented in correspondence to the Company's ownership rate in the associates which purchased those shares and other unrealized revenue.

30. OWNERS' EQUITY

30.1 Undistributed profit

Currency: VND

	30 June 2026	31 December 2025
Realized profit	9,950,715,260,872	7,813,060,963,734
Unrealized profit/(loss)	53,138,428,493	(75,542,468,149)
- Unrealized profit/(loss) and deferred tax on revaluation of FVTPL financial assets and outstanding covered warrant payables	38,773,707,429	(88,708,698,856)
- Unrealized profit on foreign exchange rate differences	14,364,721,064	13,166,230,707
Total	10,003,853,689,365	7,737,518,495,585

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

30. OWNERS' EQUITY (continued)

30.2 Changes in owners' equity

Currency: VND

	Share capital	Share premium	Treasury shares	Difference from revaluation of assets at fair value	Foreign exchange rate differences	Charter capital supplementary reserve	Undistributed profit	Non-controlling interests	Total
Balance as at 01 January 2026	20,779,062,620,000	3,309,027,581,013	(19,115,006,409)	41,559,224,831	85,080,701,032	3,000,000,000	7,737,518,495,585	130,184,844,710	32,066,318,460,762
Issuance of shares for capital increase under the ESOP in accordance with Resolution No. 01/2025/NQ-DHDCD dated 18 April 2025 and Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026	100,000,000,000	-	-	-	-	-	-	-	100,000,000,000
Share issuance to existing shareholders through the exercise of subscription rights in accordance with Resolution No. 02/2025/NQ-DHDCD dated 25 September 2025	4,151,829,580,000	2,075,914,790,000	-	-	-	-	-	-	6,227,744,370,000
Share issuance expense	-	(215,797,336)	-	-	-	-	-	-	(215,797,336)
Provision for the bonus fund, welfare fund (5% of profit after tax) and the charity fund (1% of profit after tax) in accordance with Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026	-	-	-	-	-	-	(244,818,160,367)	-	(244,818,160,367)
Revaluation of AFS financial assets	-	-	-	60,111,610,648	-	-	-	-	60,111,610,648
Exchange rate difference between subsidiaries' financial statements during the period	-	-	-	-	3,221,130,072	-	-	-	3,221,130,072
Difference arising from the change in the associate's ownership interest in the Company's subsidiary	-	-	-	-	-	-	(3,189,397)	-	(3,189,397)
Profit after tax	-	-	-	-	-	-	2,509,479,672,227	-	2,509,479,672,227
Non-controlling interests	-	-	-	-	-	-	(443,743,588)	443,743,588	-
Other increases	-	-	-	-	-	-	2,120,614,905	-	2,120,614,905
Balance as at 30 June 2026	25,030,892,200,000	5,384,726,573,677	(19,115,006,409)	101,670,835,479	88,301,831,104	3,000,000,000	10,003,853,689,365	130,628,588,298	40,723,958,711,514

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

30. OWNERS' EQUITY (continued)

30.3 Profit distribution to shareholders

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
1. Undistributed realized profit at the beginning of the period (as at 01/01/2026 and 01/01/2025)	7,813,060,963,734	6,025,186,849,191
2. Unrealized loss at the end of the period (as at 30/6/2026 and 30/6/2025)	(82,261,003,609)	(100,039,795,323)
3. Realized profit of the period	2,380,355,031,997	1,627,221,807,256
4. Undistributed profit belonging to shareholders at the end of the period ((4) = (1) + (2) + (3))	10,111,154,992,122	7,552,368,861,124
5. Reserves appropriated	(244,818,160,367)	(130,801,751,312)
- Bonus, welfare, and charity funds	(244,818,160,367)	(130,801,751,312)
6. Other increases/(decreases) in undistributed profits	2,117,425,508	(4,458,323,995)
Maximal profit available for distribution to shareholders	9,868,454,257,263	7,417,108,785,817

30.4 Shares

	Unit: Number of Shares	
	30 June 2026	31 December 2025
Authorized shares	2,503,089,220	2,077,906,262
Issued shares	2,503,089,220	2,077,906,262
Shares issued and fully paid	2,503,089,220	2,077,906,262
- Ordinary shares	2,503,089,220	2,077,906,262
- Preference shares	-	-
Treasury shares	(1,991,468)	(1,991,468)
Treasury shares held by the Company	(1,991,468)	(1,991,468)
- Ordinary shares	(1,991,468)	(1,991,468)
- Preference shares	-	-
Outstanding shares	2,501,097,752	2,075,914,794
- Ordinary shares	2,501,097,752	2,075,914,794
- Preference shares	-	-

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued) B05a-CTCK/HN
as at 30 June 2026 and for the six-month period then ended

31. DISCLOSURE ON INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS

31.1 Foreign currencies

	<u>30 June 2026</u>	<u>31 December 2025</u>
USD	3,277,544.87	3,323,297.05
EUR	100.40	102.15

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

	Currency: VND	
	<u>30 June 2026</u>	<u>31 December 2025</u>
Unrestricted financial assets	7,402,424,500,000	5,364,636,065,000
Mortgage financial assets	4,555,801,200,000	4,483,026,200,000
Financial assets awaiting settlement	702,000,000	6,471,000,000
Total	11,958,927,700,000	9,854,133,265,000

31.3 Non-traded financial assets deposited at VSDC of the Company

	Currency: VND	
	<u>30 June 2026</u>	<u>31 December 2025</u>
Unrestricted and non-traded financial assets deposited at VSDC	37,479,000,000	9,490,820,000
Restricted and non-traded financial assets deposited at VSDC	1,000,000,000	1,000,000,000
Total	38,479,000,000	10,490,820,000

31.4 Awaiting financial assets of the Company

	Currency: VND	
	<u>30 June 2026</u>	<u>31 December 2025</u>
Shares	73,791,000,000	28,259,000,000
Bonds	1,130,000,000	-
Fund certificates	354,000,000	-
Total	75,275,000,000	28,259,000,000

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued) B05a-CTCK/HN
as at 30 June 2026 and for the six-month period then ended

31. DISCLOSURES ON INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

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

	Currency: VND	
	30 June 2026	31 December 2025
Fund certificates	22,804,097,300	22,804,097,300
Shares	352,804,190,000	316,353,900,000
Bonds	6,506,000,000,000	7,193,000,000,000
Total	6,881,608,287,300	7,532,157,997,300

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

	Currency: VND	
	30 June 2026	31 December 2025
Unrestricted financial assets	116,371,335,628,860	132,974,358,609,590
Restricted financial assets	5,365,148,310,000	4,838,383,310,000
Mortgage financial assets	12,507,734,660,000	13,129,775,950,000
Blocked financial assets	221,944,370,000	20,928,350,000
Financial assets awaiting settlement	453,786,134,300	480,914,380,000
Total	134,919,949,103,160	151,444,360,599,590

31.7 Non-traded financial assets deposited at VSDC of investors

	Currency: VND	
	30 June 2026	31 December 2025
Unrestricted and non-traded financial assets deposited at VSDC	1,534,423,890,000	9,153,443,500,000
Restricted and non-traded financial assets deposited at VSDC	24,381,000,000	24,381,000,000
Blocked and non-traded financial assets deposited at VSDC	990,000	990,000
Total	1,558,805,880,000	9,177,825,490,000

31.8 Awaiting financial assets of investors

	Currency: VND	
	30 June 2026	31 December 2025
Shares, fund certificates, and covered warrants	959,716,226,400	1,021,211,637,800
Bonds	99,900,000	1,002,100,000
Total	959,816,126,400	1,022,213,737,800

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

31. DISCLOSURES ON INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

31.9 Financial assets which have not been deposited at VSDC of investors

Currency: VND

	30 June 2026	31 December 2025
Shares	8,542,640,000	8,542,640,000

31.10 Entitled financial assets of investors

Currency: VND

	30 June 2026	31 December 2025
Shares	736,605,510,000	1,216,071,670,000

31.11 Investors' deposits

Currency: VND

	30 June 2026	31 December 2025
Investors' deposits for securities trading activities managed by the Company	7,548,876,889,841	8,042,775,828,886
- Domestic investors' deposits for securities trading activities managed by the Company	7,404,371,715,863	7,895,778,322,032
- Foreign investors' deposits for securities trading activities managed by the Company	144,505,173,978	146,997,506,854
Investors' deposits at VSDC	348,167,381,534	285,780,880,739
Investors' synthesizing deposits for securities trading activities	7,359,591,528	30,219,968,822
Total	7,904,403,862,903	8,358,776,678,447

31.12 Deposits of securities issuers

Currency: VND

	30 June 2026	31 December 2025
Deposits for securities underwriting and issuance agency services	5,105,000	15,770,243,000
Deposits for dividends, bond principals and interest payments	27,929,032,520	19,248,301,880
Total	27,934,137,520	35,018,544,880

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

31. DISCLOSURES ON INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

31.13 Payables to investors

Currency: VND

	30 June 2026	31 December 2025
Payables to investors - investors' deposits for securities trading activities managed by the Company	7,897,044,271,375	8,328,556,709,625
- Domestic investors	7,738,609,287,468	8,140,510,728,872
- Foreign investors	158,434,983,907	188,045,980,753
Total	7,897,044,271,375	8,328,556,709,625

31.14 Payables to securities issuers

Currency: VND

	30 June 2026	31 December 2025
Other payables to securities issuers	5,105,000	15,770,243,000

31.15 Dividend, bond principal and interest payables

Currency: VND

	30 June 2026	31 December 2025
Deposits for dividends, bond principals and interest payments of securities issuers	27,929,032,520	19,248,301,880

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

32. GAIN/(LOSS) FROM FINANCIAL ASSETS

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

Currency: VND

No.	Financial assets	Quantity Unit	Proceeds VND	Weighted average cost at the end of transaction date VND	Gain/(Loss) from disposal in the current period VND	Gain/(Loss) from disposal in the previous period VND
I	GAIN FROM DISPOSAL					
1	Listed shares and other securities (including hedging shares for covered warrants)	132,692,517	5,524,035,517,500	5,218,277,140,827	305,758,376,673	294,136,856,154
2	Unlisted shares and fund certificates	11,455,544	138,365,755,435	124,949,600,000	13,416,155,435	25,597,880,004
3	Bonds and certificates of deposit	279,133,561	73,342,158,948,170	72,952,633,196,038	389,525,752,132	122,587,633,548
4	Gain from derivative positions				158,816,840,000	244,396,016,000
5	Covered warrants issued by the Company	513,654,100	951,127,635,135	594,101,917,200	357,025,717,935	238,252,090,347
	Total	936,935,722	79,955,687,856,240	78,889,961,854,065	1,224,542,842,175	924,970,476,053
II	LOSS FROM DISPOSAL					
1	Listed shares and securities (including hedging shares for covered warrants)	202,766,641	7,378,248,614,070	7,716,351,843,776	(338,103,229,706)	(241,656,981,130)
2	Unlisted shares and fund certificates	-	-	-	-	(7,290,060,610)
3	Bonds and certificates of deposit	102,415,632	20,782,964,029,516	20,840,685,374,647	(57,721,345,131)	(14,498,151,679)
4	Loss from derivatives positions				(160,624,135,000)	(314,253,040,000)
5	Covered warrants issued by the Company	207,685,400	636,158,502,536	775,858,267,400	(139,699,764,864)	(151,885,193,016)
	Total	512,867,673	28,797,371,146,122	29,332,895,485,823	(696,148,474,701)	(729,583,426,435)

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

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

32.2 Gain/(loss) from revaluation of financial assets

Currency: VND

No.	Financial assets	Cost	Fair Value	Revaluation difference as at 30 June 2026	Revaluation difference as at 31 December 2025	Net gain/(loss) recorded this period
I	FVTPL	44,103,544,485,236	44,114,096,730,969	10,552,245,733	(108,409,070,269)	118,961,316,002
1	Listed and UPM-traded shares and fund certificates	1,056,164,223,913	1,123,677,588,279	67,513,364,366	31,467,653,742	36,045,710,624
	MSB	372,507,391,746	405,000,000,000	32,492,608,254	(735,000)	32,493,343,254
	MWG	40,095,464,579	39,261,182,400	(834,282,179)	277,488,645	(1,111,770,824)
	HPG	36,531,777,199	35,103,873,200	(1,427,903,999)	(558,307,507)	(869,596,492)
	VIC	33,466,650,002	33,308,000,000	(158,650,002)	39,778,337	(198,428,339)
	FPT	29,504,202,044	28,915,660,800	(588,541,244)	(333,260,420)	(255,280,824)
	Other shares and fund certificates	544,058,738,343	582,088,871,879	38,030,133,536	32,042,689,687	5,987,443,849
2	Listed shares used as hedging for covered warrants	791,954,947,998	787,814,547,350	(4,140,400,648)	(5,516,344,027)	1,375,943,379
	HPG	203,998,566,556	196,024,950,400	(7,973,616,156)	(5,134,280,163)	(2,839,335,993)
	ACB	134,390,710,962	136,928,695,050	2,537,984,088	(6,243,735,023)	8,781,719,111
	VHM	116,702,703,560	118,593,750,000	1,891,046,440	5,745,151,699	(3,854,105,259)
	MBB	110,951,982,909	110,900,966,400	(51,016,509)	1,375,295,211	(1,426,311,720)
	TCB	63,650,472,093	65,227,716,000	1,577,243,907	1,103,437,014	473,806,893
	Other shares	162,260,511,918	160,138,469,500	(2,122,042,418)	(2,362,212,765)	240,170,347
3	Unlisted shares and fund certificates	322,367,602,543	302,955,175,197	(19,412,427,346)	(20,139,170,511)	726,743,165
4	Listed bonds	4,136,287,352,788	4,102,879,062,149	(33,408,290,639)	(114,221,209,473)	80,812,918,834
5	Unlisted bonds	10,616,964,200,539	10,616,964,200,539	-	-	-
6	Certificates of deposit	27,179,806,157,455	27,179,806,157,455	-	-	-



SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

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

32.2 Gain/(loss) from revaluation of financial assets (continued)

Currency: VND

No.	Financial assets	Cost	Fair value	Revaluation difference as at 30 June 2026	Revaluation difference as at 31 December 2025	Net gain/(loss) recorded this period
II	AFS	564,298,185,380	691,386,729,723	127,088,544,343	51,949,031,032	75,139,513,311
1	Listed and UPGoM-traded shares	285,167,409,757	410,454,134,100	125,286,724,343	49,006,511,032	76,280,213,311
2	Unlisted shares and fund certificates	279,130,775,623	280,932,595,623	1,801,820,000	2,942,520,000	(1,140,700,000)
	Total	44,667,842,670,616	44,805,483,460,692	137,640,790,076	(56,460,039,237)	194,100,829,313

32.3 Gain/(loss) from revaluation of covered warrant payables

Currency: VND

No.	Issued covered warrants	Cost	Market value	Revaluation difference as at 30 June 2026	Revaluation difference as at 31 December 2025	Net gain/(loss) recorded this period
	Covered warrants					
1	VHM/9M/SSI/C/EU/Cash-21	38,414,504,442	45,044,100,000	(6,629,595,558)	-	(6,629,595,558)
2	HPG/9M/SSI/C/EU/Cash-21	22,721,222,571	10,990,928,000	11,730,294,571	-	11,730,294,571
3	HPG/15M/SSI/C/EU/Cash-20	22,447,982,448	20,537,480,000	1,910,502,448	3,120,859,338	(1,210,356,890)
4	ACB/15M/SSI/C/EU/Cash-20	21,677,328,166	21,654,986,000	22,342,166	3,611,167,606	(3,588,825,440)
5	FPT/15M/SSI/C/EU/Cash-20	20,412,627,267	1,903,629,000	18,508,998,267	3,478,955,750	15,030,042,517
6	Other covered warrants	74,035,536,727	44,334,832,000	29,700,704,727	28,034,526,598	1,666,178,129
	Total	199,709,201,621	144,465,955,000	55,243,246,621	38,245,509,292	16,997,737,329

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

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

32.4 Dividend, interest income from financial assets at FVTPL, HTM investments, AFS financial assets, loans and receivables

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
From financial assets at FVTPL	1,089,921,306,003	1,126,883,925,710
From HTM financial assets	257,563,405,634	188,450,267,496
From loans and receivables	2,141,429,470,979	1,457,604,967,629
From AFS financial assets	16,694,681,962	29,883,132,515
Dividend and interest arising from AFS financial assets	1,905,387,377	1,726,849,315
Reclassification of fair value gains on disposal of AFS financial assets	14,789,294,585	28,156,283,200
Total	3,505,608,864,578	2,802,822,293,350

33. OTHER OPERATING REVENUE

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Revenue from leasing assets	6,388,530,564	3,323,253,800
Revenue from fund management and subsidiary's trusted portfolio management	88,188,803,011	67,844,155,178
Other revenues (*)	112,724,239,945	42,938,888,173
Total	207,301,573,520	114,106,297,151

(*) This includes interest from Securities Reservation Contracts, revenue from fees for services providing research models, revenue from securities blocking fees, revenue from SMS fees and other revenues.

34. (REVERSAL)/PROVISION EXPENSES FOR DIMINUTION IN VALUE AND IMPAIRMENT OF FINANCIAL ASSETS AND DOUBTFUL RECEIVABLES, AND BORROWING COSTS OF LOANS

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Reversal of provision for impairment of doubtful receivables	(41,430,209,228)	-

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

35. EXPENSES FOR OPERATING ACTIVITIES

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Expenses for securities brokerage activities (payables to Stock Exchanges, payroll, employee expenses and others)	706,220,169,498	600,082,621,693
Expenses for securities underwriting activities and securities issuance agency services	1,810,220,011	592,856,170
Expenses for securities investment advisory activities	5,647,933,532	10,243,252,006
Expenses for financial advisory activities	7,336,173,650	8,423,098,207
Expenses for securities custodian activities	34,375,052,411	23,396,721,323
Other operating expenses (Note 36)	88,148,726,618	80,411,053,514
Total	843,538,275,720	723,149,602,913

TOTAL EXPENSES FOR OPERATING ACTIVITIES BY TYPES

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Expenses for securities brokerage activities	264,373,179,239	181,527,903,767
Expenses for custodian services	34,375,052,411	23,396,721,323
Expenses on payroll and other employees' benefits	334,635,738,539	304,301,897,601
Expenses for social security, health insurance, union fee and unemployment insurance expenses	25,631,171,650	19,552,118,896
Office supplies expenses	178,749,327	353,747,951
Instruments and tools expenses	182,710,066	194,075,004
Expenses for depreciation of fixed assets and investment properties	28,950,849,763	26,043,466,437
Expenses for provision	36,310,802	26,392,993
Expenses services external	125,551,415,939	141,363,437,020
Capital expenditures	14,189,721,378	4,892,528,791
Other expenses	15,433,376,606	21,497,313,130
Total	843,538,275,720	723,149,602,913

36. OTHER OPERATING EXPENSES

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Expenses for funds management activities and subsidiary's portfolio management	41,160,415,515	41,309,545,818
Expense for leasing investment properties	13,111,898,443	9,038,395,126
Provision for doubtful receivables	36,310,802	26,392,993
Provision for receivables from services provided by the Company	36,310,802	26,392,993
Other expenses	33,840,101,858	30,036,719,577
Total	88,148,726,618	80,411,053,514

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

37. FINANCE INCOME

	Currency: VND	
	<i>For the six-month period ended 30 June 2026</i>	<i>For the six-month period ended 30 June 2025</i>
Realized and unrealized gain from foreign exchange rate differences	2,494,037,921	15,989,927,230
Interest income from demand deposit and deposits of less than three (03) months maturity	34,573,963,507	13,499,782,120
Share of gain in associates (Note 11)	80,302,429,954	18,182,546,282
Other finance incomes	37,252,590,672	21,383,629,138
Total	154,623,022,054	69,055,884,770

38. FINANCE EXPENSES

	Currency: VND	
	<i>For the six-month period ended 30 June 2026</i>	<i>For the six-month period ended 30 June 2025</i>
Realized and unrealized loss from foreign exchange rate difference	16,323,747,960	13,744,229,921
Loss on disposal and liquidation of investments in subsidiaries, associates, and joint ventures	-	5,441,360,438
Interest expenses on short-term borrowing	1,519,650,474,147	1,084,568,359,781
Other finance expenses	86,211,533,695	7,356,929,656
Total	1,622,185,755,802	1,111,110,879,796

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

39. GENERAL AND ADMINISTRATIVE EXPENSES

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Payroll and other employees' benefits	38,145,179,373	42,280,129,138
Social security, health insurance, union fee and unemployment insurance	9,492,496,728	7,557,086,219
Expense for office supplies	547,601,816	632,093,432
Expense for tools	557,815,683	869,752,782
Depreciation of fixed assets expenses	19,858,093,564	21,668,708,340
External service expenses	40,280,327,557	47,976,825,814
Other expenses	5,813,488,669	4,203,396,685
Total	114,695,003,390	125,187,992,410

40. OTHER INCOME AND EXPENSES

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Other incomes		
- Gain from disposal of assets	38,736,083	323,183,883
- Other incomes	885,025,315	2,853,974,043
Total other incomes	923,761,398	3,177,157,926
Other expenses		
- Loss from disposal of assets	(2,652,904,174)	(195,388,287)
- Other expenses	(277,464,396)	(1,053,695,825)
Total other expenses	(2,930,368,570)	(1,249,084,112)
Total	(2,006,607,172)	1,928,073,814

41. CORPORATE INCOME TAX

41.1 Corporate income tax ("CIT")

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

The current tax payable is based on taxable profit for the period. The taxable profit of the Company differs from the profit as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other periods and it further excludes items that are not taxable or deductible. The Company's liability for current tax is calculated using tax rates that have been enacted by the reporting date. The Company is required to fulfil its corporate income tax obligation with the current tax rate of 20% on the total taxable profit according to Decree 320/2025/ND-CP on elaboration of some Articles and measures for organization, provision of guidelines for implementation of the Law on Corporate Income Tax dated 15 December 2025.

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

41. CORPORATE INCOME TAX (continued)

41.1 Corporate income tax ("CIT") (continued)

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

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Profit before tax	3,122,397,955,634	2,244,860,176,553
Adjustments to accounting profit	(413,828,610,385)	(181,731,394,817)
Adjustments to increase accounting profit	294,008,590,746	388,617,500,933
- Reversal of provision for impairment of securities in the period	44,331,362,648	158,567,418,998
- Loss from revaluation of financial assets at FVTPL	86,503,459,321	100,864,452,882
- Loss from revaluation of outstanding covered warrant payables	163,173,768,777	129,185,629,053
Adjustments to decrease accounting profit	(707,837,201,131)	(570,348,895,750)
- Gain from tax exempted activities – dividends	(110,519,250,500)	(37,182,329,700)
- Gain from revaluation of financial assets at FVTPL	(205,464,775,317)	(290,621,742,075)
- Gain from revaluation of outstanding covered warrant payables	(180,171,506,106)	(138,680,135,722)
- Profit before tax from subsidiaries	(56,514,218,007)	(57,808,764,538)
- Gain shared from associates	(88,446,530,678)	(18,182,546,283)
- Other adjustments	(66,720,920,523)	(27,873,377,432)
Estimated current taxable income	2,708,569,345,249	2,063,128,781,736
Corporate income tax rate	20%	20%
Estimated CIT expenses	541,713,869,049	412,625,756,347
Estimated CIT expenses in subsidiaries	26,821,378,798	13,204,647,169
CIT payable at the beginning of the period	521,723,493,096	134,844,586,449
CIT adjustment in accordance with tax finalization	35,529,318,539	1,090,175,524
CIT paid in the period	(830,257,481,517)	(331,782,041,956)
CIT payable at the end of the period	295,530,577,965	229,983,123,533

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

41. CORPORATE INCOME TAX (continued)

41.2 Deferred corporate income tax

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

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Deferred CIT assets		
Opening balance	13,161,686,399	24,001,105,881
Deferred CIT arising from the decrease in provision expenses of unlisted shares non- deductible in the period	-	(255,728,240)
Deferred CIT arising from the decrease in revaluation of financial assets at FVTPL and AFS	-	(948,258,278)
Other deferred tax	(1,628,820,145)	(829,211,468)
Ending balance	11,532,866,254	21,967,907,895
Deferred CIT payables		
Opening balance	28,436,870,284	26,650,541,290
Deferred CIT arising from temporary non-taxable income from subsidiaries	283,363,305	(1,480,605,645)
Deferred CIT arising from the increase in revaluation of financial assets at FVTPL	6,019,116,135	3,995,104,548
Deferred CIT arising from the increase in revaluation of financial assets at AFS	15,027,902,663	972,272,280
Deferred CIT arising from the decrease in revaluation of outstanding covered warrant payables	2,456,928,545	2,785,043,161
Ending balance	52,224,180,932	32,922,355,634

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

41. CORPORATE INCOME TAX (continued)

41.2 Deferred corporate income tax (continued)

Deferred corporate income tax expenses are recorded in the interim consolidated income statement for the six-month period ended 30 June 2026 and 30 June 2025 as follows:

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Deferred CIT arising from decrease in provision expense of unlisted securities non-deductible in the period	-	255,728,240
Deferred CIT arising from temporary taxable expense	1,628,820,145	400,000,000
Deferred CIT arising from temporary non-taxable income from subsidiary	283,363,305	(1,480,605,645)
Deferred CIT arising from the increase in revaluation of financial assets at FVTPL and arising from the decrease in revaluation of outstanding covered warrant payables	8,476,044,680	6,780,147,709
Deferred CIT expense	10,388,228,130	5,955,270,304

42. ACCUMULATED OTHER COMPREHENSIVE INCOME

	Currency: VND			
			Changes in owners' equity recorded in	
Item	01 January 2026	Movement during the period	income statement	30 June 2026
Gain/(loss) from revaluation of AFS financial assets	41,559,224,831	74,900,905,233	(14,789,294,585)	101,670,835,479

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

43. ADDITIONAL INFORMATION FOR INTERIM CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY

Incomes and expenses, gains or losses which are recorded directly to owners' equity:

	Currency: VND	
	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025
Incomes recorded directly to owners' equity	63,683,336,665	9,099,437,330
- Gain from revaluation of financial assets at AFS	60,111,610,648	7,682,122,232
- Other gain recorded directly to owners' equity	3,571,726,017	1,417,315,098
Expenses recorded directly to owners' equity	(1,670,097,845)	(5,916,419,093)
- Loss arising from an associate's change in its ownership interest in a subsidiary	(3,189,397)	-
- Other loss recorded directly to owners' equity	(1,666,908,448)	(5,916,419,093)
Total	62,013,238,820	3,183,018,237

44. EARNINGS PER SHARE

Earnings per share ("EPS") is calculated by dividing the net profit after tax attributable to ordinary shareholders of the Company by the weighted average number of outstanding ordinary shares in issue during the period. After tax profit attributable to ordinary shareholders of the Company for the six-month period ended 30 June 2026 is calculated as after-tax profit after deduction for setting up non-shareholders' reserves (if any). For the purpose of preparing interim consolidated financial statements, other comprehensive incomes have not yet been included in the net profit after tax to calculate the earnings per share indicator since there is no detailed guidance.

	For the six-month period ended 30 June 2026	For the six-month period ended 30 June 2025 (restated)
Net profit after tax attributable to ordinary shareholders (VND)	2,509,035,928,639	1,706,318,385,106
Weighted average number of ordinary shares for calculation of earnings per share	2,429,495,874	1,962,093,444
Earnings per share (VND)	1,033	870

Restatement

The Company has distributed profits in 2025 according to Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026 of the General Meeting of Shareholders in 2025. Accordingly, the amount appropriate to the Welfare and Bonus funds from retained earnings in 2025 are approved by the General Meeting of Shareholders. Thus, the basic earnings per share for the six-month period ended 30 June 2025 are restated as follows:

	Before restatement	After restatement
Net profit after tax attributable to ordinary shareholders (VND)	1,813,501,223,038	1,706,318,385,106
Weighted average number of ordinary shares for calculation of earnings per share	1,962,093,444	1,962,093,444
Earnings per share (VND)	924	870

45. DILUTED EARNINGS PER SHARE

Diluted earnings per share is calculated by dividing the net profit after tax attributable to ordinary shareholders of the Company by the number of ordinary shares used in the calculation of diluted EPS.

Profit after tax is attributable to ordinary shareholders of the Company is calculated as profit after tax after deduction for setting up non-shareholders' reserves according to according to the proportion of the annual General Meeting of Shareholders, with the following adjustments:

- Dividends or other items related to the potential dilutive ordinary shares are deducted to profit attributable to shareholders of the parent company;
- Any accrued interest during the period related to the potential dilutive ordinary shares; and
- Other changes in income or expenses resulting from the conversion of potential dilutive ordinary shares.

For the purpose of preparing interim consolidated financial statements, other comprehensive incomes not yet included in the net profit after tax to calculate the EPS indicator since there is no detailed guidance.

The number of ordinary shares used in the calculation of diluted EPS is determined as the total of the weighted average number of outstanding ordinary shares during the period and the weighted average of potential ordinary shares in case all potential dilutive ordinary shares are converted into ordinary shares. Potential dilutive ordinary shares are assumed to be converted into ordinary shares at the beginning of the reporting period; or at the date of issuance, if the issuance date is later than the beginning of the reporting date; or at the incurred date of potential ordinary shares which are share options, covered warrants or other equivalent instruments.

	<i>For the six-month period ended 30 June 2026</i>	<i>For the six-month period ended 30 June 2025 (restated)</i>
Net profit after tax after deduction for setting up non-shareholder reserves – VND	2,509,035,928,639	1,706,318,385,106
Adjustment to profit for diluted EPS – VND	-	-
Profit after adjustment – VND	2,509,035,928,639	1,706,318,385,106
Number of ordinary shares for calculation of diluted EPS (*)	2,933,870,624	2,570,786,782
Diluted EPS – VND	855	664

45. DILUTED EARNINGS PER SHARE (continued)**Restatement**

The Company has distributed profits in 2025 according to Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026 of the General Meeting of Shareholders in 2025. Accordingly, the amount appropriate to the Welfare and Bonus funds from retained earnings in 2025 are approved by the General Meeting of Shareholders. In addition, the General Meeting of Shareholders approved a plan to issue shares for the purpose of increasing share capital from equity. Thus, the diluted earnings per share for the six-month period ended 30 June 2025 are restated as follows:

	<u>Before restatement</u>	<u>After restatement</u>
Net profit after tax after deduction for setting up non-shareholder reserves – VND	1,813,501,223,039	1,706,318,385,106
Adjustment to profit for diluted EPS – VND	-	-
Profit after adjustment – VND	1,813,501,223,039	1,706,318,385,106
Number of ordinary shares for calculation of diluted EPS (*)	2,070,168,938	2,570,786,782
Diluted EPS – VND	876	664

(*) Number of ordinary shares for calculation of diluted EPS is determined as the total of:

- Weighted average number of ordinary shares outstanding; and
- Weighted average number of additional ordinary shares used in calculating diluted earnings per share including shares to be issued under the ESOP programme and the share capital increase from equity plan, assuming these shares were outstanding from the date on which the General Meeting of Shareholders approved such issuances pursuant to Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026.

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

46. OTHER INFORMATION

46.1 Transactions with related parties

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

<i>Related parties</i>	<i>Relationships</i>
NDH Investment Co., Ltd. and its subsidiary	SSI's Chairman is the owner cum Chairman of NDH Investment Co., Ltd. Member of the Board of Directors of SSI, Nguyen Duy Khanh, is the CEO of NDH Investment Co., Ltd.
Daiwa Securities Group Inc. and its subsidiaries	Strategic shareholder holding approximately 15.22% voting capital of SSI
The PAN Group JSC. and its subsidiaries	Chairman of SSI is also the Chairman of the PAN Group, associate company
Saigon Dan Linh Real Estate Co., Ltd	Member of Board of Directors cum CEO of SSI is the Chairman of Saigon Dan Linh Real Estate Co., Ltd.
Nguyen Saigon Co., Ltd	The Chairman of Nguyen Saigon Co., Ltd is the brother of SSI's Chairman
SSI Digital Technology Joint Stock Company	Chairman of SSI is also the Chairman of SSI Digital Technology Joint Stock Company

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK

46. OTHER INFORMATION (continued)

46.1 Transactions with related parties (continued)

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

Parties	Transaction	Receivables/(Payables)			30 June 2026	Revenue/ (Expenses)
		01 January 2026	Increase	Decrease		
Saigon Dan Linh Real Estate Co., Ltd.	Office rental deposit	691,524,000	-	(182,628,000)	508,896,000	-
	Office rental expenses and other services	(32,720,387)	(1,638,838,711)	1,638,870,516	(32,688,582)	(1,638,838,711)
	Revenue from securities transaction and other securities services	-	153,010,931	(153,010,931)	-	153,010,931
NDH Investment Co., Ltd	Revenue from securities transaction and other securities services	-	338,881,854	(338,881,854)	-	338,881,854
	Portfolio management fee	7,475,132	44,850,792	(44,850,792)	7,475,132	44,850,792
	Sales of securities, certificate of deposit	-	401,043,660,000	(401,043,660,000)	-	823,000,000
	Purchases of securities, certificate of deposit	-	(573,035,730,000)	573,035,730,000	-	-
The PAN Group Joint Stock Company	Investment accounted for using the equity method	680,896,140,663	81,373,539,605	(80,960,378,048)	681,309,302,221	80,302,429,954
	Cash dividend receivable for 2026	-	79,886,079,000	-	79,886,079,000	-
	Sales of securities, certificate of deposit	-	201,940,850,000	(201,940,850,000)	-	158,047,602

Currency: VND



SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK

46. OTHER INFORMATION (continued)

46.1 Transactions with related parties (continued)

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

Parties	Transaction	Receivables/(Payables)			30 June 2026	Revenue/ (Expenses)
		01 January 2026	Increase	Decrease		
Nguyen Saigon Co., Ltd.	Revenue from securities transaction and other securities services	-	72,397,892	(72,397,892)	-	72,397,892
Daiwa Securities Group Inc	Revenue from securities transaction and other securities services	-	1,656,973,602	(1,656,973,602)	-	1,506,339,638
Daiwa Capital Markets Singapore Limited (Related party of Daiwa Securities Group Inc)	Commission fee	(683,204,342)	(70,740,439)	753,944,781	-	(70,740,439)
Daiwa Capital Markets HongKong Limited (Related party of Daiwa Securities Group Inc)	Commission fee	(679,241,564)	(4,110,265,825)	2,473,793,678	(2,315,713,711)	(4,110,265,825)
Members of Board of Directors and the Management and other related persons	Portfolio management expense	6,932,151	40,251,198	(40,474,816)	6,708,533	40,251,198
	Revenue from securities transaction and other securities services	-	1,288,773,833	(1,288,773,833)	-	1,288,773,833

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued) B05a-CTCK
as at 30 June 2026 and for the six-month period then ended

46. OTHER INFORMATION (continued)

46.1 Transactions with related parties (continued)

Total salary and remuneration of members of Board of Directors (Audit Committee) and Board of Management

Currency: VND

	For the six-month period ended 30 June 2026 VND	For the six-month period ended 30 June 2025 VND
Salary, bonus and benefits	7,984,100,000	10,468,100,000
Remuneration of the Board of Directors	1,451,111,112	1,447,111,112
Total	9,435,211,112	11,915,211,112

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK

46. OTHER INFORMATION (continued)

46.2 Segment information

Segment information by business lines

Currency: VND

	Brokerage and customer services	Proprietary trading	Treasury	Portfolio Management	Investment banking and others	Total
For the six-month period ended						
30 June 2026						
1. Net income from securities trading activities (1)	3,263,187,469,517	2,805,241,642,241	415,711,168,991	104,915,880,802	63,243,544,635	6,652,299,706,186
2. Direct expenses	1,452,978,062,014	1,702,198,150,585	206,782,606,530	35,124,074,762	18,123,853,270	3,415,206,747,161
3. Depreciation and allocated expenses	92,558,867,736	4,014,325,119	9,175,600,271	5,275,970,156	3,670,240,109	114,695,003,391
Profit before tax	1,717,650,539,767	1,099,029,166,537	199,752,962,190	64,515,835,884	41,449,451,256	3,122,397,955,634
Balance as at 30 June 2026						
1. Direct segment assets	40,514,609,897,151	46,662,439,427,610	7,796,946,147,937	27,896,160,992	12,349,009,410	95,014,240,643,100
2. Allocated segment assets	674,812,182,295	29,266,947,188	66,895,879,286	38,465,130,589	26,758,351,714	836,198,491,072
3. Unallocated assets						610,148,739,299
Total assets	41,189,422,079,446	46,691,706,374,798	7,863,842,027,223	66,361,291,581	39,107,361,124	96,460,587,873,471
4. Direct segment liabilities	18,989,188,779,418	31,358,514,253,131	4,264,444,296,207	11,625,187,832	7,355,378,999	54,631,127,895,587
5. Allocated segment liabilities	483,054,791,801	20,950,331,739	47,886,472,545	27,534,721,714	19,154,589,018	598,580,906,817
6. Unallocated liabilities						506,920,359,553
Total liabilities	19,472,243,571,219	31,379,464,584,870	4,312,330,768,752	39,159,909,546	26,509,968,017	55,736,629,161,957

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

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK

46. OTHER INFORMATION (continued)

46.2 Segment information (continued)

Segment information by business lines (continued)

Currency: VND

	Brokerage and customer services	Proprietary trading	Treasury	Portfolio Management	Investment banking and others	Total
For the six-month period ended 30 June 2025						
1. Net income from securities trading activities	2,299,471,871,925	2,529,230,758,357	267,118,506,879	85,063,399,383	43,657,541,956	5,224,542,078,500
2. Direct expenses	1,110,177,351,189	1,581,390,443,841	105,317,647,216	35,268,848,983	22,339,618,308	2,854,493,909,537
3. Depreciation and allocated expenses	101,026,709,875	4,381,579,735	10,015,039,392	5,758,647,651	4,006,015,757	125,187,992,410
Profit before tax	1,088,267,810,861	943,458,734,781	151,785,820,271	44,035,902,749	17,311,907,891	2,244,860,176,553
Balance as at 30 June 2025						
1. Direct segment assets	33,177,609,400,072	48,237,027,270,356	7,033,765,566,020	132,382,023,700	11,424,642,999	88,592,208,903,147
2. Allocated segment assets	552,960,355,702	23,982,171,560	54,816,392,139	31,519,425,480	21,926,556,856	685,204,901,737
3. Unallocated assets						2,706,099,511,966
Total assets	33,730,569,755,774	48,261,009,441,916	7,088,581,958,159	163,901,449,180	33,351,199,855	91,983,513,316,850
4. Direct segment liabilities	21,508,470,207,339	36,350,984,549,654	4,585,844,747,976	6,402,958,997	6,671,605,830	62,458,374,069,796
5. Allocated segment liabilities	376,549,979,476	16,331,163,918	37,328,374,669	21,463,815,435	14,931,349,868	466,604,683,366
6. Unallocated liabilities						452,917,224,145
Total liabilities	21,885,020,186,815	36,367,315,713,572	4,623,173,122,645	27,866,774,432	21,602,955,698	63,377,895,977,307

Segment information by geographic area

Company's activities are mainly in the territory of Vietnam.

The Company has a wholly-owned US subsidiary, SSI International Incorporated ("SSIIC"), which operates in the US real estate business. However, SSIIC's total revenue, expenses and total assets are very low compared to the Company's total revenue, expense and total assets (less than 4%). As a result, the Company does not present segmental reports by geographical area in the notes to the interim consolidated financial statements.

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

46. OTHER INFORMATION (continued)

46.3 Operating lease commitments

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

	Currency: VND	
	30 June 2026	31 December 2025
1 year or less	83,889,342,382	85,933,638,669
More than 1 - 5 years	229,534,293,902	238,980,579,897
More than 5 years	91,404,784,650	106,827,213,496
Total	404,828,420,934	431,741,432,062

46.4 Commitments relating to margin lending service

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

The Company's commitments to provide funds under outstanding margin lending contracts as of 30 June 2026 and 31 December 2025 are as follows:

	Currency: VND	
	30 June 2026	31 December 2025
Head Office (in Ho Chi Minh City)	5,908,973,912,583	5,235,790,481,293
Hanoi	4,054,444,933,026	3,386,346,125,517
Nguyen Cong Tru	-	383,453,625,849
My Dinh	-	286,155,962,236
Hai Phong	-	92,021,788,459
Total	9,963,418,845,609	9,383,767,983,354

46.5 Purposes and policies of financial risk management

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

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

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

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

46. OTHER INFORMATION (continued)**46.5 Purposes and policies of financial risk management** (continued)*Market risk*

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

The Company manages market risk by analysing financial sensitivity of the Company as at 30 June 2026 and 31 December 2025. When analysing sensitivity, Management assumes that sensitivity of available-for-sale debt instruments in the statement of financial position and other related items in the income statement is affected by changes in corresponding market risk. The analysis is based on financial assets and 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. The Company's exposure to market risk due to changes in interest rate relates primarily to cash and short-term deposits of the Company and its subsidiaries. Financial liabilities have fixed interest rate.

The Company manages interest rate risk by looking at the competitive structure of the market to identify a proper interest rate policy which is favourable for the Company and its subsidiaries purposes within its risk management limits. The Company considers the risk of the impact of interest rate changes on the Company at the reporting date to be negligible. Most of the Company is bank deposits, certificates of deposit, corporate bonds and loans have fixed interest rates and are recovered according to the specified maturity of each item. Loans with fixed interest rates are determined in each specific loan agreement.

Foreign exchange risk

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

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

As at the reporting date, the Company had loans denominated in foreign currency at the total value of USD 220,000,000 (equivalent to VND 5,810,900,000,000). The increase (or decrease) of 10% on the USD/VND exchange rate could possibly result in a corresponding increase (or decrease) in finance expense from the interest expense of the Company.

46. OTHER INFORMATION (continued)

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

Market risk (continued)

Equity price risk

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

As at the reporting date, the fair value of listed shares (FVTPL and AFS) was VND 2,296,582,559,729. The 10% increase (or decrease) in market index would possibly result in a corresponding increase (or decrease) in revenue from investment of the Company, depending on its magnitude and length as well as the Company's ownership position of securities which have significant influence on market index.

Credit risk

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

Receivables

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

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

46. OTHER INFORMATION (continued)

46.5 Purposes and policies of financial risk management (continued)

Credit risk (continued)

Bank deposits

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

Margin lending and advances to customers

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

The following loans are considered as overdue as at 30 June 2026 (excluding contracts that was extended or liquidated before the signing date of this report). Except for financial assets which are reserved for impairment as stated in *Note 8* and *Note 9*, according to the Management's assessment, the remaining financial assets are neither overdue nor impaired as they are all liquid.

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

46. OTHER INFORMATION (continued)

46.5 Purposes and policies of financial risk management (continued)

Credit risk (continued)

Currency: VND

	Total	Provisioned balance	Neither past due nor impaired	Past due but not impaired			
				< 90 days	91–180 days	181 – 210 days	>210 days
31 December 2025	38,940,059,337,071	12,024,585	38,940,023,229,382	21,305,237	1,222,980	107,444	1,447,443
30 June 2026	40,472,551,025,358	12,024,585	40,472,505,452,516	28,853,195	1,944,757	799,710	1,950,595

Liquidity risk

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

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

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

46. OTHER INFORMATION (continued)

46.5 Purposes and policies of financial risk management (continued)

Liquidity risk (continued)

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

Currency: VND

	Overdue (including provisioned balance)	On demand	Less than 1 year	1 – 5 years	Over 5 years	Total
30 June 2026						
ASSETS						
Cash and cash equivalents	-	531,521,622,866	-	-	-	531,521,622,866
Financial assets	45,572,842	45,241,453,331,655	44,552,216,201,806	-	3,781,166,568,278	93,574,881,674,581
FVTPL financial assets	-	44,114,096,730,969	-	-	-	44,114,096,730,969
HTM investments	-	-	4,515,680,620,253	-	3,065,265,527,684	7,580,946,147,937
Loans	45,572,842	435,969,870,963	40,036,535,581,553	-	-	40,472,551,025,358
Available-for-sale financial assets	-	691,386,729,723	-	-	-	691,386,729,723
Long-term investments	-	-	-	-	715,901,040,594	715,901,040,594
Other assets	151,322,168,172	955,732,178,447	227,527,262,194	708,656,172,777	287,115,544,502	2,330,353,326,092
Deposits, collaterals and pledges	-	30,236,864,251	-	-	-	30,236,864,251
Other receivables	151,322,168,172	824,849,473,891	227,527,262,194	-	-	1,203,698,904,257
Other assets	-	100,645,840,305	-	-	-	100,645,840,305
Fixed assets (including construction in progress)	-	-	-	708,656,172,777	287,115,544,502	995,771,717,279
Total	151,367,741,014	46,728,707,132,968	44,779,743,464,000	708,656,172,777	4,068,282,112,780	96,436,756,623,539
LIABILITIES						
Short-term borrowings	-	6,597,867,285,887	47,440,400,000,000	-	-	54,038,267,285,887
Payables for securities transaction activities	-	34,306,507,631	144,465,955,000	-	-	178,772,462,631
Accrued expenses	-	16,387,367,704	87,919,896,789	-	-	104,307,264,493
Statutory obligation	-	380,741,671,833	-	-	-	380,741,671,833
Other liabilities	-	928,510,450,408	-	-	-	928,510,450,408
Total	-	7,957,813,283,463	47,672,785,851,789	-	-	55,630,599,135,252
Net liquidity difference	151,367,741,014	38,770,893,849,505	(2,893,042,387,789)	708,656,172,777	4,068,282,112,780	40,806,157,488,287

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

46. OTHER INFORMATION (continued)

46.5 Purposes and policies of financial risk management (continued)

Liquidity risk (continued)

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

46.6 Off-balance sheet item of subsidiary

SSIAM, a subsidiary of the Company, conducts portfolio management activities. As at 30 June 2026 and 31 December 2025, SSIAM off-balance sheet items related to portfolio management activities of entrust investors include deposits, portfolios, receivables and payables as follows:

Currency: VND

	30 June 2026	31 December 2025
Entrusted investor's deposits	99,971,298,202	14,620,374,488
Portfolio of entrusted investors	716,018,726,382	574,943,156,212
Receivables of entrusted investors	8,351,417,342	222,682,901
Payables of entrusted investors	763,601,374	737,195,909

In particular, the list of securities in the portfolio of entrusted investors is reduced in value as follows:

Currency: VND

	30 June 2026			31 December 2025		
	Amount	Cost	Decrease in value	Amount	Cost	Decrease in value
HPG	837,500	20,978,353,396	(1,464,603,396)	630,830	17,354,055,347	(700,143,347)
PHR	217,200	13,762,127,009	(78,527,009)	-	-	-
TCB	313,495	10,786,929,604	(284,847,104)	3,000	117,602,700	(12,902,700)
MWG	130,000	10,675,670,050	(522,670,050)	-	-	-
HHV	817,766	10,036,221,321	(713,688,921)	445,000	6,390,512,100	(538,762,100)
Other	1,173,520	37,645,792,464	(12,427,886,964)	2,121,746	80,950,424,044	(16,418,899,294)
Total	3,489,481	103,885,093,844	(15,492,223,444)	3,200,576	104,812,594,191	(17,670,707,441)

SSI Securities Corporation

NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the six-month period then ended

B05a-CTCK/HN

47 EVENTS AFTER THE REPORTING DATE

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

Ho Chi Minh City, Vietnam
14 August 2026



Ms. Duong Thi Phuong Uyen
Preparer



Mr. Tu Cam Hue
Chief Accountant



Mr. Nguyen Duc Thong
Chief Executive Officer

