CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG *APG SECURITIES JOINT STOCK COMPANY* ---------	CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM Độc lập - Tự do - Hạnh phúc *THE SOCIALIST REPUBLIC OF VIETNAM* *Independence - Freedom – Happiness* ----------------
Số/No.: 1141.26.APG	TP. Hồ Chí Minh, ngày 01 tháng 04 năm 2026 *Ho Chi Minh City, April 01, 2026*

CÔNG BỐ THÔNG TIN BẤT THƯỜNG
IRREGULAR INFORMATION DISCLOSURE

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

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

1. Thông tin về tổ chức /*Information about the organization:*
   - Tên tổ chức: **Công ty Cổ phần Chứng khoán APG**
     Name of organization: ***APG Securities Joint Stock Company***
   - Mã chứng khoán/ *Stock code:* APG
   - Địa chỉ: Tòa nhà văn phòng OSC Việt Nam, số 161 Võ Văn Tần, Phường Xuân Hòa, Thành phố Hồ Chí Minh.
     Address: OSC Vietnam Office Building, No. 161 Vo Van Tan Street, Xuan Hoa Ward, Ho Chi Minh City.
   - Điện thoại/ *Tel*: 024.37696666 Fax: 028 37667688
     Tel: 024.37696666
   - Email: info@apsi.vn
2. Nội dung thông tin công bố/ *Contents of disclosure*:
   Công ty Cổ phần Chứng khoán APG ("Công ty") công bố thông tin Công văn số 1140.26.APG ngày 31/03/2026 về việc giải trình ý kiến ngoại trừ của Kiểm toán trên Báo cáo tài chính năm 2025.
   APG Securities Joint Stock Company (the "Company") discloses information regarding Official Letter No. 1140.26.APG dated March 31, 2026, on the explanation of the auditor's qualified opinion on the 2025 financial statements.

3. Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 01/04/2026 tại đường dẫn https://www.apsi.vn

   This information was published on the Company's website on April 01, 2026, at the following link https://www.apsi.vn

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

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

Đại diện tổ chức

Organization representative

Người UQ CBTT

Person authorized to disclose information

(Ký, ghi rõ họ tên, chức vụ, đóng dấu)

(Signature, full name, position, and seal)

CÔNG TY CỔ PHẦN CHỨNG KHOÁN APG

BÙI TRỌNG BẨY

Tài liệu đính kèm/*Attached documents:*
Công văn số 1140.26.APG ngày 31/03/2026.
Official Letter No. 1140.26.APG dated March 31, 2026.

APG SECURITIES JOINT STOCK COMPANY

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

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No.: 1140.26.APG

Re: Explanation for the Auditor's qualified opinion the 2025 Financial Statements.

Ho Chi Minh City, March 31st, 2026

To: The State Securities Commission;
Vietnam Exchange;
Ha Noi Stock Exchange;
Ho Chi Minh Stock Exchange.

APG Securities Joint Stock Company ("**the Company**" or "**APG**") would like to extend our respectful greetings and express our sincere appreciation for your support in the past.

APG hereby provides the following explanation in respect of the qualified opinion contained in its 2025 Audited Financial Statements issued by International Auditing and Valuation Company Limited.

1. **Qualified opinion on the 2025 Audited Financial Statements of APG:**

Basis for qualified opinion is cited as follows:

"As disclosed in Note 5.10 to the financial statements, as at 31 December 2025, the Company had other receivables from individuals amounting to VND 319.58 billion. Based on the documentation provided by the Company, we were unable to determine the required allowance for doubtful debts in respect of these receivables from individuals. Accordingly, any adjustments (if any) that might have been found necessary could have affected the Company's financial statements for the year ended 31 December 2025

As disclosed in Note 5.5 to the financial statements, as at the date of this audit report, the Company had not fully recovered the principal and interest relating to bond code GKMH2124001 issued by Khang Minh Group Joint Stock Company (now GKM Holdings Joint Stock Company) upon its maturity on 20 September 2024. This bond has been extended to 20 September 2026; however, the extension documentation does not specify the collateral or the value of the collateral for this bond. The outstanding principal and accrued interest of this bond as at 31 December 2025 amounted to VND 44.150 billion and VND 8.535 billion, respectively. Based on the documentation provided by the Company, we were unable to obtain sufficient appropriate audit evidence regarding the recoverability of these balances and, accordingly, could not determine whether any adjustments were necessary in respect of the related allowance for doubtful debts. Accordingly, we were unable to determine whether any adjustments might be necessary to these balances, as well as the corresponding elements in the financial statements for the year ended 31 December 2025".

Auditor's Opinion on the Financial Statements for the fiscal year ended December 31, 2025 of APG

"In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section, the financial statements present fairly, in all material respects, the financial position of APG Securities Joint Stock Company as at 31 December 2025, as well as its results of operations, cash flows and changes in equity for the year then ended, in accordance with Vietnamese Accounting Standards, the accounting regime applicable to securities companies and relevant statutory requirements relating to the preparation and presentation of financial statements".

2. **Explanation for the Auditor's qualified opinion on the Financial Statements for the fiscal year ended December 31, 2025 of APG.**

   Regarding Personal Receivables:

   The above personal receivables arose from transactions in prior years. The Company has been engaging with the relevant parties in relation to recovery of the outstanding amounts and, based on the repayment undertakings and supporting information currently available to it, considers that such receivables remain recoverable. However, as at the date of preparation of the 2025 financial statements, the Company had not yet obtained sufficient appropriate audit evidence, as required under the applicable accounting standards, for the purpose of determining whether any allowance should be recognised in respect of this item. Accordingly, the auditors issued a qualified opinion in relation to this matter.

   The matter is being overseen directly at the Chairman level, including in relation to communications with the relevant parties for purposes of seeking a resolution.

   Regarding Bond Investments:

   The Company currently holds an investment in bonds issued by GKM Holdings Joint Stock Company. In 2025, the Company and the issuer agreed to extend the maturity date of such bonds. However, at the time of the extension, the issuer had not fully disclosed the information relating to the collateral and, on the basis of the information then made available to the Company, the Company did not then have a sufficient basis on which to complete a full assessment of the credit risk and fair value of the investment. Accordingly, the auditors issued a qualified opinion in relation to this item.

   GKM Holdings Joint Stock Company has submitted a written proposal to supplement collateral and to convert the bond position into fund certificates. APG has received and is reviewing that proposal and is assessing whether the proposed assets have sufficient legal vaildity and economic value to support any such conversion.

The Company has been implementing the following measures:

- Regarding Personal Receivables:
    - Finalising legal documentation and obtaining debt confirmations from the relevant parties;
    - Reviewing and re-assessing the recoverability of outstanding receivables;
    - Recognising any required allowance in accordance with applicable regulations in the subsequent accounting period (if required);
    - Establishing and strengthening internal credit management policies;
- Regarding Bond Investments:
    - Liaising with issuers to request full documentation regarding collateral/secured assets;
    - Re-assessing the investment and recognising any required allowance in accordance with the applicable regulations, if required;

The Company commmits to:

- Continuing to take appropriate steps to address the matters underlying the qualified opinion as promptly as practicable;
- Maintaining transparency of information and continuing to comply with the disclosure requirements applicable to public companies.

The Company respectfully submits this explanation and remains available to provide such futher information as may be required.

Sincerely./.

Recipients:
- *As above;*
- *Archived at the Administration Office.*

FOR AND ON BEHALF OF APG SECURITIES JOINT STOCK COMPANY

CHIEF EXECUTIVE OFFICER

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

TRAN THIEN HA