CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI
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**CÔNG TY CP CHỨNG KHOÁN**
**SÀI GÒN – HÀ NỘI**
***SAIGON – HANOI SECURITIES JSC***
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**CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM**
**Độc lập - Tự do - Hạnh phúc**
**THE SOCIALIST REPUBLIC OF VIETNAM**
**Independence - Freedom - Happiness**
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Số/*No*: 1065/2026/CV-SHS

*Hà Nội, ngày 20 tháng 10 năm 2026*
*Hanoi, October 10, 2026*

**CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC**

***INFORMATION DISCLOSURE ON THE ELECTRONIC INFORMATION PORTAL OF THE STATE SECURITIES COMMISSION***

Kính gửi/*To*: Ủy ban Chứng khoán Nhà nước/*The State Securities Commission of Vietnam*

Công ty: Công ty Cổ phần Chứng khoán Sài Gòn – Hà Nội/*Saigon – Hanoi Securities JSC.,*

Trụ sở chính: Số 43 phố Lý Thường Kiệt, Phường Cửa Nam, Thành phố Hà Nội, Việt Nam/ *No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.*

Điện thoại/*Tel*: 024.38 181.888

Fax: 024.38 181.688

Người thực hiện công bố thông tin/*Person responsible for information disclosure*: Nguyễn Duy Linh – Người đại diện theo pháp luật kiêm Tổng Giám đốc/ *Nguyen Duy Linh – Legal Representative cum CEO.*

Địa chỉ: Số 43 phố Lý Thường Kiệt, Phường Cửa Nam, Thành phố Hà Nội, Việt Nam/ *No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.*

Điện thoại (di động, cơ quan, nhà riêng)/*Tel*: 024.38 181.888

Fax: 024.38 181.688

Loại thông tin công bố/*Type of information disclosed*: Định kỳ/*Periodic*

Nội dung thông tin công bố/*Contents of disclosure*:
Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội thực hiện giải trình biến động về lợi nhuận sau thuế trong kỳ báo cáo Quý III/2026 như sau:

ĐVT: VND

| Chỉ tiêu | Quý III/2026 | Quý III/2025 | Tăng/(Giảm) |
|---|---|---|---|
| Lợi nhuận sau thuế | 203.253.924.705 | 477.817.962.396 | (274.564.037.691) |

Quý III/2026 ghi nhận thị trường chứng khoán điều chỉnh sau giai đoạn tăng trưởng mạnh của năm 2025. VN-Index Quý III/2026 đóng cửa ở mức 1.768,62 điểm, giảm 4,9% so với cuối quý II, trong khi cùng kỳ năm 2025 chỉ số tăng 20,7%. Thanh khoản giảm mạnh, giá trị giao dịch trung bình đạt 18.625 tỷ đồng/phiên, giảm 57,6% so với cùng kỳ và giảm 22,7% so với Quý II.

Trong bối cảnh đó, SHS đã chủ động bám sát định hướng kinh doanh đặt ra từ đầu năm: gia tăng thị phần, kiểm soát chặt chẽ rủi ro, mở rộng quy mô cho vay ký quỹ và giảm dần tỷ trọng hoạt động đầu tư. Tổng doanh thu hoạt động Quý III/2026 đạt 1.002 tỷ đồng, tăng 22,8% so với cùng kỳ (815,9 tỷ đồng). Trong đó, hoạt động đầu tư mang lại 565,5 tỷ đồng, tăng 43,5% so với cùng kỳ. Hoạt động cho vay ký quỹ và ứng trước mang lại 341,1 tỷ đồng, tăng 33,3% so với cùng kỳ, tương ứng với dư nợ cho vay tăng lên 12.435,4 tỷ đồng tại 30/9/2026.

Tuy nhiên, lợi nhuận sau thuế Quý III/2026 đạt 203,3 tỷ đồng, giảm 274,6 tỷ đồng, tương đương giảm 57,5% so với cùng kỳ năm 2025 chủ yếu do trong Quý, mặt bằng lãi suất tăng làm chi phí huy động vốn của các tổ chức tài chính tăng theo. Cùng với đó, SHS chủ động mở rộng cho vay ký quỹ và danh mục đầu tư thu nhập cố định, phát triển mảng môi giới, đầu tư nâng cấp hạ tầng công nghệ. Đây là các khoản đầu tư dài hạn nhằm tạo nguồn thu ổn định và nâng cao năng lực cạnh tranh của Công ty.

Trên đây là nội dung giải trình của Công ty Cổ phần Chứng khoán Sài Gòn – Hà Nội về biến động lợi nhuận sau thuế Quý III/2026.

*Saigon – Hanoi Securities Joint Stock Company hereby provides an explanation for the changes in profit after corporate income tax for the reporting period of the third quarter of 2026 as follows:*

UNIT: VND

| Item | Q3/2026 | Q3/2025 | Increase/(Decrease) |
|---|---|---|---|
| Profit after corporate income tax | 203,253,924,705 | 477,817,962,396 | (274,564,037,691) |

*In Q3-2026, the stock markets underwent a correction following the strong gains recorded in 2025. The VN-Index closed Q3-2026 at 1,768.62 points, down 4.9% from end-Q2, compared with a 20.7% rally in Q3-2025. Market turnover weakened significantly, with the daily average trading value falling to VND18,625 billion, down 57.6% y/y and 22.7% q/q.*

*Against this backdrop, SHS remained committed to its business strategies outlined at the beginning of the year: focusing on expanding market share, strengthening risk management, growing margin lending and gradually reducing proprietary trading activities. Total operating revenue in Q3/2026 reached VND1,002 billion, up 22.8% from VND815.9 billion y/y. Of this amount, investment activities contributed VND565.5 billion, up 43.5% y/y. Margin lending and trading advances contributed VND341.1 billion, up 33.3% y/y, with the outstanding loan balance reaching VND12,435.4 billion as at 30 September 2026.*

*Nevertheless, profit-after-tax in Q3/2026 was at VND203.3 billion, a decrease of VND274.6 billion, or down 57.5% y/y, as higher interest rates drove up funding costs for financial institutions during the quarter. At the same time, SHS proactively expanded its margin lending activities and fixed-income investment portfolio, strenghtened its brokerage business*

*and invested in upgrading its technology infrastructure. These are long-term investments intended to generate stable revenue streams and enhance the Company's competitiveness.*

*The above constitutes the explanation provided by Saigon – Hanoi Securities Joint Stock Company regarding the change in profit after tax for the third quarter of 2026.*

Thông tin này đã được công bố trên website của công ty vào ngày 20/10/2026 tại đường dẫn/*This information was published on the company's website on October 20, 2026, as in the link:*

https://www.shs.com.vn/quan-he-co-dong/cong-bo-thong-tin/DINHKY

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

*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

**Tài liệu đính kèm/*Attached documents:***
Báo cáo tài chính quý III.2026
*Q3/2026 Financial Statements*

**CTCP CHỨNG KHOÁN SÀI GÒN – HÀ NỘI**
**SAIGON – HA NOI SECURITIES JSC.**
**Đại diện tổ chức**
***Organization representative***

S.G.P: 66 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN-HÀ NỘI
P. CỬA NAM - T.P HÀ NỘI

**Nguyễn Duy Linh**
**Tổng Giám đốc/*CEO***

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T.P HÀ NỘI

# SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

FINANCIAL STATEMENTS

The 3rd Quarter of 2026

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Statement of Financial position

Statement of Comprehensive income

Statement of Cash flows

Statement of Changes in equity

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# STATEMENT OF FINANCIAL POSITION

*As at 30 September 2026*

| ITEMS | Code | Note | 30/09/2026 | 01/01/2026 |
|---|---|---|---|---|
| | | | *VND* | *VND* |
| **ASSETS** | | | | |
| **A. CURRENT ASSETS** | **100** | | **28,883,331,945,178** | **22,932,727,930,843** |
| **I. Financial assets** | **110** | | **28,823,279,906,087** | **22,897,330,148,015** |
| 1. Cash and cash equivalents | 111 | A.7.1 | 3,392,364,033,103 | 887,614,356,666 |
| 1.1. Cash | 111.1 | | 3,392,364,033,103 | 887,614,356,666 |
| 1.2. Cash equivalents | 111.2 | | - | - |
| 2. Financial assets at fair value through profit and loss (FVTPL) | 112 | 7.3.1 | 8,357,765,086,899 | 11,291,555,024,833 |
| 3. Held-to-maturity investments (HTM) | 113 | 7.3.3 | 1,429,173,437,325 | - |
| 4. Margin lending | 114 | 7.3.4 | 12,435,414,017,252 | 9,097,723,485,457 |
| 5. Available for sale financial assets (AFS) | 115 | 7.3.2 | 2,494,862,250,450 | 1,536,298,333,350 |
| 6. Provision for impairment of financial assets and mortgaged assets | 116 | | - | - |
| 7. Receivables | 117 | | 462,071,215,418 | 181,805,318,599 |
| 7.1. Receivables from disposal of financial assets | 117.1 | 7.5.1 | 79,464,980,000 | 3,774,000,000 |
| 7.2. Receivables from and accruals for dividend and interest income | 117.2 | 7.5.2 | 382,606,235,418 | 178,031,318,599 |
| 8. Prepayments to suppliers | 118 | 7.5.3 | 6,532,340,837 | 4,119,646,702 |
| 9. Receivables from services provided by the Company | 119 | 7.5.5 | 456,464,001,046 | 453,272,868,504 |
| 10. Intra-company receivables | 120 | | - | - |
| 11. Receivables from transaction errors | 121 | | - | - |
| 12. Other receivables | 122 | 7.5.7 | 308,278,190,149 | 9,299,969,729 |
| 13. Provision for impairment of receivables | 129 | A.7.6 | (519,644,666,392) | (564,358,855,825) |
| **II. Short-term accounts receivable** | **130** | | **60,052,039,091** | **35,397,782,828** |
| 1. Advances | 131 | | 21,904,700,000 | 21,674,000,000 |
| 2. Tools, supplies | 132 | A.7.7 | 313,876,279 | 141,780,294 |
| 3. Short-term prepaid expenses | 133 | A.7.8 | 37,832,967,312 | 13,482,177,513 |
| 4. Short-term mortgages | 134 | | - | - |
| 5. Deductible VAT | 135 | | 495,500 | 419,500 |
| 6. Taxes and other receivables from State budget | 136 | | - | - |
| 7. Other short-term assets | 137 | | - | 99,405,521 |
| **B. NON- CURRENT ASSETS** | **200** | | **170,495,721,669** | **99,158,250,938** |
| **I. Long-term financial assets** | **210** | | - | - |
| **II. Fixed assets** | **220** | | **46,561,643,559** | **35,226,669,920** |
| 1. Tangible fixed assets | 221 | A.7.10 | 29,693,334,166 | 13,283,377,494 |
| - Cost | 222 | | 75,917,530,495 | 57,471,581,138 |
| - Accumulated depreciation | 223a | | (46,224,196,329) | (44,188,203,644) |
| 2. Finance lease assets | 224 | | - | - |
| 3. Intangible fixed assets | 227 | A.7.11 | 16,868,309,393 | 21,943,292,426 |
| - Cost | 228 | | 56,590,413,724 | 57,267,175,987 |
| - Accumulated depreciation | 229a | | (39,722,104,331) | (35,323,883,561) |
| **III. Investment real estate** | **230** | | - | - |

| ITEMS | Code | Note | 30/09/2026 | 01/01/2026 |
|---|---|---|---|---|
| **IV. Construction in progress** | **240** | **A.7.7a** | **16,604,616,000** | **6,479,616,000** |
| **V. Other long-term assets** | **250** | | **107,329,462,110** | **57,451,965,018** |
| 1. Long-term mortgages | 251 | A.7.12 | 7,536,696,000 | 7,759,117,060 |
| 2. Long-term prepaid expenses | 252 | A.7.8 | 16,945,179,347 | 19,692,847,958 |
| 3. Deferred income tax assets | 253 | | 52,847,586,763 | - |
| 4. Deposits to Settlement Assistance Fund | 254 | A.7.9 | 20,000,000,000 | 20,000,000,000 |
| 5. Other long-term assets | 255 | | 10,000,000,000 | 10,000,000,000 |
| **TOTAL ASSETS** | **270** | | **29,053,827,666,847** | **23,031,886,181,781** |
| **C. LIABILITIES** | **300** | | **16,532,398,788,107** | **10,429,629,443,405** |
| **I. Current liabilities** | **310** | | **16,532,373,788,107** | **10,232,500,204,276** |
| 1. Short-term loans and debts | 311 | | 14,788,250,814,265 | 8,220,000,000,000 |
| 1.1. Short-term loans | 312 | A.7.37 | 14,788,250,814,265 | 8,220,000,000,000 |
| 2. Short-term loans from Financial assets | 314 | | - | - |
| 3. Convertible bonds - debt component | 315 | | - | - |
| 4. Issued bonds | 316 | A.7.38 | 1,147,000,000,000 | 1,130,000,000,000 |
| 5. Loans from Settlement Assistance Fund | 317 | | - | - |
| 6. Payables for securities transaction activities | 318 | A.7.28 | 358,690,000 | 14,293,772,000 |
| 7. Payables for error from financial assets transaction | 319 | | - | - |
| 8. Trade payables | 320 | A.7.34 | 18,857,217,899 | 452,938,064,699 |
| 9. Advances from customers | 321 | | 2,430,000,000 | 2,694,818,181 |
| 10. Tax payables and statutory obligations | 322 | A.7.30 | 289,699,000,019 | 142,220,560,569 |
| 11. Payables to employees | 323 | | 11,905,701,042 | 79,002,802,049 |
| 12. Employee benefits | 324 | | 3,934,704,047 | 3,164,218,147 |
| 13. Accrued expenses | 325 | A.7.32 | 142,864,840,305 | 81,535,524,472 |
| 14. Inter-company payables | 326 | | - | - |
| 15. Short-term unearned revenue | 327 | | - | - |
| 16. Short-term deposits, collateral received | 328 | | 5,000,000,000 | 5,016,164,000 |
| 17. Other short-term payables | 329 | A.7.35 | 14,368,307,134 | 13,214,572,613 |
| 18. Provision for payables | 330 | | - | - |
| 19. Bonus and welfare fund | 331 | | 107,704,513,396 | 88,419,707,546 |
| **II. Long-term liabilities** | **340** | | **25,000,000** | **197,129,239,129** |
| 1. Long-term loans and debts | 341 | | - | - |
| 2. Long-term loans from Financial assets | 344 | | - | - |
| 3. Convertible bonds - debt component | 345 | | - | - |
| 4. Issued bonds | 346 | | - | - |
| 5. Long-term trade payables | 347 | | - | - |
| 6. Long-term advances from customers | 348 | | - | - |
| 7. Long-term accrued expenses | 349 | | - | - |
| 8. Long-term Inter-company payables | 350 | | - | - |
| 9. Long-term unearned revenue | 351 | | - | - |
| 10. Long-term deposits, collateral received | 352 | | 25,000,000 | 25,000,000 |
| 11. Other long-term payables | 353 | | - | - |
| 12. Long-term provision for payables | 354 | | - | - |
| 13. Investor protection fund | 355 | | - | - |
| 14. Deferred tax payables | 356 | | - | 197,104,239,129 |
| **D. OWNER'S EQUITY** | **400** | | **12,521,428,878,740** | **12,602,256,738,376** |
| **I. Owner's equity** | **410** | | **12,521,428,878,740** | **12,602,256,738,376** |
| 1. Contributed legal capital | 411 | | 9,386,984,568,289 | 9,386,984,568,289 |
| 1.1. Contributed legal capital | 411.1 | | 8,994,622,200,000 | 8,994,622,200,000 |
| 1.2. Share Premium | 411.2 | | 392,362,368,289 | 392,362,368,289 |
| 2. Asset revaluation differences | 412 | | 202,700,993,400 | 754,381,924,130 |
| 3. Foreign exchange differences | 413 | | - | - |
| 4. Charter capital supplementary reserve fund | 414 | | - | - |

| ITEMS | Code | Note | 30/09/2026 | 01/01/2026 |
|---|---|---|---|---|
| 5. Operational risk and financial reserve fund | 415 | | - | - |
| 6. Other funds belonging to owners' equity | 416 | | - | - |
| 7. Undistributed earnings | 417 | A.7.43 | 2,931,743,317,051 | 2,460,890,245,957 |
| 7.1. Realized earnings | 417.1 | | 2,947,850,502,941 | 1,497,064,889,439 |
| 7.2. Unrealized earnings | 417.2 | | (16,107,185,890) | 963,825,356,518 |
| **TOTAL LIABILITIES AND OWNERS' EQUITY** | **440** | | **29,053,827,666,847** | **23,031,886,181,781** |

## OFF-STATEMENT OF FINANCIAL POSITION ITEMS

| ITEMS | Code | Note | 30/09/2026 | 01/01/2026 |
|---|---|---|---|---|
| **A. ASSETS OF THE SECURITIES COMPANY AND ASSETS MANAGED UNDER AGREEMENTS** | | | | |
| 1. Operating leased assets | 001 | | - | - |
| 2. Goods held under trust | 002 | 2 | 1,500,000,000 | 1,500,000,000 |
| 3. Receipt of collateral assets | 003 | 3 | 6,903,330,000 | 6,903,330,000 |
| 4. Doubtful debts written off | 004 | 4 | 62,305,803,043 | 62,305,803,043 |
| 5. Foreign currencies | 005 | | - | - |
| 6. Quantity of outstanding shares in circulation | 006 | 6 | 899,462,220 | 899,462,220 |
| 7. Treasury stocks | 007 | | - | - |
| 8. Financial assets listed/registered at the VSD of the Company | 008 | 8 | 4,001,708,390,000 | 3,576,023,540,000 |
| a. Unrestricted financial assets | 008.1 | | 1,579,832,150,000 | 2,038,673,540,000 |
| b. Restricted financial assets | 008.2 | | - | - |
| c. Mortgage financial assets | 008.3 | | 2,368,979,240,000 | 1,536,750,000,000 |
| d. Blocked and temporarily held financial assets | 008.4 | | - | - |
| e. Financial assets awaiting settlement | 008.5 | | 52,897,000,000 | 600,000,000 |
| f. Financial assets waiting for loans | 008.6 | | - | - |
| g. Financial assets collateral loan security | 008.7 | | - | - |
| 9. The Company's non-traded financial assets deposited at the VSD | 009 | 9 | 7,444,330,000 | 202,492,110,000 |
| a. Unrestricted and non-traded financial assets deposited at the VSD | 009.1 | | 7,444,330,000 | 202,492,110,000 |
| b. Restricted and non-traded financial assets deposited at the VSD | 009.2 | | - | - |
| c. Non-traded and mortgage financial assets deposited at the VSD | 009.3 | | - | - |
| d. Non-traded and blocked financial assets deposited at the VSD | 009.4 | | - | - |
| 10. The Company's awaiting financial assets | 010 | | 1,493,000,000 | 226,912,000,000 |
| 11. The Company's financial assets correct trading errors | 011 | | - | - |
| 12. The Company's financial assets which are not deposited at the VSD | 012 | 12 | 5,836,545,390,000 | 349,682,810,000 |
| 13. The Company's financial assets are entitled | 013 | | - | - |
| **B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS** | | | | |
| **1. Financial assets listed/registered at the VSD of investors** | **021** | A.7.20 | **63,872,294,870,000** | **64,624,098,660,000** |
| a. Unrestricted financial assets | 021.1 | | 53,185,226,300,000 | 49,839,568,130,000 |

| ITEMS | Code | Note | 30/09/2026 | 01/01/2026 |
|---|---|---|---|---|
| b. Restricted financial assets | 021.2 | | 1,343,779,610,000 | 2,798,734,370,000 |
| c. Mortgage financial assets | 021.3 | | 4,064,421,900,000 | 8,032,270,540,000 |
| d. Blocked and temporarily held financial assets | 021.4 | | 4,872,224,710,000 | 3,750,000,000,000 |
| e. Financial assets awaiting settlement | 021.5 | | 406,642,350,000 | 203,525,620,000 |
| f. Financial assets waiting for loans | 021.6 | | - | - |
| **2. Non-traded financial assets deposited at the VSD of investors** | **022** | A.7.21 | **1,627,667,690,000** | **303,736,250,000** |
| a. Unrestricted and non-traded financial assets deposited at the VSD | 022.1 | | 380,059,950,000 | 90,896,090,000 |
| b. Restricted and non-traded financial assets deposited at the VSD | 022.2 | | - | 211,800,000,000 |
| c. Non-traded and mortgage financial assets deposited at the VSD | 022.3 | | - | 1,040,160,000 |
| d. Non-traded and blocked financial assets deposited at the VSD | 022.4 | | 1,247,607,740,000 | - |
| **3. Awaiting financial assets of investors** | **023** | A.7.22 | **293,940,610,000** | **202,400,120,000** |
| **4. Financial assets correct trading errors of investors** | **024a** | | - | - |
| **5. Financial assets which are not deposited at the VSD of investors** | **024b** | | - | - |
| **6. Entitled financial assets of investors** | **025** | | - | - |
| **7. Investors' deposits** | **026** | **A.7.25** | **1,211,124,622,076** | **1,486,042,954,183** |
| 7.1. Investors' deposits for securities trading activities | 027 | | 593,703,301,734 | 810,146,338,381 |
| 7.2. Investors' synthesizing deposits for securities trading activities | 028 | | 584,481,354,510 | 656,565,641,390 |
| 7.3. Investors' deposits for securities transaction clearing and settlement | 029 | | 32,862,461,540 | 19,253,470,120 |
| *a. Domestic investors' deposits for securities transaction clearing and settlement* | *029.1* | | *32,862,461,540* | *19,253,470,120* |
| *b. Foreign investors' deposits for securities transaction clearing and settlement* | *029.2* | | - | - |
| 7.4. Deposits of securities issuers | 030 | A.7.26 | 77,504,292 | 77,504,292 |
| **8. Payables to investors - Investors' deposits for securities trading activities managed by the Securities Company** | **031** | **A.7.39** | **1,211,047,117,784** | **1,485,965,449,891** |
| 8.1. Payables to domestic investors | 031.1 | | 1,209,452,226,206 | 1,484,423,982,963 |
| 8.2. Payables to foreign investors | 031.2 | | 1,594,891,578 | 1,541,466,928 |
| **09. Payables to securities issuers** | **032** | | - | - |
| **10. Receivable to investors on error of the financial assets** | **033** | | - | - |
| **11. Payables to investors on error of the financial assets** | **034** | | - | - |
| **12. Payables for dividend, principal and interest from bonds** | **035** | A.7.39 | **77,504,292** | **77,504,292** |

**Ms. Pham Thuy Nga**
Preparer
Hanoi, October 20, 2026

**Mrs. Pham Thi Thanh Hao**
Chief Accountant

**Mr. Nguyen Duy Linh**
CEO

# STATEMENT OF COMPREHENSIVE INCOME
## Third quarter of 2026

| | Code | Note | Current year | | Previous year | |
|---|---|---|---|---|---|---|
| | | | Third quarter of 2026 | Accumulated | Third quarter of 2025 | Accumulated |
| | | | *VND* | *VND* | *VND* | *VND* |
| **I. OPERATING INCOME** | | | | | | |
| 1.1. Gain from financial assets at fair value through profit or loss (FVTPL) | 01 | | 540,214,184,360 | 689,377,358,477 | 394,096,411,554 | 1,180,495,444,626 |
| a. Gain from disposal of financial assets at FVTPL | 01.1 | 7.45.1 | 793,950,441,016 | 1,880,382,486,910 | 493,060,493,539 | 888,046,098,897 |
| b. Gain from revaluation of financial assets at FVTPL | 01.2 | | (403,359,467,475) | (1,581,069,668,192) | (154,586,627,552) | 126,746,637,529 |
| c. Dividend, interest income from financial assets at FVTPL | 01.3 | 7.45.3 | 149,623,210,819 | 390,064,539,759 | 55,622,545,567 | 165,702,708,200 |
| 1.2. Gain from held-to-maturity (HTM) investments | 02 | | 24,482,367,302 | 25,329,193,294 | - | 455,479,452 |
| 1.3. Gain from loans and receivables | 03 | 7.45.3 | 341,145,753,646 | 929,767,233,101 | 255,842,583,352 | 536,486,055,074 |
| 1.4. Gain from available-for-sale (AFS) financial assets | 04 | | 811,232,876 | 811,232,876 | - | 29,739,567,000 |
| 1.5. Gain from risk prevention derivatives tools | 05 | | - | - | - | - |
| 1.6. Revenue from brokerage services | 06 | | 71,912,759,164 | 253,252,409,000 | 137,363,149,486 | 260,788,915,159 |
| 1.7. Revenue from underwriting and issuance agent services | 07 | | 9,142,509,091 | 10,781,936,341 | 54,545,454 | 594,545,454 |
| 1.8. Revenue from securities investment advisory services | 08 | | - | 1,994,737,426 | 6,944,117,461 | 17,617,239,214 |
| 1.9. Revenue from securities custodian services | 09 | | 3,796,696,264 | 10,824,521,073 | 5,326,645,694 | 12,623,382,153 |
| 1.10. Revenue from financial advisory services | 10 | | 3,470,654,544 | 75,675,764,565 | 12,668,901,513 | 27,939,583,330 |
| 1.11. Revenue from other operating | 11 | | 7,014,238,941 | 19,213,916,557 | 3,612,641,076 | 4,611,080,434 |
| **Total operating income** | **20** | | **1,001,990,396,188** | **2,017,028,302,710** | **815,908,995,590** | **2,071,351,291,896** |
| **II. OPERATING EXPENSES** | | | | | | |
| 2.1. Loss from financial assets at fair value through profit and loss (FVTPL) | 21 | | 247,325,857,373 | 313,246,938,462 | (4,003,547,695) | 200,434,699,937 |
| a. Loss from disposal of financial assets at FVTPL | 21.1 | 7.45.1 | 198,966,808,583 | 661,483,483,278 | 66,432,333,873 | 322,742,854,638 |
| b. Loss from revaluation of financial assets at FVTPL | 21.2 | | 47,453,168,881 | (351,185,299,892) | (71,206,552,175) | (125,057,957,304) |
| c. Transaction costs of acquisition of financial assets at FVTPL | 21.3 | | 905,879,909 | 2,948,755,076 | 770,670,607 | 2,749,802,603 |
| 2.2. Loss from held-to-maturity (HTM) investments | 22 | | - | - | - | - |
| 2.3. Loss and record the difference in the fair-value of available-for-sale (AFS) financial assets when reclassified | 23 | | - | - | - | - |

| | Code | Note | Current year | | Previous year | |
|---|---|---|---|---|---|---|
| | | | Third quarter of 2026 | Accumulated | Third quarter of 2025 | Accumulated |
| 2.4. Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans | 24 | | - | - | 339,320,652 | 771,682,050 |
| 2.5. Loss from risk prevention derivatives tools | 25 | | - | - | - | - |
| 2.6. Expenses for proprietary trading activities | 26 | | 4,290,717,937 | 11,722,224,561 | 4,795,088,397 | 12,089,128,112 |
| 2.7. Expenses for brokerage services | 27 | B.7.47 | 76,027,590,638 | 240,537,578,581 | 109,784,103,952 | 214,126,684,316 |
| 2.8. Expenses for underwriting and issuance agent services | 28 | B.7.47 | 1,753,280,265 | 4,682,573,018 | 1,505,925,142 | 2,709,255,906 |
| 2.9. Expenses for securities investment advisory services | 29 | B.7.47 | - | - | 3,316,406,957 | 7,662,589,549 |
| 2.10. Expenses for securities custodian services | 30 | B.7.47 | 3,489,354,378 | 10,280,545,907 | 3,327,506,500 | 9,298,002,993 |
| 2.11. Expenses for financial advisory services | 31 | B.7.47 | 23,324,467,911 | 48,111,271,406 | 1,986,138,174 | 4,689,734,299 |
| 2.12. Expenses for other operating | 32 | B.7.47 | 13,904,658,319 | (19,287,328,785) | (927,936,502) | 4,023,731,602 |
| **Total operating expenses** | **40** | | **370,115,926,821** | **609,293,803,150** | **120,123,005,577** | **455,805,508,764** |
| **III. FINANCIAL INCOME** | | B.7.46 | | | | |
| 3.1. Realized and unrealized gain from changes in foreign exchanges rates | 41 | | - | - | - | - |
| 3.2. Non-fixed dividend and interest income | 42 | | 981,981,572 | 3,155,542,225 | 1,418,676,693 | 2,843,667,633 |
| 3.3. Gain from disposal investments in subsidiaries, joint ventures and associates | 43 | | - | - | - | - |
| 3.4. Other income for investments | 44 | | - | - | - | - |
| **Total financial income** | **50** | | **981,981,572** | **3,155,542,225** | **1,418,676,693** | **2,843,667,633** |
| **IV. FINANCIAL EXPENSES** | | B.7.48 | | | | |
| 4.1. Realized and unrealized loss from changes in foreign exchanges rates | 51 | | - | - | - | - |
| 4.2. Borrowing costs | 52 | | 348,776,342,385 | 710,030,400,562 | 71,723,441,055 | 150,801,828,313 |
| 4.3. Loss from disposal investments in subsidiaries, joint ventures and associates | 53 | | - | - | - | - |
| 4.4. Provision for devaluation of long-term investments | 54 | | - | - | - | - |
| 4.5. Other financial expenses | 55 | | 3,585,158,220 | 4,046,528,084 | 600,547,946 | 600,547,946 |
| **Total financial expenses** | **60** | | **352,361,500,605** | **714,076,928,646** | **72,323,989,001** | **151,402,376,259** |
| **V. SELLING EXPENSES** | **61** | **B.7.49** | - | - | - | - |
| **VI. GENERAL ADMINISTRATIVE EXPENSES** | **62** | **B.7.50** | **29,685,108,052** | **76,287,137,960** | **34,454,349,145** | **87,916,129,881** |
| **VII. OPERATING PROFIT** | **70** | | **250,809,842,282** | **620,525,975,179** | **590,426,328,560** | **1,379,070,944,625** |

| | Code | Note | Current year | | Previous year | |
|---|---|---|---|---|---|---|
| | | | Third quarter of 2026 | Accumulated | Third quarter of 2025 | Accumulated |
| **VIII. OTHER INCOME AND EXPENSES** | | | | | | |
| 8.1. Other income | 71 | | 1,082,573 | 46,253,148 | 629,810 | 9,317,624 |
| 8.2. Other expenses | 72 | | 842,640 | 50,511,176 | 1 | 2 |
| **Total other operating profit** | **80** | | **239,933** | **(4,258,028)** | **629,809** | **9,317,622** |
| **IX. TOTAL PROFIT BEFORE TAX** | **90** | | **250,810,082,215** | **620,521,717,151** | **590,426,958,369** | **1,379,080,262,247** |
| 9.1. Realized profit | 91 | | 701,622,718,571 | 1,850,406,085,451 | 673,807,033,746 | 1,127,275,667,414 |
| 9.2. Unrealized profit | 92 | | (450,812,636,356) | (1,229,884,368,300) | (83,380,075,377) | 251,804,594,833 |
| **X. CORPORATE INCOME TAX EXPENSES** | **100** | | **47,556,157,510** | **109,668,646,057** | **112,608,995,973** | **255,770,320,469** |
| 10.1. Current corporate income tax expenses | 100.1 | | 137,718,684,782 | 359,620,471,949 | 129,285,011,049 | 205,409,401,503 |
| 10.2. Deferred corporate income tax expenses | 100.2 | | (90,162,527,272) | (249,951,825,892) | (16,676,015,076) | 50,360,918,966 |
| **XI. PROFIT AFTER CORPORATE INCOME TAX** | **200** | | **203,253,924,705** | **510,853,071,094** | **477,817,962,396** | **1,123,309,941,778** |
| **XII. OTHER COMPREHENSIVE INCOME AFTER CORPORATE INCOME TAX** | **300** | | | | | |
| 12.1.Gain/(Loss) from investments held-to-maturity (HTM) | 301 | | - | - | - | - |
| 12.2.Gain/(Loss) from revaluation of Available-for-sale (AFS) financial assets | 302 | | (226,071,508,775) | (551,680,930,730) | 374,876,706,300 | 556,162,493,400 |
| **Total comprehensive income** | **400** | | (226,071,508,775) | (551,680,930,730) | 374,876,706,300 | 556,162,493,400 |
| **XIII. NET EARNINGS PER COMMON STOCK** | **500** | | | | - | - |
| 13.1. Earnings per share (VND/share) | 501 | | 226 | 568 | 534 | 1,256 |

**Ms. Pham Thuy Nga**
Preparer
Hanoi, October 20 , 2026

**Mrs. Pham Thi Thanh Hao**
Chief Accountant

**Mr. Nguyen Duy Linh**
CEO

# STATEMENT OF CASH FLOWS

**Third quarter of 2026**

***(Under indirect method)***

| ITEMS | Code | Accumulated | |
|---|---|---|---|
| | | Current year | Previous year |
| | | *VND* | *VND* |
| **I. Cash flows from operating activities** | | | |
| **1. Profit before corporate income tax** | **01** | **620,521,717,151** | **1,379,080,262,247** |
| **2. Adjustments for** | **02** | **673,310,531,281** | **152,917,211,092** |
| - Depreciation of fixed assets | 03 | 11,193,380,906 | 8,597,908,360 |
| - Provisions | 04 | (44,714,189,433) | (3,638,857,948) |
| - Gains/losses from unrealized foreign exchange | 05 | - | - |
| - Interest expense | 06 | 710,030,400,562 | 150,801,828,313 |
| - Gain/losses from investing activities | 07 | (3,199,060,754) | (2,843,667,633) |
| - Interest income | 08 | - | - |
| - Other adjustments | 09 | - | - |
| **3. Increase in non-monetary expenses** | **10** | **(351,185,299,892)** | **(125,057,957,304)** |
| - Loss from revaluation of financial assets at FVTPL | 11 | (351,185,299,892) | (125,057,957,304) |
| - Other loss | 17 | - | - |
| **4. Deduction of non-cash income** | **18** | **1,581,069,668,192** | **(126,746,637,529)** |
| - Gain revaluation of financial assets at fair value through profit or loss of FVTPL | 19 | 1,581,069,668,192 | (126,746,637,529) |
| - Gain and record the difference in the fair-value of available-for-sale (AFS) financial assets when reclassified | 20 | - | - |
| - Other gain | 21 | - | - |
| **5. Operating profit before changes in working capital** | **30** | **(6,574,763,460,769)** | **(5,659,693,963,976)** |
| - Increase (decrease) of financial assets is recognized through profit /loss of FVTPL | 31 | 1,703,905,569,634 | (623,703,173,008) |
| - Increase (decrease) of held-to-maturity investments (HTM) | 32 | (1,429,173,437,325) | - |
| - Increase (decrease) in loans | 33 | (3,337,690,531,795) | (4,949,744,570,766) |
| - Increase (decrease) of financial assets available for sale AFS | 34 | (1,510,244,847,830) | - |
| (-) Increase, (+) decrease in receivables sold of financial assets | 35 | (75,690,980,000) | 152,627,850,000 |
| (-) Increase, (+) decrease in receivables and accrued dividends, interest on financial assets | 36 | (204,574,916,819) | (26,918,359,258) |
| (-) Increase, (+) decrease in receivables arising from securities services provided by the Company | 37 | (3,455,950,723) | 45,310,620,059 |
| (-) Increase, (+) decrease receivables due to transaction errors of financial assets | 38 | - | - |
| (-) Increase, (+) decrease other receivables | 39 | (298,978,220,420) | (44,377,066,166) |
| - Increase (decrease) other assets | 40 | (81,045,404) | 29,014,967,899 |
| - Increase (decrease) accrual expense (exclude interest expense) | 41 | (8,332,913,009) | (43,920,395) |
| - Increase (decrease) prepaid expense | 42 | (21,603,121,188) | (14,355,465,347) |
| - Corporate income tax paid | 43 | (212,287,645,332) | (164,863,109,078) |
| - Interest expense paid | 44 | (640,368,171,720) | (140,074,800,862) |
| - Increase (decrease) payables to supplier | 45 | (436,493,540,935) | (285,446,660,372) |
| - Increase (decrease) in welfare benefits | 46 | 770,485,900 | 460,721,030 |
| - Increase (decrease) taxes and other payables to State budget (exclude corporate income tax) | 47 | 145,612,833 | 8,902,797,476 |

| ITEMS | Code | Accumulated | |
|---|---|---|---|
| | | Current year | Previous year |
| | | *VND* | *VND* |
| - Increase (decrease) payables to employee | 48 | (67,097,101,007) | (31,636,194,232) |
| - Increase (decrease) must return transaction errors of financial assets | 49 | - | - |
| - Increase, (decrease) other payables | 50 | (12,797,511,479) | 414,888,542,430 |
| - Other receipts from operating activities | 51 | - | - |
| - Other payments for operating activities | 52 | (20,715,194,150) | (29,736,143,386) |
| **Net cash flows from operating activities** | **60** | **(4,051,046,844,037)** | **(4,379,501,085,470)** |
| **II. CASH FLOWS FROM INVESTING ACTIVITIES** | | | |
| 1. Purchase of fixed assets and other long-term assets | 61 | (32,653,354,545) | (10,097,574,642) |
| 2. Proceeds from disposals of fixed assets and other long-term assets | 62 | 43,518,529 | - |
| 3. Investment in subsidiaries, joint ventures, affiliates and other investments | 63 | - | - |
| 4. Cash recovered from investments in subsidiaries, joint ventures, associates and other investments | 64 | - | - |
| 5. Investments in other entities | 65 | 3,155,542,225 | 2,843,667,633 |
| **Net cash flows from investing activities** | **70** | **(29,454,293,791)** | **(7,253,907,009)** |
| 1.Receipts from stocks issuing and capital contribution from equity owners | 71 | - | - |
| 2.Fund returned to equity owners, issued stock redemption | 72 | - | - |
| 3. Long-term and short-term loans received | 73 | 39,542,130,193,468 | 18,376,000,000,000 |
| 3.1. Loan from Payment Support Fund | 73.1 | - | - |
| 3.2. Other loans | 73.2 | 39,542,130,193,468 | 18,376,000,000,000 |
| 4. Payment of principal debt | 74 | (32,956,879,379,203) | (13,192,000,000,000) |
| 4.1. Payment of principal on Payment Support Fund | 74.1 | - | - |
| 4.2. Payment of principal on financial asset loans | 74.2 | - | - |
| 4.3. Payment of principal of other debts | 74.3 | (32,956,879,379,203) | (13,192,000,000,000) |
| 5. Payment of financial lease principal | 75 | - | - |
| 6. Dividends, profit paid to equity owners | 76 | - | (813,161,683,260) |
| **Net cash flows from financing activities** | **80** | **6,585,250,814,265** | **4,370,838,316,740** |
| **IV. Net decrease/increase in cash and cash equivalents** | **90** | **2,504,749,676,437** | **(15,916,675,739)** |
| **V. Cash and cash equivalents at beginning of the period** | **101** | **887,614,356,666** | **680,759,314,148** |
| Cash at banks at the beginning of period: | | | |
| - Bank deposits | 101.1 | 887,614,356,666 | 680,759,314,148 |
| - Cash equivalents | 101.2 | - | - |
| - Effects of changes in foreign currency exchange rates | 102 | - | - |
| **VI. Cash and cash equivalents at end of the period** | **103** | **3,392,364,033,103** | **664,842,638,409** |
| Cash at bank at end of the period: | | 3,392,364,033,103 | 664,842,638,409 |
| - Bank deposits | 103.1 | 3,392,364,033,103 | 664,842,638,409 |
| - Cash equivalents | 103.2 | - | - |
| - Effects of changes in foreign currency exchange rates | 104 | - | - |

## CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE INVESTORS

| ITEMS | Code | Accumulated | |
|---|---|---|---|
| | | Current year | Previous year |
| **I. Cash flows from brokerage and trust activities of the investors** | | | |
| 1. Cash receipts from disposal of brokerage securities of customers | 01 | 141,265,576,528,875 | 193,895,251,798,850 |
| 2. Cash payments for acquisition of brokerage securities of customers | 02 | (142,614,124,613,686) | (184,308,959,073,220) |
| 3. Cash receipts from selling entrusted securities of customers | 03 | - | - |
| 4. Cash payments from selling entrusted securities of customers | 04 | - | - |
| 5. Receipts loans from the Payment Support Fund | 05 | - | - |
| 6. Loan payments from the Payment Support Fund | 06 | - | - |
| 7. Cash receipts for settlement of securities transaction of customers | 07 | 1,083,216,699,516 | (8,262,352,404,181) |
| 8. Paying out securities transaction settlements for clients. | 08 | - | - |
| 9. Cash received from investors for entrusted investment activities | 09 | - | - |
| 10. Cash paid for entrusted investment activities | 10 | - | - |
| 11. Cash payments for custodian fees of customers | 11 | (9,586,946,812) | (8,472,870,004) |
| 12. Receipts of securities trading errors | 12 | - | - |
| 13. Payment for securities trading errors | 13 | - | - |
| 14. Cash receipt from securities issuers | 14 | 2,578,204,268,049 | 8,299,557,022,050 |
| 15. Cash payments to securities issuers | 15 | (2,578,204,268,049) | (8,299,557,022,050) |
| ***Net increase/decrease in cash during the period*** | ***20*** | ***(274,918,332,107)*** | ***1,315,467,451,445*** |
| **II. Cash and cash equivalents of investors at the beginning of the period** | **30** | **1,486,042,954,183** | **719,318,035,298** |
| Cash at banks at the beginning of the period: | 31 | 1,486,042,954,183 | 719,318,035,298 |
| - Investors' deposits managed by the Company for securities trading activities | 32 | 810,146,338,381 | 493,252,007,646 |
| - Investors' synthesizing deposits for securities trading activities | 33 | 656,565,641,390 | 225,988,523,360 |
| - Investors' deposits for securities transaction clearing and settlement | 34 | 19,253,470,120 | - |
| - Deposits of securities issuers | 35 | 77,504,292 | 77,504,292 |
| **III. Cash and cash equivalents of investors at the end of the period** | **40** | **1,211,124,622,076** | **2,034,785,486,743** |
| **Cash at banks at the end of the period:** | **41** | **1,211,124,622,076** | **2,034,785,486,743** |
| - Investors' deposits managed by the Company for securities trading activities | 42 | 593,703,301,734 | 985,131,766,131 |
| - Investors' synthesizing deposits for securities trading activities | 43 | 584,481,354,510 | 1,049,576,216,320 |
| - Investors' deposits for securities transaction clearing and settlement | 44 | 32,862,461,540 | - |
| - Deposits of securities issuers | 45 | 77,504,292 | 77,504,292 |

**Ms. Pham Thuy Nga**
Preparer
Hanoi, October 20 , 2026

**Mrs. Pham Thi Thanh Hao**
Chief Accountant

**Mr. Nguyen Duy Linh**
CEO

**SAIGON - HANOI SECURITIES JOINT STOCK COMPANY**
No. 43 Ly Thuong Kiet Street,
Cua Nam Ward, Hanoi City

*Form No.B04a - CTCK*
*(Issued according to Circular No. 334/2016/TT-BTC December 27, 2016 of the Ministry of Finance)*

# STATEMENT OF CHANGES IN OWNERS' EQUITY

***Third quarter of 2026***

| ITEMS | Opening balance | | Increase/ Decrease | | | | Ending balance | |
|---|---|---|---|---|---|---|---|---|
| | | | Previous year | | Current year | | | |
| | 01/01/2025 | 01/01/2026 | Increase | Decrease | Increase | Decrease | 30/09/2025 | 30/09/2026 |
| | *VND* | *VND* | *VND* | *VND* | *VND* | *VND* | *VND* | *VND* |
| **I. Changes in owners' equity** | | | | | | | | |
| **1. Contributed legal capital** | **8,853,320,430,800** | **9,386,984,568,289** | **813,054,720,000** | **329,390,582,511** | **-** | **-** | **9,336,984,568,289** | **9,386,984,568,289** |
| 1.1. Ordinary shares with voting rights | 8,131,567,480,000 | 8,994,622,200,000 | 813,054,720,000 | - | - | - | 8,944,622,200,000 | 8,994,622,200,000 |
| 1.2. Preference shares | - | - | - | - | - | - | - | - |
| 1.3. Share Premium | 721,752,950,800 | 392,362,368,289 | - | 329,390,582,511 | - | - | 392,362,368,289 | 392,362,368,289 |
| **2. Treasury stocks (*)** | - | - | - | - | - | - | - | - |
| **3. Charter capital supplementary reserve fund** | **77,136,777,489** | **-** | **-** | **77,136,777,489** | **-** | **-** | **-** | **-** |
| **5. Asset revaluation differences** | **(96,688,867,720)** | **754,381,924,130** | **767,746,850,400** | **211,584,357,000** | **117,527,689,911** | **669,208,620,641** | **459,473,625,680** | **202,700,993,400** |
| **6. Foreign exchange differences** | - | - | - | - | - | - | - | - |
| **7. Other funds belonging to owners' equity** | - | - | - | - | - | - | - | - |
| **8. Undistributed earnings** | **2,377,396,869,816** | **2,460,890,245,957** | **1,123,309,941,778** | **1,259,684,108,000** | **510,853,071,094** | **40,000,000,000** | **2,241,022,703,594** | **2,931,743,317,051** |
| 8.1. Realized earnings | 2,014,523,340,470 | 1,497,064,889,439 | 921,866,265,911 | 1,259,684,108,000 | 1,490,785,613,502 | 40,000,000,000 | 1,676,705,498,381 | 2,947,850,502,941 |
| 8.2. Unrealized earnings | 362,873,529,346 | 963,825,356,518 | 201,443,675,867 | - | (979,932,542,408) | - | 564,317,205,213 | (16,107,185,890) |
| **TOTAL** | **11,211,165,210,385** | **12,602,256,738,376** | **2,704,111,512,178** | **1,877,795,825,000** | **628,380,761,005** | **709,208,620,641** | **12,037,480,897,563** | **12,521,428,878,740** |
| **II. Other comprehensive income** | | | | | | | | |
| 1. Gain/Loss from revaluation of financial assets at AFS | (96,688,867,720) | 754,381,924,130 | 767,746,850,400 | 211,584,357,000 | 117,527,689,911 | 669,208,620,641 | 459,473,625,680 | 202,700,993,400 |
| **TOTAL** | **(96,688,867,720)** | **754,381,924,130** | **767,746,850,400** | **211,584,357,000** | **117,527,689,911** | **669,208,620,641** | **459,473,625,680** | **202,700,993,400** |

**Ms. Pham Thuy Nga**
Preparer
Hanoi, October 20 , 2026

**Mrs. Pham Thi Thanh Hao**
Chief Accountant

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN - HÀ NỘI

**Mr. Nguyen Duy Linh**
CEO

# NOTES TO THE FINANCIAL STATEMENTS

**Third quarter of 2026**

## 1 GENERAL INFORMATION

### 1.1 Certificate of establishment of securities company:

Saigon – Hanoi Securities Joint Stock Company (the "Company" or "SHS") was established and operates under Securities Business Licence No. 66/UBCK-GP issued by the State Securities Commission on 15 November 2007, as subsequently amended, the latest amendment being Licence No. 07/GPĐC-UBCK dated 14 January 2026.

The Company was granted Enterprise Registration Certificate No. 0102524651 by the Hanoi Department of Planning and Investment on 15 November 2007, with the latest amendment dated 21 July 2026.

### 1.2 Company contact address

The Company's head office is located at 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi, Vietnam

| Branch name: | Address |
|---|---|
| Ho Chi Minh Branch of Sai Gon - Ha Noi Securities Joint Stock Company | 6th Floor, HDTC Office Building, No. 36 Bui Thi Xuan Street, Ben Thanh Ward, Ho Chi Minh City |
| Da Nang Branch of Sai Gon - Ha Noi Securities Joint Stock Company | 2nd Floor, SHB Da Nang building, No. 06 Nguyen Van Linh Street, Hai Chau Ward, Da Nang City |
| Ha Noi Branch of Sai Gon - Ha Noi Securities Joint Stock Company | No. 41 Ngo Quyen Street, Cua Nam Ward, Hanoi City |

### 1.3 Company's charter capital

The Company's charter capital as registered in the Enterprise Registration Certificate is VND 8,994,622,200,000.
As at 30 September 2026, the charter capital fully contributed amounted to VND 8,994,622,200,000, equivalent to 899,462,220 shares with a par value of VND 10,000 per share

### 1.4 Principal activities

The Company's principal activities comprise securities brokerage, proprietary trading, securities investment advisory, financial advisory, securities underwriting, securities depository services and other financial services permitted by law.

## 2. Basis for preparation of Interim Financial Statements

### 2.1 Accounting period and accounting monetary unit

Annual accounting period commences from 1st January and ends as at 31st December.

The Company maintains its accounting records in VND.

### 2.2 Accounting Standards and Accounting system

The Company applies the accounting regime for securities companies under Circular No. 210/2014/TT-BTC dated 30 December 2014 and Circular No. 334/2016/TT-BTC dated 27 December 2016 issued by the Ministry of Finance.

The financial statements have been prepared and presented in accordance with Vietnamese Accounting Standards, the accounting regime applicable to securities companies and relevant statutory requirements.

### 2.3 Form of accounting record

### 2.4 Basis of measurement

The financial statements have been prepared under the historical cost convention, except for financial assets measured at fair value in accordance with prevailing regulations

The financial statements reflect financial transactions that have been recognised in the Company's accounting records.

### 2.5 Accounting estimates and judgements

The preparation of the financial statements in accordance with Vietnamese Accounting Standards and the accounting regime applicable to securities companies requires the Company to make accounting estimates and judgements that affect the reported amounts of assets and liabilities, as well as revenues and expenses.

Key areas involving estimates and judgements include:

- Provision for doubtful debts;
- Estimated allocation of prepaid expenses;
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Estimated income tax.

Estimates and judgements are reviewed on an ongoing basis based on historical experience and other relevant factors. Actual results may differ from these estimates.

## 3 SUMMARY OF SINGNIFICANT ACCOUNTING POLICIES

### 3.1 Cash and cash equivalents

Cash comprises cash on hand, bank balances and cash in transit.

Cash equivalents are short-term investments with an original maturity of not more than three months from the date of acquisition, which are readily convertible into known amounts of cash and are subject to an insignificant risk of changes in value.

Deposits for securities clearing and settlement represent the Company's deposits maintained at settlement banks for the purpose of clearing and settling securities transactions in accordance with the regulations of the Vietnam Securities Depository.

Investors' deposits for securities trading and deposits from issuers are presented off-balance sheet..

### 3.2 Financial instruments

#### 3.2.1 General principles

Classification

***The Company's financial assets are classified, at initial recognition, into the following categories:***

- Financial assets at fair value through profit or loss ("FVTPL");
- Held-to-maturity investments ("HTM");
- Available-for-sale financial assets ("AFS");
- Loans and receivables.

The classification depends on the nature of the financial assets, the purpose for which the assets were acquired and the Company's management intention.

***Financial liabilities are classified into the following categories:***

- Financial liabilities at fair value through profit or loss;
- Financial liabilities measured at amortised cost.

**Initial recognition**

Financial assets and financial liabilities are initially recognised at cost.

The cost of financial assets includes the purchase price plus directly attributable transaction costs, except for financial assets classified as FVTPL, for which transaction costs are recognised in profit or loss in the period incurred.

Financial liabilities are initially recognised at cost, being the amount received from the incurrence of the liability plus directly attributable transaction costs.

#### 3.2.2 Financial assets

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

Financial assets at FVTPL are those financial assets that meet one of the following conditions:

- Acquired principally for the purpose of selling in the short term;
- There is evidence of short-term profit-taking; or
- They are derivative financial instruments, except for those designated as financial guarantee contracts or effective hedging instruments.

At initial recognition, the Company may designate financial assets into the FVTPL category.

Subsequent to initial recognition, these financial assets are measured at fair value at the end of the reporting period.

Gains or losses arising from changes in fair value are recognised in the statement of profit or loss.

Transaction costs relating to the acquisition of FVTPL financial assets are recognised as expenses in the period incurred.

Where fair value cannot be reliably measured, such financial assets are carried at cost less impairment losses (if any).

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

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

- Financial assets classified as FVTPL;
- Financial assets classified as AFS; or
- Financial assets classified as loans and receivables.

Subsequent to initial recognition, HTM investments are measured at amortised cost using the effective interest method, less impairment losses (if any).

The Company shall not classify financial assets as HTM if, in the current financial year or during the two preceding financial years, it has sold or reclassified a significant amount of HTM investments before maturity, except in the following cases:

- The sale occurs close to maturity and is not significantly affected by changes in market interest rates;
- The sale occurs after the Company has collected substantially all of the original principal; or
- The sale is attributable to an isolated event beyond the Company's control that could not have been reasonably anticipated.

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

Available-for-sale financial assets are non-derivative financial assets that are designated as available for sale or are not classified into any of the following categories:

- Loans and receivables;
- Held-to-maturity investments;
- Financial assets at fair value through profit or loss.

Subsequent to initial recognition, AFS financial assets are measured at fair value at the end of the reporting period.

Gains or losses arising from changes in fair value are recognised in equity.

When the asset is disposed of or determined to be impaired, the cumulative gain or loss previously recognised in equity is reclassified to profit or loss.

Subsequent recoveries in value are accounted for in accordance with applicable accounting regulations.

***d) Loans***

Loans are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market.

The Company's loans include margin lending and advances to customers for securities trading.

Subsequent to initial recognition, these financial assets are measured at amortised cost using the effective interest method, less impairment losses (if any).

***e) Receivables***

Receivables include amounts due from trading of financial assets, provision of services and other receivables.

Subsequent to initial recognition, receivables are carried at recoverable amount, being the carrying amount less allowance for doubtful debts (if any).

**3.2.3 Impairment of financial assets**

Impairment is assessed on an individual asset basis or collectively for groups of assets with similar risk characteristics.

At the end of each reporting period, the Company assesses whether there is any objective evidence that a financial asset or a group of financial assets is impaired.

Objective evidence of impairment may include, but is not limited to:

- Significant financial difficulty of the issuer or borrower;
- Breach of contract, such as default or delinquency in payments;
- Probability of bankruptcy or financial reorganisation;

  Significant or prolonged decline in fair value;

  Observable data indicating a measurable decrease in estimated future cash flows.

Impairment losses are recognised as follows:

- For financial assets measured at amortised cost: recognised in profit or loss;

- For AFS financial assets: cumulative losses previously recognised in equity are reclassified to profit or loss;
- For FVTPL financial assets: no separate impairment is recognised as changes in value are already reflected in profit or loss.

Impairment allowances are reviewed and adjusted at each reporting date based on available information and events.

**3.2.4 Determination of fair value**

Fair value of financial assets is determined in accordance with prevailing regulations and reflects the market value of the assets at the measurement date.

The determination of fair value prioritises quoted prices in active markets. Where quoted prices are not available, the Company applies appropriate valuation techniques using observable market inputs to the extent possible.

Specifically:

- For listed securities: fair value is the closing price on the most recent trading date prior to the reporting date on the relevant Stock Exchange;
- For securities registered for trading on UPCoM: fair value is the closing price at the most recent trading date;
- For unlisted securities without an active market: fair value is determined using appropriate valuation techniques, including reference to recent market transactions or accepted valuation models;
- Where fair value cannot be reliably determined: the financial assets are carried at cost less impairment losses (if any).

**3.3 Fixed assets**

Tangible fixed assets and intangible fixed assets are initially recognised at cost.

Subsequent to initial recognition, these assets are carried at cost less accumulated depreciation/amortisation and net book value.

Depreciation and amortisation are calculated using the straight-line method over the estimated useful lives of the assets, as follows:

| | | |
|---|---|---|
| - Machinery, equipment | 03 - 07 | years |
| - Transportation equipment | 06 | years |
| - Trading software, patents | 04 - 05 | years |
| - Office equipment and other fixed assets | 03 - 05 | years |

**3.4 Short-term and long-term deposits received**

Deposits and margins received represent amounts received by the Company from relevant parties in the course of its operations in accordance with prevailing regulations.

These amounts do not belong to the Company and are managed and monitored separately from the Company's cash balances.

**3.5 Short-term and Long-term receivables**

Receivables include:

- Receivables from the sale of financial assets (not through the Stock Exchanges), including amounts due at maturity or upon disposal;
- Dividends and interest receivables and accruals from financial assets;
- Receivables from services provided, including amounts due from Stock Exchanges, the Vietnam Securities Depository and Clearing Corporation (VSD), investors, issuers and other counterparties.

Receivables are monitored in detail by maturity, counterparty, currency and other factors as required for the Company's management purposes.

Receivables are classified as short-term or long-term based on their remaining maturities at the reporting date.

An allowance for doubtful debts is recognised for:

- Receivables that are overdue based on contractual terms; and
- Receivables that are not yet due but are assessed as unlikely to be recoverable.

The determination of overdue periods is based on the original contractual payment terms, without considering any subsequent extensions agreed between the parties.

For receivables not yet due but considered doubtful, the allowance is assessed based on the actual condition of the debtor, including cases such as bankruptcy, dissolution, disappearance, absconding, or being subject to legal proceedings or enforcement.

Allowance levels are determined in accordance with Circular No. 48/2019/TT-BTC dated 8 August 2019 and Circular No. 24/2022/TT-BTC dated 7 April 2022, as follows:

| Overdue period | Provision rate |
|---|---|
| From over six (06) months to less than one (01) year | 30% |
| From one (01) year to less than two (02) years | 50% |
| From two (02) years to less than three (03) years | 70% |
| From three (03) years and above | 100% |

**3.6 Construction in progress**

Construction in progress represents fixed assets under construction or acquisition that are not yet completed at the end of the reporting period and are recognised at cost.
Such costs include construction costs, installation costs of machinery and equipment, and other directly attributable costs.
Construction in progress is not depreciated until the related assets are completed and put into use.

**3.7 Operating lease**

Operating leases are leases in which substantially all the risks and rewards incidental to ownership of the leased assets remain with the lessor.
Lease payments under operating leases are recognised in profit or loss on a straight-line basis over the lease term.

**3.8 Prepaid expenses**

Prepaid expenses represent costs incurred that relate to multiple accounting periods and are allocated to expenses over the respective periods.
Prepaid expenses are recognised at cost and allocated to profit or loss over the relevant periods using a method appropriate to the nature of each type of expense, primarily on a straight-line basis.

The Company's prepaid expenses include:

- Tools and supplies: assets used in the normal course of business with a cost of less than VND 30 million per item and therefore not meeting the criteria for recognition as fixed assets. These costs are allocated on a straight-line basis over a period of 1 to 36 months;
- Office rental expenses: allocated on a straight-line basis over the lease term;
- Other prepaid expenses: recognised at cost and allocated on a straight-line basis over a period of 1 to 36 months.

**3.9 Short-term and long-term liabilities**

Liabilities are monitored in detail by maturity, counterparty, currency and other factors as required for the Company's management purposes.
Liabilities are classified as short-term or long-term based on their remaining maturities at the reporting date.

**Borrowings**
Borrowings include loans obtained from banks, financial institutions and other counterparties in accordance with regulations applicable to securities companies.
Borrowings also include bonds issued by the Company and related repayment obligations.

**Payables related to securities trading activities**
These represent payables arising from the Company's securities trading and service activities, including fees payable to the Stock Exchanges, the Vietnam Securities Depository and Clearing Corporation (VSD) and securities issuance agents.

**Payables to issuers**
These represent amounts payable to issuers in respect of proceeds collected from underwriting activities performed by the Company, including distributions through agents.

**3.10 Borrowing costs**

Borrowing costs are recognised in profit or loss in the period in which they are incurred, except where they are capitalised.
Borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets are capitalised as part of the cost of those assets when the recognition criteria under Vietnamese Accounting Standard No. 16 "Borrowing Costs" are met.
For specific borrowings used for the construction of fixed assets or investment properties, borrowing costs are capitalised during the construction period, including cases where the construction period is less than 12 months.

**3.11 Accrued expenses**

Accrued expenses represent costs incurred for goods and services received or provided during the period but not yet paid as at the reporting date.
Accrued expenses are recognised in profit or loss in the period to which they relate.
Accrued expenses include, but are not limited to, accrued interest expenses and other operating expenses.
Accrued expenses are estimated based on reasonable assumptions at the reporting date.

**3.12 Owner's equity**

Equity comprises contributed capital, share premium, revaluation surplus and retained earnings.

**Contributed capital**
Contributed capital is recognised based on the actual amount contributed by the owners.

**Share premium**
Share premium represents the excess of the issuance price over the par value of shares, net of directly attributable issuance costs.
Share premium may be positive or negative depending on the issuance price relative to par value and related costs.

**Revaluation surplus**
Revaluation surplus represents differences arising from the revaluation of assets at fair value in accordance with prevailing regulations.
Revalued assets include available-for-sale financial assets, fixed assets and other assets as required by competent authorities (if any).

**Retained earnings**
Retained earnings comprise realised profits and unrealised profits.

- ***Realised profits*** represent the difference between total income and total expenses of the Company. Realised profits, after offsetting accumulated losses, are available for distribution to owners;
- ***Unrealised profits*** represent gains or losses arising from the revaluation of financial assets (including FVTPL and other financial assets) and related deferred tax (if any).

Unrealised profits are not available for distribution to owners.
Profit distribution is carried out in accordance with applicable regulations and the resolutions of the General Meeting of Shareholders.

**3.13 Revenue and income**

***Service revenue***

Revenue from services is recognised when the outcome of the transaction can be measured reliably.
Where services are rendered over multiple accounting periods, revenue is recognised by reference to the stage of completion at the end of the reporting period.
The outcome of a service transaction can be reliably measured when all of the following conditions are met:

- The amount of revenue can be measured reliably;
- It is probable that economic benefits will flow to the Company;
- The stage of completion at the reporting date can be measured reliably;
- The costs incurred and costs to complete the transaction can be measured reliably.

***Income from securities trading activities***

Income from securities trading activities includes:

- Gains from disposal of FVTPL financial assets: representing the difference between selling price and carrying amount of the financial assets sold;
- Fair value gains or losses on FVTPL financial assets: representing changes in fair value at the end of the reporting period (unrealised gains or losses);
- Income from financial assets: including interest income from loans, dividends, profit distributions, bond interest and interest from deposits.

**3.14 Finance income and finance costs**

***Finance income***

Finance income represents income arising from the Company's treasury and financial management activities and excludes income from securities trading activities presented in Note 3.13.

Finance income includes:

- Interest income from bank deposits (primarily from surplus funds);
- Foreign exchange gains (if any);
- Other finance income not directly related to the Company's core securities business.

***Finance costs***

Finance costs comprise expenses arising from the Company's financial activities, including:

- Interest expense;
- Foreign exchange losses (if any);
- Other finance-related expenses not directly attributable to the Company's core securities business.

**3.15 Operating expenses and administrative expenses**

Expenses are recognised in the statement of profit or loss in the accounting period when it is probable that an outflow of future economic benefits will occur and the amount can be measured reliably, regardless of the timing of cash payments.

**3.16 Taxation**

***a) Deferred income tax***

Deferred income tax is determined using the liability method on temporary differences between the carrying amounts of assets and liabilities and their tax bases.

Deferred income tax liabilities are recognised for taxable temporary differences.

Deferred income tax assets are recognised for deductible temporary differences, unused tax losses and tax credits to the extent that it is probable that future taxable profits will be available.

Deferred income tax is measured using tax rates that have been enacted or substantively enacted at the end of the reporting period.

Deferred income tax assets are reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available.

***b) Corporate income tax expense***

Current income tax expense is determined based on taxable income for the period and the applicable corporate income tax rate.

Deferred income tax expense is determined based on movements in temporary differences during the period.

Income tax expense is recognised in profit or loss, except where it relates to items recognised directly in equity.

***c) Corporate income tax rate: The Company applies a corporate income tax rate of 20%.***

**3.17 Earnings per share**

Basic earnings per share is determined by dividing the profit or loss after tax attributable to ordinary shareholders of the Company (after appropriation to bonus and welfare funds, if any) by the weighted average number of ordinary shares outstanding during the period

**3.18 Related Parties**

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. The Company's related parties include:

- Companies, directly or indirectly through one or more intermediaries, having control over the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, the close family members of these individuals;
- Enterprises that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises.

In considering the relationship of related parties to serve for the preparation and presentation of Financial Statements, the Company should consider the nature of the relationship rather than the legal form of the relationship.

**A INTERIM NOTES TO THE FINANCIAL STATEMENTS**

*Unit: VND*

**A.7.1 CASH AND CASH EQUIVALENTS**

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| - Bank deposits for the Company's operations | 3,390,527,222,773 | 869,503,878,471 |
| - Cash at bank for securities transaction compensation payment | 1,836,810,330 | 18,110,478,195 |
| | **3,392,364,033,103** | **887,614,356,666** |

**A.7.2 VALUE OF SECURITIES TRANSACTION THIS PERIOD**

| | Volume of securities transaction this period | Value of securities transaction this period |
|---|---|---|
| | *Unit* | *VND* |
| **a) Securities company** | **1,016,833,073** | **104,268,938,547,319** |
| - Shares | 242,544,881 | 8,779,837,090,900 |
| - Bonds | 774,288,192 | 95,489,101,456,419 |
| **b) Investors** | **7,318,890,086** | **298,622,040,222,321** |
| - Shares | 6,783,734,748 | 173,275,270,602,280 |
| - Bonds | 506,800,800 | 122,690,322,421,691 |
| - Other securities | 28,354,538 | 2,656,447,198,350 |
| | **8,335,723,159** | **402,890,978,769,640** |

## A.7.3 FINANCIAL ASSETS

### 7.3.1 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSS (FVTPL)

| | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Book value | Fair value | Book value | Fair value |
| Listed securities | 1,543,521,717,491 | 1,378,542,209,500 | 3,176,653,113,013 | 4,750,439,216,700 |
| Shares on UPCOM | 160,734,572,207 | 202,457,676,000 | 312,074,466,319 | 265,418,995,300 |
| Unlisted and delisted securities | 951,201,028,075 | 814,125,391,763 | 1,139,019,577,136 | 596,727,557,664 |
| Investment Trust | 32,656,314,129 | 31,383,523,600 | 39,773,000,000 | 38,125,500,000 |
| Fund certificates | 55,000,000,000 | 55,986,772,648 | 40,000,000,000 | 42,692,379,269 |
| Listed bonds | 1,587,673,017,577 | 1,525,375,481,104 | 1,866,066,167,029 | 1,787,151,448,000 |
| Unlisted bonds | 4,349,894,032,284 | 4,349,894,032,284 | 3,152,287,061,550 | 3,152,287,061,550 |
| Money market instruments | - | - | 658,712,866,350 | 658,712,866,350 |
| | **8,680,680,681,763** | **8,357,765,086,899** | **10,384,586,251,397** | **11,291,555,024,833** |

### 7.3.2 AVAILABLE FOR SALE FINANCIAL ASSETS (AFS)

| | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Book value | Fair value | Book value | Fair value |
| Listed securities | 933,483,595,999 | 1,194,862,250,450 | 723,238,748,169 | 1,536,298,333,350 |
| Unlisted and delisted securities | - | - | - | - |
| Listed bonds | - | - | - | - |
| Unlisted bonds | 1,300,000,000,000 | 1,300,000,000,000 | - | - |
| | **2,233,483,595,999** | **2,494,862,250,450** | **723,238,748,169** | **1,536,298,333,350** |

### 7.3.3 Held-to-maturity investments (HTM)

| | 30/09/2026 | | 01/01/2026 | |
|---|---|---|---|---|
| | Book value | Fair value | Book value | Fair value |
| Listed bonds | - | - | - | - |
| Unlisted bonds | 744,673,437,325 | 744,673,437,325 | - | - |
| Money market instruments | 294,500,000,000 | 294,500,000,000 | - | - |
| Held-to-Maturity Investments Pledged as Collateral | 390,000,000,000 | 390,000,000,000 | - | - |
| | **1,429,173,437,325** | **1,429,173,437,325** | **-** | **-** |

### 7.3.4 LOANS AND RECEIVABLES

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| 1. Margin lending | 12,216,411,175,910 | 8,825,426,324,165 |
| 2. Advances to customers for their sale of securities | 219,002,841,342 | 272,297,161,292 |
| | **12,435,414,017,252** | **9,097,723,485,457** |

### 7.3.5 MARKET VALUE FLUCTUATIONS OF FINANCIAL ASSET PORTFOLIO

| | 30/09/2026 | | | | | 01/01/2026 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Book value | Market value | Revaluation difference | | Revaluated value | Book value | Market value | Revaluation difference | | Revaluated value |
| | | | Increase | Decrease | | | | Increase | Decrease | |
| **FVTPL** | **8,680,680,681,763** | **8,357,765,086,899** | **129,504,378,022** | **(452,419,972,886)** | **8,357,765,086,899** | **10,384,586,251,397** | **11,291,555,024,833** | **1,710,574,046,214** | **(803,605,272,778)** | **11,291,555,024,833** |
| Shares | 2,655,457,317,773 | 2,395,125,277,263 | 80,231,015,850 | (340,563,056,360) | 2,395,125,277,263 | 4,627,747,156,468 | 5,612,585,769,664 | 1,681,574,738,878 | (696,736,125,683) | 5,612,585,769,664 |
| *FRT* | *16,919,504,574* | *19,209,666,000* | *2,290,161,426* | - | *19,209,666,000* | *22,543,890,064* | *35,382,912,500* | *12,839,022,436* | - | *35,382,912,500* |
| *VPB* | *65,021,953,931* | *66,696,154,200* | *1,674,200,269* | - | *66,696,154,200* | *69,057,535,000* | *61,445,655,000* | - | *(7,611,880,000)* | *61,445,655,000* |
| *CTG* | *109,375,200,290* | *94,500,540,000* | - | *(14,874,660,290)* | *94,500,540,000* | *153,130,128,394* | *161,200,217,750* | *8,070,089,356* | - | *161,200,217,750* |
| *HPG* | *99,587,936,340* | *82,635,150,000* | - | *(16,952,786,340)* | *82,635,150,000* | *190,690,896,824* | *187,704,000,000* | - | *(2,986,896,824)* | *187,704,000,000* |
| *Others* | *2,364,552,722,638* | *2,132,083,767,063* | *76,266,654,155* | *(308,735,609,730)* | *2,132,083,767,063* | *4,192,324,706,186* | *5,166,852,984,414* | *1,660,665,627,086* | *(686,137,348,859)* | *5,166,852,984,414* |
| Bonds | 5,937,567,049,861 | 5,875,269,513,388 | 46,140,985,449 | (108,438,521,922) | 5,875,269,513,388 | 5,018,353,228,579 | 4,939,438,509,550 | 25,813,901,661 | (104,728,620,690) | 4,939,438,509,550 |
| Fund certificates | 55,000,000,000 | 55,986,772,648 | 2,010,667,252 | (1,023,894,604) | 55,986,772,648 | 40,000,000,000 | 42,692,379,269 | 3,185,405,675 | (493,026,406) | 42,692,379,269 |
| Investment Trust | 32,656,314,129 | 31,383,523,600 | 1,121,709,471 | (2,394,500,000) | 31,383,523,600 | 39,773,000,000 | 38,125,500,000 | - | (1,647,500,000) | 38,125,500,000 |
| Money market instruments | - | - | - | - | - | 658,712,866,350 | 658,712,866,350 | - | - | 658,712,866,350 |
| **AFS** | **2,233,483,595,999** | **2,494,862,250,450** | **499,413,659,451** | **(238,035,005,000)** | **2,494,862,250,450** | **723,238,748,169** | **1,536,298,333,350** | **988,467,985,181** | **(175,408,400,000)** | **1,536,298,333,350** |
| Shares | 933,483,595,999 | 1,194,862,250,450 | 499,413,659,451 | (238,035,005,000) | 1,194,862,250,450 | 723,238,748,169 | 1,536,298,333,350 | 988,467,985,181 | (175,408,400,000) | 1,536,298,333,350 |
| *SHB* | 275,222,367,694 | 769,524,970,450 | 494,302,602,756 | - | 769,524,970,450 | 275,238,748,169 | 1,098,906,733,350 | 823,667,985,181 | - | 1,098,906,733,350 |
| *TCD* | 200,000,000,000 | 12,295,800,000 | - | (187,704,200,000) | 12,295,800,000 | 200,000,000,000 | 24,591,600,000 | - | (175,408,400,000) | 24,591,600,000 |
| *Others* | 458,261,228,305 | 413,041,480,000 | 5,111,056,695 | (50,330,805,000) | 413,041,480,000 | 248,000,000,000 | 412,800,000,000 | 164,800,000,000 | - | 412,800,000,000 |
| Bonds | 1,300,000,000,000 | 1,300,000,000,000 | - | - | 1,300,000,000,000 | - | - | - | - | - |
| | **10,914,164,277,762** | **10,852,627,337,349** | **628,918,037,473** | **(690,454,977,886)** | **10,852,627,337,349** | **11,107,824,999,566** | **12,827,853,358,183** | **2,699,042,031,395** | **(979,013,672,778)** | **12,827,853,358,183** |

## A.7.5 RECEIVABLES

### 7.5.1 RECEIVABLES

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| + Receivables from disposal of financial assets | 79,464,980,000 | 3,774,000,000 |
| + Other receivables | - | - |
| | **79,464,980,000** | **3,774,000,000** |

### 7.5.2 RECEIVABLES FROM AND ACCRUALS FOR DIVIDEND AND INTEREST INCOME

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| + Dividends and interest receivable on financial assets | 184,348,109,324 | 55,514,462,416 |
| + Accrued interest income from margin lending | 198,258,126,094 | 122,516,856,183 |
| + Other receivables | - | - |
| | **382,606,235,418** | **178,031,318,599** |

### 7.5.3 SHORT-TERM PREPAYMENT TO SELLERS

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Fanxipan Vietnam Technology Solutions Joint Stock Company | - | 500,000,000 |
| AON VINA Co., Ltd | - | 414,953,280 |
| Nguyen Dan Interior And Architecture Company Limited | 1,215,546,780 | 607,773,390 |
| Letrading Viet Nam Co.,Ltd | 1,146,529,739 | 15,390,000 |
| Other upfront payments | 4,170,264,318 | 2,581,530,032 |
| | **6,532,340,837** | **4,119,646,702** |

### 7.5.4 RECEIVABLES FROM MARGIN ACTIVITIES

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Receivables from principal margin activities | 12,216,411,175,910 | 8,825,426,324,165 |
| | **12,216,411,175,910** | **8,825,426,324,165** |

### 7.5.5 RECEIVABLES FROM SERVICES PROVIDED BY THE COMPANY

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| + Receivables from brokerage activities | 1,006,704,970 | 2,563,066,348 |
| + Receivables from consulting activities | 4,287,672,315 | 2,887,922,315 |
| + Receivable from custody fees | 7,156,863,912 | 7,580,412,859 |
| + Receivables from consignment and auction activities | - | - |
| + Receivables principal and interest of business cooperation contracts | 433,968,956,892 | 430,241,466,982 |
| + Receivables of advances to pay dividends | 10,000,000,000 | 10,000,000,000 |
| + Receivables from other securities trading activities | 43,802,957 | - |
| | **456,464,001,046** | **453,272,868,504** |

### 7.5.7 OTHER RECEIVABLES

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Company placed a deposit to purchase shares | 126,508,768,000 | 8,380,000,000 |
| Receivable from Investment Trust | - | 243,294,597 |
| Receivables from portfolio trust | 181,769,422,149 | 676,675,132 |
| | **308,278,190,149** | **9,299,969,729** |

## A.7.6 PROVISION FOR IMPAIRMENT OF RECEIVABLES

| | Value of doubtful debt | Third quarter of 2026 | | | | 01/01/2026 |
|---|---|---|---|---|---|---|
| | | Beginning | Provision | Reversal | Closing | |
| Receivables consulting activities (a) | 2,809,922,315 | 2,809,922,315 | - | - | 2,809,922,315 | 2,809,922,315 |
| Receivables from principal and interest of securities trading cooperation contracts (b) | 430,241,466,981 | 400,071,207,373 | 332,873,972 | 681,275,107 | 399,722,806,238 | 395,536,498,844 |
| Receivables of advances to pay dividends ( c) | 10,000,000,000 | 10,000,000,000 | - | - | 10,000,000,000 | 10,000,000,000 |
| Provision for impairment of receivables from margin trading contracts (d) | 195,695,014,744 | 104,161,310,688 | 2,950,627,151 | - | 107,111,937,839 | 156,012,434,666 |
| | **638,746,404,040** | **517,042,440,376** | **3,283,501,123** | **681,275,107** | **519,644,666,392** | **564,358,855,825** |

(a) Receivable arising from 2011 to 2022

(b) Receivable arising from 2009 to 2015

(c) Receivable arising in 2011

(d) Receivables primarily arising from 2018 to 2023

| A.7.7 INVENTORIES | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Office supplies | 152,314,279 | 34,132,294 |
| Tools, supplies | 161,562,000 | 107,648,000 |
| | **313,876,279** | **141,780,294** |

| A.7.7a CONSTRUCTION IN PROGRESS | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Implementation and upgrading of securities trading software; technology equipment. | 16,604,616,000 | 6,479,616,000 |
| | **16,604,616,000** | **6,479,616,000** |

| A.7.8 PREPAID EXPENSES | 30/09/2026 | 01/01/2026 |
|---|---|---|
| **a. Short-term prepaid expenses** | **37,832,967,312** | **13,482,177,513** |
| Office rental costs | 17,566,266,939 | 11,382,105,828 |
| Drawdown commitment fees | 17,873,753,425 | - |
| Data acquisition costs | 363,115,808 | 485,916,255 |
| Other short-term prepaid costs | 2,029,831,140 | 1,614,155,430 |
| **b. Long-term prepaid expenses** | **16,945,179,347** | **19,692,847,958** |
| Tools and consumables costs awaiting allocation | 6,380,174,781 | 6,944,899,812 |
| Costs of office renovation and fixed asset repairs | 9,044,685,928 | 11,636,328,439 |
| Consulting costs pending allocation | 362,733,219 | 362,733,219 |
| Other long-term prepaid expenses | 1,157,585,419 | 748,886,488 |
| | **54,778,146,659** | **33,175,025,471** |

| A.7.9 DEPOSITS TO SETTLEMENT ASSISTANCE FUND | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Initial deposit | 120,000,000 | 120,000,000 |
| Additional deposit | 18,066,986,207 | 18,066,986,207 |
| Allocated interest | 1,813,013,793 | 1,813,013,793 |
| | **20,000,000,000** | **20,000,000,000** |

## A.7.10 TANGIBLE FIXED ASSETS

| | Machinery, equipment | Transportation equipment | Management tools | Total |
|---|---|---|---|---|
| **Original cost** | | | | |
| Beginning | 46,950,121,600 | 6,580,850,000 | 1,302,988,095 | 54,833,959,695 |
| - Purchase | 21,083,570,800 | - | - | 21,083,570,800 |
| - Liquidating, disposed | - | - | - | - |
| Closing | 68,033,692,400 | 6,580,850,000 | 1,302,988,095 | 75,917,530,495 |
| **Accumulated depreciation** | - | - | - | - |
| Beginning | 36,338,291,066 | 6,363,954,416 | 419,694,041 | 43,121,939,523 |
| - Depreciation | 2,957,420,865 | 36,943,749 | 107,892,192 | 3,102,256,806 |
| - Liquidating, disposed | - | - | - | - |
| Closing | 39,295,711,931 | 6,400,898,165 | 527,586,233 | 46,224,196,329 |
| **Net carrying amount** | - | - | - | - |
| - Beginning | **10,611,830,534** | **216,895,584** | **883,294,054** | **11,712,020,172** |
| **- Closing** | **28,737,980,469** | **179,951,835** | **775,401,862** | **29,693,334,166** |

In which: cost of tangible fixed assets at the end of the accounting period that have been fully depreciated but are still in use: 35,186,529,316 VND

## A.7.11 INTANGIBLE FIXED ASSETS

| | Software | Patent Copyright | Other intangible fixed assets | Total |
|---|---|---|---|---|
| **Original cost** | | | | |
| Beginning | 56,590,413,724 | - | - | 56,590,413,724 |
| - Purchase | - | - | - | - |
| - Liquidating, disposed | - | - | - | - |
| Closing | 56,590,413,724 | - | - | 56,590,413,724 |
| **Accumulated depreciation** | - | - | - | - |
| Beginning | 38,050,443,320 | - | - | 38,050,443,320 |
| - Depreciation | 1,671,661,011 | - | - | 1,671,661,011 |
| - Liquidating, disposed | - | - | - | - |
| Closing | 39,722,104,331 | - | - | 39,722,104,331 |
| **Net carrying amount** | - | - | - | - |
| - Beginning | 18,539,970,404 | - | - | 18,539,970,404 |
| **- Closing** | **16,868,309,393** | - | - | **16,868,309,393** |

In which: cost of intangible fixed assets at the end of the accounting period that have been fully depreciated but are still in use: 28,291,218,724 VND

## A.7.12 DEPOSITS, COLLATERALS AND PLEDGES

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| **a. Short-term** | - | - |
| **b. Long-term** | **7,536,696,000** | **7,759,117,060** |
| Deposits on brokerage contract | 7,403,146,000 | 7,635,967,060 |
| Others | 133,550,000 | 123,150,000 |
| | **7,536,696,000** | **7,759,117,060** |

## A.7.13 FINANCIAL ASSETS LISTED/REGISTERED AT THE VSD OF THE COMPANY

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Unrestricted financial assets | 1,579,832,150,000 | 2,038,673,540,000 |
| Restricted financial assets | - | - |
| Mortgage financial assets | 2,368,979,240,000 | 1,536,750,000,000 |
| Blocked financial assets | - | - |
| Financial assets awaiting settlement | 52,897,000,000 | 600,000,000 |
| | **4,001,708,390,000** | **3,576,023,540,000** |

## A.7.14 Transactions with Related Parties during the period

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Unrestricted and non-traded financial assets deposited at the VSD | 7,444,330,000 | 202,492,110,000 |
| | **7,444,330,000** | **202,492,110,000** |

## A.7.15 THE COMPANY'S AWAITING FINANCIAL ASSETS

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| The Company's awaiting financial assets | 1,493,000,000 | 226,912,000,000 |
| | **1,493,000,000** | **226,912,000,000** |

## A.7.17 THE COMPANY'S FINANCIAL ASSETS WHICH ARE NOT DEPOSITED AT THE VSD

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| The Company's financial assets which are not deposited at the VSD | 5,836,545,390,000 | 349,682,810,000 |
| | **5,836,545,390,000** | **349,682,810,000** |

## A.7.20 FINANCIAL ASSETS LISTED/REGISTERED AT THE VSD OF INVESTORS

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Unrestricted financial assets | 53,185,226,300,000 | 49,839,568,130,000 |
| Restricted financial assets | 1,343,779,610,000 | 2,798,734,370,000 |
| Mortgage financial assets | 4,064,421,900,000 | 8,032,270,540,000 |
| Blocked financial assets | 4,872,224,710,000 | 3,750,000,000,000 |
| Financial assets awaiting settlement | 406,642,350,000 | 203,525,620,000 |
| | **63,872,294,870,000** | **64,624,098,660,000** |

## A.7.21 NON-TRADED FINANCIAL ASSETS DEPOSITED AT THE VSD OF INVESTORS

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Unrestricted and non-traded financial assets deposited at the VSD | 380,059,950,000 | 90,896,090,000 |
| Restricted and non-traded financial assets deposited at the VSD | - | 211,800,000,000 |
| Mortgage and non-traded financial assets deposited at the VSD | - | 1,040,160,000 |
| Financial assets deposited at VSD that have not been traded, blocked, or placed under temporary hold | 1,247,607,740,000 | - |
| | **1,627,667,690,000** | **303,736,250,000** |

## A.7.22 AWAITING FINANCIAL ASSETS OF INVESTORS

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Awaiting financial assets of investors | 293,940,610,000 | 202,400,120,000 |
| | **293,940,610,000** | **202,400,120,000** |

## A.7.25 INVESTORS' DEPOSITS

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| **Investors' deposits for securities trading activities managed by the Securities Company** | **593,703,301,734** | **810,146,338,381** |
| Domestic investors | 586,696,079,257 | 792,347,678,547 |
| Foreign investors | 1,594,891,578 | 1,541,466,928 |
| Investors's deposit for derivative securities | 5,412,330,899 | 16,257,192,906 |

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| **Investors' synthesizing deposits for securities trading activities** | **584,481,354,510** | **656,565,641,390** |
| **Investors' deposits for securities transaction clearing and settlement** | **32,862,461,540** | **19,253,470,120** |
| Domestic investors | 32,862,461,540 | 19,253,470,120 |
| | **1,211,047,117,784** | **1,485,965,449,891** |

**A.7.26 DEPOSITS OF SECURITIES ISSUERS**

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Issuers's dividend payment deposits | 77,504,292 | 77,504,292 |
| | **77,504,292** | **77,504,292** |

**A.7.28 PAYABLES FOR SECURITIES TRANSACTION ACTIVITIES**

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Payable to Vietnam Securities Depository and Clearing Corporation | 358,690,000 | 14,293,772,000 |
| Other payables | - | - |
| | **358,690,000** | **14,293,772,000** |

**A.7.29 PAYABLES DIVIDENDS, PRINCIPAL AND INTEREST ON BONDS**

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Payables dividends, principal and interest on bonds to Investors | 77,504,292 | 77,504,292 |
| Dividend for shareholders payables | 686,685,456 | 686,685,456 |
| | **764,189,748** | **764,189,748** |

**A.7.30 TAX PAYABLES AND STATUTORY OBLIGATIONS**

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Corporate income tax | 266,028,107,610 | 118,695,280,993 |
| Personal income tax | 22,392,307,590 | 22,405,706,031 |
| Value added tax | 1,145,173,367 | 870,939,963 |
| Foreign Contractor Tax | 133,411,452 | 248,633,582 |
| | **289,699,000,019** | **142,220,560,569** |

**A.7.32 ACCRUED EXPENSES**

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Accrual - Interest expense of credit institutions | 107,771,615,692 | 41,570,454,886 |
| Accrual - Interest on issued bonds | 28,151,917,351 | 24,690,849,315 |
| Accrual - Expenses payable to trading platforms | 4,856,118,825 | 8,543,412,389 |
| Accrual – Other expenses payable | 2,085,188,437 | 6,730,807,882 |
| | **142,864,840,305** | **81,535,524,472** |

**A.7.34 TRADE PAYABLES**

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| **Payable on purchase of financial assets** | **4,863,600,000** | **444,246,385,000** |
| **Short-term trade payables:** | **13,993,617,899** | **8,691,679,699** |
| Lotte-HPT Vietnam High-Tech Joint Stock Company | - | 1,254,000,000 |
| Financial Software Solutions Joint Stock Company | - | 5,550,000,000 |
| Amigo Technologies Joint Stock Company | 9,965,783,040 | - |
| Other parties must be paid | 4,027,834,859 | 1,887,679,699 |
| **Long-term trade payables** | - | - |
| | **18,857,217,899** | **452,938,064,699** |

**A.7.35 OTHER PAYABLES**

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Dividends must be paid to shareholders | 686,685,456 | 686,685,456 |
| Market development fees must be paid | 8,249,714,083 | 10,443,991,022 |
| Other payables | 5,431,907,595 | 2,083,896,135 |
| | **14,368,307,134** | **13,214,572,613** |

## A.7.37 SHORT-TERM BORROWINGS AND DEBTS

| Short-term borrowings | Balance beginning of the year | Increase in the period | Decrease in the period | Closing balance |
|---|---|---|---|---|
| - Borrowings from banks | 8,220,000,000,000 | 38,152,000,000,000 | 32,232,000,000,000 | 14,140,000,000,000 |
| Detail: | | | | |
| + Vietnam Prosperity Joint Stock Commercial Bank | 835,000,000,000 | 3,846,000,000,000 | 3,681,000,000,000 | 1,000,000,000,000 |
| + Joint Stock Commercial Bank for Investment and Development of Vietnam – Ha Thanh Branch | 980,000,000,000 | 3,911,000,000,000 | 4,401,000,000,000 | 490,000,000,000 |
| + Viet Nam Thuong Tin Commercial Joint Stock Bank – Ho Chi Minh City Branch | 1,000,000,000,000 | 4,590,000,000,000 | 3,690,000,000,000 | 1,900,000,000,000 |
| + Saigon – Hanoi Commercial Joint Stock Bank – Dong Do Branch | 900,000,000,000 | 2,844,000,000,000 | 2,710,000,000,000 | 1,034,000,000,000 |
| + Saigon – Hanoi Commercial Joint Stock Bank – Ba Dinh Branch | - | 1,614,000,000,000 | 700,000,000,000 | 914,000,000,000 |
| + Ho Chi Minh City Development Joint Stock Commercial Bank | 1,990,000,000,000 | 5,338,000,000,000 | 4,659,000,000,000 | 2,669,000,000,000 |
| + Indovina Bank Limited – Head Office | 295,000,000,000 | 1,840,000,000,000 | 1,565,000,000,000 | 570,000,000,000 |
| + Other banks | 2,220,000,000,000 | 14,169,000,000,000 | 10,826,000,000,000 | 5,563,000,000,000 |
| - Borrowings from other entities | - | 815,130,193,468 | 166,879,379,203 | 648,250,814,265 |
| | **8,220,000,000,000** | **38,967,130,193,468** | **32,398,879,379,203** | **14,788,250,814,265** |

## A.7.38 BONDS ISSUED

| | Balance beginning of the year | Increase in the period | Decrease in the period | Closing balance |
|---|---|---|---|---|
| **Short-term debts** | **1,130,000,000,000** | **575,000,000,000** | **558,000,000,000** | **1,147,000,000,000** |
| + Organization | 1,120,000,000,000 | 575,000,000,000 | 550,000,000,000 | 1,145,000,000,000 |
| + Personal | 10,000,000,000 | - | 8,000,000,000 | 2,000,000,000 |
| **Long-term debts** | - | - | - | - |
| | **1,130,000,000,000** | **575,000,000,000** | **558,000,000,000** | **1,147,000,000,000** |

## A.7.39 PAYABLES TO INVESTORS

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| **Payables to investors - Investors' deposits for securities trading activities managed by the Securities Company** | **593,703,301,734** | **810,146,338,381** |
| Domestic investors | 592,108,410,156 | 808,604,871,453 |
| Foreign investors | 1,594,891,578 | 1,541,466,928 |
| **Payables to investors - Investors' synthesizing deposits for securities trading activities** | **584,481,354,510** | **656,565,641,390** |
| **Payables to investors - Investors' synthesizing deposits for securities trading activities** | **32,862,461,540** | **19,253,470,120** |
| Domestic investors | 32,862,461,540 | 19,253,470,120 |
| **Other payables to investors** | **77,504,292** | **77,504,292** |
| Domestic investors | 77,504,292 | 77,504,292 |
| Foreign investors | - | - |
| | **626,643,267,566** | **1,486,042,954,183** |

## A.7.40 INVESTORS' PAYABLES FOR SERVICES TO SECURITIES COMPANIES

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Payables stock brokerage fees | 1,006,704,970 | 1,652,512,805 |
| Payables securities custody fees | 7,156,863,912 | 7,524,613,599 |
| | **8,163,568,882** | **7,524,613,599** |

## A.7.42 LOAN PAYABLES OF INVESTORS TO THE COMPANY

| | 30/09/2026 | 01/01/2026 |
|---|---|---|
| **Margin transaction payables** | **12,414,669,302,004** | **8,947,943,180,348** |
| **Principal of margin transaction** | **12,216,411,175,910** | **8,825,426,324,165** |
| - Domestic investors | 12,216,411,175,910 | 8,825,426,324,165 |
| - Foreign investors | - | - |
| **Interest of margin transaction** | **198,258,126,094** | **122,516,856,183** |
| - Domestic investors | 198,258,126,094 | 122,516,856,183 |
| - Foreign investors | - | - |
| **Prepaid of selling securities operation payables** | **219,002,841,342** | **272,297,161,292** |
| **Principal of prepaid of selling securities operation** | **219,002,841,342** | **272,297,161,292** |
| - Domestic investors | 219,002,841,342 | 272,297,161,292 |
| - Foreign investors | - | - |
| | - | - |
| **Interest of prepaid of selling securities operation** | | |
| - Domestic investors | - | - |
| - Foreign investors | - | - |
| | **12,633,672,143,346** | **9,220,240,341,640** |

## A.7.43 UNDISTRIBUTED EARNINGS

| **Undistributed earnings** | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Realized earnings | 2,947,850,502,941 | 1,497,064,889,439 |
| Unrealized earnings | (16,107,185,890) | 963,825,356,518 |
| | **2,931,743,317,051** | **2,460,890,245,957** |

## (*) OFF-STATEMENT OF FINANCIAL POSITION ITEMS

| 2. Goods held under trust | 30/09/2026 | 01/01/2026 |
|---|---|---|
| | 1,500,000,000 | 1,500,000,000 |
| | **1,500,000,000** | **1,500,000,000** |

| 3. Receipt of collateral assets | 30/09/2026 | 01/01/2026 |
|---|---|---|
| - Group details | 6,903,330,000 | 6,903,330,000 |
| | **6,903,330,000** | **6,903,330,000** |

| 4. Bad debt has been handled | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Agricultural Materials Joint Stock Company | 62,305,803,043 | 62,305,803,043 |
| | **62,305,803,043** | **6,903,330,000** |

| 6. Quantity of outstanding shares in circulation | 30/09/2026 | 01/01/2026 |
|---|---|---|
| <= 1 year; | | |
| > 1 year. | 899,462,220 | 899,462,220 |
| | **899,462,220** | **813,156,748** |

| 8. Listed/registered financial assets deposited with VSD by the company | 30/09/2026 | 01/01/2026 |
|---|---|---|
| <= 1 year; | - | - |
| > 1 year. | 4,001,708,390,000 | 3,576,023,540,000 |
| | **4,001,708,390,000** | **3,576,023,540,000** |

| 9. Financial assets deposited with VSD but not yet traded by the company | 30/09/2026 | 01/01/2026 |
|---|---|---|
| <= 1 year; | - | - |
| > 1 year. | 7,444,330,000 | 202,492,110,000 |
| | **7,444,330,000** | **202,492,110,000** |

| 12. Financial assets of the securities company not d | 30/09/2026 | 01/01/2026 |
|---|---|---|
| <= 1 year; | | |
| > 1 year. | 5,836,545,390,000 | 349,682,810,000 |
| | **5,836,545,390,000** | **349,682,810,000** |

| 14. Investors' deposits | 30/09/2026 | 01/01/2026 |
|---|---|---|
| **Investors' deposits for securities trading activities managed by the Securities Company** | **593,703,301,734** | **810,146,338,381** |
| Domestic investors | 592,108,410,156 | 808,604,871,453 |
| Foreign investors | 1,594,891,578 | 1,541,466,928 |
| **Investors' synthesizing deposits for securities trading activities** | | |
| **Other investors' deposits** | **77,504,292** | **77,504,292** |
| Domestic investors | 77,504,292 | 77,504,292 |
| Foreign investors | - | - |
| | **593,780,806,026** | **810,223,842,673** |

| 15. Investors' deposits for securities transaction clearing and settlement | 30/09/2026 | 01/01/2026 |
|---|---|---|
| Domestic investors | 32,862,461,540 | 19,253,470,120 |
| | **32,862,461,540** | **19,253,470,120** |

## B. NOTES TO THE STATEMENT OF COMPREHENSIVE INCOME

### B.7.45 OPERATING INCOME

### 7.45.1 GAIN/LOSS FROM DISPOSAL OF FINANCIAL ASSETS

| | Total amount | Cost of financial assets sold | Gain (loss) of Third quarter of 2026 | Accumulated Gain (loss) | Gain (loss) of Third quarter of 2025 |
|---|---|---|---|---|---|
| | 1 | 2 | 3=1-2 | 4 | 5 |
| Listed shares | 1,430,707,846,100 | 1,343,643,451,922 | 87,064,394,178 | 873,523,670,227 | 410,905,266,200 |
| Unlisted shares | 201,994,700,000 | 221,175,584,911 | (19,180,884,911) | (233,658,225,963) | - |
| Listed bonds | 14,954,263,505,000 | 14,954,596,302,590 | (332,797,590) | (19,086,596,050) | 6,769,849,994 |
| Unlisted bonds | 3,584,863,679,866 | 3,478,837,716,541 | 106,025,963,325 | 157,674,344,425 | 3,792,814,030 |
| Money Market Instruments | 22,482,727,527,467 | 22,061,320,570,036 | 421,406,957,431 | 440,445,810,993 | 5,160,229,442 |
| | **42,654,557,258,433** | **42,059,573,626,000** | **594,983,632,433** | **1,218,899,003,632** | **426,628,159,666** |

## 7.45.3 DIVIDEND, INTEREST INCOME FROM FINANCIAL ASSETS AT FVTPL, LOANS, HTM, AFS

| | Current year | | Previous year | |
|---|---|---|---|---|
| | This period | Accumulated | This period | Accumulated |
| Financial assets at fair value through profit and loss (FVTPL) | 149,623,210,819 | 390,064,539,759 | 55,622,545,567 | 165,702,708,200 |
| Held-to-maturity investments (HTM) | 24,482,367,302 | 25,329,193,294 | - | 455,479,452 |
| Loans | 341,145,753,646 | 929,767,233,101 | 255,842,583,352 | 536,486,055,074 |
| Available for sale financial assets (AFS) | 811,232,876 | 811,232,876 | - | 29,739,567,000 |
| | **516,062,564,643** | **1,345,972,199,030** | **311,465,128,919** | **732,383,809,726** |

## B.7.46 FINANCIAL INCOME

| | Current year | | Previous year | |
|---|---|---|---|---|
| | This period | Accumulated | This period | Accumulated |
| Income from interest on demand deposits | 981,981,572 | 3,155,542,225 | 1,418,676,693 | 2,843,667,633 |
| | **981,981,572** | **3,155,542,225** | **1,418,676,693** | **2,843,667,633** |

## B.7.47 OPERATING EXPENSES

| | Current year | | Previous year | |
|---|---|---|---|---|
| | This period | Accumulated | This period | Accumulated |
| Expenses for brokerage services | 76,027,590,638 | 240,537,578,581 | 109,784,103,952 | 214,126,684,316 |
| Expenses for underwriting and issuance agent services | 1,753,280,265 | 4,682,573,018 | 1,505,925,142 | 2,709,255,906 |
| Expenses for securities investment advisory services | - | - | 3,316,406,957 | 7,662,589,549 |
| Expenses for securities custodian services | 3,489,354,378 | 10,280,545,907 | 3,327,506,500 | 9,298,002,993 |
| Expenses for financial advisory services | 23,324,467,911 | 48,111,271,406 | 1,986,138,174 | 4,689,734,299 |
| Expenses for other operating | 11,302,432,303 | 25,426,860,648 | - | - |
| Provision expenses for diminution in value and impairment of doubtful receivables from services provided by the Company | 2,602,226,016 | (44,714,189,433) | (927,936,502) | 4,023,731,602 |
| | **118,499,351,511** | **284,324,640,127** | **118,992,144,223** | **242,509,998,665** |

## B.7.48 FINANCIAL EXPENSES

| | Current year | | Previous year | |
|---|---|---|---|---|
| | This period | Accumulated | This period | Accumulated |
| Interest expenses | 348,776,342,385 | 710,030,400,562 | 71,723,441,055 | 150,801,828,313 |
| Other investment costs | 3,585,158,220 | 4,046,528,084 | 600,547,946 | 600,547,946 |
| | **352,361,500,605** | **714,076,928,646** | **72,323,989,001** | **151,402,376,259** |

## B.7.50 GENERAL ADMINISTRATIVE EXPENSES

| | Current year | | Previous year | |
|---|---|---|---|---|
| | This period | Accumulated | This period | Accumulated |
| Labor expenses | 19,138,082,345 | 40,425,926,958 | 22,654,391,946 | 49,773,293,207 |
| Trade union fund, Social insurance, Health insurance, Unemployment | 914,112,064 | 2,586,124,964 | 745,718,289 | 2,145,432,348 |
| Office supplies expenses | 81,060,053 | 249,409,606 | 173,351,407 | 488,588,126 |
| Tools, supplies | 662,660,487 | 1,912,161,152 | 276,495,243 | 805,594,243 |
| Depreciation and amortisation | 698,596,211 | 1,884,868,441 | 698,036,598 | 2,230,960,622 |
| Tax, fees and charge | 1,633,571 | 54,144,888 | 12,178,550 | 167,414,544 |
| Expenses from external services | 6,554,468,795 | 21,972,893,112 | 6,146,717,158 | 12,392,450,546 |
| Other expenses | 1,634,494,526 | 7,201,608,839 | 3,747,459,954 | 19,912,396,245 |
| | **29,685,108,052** | **76,287,137,960** | **34,454,349,145** | **87,916,129,881** |

## B.7.51 OTIIER INCOME

| | Current year | | Previous year | |
|---|---|---|---|---|
| | This period | Accumulated | This period | Accumulated |
| Gain from liquidation, disposal of fixed assets; Other income | 1,082,573 | 46,253,148 | 629,810 | 9,317,624 |
| | **1,082,573** | **46,253,148** | **629,810** | **9,317,624** |

## B.7.52 OTHER EXPENSES

| | Current year | | Previous year | |
|---|---|---|---|---|
| | This period | Accumulated | This period | Accumulated |
| Loss from liquidation, disposal of fixed assets | - | - | - | - |
| Other expenses | 842,640 | 50,511,176 | 1 | 2 |
| | **842,640** | **50,511,176** | **1** | **2** |

## B.7.53 CURRENT CORPORATE INCOME TAX EXPENSES

| | | Current year | | Previous year | |
|---|---|---|---|---|---|
| | | This period | Accumulated | This period | Accumulated |
| 1 | Total profit before tax | 250,810,082,215 | 620,521,717,151 | 590,426,958,369 | 1,379,080,262,247 |
| 2 | Adjustments increasing taxable income | 47,514,689,470 | (350,311,705,692) | (71,188,582,175) | (123,639,185,304) |
| 2 | Non-deductible expenses | 61,520,589 | 873,594,200 | 17,970,000 | 1,418,772,000 |
| 2 | Decrease in value of financial assets due to revaluation | 47,453,168,881 | (351,185,299,892) | (71,206,552,175) | (125,057,957,304) |
| 3 | Adjustments decreasing taxable income | (390,268,652,225) | (1,527,990,682,942) | (127,186,679,052) | 228,394,069,429 |
| 3 | Dividend income exempt from corporate income tax | 13,090,815,250 | 53,078,985,250 | 27,399,948,500 | 71,907,864,900 |
| 3 | Increase in value of financial assets due to revaluation | (403,359,467,475) | (1,581,069,668,192) | (154,586,627,552) | 156,486,204,529 |
| 4 | Total net adjustments | 437,783,341,695 | 1,177,678,977,250 | 55,998,096,877 | (352,033,254,733) |
| 5 | Total taxable income | 688,593,423,910 | 1,798,200,694,401 | 646,425,055,246 | 1,027,047,007,514 |
| 6 | Corporate income tax rate | 20% | 20% | 20% | 20% |
| 7 | Current corporate income tax expense | 137,718,684,782 | 359,640,138,880 | 129,285,011,049 | 205,409,401,503 |
| 8 | Adjustments for prior years' current corporate income tax expense recognised in the current year | - | (19,666,931) | - | - |
| 9 | **Current corporate income tax expense** | **137,718,684,782** | **359,620,471,949** | **129,285,011,049** | **205,409,401,503** |

## C OTHER INFORMATION

There are no events occurring after the end of the financial period that have materially affected or may materially affect the Company's operations and the results of its operations after the end of the financial period.

**Information about related parties:**

| Related parties | Relation |
|---|---|
| Saigon - Hanoi Commercial Joint Stock Bank | The company shares key management member |
| BVIM Fund Management Joint Stock Company | The company shares key management member |
| Vietnam International Commodity Exchange JSC | The company shares key management member |
| DBV Insurance Group | The company shares key management member |
| Mr. Do Quang Vinh | Chairman of the Board of Directors |
| Mr. Le Dang Khoa | Member of the Board of Directors<br>Member of the Audit Committee |
| Mrs. Nguyen Dieu Trinh | Member of the Board of Directors<br>Chairwoman of the Audit Committee |
| Mr. Dao Ngoc Dung | Member of the Board of Directors |
| Mr. Nguyen Duy Linh | CEO (appointed on 01/14/2026)<br>Member of the Board of Directors (appointed on 04/17/2026) |
| Mr. Tran Van Man | Deputy CEO |
| Mr. Pham Quang Quyet | Deputy CEO |
| Mrs. Pham Thi Thanh Hao | Chief Accountant |
| Mr. Nguyen Chi Thanh | CEO (Resigned on 01/14/2026)<br>Member of the Board of Director (resigned on 04/17/2026) |
| Mr Do Vinh Quang | A stakeholder is someone closely related to a key management member |

| * Transactions with Related Parties during the period | First 9 months of 2026 | First 9 months of 2025 |
|---|---|---|
| **Saigon - Hanoi Commercial Joint Stock Bank** | | |
| Sell Certificates of Deposit | 10,573,349,260,120 | 2,765,488,726,142 |
| Buy Certificates of Deposit | 15,600,000,000,000 | 17,313,280,894,000 |
| Government bond purchase and sale agreement | 68,300,000,000,000 | 25,350,000,000,000 |
| Settlement of Government Bond Purchase and Sale Contract | 68,321,924,220,000 | 25,354,786,544,712 |
| Sell Bonds | - | 601,842,000,000 |
| Buy bonds | - | 1,781,249,000,000 |
| Bond interest | 8,879,449,325 | 24,942,046,501 |
| Deposit contract transactions | - | 100,000,000,000 |
| Settlement of Deposit Contract | - | 100,373,698,630 |
| Borrowing | 4,458,000,000,000 | 853,000,000,000 |
| Total principal and interest payment | 3,488,979,915,188 | 607,873,534,190 |
| Revenue from underwriting and issuance agent services | 10,978,369,975 | 540,000,000 |
| Revenue from financial advisory services | 76,044,713,025 | 16,704,545,453 |
| Revenue from securities custodian; securities brokerage; transfer services | 5,619,646,769 | 9,154,122,969 |
| Office rental costs, electricity costs | 1,198,845,246 | 111,995,845 |
| Interest on demand deposits | 1,129,947,291 | 792,888,204 |
| Bank service fees | 22,581,728 | 430,435,455 |
| **BVIM Fund Management Joint Stock Company** | | |
| Investment Trust Value | 40,000,000,000 | - |
| Portfolio management fee;Transaction fees; File processing fee; Money transfer fee | 323,451,509 | - |
| Deposit interest | 10,471,878 | - |

| * Transactions with Related Parties during the period | First 9 months of 2026 | First 9 months of 2025 |
|---|---|---|
| **Mr Do Vinh Quang** | | |
| Rent an office | 22,371,101,001 | - |
| **Vietnam International Commodity Exchange Joint Stock Company** | | |
| Contributed capital amount | 150,000,000,000 | - |
| **DBV Insurance Group** | | |
| Property insurance costs | 100,993,600 | - |

| * Balance with related parties at the end of the accounting period: | 30/09/2026 | 01/01/2026 |
|---|---|---|
| **Saigon - Hanoi Commercial Joint Stock Bank** | | |
| Deposits | 1,187,166,885,676 | 567,780,120,977 |
| Bank loan | 1,948,000,000,000 | 900,000,000,000 |
| Stock investment | 275,222,367,694 | 275,238,748,169 |
| Bond investment | 411,030,934,161 | 262,377,852,844 |
| **BVIM Fund Management Joint Stock Company:** | | |
| Value of investment portfolio | 32,656,314,129 | 39,773,000,000 |
| The balance in the trust account | 6,570,464,966 | 243,294,597 |
| **Vietnam International Commodity Exchange Joint Stock Company:** | | |
| Contributed capital amount | 225,000,000,000 | 75,000,000,000 |

| Manager's income | First 9 months of 2026 | First 9 months of 2025 |
|---|---|---|
| Mr. Do Quang Vinh | 2,666,666,664 | 2,444,444,442 |
| Mr. Le Dang Khoa | 466,666,668 | 427,777,779 |
| Mrs. Nguyen Dieu Trinh | 1,266,666,672 | 1,161,111,116 |
| Mr. Dao Ngoc Dung | 462,394,782 | 250,329,547 |
| Mr. Nguyen Duy Linh | 4,606,245,524 | - |
| Mr. Tran Van Man | 1,570,408,789 | - |
| Mr. Pham Quang Quyet | 808,024,112 | - |
| Mr. Nguyen Chi Thanh | 544,185,091 | 6,225,875,661 |
| Mrs. Pham Thi Thanh Hao | 1,454,051,326 | 1,550,517,336 |
| Mr. Vu Duc Tien | - | 129,040,404 |

**Comparative figures:**

Comparative figures presented in the Statement of Financial Position and the corresponding notes are derived from the Company's financial statements for the financial year ended 31 December 2025, which were audited by AASC Auditing Firm Company Limited. Comparative figures presented in the Statement of Comprehensive Income, the Statement of Cash Flows, the Statement of Changes in Equity and the corresponding notes are derived from the Company's financial statements for the third quarter of 2025.

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SÀI GÒN HÀ NỘI

**Ms. Pham Thuy Nga**
Preparer
Hanoi, October 20 , 2026

**Mrs. Pham Thi Thanh Hao**
Chief Accountant

**Mr. Nguyen Duy Linh**
CEO