CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK
AGRIBANK SECURITIES CORPORATION

Số/No: 165/2026/CKNN

CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM
SOCIALIST REPUBLIC OF VIETNAM
Độc lập - Tự do - Hạnh phúc
Independence - Freedom - Happiness

Hà Nội, ngày 16 tháng 04 năm 2026
Hanoi, April 16th, 2026

CÔNG BỐ THÔNG TIN TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ CÁC SGDCK
INFORMATION DISCLOSURE ON THE WEBSITES OF THE STATE SECURITIES COMMISSION AND THE STOCK EXCHANGES

Kính gửi/To:
- Ủy ban Chứng khoán Nhà nước/ *State Securities Commission*
- Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Stock Exchange*
- Sở Giao dịch Chứng khoán TP HCM/ *Ho Chi Minh Stock Exchange*

Công ty/*Company*: Công ty Cổ phần Chứng khoán Agribank - Agriseco
Agribank Securities Corporation - Agriseco

Mã chứng khoán/ *Securities code*: AGR

Địa chỉ/ *Address*: Tầng 5, Tòa nhà Green Diamond, số 93 Láng Hạ, Đống Đa, Hà Nội
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Người thực hiện công bố thông tin: Ông Phạm Việt Hưng – Chánh Văn phòng HĐQT
Disclosed by: Mr Pham Viet Hung – Chief of Office of the BOD

Loại thông tin công bố: ☐24 giờ ☐ 72 giờ ☐ bất thường ☐ theo yêu cầu ☑ định kỳ
Type of disclosed information: ☐24h ☐ 72h ☐ *Extradoinary* ☐ *Request* ☑ *Periodic*

Nội dung thông tin công bố: **Agriseco công bố Báo cáo tài chính Quý I năm 2026.**
Content of disclosed information: ***Agriseco Financial Statements for the 1st Quarter of 2026***

Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 16/04/2026 tại đường dẫn: http://agriseco.com.vn
This information was disclosed on the website of the company on April 16th, 2026 at the link: http://agriseco.com.vn

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.
We hereby commit that the above published information is true and take all legal responsibilities for the content of the published information.

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK
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NGƯỜI ĐƯỢC ỦY QUYỀN CÔNG BỐ THÔNG TIN
AUTHORIZED PERSON TO DISCLOSE INFORMATION

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Phạm Việt Hưng

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From No.: B01 - CTCK

Issued according to the Circular No.334/2016/TT-BTC date December 27.2016 of the Ministry of Finance

SEPARATE FINANCIAL STATEMENTS
As of March 31, 2026

Unit: Vietnamese Dong

ITEMS	CODE	NOTE	CLOSING BALANCE N	OPENING BALANCE N-1
1	2	3	4	5
ASSETS				
A - SHORT-TERM ASSETS (100 = 110 + 130)	**100**		**4,667,830,877,564**	**3,898,135,174,210**
I. Financial assets (110 = 111 -> 129)	**110**		**4,658,869,625,820**	**3,891,947,979,908**
1. Cash and cash equivalents	111		203,300,513,524	146,659,932,963
1.1. Cash	111.1		33,300,513,524	21,659,932,963
1.2. Cash equivalents	111.2		170,000,000,000	125,000,000,000
2. Financial assets recorded through profit and loss (FVTPL)	112		474,474,192,472	15,105,645,966
3. Held-to-maturity investments (HTM)	113		1,310,391,029,200	925,769,128,120
4. Loans	114		2,558,476,479,597	2,441,159,609,091
5. Available-for-sale financial assets (AFS)	115		88,600,000,000	349,502,206,000
6. Provision for impairment of financial assets and collateral	116		(35,452,660,064)	(35,452,660,064)
7. Receivables	117		648,674,108,475	636,419,219,249
7.1. Receivables from sale of financial assets	117.1			
7.2. Receivables and accrued dividends, interest on financial assets	117.2		648,674,108,475	636,419,219,249
7.2.1. Receivables from dividends, principal and interest on receipt	117.3		599,000,000,000	599,000,000,000
In which: Uncollectible receivables for dividends, interest on receipt but not yet received	117.3.1			
7.2.2. Dividends and interest receivable not yet due	117.4		49,674,108,475	37,419,219,249
8. Prepayments to sellers	118		272,500,000	532,368,400
9. Receivables from services provided by securities companies	119		469,125,128,393	469,729,301,988
10. Internal receivables	120		1,077,843,685	2,667,969,171
11. Receivables from securities transaction errors	121			
12. Other receivables	122		794,615,530	805,289,111
13. Provision for impairment of receivables (*)	129		(1,060,864,124,992)	(1,060,950,030,087)
II. Other short-term assets (130 = 131 -> 136)	**130**		**8,961,251,744**	**6,187,194,302**

ITEMS	CODE	NOTE	CLOSING BALANCE N	OPENING BALANCE N-1
1	2	3	4	5
1. Advances	131		114,227,416	0
2. Office supplies, tools, equipment	132		1,597,618,000	1,597,618,000
3. Short-term prepaid expenses	133		5,278,168,744	4,244,541,018
4. Short-term pledges, mortgages, deposits, and bets	134			
5. Deductible value added tax	135			
6. Taxes and other receivables from the State	136		1,971,237,584	345,035,284
7. Other short-term assets	137			
8. Government bond repurchase transactions	138			
9. Provision for impairment of other short-term assets	139			
B. LONG-TERM ASSETS (200 = 210 + 220 + 230 + 240 + 250 - 260)	**200**		**530,022,863,191**	**535,694,238,602**
I. Long-term financial assets	**210**		310,342,314,931	310,914,446,136
1. Long-term receivables	211			
2. Investments	212		310,342,314,931	310,914,446,136
2.1. Held-to-maturity investments	212.1		310,342,314,931	310,914,446,136
2.2. Investments in subsidiaries	212.2			
2.3. Investments in joint ventures and associates	212.3			
2.4. Other long-term investments	212.4			
3. Provision for impairment of long-term financial assets	213			
II. Fixed assets	**220**		195,731,046,678	201,110,945,867
1. Tangible fixed assets	221		176,329,092,878	179,978,845,399
- Original cost	222		246,360,119,092	246,075,062,092
- Accumulated depreciation (*)	223a		(70,031,026,214)	(66,096,216,693)
- Evaluation of tangible fixed assets at fair value	223b			
2. Finance lease fixed assets	224			
- Original cost	225			
- Accumulated depreciation (*)	226a			
- Evaluation of finance lease fixed assets at fair value	226b			
3. Intangible fixed assets	227		19,401,953,800	21,132,100,468
- Original cost	228		59,707,392,256	59,707,392,256
- Accumulated depreciation (*)	229a		(40,305,438,456)	(38,575,291,788)
- Evaluation of intangible fixed assets at fair value	229b			

ITEMS	CODE	NOTE	CLOSING BALANCE	OPENING BALANCE
			N	N-1
1	2	3	4	5
III. Investment real estate	**230**			
- Original cost	231			
- Accumulated depreciation (*)	232a			
- Evaluation of investment real estate at fair value	232b			
IV. Construction in progress	**240**		**0**	**0**
V. Other long-term assets	**250**		**23,949,501,582**	**23,668,846,599**
1. Long-term pledges, mortgages, deposits, and bets	251		113,000,000	113,000,000
2. Long-term prepaid expenses	252		3,836,501,582	3,555,846,599
3. Deferred income tax assets	253		0	0
4. Payments to the Payment Support Fund	254		20,000,000,000	20,000,000,000
5. Other long-term assets	255			
6. Goodwill	256			
VI. Provision for impairment of long-term assets	**260**			
TOTAL ASSETS (270 = 100 + 200)	**270**		**5,197,853,740,755**	**4,433,829,412,812**
C. LIABILITIES (300 = 310 + 340)	**300**		**2,577,101,133,089**	**1,865,945,391,591**
I. Short-term liabilities	**310**		2,573,024,804,083	1,864,037,910,224
1. Short-term borrowings and financial leases	311		2,473,100,000,000	1,706,000,000,000
1.1. Short-term borrowings	312		2,473,100,000,000	1,706,000,000,000
1.2. Short-term financial leases	313			
2. Short-term borrowings	314			
3. Short-term convertible bonds	315			
4. Short-term issued bonds	316			
5. Payment Support Fund Loans	317			
6. Payables for securities trading activities	318		10,867,165,287	17,474,935,287
7. Payables for errors in financial asset transactions	319			
8. Short-term payables to sellers	320		5,920,970,000	8,005,225,137
9. Short-term prepayments from buyers	321		702,000,000	702,000,000
10. Taxes and amounts payable to the State	322		14,518,731,218	59,807,375,047
11. Payables to employees	323		13,724,274,709	18,647,380,117
12. Employee welfare deductions	324		102,271,561	11,494,850
13. Short-term payable expenses	325		15,937,426,474	7,314,520,947
14. Short-term internal payables	326			
15. Short-term unrealized revenue	327		9,800,222,649	12,980,770,370

ITEMS	CODE	NOTE	CLOSING BALANCE	OPENING BALANCE
			N	N-1
1	2	3	4	5
16. Short-term deposits and bets	328		1,703	1,703
17. Other short-term payables and payables	329		557,222,723	562,529,723
18. Short-term provisions for payables	330			
19. Bonus and welfare funds	331		27,794,517,759	32,531,677,043
20. Government bond repurchase transactions	332			
II. Long-term liabilities	**340**		**4,076,329,006**	**1,907,481,367**
1. Long-term borrowings and financial asset leasing debts	341			
1.1. Long-term borrowings	342			
1.2. Long-term financial asset lease liabilities	343			
2. Long-term financial asset borrowings	344			
3. Long-term convertible bonds	345			
4. Long-term issued bonds	346			
5. Long-term trade payables	347			
6. Long-term prepayments from buyers	348			
7. Long-term accrued expenses	349			
8. Long-term internal payables	350			
9. Long-term unearned revenue	351		1,320,645,670	1,496,731,760
10. Long-term deposits and pledges	352			
11. Other long-term payables and receivables	353			
12. Long-term provisions	354			
13. Investor Protection Fund	355			
14. Deferred income tax	356		2,755,683,336	410,749,607
15. Science and technology development fund	357			
B. OWNER'S EQUITY (400=410+420)	**400**		**2,620,752,607,666**	**2,567,884,021,221**
I. Owner's equity	**410**		2,620,752,607,666	2,567,884,021,221
1. Owner's investment capital	411		2,287,433,130,169	2,287,433,130,169
1.1. Owner's contributed capital	411.1		2,283,118,230,000	2,283,118,230,000
a. Common shares	411.la		2,283,118,230,000	2,283,118,230,000
b. Preferred shares	411.Ib			
1.2. Share premium	411.2		4,315,527,032	4,315,527,032
1.3. Bond conversion options	411.3			
1.4. Other owners' capital	411.4			
1.5. Treasury shares (*)	411.5		(626,863)	(626,863)
2. Differences in asset valuation at fair value	412		11,022,733,342	1,642,998,429
3. Exchange rate differences	413			

ITEMS	CODE	NOTE	CLOSING BALANCE	OPENING BALANCE
			N	N-1
1	2	3	4	5
4. Charter reserve fund	414		0	0
5. Financial and professional risk reserve fund	415		0	0
6. Other funds belonging to owner's equity	416		35,208,664,749	35,208,664,749
7. Undistributed profits	417		287,088,079,406	243,599,227,874
7.1. Realized profits	417.1		281,617,465,514	237,968,098,562
7.2. Unrealized profits	417.2		5,470,613,892	5,631,129,312
8. Non-controlling interests	418			
II. Other funds and sources	**420**			
TOTAL LIABILITIES AND EQUITY	**440**		**5,197,853,740,755**	**4,433,829,412,812**
PROFITS DISTRIBUTED TO INVESTORS	**450**			
1. Profits distributed to investors during the year	451			

Hanoi, April 16, 2026

PREPARED BY	CHIEF ACCOUNTANT	GENERAL DIRECTOR
(Signed)	(Signed)	(Signed and sealed)
Nguyen Thi Hien	**Tang Thi Trinh**	**Le Son Tung**

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

TARGETS OUTSIDE THE FINANCIAL STATEMENTS

TARGET	CODE	NOTE	CLOSING BALANCE	OPENING BALANCE
A	B	C	1	2
				Unit: Vietnamese Dong
A. SECURITIES COMPANY ASSETS AND ASSETS MANAGED UNDER				
1. Outsourced fixed assets	1			
2. Valuable certificates held for safekeeping	2		582,565,965,830	582,565,965,830
3. Mortgaged assets	3			
4. Bad debts that have been settled	4		353,792,025,948	356,873,264,885
5. Foreign currencies of all kinds	5			
6. Outstanding shares (shares)	6		228,311,776	228,311,776
7. Treasury shares (shares)	7		47	47
8. Financial assets listed/registered for trading at VSD of the Securities Company	8		12,599,110,000	204,071,970,000
9. Financial assets deposited at VSD and not yet traded of the Securities Company	9		-	-
10. Financial assets awaiting return of the Securities Company	10		-	-
11. Financial assets for correction of transaction errors of the Securities Company	11			
12. Financial assets not yet deposited at VSD of the Securities Company	12		885,346,320,000	725,346,320,000
13. Financial assets entitled to rights of the Securities Company	13		-	-
				Unit: number of securities
B. ASSETS AND PAYABLES FOR MANAGED ASSETS COMMITMENTS TO CUSTOMERS				
1. Financial assets listed/registered for trading at VSD of the Investors	21		**919,709,429**	**906,538,728**
a. Financial assets freely transferable	*21.1*		830,200,263	812,050,136
b. Financial assets with restricted transfer	*21.2*		3,238,132	2,987,160
c. Financial assets pledged	*21.3*		83,036,867	84,716,614
d. Financial assets under court order, temporary detention	*21.4*		143,050	50
e. Financial assets awaiting payment	*21.5*		3,091,117	6,784,768
f. Financial assets awaiting lending	*21.6*		-	-

TARGET	CODE	NOTE	CLOSING BALANCE	OPENING BALANCE
A	B	C	1	2
2. Financial assets deposited at VSD and not yet traded of the Investors	22		**4,746,105**	**3,269,416**
a. Financial assets deposited at VSD and not yet traded, freely transferable	*22.1*		3,862,905	3,049,916
b. Financial assets deposited at VSD and not traded, restricted from transfer	*22.2*		883,200	219,500
c. Financial assets deposited at VSD and not traded, pledged	*22.3*			
d. Financial assets deposited at VSD and not traded, blocked, temporarily detained	*22.4*			
3. Financial assets awaiting return of the Investors	23		8,813,534	8,368,666
4. Financial assets for correction of transaction errors of the Investors	*024.a*			
5. Financial assets not deposited at VSD of the Investors	*024.b*		-	-
6. Financial assets entitled to the rights of the Investors	25			

Unit: Vietnamese Dong

7. Customer deposits	26		**695,289,549,331**	**998,776,639,966**
7.1. Investor deposits for securities transactions by method	27		678,084,367,255	931,543,275,003
7.2. Customer deposits for securities transactions	28		1,722,558	25,857,277
7.3. Securities transaction clearing and settlement deposits	29		-	-
a. Domestic investor clearing and settlement deposits	29.1			
b. Foreign investor clearing and settlement deposits	29.2			
7.4. Deposits of Securities issuer	30		17,203,459,518	67,207,507,686
8. Payables to investors for securities transaction deposits by method managed by Securities Company	31		**678,084,367,255**	**931,543,275,003**
8.1. Payables to domestic investors for securities transaction deposits by method managed by Securities Company	31.1		677,605,129,015	930,621,949,043
8.2. Payables to foreign investors for securities transaction deposits by method managed by Securities Company	31.2		479,238,240	921,325,960
9. Payables to Securities issuer	32			

TARGET	CODE	NOTE	CLOSING BALANCE	OPENING BALANCE
A	B	C	1	2
10. Receivables from customers for errors in transactions of financial	33			
11. Customer liabilities for errors in transactions of financial assets	34			
12. Bond dividends, principal and interest payable	35		17,203,459,518	67,207,507,686

Hanoi, April 16 , 2026

PREPARED BY	CHIEF ACCOUNTANT	GENERAL DIRECTOR
(Signed)	(Signed)	(Signed and sealed)
Nguyen Thi Hien	Tang Thi Trinh	Le Son Tung

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

AGRIBANK SECURITIES JOINT STOCK COMPANY
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Form No.: B02- CTCK
Issued according to the Circular No.334/2016/TT-BTC date
27 December 2016 of the Ministry of Finance

SEPARATE COMPREHENSIVE INCOME STATMENTS
QUARTER I 2026

Unit: Vietnamese Dong

ITEMS	CODE	NOTE	QUARTER I		ACCUMULATIVE FROM BEGINNING OF YEAR TO	
			THIS YEAR	PREVIOUSE YEAR	THIS YEAR	PREVIOUSE YEAR
I. OPERATING REVENUE						
1.1. Gain from financial assets recognized through profit/loss (FVTPL)	1		26,911,613,777	31,741,004,919	26,911,613,777	31,741,004,919
a. Gain from sale of financial assets	1.1		23,587,337,591	10,639,683,520	23,587,337,591	10,639,683,520
b. Differences from revaluation of financial assets through profit/loss	1.2		3,324,276,186	20,483,121,399	3,324,276,186	20,483,121,399
c. Dividends, interest arising from PVTPL financial assets	1.3		-	618,200,000	-	618,200,000
1.2. Gain from investments held to maturity (HTM)	2		26,047,491,027	7,038,499,212	26,047,491,027	7,038,499,212
1.3. Gain from loans and receivables	3		63,428,592,032	42,003,411,857	63,428,592,032	42,003,411,857
1.4. Gain from financial assets available for sale (AFS)	4		-	3,005,690,335	-	3,005,690,335
1.5. Gain from hedging derivatives	5		-		-	-
1.6. Revenue from securities brokerage	6		22,940,458,179	14,626,970,036	22,940,458,179	14,626,970,036
1.7. Revenue from securities underwriting and agency services	7		956,380,229	-	956,380,229	-
1.8. Revenue from securities investment consulting	8		-	-	-	-
1.9. Revenue from securities custody	9		3,376,868,943	4,981,195,667	3,376,868,943	4,981,195,667
1.10. Revenue from financial consulting	10		1,135,454,544	350,000,000	1,135,454,544	350,000,000
1.11. Other operating income	11		519,701,651	11,100,040	519,701,651	11,100,040
Total operating revenue (20 = 01->11)	**20**		145,316,560,382	103,757,872,066	145,316,560,382	103,757,872,066
II. OPERATING EXPENSES					-	-
2.1. Loss on financial assets recorded through profit or loss (FVTPL)	21		7,775,959,526	26,125,643,781	7,775,959,526	26,125,643,781
a. Loss on sale of financial assets	21.1		4,211,640,000	6,113,382,214	4,211,640,000	6,113,382,214

ITEMS	CODE	NOTE	QUARTER I		ACCUMULATIVE FROM BEGINNING OF YEAR TO	
			THIS YEAR	PREVIOUSE YEAR	THIS YEAR	PREVIOUSE YEAR
b. Revaluation differences on financial assets through profit or loss	21.2		3,484,791,606	19,996,421,567	3,484,791,606	19,996,421,567
c. Transaction costs for purchasing financial assets at FVTPL	21.3		79,527,920	15,840,000	79,527,920	15,840,000
2.2. Loss on investments held to maturity (HTM)	22		-	-	-	-
2.3. Loss and recognition of differences in valuation based on the fair value of available-for-sale (AFS) financial assets when reclassifying	23		-	-	-	-
2.4. Costs of financial asset provisions, handling of bad debts and impairment Loss of financial assets and borrowing costs of loans	24		-	-	-	-
2.5. Loss from derivative financial instruments for risk prevention	25				-	-
2.6. Costs of proprietary trading activities	26		-	-	-	-
2.7. Costs of securities brokerage services	27		10,270,475,223	7,096,651,908	10,270,475,223	7,096,651,908
2.8. Costs of securities underwriting and agency services	28		-	-	-	-
2.9. Costs of securities investment consulting services	29		-	-	-	-
2.10. Costs of securities custody services	30		857,065,307	765,119,008	857,065,307	765,119,008
2.11. Costs of financial consulting services	31		176,363,636	45,000,000	176,363,636	45,000,000
2.12. Costs of other services	32		15,969,971,356	3,613,124,081	15,969,971,356	3,613,124,081
Plus operating costs (40 = 21->33)	**40**		**35,049,835,048**	**37,645,538,778**	**35,049,835,048**	**37,645,538,778**
III. REVENUE FROM FINANCIAL ACTIVITIES					-	-
3.1. Exchange rate differences realized and unrealized	41				-	-
3.2. Revenue, dividends and interest on non-fixed deposits arising during the period	42		56,288,897	1,252,407,327	56,288,897	1,252,407,327
3.3. Profits from sale and liquidation of investments in subsidiaries, associates and joint ventures	43				-	-

ITEMS	CODE	NOTE	QUARTER I		ACCUMULATIVE FROM BEGINNING OF YEAR TO	
			THIS YEAR	PREVIOUSE YEAR	THIS YEAR	PREVIOUSE YEAR
3.4. Other investment revenue	44				-	-
Plus financial income (50 = 41->44)	**50**		**56,288,897**	**1,252,407,327**	**56,288,897**	**1,252,407,327**
IV. FINANCIAL EXPENSES					-	-
4.1. Exchange rate differences realized and unrealized	51				-	-
4.2. Interest expenses	52		31,514,051,583	8,628,786,864	31,514,051,583	8,628,786,864
4.3. Loss from sale and liquidation of investments in subsidiaries, associates and joint ventures	53				-	
4.4. Provisions for impairment of long-term financial investments	54				-	-
4.5. Other investment expenses	55		572,131,205		572,131,205	-
5. Profits and Loss in joint ventures and associates	56				-	-
Plus financial expenses (60 = 51->54)	**60**		**32,086,182,788**	**8,628,786,864**	**32,086,182,788**	**8,628,786,864**
V. SELLING EXPENSES	**61**				-	-
VI. SECURITIES COMPANY MANAGEMENT EXPENSES	**62**		**23,682,658,443**	**18,501,804,364**	**23,682,658,443**	**18,501,804,364**
VII. OPERATING RESULTS (70= 20+50-40-60-61-62)	**70**		**54,554,173,000**	**40,234,149,387**	**54,554,173,000**	**40,234,149,387**
VIII. OTHER INCOME AND OTHER EXPENSES					-	-
8.1. Other income	71		7,415,000	117,804,703	7,415,000	117,804,703
8.2. Other expenses	72		4,004	276,149	4,004	276,149
Total results of other operations (80= 71-72)	**80**		**7,410,996**	**117,528,554**	**7,410,996**	**117,528,554**
IX. TOTAL ACCOUNTING PROFIT BEFORE TAX (90=70 + 80)	**90**		**54,561,583,996**	**40,351,677,941**	**54,561,583,996**	**40,351,677,941**
9.1. Realized profit	91		54,722,099,416	39,864,978,109	54,722,099,416	39,864,978,109
9.2. Unrealized profit	92		(160,515,420)	486,699,832	(160,515,420)	486,699,832
X. CIT EXPENSE	**100**		**11,072,732,464**	**7,860,227,925**	**11,072,732,464**	**7,860,227,925**
10.1. Current CIT expense	100.1		11,072,732,464	7,860,227,925	11,072,732,464	7,860,227,925
10.2. Deferred CIT expense	100.2		-	-	-	-
XI. ACCOUNTING PROFIT AFTER CIT (200 = 90 - 100)	**200**		**43,488,851,532**	**32,491,450,016**	**43,488,851,532**	**32,491,450,016**

ITEMS	CODE	NOTE	QUARTER I		ACCUMULATIVE FROM BEGINNING OF YEAR TO	
			THIS YEAR	PREVIOUSE YEAR	THIS YEAR	PREVIOUSE YEAR
XII. OTHER COMPREHENSIVE INCOME (LOSS) AFTER CIT	**300**				-	-
12.1. Gain/(Loss) from revaluation of available-for-sale financial assets	301		9,379,734,913	(1,831,281,760)	9,379,734,913	(1,831,281,760)
12.2. Gain/(Loss) from foreign exchange differences	302				-	-
12.3. Gain/(Loss) from revaluation of fixed assets using the fair value model	303				-	-
12.4. Other comprehensive Gain/(Loss)	304				-	-
Total comprehensive income	**400**		**9,379,734,913**	**(1,831,281,760)**	**9,379,734,913**	**(1,831,281,760)**
XIII. NET INCOME PER COMMON SHARE	**500**				-	-
13.1. Basic earnings per share (VND/1 share)	501		**190**	**151**	**190**	**151**
13.2. Diluted earnings per share (VND/1 share)	502					-

Hanoi, April 16, 2026

PREPARED BY
(Signed)

Nguyen Thi Hien

CHIEF ACCOUNTANT
(Signed)

Tang Thi Trinh

GENERAL DIRECTOR
(Signed and sealed)

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

Le Son Tung

SEPARATE CASH FLOW STATMENTS
(By indirect method)
QUARTER I 2026

Unit: Vietnamese Dong

ITEMS	Code	Note	Accumulative from the beginning of the year to the end of this quarter	
			This year	Previous year
I. Cash flow from operating activities				
1. Profit before Corporate income tax	1		**54,561,583,996**	**40,351,677,941**
2. Adjustments for:	2		**5,579,051,094**	**1,356,420,634**
- Depreciation of fixed assets	03		5,664,956,189	4,109,387,194
- Provisions	4		(85,905,095)	(2,752,966,560)
(- Gain) or (+ loss) unrealized exchange rate differences.	5		0	0
- Interest expense	6		0	0
- Gain and loss from investing activities	07			
- Interest receivable	8		0	0
- Other adjustments	9		0	0
3. Increase in non-cash expenses	10		**3,484,791,606**	**19,996,421,567**
- Loss on valuation of financial assets recorded at FVTPL	11		3,484,791,606	19,996,421,567
- Loss on impairment of investments held to maturity (HTM)	12		0	0
- Loss on impairment of loans	13		0	0
- Loss on valuation differences at fair value of available-for-sale financial assets when reclassified	14			
- Impairment of fixed assets, investment real estate	15		0	0
- Provisions for impairment of long-term financial investments	16		0	0
- Other loss	17		0	0
4. Decrease in non-cash revenues	18		**3,324,276,186**	**20,483,121,399**
- Gain on revaluation of financial assets recorded through FVTPL profit/loss	19		3,324,276,186	20,483,121,399
- Gain on recognition of differences in valuation based on fair value of financial assets available for sale (AFS) upon reclassification	20			
- Other profits	21		0	0
5. Profit from operating activities before changes in working capital	30		**(777,124,065,321)**	**159,565,652,017**

ITEMS	Code	Note	Accumulative from the beginning of the year to the end of this quarter	
			This year	Previous year
- Increase (decrease) in financial assets recorded through FVTPL profit/loss	31		(466,177,614,298)	20,661,632,134
- Increase (decrease) in held-to-maturity investments (HTM)	32		(384,049,769,875)	26,157,761,709
- Increase (decrease) in loans	33		(117,316,870,506)	(115,397,881,481)
- Increase (decrease) in available-for-sale financial assets AFS	34		270,281,940,913	303,116,908,040
(-) Increase, (+) decrease in receivables from sale of financial assets	35		0	0
(-) Increase, (+) decrease in receivables and accrued dividends, interest on financial assets	36		(12,254,889,226)	(1,450,038,837)
(-) Increase, (+) decrease in receivables from services provided by securities companies	37		604,173,595	7,818,058,413
(-) Increase, (+) decrease in receivables from errors in transactions of financial assets	38		0	0
(-) Increase, (+) decrease in other receivables	39		1,860,667,467	(1,732,492,619)
- Increase (decrease) in other assets Other assets	40		(1,740,429,716)	(525,163,649)
- Increase (decrease) in payable expenses (excluding interest expenses)	41		8,622,905,527	2,057,093,128
- Increase (decrease) in prepaid expenses	42		(1,314,282,709)	3,569,888,301
(-) Corporate income tax paid	43		(11,072,732,464)	(7,860,227,925)
(-) Interest paid	44		0	0
- Increase (decrease) in payables to vendors	45		(2,084,255,137)	(6,113,550,601)
- Increase (decrease) in employee benefit deductions	46		90,776,711	54,667,045
- Increase (decrease) in taxes and other payables to the State (excluding corporate income tax paid)	47		(45,288,643,829)	(52,661,115,585)
- Increase (decrease) in payables to employees	48		(4,923,105,408)	(20,578,417,759)
- Increase (decrease) payable for errors in transactions of financial assets	49		0	0
- Increase (decrease) in other payables	50		(7,624,777,082)	6,973,086,465
- Other cash received from operating activities	51		0	(42,622,000)
- Other cash paid for operating activities	52		(4,737,159,284)	(4,481,932,762)
Net cash flow from operating activities	***60***		**(710,174,362,439)**	**241,753,293,558**
II. Cash flow from investing activities			0	0
1. Cash paid for purchasing and constructing fixed assets, investment real estate and other assets	61		(285,057,000)	(109,819,000)

ITEMS	Code	Note	Accumulative from the beginning of the year to the end of this quarter	
			This year	Previous year
2. Cash received from liquidation and sale of fixed assets, investment real estate and other assets	62		0	0
3. Cash paid for capital investment in subsidiaries, joint ventures, associates and other investments	63		0	0
4. Cash recovered from capital investment in subsidiaries, joint ventures, associates and other investments	64		0	0
5. Cash received from dividends and profits shared from long-term financial investments	65		0	0
Net cash flow from investing activities	***70***		**(285,057,000)**	**(109,819,000)**
III. Cash flow from financial activities			0	0
1. Cash received from issuing shares, receiving capital contributions from owners	71		0	0
2. Cash paid for capital contributions to owners, repurchasing issued shares	72		0	0
3. Principal loans	73		2,678,100,000,000	510,000,000,000
3.1. Loans from Payment Support Fund	73.1		0	0
3.2. Other loans	73.2		2,678,100,000,000	510,000,000,000
4. Principal repayment of loans	74		(1,911,000,000,000)	(1,070,600,000,000)
4.1. Principal repayment of loans from Payment Support Fund	*74*		*0*	*0*
4.2. Principal repayment of loans from financial assets	*74*			
4.3. Principal repayment of other loans	*74*		*(1,911,000,000,000)*	*(1,070,600,000,000)*
5. Cash paid for financial leases	75		0	0
6. Dividends, profits paid to owners	76		0	0
Net cash flow from financial activities	***80***		**767,100,000,000**	**(560,600,000,000)**
IV. Increase/decrease in net cash during the period	**90**		**56,640,580,561**	**(318,956,525,442)**
V. Cash and cash equivalents at the beginning of the period	**101**		**146,659,932,963**	**453,905,187,634**
- Cash	101		21,659,932,963	13,905,187,634
- Cash equivalents	101		125,000,000,000	440,000,000,000
- Impact of changes in foreign exchange rates	102			
VI. Cash and cash equivalents at the end of the period	**103**		**203,300,513,524**	**134,948,662,192**
- Cash	103		33,300,513,524	9,948,662,192
- Cash equivalents	103		170,000,000,000	125,000,000,000

ITEMS	Code	Note	Accumulative from the beginning of the year to the end of this quarter	
			This year	Previous year
- Impact of changes in foreign exchange rates	104			

CASH FLOW FROM BROKERAGE AND CUSTOMER TRUST ACTIVITIES

Target	Code	Note	Accumulative from the beginning of the year to the end of this quarter	
			This year	Previous year
I. Cash flow from brokerage and trust activities of customers				
1. Cash received from selling securities brokered to customers	1		7,845,084,737,239	5,119,941,645,074
2. Cash paid to buy securities brokered to customers	2		(8,169,306,251,600)	(5,179,608,263,952)
3. Cash received from selling trust securities of customers	3			
4. Cash paid to sell trust securities of customers	4			
5. Cash received from borrowing from the Payment Support Fund	5			
6. Cash paid from borrowing from the Payment Support Fund	6			
7. Deposits received to pay for securities transactions of customers	7		(39,368,066,852)	(839,365,560,150)
8. Payment for securities transactions of customers	8			
9. Deposits received from investors for investment trust activities of customers	9			
10. Payment for investment trust activities of customers	10			
11. Payment of securities custody fees of customers	11			
12. Collection of securities transaction errors	12			
13. Payment of securities transaction errors	13			
14. Cash received from the Securities Issuer	14		127,521,431,725	115,084,370,940
15. Cash paid to the Securities Issuer	15		(67,418,941,147)	(28,582,301,047)
Increase/decrease net cash flow during the period	***20***		**(303,487,090,635)**	**-812,530,109,135**
II. Cash and cash equivalents at the beginning of the period of customers	**30**		**998,776,639,966**	**1,381,663,050,104**
Bank deposits at the beginning of the period:	31		931,569,132,280	517,447,727,201
- Deposits of investors for securities transactions under the method of management by the Securities Company	32		931,543,275,003	517,438,187,320
Including term				

ITEMS	Code	Note	Accumulative from the beginning of the year to the end of this quarter	
			This year	Previous year
- Deposits for securities transactions for customers	33		25,857,277	9,539,881
- Deposits for clearing and settlement of securities transactions	34			
- Deposits of the Issuer	35		67,207,507,686	864,215,322,903
Including term				
Cash equivalents	36			
Impact of changes in foreign exchange rates	37			
III. Cash and cash equivalents at the end of the period of customers (40 = 20 + 30)	**40**		**695,289,549,331**	**569,132,940,969**
Bank deposits at the end of the period:	41			
- Investors' deposits for securities transactions under the method of management by the Securities Company	42		678,084,367,255	564,304,297,169
Including term				
- Deposits for securities transactions for customers	43		1,722,558	280,077,204
- Deposits for clearing and settlement of securities transactions	44			
- Deposits of the Issuer	45		17,203,459,518	4,548,566,596
Including term				
Cash equivalents	46			
Impact of changes in foreign exchange rates	47			

Hanoi, April 16, 2026

PREPARED BY	CHIEF ACCOUNTANT	GENERAL DIRECTOR
(Signed)	(Signed)	(Signed and sealed)
Nguyen Thi Hien	Tang Thi Trinh	Le Son Tung

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK

AGRIBANK SECURITIES JOINT STOCK COMPANY
Address: 5th Floor, Green Diamond Building - 93 Lang Ha - Dong Da - Ha Noi
Tel: (04)-(6)2762666 Fax: (04)-(6)2736759

STATEMENT OF CHANGES IN EQUITY
QUARTER I 2026

Unit: Vietnamese Dong

ITEMS	Note	Balance at the beginning of the year		Increase/decrease				Balance at the end of the year	
		Previous period	This period	Previous period	This period	Previous period	This period	Previous period	This period
		1/1/2025	1/1/2026	Increase	Decrease	Increase	Decrease	31/03/2025	31/03/2026
A	B	1	2	3	4	5	6	7	8
I. CHANGES IN EQUITY									
1. Owner's capital		2,158,228,617,032	2,287,433,757,032					2,158,228,617,032	2,416,638,897,032
1.1. Legal capital		*2,153,913,090,000*	*2,283,118,230,000*			129,205,140,000		*2,153,913,090,000*	*2,412,323,370,000*
1.2. Additional capital									
1.3. Share premium		4,315,527,032	4,315,527,032		-		-	4,315,527,032	4,315,527,032
1.4. Bond conversion option									
1.5. Other capital of owners		-	-						-
2. Treasury shares (*)		(626,863)	(626,863)		-		-	(626,863)	(626,863)
3. Difference in asset revaluation		-	-					-	-
4. Exchange rate difference		-	-						-
5. Financial reserve fund and reserve fund for supplementary charter capital		-	-					-	-
6. Other funds belonging to owner's capital (Reserve fund for supplementary charter capital)	VIII	35,208,664,749	35,208,664,749					35,208,664,749	35,208,664,749
7. Undistributed profits		244,446,911,706	243,599,227,874	32,491,450,016	(13,529,183,333)	43,649,366,952	(129,365,655,420)	263,409,178,389	157,882,939,406
7.1. Realized profits		*241,794,971,582*	*237,968,098,562*	*32,004,750,184*	*(13,529,183,333)*	*43,649,366,952*	*(129,205,140,000)*	*260,270,538,433*	*152,412,325,514*
7.2. Unrealized profits		*2,651,940,124*	*5,631,129,312*	486,699,832	-	-	(160,515,420)	*3,138,639,956*	5,470,613,892
Subtotal		**2,437,883,566,624**	**2,566,241,022,792**	**32,491,450,016**	**(13,529,183,333)**	**43,649,366,952**	**(129,365,655,420)**	**2,456,845,833,307**	**2,609,729,874,324**
II. OTHER COMPREHENSIVE INCOME		**4,804,141,760**	**1,642,998,429**	-	**(1,831,281,760)**	**9,379,734,913**	-	**2,972,860,000**	**11,022,733,342**
1. Gain/Loss from revaluation of available-for-sale financial assets		4,804,141,760	1,642,998,429	-	(1,831,281,760)	9,379,734,913	-	2,972,860,000	11,022,733,342

ITEMS	Note	Balance at the beginning of the year		Increase/decrease				Balance at the end of the year	
		Previous period	This period	Previous period	This period	Previous period	This period	Previous period	This period
		1/1/2025	1/1/2026	Increase	Decrease	Increase	Decrease	31/03/2025	31/03/2026
A	B	1	2	3	4	5	6	7	8
2. Gain/Loss from revaluation of fixed assets using the fair value model									
3. Gain/Loss from foreign exchange differences									
4. Other comprehensive gain/loss									
Total		2,442,687,708,384	2,567,884,021,221	32,491,450,016	(15,360,465,093)	53,029,101,865	(129,365,655,420)	2,459,818,693,307	2,620,752,607,666

Hanoi, April 16, 2026

PREPARED BY	CHIEF ACCOUNTANT	GENERAL DIRECTOR
(Signed)	(Signed)	(Signed and sealed)
Nguyen Thi Hien	Tang Thi Trinh	Le Son Tung

NOTES TO THE FINANCIAL STATEMENTS

QUARTER I OF 2026

I. Operation characteristics of the Company

Agribank Securities Corporation ("Company") is a joint stock Company established in Vietnam.

1. Establishment and operation license of the Company

Agribank Securities Corporation ("Company") was established on the basis of equitization of Vietnam Bank for Agriculture and Rural Development Company Limited under the Establishment and Operation License No. 108/UBCK-GP dated July 10, 2009 of the State Securities Commission.

The Company's shares were officially registered for trading at the Ho Chi Minh Stock Exchange from December 10, 2009.

The Company's main activities include: securities brokerage, securities trading, securities investment consulting and securities underwriting.

2. Contact address of the Company

The Company's head office is located on 5th Floor - Green Diamond Building - No. 93 Lang Ha – Dong Da Ward - Hanoi City.

The Company also has 02 branches located in Da Nang City and Ho Chi Minh City as follows:

- Central Branch: Agribank Building - No. 228, 2/9 Street – Hoa Cuong Ward - Da Nang City.
- Southern Branch: 1st and 2nd Floor, Building 2 - No. 2A - Pho Duc Chinh Street – Ben Thanh Ward - Ho Chi Minh City.

3. Main features and operations of the Company

3.1. Charter capital:

The Company's charter capital as of March 31, 2026 according to adjusted license No. 31/GPDC-UBCK dated June 30, 2025 is VND 2,283,118,230.

3.2. Board of Directors

The members of the Board of Directors of the Company at the date of this report are as follows:

Full name	Position	Date of appointment/dismissal
Phan Van Tuan	Chairman of the BOD	Appointed on April 22, 2024
Nguyen Duc Thuan	Commissioner	Appointed on April 22, 2024
Nguyen Thi Hong Hanh	Commissioner	Appointed on April 22, 2024
Le Son Tung	Commissioner	Appointed on April 22, 2024
Doan Ngoc Hoan	Commissioner	Appointed on April 22, 2024

3.3. Board of Control

The members of the Company's Board of Control at the date of this report are as follows:

Full name	Position	Date of appointment/dismissal
Le Huong Giang	Head of Board	Appointed on April 22, 2024
Nguyen Thi Hong Duong	Member	Appointed on April 22, 2024
Do Duc Tu	Member	Appointed on April 22, 2024

3.4. Board of General Directors

Members of the Board of General Directors of the Company at the date of the report

Full name	Position	Date of appointment/dismissal
Le Son Tung	General Director	Appointed on March 01, 2023
Bui Duc Thang	Deputy General Director	Appointed on April 28, 2024
Nguyen Ngoc Lan	Deputy General Director	Appointed on August 30, 2024

3.5. Legal Representative

The Company's legal representative is Mr. Phan Van Tuan, Chairman of the Board of Directors.

Mr. Le Son Tung - General Director was authorized by Mr. Phan Van Tuan to sign the financial report according to the authorization letter No. 86/QD - CT. HDQT of the Chairman of the Board of Directors dated June 11, 2018.

3.6. Total number of employees and workers: 155.

II. Accounting period, currency used in accounting

1. Annual accounting period: From January 01 to December 31

2. Currency used in accounting: Vietnamese Dong

III. Applicable Accounting Standards and Regimes

1. Applicable accounting regimes:

- Circular No. 200/2014/TT-BTC dated December 22, 2014 of the Ministry of Finance on guiding the enterprise accounting regime.
- Circular 210/2014/TT-BTC dated December 30, 2014 of the Minister of Finance, on Accounting guidance applicable to Securities Companies.
- Circular No. 334/2016/TT-BTC dated December 27, 2016 of the Minister of Finance, on Amending, supplementing and replacing Appendix 02 and 04 of Circular No. 210/2014/TT-BTC dated December 30, 2014.

2. Statement on compliance with accounting standards and accounting regimes:

Ensure full compliance with Accounting Standards, Vietnamese Accounting System and Accounting Regimes applicable to Securities Companies.

3. Applicable accounting form: General journal

IV. Applicable accounting policies

1. Changes in accounting policies and notes

On November 20, 2015, the National Assembly approved the Accounting Law No. 88/2015/QH13 ("New Accounting Law"). The new Accounting Law provides for the application of the fair value principle, when determining the value after initial recognition, for certain types of assets and liabilities whose values fluctuate frequently according to market prices and can be re-determined reliably. The new Accounting Law takes effect from January 1, 2017.

Accordingly, the revaluation at fair value for some financial assets is performed as follows:

- ▶ Financial assets held at fair value through profit or loss (FVTPL): are initially recognized at cost. After initial recognition, FVTPL financial assets are recognized at fair value. Any gains or losses arising from changes in the value of FVTPL financial assets are recognized in the income statement.

- Available-for-sale (AFS) financial assets: are initially recognized at cost. After initial recognition, AFS financial assets are recognized at fair value. Any gains or losses arising from changes in the value of AFS financial assets are recognized directly in equity (Other comprehensive income), through recognition in the statement of changes in equity, except for losses due to impairment of AFS financial assets which are recognized in the statement of profit or loss.

The Company has applied these changes in accounting policies and their impact on the Company on a prospective basis as the Accounting Law 2015 does not require retrospective application of these changes.

2. Cash and cash equivalents

Cash and cash equivalents include cash in hand, bank deposits of securities companies, short-term investments with a maturity of no more than three months from the date of purchase, highly liquid, easily convertible into known amounts of cash and subject to an insignificant risk of conversion into cash.

Investor deposits on securities transactions and deposit of issuing organizations is reflected in the indicators outside the financial statement.

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

FVTPL financial assets are financial assets that satisfy one of the following conditions:

a) Financial assets are classified as held for trading. Financial assets are classified as held for trading securities if:

- Purchased or created primarily for the purpose of resale/repurchase in the short term;
- Has evidence of trading in the instrument for short-term profit; or
- Is a derivative financial instrument (except for a derivative financial instrument that is a financial guarantee contract or a designated and effective hedging instrument).

b) At initial recognition, the Company classifies these financial assets as FVTPL financial assets. These financial assets would be more appropriately presented if classified as FVTPL financial assets for one of the following reasons:

- Classification as FVTPL financial assets eliminates or significantly reduces inconsistencies in the recognition or measurement of financial assets on different bases; or
- Financial assets are a group of financial assets that are managed and the performance of which is assessed on a fair value basis, consistent with the Company's risk management policy or investment strategy.

FVTPL financial assets are initially recognized at cost. After initial recognition, FVTPL financial assets are measured at fair value. Any gains or losses arising from changes in the value of these financial assets are recognized in the income statement.

The cost of acquiring FVTPL financial assets is recognized in the transaction costs of acquiring financial assets of the statement of comprehensive income as soon as it is incurred.

4. Held-to-maturity (HTM) financial assets

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

a) Financial assets that are initially recognized at fair value through profit or loss;

b) Financial assets classified as available for sale;

c) Financial assets that meet the definition of loans and receivables.

HTM financial assets are initially recognized at their purchase price plus (+) transaction costs that are directly attributable to the acquisition of the financial assets, such as brokerage fees, transaction fees, issuance agency fees and banking fees. After initial recognition, the value of HTM financial assets is determined at amortized cost using the effective interest method.

The amortized cost of an HTM financial asset is determined by the initial recognition value of the financial asset minus (-) principal repayments plus (+) or minus (-) cumulative amortizations calculated using the effective interest method of the difference between the initial recognition value and the maturity value, minus any reductions in provisions for impairment or Irrevocability (if any).

The effective interest method is a method of calculating the amortization cost of interest income or interest expense over the relevant period of a financial asset or a group of HTM financial assets.

The effective interest rate is the rate at which the estimated future cash flows that will be paid or received over the expected life of the financial instrument or, if appropriate, over a shorter period, are accurately discounted to the net present value of the financial asset or liability.

The initial value less (-) principal repayments is recorded and monitored by the Company in the HTM financial asset item. Cumulative amortizations under the effective interest method are recorded in the accrual item. Provisions, if any, are determined and monitored in the item "Provisions for impairment of financial assets and collateral assets".

5. Loans

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

a) Those that the Company intends to sell immediately or in the near term, which are classified as held for trading, and those that the Company upon initial recognition designates as measured at fair value through profit or loss;

b) Those that the Company upon initial recognition designates as available-for-sale; or

c) Those for which the holder may not recover substantially all of its initial investment, other than because of credit deterioration, and are classified as available-for-sale.

Loans are initially recognised at cost. After initial recognition, loans are measured at amortised cost using the effective interest method and are presented similarly to HTM financial assets.

6. Available-for-sale financial assets (AFS)

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

a) Loans and receivables;

b) Held to maturity investments;

c) Financial assets are recorded at fair value through profit/loss.

AFS financial assets are initially recorded at cost, which is the purchase price plus transaction costs directly arising from the purchase of these financial assets. After initial recognition, AFS financial assets are recorded at fair value less provision (if any). The difference (increase or decrease) due to revaluation of AFS financial assets compared to the previous period is shown in the item "Revaluation difference of AFS financial assets" in the Other comprehensive income section of the income statement and "*Revaluation difference of assets at fair value*" in the statement of financial position except for differences due to impairment of AFS financial assets.

7. Provision for impairment of financial assets

Financial assets are reviewed for impairment at the balance sheet date.

The Company assesses whether there is objective evidence that an individual financial asset or a group of financial assets is impaired. A financial asset or a group of financial assets is considered impaired if, and only if, there is objective evidence of impairment as a result of one or more events that have occurred subsequent to the initial recognition of the asset (an "impairment event" has occurred) and the effect of the impairment event on the expected future cash flows of the financial asset or group of financial assets can be estimated reliably.

Evidence of impairment may include signs that the debtor or group of debtors is experiencing significant financial distress, default or delinquency in payments of interest or principal, the possibility of bankruptcy or financial restructuring of the debtor, and observable data indicating a quantifiable deterioration in expected future cash flows, such as changes in repayment terms, financial position, or the likelihood of default.

Increases or decreases to the provision balance are recorded in the income statement in the item "*Provision expenses for financial assets, handling of bad debts and impairment losses of financial assets and borrowing costs of loans*".

a) Impairment provision of HTM financial assets

For HTM financial assets, the Company first assesses whether there is objective evidence of significant impairment of each significant HTM financial asset individually or collectively for non-significant HTM financial assets.

The impairment allowance is determined by the difference between the carrying amount and the estimated recoverable amount of the HTM financial asset.

b) Impairment provision for AFS financial assets

At the reporting date, the Company also assesses whether there is objective evidence that the AFS financial asset is impaired:

➢ In the case of equity instruments classified as available for sale, objective evidence includes a significant or sustained decline in the fair value of the investment below its carrying amount. "Significant" refers to the assessment compared to the original cost of the investment and "prolonged" refers to the period during which the fair value is below the original cost. When there is evidence of impairment, the provision is determined based on the difference between the cost and the fair value at the time of assessment.

- In the case of debt instruments classified as available for sale, the assessment of impairment is performed based on the same criteria as for HTM investments. When there is evidence of impairment, the provision is determined based on the difference between the cost and the fair value at the time of assessment.
- When the provision for impairment is made, the gain/loss arising from the revaluation of the market value of the AFS financial asset previously recognized directly in equity (if any) will be transferred to the income statement.

c) *Impairment provision of loans*

Provision for loans is made based on the estimated loss, calculated as the difference between the market value of the securities used as collateral for the loan and the outstanding balance of that loan.

8. Determination of fair value

For financial assets whose fair value can be determined at market price, the market value will be determined according to the provisions of Circular No. 48/2019/TT-BTC as follows:

- The market value of securities listed on the Hanoi Stock Exchange and the Ho Chi Minh City Stock Exchange is the closing price on the most recent trading day up to the date of valuation of the securities.
- For securities of companies that are not listed on the stock market but have registered for trading on the Unlisted Public Companies Market (UPCom), the market value is determined as the average reference price in the 30 most recent consecutive trading days before the date of preparing the annual financial statements announced by the Stock Exchange.
- For listed securities that are canceled or suspended from trading or have been suspended from trading from the sixth trading day onwards, the actual securities price is the book value on the date of preparing the most recent financial situation report.

- For unlisted securities that have not registered for trading on the Unlisted Public Companies Market (UPCom), the actual securities price on the market is the average price of actual trading prices according to the quotations of three (3) securities companies that have traded at the time closest to the time of valuation of the securities.
- Securities that do not have reference prices from the above sources will be assessed at fair value based on a review of the financial situation and book value of the issuer at the date closest to the valuation date or a valuation upon request of the General Director.

The remaining securities will be recorded at their original cost.

9. Derecognition of financial assets

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

- The Company no longer has the right to collect cash from the financial assets; or
- The Company transfers the right to collect cash from the financial assets or simultaneously incurs an obligation to pay almost immediately all the cash received to a third party through a transfer contract and:
  - The Company transfers substantially all the risks and rewards associated with the asset, or
  - The Company does not transfer or retain substantially all the risks and rewards associated with the asset but has transferred control of the asset.

When the Company transfers its rights to receive cash flows from an asset or has entered into a transfer agreement with a third party but has not transferred substantially all the risks and rewards of the asset or has not transferred control of the asset, the asset is still recognized as an asset of the Company. In such cases, the Company also recognizes a corresponding liability. The transferred asset and the corresponding liability are recognized on a basis that reflects the rights and obligations that the Company retains.

Continuing participation that takes the form of a guarantee of transferred assets will be recorded at the lower of the original carrying amount of the assets and the maximum amount that the Company would be required to pay.

10. Reclassification of financial assets

a) *Reclassification of non-FVTPL financial asset sales*

When selling financial assets that are not FVTPL financial assets, securities companies must reclassify financial assets from other types of assets related to FVTPL financial assets. The revaluation differences of AFS financial assets currently monitored in the item "Revaluation differences of assets at fair value" will be recorded in the corresponding revenue or expense account at the date of reclassification of AFS financial assets when sold.

b) Reclassification due to change in intention or ability to hold

Securities companies are allowed to reclassify financial assets into other appropriate financial asset groups due to changes in intentions or holding capacity, accordingly:

- Non-derivative FVTPL financial assets that are not required to be classified as FVTPL financial assets upon initial recognition may be reclassified to loans and receivables in certain special circumstances or to cash and cash equivalents if they meet the criteria for classification into such groups. Gains and losses recognized on revaluation of FVTPL financial assets before the reclassification date will not be reversed.

- If, due to a change in intention or ability to hold, the classification of an investment as held-to-maturity is no longer appropriate, the investment must be transferred to the AFS financial asset group and revalued at fair value. The difference between the carrying amount and fair value will be recorded in the income statement under the item "Revaluation differences of available-for-sale financial assets".

II. Accounts Receivable

The Company's receivables include receivables from the sale of financial assets, receivables and accrued dividends, interest on financial assets and other receivables. Receivables are initially recorded at cost and are always reflected at cost in the following period.

Receivables include receivables and accrued dividends and interest on investments, receivables from matured investments, commitments to buy and resell listed and unlisted securities, etc. Receivables are initially recorded at cost and are always reflected at cost in the following period.

Receivables are considered for risk provisions based on the age of the debt or the expected loss that may occur in the event that the debt has not yet reached its maturity date but the economic organization is bankrupt or undergoing dissolution procedures; the debtor is missing, absconding, being prosecuted, detained, tried by law enforcement agencies, serving a sentence or has died.

The arising provision expenses are recorded in the business performance report under the item "Other operating expenses" during the period.

The provision level for overdue receivables is calculated based on the net risk excluding the value of collateral according to the provision ratios as guided by Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on August 8, 2019 below:

Overdue time	*Provision level*
From over six (6) months to under one (1) year	30%
From one (1) year to less than two (2) years	50%
From two (2) years to less than three (3) years	70%
Three (3) years or more	100%

12. Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation. The cost of a fixed asset comprises its purchase price and any costs directly attributable to bringing the asset to its working condition for its intended use.

Expenses for the purchase, improvement and renewal of fixed assets are recorded as an increase in the cost of the asset. Maintenance and repair costs are recorded in the statement of comprehensive income when incurred.

When tangible fixed assets are sold or liquidated, any net gain or loss resulting from their disposal is recognized in the statement of comprehensive income.

13. Intangible fixed assets

Intangible fixed assets are stated at cost less accumulated depreciation. The cost of an intangible fixed asset comprises its purchase price and any costs directly attributable to bringing the asset to its intended use.

Costs of improvements and renewals of intangible fixed assets are added to the cost of the asset and other costs are recognized in the statement of comprehensive income as they arise.

When intangible fixed assets are sold or liquidated, any net gain or loss resulting from their disposal is recognized in the statement of comprehensive income.

14. Depreciation and wear and tear

Depreciation and amortization of tangible fixed assets and intangible fixed assets are provided using the straight-line depreciation method over the estimated useful lives of the assets in accordance with Circular No. 45/2013/TT-BTC dated April 25, 2013 of the Ministry of Finance as follows:

Tangible fixed assets	Depreciation period
Machinery and equipment	3-8 years
Means of transport	3-6 years
Office equipment	3-4 years
Other tangible fixed assets	4 years
Intangible fixed assets	**Depreciation period**
Land use rights	No depreciation
Other intangible fixed assets	3-8 years

15. Property rental

Determining whether an arrangement is a lease is based on the substance of the arrangement at inception: whether the performance of the arrangement would depends on the use of a particular asset and whether the agreement includes a provision for the right to use the asset.

Rental payments under operating leases are recognized in the statement of comprehensive income on a straight-line basis over the term of the lease.

16. Prepaid expenses

Prepaid expenses include short-term or long-term prepaid expenses on the statement of financial position and are allocated over the period of prepayment of the expense corresponding to the economic benefits generated from these expenses.

The following types of expenses are recognized as long-term prepaid expenses for allocation to the statement of comprehensive income:

- Office rental expenses;
- Cost of using services with a term.

17. Purchase and resale contracts

Assets sold with a commitment to repurchase at a certain time in the future (purchase and resale contracts) are not deducted from the financial statements. The amount received under these purchase and resale contracts is recognized as a liability on the statement of financial position. The difference between the sale price and the repurchase price is treated as interest expense and is allocated on a straight-line basis to the statement of comprehensive income over the life of the repurchase agreement.

Assets purchased with a commitment to resell at a specified future date (resale agreements) are not recognised in the financial statements. The payments under these resale agreements are recognised as assets in the statement of financial position. The difference between the purchase price and the resale price is treated as interest income and is allocated on a straight-line basis to the statement of comprehensive income over the life of the resale agreement.

For overdue commitments, the Company considers setting aside a risk provision based on the age of the overdue debt or based on the expected loss in accordance with Circular No. 48/2019/TT-BTC.

18. Borrowings

The Company's borrowings are disclosed and presented at the principal amounts outstanding at the end of the reporting period.

19. Payables and accruals

Other payables and accruals are recognized for amounts to be paid in the future for goods and services received, whether or not the Company has been billed by the supplier.

20. Employee Benefits

Retirement benefits

When retiring, the Company's employees will receive retirement benefits from the Social Insurance under the Ministry of Labor, War Invalids and Social Affairs. The Company contributes to this retirement benefit by paying social insurance for each employee at the rate of 18% of their monthly basic salary in accordance with Decision No. 959/QD-BHXH ("Decision 959"). From 1 June 2017, the above contribution rate is calculated at 17.5% of the employee's monthly basic salary in accordance with Decision No. 595/QD-BHXH dated 1 May 2017 replacing Decision 959.

In addition, the Company has no other obligations regarding the retirement benefits of its employees, other than the obligation to pay monthly Social Insurance.

Severance allowance payable

According to Article 48 of the Labor Code No. 10/2012/QH13 dated June 18, 2012, the Company is obliged to pay voluntary severance allowance equal to half a month's salary plus other allowances (if any) for each year of employment up to December 31, 2008 to employees who voluntarily resign.

Unemployment insurance

According to current regulations, the Company is obliged to pay unemployment insurance at a rate equal to 1% of the salary and wages fund for unemployment insurance of those participating in unemployment insurance and deduct 1% of the monthly salary and wages for unemployment insurance of each employee to pay at the same time to the Unemployment Insurance Fund.

21. Owner's equity

Owner's contributed capital

Capital contributed from the issuance of shares is recorded in the charter capital account at par value.

Treasury shares

Equity instruments repurchased by the Company (treasury shares) are recorded at cost and deducted from equity. The Company does not recognize any gain/(loss) on the purchase, sale, issuance or cancellation of its own equity instruments.

Undistributed earnings

Undistributed earnings include realized and unrealized profits.

Unrealized earnings of the accounting period are the difference between the total value of revaluation gains and losses of financial assets recorded through profit/loss or other financial assets included in the profit and loss statement of the statement of business results in the list of financial assets of the Company.

Realized earnings of the accounting period are the difference between the total revenue and income and the total expenses included in the statement of business results of the Company, except for the gains and losses from revaluation of financial assets that have been recorded in unrealized earnings.

22. Revenue recognition

Revenue is recognized when it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured. Revenue is measured at the fair value of the consideration received or receivable, net of any trade discounts, rebates and sales returns. The following specific recognition criteria must also be met when recognizing revenue:

Revenue from securities brokerage

When the outcome of a contract can be reliably measured, revenue is recognized based on the stage of completion of the work. In cases where the outcome of a contract cannot be reliably measured, revenue is recognized only to the extent that the costs recognized are recoverable.

Income from securities trading

Income from securities trading is determined based on the difference between the selling price and the average cost of securities.

Securities repurchase and resale transactions

Revenue is recognized over the term of the securities repurchase and resale contract using the straight-line method.

Interest income

Revenue is recognized when interest accrues (taking into account the yield on the asset) unless collectibility is uncertain.

Dividends

Revenue is recognized when the Company's right to receive dividend payments is established, except for dividends received in shares which are only updated and tracked by the number of shares held and are not recognized as revenue.

Other income

Other income includes income from irregular activities, other than revenue-generating activities, including: net income from liquidation of fixed assets ("fixed assets"), sale of fixed assets; collection of fines from customers for breach of contract; collection of insurance compensation; collection of receivables that have been written off and included in previous period expenses; payables that have lost their owners are recorded as an increase in income; tax revenues that are reduced or refunded; and other revenues recognized as other income as prescribed in Vietnamese Accounting Standard No. 14 - Revenue and other income.

When the contract outcome can be reliably determined, revenue will be recognized based on the level of completion of the work.

If the contract outcome cannot be reliably determined, revenue will only be recognized at the recoverable level of the recorded costs.

23. Method of calculating the cost of self-trading securities sold

The Company applies the moving weighted average method to calculate the cost of self-trading securities and the specific method to calculate the cost of bonds.

24. Securities Company management costs

Securities Company management costs include general management costs such as salary costs and other staff costs for management department staff, office materials costs, labor tools, depreciation of fixed assets ... used for Company management.

These are actual expenses incurred (regardless of whether money has been spent or not) that are directly related to the Company's management activities during the period.

25. Corporate income tax

Current income tax

Income tax assets and liabilities for the current and prior periods are measured at the amount expected to be recovered from or paid to the taxation authorities, using the tax rates and tax laws that have been enacted or substantively enacted by the balance sheet date.

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

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

Deferred income tax

Deferred income tax is determined on temporary differences at the balance sheet date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

Deferred tax liability is recognized for all taxable temporary differences, except to the extent that the deferred tax liability arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit (or loss).

Deferred tax asset should be recognized for all deductible temporary differences, carry-forwards of unused tax credits and unused tax losses, to the extent that it is probable that future taxable profit will be available against which the deductible temporary differences, carry-forwards of unused tax credits and unused tax losses can be utilized, except where the deferred tax asset arises from the initial recognition of an asset or liability in a transaction that, at the time of the transaction, affects neither accounting profit nor taxable profit (or tax loss).

The carrying amount of deferred tax assets should be reviewed at the end of the reporting period and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow the benefit of part or all of that deferred tax asset to be utilized. Previously unrecognized deferred tax assets are reviewed at the end of the reporting period and recognized when it is probable that sufficient taxable profit will be available to utilize the unrecognized deferred tax assets.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to the period when the asset is realized or the liability is settled, based on tax rates and tax laws that have been enacted or substantively enacted by the balance sheet date. Deferred tax is recognized in comprehensive income, except when it relates to items recognized directly to equity, in which case the deferred tax is also recognized directly in equity. Deferred tax assets and liabilities are offset when the Company has a legally enforceable right to set off current tax assets against current tax liabilities and the deferred tax assets and deferred tax liabilities relate to income taxes levied by the same tax authority on the same taxable entity and the Company intends to settle its current tax assets and liabilities on a net basis.

7. ADDITIONAL INFORMATION TO THE FINANCIAL STATEMENTS

Unit: VND

A. NOTES TO FINANCIAL STATEMENTS

A.7.1. Cash and cash equivalents

	Closing balance	**Opening balance**
Cash	33,300,513,524	21,659,932,963
- *Cash*	*364,126,250*	*351,129,936*
- *Bank deposit*	*32,936,387,274*	*21,308,803,027*
Cash equivalents	170,000,000,000	125,000,000,000
Money in transit		
Deposits for sale of underwritten securities		
Deposit to Securities Trading Center		
Total	**203,300,513,524**	**146,659,932,963**

A.7.2. Inventory	**Closing balance**	**Opening balance**
Raw materials	1,597,618,000	1,597,618,000
Tools, instruments		
Total	1,597,618,000	1,597,618,000

A.7.3. Value of volume performed during the period

Target	**Volume performed during the period**	**Value of volume performed during the period**
1. Of Securities Company	7,147,286	192,438,435,000
a) Stocks	7,147,286	192,438,435,000
-Buy	3,200,000	65,594,950,000
-Sell	3,947,286	126,843,485,000
b) Bonds	0	0
-Buy		
-Sell		
2. Of the investor	642,193,609	16,014,390,988,839
a) Stocks	642,193,609	16,014,390,988,839
-Buy	329,852,329	8,169,306,251,600
-Sell	312,341,280	7,845,084,737,239
b) Bonds	0	0
-Buy		
-Sell		
Total	**649,340,895**	**16,206,829,423,839**

A.7.4.Types of financial assets

Financial Assets at fair value through profit and loss (FPTVL)

	Closing balance		Opening balance	
	Original value	**Fair value**	**Original value**	**Fair value**
Stocks	-		-	-
Unlisted stocks	9,474,516,654	14,945,130,546	9,474,516,654	15,105,645,966
Bonds	-	-	-	-
Certificate of deposit	459,529,061,926	459,529,061,926	-	-
Total	**469,003,578,580**	**474,474,192,472**	**9,474,516,654**	**15,105,645,966**

Held-to-maturity (HTM) investments

	Closing balance	Opening balance
Long-term HTM investments		
Bonds	310,342,314,931	310,914,446,136
Total	**310,342,314,931**	**310,914,446,136**
Short-term HTM investments		
Time deposits, certificates of deposit, Bonds	1,310,391,029,200	925,769,128,120
Total	**1,310,391,029,200**	**925,769,128,120**

Available-for-sale (AFS) investments

	Closing balance		Opening balance	
	Original value	**Fair value**	**Original value**	**Fair value**
Listed Stocks	49,821,583,322	63,600,000,000	96,360,297,964	94,384,446,000
Unlisted Stocks	25,000,000,000	25,000,000,000	25,000,000,000	25,000,000,000
Certificates of Deposit, Bonds	0	0	226,088,160,000	230,117,760,000
Total	**74,821,583,322**	**88,600,000,000**	**347,448,457,964**	**349,502,206,000**

Situation of market value fluctuations of financial assets

Opening balance	Purchase price	Increase	Decrease	Revaluation value	Depreciation prevention
FVTPL Financial assets	**9,474,516,654**	**5,631,129,312**	**0**	**15,105,645,966**	**0**
Listed stocks			0		
Unlisted stocks	9,474,516,654	5,631,129,312	0	15,105,645,966	
Bonds	0			0	
Certificate of deposit	0			0	
AFS Financial Assets	**121,360,297,964**	**-1,975,851,964**		**349,502,206,000**	**(25,000,000,000)**
Listed stocks	96,360,297,964	(1,975,851,964)	1,975,851,964	94,384,446,000	
Unlisted stocks	25,000,000,000			25,000,000,000	(25,000,000,000)
Certificate of deposit, Bonds	226,088,160,000			230,117,760,000	0
Total	**130,834,814,618**	**3,655,277,348**	**0**	**364,607,851,966**	**(25,000,000,000)**

Closing balance	Purchase price	Increase	Decrease	Revaluation value	Depreciation prevention
FVTPL Financial assets	**469,003,578,580**	**5,470,613,892**	**0**	**474,474,192,472**	
Listed stocks	0	0		0	
Unlisted stocks	9,474,516,654	5,470,613,892		14,945,130,546	
Certificate of deposit	459,529,061,926			459,529,061,926	
Bonds	0			0	
Financial Assets AFS	**74,821,583,322**	**13,778,416,678**		**88,600,000,000**	**(25,000,000,000)**
Listed stocks	49,821,583,322	13,778,416,678		63,600,000,000	
Unlisted stocks	25,000,000,000	0		25,000,000,000	(25,000,000,000)
Certificate of deposit	0			0	
Total	**543,825,161,902**	**19,249,030,570**	**0**	**563,074,192,472**	**(25,000,000,000)**

A.7.5. Provision for impairment of financial assets and mortgaged assets

	Closing balance	Opening balance
Borrowings	10,452,660,064	10,452,660,064
Financial assets	25,000,000,000	25,000,000,000
Total	**35,452,660,064**	**35,452,660,064**

A7.6. Accounts receivable

	Closing balance	Opening balance
Receivables and accruals for dividends and interest on financial assets		
Receivables for maturing investments (*)	599,000,000,000	599,000,000,000
Receivables and accrued dividends, interest on financial assets	49,674,108,475	37,419,219,249
Interest income from deposits	*15,128,602,800*	*14,798,835,526*
Bond Interest Income	*9,734,074,308*	*771,564,988*
Estimated interest income from lending activities	*24,811,431,367*	*21,848,818,735*
Total	**648,674,108,475**	**636,419,219,249**
Other receivables		
Prepayment to seller	272,500,000	532,368,400
Receivables from services provided by securities companies	469,125,128,393	469,729,301,988
Commitment to buy and resell listed securities	*11,655,534,957*	*11,655,534,957*
Commitment to buy and resell unlisted securities (**)	*453,204,309,020*	*453,204,309,020*
Receivables from investors for account overdraft	*1,953,066,391*	*1,953,066,391*
Receivables from other services provided by securities companies	*387,942,295*	*1,088,216,655*
Receivable brokerage fees.	*1,924,275,730*	*1,828,174,965*
Receivables from employees	1,077,843,685	2,667,969,171
Other receivables	794,615,530	805,289,111
Total	**471,270,087,608**	**473,734,928,670**
Grand total	**1,119,944,196,083**	**1,110,154,147,919**
Provision for impairment of receivables (***)	(1,060,864,124,992)	(1,060,950,030,087)
	59,080,071,091	**49,204,117,832**

(*) Receivables for maturing investments represent bonds of Vietnam Shipbuilding Industry Corporation (formerly Shipbuilding Industry Group) that have matured, are assessed as irrecoverable and have been provisioned for 100%

(**) Represents commitments to buy and resell securities arising before the effective date of Circular No. 210/2012/TT-BTC on guiding the operations of securities companies and up to the date of preparing the financial statements, the Company has not yet recovered. The Company has made full provisions for these receivables.

(***) Provision for impairment of receivables

	Closing balance	
	Bad debts amount	Provision amount
Commitment to buy and resell listed securities	11,655,534,957	7,870,078,507
Commitment to buy and resell unlisted securities	453,204,309,020	451,975,792,594
Receivables from investors for account overdraft	1,953,066,391	1,953,066,391
Receivables from maturing investments	599,000,000,000	599,000,000,000
Receivables from consulting services	42,500,000	42,500,000
Other doubtful receivables	22,687,500	22,687,500
	1,065,878,097,868	**1,060,864,124,992**

	Opening balance	
	Bad debts amount	Provision amount
Commitment to buy and resell listed securities	11,655,534,957	7,955,983,602
Commitment to buy and resell unlisted securities	453,204,309,020	451,975,792,594
Receivables from investors for account overdraft	1,953,066,391	1,953,066,391
Receivables from maturing investments	599,000,000,000	599,000,000,000
Other doubtful receivables	22,687,500	22,687,500
Receivables from consulting	42,500,000	42,500,000
	1,065,878,097,868	**1,060,907,530,087**

Fluctuations in the provision for impairment of receivables during the year were as follows:

	Closing balance	Opening balance
Opening balance at the beginning of the year	1,060,950,030,087	1,078,991,758,699
Provision reversal during the year	(85,905,095)	(18,041,728,612)
Closing balance at the end of the year	1,060,864,124,992	1,060,950,030,087

A.7.8.Payables for the purchase of financial assets.

	Closing balance	Opening balance
7.8.1 Payables for the purchase of financial assets		
………..		
7.8.2.Other payables on investment activities		
………..		
Total		

A.7.9.Payables for securities trading activities

	Closing balance	Opening balance
- Payables to the securities trading office	10,806,408,000	17,358,163,000
- Payables to the Payment Support Fund loan		
- Payables to the securities delivered to the issuing agent		

	Closing balance	Opening balance
- Payables to the Vietnam Securities Depository Center		
- Payables to other organizations and individuals	60,757,287	116,772,287
Total	**10,867,165,287**	**17,474,935,287**

A.7.10. Payable principal and interest dividends on bonds

	Closing balance	Opening balance
- Payables dividends, principal and interest on bonds to investors.	17,203,459,518	67,207,507,686
- Payables dividends, principal and interest on bonds to capital contributors		
Total	**17,203,459,518**	**67,207,507,686**

A.7.11. Taxes and other payments to the state

	Closing balance	Opening balance
Corporate Income Tax	10,856,694,646	7,222,351,450
Corporate Income Tax of Foreign Investors		
Personal income tax	3,573,432,171	51,515,833,609
VAT	88,604,401	1,069,189,988
Other taxes		
Total	**14,518,731,218**	**59,807,375,047**

A.7.12. Payable to securities issuers

	Closing balance	Opening balance
....		

A.7.13. Costs payable

	Closing balance	Opening balance
Interest expense	11,823,498,134	5,143,895,864
Cost of service points outside Agribank system	3,931,620,669	1,259,087,139
Service costs received, used without contract	129,107,671	818,381,865
Other payable expenses	53,200,000	93,156,079
Total	**15,937,426,474**	**7,314,520,947**

A.7.14.Payables for securities transaction errors

	Closing balance	Opening balance
Payables for self-trading securities transaction errors		
Payables for brokerage stock transaction error		
Payables for securities transaction error of unknown subject		
Total		

A.7.15.Payable to Sellers

	Closing balance	Opening balance
Payables to Bizconsult Law Firm	27,500,000	27,500,000
Payables to other sellers	5,893,470,000	7,977,725,137

	Closing balance	Opening balance
Total	**5,920,970,000**	**8,005,225,137**

A.7.16.Other payables, payments

	Closing balance	Opening balance
Other payables	557,222,723	562,529,723
Total	**557,222,723**	**562,529,723**

A.7.17.Deferred tax assets and deferred tax liabilities

	Closing balance	Opening balance
a. Deferred income tax assets		
Deferred tax assets relating to deductible temporary differences	0	0
Deferred tax assets relating to tax losses		
Deferred tax assets relating to unused tax credits		
Reversal of deferred tax assets recognized in previous years		
Total	0	0

	Closing balance	Opening balance
b. Deferred income tax payable		
Deferred income tax liabilities arising from taxable temporary differences	2,755,683,336	410,749,607
Deferred income tax liabilities recognized from prior years		
Deferred income tax liabilities		
Total	**2,755,683,336**	**410,749,607**

A.7.18. Tangible fixed assets situation:

Item	Houses, buildings	Machinery and equipment	Means of transport, transmission	Management equipment	Other tangible fixed assets	Total
1. Original price of tangible fixed assets						
Opening balance	**135,979,397,139**	**79,151,648,022**	**9,964,989,000**	**19,353,674,181**	**1,625,353,750**	**246,075,062,092**
Purchase during the period		0	0	285,057,000	0	285,057,000
Completed construction investment	0					0
Other increases						
Switch to investment real estate						
Liquidation, sale		0	0	0	0	0
Other discounts						
Closing balance	**135,979,397,139**	**79,151,648,022**	**9,964,989,000**	**19,638,731,181**	**1,625,353,750**	**246,360,119,092**
2. Accumulated depreciation value						
Opening balance	**7,249,815,397**	**47,230,552,019**	**6,670,573,039**	**4,370,776,838**	**574,499,400**	**66,096,216,693**
Depreciation during the period	896,098,875	2,948,715,644	87,245,001	2,750,001	0	3,934,809,521
Other increases						
Switch to investment real estate						
Liquidation, sale		0	0	0	0	0
Other discounts						
Closing balance	**8,145,914,272**	**50,179,267,663**	**6,757,818,040**	**4,373,526,839**	**574,499,400**	**70,031,026,214**
3. Residual value of tangible fixed assets						
At the beginning day	128,729,581,742	31,921,096,003	3,294,415,961	14,982,897,343	1,050,854,350	179,978,845,399
At the closing day	127,833,482,867	28,972,380,359	3,207,170,960	15,265,204,342	1,050,854,350	176,329,092,878

- Original price of fixed assets at the end of the year that have been fully depreciated but are still in use.

- Original price of fixed assets at the end of the year awaiting liquidation:

- Commitments on the purchase and sale of tangible fixed assets of great value in the future:

- Other changes in tangible fixed assets.

06. Increase and decrease of intangible fixed assets:

Item	Software and computer networks	Commercial office floor usage rights	Total
1. Original price of intangible fixed assets			
Opening balance	**59,707,392,256**		59,707,392,256
Purchase during the period			
Created from within the business			
Increase due to business consolidation			
Other increases			
Liquidation, sale	-		
Other discounts			
Closing balance	**59,707,392,256**	**0**	**59,707,392,256**
2. Accumulated depreciation value			
Opening balance	**38,575,291,788**		**38,575,291,788**
Depreciation during the period	1,730,146,668		1,730,146,668
Other increases			-
Liquidation, sale	-		-
Other discounts			-
Closing balance	**40,305,438,456**		**40,305,438,456**
3. Residual value of intangible fixed assets			
At the beginning day	21,132,100,468		21,132,100,468
At the closing day	19,401,953,800		19,401,953,800

A.7.20. Loan

7.20.1. Short term loan

Short-term loans reflect loans from credit institutions with interest rates ranging from 4.8 %/year to 7.85%/year to serve the Company's business operations.

7.20.2. Long term loan

Details of loans arising during the securities Company's operating period

A.7.21. Payable costs

	Closing balance	Opening balance
a. Short-term prepaid costs		
IT and telecommunications service costs	2,749,481,318	4,173,905,754
Advertising costs	2457071613	-
Other short-term prepaid costs	71,615,813	70,635,264
Total	**5,278,168,744**	**4,244,541,018**

	Closing balance	Opening balance
a. Long-term prepaid costs		
Tools and equipment costs	2,712,653,867	2,308,464,711
Other long-term prepaid costs	1,123,847,715	1,247,381,888
Total	**3,836,501,582**	**3,555,846,599**

A.7.22. Payment Support Fund Deposit

	Closing balance	Opening balance
Original deposit	120,000,000	120,000,000
Additional deposit	11,685,259,744	11,685,259,744
Interest allocated during the year	8,194,740,256	8,194,740,256
Total	**20,000,000,000**	**20,000,000,000**

A.7.23.Undistributed earnings

	Closing balance	Opening balance
Undistributed realized profits	281,617,465,514	237,968,098,562
Unrealized profit	5,470,613,892	5,631,129,312
Total	**287,088,079,406**	**243,599,227,874**

A.7.24. Listed/registered financial assets of securities companies:

Financial assets	Closing balance	Opening balance
1 Freely transferable financial assets	12,599,110,000	204,071,970,000

2 Restricted transferable financial assets	-	-
3 Financial assets mortgage transaction	-	-
4 Financial assets are frozen and temporarily held.	-	-
5 Financial assets awaiting payment	-	-
6 Financial assets waiting for lending	-	-
7 Collateral financial assets securing the loan	-	-
Total	**12,599,110,000**	**204,071,970,000**

A.7.25.Financial assets deposited at VSD and not yet traded by securities companies

Financial assets	Closing balance	Opening balance
Financial assets deposited at VSD and not yet freely transferable		
Financial assets deposited at VSD and not yet traded with transfer restrictions		
Financial assets deposited at VSD and not yet mortgaged		
Financial assets that have been deposited at VSD and have not been traded are blocked or temporarily held.		
Total	-	-

A.7.26.Financial assets awaiting return of securities companies

	Closing balance	Opening balance
Financial assets awaiting return	0	0
Total	**0**	**0**

A.7.27.Financial assets correcting transaction errors of securities companies

	Closing balance	Opening balance
……….		
Total		

A.7.28. Financial assets not deposited at VSD

	Closing balance	Opening balance
Financial assets not deposited at VSD	885,346,320,000	725,346,320,000
Total	**885,346,320,000**	**725,346,320,000**

A.7.29.Financial assets entitled to the rights of the Securities Company

	Closing balance	Opening balance
Financial assets entitled to the rights		0

Total	**0**	**0**

A.7.30. Listed/registered financial assets of Investors

Financial assets	**Closing balance**	**Opening balance**
Freely transferable financial assets	830,200,263	812,050,136
Restricted transfer financial assets	3,238,132	2,987,160
Financial assets mortgage transaction	83,036,867	84,716,614
Financial assets are frozen and temporarily	143,050	50
Financial assets awaiting payment	3,091,117	6,784,768
Financial assets awaiting lending	0	0
Collateral financial assets securing the loan		
Total	**919,709,429**	**906,538,728**

A.7.31.Financial assets deposited at VSD and not yet traded by investors

Financial assets	**Closing balance**	**Opening balance**
Financial assets deposited at VSD and not yet freely traded and transferred	3,862,905	3,049,916
Financial assets deposited at VSD and not yet traded with transfer restrictions	883,200	219,500
Financial assets deposited at VSD and not yet mortgaged	0	0
Financial assets deposited at VSD and not yet traded are blocked or temporarily held.	0	0
Total	**4,746,105**	**3,269,416**

A.7.32. Investors' financial assets awaiting return

	Closing balance	**Opening balance**
Investors' financial assets awaiting return	8,813,534	8,368,666
Total	**8,813,534**	**8,368,666**

A.7.33.Investor Deposits	**Closing balance**	**Opening balance**
Investor Deposit		
1 Investor's deposit on stock exchange according to the method of securities Company management	678,084,367,255	931,543,275,003
1.1 Deposits of domestic investors on stock exchanges under the method of securities Company management	*677,605,129,015*	*930,621,949,043*
1.2 Foreign investors' deposits on Securities trading under the method of securities Company management	*479,238,240*	*921,325,960*
2 Investor's deposit on stock exchange according to methods of commercial bank management		

2.1 Investor's deposit on stock exchange method of commercial bank management		
2.2 Investor's deposit on stock exchange methods of commercial bank management		
3 Deposit for securities trading for customers	1,722,558	*25,857,277*
4 Deposits for clearing and settlement of securities transactions of investors		
4.1 Clearing and settlement deposits for domestic investors' securities transactions		
4.2 Clearing and settlement deposits for securities transactions of foreign investors		
Total	**678,086,089,813**	**931,569,132,280**

A.7.34.Issuing Organization's Deposits

Issuer Deposits	**Closing balance**	**Opening balance**
1 Securities deposits, issuance guarantees		
2 Deposits for payment of principal, interest and dividends of Issuer	17,203,459,518	67,207,507,686
Total	**17,203,459,518**	**67,207,507,686**

A.7.35.Payable to Investors	**Closing balance**	**Opening balance**
1 Payable to Investors - Investor deposits on securities trading deposits under the method of securities Company management	678,084,367,255	931,543,275,003
1.1 Of Domestic Investors	*677,605,129,015*	*930,621,949,043*
1.2 Of Foreign Investors	*479,238,240*	*921,325,960*
2 Payable to Investors - Investor deposits on securities trading deposits under the method of commercial bank management		
2.1 Of Domestic Investors		
2.2 Of Foreign Investors		
3 Investor Payment - Deposit for clearing and settlement of securities transactions of	1,722,558	25,857,277
3.1 Of Domestic Investors		
3.2 With Foreign Investors		
4 Other payables of Investors		
4.1 For Domestic Investors		
4.2 With Foreign Investors		
Total	**678,086,089,813**	**931,569,132,280**

A.7.36.Payable to Investors' Securities Company Loans

	Closing balance	**Opening balance**
1 Margin service payable	2,489,138,594,787	2,261,982,303,504

1.1 Margin principle payable	*2,464,370,146,152*	*2,240,252,511,810*
1.2 Margin interest payable	*24,768,448,635*	*21,729,791,694*
2 Payable for prepayment of securities sales	*94,149,316,177*	*200,907,097,281*
2.1 Payables of advance principal payment for securities sale.	*94,106,333,445*	*200,907,097,281*
2.2 Interest payable on advance payment for securities sales	*42,982,732*	*0*
Total	**2,583,287,910,964**	**2,462,889,400,785**

B. NOTES TO COMPREHENSIVE INCOME STATEMENTS

B.7.39. Income

7.39.1. Revenue other than income from financial assets

No	Other operating revenue	This year		Previous year
		This period	Accumulative	
1	Unlisted financial services revenue	0	0	0
2	Blocked securities account management revenue			
3	Other revenue	519,701,651	519,701,651	11,100,040
	Total	**519,701,651**	**519,701,651**	**11,100,040**

This Target supplements Target Code 11 of the Separate Comprehensive Income Statements

7.39.2. Expenses other than expenses of financial assets

No	Other operating costs	This year		Previous year
		This period	Accumulative	
1	Service staff costs (reclassified to same period last year)	11,191,258,937	11,191,258,937	3,471,397,471
2	Materials and equipment costs	118,655,736	118,655,736	52,379,560
3	Depreciation costs	3,456,179,992	3,456,179,992	2,162,902,706
4	Office rental costs	260,702,700	260,702,700	0
5	Outsourced service costs	587,130,212	587,130,212	273,067,547
6	Other costs in cash	441,948,874	441,948,874	406,343,357
7	Provision for doubtful debts	(85,905,095)	(85,905,095)	(2,752,966,560)
	Total	**15,969,971,356**	**15,969,971,356**	**3,613,124,081**

This Target supplements Target Code 32 of the Separate Comprehensive Income Statements

7.40. Revenue from financial activities

No	Type of revenue from financial activities	This year		Previous year
		This period	Accumulative	
1	Exchange rate differences			
1.1	Realized exchange rate differences			

1.2	Unrealized exchange rate differences			
2	Dividend revenue from investments in subsidiaries, associates, and joint ventures arising during the period			
3	Dividend revenue and accrued dividends arising during the period			
4	Interest revenue from demand deposits	56,288,897	56,288,897	1,252,407,327
5	Other financial income			
	Total	**56,288,897**	**56,288,897**	**1,252,407,327**

B.7.41. Services provider costs.

No	Type of costs	This year		Previous year
		This period	Accumulative	
1	Loss on financial assets recorded through profit and loss	7,775,959,526	7,775,959,526	26,125,643,781
2	Brokerage service costs	10,270,475,223	10,270,475,223	7,096,651,908
3	Securities underwriting service costs	0	0	0
4	Securities investment consulting service costs	0	0	0
5	Securities custody service costs	857,065,307	857,065,307	765,119,008
6	Financial consulting service costs	176,363,636	176,363,636	45,000,000
7	Other financial service costs			
8	Leasing and asset usage costs			
9	Costs of paying principal, interest on bonds and dividends to issuers			
10	Other service costs	16,055,876,451	16,055,876,451	6,366,090,641
11	Provision for bad debts on securities services	(85,905,095)	(85,905,095)	(2,752,966,560)
12	Interest costs on loans	-	-	-
13	Provision for financial assets, handling of bad debts and impairment Loss on financial assets	-	-	-
	Total	**35,049,835,048**	**35,049,835,048**	**37,645,538,778**

B.7.42. Financial costs.

No	Type of revenue from financial activities	This year		Previous year
		This period	Accumulative	
1	Exchange rate differences loss			
2	Unrealized exchange rate differences loss			
3	Realized exchange rate differences			
4	Interest costs	31,514,051,583	31,514,051,583	8,628,786,864

5	Loss on disposal of investments in subsidiaries, associates, joint ventures			
6	Other investment costs	572,131,205	572,131,205	
	Total	**32,086,182,788**	**32,086,182,788**	**8,628,786,864**

B.7.43. Selling costs.

.....

B.7.44. Securities Company management costs

No	Type of costs	This year		Previous year
		This period	Accumulative	
1	Indirect staff and administrative costs (reclassified to same period last year)	13,583,140,610	13,583,140,610	6,008,026,831
2	Professional liability insurance			
3	Office supplies	147,571,983	147,571,983	215,207,111
4	Tools and supplies	823,076,844	823,076,844	610,021,805
5	Depreciation	2,141,173,198	2,141,173,198	1,940,713,238
6	Taxes, fees and charges	29,364,996	29364996	113,608,981
7	Office rental	0	0	0
8	Outsourced services	3,128,703,491	3,128,703,491	4,183,325,968
9	Other expenses	3,829,627,321	3,829,627,321	5,430,900,430
	Total	**23,682,658,443**	**23,682,658,443**	**18,501,804,364**

B.7.44. Other income

	This year	Previous year
Other income	7,415,000	117,804,703
Other costs	4,004	276,149
Total	**7,410,996**	**117,528,554**

B.7.45. Corporate income tax expenses

	31/03/2026	31/03/2025
Net profit before tax	**54,561,583,996**	**40,351,677,941**
Adjustments for increase/decrease	**802,078,326**	**(1,050,538,332)**
- Reversal/ Non-deductible expenses	641,562,906	54,382,400
- Provision for overdrafts on investor accounts	0	(20,900)
- Income from activities not subject to corporate income tax- dividends	0	(618,200,000)

- Income from the appreciation of FVTPL shares at market prices	160,515,420	(486,699,832)
- Taxable income already subject to corporate income tax in 2023		
Current taxable income	**55,363,662,322**	**39,301,139,609**
Corporate income tax rate	20%	20%
Corporate income tax payable in the current year	11,072,732,464	7,860,227,922

C. NOTES TO CASH FLOW STATEMENTS

	This year	**Previous year**
Cash and cash equivalents of large value held by the Securities Company but not used due to legal restrictions or other constraints that the Securities Company must comply with;		

D. NOTES ON ACCOUNTS TYPE 0

D.7.46. Outsourced fixed assets

....

D.7.47. Pledged materials and valuable papers

No	Pledged materials and valuable papers	End of term	Beginning of term
1	Pledged VT (KP)	95,708	95,708
2	Stocks	582,565,870,122	582,565,870,122
	Total	**582,565,965,830**	**582,565,965,830**

D.7.48. Collateralized Assets

....

D.7.49. Bad Debts Settled

No	Pledged materials and valuable papers	End of term	Beginning of term
1	Uncollected fees for Listed Securities Financial Services Contracts	0	0
2	Uncollected fees for Margin Trading Lending Service Contracts	23,806,883,504	23,306,739,440
3	Uncollected fees for Unlisted Financial Services Contracts	328,556,162,031	333,566,525,445
4	Uncollected Custody fees	1,428,980,413	0
	Total	**353,792,025,948**	**356,873,264,885**

D.7.50. Foreign currencies of all kinds

	End of term	Beginning of term
....		
Total		

D.7.51. Outstanding shares

....

D.7.52. Treasury shares

....

D.7.53. Listed securities deposited at VSD

	Listed securities deposited at VSD	End of term	Beginning of term
a	Financial assets listed/registered for trading at VSD of Securities Company	12,599,110,000	204,071,970,000
	Total	**12,599,110,000**	**204,071,970,000**

		End of term	Beginning of term
b	Financial assets deposited at VSD and not yet traded by Securities Company		
	Total	-	

D.7.54. Investors' Deposits

No	Investors' Deposits	End of term	Beginning of term
1	Investors' Deposits for Securities Brokerage Activities		
	Investors' Deposits for Securities Brokerage Activities under the Management of Securities Company	*678,084,367,255*	*931,543,275,003*
	Investors' Deposits for Securities Brokerage Activities under the Management of Commercial Banks	*1,722,558*	*25,857,277*
2	Investors' Current Deposits		
	Total	**678,086,089,813**	**931,569,132,280**

D.7.55. Clearing and Settlement of Investors' securities purchase and sale

No	Clearing and Settlement of Investors' securities purchase and sale	End of term	Beginning of term
1	Clearing and Settlement of Domestic Investors' securities purchase and sale		
2	Clearing and Settlement of Foreign Investors' securities purchase and sale		
3	Clearing and Settlement of Securities purchase and sale for Investment		
	Total		

D.7.56. Receivables and Payables for Correcting Transaction Errors by Investors

No	Receivables and Payables for Correcting Transaction Errors by Investors	End of term	Beginning of term
1	Receivables for Correcting Transaction Errors by Investors		
2	Payables for Correcting Transaction Errors by Investors		
	Total		

E.7.63. ADDITIONAL INFORMATION FOR THE STATEMENT OF CHANGES IN EQUITY IS AS FOLLOWS:

7.63.1 Dividends proposed or declared after the date of the Financial Statements but before the Financial

7.63.2 Unrecognized cumulative preference dividends

7.63.3 Income and expenses, profit or loss accounted directly to equity

Income:	145,380,264,279
Expenses:	(90,246,549,078)
Profit/loss before tax	**55,133,715,201**

F.7.64. Other information

7.64.1. Events occurring after the end date of accounting period

7.64.2. Information on related parties

Related parties	Relationship	Business content	Amount (VND)
Vietnam Bank for Agriculture and Rural Development	Parent bank	Payment Deposits	201,412,039,269
		Interest on Payment and Term Deposits	1,252,087,583
		Convertible Bond Management Service Fees	2,492,408,002
		Securities custody	956,380,229
		Service Development Facility Fees	3,430,061,907
		Banking Service Fees	58,202,047
		Agribank Bond Investment	5,148,635,000
		Bond Investment Interest	85,796,991
		Financial consulting fees	

Hanoi, April 16, 2026

PREPARED BY	CHIEF ACCOUNTANT	GENERAL DIRECTOR
(Signed)	(Signed)	(Signed and sealed)
Nguyen Thi Hien	**Tang Thi Trinh**	**Le Son Tung**

CÔNG TY CỔ PHẦN CHỨNG KHOÁN AGRIBANK