# Techcom Securities Joint Stock Company

Third Quarter of 2026 Financial statements
As at 30 September 2026

Signature Not Verified
Ký bởi: CÔNG TY CỔ PHẦN CHỨNG KHOÁN KỸ THƯƠNG
Ký ngày: 20/10/2026 10:00:07

Techcom Securities Joint Stock Company

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# Techcom Securities Joint Stock Company

GENERAL INFORMATION

## THE COMPANY

Techcom Securities Joint Stock Company ("the Company") is established and operates under the License of Securities Business No.125/GP-UBCK issued by the State Securities Commission on 30 May 2018. Techcom Securities Joint Stock Company has its legal form transferred from Techcom Securities Company Limited according to Decision No.222/QD-UBCK on 19 March 2018.

As at 30 September 2026, total charter capital of the Company is VND 33,293,398,230,000 according to the amended License No. 114/GPĐC-UBCK granted by State Securities Commission on 2 October 2026.

The principal activities of the Company include securities brokerage, proprietary trading, securities investment advisory and underwriting services.

The Company's Head Office is located at 27th, 28th and 29th floor, C5 D'Capitale building, No.119 Tran Duy Hung Street, Yen Hoa ward, Hanoi, Vietnam.

## BOARD OF DIRECTORS

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

| *Name* | *Title* | *Appointment/Resignation date* |
|---|---|---|
| Mr. Nguyen Xuan Minh | Chairman | Appointed on 26 April 2023 for the term 2023-2028 |
| Ms. Nguyen Thi Diu | Deputy Chairman | Appointed on 30 December 2024 for the term 2023-2028 |
| | Independent member | Appointed on 24 December 2024 for the term 2023-2028 |
| Ms. Nguyen Thi Thu Hien | Deputy Chairman | Appointed on 1 July 2026 for the term 2023-2028 |
| | Member | Appointed on 26 April 2023 for the term 2023-2028 |
| Mr. Alexandre Charles Emmanuel Macaire | Member | Appointed on 26 April 2023 for the term 2023-2028 |
| Mr. Le Huy Hoang | Member | Appointed on 04 December 2023 for the term 2023-2028 |

## BOARD OF SUPERVISION

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

| *Name* | *Title* | *Appointment/Resignation date* |
|---|---|---|
| Mr. Dang Van Khai | Head of the Board of Supervision | Appointed on 26 April 2023 for the term 2023-2028 |
| Ms. Hoang Thi Kim Cuc | Member | Appointed on 26 April 2023 for the term 2023-2028 |
| Ms. Le Thi Thu Huong | Member | Appointed on 26 April 2023 for the term 2023-2028 |

GENERAL INFORMATION (continued)

## BOARD OF EXECUTIVE OFFICERS

Members of the Board of Executive Officers during the period and at the date of these financial statements are as follows:

| *Name* | *Title* | *Appointment/Resignation date* |
|---|---|---|
| Ms. Tran Thi Thu Trang | Chief Executive Officer | Appointed on 18 September 2026 |
| | Acting Chief Executive Officer | Appointed on 01 July 2026 (up to 17 September 2026) |
| Ms. Nguyen Thi Thu Hien | Chief Executive Officer | Resigned on 01 July 2026 |
| Ms. Pham Dieu Linh | Deputy Chief Executive Officer | Appointed on 10 October 2018 |
| Ms. Bui Thi Thu Hang | Deputy Chief Executive Officer | Appointed on 15 August 2020 |
| Mr. Nguyen Tuan Cuong | Deputy Chief Executive Officer | Appointed on 20 August 2022 |
| Mr. Ngo Hoang Ha | Deputy Chief Executive Officer | Resigned on 01 September 2026 |
| | Person in charge of Corporate Governance | Resigned on 01 September 2026 |
| Mr. Nguyen Dang Minh | Deputy Chief Executive Officer | Appointed on 01 February 2025 |
| Mr. Nguyen Tuan Anh | Deputy Chief Executive Officer and Hanoi Branch Director | Appointed on 01 April 2026 |
| Ms. Quach Thuy Linh | Deputy Chief Executive Officer and Ho Chi Minh Branch Director | Appointed on 01 April 2026 |

## LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of these financial statements is Mr. Nguyen Xuan Minh, Chairman of the Board of Directors.

Ms. Tran Thi Thu Trang, Chief Executive Officer, is authorized by Mr. Nguyen Xuan Minh to sign the accompanying financial statements in accordance with the Letter of Authorization 010210/26/UQ-CTHĐQT-TCBS dated 02 October 2026.

STATEMENT OF FINANCIAL POSITION
as at 30 September 2026

| Code | ITEMS | Notes | 30 September 2026 VND | 31 December 2025 VND |
|---|---|---|---|---|
| **100** | **A. CURRENT ASSETS (100=110+130)** | | **93,291,524,374,447** | **76,612,765,855,403** |
| **110** | **I. Financial assets** | | **93,177,989,881,059** | **76,597,293,421,692** |
| 111 | 1. Cash and cash equivalents | 5 | 4,252,039,747,554 | 3,108,078,221,717 |
| *111.1* | *1.1. Cash* | | *4,252,039,747,554* | *3,108,078,221,717* |
| 112 | 2. Fair value through profit and loss ("FVTPL") investments | 7.1 | 117,174,100,300 | 38,923,020,900 |
| 113 | 3. Held-to-maturity ("HTM") investments | 7.3 | 2,148,198,577,180 | 3,657,418,739,619 |
| 114 | 4. Loan receivables | 7.4 | 54,739,637,688,044 | 43,859,732,477,143 |
| 115 | 5. Available-for-sale ("AFS") financial assets | 7.2 | 30,254,612,527,109 | 25,218,442,812,696 |
| 116 | 6. Provision for impairment of financial assets and mortgaged assets | 8 | (5,908,539,280) | (12,757,948,678) |
| 117 | 7. Receivables | 9 | 1,207,088,802,528 | 686,848,052,984 |
| *117.1* | *7.1. Receivables from disposal of financial assets* | | *3,068,688,000* | *195,489,000* |
| *117.2* | *7.2. Receivables and accruals from dividend and interest income of financial assets* | | *1,204,020,114,528* | *686,652,563,984* |
| *117.3* | *7.2.1. Receivables for due dividend and interest income* | | *200,000* | *1,200,000* |
| *117.4* | *7.2.2. Accruals for undue dividend and interest income* | | *1,204,019,914,528* | *686,651,363,984* |
| 118 | 8. Advances to suppliers | 9 | 10,074,877,359 | 5,729,878,954 |
| 119 | 9. Receivables from services provided by the Company | 9 | 405,099,472,703 | 32,804,970,727 |
| 122 | 10. Other receivables | 9 | 50,170,627,562 | 2,271,195,630 |
| 129 | 11. Provision for impairment of receivables | 9 | (198,000,000) | (198,000,000) |
| **130** | **II. Other current assets** | | **113,534,493,388** | **15,472,433,711** |
| 131 | 1. Advances | | 507,513,832 | 410,200,000 |
| 132 | 2. Tools and supplies | | 2,082,970,000 | 1,640,794,000 |
| 133 | 3. Short-term prepaid expenses | 15 | 110,379,758,198 | 13,408,458,353 |
| 134 | 4. Short-term deposits, collaterals, and pledges | | 564,251,358 | 12,981,358 |
| **200** | **B. NON-CURRENT ASSETS (200=210+220+240+250)** | | **3,682,538,394,785** | **4,019,491,143,606** |
| **210** | **I. Long-term financial assets** | | **3,292,836,656,824** | **3,610,268,431,824** |
| 212 | 1. Long-term investments | | 3,292,836,656,824 | 3,610,268,431,824 |
| *212.1* | *1.1. Held-to-maturity ("HTM") investments* | *7.3* | - | *410,000,000,000* |
| *212.4* | *1.2. Other long-term investment* | *10* | *3,292,836,656,824* | *3,200,268,431,824* |
| **220** | **II. Fixed assets** | | **106,887,587,941** | **107,181,206,706** |
| 221 | 1. Tangibles fixed assets | 11 | 29,578,279,358 | 33,220,423,249 |
| *222* | *1.1. Cost* | | *134,206,292,060* | *126,797,126,020* |
| *223a* | *1.2. Accumulated depreciation* | | *(104,628,012,702)* | *(93,576,702,771)* |
| 227 | 2. Intangible fixed assets | 12 | 77,309,308,583 | 73,960,783,457 |
| *228* | *2.1. Cost* | | *155,504,203,757* | *138,768,470,729* |
| *229a* | *2.2. Accumulated amortization* | | *(78,194,895,174)* | *(64,807,687,272)* |
| **240** | **III. Construction in progress** | **13** | **18,327,432,929** | **53,765,213,326** |
| **250** | **IV. Other long-term assets** | | **264,486,717,091** | **248,276,291,750** |
| 251 | 1. Long-term deposits, collaterals, and pledges | 14 | 167,951,112,799 | 183,408,219,803 |
| 252 | 2. Long-term prepaid expenses | 15 | 10,025,164,210 | 16,980,000,795 |
| 253 | 3. Deferred tax assets | 34.1 | 55,563,590,532 | 17,804,201,744 |
| 254 | 4. Payments to Settlement Assistance Fund | 16 | 20,854,599,014 | 20,000,000,030 |
| 255 | 5. Other non-current assets | 17 | 10,092,250,536 | 10,083,869,378 |
| **270** | **TOTAL ASSETS (270=100+200)** | | **96,974,062,769,232** | **80,632,256,999,009** |

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

| Code | ITEMS | Notes | 30 September 2026 VND | 31 December 2025 VND |
|---|---|---|---|---|
| **300** | **C. LIABILITIES (300=310+340)** | | **49,568,110,970,833** | **36,532,676,815,634** |
| **310** | **I. Current liabilities** | | **43,655,467,758,554** | **35,016,932,279,815** |
| 311 | 1. Short-term borrowings and financial leases | 18 | 40,489,276,680,000 | 31,079,695,096,211 |
| *312* | *1.1. Short-term borrowings* | | *40,489,276,680,000* | *31,079,695,096,211* |
| 316 | 2. Short-term bonds issued | 24 | 568,291,779,040 | 1,504,310,847,194 |
| 318 | 3. Payables for securities trading activities | 19 | 64,605,864,295 | 51,121,802,352 |
| 320 | 4. Short-term trade payables | | 77,225,000 | 2,000,410,883 |
| 322 | 5. Taxes and other payables to the State budget | 21 | 1,148,678,090,255 | 1,384,739,664,586 |
| 323 | 6. Payables to employees | | 173,236,569,312 | 231,830,280,548 |
| 324 | 7. Employee benefits | | 1,167,120,585 | 1,459,010,095 |
| 325 | 8. Short-term accrued expenses | 20 | 693,353,257,809 | 265,828,841,247 |
| 327 | 9. Short-term unearned revenue | 22 | 395,235,331,783 | 375,518,055,392 |
| 329 | 10. Other short-term payables | 23 | 121,255,840,475 | 120,138,271,307 |
| 331 | 11. Bonus and welfare fund | | 290,000,000 | 290,000,000 |
| **340** | **II. Non-current liabilities** | | **5,912,643,212,279** | **1,515,744,535,819** |
| 341 | 1. Borrowings and finance lease liabilities | 18 | 2,907,153,943,736 | - |
| 342 | *1.1 Long-term borrowings* | | *2,907,153,943,736* | - |
| 346 | 2. Long-term bonds issued | 24 | 3,000,000,000,000 | 1,509,970,833,337 |
| 351 | 3. Long-term unearned revenue | 22 | 3,953,404,006 | 5,743,148,982 |
| 355 | 4. Investors' protection fund | | 30,553,500 | 30,553,500 |
| 356 | 5. Deferred tax liabilities | 34.2 | 1,505,311,037 | - |
| **400** | **D. OWNERS' EQUITY (400=410)** | | **47,405,951,798,399** | **44,099,580,183,375** |
| **410** | **I. Owner's equity** | **25** | **47,405,951,798,399** | **44,099,580,183,375** |
| 411 | 1. Share capital | | 41,900,378,648,518 | 31,720,060,628,518 |
| *411.1* | *1.1. Owners' capital contribution* | | *33,293,398,230,000* | *23,113,080,210,000* |
| *411.2* | *1.2. Share premium* | | *8,606,980,418,518* | *8,606,980,418,518* |
| 412 | 2. Differences from revaluation of assets at fair value | | (126,104,132,612) | 7,475,370,203 |
| 417 | 3. Undistributed profit | | 5,631,677,282,493 | 12,372,044,184,654 |
| *417.1* | *3.1. Realized profit after tax* | | *5,577,980,524,057* | *12,347,939,323,386* |
| *417.2* | *3.2. Unrealized profit* | | *53,696,758,436* | *24,104,861,268* |
| **440** | **TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)** | | **96,974,062,769,232** | **80,632,256,999,009** |

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

**OFF-BALANCE SHEET ITEMS**

| Code | ITEMS | Notes | 30 September 2026 VND | 31 December 2025 VND |
|---|---|---|---|---|
| | **A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS** | | | |
| 006 | 1. Outstanding shares (quantity) | | 3,329,339,823 | 2,311,308,021 |
| 008 | 2. Listed/registered financial assets for trading at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company | 26.1 | 24,889,869,170,000 | 22,556,742,060,000 |
| 009 | 3. Non-traded financial assets deposited at VSDC | 26.2 | 849,310,000 | 2,720,000 |
| 010 | 4. Awaiting financial assets of the Company | 26.3 | 924,000,000 | 1,860,100,000 |
| 012 | 5. Non-VSDC depository financial assets of the Company | 26.4 | 4,105,685,420,000 | 1,230,262,890,000 |
| 014 | 6. Covered warrant (quantity) | | 15,389,200 | 1,204,900 |
| | **B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS** | | | |
| 021 | 1. Listed/registered financial assets for trading at VSDC of investors | 26.5 | 361,724,905,380,000 | 325,307,278,790,000 |
| *021.1* | *1.1 Unrestricted financial assets* | | *257,899,517,130,000* | *240,019,596,860,000* |
| *021.2* | *1.2 Restricted financial assets* | | *825,372,580,000* | *1,467,945,100,000* |
| *021.3* | *1.3 Mortgaged financial assets* | | *77,729,512,900,000* | *56,063,707,010,000* |
| *021.4* | *1.4 Blocked financial assets* | | *24,322,195,270,000* | *26,601,662,760,000* |
| *021.5* | *1.5 Awaiting settlement financial assets* | | *948,307,500,000* | *1,154,367,060,000* |
| 022 | 2. Non-traded financial assets deposited at VSDC of investors | 26.6 | 1,828,360,260,000 | 192,827,990,000 |
| *022.1* | *2.1 Unrestricted and non-traded financial assets deposited at VSDC* | | *1,805,225,270,000* | *174,185,350,000* |
| *022.2* | *2.2 Restricted and non-traded financial assets deposited at VSDC* | | *23,014,990,000* | *18,642,640,000* |
| *022.4* | *2.3 Blocked and non-traded financial assets deposited at VSDC* | | *120,000,000* | - |
| 023 | 3. Awaiting arrival financial assets of investors | 26.7 | 1,143,062,870,000 | 1,291,904,460,000 |
| 024.b | 4. Non-VSDC depository financial assets of investors | 26.8 | 5,535,630,520,000 | 9,407,201,530,000 |
| 026 | 5. Investors' deposits | | 6,224,732,944,496 | 10,702,593,296,252 |
| *027* | *5.1 Investors' deposits for securities trading activities managed by the Company* | *26.9* | *3,826,744,637,925* | *6,447,211,380,125* |
| *027.1* | *In which: Investors' deposits for escrow at VSDC* | | *202,225,195,928* | *198,220,624,524* |
| *029* | *5.2 Deposits for clearing and payment of securities transactions* | | *2,397,988,306,571* | *4,206,007,929,509* |
| *029.1* | *- Domestic investors' deposits for clearing and payment of securities transactions* | | *2,397,891,414,821* | *4,204,858,774,509* |
| *029.2* | *- Foreign investors' deposits for clearing and payment of securities transactions* | | *96,891,750* | *1,149,155,000* |
| *030* | *5.3 Deposits of securities issuers* | | - | *49,373,986,618* |

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

**OFF-BALANCE SHEET ITEMS** (continued)

| *Code* | *ITEMS* | *Notes* | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|---|---|
| | **B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS** (continued) | | | |
| 031 | 6. Payables to investors - investors' deposits for securities trading activities managed by the Company | 26.10 | 6,224,732,944,496 | 10,653,219,309,634 |
| *031.1* | *6.1. Payables to domestic investors for securities trading activities managed by the Company* | | *6,190,808,347,081* | *10,609,074,997,196* |
| *031.2* | *6.2. Payables to foreign investors for securities trading activities managed by the Company* | | *33,924,597,415* | *44,144,312,438* |
| 035 | 7. Dividend, bond principal and interest payables | 26.11 | - | 49,373,986,618 |

| Ms. Tran Thi Lan Anh | Ms. Pham Thuy Van | Ms. Tran Thi Thu Trang |
|---|---|---|
| Preparer | Chief Accountant | Chief Executive Officer |

Hanoi, 19th October 2026

# Techcom Securities Joint Stock Company

B02a-CTCK

INCOME STATEMENT
for the period ended 30 September 2026

| Code | ITEMS | Notes | Quarter 3 | | Accumulated to the end of quarter 3 | |
|---|---|---|---|---|---|---|
| | | | Current year VND | Prior year VND | Current year VND | Prior year VND |
| | **I. OPERATING INCOME** | | | | | |
| 01 | 1. Gain from financial assets at fair value through profit and loss ("FVTPL") | | 724,755,461,396 | 1,171,271,827,710 | 2,011,997,904,811 | 2,535,503,468,359 |
| *01.1* | *1.1. Gain from disposal of financial assets at FVTPL* | *27.1* | *710,423,252,601* | *1,168,119,433,987* | *1,971,230,362,535* | *2,529,362,375,047* |
| *01.2* | *1.2. Differences in revaluation of financial assets at FVTPL* | | *242,871,211* | *2,141,274,115* | *9,172,536,813* | *4,344,366,508* |
| *01.3* | *1.3. Dividends and interest from financial assets at FVTPL* | *27.2* | *532,928,600* | *78,978,000* | *8,024,857,000* | *108,692,800* |
| *01.4* | *1.4. Differences in revaluation of payable for outstanding warrants* | *27.3* | *13,556,408,984* | *932,141,608* | *23,570,148,463* | *1,688,034,004* |
| 02 | 2. Gain from held-to-maturity ("HTM") investments | 27.2 | 30,382,148,346 | 44,219,712,164 | 100,881,853,243 | 117,648,031,648 |
| 03 | 3. Gain from loans and receivables | 27.2 | 1,561,090,700,500 | 1,014,938,366,630 | 4,187,925,374,556 | 2,590,691,940,345 |
| 04 | 4. Gain from available-for-sale ("AFS") financial assets | 27.2 | 256,160,789,129 | 81,944,557,764 | 889,781,499,059 | 322,378,137,197 |
| 06 | 5. Revenue from brokerage services | | 199,454,806,412 | 318,349,111,690 | 692,726,308,843 | 672,243,629,920 |
| 07 | 6. Revenue from underwriting and issuance agency services | 29 | 737,039,362,934 | 420,952,896,435 | 1,951,645,097,438 | 1,277,522,819,779 |
| 09 | 7. Revenue from securities depository services | | 20,640,490,118 | 21,544,862,381 | 69,068,315,612 | 59,227,940,376 |
| 10 | 8. Revenue from financial advisory services | | 3,332,999,998 | 87,980,000,002 | 151,752,000,000 | 271,980,000,000 |
| 11 | 9. Other operating incomes | | 1,337,640,414 | 3,072,811,762 | 6,238,161,788 | 5,241,609,197 |
| **20** | **Total operating income (20=01→11)** | | **3,534,194,399,247** | **3,164,274,146,538** | **10,062,016,515,350** | **7,852,437,576,821** |
| | **II. OPERATING EXPENSES** | | | | | |
| 21 | 1. Loss from financial assets at fair value through profit and loss ("FVTPL") | | 79,578,325,668 | 149,146,244,688 | 579,753,301,418 | 233,948,364,943 |
| *21.1* | *1.1. Loss from disposal of financial assets at FVTPL* | *27.1* | *67,310,259,154* | *148,684,523,225* | *543,668,565,986* | *231,922,104,334* |
| *21.2* | *1.2. Differences in revaluation of financial assets at FVTPL* | | *8,583,572,444* | *166,218,412* | *18,106,503,051* | *1,163,359,231* |
| *21.4* | *1.3. Differences in revaluation of payable for outstanding warrants* | *27.3* | *3,684,494,070* | *295,503,051* | *17,978,232,381* | *862,901,378* |

INCOME STATEMENT (continued)
for the period ended 30 September 2026

| Code | ITEMS | Notes | Quarter 3 | | Accumulated to the end of quarter 3 | |
|---|---|---|---|---|---|---|
| | | | Current year VND | Prior year VND | Current year VND | Prior year VND |
| 24 | 2. Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans | 28 | (4,345,229,248) | (479,536,726) | (6,849,409,398) | 1,060,344,462 |
| 26 | 3. Expenses for business activities | | - | 1,229,000 | - | 10,449,159 |
| 27 | 4. Expenses for brokerage services | 28 | 86,730,362,590 | 141,988,613,950 | 296,918,990,498 | 271,685,735,196 |
| 30 | 5. Expenses for securities depository services | 28 | 19,210,886,265 | 21,510,812,097 | 63,784,808,058 | 54,692,635,778 |
| 32 | 6. Other operating expenses | 28 | 68,560,143,523 | 91,250,698,238 | 243,395,667,776 | 188,179,631,311 |
| **40** | **Total operating expenses (40=21→32)** | | **249,734,488,798** | **403,418,061,247** | **1,177,003,358,352** | **749,577,160,849** |
| | **III. FINANCIAL INCOME** | | | | | |
| 41 | 1. Realized and unrealized foreign exchange differences | | 75,212,646 | - | 75,212,646 | - |
| 42 | 2. Dividend from investment in subsidiaries, associates and interest income from demand deposits | | 6,307,934,529 | 17,319,107,404 | 27,276,638,561 | 33,604,845,583 |
| 44 | 3. Other financial income | | 222,807,713,289 | 172,666,664 | 222,807,713,289 | 718,551,666 |
| **50** | **Total financial income (50=41→44)** | **30** | **229,190,860,464** | **17,491,774,068** | **250,159,564,496** | **34,323,397,249** |
| | **IV. FINANCIAL EXPENSES** | | | | | |
| 51 | 1. Realized and unrealized foreign exchange differences | | (158,257,245) | - | 4,371,310,485 | - |
| 52 | 2. Interest expenses | | 875,504,605,736 | 536,214,064,771 | 2,453,196,935,415 | 1,435,637,364,718 |
| 55 | 3. Other financial expenses | | 284,619,035,129 | 47,556,003,493 | 467,333,807,206 | 177,470,820,840 |
| **60** | **Total financial expenses (60=51→55)** | **31** | **1,159,965,383,620** | **583,770,068,264** | **2,924,902,053,106** | **1,613,108,185,558** |
| **62** | **V. GENERAL AND ADMINISTRATIVE EXPENSES** | **32** | **201,046,195,357** | **170,652,269,576** | **502,330,275,549** | **456,339,417,704** |
| **70** | **VI. OPERATING PROFIT (70=20+50-40-60-62)** | | **2,152,639,191,936** | **2,023,925,521,519** | **5,707,940,392,839** | **5,067,736,209,959** |
| | **VII. OTHER INCOME AND EXPENSES** | | | | | |
| 71 | 1. Other income | | - | 486,252,000 | 49,746,462,429 | 528,560,039 |
| 72 | 2. Other expenses | | 375,946,608 | 4,934,833 | 50,042,919,614 | 912,214,781 |
| **80** | **Total other operating loss/(gain) (80=71-72)** | | **(375,946,608)** | **481,317,167** | **(296,457,185)** | **(383,654,742)** |

INCOME STATEMENT (continued)
for the period ended 30 September 2026

| Code | ITEMS | Notes | Quarter 3 | | Accumulated to the end of quarter 3 | |
|---|---|---|---|---|---|---|
| | | | Current year VND | Prior year VND | Current year VND | Prior year VND |
| **90** | **VIII. PROFIT BEFORE TAX (90=70+80)** | | **2,152,263,245,328** | **2,024,406,838,686** | **5,707,643,935,654** | **5,067,352,555,217** |
| 91 | Realized profit | | 2,150,732,031,648 | 2,021,795,144,426 | 5,710,985,985,810 | 5,063,346,415,314 |
| 92 | Unrealized profit | | 1,531,213,681 | 2,611,694,260 | (3,342,050,156) | 4,006,139,903 |
| **100** | **IX. CORPORATE INCOME TAX ("CIT") EXPENSES** | | **404,367,383,449** | **404,881,436,097** | **1,120,221,039,815** | **1,017,102,429,223** |
| 100.1 | Current CIT expense | 33 | 431,918,589,958 | 404,977,243,039 | 1,153,154,987,139 | 1,015,021,814,925 |
| 100.2 | Deferred CIT (income)/expense | | (27,551,206,509) | (95,806,942) | (32,933,947,324) | 2,080,614,298 |
| **200** | **X. PROFIT AFTER TAX (200=90-100)** | | **1,747,895,861,879** | **1,619,525,402,589** | **4,587,422,895,839** | **4,050,250,125,994** |
| **300** | **XI. OTHER COMPREHENSIVE INCOME AFTER TAX** | | | | | |
| 301 | Gain/(Loss) from revaluation of AFS financial assets | | (119,996,525,893) | 65,429,803,590 | (133,579,502,815) | 24,253,532,763 |
| **400** | **Total other comprehensive income (400=301)** | | **(119,996,525,893)** | **65,429,803,590** | **(133,579,502,815)** | **24,253,532,763** |
| **500** | **XII. NET EARNINGS PER ORDINARY SHARE** | **35** | **1,747,895,861,879** | **1,619,525,402,589** | **4,587,422,895,839** | **4,050,250,125,994** |
| 501 | Earnings per share (VND/share) | | 525 | 532 | 1,378 | 1,390 |

CÔNG TY CỔ PHẦN CHỨNG KHOÁN KỸ THƯƠNG

Ms. Tran Thi Lan Anh
Preparer

Ms. Pham Thuy Van
Chief Accountant

Ms. Tran Thi Thu Trang
Chief Executive Officer

Hanoi, 19th October 2026

CASH FLOW STATEMENT
for the period ended 30 September 2026

| Code | ITEMS | Notes | From 01 January 2026 to 30 September 2026 VND | From 01 January 2025 to 30 September 2025 VND |
|---|---|---|---|---|
| | **I. CASH FLOWS FROM OPERATING ACTIVITIES** | | | |
| **01** | **1. Profit before tax** | | **5,707,643,935,654** | **5,067,352,555,217** |
| **02** | **2. Adjustments for:** | | **1,179,973,977,054** | **926,363,145,309** |
| 03 | Depreciation and amortization | 11,12 | 24,476,268,236 | 17,554,958,694 |
| 04 | Provisions | | - | 33,000,000 |
| 06 | Interest expenses | 31 | 2,453,196,935,415 | 1,435,637,364,718 |
| 07 | Gain/(loss) from investing activities | | (222,800,934,095) | - |
| 08 | Accrued interest income | 9 | (1,074,898,292,502) | (526,862,178,103) |
| **10** | **3. Increase in non-monetary expenses** | | **29,235,326,034** | **3,086,605,071** |
| 11 | Loss from revaluation of financial assets at FVTPL | | 36,084,735,432 | 2,026,260,609 |
| 13 | (Gain)/Loss from impairment of loans receivables | | (6,849,409,398) | 1,060,344,462 |
| **18** | **4. Decrease in non-monetary income** | | **(32,742,685,276)** | **(6,032,400,512)** |
| 19 | Gain from revaluation of financial assets at FVTPL | | (32,742,685,276) | (6,032,400,512) |
| **30** | **Operating profit before changes in working capital** | | **6,884,110,553,466** | **5,990,769,905,085** |
| 31 | Changes in FVTPL financial assets | | (87,185,045,638) | (17,547,898,797) |
| 32 | Changes in HTM investments | | 1,919,220,162,439 | (719,252,783,774) |
| 33 | Changes in loan receivables | | (10,879,905,210,901) | (15,801,746,335,961) |
| 34 | Changes in AFS financial assets | | (5,173,069,347,656) | (9,378,855,682,055) |
| 35 | Changes in receivables from disposal of financial assets | | (2,873,199,000) | - |
| 36 | Changes in receivables and accruals from dividend and interest income of financial assets | | 557,530,741,958 | 539,116,527,979 |
| 37 | Changes in receivables from services provided by the Company | | (372,294,501,976) | 46,456,501,199 |
| 39 | Changes in other receivables | | (54,339,586,647) | (190,044,327,373) |
| 40 | Changes in other assets | | 13,503,367,030 | 3,700,742,074 |
| 41 | Changes in accrued expenses (excluding interest expenses) | | (7,806,852,078) | 119,936,064,584 |
| 42 | Changes in prepaid expenses | | (90,016,463,259) | 19,518,950,179 |
| 43 | Current corporate income tax paid | 21,33 | (1,397,494,617,849) | (959,623,062,726) |
| 44 | Interest expenses paid | | (1,976,201,821,298) | (1,402,973,563,462) |
| 45 | Changes in trade payables | | (1,923,185,883) | (125,924,351,220) |
| 46 | Changes in employees' welfare payables | | (291,889,510) | 146,818,045 |
| 47 | Changes in tax and other payables to the State budget (excluding CIT paid) | | 8,278,056,379 | 102,024,337,971 |
| 48 | Changes in payables to employees | | (58,593,711,236) | 853,752,167 |
| 50 | Changes in other payables | | 190,246,890,486 | 1,521,251,970,612 |
| **60** | **Net cash flows (used in) operating activities** | | **(10,529,105,661,173)** | **(20,252,192,435,473)** |
| | **II. CASH FLOWS FROM INVESTING ACTIVITIES** | | | |
| 61 | Acquisition and construction of fixed assets and other assets | | (38,077,540,900) | (58,634,674,013) |
| 62 | Proceeds from the liquidation and sale of fixed assets, investment properties, and other assets | | 49,325,892,632 | - |
| 63 | Expenditure on equity investments in subsidiaries, joint-venture companies, associates and other investments | | (3,291,000,000,000) | (10,249,480,890) |

CASH FLOW STATEMENT (continued)
for the period ended 30 September 2026

| *Code* | *ITEMS* | *Notes* | *From 01 January 2026 to 30 September 2026* *VND* | *From 01 January 2025 to 30 September 2025* *VND* |
|---|---|---|---|---|
| 64 | Cash receipts from divestment of investments in subsidiaries, joint – ventures companies, associates, and other investments | | 3,421,239,488,289 | - |
| **70** | **Net cash flows from/ (used in) investing activities** | | **141,487,840,021** | **(68,884,154,903)** |
| | **III. CASH FLOWS FROM FINANCING ACTIVITIES** | | | |
| 71 | Cash receipts from issuance of shares or capital contribution by shareholders | | 8,319,970,000 | 12,106,839,428,518 |
| 73 | Cash receipts from borrowings | | 89,750,007,893,832 | 60,656,930,988,203 |
| *73.2* | *- Other borrowings* | | *89,750,007,893,832* | *60,656,930,988,203* |
| 74 | Repayment of borrowings | | (77,070,956,768,843) | (50,015,776,931,183) |
| *74.3* | *- Other borrowings* | | *(77,070,956,768,843)* | *(50,015,776,931,183)* |
| 76 | Dividends paid to owners | | (1,155,791,748,000) | - |
| **80** | **Net cash flows from financing activities** | | **11,531,579,346,989** | **22,747,993,485,538** |
| **90** | **NET INCREASE/(DECREASE) IN CASH DURING THE PERIOD (90=60+70+80)** | | **1,143,961,525,837** | **2,426,916,895,162** |
| **101** | **CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD** | **5** | **3,108,078,221,717** | **2,864,601,041,636** |
| 101.1 | Cash | | 3,108,078,221,717 | 2,864,601,041,636 |
| **103** | **CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (103=90+101)** | **5** | **4,252,039,747,554** | **5,291,517,936,798** |
| 103.1 | Cash | | 4,252,039,747,554 | 5,130,517,936,798 |
| 103.2 | Cash equivalents | | - | 161,000,000,000 |

CASH FLOW STATEMENT (continued)
for the period ended 30 September 2026

## CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

| Code | ITEMS | Notes | From 01 January 2026 to 30 September 2026 VND | From 01 January 2025 to 30 September 2025 VND |
|---|---|---|---|---|
| | **I. Cash flows from brokerage and trust activities of customers** | | | |
| 01 | 1. Cash receipts from disposal of brokerage securities of customers | | 609,496,658,210,861 | 497,149,522,672,301 |
| 02 | 2. Cash payments for purchases of brokerage securities of customers | | (712,373,178,751,524) | (587,077,752,875,867) |
| 07 | 3. Cash receipts for settlement of securities transactions of customers | | 1,063,201,885,645,450 | 821,586,850,161,887 |
| 07.1 | 4. Cash receipts for investors' deposits for escrow at VSDC | | 4,004,571,404 | 58,871,868,434 |
| 08 | 5. Cash payments for securities transactions of customers | | (964,701,550,424,918) | (728,891,574,326,746) |
| 11 | 6. Cash payments for depository fees of customers | | (56,305,616,408) | (43,077,490,155) |
| 14 | 7. Cash receipts from securities issuers | | 140,712,485,554,736 | 98,347,366,692,520 |
| 15 | 8. Cash payments for securities issuers | | (140,761,859,541,354) | (98,391,980,391,150) |
| **20** | **Net increase in cash during the period** | | **(4,477,860,351,756)** | **2,738,226,311,224** |
| **30** | **II. Cash and cash equivalents of customers at the beginning of the period** | | **10,702,593,296,252** | **10,024,246,349,048** |
| 31 | Cash at banks at the beginning of the period | | 10,702,593,296,252 | 10,024,246,349,048 |
| 32 | - Investors' deposits managed by the Company for securities trading activities. | | 6,447,211,380,125 | 8,245,482,244,688 |
| *32.1* | *In which: Investor's margin deposit at VSDC* | | *198,220,624,524* | *172,607,043,516* |
| 34 | - Deposits for clearing and payment of securities transactions | | 4,206,007,929,509 | 1,734,150,405,730 |
| 35 | - Deposits of securities issuers | | 49,373,986,618 | 44,613,698,630 |
| **40** | **III. Cash and cash equivalents of customers at the end of the period (40=20+30)** | | **6,224,732,944,496** | **12,762,472,660,272** |
| 41 | Cash at banks at the end of the period: | | 6,224,732,944,496 | 12,762,472,660,272 |
| 42 | - Investors' deposits managed by the Company for securities trading activities | | 3,826,744,637,925 | 7,078,720,120,248 |
| *42.1* | *In which: Investor's margin deposit at VSDC* | | *202,225,195,928* | *231,478,911,950* |
| 44 | - Deposits for clearing and payment of securities transactions | | 2,397,988,306,571 | 5,683,752,540,024 |

CÔNG TY CỔ PHẦN CHỨNG KHOÁN KỸ THƯƠNG

| Ms. Tran Thi Lan Anh | Ms. Pham Thuy Van | Ms. Tran Thi Thu Trang |
|---|---|---|
| Preparer | Chief Accountant | Chief Executive Officer |

Hanoi, 19th October 2026

# Techcom Securities Joint Stock Company

B04a-CTCK

## STATEMENT OF CHANGES IN OWNERS' EQUITY
for the period ended 30 September 2026

| ITEMS | Notes | Opening balance | | Increase/Decrease | | | | Closing balance | |
|---|---|---|---|---|---|---|---|---|---|
| | | 01 January 2025 | 01 January 2026 | Prior year | | Current year | | 30 September 2025 | 30 September 2026 |
| | | | | Increase | Decrease | Increase | Decrease | | |
| | | VND | VND | VND | VND | VND | VND | VND | VND |
| A | B | | | | | 5 | 6 | 7 | 8 |
| **I. CHANGES IN OWNERS' EQUITY** | | | | | | | | | |
| 1. Owners' capital contribution | 25 | 19,613,221,200,000 | 23,113,080,210,000 | 3,499,859,010,000 | - | 10,180,318,020,000 | - | 23,113,080,210,000 | 33,293,398,230,000 |
| 2. Share premium | 25 | - | 8,606,980,418,518 | 8,606,980,418,518 | - | - | - | 8,606,980,418,518 | 8,606,980,418,518 |
| 3. Differences from revaluation of assets at fair value | 25 | (4,961,252,868) | 7,475,370,203 | 29,553,363,549 | (5,299,830,786) | 233,336,311,312 | (366,915,814,127) | 19,292,279,895 | (126,104,132,612) |
| 4. Undistributed profit | 25 | 6,688,712,329,546 | 12,372,044,184,654 | 4,052,330,740,292 | (2,080,614,298) | 4,590,764,945,995 | (11,331,131,848,156) | 10,738,962,455,540 | 5,631,677,282,493 |
| *4.1. Realized profit after tax* | | *6,665,324,621,285* | *12,347,939,323,386* | *4,048,324,600,389* | - | *4,557,830,998,671* | *(11,327,789,798,000)* | *10,713,649,221,674* | *5,577,980,524,057* |
| *4.2. Unrealized profit* | | *23,387,708,261* | *24,104,861,268* | *4,006,139,903* | *(2,080,614,298)* | *32,933,947,324* | *(3,342,050,156)* | *25,313,233,866* | *53,696,758,436* |
| **TOTAL** | | **26,296,972,276,678** | **44,099,580,183,375** | **16,188,723,532,359** | **(7,380,445,084)** | **15,004,419,277,307** | **(11,698,047,662,283)** | **42,478,315,363,953** | **47,405,951,798,399** |
| **II. OTHER COMPREHENSIVE INCOME** | | | | | | | | | |
| 1. Gain/(Loss) from revaluation of AFS financial assets | | (4,961,252,868) | 7,475,370,203 | 29,553,363,549 | (5,299,830,786) | 233,336,311,312 | (366,915,814,127) | 19,292,279,895 | (126,104,132,612) |
| **TOTAL** | | **(4,961,252,868)** | **7,475,370,203** | **29,553,363,549** | **(5,299,830,786)** | **233,336,311,312** | **(366,915,814,127)** | **19,292,279,895** | **(126,104,132,612)** |

CÔNG TY CỔ PHẦN CHỨNG KHOÁN KỸ THƯƠNG

Ms. Tran Thi Lan Anh
Preparer

Ms. Pham Thuy Van
Chief Accountant

Ms. Tran Thi Thu Trang
Chief Executive Officer

Hanoi, 19th October 2026

## 1. CORPORATE INFORMATION

Techcom Securities Joint Stock Company ("the Company") is a joint-stock company that was converted from Techcom Securities Company Limited under Decision No.222/QD-UBCK dated 19 March 2018, and inherits all legal rights and interests, responsibilities for debts and other obligations of Techcom Securities Company Limited. Techcom Securities Joint Stock Company operates under Securities Business License No.125/GP-UBCK issued by the State Securities Commission on 30 May 2018; and Joint Stock Company Business Registration Certificate No. 0102935813 initially issued by Hanoi Department of Planning and Investment (now the Hanoi Department of Finance) on 30 May 2018, and most recently amended for the 14th time on 04 August 2026.

The Company's Head Office is located at 27th, 28th and 29th floor, C5 D'Capitale building, No.119 Tran Duy Hung street, Yen Hoa ward, Hanoi, Vietnam.

The principal activities of the Company are securities brokerage, proprietary trading, securities investment advisory and underwriting services.

The number of the Company's employees as at 30 September 2026 was 524 people (as at 31 December 2025: 588 people).

***Main characteristics of the Company's operation***

*Capital size*

As at 30 September 2026, total capital contribution of the Company is VND 33,293,398,230, owners' equity is VND 47,405,951,798,399, and total assets are VND 96,974,062,769,232.

*Investment objectives*

The Company's mission are to be a trusted strategic financial consulting partner of corporate customers and to create a superior cumulative investment experience for every Vietnamese family.

*Investment restrictions*

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

- Securities company is not allowed to invest, contribute capital to invest in real-estate assets except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company;
- Securities company may invest in real-estate investment and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company;
- Securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant regulation on trading bonds; and
- Securities company must not by itself, or authorize another organization or individuals to:
  - Invest in shares or contribute capital to companies that owned more than fifty percent (50%) of the charter capital of the securities company, except for purchasing of odd lots at the request of customers;

## 1. CORPORATE INFORMATION (continued)

*Investment restrictions (continued)*

- Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company;
- Invest more than twenty percent (20%) in the total currently circulating shares or fund certificates of a listing organization;
- Invest more than fifteen percent (15%) in the total currently circulating shares or fund certificates of an unlisted organization, which shall not apply to member fund, ETF fund or open-end fund certificates;
- Invest or contribute capital of more than ten percent (10%) in the total paid-up capital of a limited liability company or of a business project;
- Invest more than fifteen percent (15%) of its owners' equity in a single organization or of a business project; and
- Invest more than seventy percent (70%) of its total owners' equity in shares, capital contribution and a business project, specifically invest more than twenty percent (20%) of its total owners' equity in unlisted shares, capital contribution and a business project.

*List of company branches*

- Techcom Securities Joint Stock Company - Ho Chi Minh Branch operates under the Decision on approval of establishment of a securities company branch No. 609/QD-UBCK issued by the State Securities Commission on 16 July 2018.
- Techcom Securities Joint Stock Company - Hanoi Branch operates under the Decision on approval of establishment of a securities company branch No. 43/QD-UBCK issued by the State Securities Commission on 14 March 2025.

## 2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

### *2.1 Applied accounting standards and accounting regime*

The financial statements of the Company are prepared in accordance with Vietnamese Accounting Regime, accounting regulations set out for securities companies under Circular No. 210/2014/TT-BTC dated 30 December 2014 issued by the Ministry of Finance ("Circular 210"); Circular No. 334/2016/TT-BTC issued by the Ministry of Finance on 27 December 2016 amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular 210; and other Vietnamese Accounting Standards issued by the Ministry of Finance under below Decisions:

- Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 1);
- Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 2);
- Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 3);
- Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of Six Vietnamese Standards on Accounting (Series 4); and
- Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of Four Vietnamese Standards on Accounting (Series 5).
- Circular 23/2018/TT-BTC dated 12 March 2018 on Guidance for covered warrants accounting treatment which is applied for securities companies as issuers.

## 2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD (continued)

### *2.2 Registered accounting documentation system*

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

### *2.3 Accounting period*

The Company's financial year begins on 01 January and ends on 31 December.

The Company's accompanying financial statements are prepared for the period ended 30 September 2026.

### *2.4 Accounting currency*

The accompanying financial statements are prepared in Vietnam Dong ("VND") which is the Company's accounting currency.

## 3. STATEMENT ON COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND ACCOUNTING REGIME

The Board of Executive Officers confirms that the Company has prepared the financial statements for the period ended 30 September 2026 in compliance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting Regime, accounting guidance applicable to securities companies and legal regulations relating financial reporting.

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

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

### *4.1 Changes in significant accounting policies*

The accounting policies adopted by the Company in preparation of the financial statements for the period ended 30 September 2026, are consistent with those adopted in the preparation of the financial statements for the period ended 31 December 2025.

### *4.2 Cash and cash equivalents*

Cash and cash equivalents include cash on hand, cash at banks and short-term investments (with an orginal maturity not exceeding three months), which are highly liquid, easily convertible into a known amount of cash, and subject to minimal risk of changes in value.

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

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.3 Financial assets at fair value through profit/loss ("FVTPL")*

Financial assets FVTPL are financial assets that satisfy either of the following conditions:

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

- It is acquired or incurred mainly for the purpose of reselling or repurchasing in the short term;
- There is any evidence that of a recent actual pattern of short-term profit-taking; or
- It is a derivative (except derivative that is a financial guarantee contract or effective hedging instrument).

b) Upon initial recognition, a financial asset is designated by the entity as at fair value through profit and loss as it meets one of the following criteria:

- The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognizing gains or losses on a different basis.
- The assets are part of a group of financial assets which are managed, and their performance is evaluated on a fair value basis, in accordance with the Company's risk management policy or investment strategy.

Financial assets at FVTPL are initially recognized at cost and subsequently recognized at fair value.

The acquisition cost of financial assets at FVTPL does not comprise transaction costs arising directly from the purchase of these financial assets. These transaction costs are recognized as purchase costs of financial assets in the income statement when incurred.

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

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

Held-to-maturity investments are non-derivative financial assets with fixed term and fixed or identifiable payments that the Company has the positive intention or ability to hold to maturity, except for:

a) Those that the entity, upon initial recognition, designates as at fair value through profit or loss;

b) Those that the entity designates as available-for-sale;

c) Those satisfy the definition of loans and receivables.

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

Amortized cost of HTM investments is initially measured at cost minus (-) principal repayments, plus (+) or minus (-) the accumulated amortization using the EIR method of any difference between that initial amount and the maturity amount, and minus (-) any utilization of provision for impairment or irrecoverable loss (if any).

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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

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

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

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

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

### *4.5 Loan receivables*

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

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

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

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

Loan receivables are initially recognized at cost. After initial recognition, loan receivables are subsequently measured at amortized cost using the EIR method.

Amortized cost of loan receivables is the amount at which the loan receivables are measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative amortization using the EIR method of any difference between that initial amount and the maturity amount, and minus (-) any reduction for impairment or irrecoverable loss (if any).

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### 4.5 *Loan receivables* (continued)

Loans are subject to an assessment of impairment at the financial statements date. Provision made for loan are based on estimated losses, calculated as the difference between the market value of securities used as collateral for loans and the balance of such loans. Any increase/decrease in the balance of provision is recognized in the income statement under "Provision expense for diminution in value and impairment of financial assets and doubtful receivables and borrowing costs of loans".

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

### 4.6 *Available-for-sale ("AFS")*

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

a) Loans and receivables;

b) Held-to-maturity investments;

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

Available-for-sale (AFS) financial assets are initially recognized at actual acquisition cost (for unlisted securities of the securities issuers) or at the transaction matching price of securities on the stock exchanges (for listed securities). The cost of AFS financial assets includes all directly related costs incurred in acquiring these financial assets, such as brokerage fees, transaction fees and banking fees. After initial recognition, AFS financial assets are subsequently measured at fair value.

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

As at the reporting date, the Company assessed whether there is any objective evidence that an AFS financial asset is impaired. Any increase or decrease in the provision balance is recognized in the income statement under *"Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans"*.

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

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

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.7 Fair value/market value of financial assets*

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

- For securities listed (except for bonds) on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, the market value is the closing price on the most recent trading day up to the date of the financial statements preparation.
- For unlisted securities registered for trading on the Unlisted Public Company Market ("Upcom") and state-owned enterprises equitized through public offering, the market value is the average reference price within the last 30 transaction days as announced by the Stock Exchange before the date of the financial statements preparation. In case there is no transaction within 30 days before the date of the financial statements preparation, the market value is the book value at the date of the financial statements preparation.
- For listed securities which are not traded in 30 days before the date of the financial statements preparation or are cancelled or suspended from trading, the market value is the book value at the date of the financial statements preparation.
- For corporate bonds listed and registered for trading, the market value is the nearest transaction price at the Stock Exchange within 10 days before the date of the financial statements preparation. If there are no transaction in 10 days before the date of the financial statements, the market value is the book value at the date of financial statements preparation.
- For government bonds, the market value is the most recent trading price at the Stock Exchange within 10 days up to the date of the financial statements preparation. In case there is no transaction within 10 days before the date of the financial statements preparation, the market value is the book value at the date of the financial statements preparation.
- For securities which do not have reference price from the above sources, the market value is the book value at the date of the financial statements preparation.

For the purpose of determining CIT taxable profit, the tax bases for financial assets are determined by cost minus (-) provision for diminution in value. Accordingly, market value of securities for provision purpose is determined in accordance with the Circular No.48/2019/TT-BTC (Circular 48) and Circular 24/2022/TT-BTC amending and supplementing several articles of Circular 48.

### *4.8 Derecognition of financial assets*

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

- The Company no longer has the rights to receive cash flows from the assets; or
- The Company has transferred its rights to receive cash flows from the assets or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a transfer arrangement; and either:
  - The Company has transferred substantially all the risks and rewards of the assets; or
  - The Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

When the Company has transferred its rights to receive cash flows from an asset or has entered into a transfer arrangement and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is still recognized as the Company's asset. In that case, the Company also recognizes a corresponding liability. The transferred asset and the corresponding liability are measured on a basis that reflects the rights and obligations that the Company has retained.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### 4.8 *Derecognition of financial assets* (continued)

In case the liability is a guaranteed liability, transferred assets will be recognized at the smaller value between the initial carrying value of the assets and the maximum obligation incurred by the Company.

### 4.9 *Reclassification of financial assets*

*Reclassification when selling financial assets other than FVTPL*

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

*Reclassification due to change in purpose or ability to hold*
Securities companies are required to reclassify financial assets to their applicable categories upon changes in purpose or ability to hold, accordingly:

- Non-derivative financial assets at FVTPL or financial assets that are not required to be classified as financial asset at FVTPL at the initial recognition can be classified as loans and other receivables in special circumstances or as cash and cash equivalents if the requirements are met. The gains or losses arising from revaluation of financial assets at FVTPL prior to the reclassification are not allowed to be reversed;
- Due to changes in intent or ability to hold, where it is not appropriate to classify an investment as held to maturity, such investment is required to be reclassified into available-for-sale financial assets and measured at fair value. The difference arising from revaluation between carrying value and fair value are recognized under "*Difference from revaluation of assets at fair value*" in owners' equity.

### 4.10 *Long-term financial investment*

*Equity investments in other entities*
Investment in equity instruments of other entities is initially recognized at cost, including acquisition cost and transaction costs which are directly attributable to the purchase.

Provisions for diminution in the value of investments in other entities are made when there is certain evidence that there is a decline in the value of these investments at the end of the financial period. An increase or decrease in the balance of the provision account is charged to "Financial expenses" in the period.

### 4.11 *Receivables*

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

Provision for receivables are made based on their overdue aging or estimated loss arising from undue debts but the debtor is in bankruptcy, filing for bankruptcy; or has absconded, is prosecuted, detained or tried by law enforcement bodies, are serving sentences or have deceased. Increases or decreases to the provision balance are recorded as *"Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans"* and *"Other operating expenses"* in the income statement.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### 4.11 *Receivables (Continued)*

The Company has made provision for doubtful receivables and handled irrecoverable receivables in accordance with guidance in Circular No. 48/2019/TT-BTC dated 08 August 2019 issued by the Ministry of Finance as below:

| *Overdue period* | *Provision rate* |
|---|---|
| From 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% |

### 4.12 *Tangible fixed assets*

Tangible fixed assets are stated at cost less accumulated depreciation.

The costs of purchased tangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to their working condition and location for their intended use.

Costs of acquisition, upgrade and renewals are added to the carrying amount of the assets. Costs of maintenance and repairs are charged to the income statement as incurred.

Loss or gain resulting from sales and disposals of tangible fixed assets is the difference between profit from sales or disposals of assets and their residual values and is recognized in the income statement.

### 4.13 *Intangible fixed assets*

Intangible fixed assets are stated at cost less accumulated amortization.

The costs of purchased intangible fixed assets comprise their purchase prices and any directly attributable costs of bringing the assets to their working condition and location for their intended use.

Costs of acquisition, upgrade and renewals are added to the carrying amount of the assets. Other costs are charged to the income statement as incurred.

Loss or gain resulting from sales and disposals of intangible fixed assets is the difference between profit from sales or disposals of assets and their residual values and is recognized in the income statement.

### 4.14 *Depreciation and amortization*

Tangible fixed assets and intangible fixed assets are depreciated/amortized using straight-line method over their following estimated useful life:

| | Years |
|---|---|
| Machines and equipment | 03 - 07 |
| Software | 03 - 06 |

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.15 Construction in progress*

Properties in the course of construction for production, rental or administrative purposes, or for other purposes, are carried at cost includes costs that are necessary to form the assets in accordance with the Company's accounting policy. Depreciation of these assets, on the same basis as other assets, commences when the assets are ready for their intended use.

### *4.16 Operating leases*

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

Rentals payable under operating leases are charged to the income statement on a straight-line basis over the term of the relevant lease.

### *4.17 Prepaid expenses*

Prepaid expenses, including short-term or long-term prepaid expenses in the statement of financial position, are allocated over the period for which the prepayments are paid in advance in accordance with economic benefits generated by these expenses.

### *4.18 Repurchase agreements*

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

### *4.19 Bonds issued*

Bonds are usually issued as long-term borrowings.

Carrying value of bonds is recorded on net basis, equal to bonds' nominal amount less (-) Bond discount plus (+) Bond premium and less (-) Costs relating to the issue of bonds.

The Company accounts for the issued bonds' discount and premium individually and recognizes their amortization for the purpose of determining borrowing costs which are recorded as expenses or capitalized during each period, as follows:

- Bond discount is amortised gradually during bonds' life, accounted for as borrowing costs;
- Bond premium is amortised gradually during bonds' life, reducing borrowing costs.

Straight-line method is applied for amortization of costs relating to the issue of bonds and bonds' discount and premium as follows: the costs relating to the issue of bonds and the amount of discount or premium for each period is equally amortized over the bonds' life.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.20 Call covered warrants*

A call covered warrant is a type of security with underlying assets issued by a company, which allows holders the right to purchase underlying securities from the issuer at a predetermined price (exercise price) and at a predetermined time (maturity date); or receive a cash payment equal to the difference between the exercise price and the settlement price at maturity date.

When distributing warrants, the company recognizes an increase in warrant payables and also tracks off-balance sheet the number of authorized warrants but not yet in circulation. The cost of purchasing and issuing warrants are recognized as transaction expenses for acquiring financial assets in the income statement at the time they occur. Gains or losses from the repurchase, maturity, or redemption of covered warrants are recorded under the line item "Gain from disposal of financial assets at FVTPL" or "Loss from disposal of financial assets at FVTPL" respectively in the income statement.

At the end of the reporting period, the company revaluates outstanding covered warrants at fair value. If market price of such warrants decreases, the difference is recognized under "Gain from financial assets at fair value through profit and loss ("FVTPL")" (detailed as "Differences in revaluation of payables for outstanding warrants"). If market price of outstanding warrants increases, the difference is recorded under "Loss from financial assets at fair value through profit and loss ("FVTPL")" (detailed as "Differences in revaluation of payable for outstanding warrants").

The Company maintains detailed records of hedging instruments for call covered warrants. At the end of the reporting period, the fair value of the underlying securities used for hedging purposes is revalued and recognized similarly to the revaluation of financial assets through profit or loss ("FVTPL").

### *4.21 Accrued expenses*

Payable provisions are recognized when the Company has a present obligation as a result of goods or services received, whether or not billed to the Company. Provisions are measured at the Board of Executive Officers' best estimate of the expenditure required to settle the obligation as at the balance sheet date.

### *4.22 Employee benefits*

*4.22.1 Pension allowance*

Pension allowances are paid to retired employees of the Company by the Social Insurance Agency, which belongs to the Ministry of Labour and Social Affairs. The Company is required to contribute to these post-employment benefits by paying social insurance premiums for employees in accordance with current regulations.

*4.22.2 Severance allowance*

According to the Labor Law No. 45/2019/QH14 being effective from 01 January 2021 and Decree No. 145/2020/ND-CP detailing and guiding the implementation of a number of articles of the Labour Law regarding working conditions and labour relations, the Company is obliged to pay a severance allowance equal to half a month's salary for each year of service to employees who voluntarily resigned in accordance with regulations. Working time serving as the basis for calculating severance allowance shall be the total actual working time subtracting the time when the employees have made unemployment insurance contributions as prescribed by law, and the working time when severance allowance has been paid to the employees. The average monthly salary used for calculation of severance allowance shall be adjusted to be the average of the 6 consecutive months nearest to the resignation date.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### 4.22 *Employee benefits* (continued)

*4.22.3 Unemployment insurance*

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

### 4.23 *Foreign currency transactions*

Transactions arising in foreign currencies are translated at exchange rates of commercial banks ruling at the transaction date. The balances of monetary items denominated in foreign currencies as at the balance sheet date are retranslated as follows:

- Monetary assets are retranslated at buying exchange rate of the commercial bank where the Company usually transacts.
- Monetary liabilities are translated at selling exchange rate of the commercial bank where the Company usually transacts.

All foreign exchange differences incurred during the period and arisen from the revaluation of monetary items denominated in foreign currencies at the end of the period are recorded into the income statement.

### 4.24 *Unearned revenue*

Unearned revenue is the amount of revenue received in advance related to one or more accounting periods for guaranteed services and securities issuing agents that have not been provided. The Company recognizes unearned revenues corresponding to the portion of obligations that the Company will have to fulfill in the future. When the revenue recognition conditions are satisfied, unearned revenue will be recognized in the income statement for the period corresponding to the portion satisfying such revenue recognition conditions.

### 4.25 *Revenue recognition*

Revenue is recognized to the extent that it is probable that the economic benefits associated with the transaction will flow to the Company and the amount of revenue can be reliably measured. Revenue is measured at the fair value of receipts or receivables less trade discounts, sales allowances and sales returns. Revenue is recognized when the following specific conditions are also satisfied:

*Revenue from brokerage services*

When the contract outcome can be reliably measured, revenue is recognized by reference to the percentage of completion. Where the contract outcome cannot be reliably measured, revenue is recognized only to the extent of costs incurred that it is probable of recovery.

*Revenue from securities trading*

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

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### 4.25 *Revenue recognition* (continued)

*Interest income*

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

*Dividends*

Income is recognized when the Company's right to receive payment has been established, except for dividend received in shares in which only the number of shares is updated.

*Other revenues from rendering services*

When the contract outcome can be reliably measured, revenue is recognized by reference to the percentage of completion. Where the contract outcome cannot be reliably measured, revenue is recognized only to the extent of costs incurred that it is probable of recovery.

### 4.26 *Borrowing expenses*

Borrowing costs include interest expenses and other expenses which are directly attributable to the Company's borrowings. Borrowing costs are recognized in the income statement in the period when incurred unless they are capitalized.

### 4.27 *Convertible Loans*

A convertible loan is a loan that can be converted into common stock of the borrower under the conditions specified in the loan agreement.

At the time of initial recognition, the principal value of the convertible loan is determined by discounting the nominal value of future payments (including both principal and interest) to their present value at a fair interest rate. The equity component of the loan is determined as the difference between the total amount received from the convertible loan and the debt component value of the convertible loan at the time of recognition.

After initial recognition, the principal value of the convertible loan is adjusted by increasing the principal value of the loan by the difference between the interest payable calculated at the nominal interest rate and the fair interest rate.

At the time the lender exercises the conversion right, the principal of the loan is reduced and the owner's equity is increased correspondingly by the par value of the additional shares issued. The difference between the principal value of the convertible loan and the par value of the additional shares issued is recognized as capital surplus.

At maturity date, if the lender does not exercise the conversion right, the principal portion of the loan is written down proportionally to the principal repayment amount, and the value of the conversion right currently reflected in the equity is transferred to be recorded as share capital surplus.

### 4.28 *Cost of securities sold*

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

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.29 Corporate income tax*

*Current income tax*

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

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

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

*Deferred income tax*

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

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

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

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

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset is realized, or the liability is settled based on tax rates and tax laws that have been enacted at the reporting date. Deferred tax is recorded to the income statement, except when it relates to items recognized directly to owners' equity, in which case the deferred tax is also dealt with in owners' equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authority and the Company intends to settle its current tax assets and liabilities on a net basis.

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

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.30 Owners' equity*

*Undistributed profit*

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

Unrealized profit after tax of the period is the difference between gain and loss from revaluation of financial assets at FVTPL or other financial assets accounted in the income statement.

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

*Reserves*

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

### *4.31 Appropriation of net profits*

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

### *4.32 Nil balances*

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

## 5. CASH AND CASH EQUIVALENTS

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Cash at banks | 4,252,039,747,554 | 3,108,078,221,717 |
| **Total** | **4,252,039,747,554** | **3,108,078,221,717** |

## 6. TRADING VALUE AND VOLUME DURING THE PERIOD

| | *From 01 January 2026 to 30 September 2026* | |
|---|---|---|
| | *Volume of trading during the period (Unit)* | *Value of trading during the period (VND)* |
| **Of the Company** | **2,135,577,122** | **468,839,225,102,901** |
| - Shares | 279,662,421 | 13,737,669,528,289 |
| - Bonds | 1,526,830,801 | 454,567,514,779,921 |
| - Others | 329,083,900 | 534,040,794,691 |
| **Of investors** | **31,063,521,871** | **2,180,723,032,730,050** |
| - Shares | 27,925,180,298 | 830,336,618,483,870 |
| - Corporate bonds | 373,346,299 | 529,997,284,410,081 |
| - Others | 2,764,995,274 | 820,389,129,836,101 |
| **Total** | **33,199,098,993** | **2,649,562,257,832,950** |

## 7. FINANCIAL ASSETS

### Concepts of financial assets

*Historical cost*

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

*Fair value/market value*

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

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

*Amortized cost*

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

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

*Carrying amount*

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

## 7. FINANCIAL ASSETS (continued)

### 7.1. *FVTPL financial assets*

| | *30 September 2026* | | | | *31 December 2025* | | | |
|---|---|---|---|---|---|---|---|---|
| | | *Revaluation difference* | | | | *Revaluation difference* | | |
| | *Cost* VND | *Increase* VND | *Decrease* VND | *Fair value* VND | *Cost* VND | *Increase* VND | *Decrease* VND | *Fair value* VND |
| - Listed shares (excluding listed shares for warrant hedging activities) | 5,754,710,625 | 592,146,368 | (945,240,743) | 5,401,616,250 | 5,700,979,912 | 546,189,311 | (410,404,923) | 5,836,764,300 |
| - Listed shares for warrant hedging activities | 106,300,604,911 | 157,263,219 | (8,775,384,080) | 97,682,484,050 | 19,169,289,986 | 60,543,517 | (643,576,903) | 18,586,256,600 |
| - Fund certificates | 13,594,967,190 | 495,032,810 | - | 14,090,000,000 | 13,594,967,190 | 905,032,810 | - | 14,500,000,000 |
| **Total** | **125,650,282,726** | **1,244,442,397** | **(9,720,624,823)** | **117,174,100,300** | **38,465,237,088** | **1,511,765,638** | **(1,053,981,826)** | **38,923,020,900** |

## 7. FINANCIAL ASSETS (continued)

### 7.2. *AFS financial assets*

| | *30 September 2026* | | | | *31 December 2025* | | | |
|---|---|---|---|---|---|---|---|---|
| | | *Revaluation difference* | | | | *Revaluation difference* | | |
| | *Cost VND* | *Increase VND* | *Decrease VND* | *Fair value VND* | *Cost VND* | *Increase VND* | *Decrease VND* | *Fair value VND* |
| - Listed shares | 5,019,336 | 12,557,864 | (840,000) | 16,737,200 | 2,453,179 | 15,202,714 | (532,043) | 17,123,850 |
| - Unlisted shares | 1,999,203,968,594 | - | - | 1,999,203,968,594 | 1,701,003,854,751 | - | - | 1,701,003,854,751 |
| - Listed bonds | 2,136,658,677,209 | 31,302,949,789 | (6,012,733,918) | 2,161,948,893,080 | 2,970,980,099,738 | 8,966,200,075 | (640,903,666) | 2,979,305,396,147 |
| - Unlisted corporate bonds | 23,048,599,945,882 | 65,255,537,343 | (219,674,464,424) | 22,894,181,018,801 | 20,328,838,593,888 | - | - | 20,328,838,593,888 |
| - Certificates of deposits | 3,190,738,228,569 | - | - | 3,190,738,228,569 | 201,311,490,400 | - | - | 201,311,490,400 |
| - Fund certificates | 5,511,000,000 | 3,012,680,865 | - | 8,523,680,865 | 5,511,000,000 | 2,455,353,660 | - | 7,966,353,660 |
| **Total** | **30,380,716,839,590** | **99,583,725,861** | **(225,688,038,342)** | **30,254,612,527,109** | **25,207,647,491,956** | **11,436,756,449** | **(641,435,709)** | **25,218,442,812,696** |

(i) As at 30 September 2026, the Company had pledged a number of certificates of deposits with cost of VND 1,000,000,000,000 to secure for short-term borrowings.

## 7. FINANCIAL ASSETS (continued)

### 7.3. *HTM investments*

| | *30 September 2026* | *31 December 2025* |
|---|---|---|
| | *Cost VND* | *Cost VND* |
| Term deposits with original term of more than 03 months and remaining term not exceeding 12 months (i) | 2,148,198,577,180 | 3,657,418,739,619 |
| Term deposits with remaining term exceeding 12 months | - | 410,000,000,000 |
| **Tổng cộng** | **2,148,198,577,180** | **4,067,418,739,619** |

(i) As at 30 September 2026, the Company had pledged a number of term deposits with cost of VND 520,000,000,000 (as at 31 December 2025: VND 1,614,098,575,976) to secure for short-term borrowings as presented at Note 18; term deposits with cost of VND 210,000,000,000 to secure for warrants issued by the Company as presented at Note 19.

In addition, the Company also pledged the term deposit with cost of VND 1,198,577,180 (as at 31 December 2025: VND 1,151,122,547) to secure the Company's credit card payment obligations.

### 7.4. *Loan receivables*

| | *30 September 2026* | | *31 December 2025* | |
|---|---|---|---|---|
| | *Cost VND* | *Fair value (iii) VND* | *Cost VND* | *Fair value (iii) VND* |
| Loan receivables from margin trading (i) | 54,368,387,671,504 | 54,362,479,132,224 | 43,162,734,820,966 | 43,149,976,872,288 |
| Loan receivables from advances to investors (ii) | 371,250,016,540 | 371,250,016,540 | 696,997,656,177 | 696,997,656,177 |
| **Total** | **54,739,637,688,044** | **54,733,729,148,764** | **43,859,732,477,143** | **43,846,974,528,465** |

(i) Investors' securities participating in margin activities are kept by the Company as collateral for the Investor's loan with the Company.

(ii) Representing advances of proceeds from selling shares, which are awaiting to be received, to investors during the period.

(iii) The fair value of loan receivables is measured at cost less impairment loss.

## 8. PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS AND MORTGAGED ASSETS

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Provision for impairment of loan receivables | 5,908,539,280 | 12,757,948,678 |
| **Total** | **5,908,539,280** | **12,757,948,678** |

## 9. RECEIVABLES

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| **a. Receivables from disposal of financial assets** | **3,068,688,000** | **195,489,000** |
| **b. Receivables and accruals from dividend and interest income of financial assets** | **1,204,020,114,528** | **686,652,563,984** |
| - Receivables for due dividend and interest income | 200,000 | 1,200,000 |
| - Accruals for undue dividend and interest income | 1,204,019,914,528 | 686,651,363,984 |
| *Accrued interest on deposits, valuable papers* | *129,121,622,026* | *113,210,291,947* |
| *Accrued interest on bonds* | *290,542,289,805* | *146,864,472,631* |
| *Interest income from margin lending activities* | *784,356,002,697* | *426,576,599,406* |
| **c. Advances to suppliers** | **10,074,877,359** | **5,729,878,954** |
| **d. Receivables from services provided by the Company** | **405,099,472,703** | **32,804,970,727** |
| - Receivables from brokerage services | 6,489,441,177 | 11,122,381,024 |
| - Receivables from securities depository services | 7,074,139,710 | 6,283,049,609 |
| - Receivables from underwriting and issuance agency services | 390,868,346,659 | 12,358,250,000 |
| - Receivables from advisory services | 407,000,000 | 639,108,800 |
| - Receivables from other services | 260,545,157 | 2,402,181,294 |
| **e. Other receivables** | **50,170,627,562** | **2,271,195,630** |
| - Receivables from securities trading activities | 49,305,002,919 | 1,912,963,952 |
| *Other receivables from securities trading activities* | *49,305,002,919* | *1,912,963,952* |
| - Other receivables | 865,624,643 | 358,231,678 |
| **f. Provision for impairment of receivables** | **(198,000,000)** | **(198,000,000)** |
| **Total** | **1,672,235,780,152** | **727,456,098,295** |

## 10. OTHER LONG-TERM INVESTMENTS

| | 30 September 2026 | | | | 31 December 2025 | | | |
|---|---|---|---|---|---|---|---|---|
| | *Proportion of voting power held* | *Proportion of ownership* | *Cost VND* | *Fair value VND* | *Proportion of voting power held* | *Proportion of ownership* | *Cost VND* | *Fair value VND* |
| Other long-term investments | | | | | | | | |
| - New Times T&T Joint Stock Company | 5.17% | 5.17% | 3,259,500,000,000 | 3,259,500,000,000 | | | - | - |
| - WealthTech Innovations Joint Stock Company | 11.00% | 11.00% | 33,039,656,824 | 33,039,656,824 | 0.50% | 0.50% | 1,539,656,824 | 1,539,656,824 |
| - Techcom Crypto Exchange Joint Stock Company | 0.29% | 0.29% | 297,000,000 | 297,000,000 | 0.29% | 0.29% | 297,000,000 | 297,000,000 |
| - Hung Yen Urban Investment and Development Joint Stock Company | | | - | - | 8.2% | 8.2% | 2,026,827,000,000 | 2,026,827,000,000 |
| - NewCo Investment and Development Joint Stock Company | | | - | - | 9.9% | 9.9% | 1,006,604,775,000 | 1,006,604,775,000 |
| - Tokenbay Investment and Technology Joint Stock Company | | | - | - | 0% | 10.99% | 165,000,000,000 | 165,000,000,000 |
| **Total** | | | **3,292,836,656,824** | **3,292,836,656,824** | | | **3,200,268,431,824** | **3,200,268,431,824** |

## 11. TANGIBLE FIXED ASSETS

| | *Machines and equipment VND* |
|---|---|
| **Cost** | |
| 01 January 2026 | 126,797,126,020 |
| Increase during the period | 7,491,446,040 |
| Decrease during the period | 82,280,000 |
| 30 September 2026 | **134,206,292,060** |
| **Accumulated depreciation** | |
| 01 January 2026 | 93,576,702,771 |
| Charge for the period | 11,089,060,334 |
| Disposals | 37,750,403 |
| 30 September 2026 | **104,628,012,702** |
| **Net book value** | |
| 01 January 2026 | **33,220,423,249** |
| 30 September 2026 | **29,578,279,358** |

## 12. INTANGIBLE FIXED ASSETS

| | *Software VND* |
|---|---|
| **Cost** | |
| 01 January 2026 | 138,768,470,729 |
| Completed construction in progress | 58,819,861,771 |
| Increase due to purchases during the period | 7,241,763,889 |
| Decrease during the period | 49,325,892,632 |
| 30 September 2026 | **155,504,203,757** |
| **Accumulated amortization** | |
| 01 January 2026 | 64,807,687,272 |
| Charge for the period | 13,387,207,902 |
| 30 September 2026 | **78,194,895,174** |
| **Net book value** | |
| 01 January 2026 | **73,960,783,457** |
| 30 September 2026 | **77,309,308,583** |

## 13. CONSTRUCTION IN PROGRESS

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| System implementation costs | 18,327,432,929 | 53,765,213,326 |
| **Total** | **18,327,432,929** | **53,765,213,326** |

## 14. DEPOSITS, COLLATERALS AND PLEDGES

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Long-term official rental deposit | 167,926,112,799 | 183,296,219,803 |
| Other deposits, collateral and pledges | 25,000,000 | 112,000,000 |
| **Total** | **167,951,112,799** | **183,408,219,803** |

## 15. PREPAID EXPENSES

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| **Short-term** | **110,379,758,198** | **13,408,458,353** |
| Prepaid service fees | 110,379,758,198 | 13,408,458,353 |
| **Long-term** | **10,025,164,210** | **16,980,000,795** |
| Tools and supplies issued for consumption | 3,546,030,748 | 4,265,006,570 |
| Prepaid service fees | 6,479,133,462 | 12,714,994,225 |
| **Total** | **120,404,922,408** | **30,388,459,148** |

## 16. PAYMENTS TO SETTLEMENT ASSISTANCE FUND

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Initial payments | 120,000,000 | 120,000,000 |
| Accumulated additional payments | 17,969,613,710 | 17,969,613,710 |
| Distributed interest | 2,764,985,304 | 1,910,386,320 |
| **Total** | **20,854,599,014** | **20,000,000,030** |

Payments to Settlement Assistance Fund represent the amounts deposited at Vietnam Securities Depository and Clearing Corporation ("VSDC").

According to Decision No. 40/QD-HDTV dated 29 April 2025 issued by VSDC, the Company is required to deposit an initial amount of VND 120 million at VSDC and annually contribute an addition 0.01% of the total brokerage securities value of the previous year, but not exceeding VND 2.5 billion per annum. The maximum contribution limit to the Settlement Assistance Fund is VND 20 billion, applying for depository members that are securities company engaged in proprietary trading and brokerage activities.

## 17. OTHER LONG-TERM ASSETS

Reflects payments to the derivatives transaction clearing fund. According to the regulations on management and usage of derivative securities transaction clearing funds issued with Decision No. 28/QD-HDTV dated 16 April 2025 issued by the Vietnam Securities Depository, the initial minimum contribution is VND 10 billion, applying for direct clearing members.

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Payments to the derivatives transaction clearing fund | | |
| - *Initial payments* | *10,000,000,000* | *10,000,000,000* |
| - *Amortized interest* | *92,250,536* | *83,869,378* |
| **Total** | **10,092,250,536** | **10,083,869,378** |

## 18. BORROWINGS

| | *31 December 2025 VND* | *Increase during the period VND* | *Decrease during the period VND* | *30 September 2026 VND* |
|---|---|---|---|---|
| **Short-term borrowings in USD (ii)** | **8,456,650,000,000** | **18,777,038,000,000** | **4,559,940,000,000** | **22,673,748,000,000** |
| - Syndicated loans (Taipei Fubon Commercial Bank Co., Ltd as Agency) | - | 12,854,578,000,000 | - | 12,854,578,000,000 |
| - Syndicated loans (Cathay United Bank as Agency) | 5,869,600,000,000 | 135,850,000,000 | - | 6,005,450,000,000 |
| - Others | 2,587,050,000,000 | 5,786,610,000,000 | 4,559,940,000,000 | 3,813,720,000,000 |
| **Short-term borrowings in VND (iv)** | **22,623,045,096,211** | **65,266,582,152,632** | **70,074,098,568,843** | **17,815,528,680,000** |
| - Vietnam Maritime Commercial Joint Stock Bank | 1,950,000,000,000 | 8,690,000,000,000 | 7,900,000,000,000 | 2,740,000,000,000 |
| - Vietnam International Commercial Joint Stock Bank | 2,975,000,000,000 | 5,900,000,000,000 | 5,475,000,000,000 | 3,400,000,000,000 |
| - Vietnam Export Import Commercial Joint Stock Bank | 2,500,000,000,000 | 4,460,000,000,000 | 4,980,000,000,000 | 1,980,000,000,000 |
| - Others | 15,198,045,096,211 | 46,216,582,152,632 | 51,719,098,568,843 | 9,695,528,680,000 |
| **Total short-term borrowings (i)** | **31,079,695,096,211** | **84,043,620,152,632** | **74,634,038,568,843** | **40,489,276,680,000** |
| **Long-term borrowings in USD (ii)** | - | **2,907,153,943,736** | - | **2,907,153,943,736** |
| - Standard Chartered Bank (Hong Kong) Limited | - | 1,578,000,000,000 | - | 1,578,000,000,000 |
| - Deutsche Investitions - und Entwicklungsgesellschaft mbH (iii) | - | 1,329,153,943,736 | - | 1,329,153,943,736 |
| **Total long-term borrowings** | - | **2,907,153,943,736** | - | **2,907,153,943,736** |
| **Total borrowings** | **31,079,695,096,211** | **86,950,774,096,368** | **74,634,038,568,843** | **43,396,430,623,736** |

(i) Short-term borrowings are made for the purpose of supplementing the Company's working capital and other purposes, with the interest rate of outstanding loans at the end of the period from 5.74% to 10.00% per year.

(ii) As at 30 September 2026, the Company had borrowings at foreign financial institution with a total original currency value of USD 973,000,000. The Company has hedged exchange rate and interest rate risk by by foreign exchange derivative products and interest rate derivative products with Vietnam Technological and Commercial Joint Stock Bank and other commercial banks for the above-mentioned USD borrowings.

(iii) The Company had a convertible loan with Deutsche Investitions- und Entwicklungsgesellschaft mbH (DEG) with a principal amount of USD 50,000,000, disbursed on 10 February 2026, with a tenor of 5 years and an interest rate of 2.25% per annum, under which DEG has the option to convert the loan into equity of the Company. If the conversion option is not exercised, the applicable interest rate will be 6.5% per annum. The Company has hedged the foreign exchange risk associated with this loan through foreign exchange derivative products with Vietnam Technological and Commercial Joint Stock Bank (Techcombank).

(iv) As at 30 September 2026, a number of term deposits had been pledged to secure for some short-term bank borrowings as presented at Note 7.3

## 19. PAYABLES FOR SECURITIES TRADING ACTIVITIES

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Payables to the Stock Exchanges | 24,948,035,115 | 37,659,221,495 |
| Payables to the Vietnam Securities Depository and Clearing Corporation | 6,301,541,180 | 7,040,667,857 |
| Payables for outstanding warrants (i) | 31,029,302,000 | 4,094,927,000 |
| Other payables | 2,326,986,000 | 2,326,986,000 |
| **Total** | **64,605,864,295** | **51,121,802,352** |

(i) The Company is allowed to issue Covered warrants according to the warrant offering certificates issued by the State Securities Commission. Details of the number of warrants issued by the Company are as follows:

*Unit: Warrant*

| | *30 September 2026* | | *31 December 2025* | |
|---|---|---|---|---|
| | *Number of warrants allowed to be issue* | *Number of outstanding warrants* | *Number of warrants allowed to be issue* | *Number of outstanding warrants* |
| FPT/TCBS/C/EU/12M/CASH/24-01 | - | - | 1,000,000 | 1,000,000 |
| HPG/TCBS/C/EU/12M/CASH/24-01 | - | - | 1,500,000 | 1,499,000 |
| MBB/TCBS/C/EU/12M/CASH/24-01 | - | - | 1,500,000 | 296,100 |
| ACB/TCBS/C/EU/12M/CASH/02 | 2,000,000 | 1,992,200 | - | - |
| FPT/TCBS/C/EU/12M/CASH/02 | 5,000,000 | 2,639,400 | - | - |
| HPG/TCBS/C/EU/12M/CASH/02 | 8,000,000 | 4,398,500 | - | - |
| MBB/TCBS/C/EU/12M/CASH/02 | 4,000,000 | 954,300 | - | - |
| MWG/TCBS/C/EU/12M/CASH/02 | 4,000,000 | 3,674,400 | - | - |
| STB/TCBS/C/EU/12M/CASH/02 | 4,000,000 | 114,200 | - | - |
| VHM/TCBS/C/EU/12M/CASH/02 | 4,000,000 | 3,740,000 | - | - |
| VPB/TCBS/C/EU/12M/CASH/02 | 3,000,000 | 1,097,800 | - | - |
| **Total** | **34,000,000** | **18,610,800** | **4,000,000** | **2,795,100** |

## 20. SHORT-TERM ACCRUED EXPENSES

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Accruals of interest expenses | 571,913,718,167 | 183,923,392,305 |
| Accruals of bond interest expenses | 96,516,278,374 | 49,175,335,596 |
| Accrued operating expenses | 24,923,261,268 | 32,730,113,346 |
| **Total** | **693,353,257,809** | **265,828,841,247** |

## 21. TAXES AND OTHER PAYABLES TO THE STATE BUDGET

Movement of taxes and other payables to the State budget for the period ended 30 September 2026 is as below:

| *No* | *Items* | *31 December 2025 VND* | *Payable amount VND* | *Paid amount VND* | *30 September 2026 VND* |
|---|---|---|---|---|---|
| 1 | Corporate income tax (Notes 33) | 1,250,766,807,176 | 1,153,154,987,139 | (1,397,494,617,849) | 1,006,427,176,466 |
| 2 | Personal income tax | 123,809,164,515 | 1,071,316,839,074 | (1,060,881,503,434) | 134,244,500,155 |
| | *- Personal income tax* | *4,925,071,731* | *66,492,548,532* | *(59,060,063,804)* | *12,357,556,459* |
| | *- Personal income tax payable on behalf of investors* | *118,884,092,784* | *1,004,824,290,542* | *(1,001,821,439,630)* | *121,886,943,696* |
| 3 | Value added tax | 2,241,697,156 | 16,871,710,591 | (17,812,027,744) | 1,301,380,003 |
| 4 | Other taxes | 7,921,995,739 | 57,521,664,931 | (58,738,627,039) | 6,705,033,631 |
| | *- Foreign contractors withholding tax* | *7,921,995,739* | *57,169,830,336* | *(58,386,792,444)* | *6,705,033,631* |
| | *- Other tax* | - | *351,834,595* | *(351,834,595)* | - |
| | **Total** | **1,384,739,664,586** | **2,298,865,201,735** | **(2,534,926,776,066)** | **1,148,678,090,255** |

## 22. UNEARNED REVENUE

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| **Short-term** | **395,235,331,783** | **375,518,055,392** |
| Registration and depository agency fees | 360,438,259,920 | 349,440,303,629 |
| Bond holder representative fees | 34,797,071,863 | 25,927,751,164 |
| Other fees | - | 150,000,599 |
| **Long-term** | **3,953,404,006** | **5,743,148,982** |
| Registration and depository agency fees | 3,876,630,981 | 5,627,177,571 |
| Bond holder representative fees | 76,773,025 | 115,971,411 |
| **Total** | **399,188,735,789** | **381,261,204,374** |

## 23. OTHER SHORT-TERM PAYABLES

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Payables to customers related to program of accumulation and redemption of securities trading points | 107,388,854,673 | 105,621,660,853 |
| Other payables | 13,866,985,802 | 14,516,610,454 |
| **Total** | **121,255,840,475** | **120,138,271,307** |

## 24. BONDS ISSUED

Bonds issued are classified as short-term and long term based on their remaining term as of 30 September 2026.

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Short-term bonds issued | 568,291,779,040 | 1,504,310,847,194 |
| Long-term bonds issued | 3,000,000,000,000 | 1,509,970,833,337 |
| **Total** | **3,568,291,779,040** | **3,014,281,680,531** |

The interest rates on outstanding bond isssued at the end of the period range from 7.875% to 8.625% per year. Details of outstanding short-term and long-term bonds issued as of 30 September 2026 are as follows:

| *Bond code* | *Issuance date* | *Due date* | *30 September 2026 VND* |
|---|---|---|---|
| **a. Short – term** | | | |
| TCX12504 | 25/12/2025 | 25/03/2027 | 67,000,000,000 |
| TCX12506 | 31/12/2025 | 31/03/2027 | 500,000,000,000 |
| **Par value** | | | **567,000,000,000** |
| Add: Premium | | | 1,291,779,040 |
| Deduct: Issuance cost | | | - |
| **Carrying amount** | | | **568,291,779,040** |
| **b. Long – term** | | | |
| TCX12501 | 04/04/2025 | 04/04/2028 | 500,000,000,000 |
| TCX12502 | 12/05/2025 | 12/05/2028 | 500,000,000,000 |
| TCXPO2628001 | 01/04/2026 | 01/04/2028 | 1,000,000,000,000 |
| TCXPO2628002 | 25/08/2026 | 25/08/2029 | 1,000,000,000,000 |
| **Par value** | | | **3,000,000,000,000** |
| Deduct: Issuance cost | | | - |
| **Carrying amount** | | | **3,000,000,000,000** |

## 25. OWNER'S EQUITY

### *Changes in owner's equity*

| | *Owners' capital contribution VND* | *Share premium VND* | *Difference from revaluation of assets at fair value VND* | *Undistributed profit VND* | *Total VND* |
|---|---|---|---|---|---|
| **Balance as at 01 January 2025** | **19,613,221,200,000** | **-** | **(4,961,252,868)** | **6,688,712,329,546** | **26,296,972,276,678** |
| Profit after tax | - | - | - | 4,050,250,125,994 | 4,050,250,125,994 |
| Share issuance under private placement following Resolution No. 022504/25/NQ-HĐQT-TCBS dated 25 April 2025 | 1,188,359,010,000 | 188,354,903,085 | - | - | 1,376,713,913,085 |
| Share issuance under the initial public offering (IPO) following Confirmation of Offering Results No. 5402/UBCK-QLKD dated 18 September 2025 from the State Securities Commission of Vietnam (SSC) | 2,311,500,000,000 | 8,418,625,515,433 | - | - | 10,730,125,515,433 |
| Difference from revaluation of AFS financial assets | - | - | 24,253,532,763 | - | 24,253,532,763 |
| **Balance as at 30 September 2025** | **23,113,080,210,000** | **8,606,980,418,518** | **19,292,279,895** | **10,738,962,455,540** | **42,478,315,363,953** |
| **Balance as at 01 January 2026** | **23,113,080,210,000** | **8,606,980,418,518** | **7,475,370,203** | **12,372,044,184,654** | **44,099,580,183,375** |
| Profit after tax | - | - | - | 4,587,422,895,839 | 4,587,422,895,839 |
| Issuance of shares under the Employee Stock Ownership Plan (ESOP) in accordance with Board of Directors Resolution No. 011201/26/NQ-HĐQT-TCBS dated January 12, 2026 | 2,754,750,000 | - | - | - | 2,754,750,000 |
| Issuance of shares to pay dividends for 2024 according to Board of Directors Resolution No. 012804/26/NQ-HĐQT-TCBS dated April 28, 2026 | 4,623,133,070,000 | - | - | (4,623,133,070,000) | - |
| Issuance of shares to pay dividends for 2024 in cash according to Board of Directors Resolution No. 022503/26/NQ-HĐQT-TCBS dated March 25, 2026 | - | - | - | (1,155,791,748,000) | (1,155,791,748,000) |
| Issuance of shares under the Employee Stock Ownership Plan (ESOP) in accordance with Board of Directors Resolution No.011006/26/NQ-HĐQT-TCBS dated June 10, 2026 | 5,565,220,000 | - | - | - | 5,565,220,000 |
| Issuance of shares to pay dividends for 2025 according to Board of Directors Resolution No. 012108/26/NQ-HĐQT-TCBS dated August 21,2026 | 5,548,864,980,000 | - | - | (5,548,864,980,000) | - |
| Difference from revaluation of AFS financial assets | - | - | (133,579,502,815) | - | (133,579,502,815) |
| **Balance as at 30 September 2026** | **33,293,398,230,000** | **8,606,980,418,518** | **(126,104,132,612)** | **5,631,677,282,493** | **47,405,951,798,399** |

## 26. DISCLOSURE ON OFF-BALANCE SHEET ITEMS

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

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Unrestricted financial assets | 24,888,269,170,000 | 22,556,466,360,000 |
| Financial assets awaiting settlement | 1,600,000,000 | 275,700,000 |
| **Total** | **24,889,869,170,000** | **22,556,742,060,000** |

### 26.2 *Non-traded financial assets deposited at VSDC*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Unrestricted and non-traded financial assets deposited at VSDC | 849,310,000 | 2,720,000 |
| **Total** | **849,310,000** | **2,720,000** |

### 26.3 *Awaiting financial assets of the Company*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Bonds | - | 1,497,100,000 |
| Stock | 924,000,000 | 352,000,000 |
| Warrants | - | 11,000,000 |
| **Total** | **924,000,000** | **1,860,100,000** |

### 26.4 *Non-VSDC depository financial assets of the Company*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Stock | 942,300,460,000 | 1,024,877,930,000 |
| Fund certificates | 5,384,960,000 | 5,384,960,000 |
| Certificates of deposits | 3,158,000,000,000 | 200,000,000,000 |
| **Total** | **4,105,685,420,000** | **1,230,262,890,000** |

## 26. DISCLOSURE ON OFF-BALANCE SHEET ITEMS (continued)

### 26.5. *Listed/registered financial assets for trading at VSDC of Investors*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Unrestricted financial assets | 257,899,517,130,000 | 240,019,596,860,000 |
| Restricted financial assets | 825,372,580,000 | 1,467,945,100,000 |
| Mortgage financial assets | 77,729,512,900,000 | 56,063,707,010,000 |
| Blocked financial assets | 24,322,195,270,000 | 26,601,662,760,000 |
| Financial assets awaiting settlement | 948,307,500,000 | 1,154,367,060,000 |
| **Total** | **361,724,905,380,000** | **325,307,278,790,000** |

### 26.6. *Non-traded financial assets deposited at VSDC of Investors*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Unrestricted and non-traded financial assets deposited at VSDC | 1,805,225,270,000 | 174,185,350,000 |
| Restricted and non-traded financial assets deposited at VSDC | 23,014,990,000 | 18,642,640,000 |
| Unrestricted, unblocked and non-frozen financial assets deposited at VSDC | 120,000,000 | - |
| **Total** | **1,828,360,260,000** | **192,827,990,000** |

### 26.7. *Awaiting financial assets of Investors*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Bonds | 94,538,700,000 | 107,913,100,000 |
| Shares | 1,046,894,680,000 | 1,181,231,130,000 |
| Fund certificates | 1,629,490,000 | 1,026,230,000 |
| Warrants | - | 1,734,000,000 |
| **Total** | **1,143,062,870,000** | **1,291,904,460,000** |

### 26.8. *Non-VSDC depository financial assets of Investors*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Bonds | 1,035,000,000,000 | 2,085,000,000,000 |
| Fund certificates | 4,500,630,520,000 | 7,322,201,530,000 |
| **Total** | **5,535,630,520,000** | **9,407,201,530,000** |

## 26. DISCLOSURE ON OFF-BALANCE SHEET ITEMS (continued)

### *26.9. Investors' deposits*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Investors' deposits for securities trading activities managed by the Company | 3,826,744,637,925 | 6,447,211,380,125 |
| - *Domestic Investors' deposits for securities trading activities managed by the Company* | *3,792,916,932,260* | *6,404,216,222,687* |
| - *Foreign Investors' deposits for securities trading activities managed by the Company* | *33,827,705,665* | *42,995,157,438* |
| In that: Investors' margin deposits at VSDC | 202,225,195,928 | 198,220,624,524 |
| - *Domestic Investors' margin deposits at VSDC* | *201,540,769,808* | *197,536,198,404* |
| - *Foreign Investors' margin deposits at VSDC* | *684,426,120* | *684,426,120* |
| Investors' deposits for clearing and settlement of securities transactions | 2,397,988,306,571 | 4,206,007,929,509 |
| - *Domestic Investors' deposits for clearing and settlement of securities transactions* | *2,397,891,414,821* | *4,204,858,774,509* |
| - *Foreign Investors' deposits for clearing and settlement of securities transactions* | *96,891,750* | *1,149,155,000* |
| Deposits for payment of principal, interest and dividend of the Issuer | - | 49,373,986,618 |
| **Total** | **6,224,732,944,496** | **10,702,593,296,252** |

### *26.10. Payables to Investors - Investors' deposits for securities trading activities managed by the Company*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Payables to Investors - Investors' deposits for securities trading activities managed by the Company | | |
| - *Domestic Investors* | *6,190,808,347,081* | *10,609,074,997,196* |
| - *Foreign Investors* | *33,924,597,415* | *44,144,312,438* |
| **Total** | **6,224,732,944,496** | **10,653,219,309,634** |

### *26.11. Dividend, bond principal and interest payables*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Deposits for payment of principal, interest and dividend of the Issuer | - | **49,373,986,618** |

## 26. DISCLOSURE ON OFF-BALANCE SHEET ITEMS (continued)

### *26.12. Payable for services to the Company*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Payables for brokerage services *(Note 9)* | 6,489,441,177 | 11,122,381,024 |
| Payables for securities custodian services *(Note 9)* | 7,074,139,710 | 6,283,049,609 |
| **Total** | **13,563,580,887** | **17,405,430,633** |

### *26.13. Payables for financing services to the Company*

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| **Payables for margin activities** | **55,152,743,674,201** | **43,589,311,420,372** |
| Payables for principal of margin activities *(Note 7.4)* | 54,368,387,671,504 | 43,162,734,820,966 |
| - *Payables for principal of margin activities of domestic Investors* | *54,368,387,671,504* | *43,162,734,820,966* |
| Payables for interest of margin activities *(Note 9)* | 784,356,002,697 | 426,576,599,406 |
| - *Payables for interest of margin activities of domestic Investors* | *784,356,002,697* | *426,576,599,406* |
| **Payables for advance to Investor activities** | **371,250,016,540** | **696,997,656,177** |
| Payables for principal of advance to Investor activities *(Note 7.4)* | 371,250,016,540 | 696,997,656,177 |
| - *Payables for principal of advance to domestic Investor activities* | *371,250,016,540* | *696,997,656,177* |
| **Total** | **55,523,993,690,741** | **44,286,309,076,549** |

## 27. GAIN/(LOSS) FROM FINANCIAL ASSETS

### *27.1 Gain/(Loss) from disposal of financial assets at FVTPL*

Gain/(Loss) from disposal of financial assets at FVTPL during the period ended 30 September 2026 are as below:

| *No* | *Investment portfolio* | *Quantity Unit* | *Total proceeds VND* | *Weighted average cost at the end of transaction date VND* | *Gain/(Loss) from disposal in current year VND* | *Gain/(Loss) from disposal in prior year VND* |
|---|---|---|---|---|---|---|
| **I** | **GAIN** | | | | | |
| 1 | Listed shares | 5,800 | 574,270,000 | 378,053,986 | 196,216,014 | 540,470,826,189 |
| 2 | Listed shares for warrant hedging activities | 15,975,500 | 634,246,770,000 | 616,797,736,731 | 17,449,033,269 | 6,652,512,761 |
| 3 | Unlisted shares | 63,000,000 | 1,728,090,000,000 | 1,701,000,000,000 | 27,090,000,000 | - |
| 4 | Listed bonds | 291,425,225 | 31,993,231,025,071 | 31,848,683,078,696 | 144,547,946,375 | 170,567,154,045 |
| 5 | Unlisted bonds | 1,212,221 | 125,731,517,003,949 | 124,080,610,376,051 | 1,650,906,627,898 | 1,801,335,819,262 |
| 6 | Warrants issued by the company | 116,578,000 | 125,447,364,069 | 76,408,101,348 | 49,039,262,721 | 1,606,743,607 |
| 7 | Certificates of deposits | 12,676,267 | 17,177,971,414,469 | 17,095,970,138,211 | 82,001,276,258 | 4,755,598,202 |
| 8 | Fund certificates | - | - | - | - | 3,973,720,981 |
| | **Total gain** | **500,873,013** | **177,391,077,847,558** | **175,419,847,485,023** | **1,971,230,362,535** | **2,529,362,375,047** |
| **II** | **(LOSS)** | | | | | |
| 1 | Listed shares | 4,700 | 123,625,000 | 168,095,301 | (44,470,301) | (59,011,937) |
| 2 | Listed shares for warrant hedging activities | 24,968,900 | 958,823,705,000 | 999,840,058,344 | (41,016,353,344) | (2,821,718,745) |
| 3 | Listed bonds | 472,769,109 | 49,872,378,882,788 | 49,951,436,923,957 | (79,058,041,169) | (57,973,539,752) |
| 4 | Unlisted bonds | 189,454 | 19,279,964,514,150 | 19,690,421,566,667 | (410,457,052,517) | (165,294,799,524) |
| 5 | Warrants investment | 1,006,400 | 1,272,819,000 | 1,848,744,000 | (575,925,000) | (5,645,000) |
| 6 | Warrants issued by the company | 40,975,400 | 123,179,603,900 | 135,389,061,291 | (12,209,457,391) | (5,628,028,931) |
| 7 | Certificates of deposits | 287,999 | 228,819,193,996 | 229,126,460,260 | (307,266,264) | (139,360,445) |
| | **Total (loss)** | **540,201,962** | **70,464,562,343,834** | **71,008,230,909,820** | **(543,668,565,986)** | **(231,922,104,334)** |
| | **Total** | **1,041,074,975** | **247,855,640,191,392** | **246,428,078,394,843** | **1,427,561,796,549** | **2,297,440,270,713** |

## 27. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

### 27.2 *Dividend, interest income from financial assets at FVTPL, HTM, AFS financial assets, loans, receivables and derivatives*

| | *From 01 January 2026 to 30 September 2026 VND* | *From 01 January 2025 to 30 September 2025 VND* |
|---|---|---|
| From loans and receivables | 4,187,925,374,556 | 2,590,691,940,345 |
| From FVTPL financial assets | 8,024,857,000 | 108,692,800 |
| From AFS financial assets | 889,781,499,059 | 322,378,137,197 |
| From HTM financial assets | 100,881,853,243 | 117,648,031,648 |
| - *Interests from term deposits* | 100,881,853,243 | 117,648,031,648 |
| **Total** | **5,186,613,583,858** | **3,030,826,801,990** |

### 27.3 *Differences in revaluation of payable for outstanding warrants*

| | *From 01 January 2026 to 30 September 2026 VND* | *From 01 January 2025 to 30 September 2025 VND* |
|---|---|---|
| Decreased payables due to revaluation of outstanding warrants | 23,570,148,463 | 1,688,034,004 |
| (Increased) payables due to revaluation of outstanding warrants | (17,978,232,381) | (862,901,378) |
| **Total** | **5,591,916,082** | **825,132,626** |

## 28. OPERATING EXPENSES

| | *From 01 January 2026 to 30 September 2026 VND* | *From 01 January 2025 to 30 September 2025 VND* |
|---|---|---|
| Expenses for securities brokerage activities | 296,918,990,498 | 271,685,735,196 |
| Expenses for securities depository activities | 63,784,808,058 | 54,692,635,778 |
| Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans | (6,849,409,398) | 1,060,344,462 |
| Other operating expenses (i) | 243,395,667,776 | 188,179,631,311 |
| **Total** | **597,250,056,934** | **515,618,346,747** |

(i) Reflect expenses incurred by the Company regarding the following programs: accumulation and redemption of point for securities trading program, program of business development partners, program of community investment platform and other expenses.

## 29. REVENUE FROM UNDERWRITING AND ISSUANCE AGENCY SERVICES

| | *From 01 January 2026 to 30 September 2026 VND* | *From 01 January 2025 to 30 September 2025 VND* |
|---|---|---|
| Revenue from underwriting services | 837,775,000,000 | 655,324,000,000 |
| Securities issuance agency revenue | 1,113,870,097,438 | 622,198,819,779 |
| **Total** | **1,951,645,097,438** | **1,277,522,819,779** |

## 30. FINANCIAL INCOME

| | *From 01 January 2026 to 30 September 2026 VND* | *From 01 January 2025 to 30 September 2025 VND* |
|---|---|---|
| Interests from demand deposits | 27,276,638,561 | 33,604,845,583 |
| Other investment income | 222,807,713,289 | - |
| Other financial income | 75,212,646 | 718,551,666 |
| **Total** | **250,159,564,496** | **34,323,397,249** |

## 31. FINANCIAL EXPENSES

| | *From 01 January 2026 to 30 September 2026 VND* | *From 01 January 2025 to 30 September 2025 VND* |
|---|---|---|
| Interest expenses | 2,453,196,935,415 | 1,435,637,364,718 |
| - *Interest for issued bonds* | *188,334,940,653* | *287,686,539,960* |
| - *Interest for borrowings* | *2,264,861,994,762* | *1,147,950,824,758* |
| Loss from exchange rate differences | 4,371,310,485 | - |
| Other financial expenses (i) | 467,333,807,206 | 177,470,820,840 |
| **Total** | **2,924,902,053,106** | **1,613,108,185,558** |

(i) Reflect the Company's financial expenses including agency fees, arrangement fees, annual fees, legal consultation fees for syndicated loans and bilateral foreign currency loans; net hedging costs for foreign currency loans; and other financial expenses.

## 32. GENERAL AND ADMINISTRATIVE EXPENSES

| | *From 01 January 2026 to 30 September 2026 VND* | *From 01 January 2025 to 30 September 2025 VND* |
|---|---|---|
| Administrative employee expenses | 304,366,346,511 | 301,795,324,772 |
| Depreciation and amortization expenses | 24,476,268,236 | 17,554,958,694 |
| Tax, fees and charges | 24,507,051,339 | 13,234,214,330 |
| Out-sourced expenses | 143,642,987,055 | 118,346,648,698 |
| Tools and supplies | 2,301,188,370 | 1,622,053,604 |
| Other expenses | 3,036,434,038 | 3,786,217,606 |
| **Total** | **502,330,275,549** | **456,339,417,704** |

## 33. CORPORATE INCOME TAX

The corporate income tax expenses for the period are computed as below:

| | *From 01 January 2026 to 30 September 2026 VND* | *From 01 January 2025 to 30 September 2025 VND* |
|---|---|---|
| **Profit before tax** | **5,707,643,935,654** | **5,067,352,555,217** |
| *Adjustments to increase accounting profit* | *39,190,653,235* | - |
| - Non-deductible temporary difference | 39,190,653,235 | - |
| *Adjustments to decrease accounting profit* | *(26,000,753,389)* | *(178,365,878,182)* |
| - Tax-exempt dividend income | (8,024,857,000) | (29,026,524,500) |
| - Income finalized in prior year | (6,437,984,324) | (138,936,282,192) |
| - Adjustment to decrease other taxable income | (11,537,912,065) | (10,403,071,490) |
| **Estimated taxable income in the current year** | **5,720,833,835,500** | **4,888,986,677,035** |
| Corporate income tax rate | 20% | 20% |
| **Estimated CIT expenses in the current year** | **1,144,166,767,100** | **977,797,335,407** |
| *Adjustments to increase* | *8,988,220,039* | *37,224,479,518* |
| - CIT adjustments in accordance with tax finalization of prior year | 7,525,848,349 | 37,224,479,518 |
| - Tax payment based on prior year tax audit findings | 1,462,371,690 | - |
| **Current CIT expenses** | **1,153,154,987,139** | **1,015,021,814,925** |
| CIT payables at the beginning of the period | 1,250,766,807,176 | 797,532,244,491 |
| CIT paid in the period | (1,397,494,617,849) | (959,623,062,726) |
| **CIT payables at the end of the period** | **1,006,427,176,466** | **852,930,996,690** |

## 34. DEFERRED CORPORATE INCOME TAX

### 34.1 Deferred tax assets

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Deferred CIT arising from the revaluation of financial assets revaluation | 25,220,862,496 | (3,320,130,427) |
| Deferred CIT arising from temporary deductible differences | 30,342,728,036 | 21,124,332,171 |
| **Total** | **55,563,590,532** | **17,804,201,744** |

## 34. DEFERRED CORPORATE INCOME TAX (continued)

### 34.2 Deferred tax liabilities

| | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|
| Deferred tax liabilities arising from financial asset revaluation | 1,505,311,037 | - |
| **Total** | **1,505,311,037** | **-** |

## 35. EARNINGS PER SHARE AND DILUTED EARNINGS PER SHARE

### 35.1 EARNINGS PER SHARE

Earnings per share is calculated by dividing the net profit after tax attributable to ordinary shareholders of the Company by the weighted average number of outstanding ordinary shares in issue during the period. Profit after tax attributable to ordinary shareholders of the Company for the period is calculated as profit after tax after deduction for setting up non-shareholders' reserves. For preparing the financial statements, other comprehensive incomes have not yet been included in the net profit after tax to calculate the earnings per share indicator since there is no detailed guidance.

| | *From 01 January 2026 to 30 September 2026* | *From 01 January 2025 to 30 September 2025 (Restated)* |
|---|---|---|
| Net profit after corporate income tax (VND) | 4,587,422,895,839 | 4,050,250,125,994 |
| Reserves appropriated (VND) | - | - |
| **Net profit after tax attributable to ordinary shareholders (VND)** | **4,587,422,895,839** | **4,050,250,125,994** |
| Weighted average number of ordinary shares for calculation of basic earnings per share (share) (*) | 3,328,800,617 | 2,912,858,831 |
| **Earnings per share (VND)** | **1,378** | **1,390** |

(*) The restatement of prior-period comparative figures has taken into account the impact of the issuance of shares for the payment of the 2024 dividend pursuant to Board of Directors Resolution No. 012804/26/NQ-HĐQT-TCBS dated April 28, 2026, and the issuance of shares for the payment of the 2025 dividend pursuant to Board of Directors Resolution No. 012108/26/NQ-HĐQT-TCBS dated August 21, 2026.

### 35.2 DILUTED EARNINGS PER SHARE

Diluted earnings per share is calculated by dividing the profit after tax attributable to the ordinary shareholders of the Company by the weighted average number of ordinary shares outstanding during the period, adjusted for the weighted average number of dilutive potential ordinary shares. Dilutive potential ordinary shares are determined independently for each reporting period presented.

During the period, the Company entered into a USD 50 million convertible loan from DEG - Deutsche Investitions- und Entwicklungsgesellschaft mbH on 10 February 2026, which is convertible into ordinary shares in accordance with the terms of the loan agreement. The instrument has not been included in the calculation of diluted earnings per share for the current reporting period, as the assumed conversion would have an anti-dilutive earnings per share.

## 36. OTHER INFORMATION

### *36.1 Transactions and balances with related parties*

List of related parties with significant transactions and balances for the period are as follows:

| *Related parties* | *Relationships* |
|---|---|
| Vietnam Technological and Commercial Joint Stock Bank | Parent Bank |
| Techcom Capital Joint Stock Company | Subsidiary of the Parent Bank |
| WealthTech Innovations Joint Stock Company | A member of the Board of Directors also serves on the Board of Directors of TCBS |
| Techcom Crypto Exchanges Joint Stock Company | A member of the Board of Directors also serves on the Board of Directors of TCBS |
| Techcom Nonlife Insurance Joint Stock Company | Subsidiary of the Parent Bank |

During the period, the Company entered into the following significant transactions with its related parties:

| *Related parties* | *Transactions* | *From 01 January 2026 to 30 September 2026 VND* | *From 01 January 2025 to 30 September 2025 VND* |
|---|---|---|---|
| Vietnam Technological and Commercial Joint Stock Bank | Revenue from deposit interest | 3,791,416,117 | 3,140,430,808 |
| | Revenue from securities transactions | 11,730,506,586 | 6,091,105,811 |
| | Allocated revenue from securities issuance agency | 7,072,911,513 | 6,677,777,761 |
| | Management fee and office rental expense | (1,552,290,142) | (1,907,025,865) |
| | Hedging cost | (281,423,893,416) | (29,912,676,287) |
| | Cash dividend payment | 922,499,955,000 | - |
| | Other expenses | (327,497,380) | - |
| Techcom Capital Joint Stock Company | Revenue from brokerage services | 47,538,492,865 | 79,770,197,565 |
| | Revenue from securities custodian services | 19,138,354 | 18,364,743 |
| Wealthtech Innovations Joint Stock Company | Capital contribution for investment | 31,500,000,000 | 9,952,480,890 |
| | Revenue from securities transactions | 143,477,918 | - |
| Techcom Crypto Exchanges Joint Stock Company | Capital contribution for establishment | - | 297,000,000 |
| | Revenue from securities transactions | 15,750,692 | 24,205,738 |
| | Revenue from asset disposals | 49,697,334,785 | - |
| Techcom Nonlife Insurance Joint Stock Company | Revenue from securities transactions | 52,263,621 | - |

NOTES TO THE FINANCIAL STATEMENTS (continued)
as at 30 September 2026 and for the period then ended

**36. OTHER INFORMATION** (continued)

***36.1 Transactions and balances with related parties*** (continued)

Significant related party balances as at the balance sheet date were as follows:

| *Related parties* | *Balances* | *30 September 2026 VND* | *31 December 2025 VND* |
|---|---|---|---|
| Vietnam Technological and Commercial Joint Stock Bank | Payment Deposit | 4,091,907,278,776 | 2,423,158,973,638 |
| | Receivables from Shareholder management fee | - | 2,200,000,000 |
| | Other payables | (4,814,291,735) | (3,633,706,856) |
| Techcom Capital Joint Stock Company | Receivables from brokerage services | 3,240,252,687 | 7,119,171,430 |

Other information:

As at September 30, 2026, the Company held certificates of deposit issued by Vietnam Technological and Commercial Joint Stock Bank with a total face value of VND 150,000,000,000.

## 36. OTHER INFORMATION (continued)

### *36.2 Segment information*

***Segment information by business lines***

| | *Brokerage and customer services (i) VND* | *Proprietary trading VND* | *Issuance advisory VND* | *Total VND* |
|---|---|---|---|---|
| **As at 30 September 2026** | | | | |
| 1. Operating income | 4,955,958,160,799 | 3,002,661,257,113 | 2,103,397,097,438 | 10,062,016,515,350 |
| 2. Operating expenses | 597,250,056,934 | 579,753,301,418 | - | 1,177,003,358,352 |
| **Net income** | **4,358,708,103,865** | **2,422,907,955,695** | **2,103,397,097,438** | **8,885,013,156,998** |
| 1. Financial income | - | 250,159,564,496 | - | 250,159,564,496 |
| 2. Financing expenses | 1,727,556,365,127 | 1,197,345,687,979 | - | 2,924,902,053,106 |
| **Net financing expenses** | **(1,727,556,365,127)** | **(947,186,123,483)** | **-** | **(2,674,742,488,610)** |
| **Depreciation and allocated expenses** | **184,952,027,408** | **239,330,896,749** | **78,343,808,577** | **502,626,732,734** |
| **Net other income** | **-** | **(296,457,185)** | **-** | **(296,457,185)** |
| **Profit before tax** | **2,446,199,711,330** | **1,236,390,935,463** | **2,025,053,288,861** | **5,707,643,935,654** |
| **Ending balance** | | | | |
| 1. Direct segment assets | 55,597,166,976,623 | 36,286,797,053,996 | 391,077,346,659 | 92,275,041,377,278 |
| 2. Allocated segment assets | 1,733,738,716,924 | 2,205,861,352,266 | 709,766,271,512 | 4,649,366,340,702 |
| 3. Unallocated assets | - | - | - | 49,655,051,252 |
| **Total assets** | **57,330,905,693,547** | **38,492,658,406,262** | **1,100,843,618,171** | **96,974,062,769,232** |
| 4. Direct segment liabilities | 248,068,368,367 | 66,111,175,332 | 399,188,735,789 | 713,368,279,488 |
| 5. Allocated segment liabilities | 28,215,628,393,120 | 19,596,014,671,918 | 28,376,036,207 | 47,840,019,101,245 |
| 6. Unallocated liabilities | - | - | - | 1,014,723,590,100 |
| **Total liabilities** | **28,463,696,761,487** | **19,662,125,847,250** | **427,564,771,996** | **49,568,110,970,833** |

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

**36. OTHER INFORMATION** (continued)

***36.2 Segment information*** (continued)

***Segment information by business lines*** (continued)

| | *Brokerage and customer services (i) VND* | *Proprietary trading VND* | *Issuance advisory VND* | *Total VND* |
|---|---|---|---|---|
| **As at 30 September 2025** | | | | |
| 1. Operating income | 3,327,405,119,838 | 2,975,529,637,204 | 1,549,502,819,779 | 7,852,437,576,821 |
| 2. Operating expenses | 515,585,346,747 | 233,958,814,102 | 33,000,000 | 749,577,160,849 |
| **Net income** | **2,811,819,773,091** | **2,741,570,823,102** | **1,549,469,819,779** | **7,102,860,415,972** |
| 1. Financial income | - | 34,323,397,249 | - | 34,323,397,249 |
| 2. Financing expenses | 923,566,108,881 | 689,542,076,677 | - | 1,613,108,185,558 |
| **Net financing expenses** | **(923,566,108,881)** | **(655,218,679,428)** | **-** | **(1,578,784,788,309)** |
| **Depreciation and allocated expenses** | **168,590,968,982** | **218,316,101,544** | **69,816,001,920** | **456,723,072,446** |
| **Profit before tax** | **1,719,662,695,228** | **1,868,036,042,130** | **1,479,653,817,859** | **5,067,352,555,217** |
| **Ending balance** | | | | |
| 1. Direct segment assets | 42,193,491,390,268 | 34,122,975,511,600 | 22,999,400,000 | 76,339,466,301,868 |
| 2. Allocated segment assets | 2,010,496,974,156 | 2,590,983,487,942 | 827,166,808,913 | 5,428,647,271,010 |
| 3. Unallocated assets | - | - | - | 4,868,537,225 |
| **Total assets** | **44,203,988,364,424** | **36,713,958,999,542** | **850,166,208,913** | **81,772,982,110,103** |
| 4. Direct segment liabilities | 271,777,775,905 | 1,383,113,176,263 | 497,558,403,937 | 2,152,449,356,105 |
| 5. Allocated segment liabilities | 21,474,846,008,697 | 14,774,667,902,246 | 29,541,073,515 | 36,279,054,984,458 |
| 6. Unallocated liabilities | - | - | - | 863,162,405,587 |
| **Total liabilities** | **21,746,623,784,602** | **16,157,781,078,509** | **527,099,477,452** | **39,294,666,746,150** |

***Segment information by geographical locations***

*Most of the Company's operations are taken place within Vietnam territory.*

**36. OTHER INFORMATION** (continued)

***36.3 Commitments relating to margin lending service***

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

***36.4 Purposes and policies of financial risk management***

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

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

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

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

**36. OTHER INFORMATION** (continued)

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

***Market risk***

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

*Interest rate risk*

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company's exposure to market risk due to changes in interest rate relates primarily to cash and short-term deposits of the Company. These are short-term investments and not held by the Company for the purpose of receiving from the increase of the value.

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

The Company does not perform a sensitivity analysis for interest rates because the interest rates of financial assets and financial liabilities are fixed.

*Foreign exchange risk*

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

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

As at 30 September 2026, the Company has loans denominated in foreign currency at the total value of USD 973,000,000 (equivalent to VND 25,580,901,943,736). In which, the Company has hedged interest rate risk by cross-currency swap contracts in foreign currencies and forward contracts with commercial banks for the loans in USD.

*Shares, bonds price risk*

Listed and unlisted shares, bonds which are held by the Company are affected by market risk arising from the uncertainty of future value of invested shares, bonds. The Company manages shares, bond price risk by establishing investment limits.

**36. OTHER INFORMATION** (continued)

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

***Credit risk***

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

*Receivables*

Customer credit risk is managed by the Company based on its established policies, procedures and control relating to customer credit risk management.

Outstanding customer receivables are regularly monitored. Customer credit quality's impairment is analyzed at reporting date on an individual basis for major clients. The Company closely monitors outstanding receivables and operates a credit control unit to mitigate credit risk.

*Deposits at banks*

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

*Margin lending and advances to customers*

The Company manages its credit risks via the use of internal control policies, processes, and procedures relevant to margin lending and advance payments to customers. The Company assesses and appraises customers to determine the credit limit as well as margin rate before signing in margin contract and advances to customers, together with checking periodically financial position of customers to make proper adjustments to margin rate and line of credit. Besides, the Company only provides margin lending with eligible securities, which satisfy requirements of the Company's risk appetite (credit risk, market risk, liquidity risk) and guarantees complying to requirements of State Securities Commission of Vietnam.

*Available-for-sale financial assets*

The Company limits its credit risk by solely investing in highly liquid debt securities, excluding issuers with good credit ratings. The measurement and monitoring of credit risk for these investments are quantified and regularly reported to the Board of Directors or the Management of the Company.

**36. OTHER INFORMATION** (continued)

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

***Credit risk*** (continued)

| | | | | | Past due but not impaired | | | |
|---|---|---|---|---|---|---|---|---|
| | *Total VND* | *Not past due but impaired VND* | *Past due and impaired VND* | *Neither past due nor impaired VND* | *Under 90 days VND* | *From 91 to 180 days VND* | *From 181 to 360 days VND* | *Over 360 days VND* |
| **30 September 2026** | | | | | | | | |
| Cash and cash equivalents | 4,252,039,747,554 | - | - | 4,252,039,747,554 | - | - | - | - |
| Loans | 54,739,637,688,044 | 483,046 | 10,658,563,660 | 54,727,493,697,567 | 1,478,783,959 | 6,159,812 | - | - |
| HTM investments | 2,148,198,577,180 | - | - | 2,148,198,577,180 | - | - | - | - |
| AFS financial assets (debt securities) | 28,246,868,140,450 | - | - | 28,246,868,140,450 | - | - | - | - |
| Receivables | 1,672,433,780,152 | 10,648 | 240,225,426 | 1,670,887,336,017 | 1,305,800,908 | 407,153 | - | - |
| **Total** | **91,059,177,933,380** | **493,694** | **10,898,789,086** | **91,045,487,498,768** | **2,784,584,867** | **6,566,965** | **-** | **-** |
| **31 December 2025** | | | | | | | | |
| Cash and cash equivalents | 3,108,078,221,717 | - | - | 3,108,078,221,717 | - | - | - | - |
| Loans | 43,859,732,477,143 | 415,959,247 | 15,303,985,472 | 43,843,470,482,865 | 542,049,559 | - | - | - |
| HTM investments | 3,657,418,739,619 | - | - | 3,657,418,739,619 | - | - | - | - |
| AFS financial assets (debt securities) | 23,509,455,480,435 | - | - | 23,509,455,480,435 | - | - | - | - |
| Receivables | 727,654,098,295 | 378,014 | 3,291,409,478 | 717,342,251,403 | 7,020,059,400 | - | - | - |
| **Total** | **74,862,339,017,209** | **416,337,261** | **18,595,394,950** | **74,835,765,176,039** | **7,562,108,959** | **-** | **-** | **-** |

**36. OTHER INFORMATION** (continued)

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

***Liquidity risk***

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

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

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

## 36. OTHER INFORMATION (continued)

### 36.4 *Purposes and policies of financial risk management* (continued)

***Liquidity risk*** (continued)

The below table summarizes the maturity profile of the Company's assets and liabilities based on expected contractual payments as at 30 September 2026:

*Unit: VND*

| As 30 September 2026 | *Overdue (Including provision balance)* | *On demand* | *Less than 01 year* | *From over 01 to 05 years* | *Over 05 years* | *Total* |
|---|---|---|---|---|---|---|
| **ASSETS** | | | | | | |
| Cash and cash equivalents | - | 4,252,039,747,554 | - | - | - | 4,252,039,747,554 |
| HTM assets | - | - | 2,148,198,577,180 | - | - | 2,148,198,577,180 |
| Loans | 12,143,507,431 | - | 54,727,494,180,613 | - | - | 54,739,637,688,044 |
| FVTPL assets | - | 117,174,100,300 | - | - | - | 117,174,100,300 |
| AFS assets | - | 2,007,744,386,659 | 12,380,926,333,836 | 10,058,112,035,117 | 5,807,829,771,497 | 30,254,612,527,109 |
| Other long-term investments | - | - | - | 3,292,836,656,824 | - | 3,292,836,656,824 |
| Other receivables | 1,546,433,487 | - | 1,670,887,346,665 | - | - | 1,672,433,780,152 |
| Fixed assets | - | - | 9,858,310,128 | 55,456,841,777 | 41,572,436,036 | 106,887,587,941 |
| Prepaid expense | - | - | 113,637,450,447 | 3,338,525,500 | 3,428,946,461 | 120,404,922,408 |
| Other assets | - | 272,788,985,810 | 3,154,735,190 | - | - | 275,943,721,000 |
| **Total** | **13,689,940,918** | **6,649,747,220,323** | **71,054,156,934,059** | **13,409,744,059,218** | **5,852,831,153,994** | **96,980,169,308,512** |
| **LIABILITIES** | | | | | | |
| Borrowings and financial leases | - | - | 40,489,276,680,000 | 2,907,153,943,736 | - | 43,396,430,623,736 |
| Issued bonds | - | - | 568,291,779,040 | 3,000,000,000,000 | - | 3,568,291,779,040 |
| Payables for securities transaction activities | - | - | 64,605,864,295 | - | - | 64,605,864,295 |
| Accrued expenses | - | - | 693,353,257,809 | - | - | 693,353,257,809 |
| Taxes and other payables to the State budget | - | - | 1,148,678,090,255 | - | - | 1,148,678,090,255 |
| Other liabilities | - | 1,535,864,537 | 691,262,087,155 | 3,953,404,006 | - | 696,751,355,698 |
| **Total** | **-** | **1,535,864,537** | **43,655,467,758,554** | **5,911,107,347,742** | **-** | **49,568,110,970,833** |
| **Net liquidity difference** | **13,689,940,918** | **6,648,211,355,786** | **27,398,689,175,505** | **7,498,636,711,476** | **5,852,831,153,994** | **47,412,058,337,679** |

## 37. EVENTS AFTER THE REPORTING DATE

There has been no matter or circumstance that has arisen since the reporting date which is required to be disclosed in the Third Quarter 2026 financial statements of the Company.

| | | |
|---|---|---|
| Ms. Tran Thi Lan Anh<br>Preparer | Ms. Pham Thuy Van<br>Chief Accountant | Ms. Tran Thi Thu Trang<br>Chief Executive Officer |

Hanoi, 19th October 2026