

CÔNG TY CỔ PHẦN  
CHỨNG KHOÁN TP. HỒ CHÍ MINH  
HO CHI MINH CITY SECURITIES  
CORPORATION

Số/ No.: 73/2026/CV-CBTT

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

TP. Hồ Chí Minh, ngày 14 tháng 08 năm 2026  
Ho Chi Minh City, 14 August 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ  
PERIODIC INFORMATION DISCLOSURE

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

1. Tên tổ chức: Công ty Cổ phần Chứng khoán TP. Hồ Chí Minh  
Name of organization: *Ho Chi Minh City Securities Corporation*

- Mã chứng khoán: HCM  
Securities code: *HCM*

- Địa chỉ liên lạc: Tầng 2, 3, 5, 6, 7, 11 và 12 Tòa nhà AB, 76A Lê Lai, Phường Bến Thành, TP. Hồ Chí Minh  
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2. Nội dung thông tin công bố: Báo cáo tài chính giữa niên độ cho kỳ sáu tháng kết thúc vào ngày 30/06/2026 đã soát xét và Báo cáo tỷ lệ an toàn tài chính tại ngày 30/06/2026 đã soát xét  
Contents of disclosure: *Interim Financial Statements for the six-month period ended 30 June 2026 and Report on Capital Adequacy Ratio as at 30 June 2026*

3. Thông tin này đã được công bố trên trang thông tin điện tử của công ty vào ngày 14/08/2026 tại đường dẫn <https://www.hsc.com.vn/vi/cong-bo-thong-tin>  
*This information was published on the company's website on 14 August 2026, as in the link <https://www.hsc.com.vn/en/information-disclosure>*

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố.  
*We hereby certify that the information provided is true and correct; we bear the full responsible to the law.*

Tài liệu đính kèm / *Attached documents:*

- Báo cáo tài chính giữa niên độ cho kỳ sáu tháng kết thúc vào ngày 30/06/2026 đã soát xét.  
*Interim Financial Statements for the six-month period ended 30 June 2026.*
- Báo cáo tỷ lệ an toàn tài chính tại ngày 30/06/2026 đã soát xét.  
*Report on Capital Adequacy Ratio as at 30 June 2026.*

ĐẠI DIỆN TỔ CHỨC  
ORGANIZATION REPRESENTATIVE  
Người được ủy quyền công bố thông tin  
*Person authorized to disclose information*



Lê Anh Quân  
Giám đốc Điều hành Truyền thông  
*Chief Communications Officer*

HO CHI MINH CITY SECURITIES CORPORATION

INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026



**HO CHI MINH CITY SECURITIES CORPORATION**

**INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

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## HO CHI MINH CITY SECURITIES CORPORATION

### CORPORATE INFORMATION

#### Enterprise registration certificate

No. 0302910950 dated 29 April 2003 was initially issued by the Department of Planning and Investment of Ho Chi Minh City with the latest 10<sup>th</sup> amendment dated 1 December 2025.

#### Establishment and operation licence

No. 11/UBCK-GPHĐKD dated 29 April 2003 issued by the State Securities Commission. The Establishment and operation licence was amended several times and the latest amendment No. 119/GPĐC-UBCK was issued on 30 October 2025.

#### Board of Directors

|                          |                                 |
|--------------------------|---------------------------------|
| Mr. Johan Nyvene         | Chairperson                     |
| Mr. Le Anh Minh          | Vice Chairperson                |
| Mr. Andrew Colin Vallis  | Independent Member              |
| Ms. Nguyen Thi Hoang Lan | Independent Member              |
| Ms. Phan Quynh Anh       | Member                          |
| Ms. Hoang Thi Hong Nhung | Member<br>(from 23 April 2026)  |
| Ms. Dang Nguyet Minh     | Member<br>(from 23 April 2026)  |
| Ms. Duong Do Quyen       | Member<br>(from 23 April 2026)  |
| Mr. Le Hoang Anh         | Member<br>(until 23 April 2026) |
| Mr. Tran Quoc Tu         | Member<br>(until 23 April 2026) |

#### Audit Committee (From 23 April 2026)

|                         |          |
|-------------------------|----------|
| Mr. Andrew Colin Vallis | Chairman |
| Ms. Dang Nguyet Minh    | Member   |
| Ms. Phan Quynh Anh      | Member   |

#### Board of Supervision (Until 23 April 2026)

|                          |                  |
|--------------------------|------------------|
| Ms. Dang Nguyet Minh     | Chief Supervisor |
| Mr. Tran Thai Phuong     | Member           |
| Ms. Nguyen Thi Xuan Dung | Member           |

(According to the Annual General Meeting of shareholders' ("AGM") Resolution No. 01/2026/NQ-ĐHĐCĐ, effective from 23 April 2026, the Company has operated under a governance model without a Board of Supervision, with an Audit Committee established under the Board of Directors).

## HO CHI MINH CITY SECURITIES CORPORATION

### CORPORATE INFORMATION (continued)

|                                                             |                                                                                                     |                         |
|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|-------------------------|
| <b>Board of Management</b>                                  | Mr. Trinh Hoai Giang                                                                                | Chief Executive Officer |
| <b>Chief Executive Officer<br/>and Legal Representative</b> | Mr. Trinh Hoai Giang                                                                                |                         |
| <b>Registered office</b>                                    | Floors 2-3-5-6-7-11-12, AB Tower,<br>76A Le Lai Street, Ben Thanh Ward<br>Ho Chi Minh City, Vietnam |                         |
| <b>Branch</b>                                               | Floors 1 and 2, CornerStone Tower,<br>16 Phan Chu Trinh Street, Cua Nam Ward,<br>Ha Noi, Vietnam    |                         |
| <b>Transaction office</b>                                   | Floor 3A, Sun Red River Tower,<br>23 Phan Chu Trinh Street, Cua Nam Ward,<br>Ha Noi, Vietnam        |                         |
| <b>Auditor</b>                                              | PwC (Vietnam) Limited                                                                               |                         |

## HO CHI MINH CITY SECURITIES CORPORATION

### STATEMENT OF THE BOARD OF MANAGEMENT

#### Statement of Responsibility of the Board of Management of the Company in respect of the Interim Financial Statements

The Board of Management of Ho Chi Minh City Securities Corporation ("the Company") is responsible for preparing the interim financial statements which give a true and fair view of the financial position of the Company as at 30 June 2026 and of its financial performance, its cash flows and changes in equity for the six-month period then ended. In preparing these interim financial statements, the Board of Management is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent; and
- prepare the interim financial statements on a going-concern basis unless it is inappropriate to presume that the Company will continue in business.

The Board of Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the financial position of the Company and which enable the interim financial statements to be prepared which comply with the basis of accounting set out in Note 2 to the interim financial statements. The Board of Management is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud or error.

#### Approval of the Interim Financial Statements

We hereby approve the accompanying interim financial statements as set out on pages 6 to 91 which give a true and fair view of the financial position of the Company as at 30 June 2026 and of its financial performance, its cash flows and changes in equity for the six-month period then ended, in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and prevailing regulations on preparation and presentation of interim financial statements applicable to securities companies operating in Vietnam.

On behalf of the Board of Management



Trình Hoài Giang  
Chief Executive Officer

Ho Chi Minh City, Vietnam  
13 August 2026



## REPORT ON THE REVIEW OF INTERIM FINANCIAL INFORMATION TO THE SHAREHOLDERS OF HO CHI MINH CITY SECURITIES CORPORATION

We have reviewed the accompanying interim financial statements of Ho Chi Minh City Securities Corporation ("the Company") which were approved by the Board of Management of the Company on 13 August 2026. The interim financial statements comprise the interim statement of financial position as at 30 June 2026, the interim statement of comprehensive income, the interim statement of cash flows, the interim statement of changes in equity for the six-month period then ended, and explanatory notes to the interim financial statements including significant accounting policies, as set out on pages 6 to 91.

### **The Board of Management's Responsibility**

The Board of Management of the Company is responsible for the preparation and the true and fair presentation of these interim financial statements of the Company in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and prevailing regulations on the preparation and presentation of interim financial statements applicable to securities companies operating in Vietnam, and for such internal control which the Board of Management determines is necessary to enable the preparation and presentation of interim financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility**

Our responsibility is to express a conclusion on the interim financial statements based on our review. We conducted our review in accordance with Vietnamese Standard on Review Engagements 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

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

### Auditor's Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not present fairly, in all material respects, the financial position of the Company as at 30 June 2026, its financial performance, its cash flows and its changes in equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and prevailing regulations on the preparation and presentation of interim financial statements applicable to securities companies operating in Vietnam.

### Other Matter

The report on the review of interim financial statements is prepared in Vietnamese and English. Should there be any conflict between the Vietnamese and English versions, the Vietnamese version shall take precedence.

**For and on behalf of PwC (Vietnam) Limited**



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Nguyen Hoang Nam  
Audit Practising Licence No.  
0849-2023-006-1  
Authorised Representative

Report reference number: HCM18741  
Ho Chi Minh City, 13 August 2026

## INTERIM STATEMENT OF FINANCIAL POSITION

| Code       | ITEM                                                            | Note     | As at                     |                                            |
|------------|-----------------------------------------------------------------|----------|---------------------------|--------------------------------------------|
|            |                                                                 |          | 30.06.2026<br>VND         | 31.12.2025<br>VND<br>Restated<br>(Note 11) |
|            | <b>ASSETS</b>                                                   |          |                           |                                            |
| <b>100</b> | <b>CURRENT ASSETS</b>                                           |          | <b>41,094,100,569,172</b> | <b>46,224,757,961,416</b>                  |
| <b>110</b> | <b>Financial assets</b>                                         |          | <b>41,054,183,111,500</b> | <b>46,167,073,430,838</b>                  |
| 111        | Cash and cash equivalents                                       | 3.1      | 2,202,388,683,249         | 3,381,062,619,328                          |
| 111.1      | Cash                                                            |          | 2,202,388,683,249         | 3,381,062,619,328                          |
| 112        | Financial assets at fair value through profit or loss ("FVTPL") | 3.2      | 9,132,830,499,187         | 13,766,120,181,079                         |
| 113        | Held-to-maturity (HTM) investments                              | 3.3 (a)  | 381,500,000,000           | 214,000,000,000                            |
| 114        | Loans                                                           | 3.4      | 29,023,522,504,995        | 28,150,106,595,588                         |
| 118        | Prepayment to suppliers                                         |          | 7,390,674,664             | 16,571,533,817                             |
| 119        | Service-related receivables                                     | 3.5      | 186,036,294,500           | 546,516,303,947                            |
| 122        | Other receivables                                               | 3.5      | 132,310,042,243           | 104,491,784,417                            |
| 129        | Provision for doubtful debts                                    | 3.4, 3.5 | (11,795,587,338)          | (11,795,587,338)                           |
| <b>130</b> | <b>Other current assets</b>                                     |          | <b>39,917,457,672</b>     | <b>57,684,530,578</b>                      |
| 131        | Advance to employees                                            |          | 2,434,990,562             | 2,844,540,804                              |
| 133        | Short-term prepaid expenses                                     | 3.8(a)   | 29,125,682,700            | 29,725,312,774                             |
| 134        | Short-term security deposits                                    |          | 281,500,000               | 174,300,000                                |
| 137        | Other current assets                                            |          | 8,075,284,410             | 24,940,377,000                             |
| 137.1      | Deposits for derivatives trading activities                     | 3.6      | 8,075,284,410             | 24,940,377,000                             |
| <b>200</b> | <b>NON-CURRENT ASSETS</b>                                       |          | <b>164,818,302,321</b>    | <b>274,248,248,195</b>                     |
| <b>210</b> | <b>Long-term financial assets</b>                               |          | -                         | <b>106,500,000,000</b>                     |
| 212        | Long-term investments                                           |          | -                         | 106,500,000,000                            |
| 212.1      | HTM investments                                                 | 3.3 (b)  | -                         | 106,500,000,000                            |
| <b>220</b> | <b>Fixed assets</b>                                             |          | <b>30,880,693,640</b>     | <b>35,668,238,616</b>                      |
| 221        | Tangible fixed assets                                           | 3.7(a)   | 26,924,192,969            | 31,125,380,514                             |
| 222        | Historical cost                                                 |          | 215,689,193,988           | 210,875,286,900                            |
| 223a       | Accumulated depreciation                                        |          | (188,765,001,019)         | (179,749,906,386)                          |
| 227        | Intangible fixed assets                                         | 3.7(b)   | 3,956,500,671             | 4,542,858,102                              |
| 228        | Historical cost                                                 |          | 97,788,466,797            | 97,315,601,797                             |
| 229a       | Accumulated amortisation                                        |          | (93,831,966,126)          | (92,772,743,695)                           |
| <b>250</b> | <b>Other non-current assets</b>                                 |          | <b>133,937,608,681</b>    | <b>132,080,009,579</b>                     |
| 251        | Long-term security deposits                                     |          | 12,850,454,172            | 12,850,454,172                             |
| 252        | Long-term prepaid expenses                                      | 3.8(b)   | 87,983,839,070            | 86,126,239,968                             |
| 253        | Deferred income tax assets                                      | 3.16     | 3,103,315,439             | 3,103,315,439                              |
| 254        | Deposits in the Settlement support fund                         | 3.9      | 20,000,000,000            | 20,000,000,000                             |
| 255        | Other non-current assets                                        |          | 10,000,000,000            | 10,000,000,000                             |
| 255.1      | Deposits in the Derivatives trading clearing fund               | 3.10     | 10,000,000,000            | 10,000,000,000                             |
| <b>270</b> | <b>TOTAL ASSETS</b>                                             |          | <b>41,258,918,871,493</b> | <b>46,499,006,209,611</b>                  |

The notes on pages 16 to 91 are an integral part of these interim financial statements.

## INTERIM STATEMENT OF FINANCIAL POSITION (continued)

| Code       | ITEM                                                | Note      | As at                     |                           |
|------------|-----------------------------------------------------|-----------|---------------------------|---------------------------|
|            |                                                     |           | 30.06.2026<br>VND         | 31.12.2025<br>VND         |
| <b>300</b> | <b>LIABILITIES</b>                                  |           | <b>26,619,123,923,600</b> | <b>31,955,862,213,589</b> |
| <b>310</b> | <b>Current liabilities</b>                          |           | <b>26,619,123,923,600</b> | <b>31,955,862,213,589</b> |
| 311        | Short-term borrowings and finance lease liabilities |           | 26,093,231,215,324        | 30,889,148,067,605        |
| 312        | Short-term borrowings                               | 3.11      | 26,093,231,215,324        | 30,889,148,067,605        |
| 318        | Trading obligations                                 | 3.12      | 88,873,199,489            | 352,561,206,181           |
| 320        | Short-term trade payables                           |           | 8,539,889,782             | 4,316,136,369             |
| 322        | Taxes and other payables to the State               | 3.13      | 127,745,682,389           | 251,535,105,057           |
| 324        | Accrued employees' welfares                         |           | 9,666,230,250             | 8,893,162,111             |
| 325        | Short-term accrued expenses                         | 3.14      | 204,585,719,203           | 318,531,715,710           |
| 329        | Other short-term payables                           | 3.15      | 25,837,248,154            | 94,772,605,134            |
| 331        | Bonus and welfare funds                             |           | 60,644,739,009            | 36,104,215,422            |
| <b>400</b> | <b>OWNERS' EQUITY</b>                               |           | <b>14,639,794,947,893</b> | <b>14,543,143,996,022</b> |
| <b>410</b> | <b>Owners' equity</b>                               | 6.1       | <b>14,639,794,947,893</b> | <b>14,543,143,996,022</b> |
| 411        | Owners' capital                                     |           | 11,762,795,540,992        | 11,762,795,540,992        |
| 411.1      | Share capital                                       | 3.17, 6.1 | 10,807,970,890,000        | 10,807,970,890,000        |
| 411.1a     | Ordinary shares                                     |           | 10,807,970,890,000        | 10,807,970,890,000        |
| 411.2      | Share premium                                       |           | 967,302,100,000           | 967,302,100,000           |
| 411.5      | Treasury shares                                     |           | (12,477,449,008)          | (12,477,449,008)          |
| 414        | Supplementary capital reserve                       |           | 277,696,843,214           | 277,696,843,214           |
| 417        | Undistributed earnings                              | 3.18      | 2,599,302,563,687         | 2,502,651,611,816         |
| 417.1      | Realised profits after tax                          |           | 2,433,889,235,615         | 2,201,593,354,377         |
| 417.2      | Unrealised profits                                  |           | 165,413,328,072           | 301,058,257,439           |
| <b>440</b> | <b>TOTAL RESOURCES</b>                              |           | <b>41,258,918,871,493</b> | <b>46,499,006,209,611</b> |

The notes on pages 16 to 91 are an integral part of these interim financial statements.

## INTERIM STATEMENT OF FINANCIAL POSITION (continued)

## OFF INTERIM STATEMENT OF FINANCIAL POSITION ITEMS

| Code     | ITEM                                                                                                  | Note   | As at                    |                   |
|----------|-------------------------------------------------------------------------------------------------------|--------|--------------------------|-------------------|
|          |                                                                                                       |        | 30.06.2026               | 31.12.2025        |
| <b>A</b> | <b>ASSETS OF THE COMPANY AND<br/>ASSETS UNDER ENTRUSTMENT</b>                                         |        |                          |                   |
|          |                                                                                                       |        | <b>Amount (VND)</b>      |                   |
| 004      | Bad debts written off                                                                                 | 4.1    | 39,928,851,148           | 39,928,851,148    |
|          |                                                                                                       |        | <b>Original currency</b> |                   |
| 005      | Foreign currencies                                                                                    |        |                          |                   |
|          | United States Dollar                                                                                  |        | 2,487.49                 | 2,487.00          |
|          | Japanese Yen                                                                                          |        | 1,105,465                | 1,105,465         |
|          | British Pound                                                                                         |        | 500                      | 500               |
|          | New Taiwan Dollar                                                                                     |        | 30,005                   | 30,005            |
|          | Canadian Dollar                                                                                       |        | 100                      | 100               |
|          | Malaysian Ringgit                                                                                     |        | 750                      | 750               |
|          | Korean Won                                                                                            |        | 7,800,000                | 7,800,000         |
|          | Euro                                                                                                  |        | 5,040.59                 | 100               |
|          | Qatari Rials                                                                                          |        | 3,425                    | 3,425             |
|          |                                                                                                       |        | <b>Quantity</b>          |                   |
| 006      | Number of shares in issue (shares)                                                                    | 4.2(a) | 1,079,956,671            | 1,079,956,671     |
| 007      | Number of treasury shares (shares)                                                                    | 4.2(b) | 840,418                  | 840,418           |
|          |                                                                                                       |        | <b>Par value (VND)</b>   |                   |
| 008      | Securities listed/registered to Vietnam<br>Securities Depository and Clearing<br>Corporation ("VSDC") |        | 4,309,060,270,000        | 6,606,474,310,000 |
|          | <i>Freely traded securities</i>                                                                       |        | 314,060,270,000          | 1,511,474,310,000 |
|          | <i>Mortgaged securities</i>                                                                           |        | 3,995,000,000,000        | 5,095,000,000,000 |
| 009      | Securities in custody of VSDC and<br>not yet traded                                                   |        | 4,337,490,000            | 41,980,000        |
|          | <i>Freely traded securities</i>                                                                       |        | 4,337,490,000            | 41,980,000        |
| 010      | Securities purchased and awaiting<br>settlement                                                       |        | 5,438,000,000            | 11,421,720,000    |
|          | <i>Securities awaiting settlement</i>                                                                 |        | 5,438,000,000            | 11,421,720,000    |
| 012      | Securities not in custody of VSDC                                                                     |        | 2,900,000,000,000        | 1,900,000,000,000 |
|          |                                                                                                       |        | <b>Quantity</b>          |                   |
| 014      | Covered warrants authorised but not<br>yet issued                                                     | 4.3    | 183,622,100              | 38,727,000        |

The notes on pages 16 to 91 are an integral part of these interim financial statements.

## INTERIM STATEMENT OF FINANCIAL POSITION (continued)

## OFF INTERIM STATEMENT OF FINANCIAL POSITION ITEMS (continued)

| Code     | ITEM                                                                                                   | As at                  |                    |
|----------|--------------------------------------------------------------------------------------------------------|------------------------|--------------------|
|          |                                                                                                        | 30.06.2026             | 31.12.2025         |
| <b>B</b> | <b>ASSETS OF AND LIABILITIES TO CUSTOMERS</b>                                                          | <b>Par value (VND)</b> |                    |
| 021      | Securities listed/registered at VSDC                                                                   | 52,181,349,378,400     | 48,505,609,878,000 |
| 021.1    | <i>Freely traded securities</i>                                                                        | 46,980,156,188,400     | 43,196,155,708,000 |
| 021.2    | <i>Restricted securities</i>                                                                           | 3,217,333,850,000      | 3,192,261,060,000  |
| 021.3    | <i>Pledged securities</i>                                                                              | 1,779,785,020,000      | 1,709,054,780,000  |
| 021.4    | <i>Suspended securities</i>                                                                            | 8,000,000              | -                  |
| 021.5    | <i>Securities awaiting settlement</i>                                                                  | 204,066,320,000        | 408,138,330,000    |
| 022      | Securities in custody of VSDC and not yet traded                                                       | 671,852,270,000        | 399,047,000,000    |
| 022.1    | <i>Securities in custody of VSDC and not yet traded – freely traded securities</i>                     | 666,981,270,000        | 397,390,500,000    |
| 022.2    | <i>Securities in custody of VSDC and not yet traded – suspended securities</i>                         | 4,871,000,000          | 1,656,500,000      |
| 023      | Securities purchased and awaiting settlement                                                           | 274,027,097,200        | 535,432,192,000    |
| 024b     | Securities not in custody of VSDC of investors                                                         | 5,500,000,000          | 5,500,000,000      |
| 026      | Customers' deposits                                                                                    | 2,031,840,027,155      | 2,104,155,265,306  |
| 027      | <i>Customers' deposits for securities trading</i>                                                      | 1,769,287,868,844      | 1,990,146,950,316  |
| 027.1    | <i>Customers' deposits at VSDC</i>                                                                     | 262,552,158,311        | 114,008,314,990    |
| 031      | Payables to customers relating to their deposits at the Company for securities trading                 | 1,769,287,868,844      | 1,990,146,950,316  |
| 031.1    | <i>Payables to domestic customers relating to their deposits at the Company for securities trading</i> | 1,767,708,419,149      | 1,927,243,766,319  |
| 031.2    | <i>Payables to foreign customers relating to their deposits at the Company for securities trading</i>  | 1,579,449,695          | 62,903,183,997     |



Le Thi Thuy Duong  
Preparer



Lam Huu Ho  
Chief Financial Officer  
cum Chief Accountant



Trinh Hoai Giang  
Chief Executive Officer  
13 August 2026

## INTERIM STATEMENT OF COMPREHENSIVE INCOME

|                    |                                                                                                                                              | For the six-month period ended |                     |                                            |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|---------------------|--------------------------------------------|
| Code               | ITEM                                                                                                                                         | Note                           | 30.06.2026<br>VND   | 30.06.2025<br>VND<br>Restated<br>(Note 11) |
| OPERATING INCOME   |                                                                                                                                              |                                |                     |                                            |
| 01                 | Income from FVTPL financial assets                                                                                                           |                                | 603,556,220,120     | 580,864,831,186                            |
| 01.1               | Realised gains on disposal of FVTPL financial assets                                                                                         | 5.1                            | 376,627,727,103     | 333,344,240,321                            |
| 01.2               | Upward revaluation of FVTPL financial assets                                                                                                 | 5.2                            | (167,907,642,605)   | 11,880,782,923                             |
| 01.3               | Dividends and interest income from FVTPL financial assets                                                                                    | 5.3                            | 407,350,449,514     | 269,424,810,476                            |
| 01.4               | Downward revaluation of covered warrants liabilities                                                                                         | 5.2                            | (12,514,313,892)    | (33,785,002,534)                           |
| 02                 | Income from HTM financial assets                                                                                                             |                                | 8,723,879,452       | 3,042,840,548                              |
| 03                 | Interest income from loans and receivables                                                                                                   |                                | 1,531,236,902,048   | 1,021,886,135,731                          |
| 06                 | Brokerage fee income                                                                                                                         |                                | 520,965,235,026     | 397,065,475,160                            |
| 09                 | Custody service income                                                                                                                       |                                | 7,924,614,817       | 6,633,593,921                              |
| 10                 | Financial consultancy service income                                                                                                         |                                | 10,619,935,746      | 60,263,099,051                             |
| 11                 | Other operating income                                                                                                                       |                                | 18,766,378,686      | 3,285,363,487                              |
| 20                 | TOTAL OPERATING INCOME                                                                                                                       |                                | 2,701,793,165,895   | 2,073,041,339,084                          |
| OPERATING EXPENSES |                                                                                                                                              |                                |                     |                                            |
| 21                 | Losses from FVTPL financial assets                                                                                                           |                                | (250,827,103,888)   | (366,260,116,756)                          |
| 21.1               | Realised losses on disposal of FVTPL financial assets                                                                                        | 5.1                            | (295,604,131,018)   | (371,205,315,835)                          |
| 21.2               | Downward revaluation of FVTPL financial assets                                                                                               | 5.2                            | 37,940,356,371      | 15,600,895,402                             |
| 21.4               | Upward revaluation of covered warrants liabilities                                                                                           | 5.2                            | 6,836,670,759       | (10,655,696,323)                           |
| 24                 | Provisions for financial assets, losses on bad debts, impairment losses of financial assets and interest expenses associated with borrowings | 5.4                            | (1,031,649,941,810) | (590,804,863,864)                          |
| 26                 | Proprietary trading activities                                                                                                               | 5.5                            | (40,544,020,613)    | (37,034,302,768)                           |
| 27                 | Brokerage fee expenses                                                                                                                       | 5.5                            | (401,719,065,246)   | (305,036,528,952)                          |
| 30                 | Custody service expenses                                                                                                                     | 5.5                            | (8,029,640,985)     | (6,853,783,926)                            |
| 31                 | Financial consultancy service expenses                                                                                                       | 5.5                            | (15,412,609,534)    | (18,605,080,969)                           |
| 32                 | Other operating expenses                                                                                                                     | 5.5                            | (4,644,486,900)     | (4,040,244,271)                            |
| 40                 | TOTAL OPERATING EXPENSES                                                                                                                     |                                | (1,752,826,868,976) | (1,328,634,921,506)                        |

The notes on pages 16 to 91 are an integral part of these interim financial statements.

INTERIM STATEMENT OF COMPREHENSIVE INCOME  
(continued)

| Code  | ITEM                                                     | Note | For the six-month period ended |                          |
|-------|----------------------------------------------------------|------|--------------------------------|--------------------------|
|       |                                                          |      | 30.06.2026<br>VND              | 30.06.2025<br>VND        |
|       | <b>FINANCIAL INCOME</b>                                  |      |                                |                          |
| 42    | Dividend income and interest income from demand deposits |      | 1,340,288,327                  | 1,609,582,997            |
| 50    | <b>TOTAL FINANCIAL INCOME</b>                            |      | <b>1,340,288,327</b>           | <b>1,609,582,997</b>     |
| 62    | <b>GENERAL AND ADMINISTRATIVE EXPENSES</b>               | 5.6  | <b>(246,490,102,540)</b>       | <b>(223,204,629,320)</b> |
| 70    | <b>OPERATING RESULT</b>                                  |      | <b>703,816,482,706</b>         | <b>522,811,371,255</b>   |
|       | <b>OTHER INCOME AND EXPENSES</b>                         |      |                                |                          |
| 71    | Other income                                             |      | 29,915,909                     | 31,818,182               |
| 72    | Other expense                                            |      | (20,829,167)                   | -                        |
| 80    | <b>NET OTHER INCOME</b>                                  |      | <b>9,086,742</b>               | <b>31,818,182</b>        |
| 90    | <b>NET ACCOUNTING PROFIT BEFORE TAX</b>                  |      | <b>703,825,569,448</b>         | <b>522,843,189,437</b>   |
| 91    | Realised profit                                          |      | 839,470,498,815                | 539,802,209,969          |
| 92    | Unrealised loss                                          |      | (135,644,929,367)              | (16,959,020,532)         |
| 100   | <b>CORPORATE INCOME TAX ("CIT")</b>                      | 5.7  | <b>(139,929,187,590)</b>       | <b>(103,750,946,708)</b> |
| 100.1 | CIT – current                                            |      | (139,929,187,590)              | (103,750,946,708)        |
| 100.2 | CIT – deferred                                           |      | -                              | -                        |
| 200   | <b>NET PROFIT AFTER TAX</b>                              |      | <b>563,896,381,858</b>         | <b>419,092,242,729</b>   |
| 500   | <b>EARNINGS PER SHARE</b>                                |      |                                |                          |
| 501   | Basic earnings per share (VND/share)                     | 5.8  | 522                            | 582                      |
| 502   | Diluted earnings per share (VND/share)                   | 5.8  | 522                            | 582                      |



Le Thi Thuy Duong  
Preparer



Lam Huu Ho  
Chief Financial Officer  
cum Chief Accountant



Trinh Hoai Giang  
Chief Executive Officer  
13 August 2026

The notes on pages 16 to 91 are an integral part of these interim financial statements.

**INTERIM STATEMENT OF CASH FLOWS**  
**(Indirect method)**

| Code | ITEM                                                                                                  | Note | For the six-month period ended |                                            |
|------|-------------------------------------------------------------------------------------------------------|------|--------------------------------|--------------------------------------------|
|      |                                                                                                       |      | 30.06.2026<br>VND              | 30.06.2025<br>VND<br>Restated<br>(Note 11) |
|      | <b>Cash flows from operating activities</b>                                                           |      |                                |                                            |
| 01   | Net accounting profit before tax                                                                      |      | 703,825,569,448                | 522,843,189,437                            |
| 02   | Adjustments for:                                                                                      |      | 913,504,053,157                | 516,705,415,111                            |
| 03   | Depreciation and amortisation                                                                         |      | 10,103,477,897                 | 12,071,644,201                             |
| 06   | Interest expense                                                                                      | 5.4  | 1,031,649,941,810              | 590,804,863,864                            |
| 07   | Losses from investing activities                                                                      |      | 1,283,712                      | -                                          |
| 08   | Accrued interest income                                                                               | 3.4  | (128,250,650,262)              | (86,171,092,954)                           |
| 10   | Decrease in non-cash expenses                                                                         |      | (44,777,027,130)               | (4,945,199,079)                            |
| 11   | Downward revaluation of FVTPL financial assets and upward revaluation of covered warrants liabilities |      | (44,777,027,130)               | (4,945,199,079)                            |
| 18   | Decrease in non-cash income                                                                           |      | 180,421,956,497                | 21,904,219,611                             |
| 19   | Upward revaluation of FVTPL financial assets and downward revaluation of covered warrants liabilities |      | 180,421,956,497                | 21,904,219,611                             |
| 30   | Changes in working capital                                                                            |      | 2,301,540,360,098              | (5,210,938,565,144)                        |
| 31   | Decrease/(increase) in FVTPL financial assets                                                         |      | 4,503,322,395,658              | (5,108,893,367,667)                        |
| 32   | Increase in HTM financial assets                                                                      |      | (61,000,000,000)               | (175,700,000,000)                          |
| 33   | (Increase)/decrease in loans                                                                          |      | (873,415,909,407)              | 615,401,392,943                            |
| 37   | Decrease in service-related receivables                                                               |      | 360,480,009,447                | 39,262,997,742                             |
| 39   | Decrease in other receivables                                                                         |      | 100,841,942,678                | 62,146,042,270                             |
| 41   | Decrease in accrued expenses (excluding interest expenses)                                            |      | (113,373,537,292)              | (72,488,350,719)                           |
| 42   | (Increase)/decrease in prepaid expenses                                                               |      | (1,257,969,028)                | 7,649,501,219                              |
| 43   | CIT paid                                                                                              | 3.13 | (259,147,663,482)              | (113,775,690,623)                          |
| 44   | Interest paid                                                                                         |      | (1,032,272,399,025)            | (627,761,609,440)                          |
| 45   | Increase/(decrease) in trade payables                                                                 |      | 13,404,612,566                 | (11,108,769,472)                           |
| 46   | Increase in employee welfare payables                                                                 |      | 773,068,139                    | 400,931,196                                |
| 47   | Decrease in tax and other payables to the State (excluding CIT paid)                                  |      | (4,572,901,321)                | (5,358,924,255)                            |
| 50   | Decrease in other short-term payables (including covered warrants liabilities)                        |      | (348,999,181,425)              | (17,033,863,883)                           |
| 51   | Other receipts from operating activities                                                              |      | 16,865,092,590                 | 197,377,564,500                            |
| 52   | Other payments for operating activities                                                               |      | (107,200,000)                  | (1,056,418,955)                            |
| 60   | Net cash inflow/(outflow) for operating activities                                                    |      | 4,054,514,912,070              | (4,154,430,940,064)                        |
|      | <b>Cash flows from investing activities</b>                                                           |      |                                |                                            |
| 61   | Cash paid for purchases of fixed assets                                                               |      | (5,336,762,088)                | (9,068,223,325)                            |
| 62   | Proceeds from disposals of fixed assets                                                               |      | 21,500,000                     | -                                          |
| 70   | Net cash outflow for investing activities                                                             |      | (5,315,262,088)                | (9,068,223,325)                            |

The notes on pages 16 to 91 are an integral part of these interim financial statements.

**INTERIM STATEMENT OF CASH FLOWS (continued)**  
**(Indirect method)**

| Code       | ITEM                                                        | Note | For the six-month period ended |                                            |
|------------|-------------------------------------------------------------|------|--------------------------------|--------------------------------------------|
|            |                                                             |      | 30.06.2026<br>VND              | 30.06.2025<br>VND<br>Restated<br>(Note 11) |
|            | <b>Cash flows from financing activities</b>                 |      |                                |                                            |
| 73.2       | Proceeds from borrowings                                    | 3.11 | 109,318,639,382,924            | 84,407,677,401,783                         |
| 74.3       | Repayments of principals of borrowings                      | 3.11 | (114,114,556,235,205)          | (80,486,354,641,010)                       |
| 76         | Payments of dividends                                       | 3.15 | (431,956,733,780)              | (647,927,966,835)                          |
| <b>80</b>  | <b>Net cash (outflow)/inflow from financing activities</b>  |      | <b>(5,227,873,586,061)</b>     | <b>3,273,394,793,938</b>                   |
| <b>90</b>  | <b>Net decrease in cash and cash equivalents</b>            |      | <b>(1,178,673,936,079)</b>     | <b>(890,104,369,451)</b>                   |
| <b>101</b> | <b>Cash and cash equivalents at beginning of the period</b> |      | <b>3,381,062,619,328</b>       | <b>1,963,445,127,620</b>                   |
| 101.1      | Cash                                                        | 3.1  | 3,381,062,619,328              | 1,963,445,127,620                          |
| <b>103</b> | <b>Cash and cash equivalents at end of the period</b>       |      | <b>2,202,388,683,249</b>       | <b>1,073,340,758,169</b>                   |
| 103.1      | Cash                                                        | 3.1  | 2,202,388,683,249              | 1,073,340,758,169                          |

The notes on pages 16 to 91 are an integral part of these interim financial statements.

INTERIM STATEMENT OF CASH FLOWS (continued)  
(Indirect method)

## CASH FLOWS OF BROKERAGE AND ENTRUSTMENT ACTIVITIES

| Code | ITEM                                                                                  | For the six-month period ended |                          |
|------|---------------------------------------------------------------------------------------|--------------------------------|--------------------------|
|      |                                                                                       | 30.06.2026<br>VND              | 30.06.2025<br>VND        |
|      | <b>Cash flows from brokerage and<br/>entrustment activities</b>                       |                                |                          |
| 01   | Brokerage trading proceeds                                                            | 125,743,192,500,449            | 93,589,600,789,006       |
| 02   | Brokerage trading payments                                                            | (126,897,440,514,099)          | (94,619,999,315,779)     |
| 07   | Receipts for settlement of customers'<br>transactions                                 | 941,313,546,995                | 2,286,344,524,124        |
| 11   | Payments for custody fees of customers                                                | (7,924,614,817)                | (6,633,593,921)          |
| 20   | <b>(Decrease)/increase in customers' deposits</b>                                     | <b>(220,859,081,472)</b>       | <b>1,249,312,403,430</b> |
| 30   | <b>Customers' deposits at beginning of period</b>                                     | <b>1,990,146,950,316</b>       | <b>1,711,639,380,771</b> |
| 31   | Cash at bank                                                                          | 1,990,146,950,316              | 1,711,639,380,771        |
| 32   | <i>Customers' deposits for securities trading<br/>under monitoring of the Company</i> | <i>1,990,146,950,316</i>       | <i>1,711,639,380,771</i> |
| 40   | <b>Customers' deposits at end of period</b>                                           | <b>1,769,287,868,844</b>       | <b>2,960,951,784,201</b> |
| 41   | Cash at bank                                                                          | 1,769,287,868,844              | 2,960,951,784,201        |
| 42   | <i>Customers' deposits for securities trading<br/>under monitoring of the Company</i> | <i>1,769,287,868,844</i>       | <i>2,960,951,784,201</i> |



Le Thi Thuy Duong  
Preparer



Lam Huu Ho  
Chief Financial Officer  
cum Chief Accountant



Trinh Hoai Giang  
Chief Executive Officer  
13 August 2026

HO CHI MINH CITY SECURITIES CORPORATION

Form B04a – CTCK

INTERIM STATEMENT OF CHANGES IN EQUITY

| Items                                    | As at                     |                           | For the six-month period ended |                          | For the six-month period ended |                          | As at                     |                           |
|------------------------------------------|---------------------------|---------------------------|--------------------------------|--------------------------|--------------------------------|--------------------------|---------------------------|---------------------------|
|                                          | 1.1.2025<br>VND           | 1.1.2026<br>VND           | Increase<br>VND                | Decrease<br>VND          | Increase<br>VND                | Decrease<br>VND          | 30.06.2025<br>VND         | 30.06.2026<br>VND         |
| 1. Owners' capital                       | 8,163,092,550,992         | 11,762,795,540,992        | -                              | -                        | -                              | -                        | 8,163,092,550,992         | 11,762,795,540,992        |
| 1.1 Ordinary shares<br>with voting right | 7,208,115,320,000         | 10,807,970,890,000        | -                              | -                        | -                              | -                        | 7,208,115,320,000         | 10,807,970,890,000        |
| 1.2 Share premiums                       | 967,454,680,000           | 967,302,100,000           | -                              | -                        | -                              | -                        | 967,454,680,000           | 967,302,100,000           |
| 1.3 Treasury shares                      | (12,477,449,008)          | (12,477,449,008)          | -                              | -                        | -                              | -                        | (12,477,449,008)          | (12,477,449,008)          |
| 2. Supplementary<br>capital reserve      | 277,696,843,214           | 277,696,843,214           | -                              | -                        | -                              | -                        | 277,696,843,214           | 277,696,843,214           |
| 5. Undistributed<br>earnings             | 2,003,152,279,509         | 2,502,651,611,816         | 419,092,242,729                | (679,118,053,931)        | 563,896,381,858                | (467,245,429,987)        | 1,743,126,468,307         | 2,599,302,563,687         |
| 5.1 Realised profit<br>after tax         | 1,799,129,390,116         | 2,201,593,354,377         | 436,051,263,261                | (679,118,053,931)        | 699,541,311,225                | (467,245,429,987)        | 1,556,062,599,446         | 2,433,889,235,615         |
| 5.2 Unrealised<br>profit/(loss)          | 204,022,889,393           | 301,058,257,439           | (16,959,020,532)               | -                        | (135,644,929,367)              | -                        | 187,063,868,861           | 165,413,328,072           |
| <b>Total</b>                             | <b>10,443,941,673,715</b> | <b>14,543,143,996,022</b> | <b>419,092,242,729</b>         | <b>(679,118,053,931)</b> | <b>563,896,381,858</b>         | <b>(467,245,429,987)</b> | <b>10,183,915,862,513</b> | <b>14,639,794,947,893</b> |

Le Thi Thuy Duong  
Preparer

Lam Huu Ho  
Chief Financial Officer  
cum Chief Accountant



Trinh Hoai Giang  
Chief Executive Officer  
13 August 2026

The notes on pages 16 to 91 are an integral part of these interim financial statements.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**1 GENERAL INFORMATION**

***Establishment and listing***

Ho Chi Minh City Securities Corporation ("the Company") is a joint stock company incorporated in Vietnam under Enterprise registration certificate No. 0302910950 issued by the Department of Planning and Investment of Ho Chi Minh City on 29 April 2003 with the latest 10<sup>th</sup> amendment dated 1 December 2025, and the Establishment and operation licence No. 11/UBCK-GPHĐKD issued by the State Securities Commission ("SSC") on 29 April 2003. The Establishment and operation licence was amended several times and the latest amendment No. 119/GPĐC-UBCK was issued on 30 October 2025.

The Company's shares are listed on the Ho Chi Minh City Stock Exchange with the stock trading code HCM.

***Headquarter and contact information***

The Company is headquartered at Floors 2-3-5-6-7-11-12, AB Tower, 76A Le Lai Street, Sai Gon Ward, Ho Chi Minh City, Vietnam.

Contact information:

Email: [info@hsc.com.vn](mailto:info@hsc.com.vn)

Telephone: (+84 28) 3823 3299

***Company charter***

The Company's Charter was last approved by AGM and effective from 23 April 2026.

***Headcount***

As at 30 June 2026, the Company had 667 employees (as at 31 December 2025: 664 employees).

***Capital position***

|                      | As at<br>30 June 2026<br>("the reporting date")<br>VND |
|----------------------|--------------------------------------------------------|
| Charter capital      | 10,807,970,890,000                                     |
| Total owners' equity | 14,639,794,947,893                                     |
| Total assets         | <u>41,258,918,871,493</u>                              |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****1 GENERAL INFORMATION (continued)*****Investment objectives and investment restrictions***

Being a listed broker firm in the Vietnamese securities market, the Company aims to contribute to the development of the securities market and deliver benefits to customers, investors and its shareholders. The Company's investment portfolio and its restrictions shall follow the investment objectives and investment strategy as stipulated in its Charter and applicable securities laws and regulations.

***Structure of the Company and businesses***

As at 30 June 2026, the Company had 1 branch and 1 transaction office in Vietnam.

***Principal activities***

The principal activities of the Company include provision of securities brokerage services, margin loans, proprietary securities trading, securities investment consultancy services, corporate finance consultancy services, securities underwriting services and securities custodian services.

***Overview of business operations during the period and their impacts to the interim financial statements***

Profit after tax for the first six months of 2026 reached VND 564 billion, an increase of VND 145 billion, corresponding to a 35% growth compared to the same period in 2025, primarily due to the following factors:

- Margin lending balances increased by 38% compared to the same period last year, resulting in margin lending revenue increasing by VND 509 billion, equivalent to a 50% increase. Meanwhile, interest expense increased by VND 441 billion, corresponding to a 75% increase.
- Brokerage revenue increased by VND 124 billion, equivalent to a 31% increase, primarily due to a 38% increase in the average trading value of the securities market compared to the same period last year, while the Company's brokerage market share remained stable over the comparative periods. Brokerage expenses increased by VND 97 billion, corresponding to a 32% increase.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES****2.1 Basis of preparation of interim financial statements**

The interim financial statements have been prepared in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System, Circular 210/2014/TT-BTC dated 30 December 2014 ("Circular 210/2014/TT-BTC"), Circular 334/2016/TT-BTC dated 27 December 2016 ("Circular 334/2016/TT-BTC"), Official Letter No. 6190/BTC-CĐKT dated 12 May 2017 ("Official Letter 6190/BTC-CĐKT") and Circular 23/2018/TT-BTC dated 12 March 2018 ("Circular 23/2018/TT-BTC"), all issued by the Ministry of Finance, and prevailing regulations on preparation and presentation of interim financial statements applicable to securities companies operating in Vietnam.

The accompanying interim financial statements are not intended to present financial position and results of operations, cash flows and changes in equity in accordance with accounting principles generally accepted in jurisdictions other than Vietnam. The accounting principles and practices utilised in Vietnam may differ from those generally accepted in countries and jurisdictions other than Vietnam.

The interim financial statements have been prepared under the historical cost convention as modified by the revaluation of financial assets at fair value through profit or loss ("FVTPL") and available-for-sale financial assets ("AFS") based on market value or fair value (in case where market value is not available).

The interim financial statements have been prepared in accordance with the same accounting policies applied to the latest annual financial statements.

The interim financial statements in the Vietnamese language are the official statutory interim financial statements of the Company. The interim financial statements in the English language have been translated from the Vietnamese version.

**2.2 Critical accounting estimates**

The preparation of interim financial statements in accordance with Vietnamese Accounting Standards, the Vietnamese Corporate Accounting System and prevailing regulations on preparation and presentation of financial statements applicable to securities companies operating in Vietnam requires the Board of Management to make critical estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the reporting date of the interim financial statements and the reported amounts of revenues and expenses during the financial period.

The areas involving significant estimates and assumptions are as follows:

- Market value/fair value of financial assets (Note 2.8 and Note 3.2);
- Provisions for impairment loss of receivables (Note 2.9 and Note 3.5).

Such estimates and assumptions are continually evaluated. They are based on historical experiences and other factors, including expectations of future events that may have a financial impact on the Company and that are assessed by the Board of Management to be reasonable under the circumstances.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**2.3 Form of records applied**

The Company uses the accounting software tailored in general journal to record its transactions.

**2.4 Fiscal year and reporting period**

The Company's fiscal year is from 1 January to 31 December.

These interim financial statements are prepared for the period from 1 January 2026 to 30 June 2026.

**2.5 Currency**

The interim financial statements are measured and presented in Vietnamese Dong ("VND" or "Dong"), which is the Company's functional currency.

**2.6 Exchange rates**

Transactions arising in foreign currencies are translated at exchange rates ruling at the transaction dates. Foreign exchange differences arising from these transactions are recognised in profit or loss of the interim statement of comprehensive income.

Monetary assets and liabilities denominated in foreign currencies at the reporting date, except liabilities whose foreign exchange risk exposure has been hedged, are respectively translated at the buying and selling exchange rates at the reporting date of the commercial banks with which the Company regularly transacts. Foreign currencies deposited in bank at the reporting date are translated at the buying exchange rate of the commercial banks where the Company opens the foreign currency accounts.

Foreign exchange differences arising from these translations are recognised in profit or loss of the interim statement of comprehensive income.

**2.7 Cash and cash equivalents**

Cash and cash equivalents comprise cash on hand, cash in transit, cash at bank of the Company, and other short-term investments with maturity within three (3) months since purchase, which are highly liquid, readily convertible to cash and subject to an insignificant risk of conversion.

Cash of customers for securities trading activities are accounted for off interim statement of financial position.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.8 Financial assets excluding receivables****(a) Classification and measurement****(i) Financial assets measured at fair value through profit or loss (“FVTPL”)**

Financial assets at fair value through profit or loss are financial assets held for trading or designated by the Board of Management at initial recognition at fair value through profit or loss.

A financial asset is classified as held for trading if meeting one of the following conditions:

- It is purchased or originated for resale/repurchase in the short term; or
- At initial recognition, it constitutes a part of an identified portfolio of financial instruments which are traded for short-term profits; or
- It is a derivative (except those defined as financial guarantees or effective hedges).

At initial recognition, a financial asset is designated at fair value through profit or loss if such designation promotes the fairness of its presentation due to one of the following reasons:

- Such designation eliminates or significantly reduces a measurement or recognition inconsistency (also called as “accounting mismatch”) that would otherwise arise due to different bases; or
- It gives rise to a group of financial assets whose performance is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy and internally disseminated to the Company’s key management (as defined in Vietnamese Accounting Standard 26 on Related party disclosure) such as Board of Directors, Board of Supervision, Audit Committee, Board of Management and major shareholders.

Financial assets at fair value through profit or loss are initially recorded at cost exclusive of transaction costs. Transaction costs related to purchases of FVTPL financial assets are expensed off immediately.

Financial assets at fair value through profit or loss are subsequently measured at market value or fair value (in case market value is not available). Shares not traded on active market and those whose fair value is not reliably determined are accounted at cost.

All gains or losses arising from change in fair value of FVTPL financial assets are recognised in profit or loss of the interim statement of comprehensive income.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.8 Financial assets excluding receivables (continued)****(a) Classification and measurement (continued)****(ii) Held-to-maturity financial assets ("HTM")**

HTM financial assets are non-derivative financial assets with the following characteristics:

- Payments are fixed or determinable;
- Maturity is fixed; and
- The Company has positive intention and ability to hold to maturity.

The following assets are excluded from HTM financial assets:

- Non-derivatives classified as FVTPL financial assets at initial recognition;
- Non-derivatives classified as available-for-sale ("AFS") financial assets; and
- Non-derivatives qualifying conditions to be classified as loans and receivables.

A financial asset shall not be classified as held-to-maturity if the Company has, during the current financial year or during the two preceding financial years, sold or reclassified more than an insignificant amount of HTM financial assets before maturity (more than insignificant in relation to the total amount of HTM financial assets) other than sales or reclassifications that:

- are so close to maturity or the financial asset's call date (less than three months before maturity) that changes in the market rate of interest would not have a significant effect on the financial asset's fair value;
- occur after the Company has collected substantially all of the financial asset's original principal through scheduled payments or prepayments; or
- are attributable to an isolated event that is beyond the Company's control, is non-recurring and could not have been reasonably anticipated by the Company.

HTM financial assets are initially recorded at cost inclusive of directly attributable purchase costs, subsequently measured at amortised cost using effective interest rate method ("EIR").

Effective interest method is a method used in calculating the amortised cost of an HTM financial asset or a group of HTM financial assets and in the allocation and recognition of the interest revenue or interest expense in profit or loss over the relevant period.

The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the financial instrument's expected life, or a shorter year where appropriate, to the net present value of a financial asset or a financial liability.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.8 Financial assets excluding receivables (continued)****(a) Classification and measurement (continued)****(ii) Held-to-maturity financial assets ("HTM") (continued)**

Amortised cost of HTM financial assets is determined at historical cost less principal received plus (or less) accumulated amortisation using effective interest rate method between historical cost and maturity value, less impairment loss (if any).

At the reporting date, HTM investments are provided for impairment loss when there is any objective evidence of impairment or recoverability as a result of one or more events that occurred subsequent to initial recognition and affected estimated future cash flows of HTM investments. Objective evidence of impairment may include:

- Significant financial difficulty of the issuer or the obligor;
- A breach of contract, such as default or delinquency in interest or principal payments;
- The lender, for economic or legal reasons relating to the borrower's financial difficulty, granting to the borrower a concession that the lender would not otherwise consider;
- It is becoming probable that the borrower will enter bankruptcy or another financial reorganisation;
- Observable data indicating that there is a measurable decrease in the estimated future cash flows from a group of financial assets since the initial recognition of those assets, although the decrease cannot yet be identified with the individual financial assets in the group, including:
  - Adverse changes in the payment status of borrowers in the group; or
  - National or local economic conditions that correlate with defaults on the assets in the group.

Provision for impairment of HTM financial assets is determined at the difference of the estimated recoverable amount and the carrying value of HTM financial assets at the reporting date. Provision/(reversal of provision) for such impairment is debited/credited to expenses in profit or loss of the interim statement of comprehensive income.

HTM financial assets are classified as current and non-current assets in the interim statement of financial position based on their remaining maturity as at the reporting date.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.8 Financial assets excluding receivables (continued)****(a) Classification and measurement (continued)****(iii) Loans**

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

In the reporting period, the Company had the following types of loans:

- **Margin loans:** the amounts lent to customers for their purchases of listed securities in accordance with Decision 87/QĐ-UBCK issued by the State Securities Commission on 25 January 2017. According to this regulation, the initial margin (ratio of net equity to market value of security to be purchased on margin as at trading date) is set by the Company but shall be not lower than 50%. The margin loans are collateralised by securities eligible for margin lending.
- **Trading advances:** the amounts advanced to customers for their sales of securities awaiting settlement, which will be recovered on the clearing settlement date of that sale transaction. According to Decision 109/QĐ-VSD, from 29 August 2022, the clearing settlement time is before 12 PM on the second business day following the trading date.

Loans are initially recorded at cost and subsequently measured at amortised cost using the effective interest rate method ("EIR").

Amortised cost of loans is determined at historical cost less principal received plus (or less) accumulated amortisation using the EIR between historical cost and maturity value, less impairment loss (if any).

As at reporting date, loans are provided for impairment loss when there is any objective evidence of impairment. Provision for impairment of loans is determined at the difference of market value of collateral and the carrying value of loans at the reporting date. Provision/(reversal of provision) for such impairment is debited/(credited) to expenses in profit or loss of the interim statement of comprehensive income.

**(iv) Available-for-sale financial assets ("AFS")**

Available-for-sale financial assets are non-derivative financial assets that are not classified as FVTPL, HTM, nor loans and receivables.

Available-for-sale financial assets are initially recorded at cost inclusive of directly attributable purchase cost.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.8 Financial assets excluding receivables (continued)****(a) Classification and measurement (continued)***(iv) Available-for-sale financial assets ("AFS") (continued)*

At the reporting date, AFS financial assets are measured at fair value. Those equities not traded on active market or those whose fair value is not reliably determined are accounted at cost.

All gains or losses from revaluation of AFS financial assets are accounted for directly in equity (other comprehensive income) through the interim statement of changes in equity, exclusive of impairment losses. Such recognition is applied until the asset is de-recognised.

At derecognition, accumulated gains or losses in equity are recognised in profit or loss of the interim statement of comprehensive income as a reclassification. Gains using effective interest method is recognised in profit or loss of the interim statement of comprehensive income in accordance with Vietnamese Accounting Standard 14 - Revenue and other income.

As at reporting date, AFS financial assets are provided for impairment loss when there is any objective evidence of impairment.

Objective evidence of impairment for debt instruments may include those identified as for HTM financial instruments.

Objective evidence of impairment for equity instruments may include:

- Significant changes which adversely affect the issuer's operations as a result of their impacts on the technological, market, economic or legal environment, and indicates that the cost of the equity instrument may not be recovered;
- A significant or prolonged decline in the fair value of an investment in an equity instrument below its cost.

Provision for impairment is determined at the difference of the estimated recoverable amount and the carrying value of AFS financial assets at the reporting date.

Impairment loss of AFS financial asset is recorded directly to previously recognised revaluation gain in equity (if any). When there is objective evidence that the AFS financial asset is impaired, accumulated revaluation loss in equity is reclassified to profit or loss of the interim statement of comprehensive income despite that asset is yet derecognised.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.8 Financial assets excluding receivables (continued)****(b) Reclassification***(i) Reclassification of non-FVTPL financial assets upon disposal*

Non-FVTPL financial assets are reclassified to FVTPL financial assets before disposal. Accumulated revaluation of AFS financial assets in equity will be recorded in the interim statement of comprehensive income as a reclassification.

*(ii) Reclassification due to change in intention/ability to hold the financial assets*

Reclassification of financial assets due to change in intention/ability to hold the assets is permitted, provided that:

- Non-derivative FVTPL financial assets that are not required to be classified as FVTPL at initial recognition may be reclassified as loans and receivables in limited circumstances or cash and cash equivalents if meeting certain conditions for reclassification. Gains and losses from revaluation of FVTPL financial assets arising before the reclassification are not reversed;
- If the change in intention/ability to hold a financial asset result in it being inappropriately reclassified as an HTM asset, that asset must be reclassified as AFS and re-measured at fair value. Difference between its carrying value and fair value is recognised in other comprehensive income/(loss) in the interim statement of comprehensive income as a reclassification.

**(c) Recognition/de-recognition**

Purchases and sales of financial assets are recognised on trade date – the date on which the Company becomes a party to the contractual provisions of the instruments.

Financial assets are de-recognised when the right to receive cash flows from the financial assets has expired or the Company has transferred substantially all risks and rewards of ownership of those financial assets.

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

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.8 Financial assets excluding receivables (continued)****(d) Initial recognition**

FVTPL financial assets are initially recognised at purchase cost exclusive of transaction costs. Other financial assets are initially recorded at historical cost including directly attributable purchase cost.

Bonus issues and stock dividends are initially recognised as financial assets at nil cost.

**(e) Determination of market value/fair value**

The Company applies valuation bases for financial assets in accordance with Circular 91/2020/TT-BTC dated 13 November 2020 regarding capital adequacy ratio of securities trading entities ("Circular 91/2020/TT-BTC"), amended and supplemented by Circular 102/2025/TT-BTC dated 29 October 2025 ("Circular 102/2025/TT-BTC"), in determining the market value/fair value of financial assets, in particular:

*(i) Shares listed on stock exchanges, shares of public companies registered for trading on the Unlisted Public Company Market ("UPCoM")*

Listed shares are revalued at the closing price of the latest trading date prior to the reporting date. Shares traded on UPCoM are revalued based on the reference price of the latest trading day prior to the reporting date.

*(ii) Other shares*

Other shares are measured at fair value based on review of financial position and book value of the issuers at reporting date.

*(iii) Bonds listed on stock exchanges*

These bonds are revalued based on quoted price on stock exchanges at the latest trading date prior to the valuation date plus accrued interests. Those bonds not traded for more than two (2) weeks prior to valuation date are carried at their purchase prices plus accrued interests.

*(iv) Unlisted bonds/transferable certificate of deposit*

Unlisted bonds/transferable certificate of deposit are measured at their purchase prices plus accrued interests.

*(v) Certificates of open-ended funds/exchanged traded fund ("ETF")*

Certificates of open-ended funds/ETF are revalued at net asset value per fund unit at the Fund's latest valuation up to the reporting date of the Company.

*(vi) Delisted shares/shares suspended from six days or longer*

These shares are revalued based on its book value at the latest reporting date.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.8 Financial assets excluding receivables (continued)****(e) *Determination of market value/fair value (continued)***

Unless otherwise stated above, securities are measured at fair value based on review of financial position and book value of the issuers at valuation date.

**(f) *Recognition of gains/(losses)****Purchase transaction costs*

Transaction costs related to purchases of FVTPL financial assets are expensed off in the interim statement of comprehensive income, while transaction costs related to purchases of other financial assets are included in the cost of these assets.

*Selling transaction costs*

Selling transaction costs are expensed off.

*Gain/(loss) on disposal*

Gain/(loss) on disposal of financial assets are accounted for as income/(expenses) in profit or loss of the interim statement of comprehensive income. Costs of disposed financial assets are determined using the weighted average method up to the end of trading dates.

*Provision/(reversal of provision) for impairment of financial assets*

Provision/(reversal of provision) for impairment of financial assets is debited/(credited) to expenses in profit or loss of the interim statement of comprehensive income.

**2.9 Receivables**

Receivables represent receivables from disposal of financial assets, dividend and interest receivable, service-related receivables, receivables from trading errors and other receivables. Receivables are recorded on an accrual basis and presented at cost less provision for impairment (if any).

Receivables are classified into current and non-current assets in the interim statement of financial position based on their remaining period from the interim statement of financial position date to maturity date.

Provision for doubtful debts is made for each outstanding amount based on overdue days in payment according to initial payment commitment (exclusive of the payment rescheduling between parties) or based on the estimated loss that may arise. The difference between the provision of this period and the provision of the previous period is recognised as an increase or decrease of expenses in profit or loss of the interim statement of comprehensive income. Bad debts are written off when identified.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.10 Futures**

Futures are listed derivatives in which the parties commit to:

- Buy or sell a volume of underlying asset at a pre-determined price on a pre-determined future date; or
- Settle the difference between the pre-determined transaction price and the price of the underlying asset on the pre-determined future date.

The Company accounts for futures in accordance with guidance of the Official Letter 6190/BTC-CĐKT, in particular:

***Proprietary trading activities***

Deposit for derivative trading activities is accounted for as “Other current assets” in the interim statement of financial position.

Securities deposited for derivative trading activities are not de-recognised but rather monitored under sub-accounts of the same type of financial assets and separately disclosed in the interim financial statements.

Gain (or loss) on futures position is determined and settled on a daily basis at the difference between the closing settlement price on accounting date and that on the latest trading date. Gain (or loss) on futures position is accounted for as realised income (or expense) in the interim statement of comprehensive income under item “Gain (or loss) on disposal of FVTPL financial assets”.

Interest arising on deposit for derivative trading activities is accounted for as a financial income in the interim statement of comprehensive income under item “Dividend income and interest income from demand deposits”.

***Brokerage activities***

Deposit in the Derivative Clearing Fund is accounted for as “Other non-current assets” in the interim statement of financial position.

Revenue from futures brokerage is accounted for in the interim statement of comprehensive income under item “Brokerage fee income”.

Cash and securities deposited for derivative trading activities of customers is accounted for off interim statement of financial position under item “Customers’ deposits for derivative trading” and “Customers’ deposits at VSDC”.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.11 Fixed assets***Tangible and intangible fixed assets*

Fixed assets are stated at historical cost less accumulated depreciation or amortisation. Historical cost includes any expenditure that is directly attributable to the acquisition of the fixed assets bringing them to suitable conditions for their intended use. Expenditure which is incurred subsequently and has resulted in an increase in the future economic benefits expected to be obtained from the use of fixed assets, can be capitalised as an additional historical cost. Otherwise, such expenditure is charged to the interim statement of comprehensive income when incurred in the accounting period.

*Depreciation and amortisation*

Fixed assets are depreciated and amortised using the straight-line method to write off the depreciable amount of the fixed assets over their estimated useful lives. Depreciable amount equals to the historical cost of fixed assets recorded in the interim financial statements minus (-) the estimated disposal value of such assets. The estimated useful lives of each asset class are as follows:

|                   |             |
|-------------------|-------------|
| Motor vehicles    | 6 years     |
| Office equipment  | 3 - 5 years |
| Computer software | 3 - 4 years |

*Disposals*

Gains or losses on disposals are determined by comparing net disposal proceeds with the carrying amount of the fixed assets and are recognised as income or expense in the interim statement of comprehensive income.

**2.12 Operating leases**

Leases where a significant portion of the risks and rewards of ownership is retained by the lessor are classified as operating leases. Payments made under operating leases are charged to the interim statement of comprehensive income on a straight-line basis over the term of the lease.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.13 Prepaid expenses**

Prepaid expenses include short-term and long-term prepayments on the interim statement of financial position. Short-term prepaid expenses represent prepayments for services; or tools that do not meet the recognition criteria for fixed assets for a period not exceeding 12 months or a business cycle from the date of prepayment. Long-term prepaid expenses represent prepayments for services; or tools, which do not meet the recognition criteria for fixed assets for a period exceeding 12 months or more than one business cycle from the date of prepayment. Prepaid expenses are recorded at historical cost and allocated on a straight-line basis over their estimated useful lives.

The following items are classified as prepaid expenses and amortised to expenses over two (2) to forty (40) years in profit or loss of the interim statement of comprehensive income:

- Office renovations;
- Office rentals; and
- Office supplies.

**2.14 Short-term/long-term security deposits**

Short-term/long-term security deposits are recognised when the Company makes its payments in accordance with contractual terms and are classified as other current/ non-current assets.

**2.15 Liabilities****(a) Recognition/de-recognition**

Liabilities are recognised when the Company has an obligation as a result of receipts of assets, commits or becomes a party to the contractual provisions. Liabilities are de-recognised when such obligations are fully discharged. Liabilities are recognised on an accrual basis and under prudence concept.

**(b) Classification**

Classifications of liabilities are based on the type of transactions on which they arise as follows:

- Borrowings;
- Trading obligations;
- Covered warrant liabilities;
- Trade payables arising from purchases of financial assets, goods or services; and
- Other payables including non-trade payables and those not arising from purchases of financial assets, goods and services.

Liabilities are classified as current and non-current liabilities in the interim statement of financial position based on their remaining year from the reporting date to their maturity dates.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.16 Offsetting financial instruments**

Financial liabilities are contractual obligations to deliver cash or another financial asset to another entity, or to exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavourable to the Company, or contracts that may be settled in the Company's own equity instruments.

Financial assets and liabilities are offset, and the net amount is presented in the interim statement of financial position when there is a legally enforceable right to offset the recognised amounts and the Company has an intention to settle on a net basis, or to realise the asset and settle the liability simultaneously.

**2.17 Borrowings**

Borrowings include borrowings from banks and third parties.

Borrowings are classified as current and non-current liabilities on the interim statement of financial position based on their remaining period from the reporting date to their maturity dates.

Borrowing costs that are directly attributable to the construction or production of any qualifying assets are capitalised during the period of time that is required to complete and prepare the asset for its intended use. In respect of general-purpose borrowings, a portion of which is used for the purpose of construction or production of any qualifying assets, the Company determines the amount of borrowing costs eligible for capitalisation by applying a capitalisation rate to the weighted average expenditure on the assets. The capitalisation rate is the weighted average of the interest rates applicable to the Company's borrowings that are outstanding during the year, other than borrowings made specifically for the purpose of obtaining a qualifying asset.

Other borrowing costs are recognised in the interim statement of comprehensive income when incurred.

**2.18 Covered warrants**

Covered warrant is a collateralised security issued by securities companies that gives the holders the right to buy from (call warrant) or sell to (put warrant) the warrant issuer an underlying asset at a pre-determined price, at or by a pre-determined point of time, or receive an amount of cash at the difference between exercise price and price of the underlying asset on exercise date. The securities companies issuing covered warrants are required to deposit cash and financial assets, or obtain bank guarantees to secure their obligations to the warrant holders.

The Company accounts for covered warrants in accordance with the guidance of Circular 23/2018/TT-BTC, in particular:

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.18 Covered warrants (continued)*****Covered warrants issued by the Company***

Proceeds from issuance of warrants are accounted as covered warrant liabilities.

When the Company buys back covered warrants it issued for market-making purpose, or when the covered warrants are delisted and buybacks are mandatory, positive (or negative) differences between buyback price and carrying value of covered warrants are recognised as loss (or gain) in the interim statement of comprehensive income.

All costs incurred for buybacks and issuance of covered warrants are expensed off immediately. Indemnifications and penalties from late payments for customers are accounted as other expenses.

As at reporting date, covered warrants are fair valued. Increase (or decrease) in fair value of covered warrants is recognised in loss (or gain) in the interim statement of comprehensive income.

Gain (or loss) on expiry of covered warrant is recognised as gain (or loss) on disposal of FVTPL financial assets in the interim statement of comprehensive income.

Authorised quantity of covered warrants, issued quantity of covered warrants and buyback quantity of covered warrants are monitored off interim statement of financial position. Such quantities as at reporting date are disclosed in the off interim statement of financial position items.

***Securities used as hedges against covered warrants***

Securities used as hedges against position of covered warrants are monitored under separate accounts and revalued at reporting date. Revaluation result is accounted similarly to FVTPL.

***Proprietary trading of covered warrants***

When the Company purchases covered warrants issued by other issuers for investing purpose, such covered warrants are accounted similarly to FVTPL financial assets.

**2.19 Income tax paid on behalf of investors**

According to the prevailing taxation regulations in Vietnam, the Company is required to withhold foreign contractor tax of 0.1% on trading proceeds of foreign institutional investors and pay on their behalf. For individual investors (both residents and non-residents), the Company is required to withhold personal income tax ("PIT") of 0.1% on their trading proceeds. The Company will declare and make tax payment on behalf of these investors. For local institutional investors, the Company is not responsible for withholding tax as these entities are responsible for their own tax payments and declarations.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.20 Accrued expenses**

Accrued expenses include liabilities for goods and services received in the accounting period but not yet paid for, due to pending invoices or insufficient records and documents. Accrued expenses are recorded as expenses of the reporting period.

**2.21 Provisions**

Provisions are recognised when the Company has a present legal or constructive obligation as a result of past events; it is probable that an outflow of resources will be required to settle the obligation and the amount has been reliably estimated. Provisions are not recognised for future operating losses.

Provisions are measured at the expenditures expected to be required to settle the obligations. If the time value of money is material, provisions will be measured at the present value using pre-tax rates that reflect current market assessments of the time value of money and the risks specific to the obligations. Increases in the provision due to passage of time are recognised as financial expenses.

Changes in the provision balances during the reporting period are recorded as an increase or decrease in operating expenses.

**2.22 Provisions for severance allowances**

In accordance with Vietnamese Labour Laws Code, employees of the Company who have worked regularly for full 12 months or longer, are entitled to a severance allowance. The working year used for the calculation of severance allowance is the year during which the employee actually works for the Company less the year during which the employee participates in the unemployment insurance scheme in accordance with the labour regulations and the working year for which the employee has received severance allowance from the Company.

The severance allowance is accrued at the end of the reporting period on the basis that each employee is entitled to half of an average monthly salary for each working year. The average monthly salary used for calculating the severance allowance is the employee contract's average salary for the year prior to the reporting date.

This allowance will be paid as a lump sum when employees terminate their labour contracts in accordance with current regulations.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.23 Equity****(a) Owners' capital**

Owners' capital is recorded according to the actual amounts contributed at the par value of the shares.

Share premium is the difference between the par value and the issue price of shares and the difference between the repurchase price and re-issuing price of treasury shares.

*Treasury shares*

- Treasury shares repurchased before the effective date of the Securities Law 2019 (i.e. 1 January 2021) are shares issued and repurchased by the Company, but not cancelled and may be re-issued subsequently in accordance with the Law on Securities.
- Treasury shares repurchased after 1 January 2021 will be cancelled and adjusted to reduce equity.

**(b) Revaluation reserve**

Revaluation reserve reflects the differences arising on revaluation of AFS.

**(c) Supplementary capital reserve**

From 1 February 2022, Circular 114/2021/TT-BTC issued by the Ministry of Finance on 17 December 2021 became effective. Accordingly:

- The financial regimes applicable to securities companies stipulated in Circular 146/2014/TT-BTC issued by the Ministry of Finance on 6 October 2014 are revoked in full.
- The balance of supplementary capital reserve made in accordance with Circular 146/2014/TT-BTC shall be added to the Company's charter capital in line with Securities Law 2019, the related guidelines and the Company's charter.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.23 Equity (continued)****(d) Other equity funds**

Other equity funds are made in accordance with resolutions of Annual General Meeting of shareholders.

**(e) Undistributed earnings**

Undistributed earnings represent the Company's results (profit or loss) after CIT at the reporting date including cumulative realised profits and cumulative unrealised profits.

Unrealised profit/(loss) for the period is the total difference between gain and loss arising from revaluation of financial assets at FVTPL or other financial assets charged into the interim statement of comprehensive income.

Realised profit for the period is the difference between total revenue, income and total expenses in the interim statement of comprehensive income, except for gain or loss arising from revaluation of financial assets recognised in unrealised profit/(loss).

**2.24 Dividend distribution**

The Company's dividend is recognised as a liability in the interim financial statements in the period in which the dividend is approved in the General Meeting of Shareholders or the Board of Directors declares dividends in accordance with the Company's Charter and prevailing regulations.

The bonus and welfare fund is appropriated from the Company's profit after CIT/BIT and subject to shareholders' approval at the Annual General Meeting of shareholders. This fund is presented as a liability on the interim financial statements.

**2.25 Assets of customers and liabilities to customers**

Assets of customers and liabilities to customers are presented as off interim statement of financial position including:

- Customers' deposits for securities trading, cash of securities issuers and related liabilities; and
- Financial assets of customers.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.26 Revenue and income recognition****(a) *Revenue from provision of services to investors***

Revenue from provision of services to investors comprises securities brokerage fees, securities underwriting fees, financial consultancy fees, securities custody service and entrustment service fees.

Revenue from the provision of services is recognised in the interim statement of comprehensive income when the services are rendered, by reference to completion of the specific transaction assessed on the basis of the actual service provided as a proportion of the total services to be provided. Revenue from the provision of services is only recognised when all four (4) following conditions are satisfied:

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

When the outcome of a service delivery transaction cannot be ascertained, revenue is recognised in proportion to the recognised and recoverable cost.

Revenue deductions include price discounts. Revenue deductions incurred in the same period of the related revenue are recorded as a deduction from the revenue of that period.

Revenue deductions incurred after the reporting date but before the issuance of the interim financial statements are recorded as a deduction from the revenue of the reporting period.

**(b) *Income from proprietary trading of financial assets***

Income from proprietary trading of financial assets comprises gain/(loss) from sales or disposal of financial assets and dividend income.

Gain/(loss) from sales or disposal of financial assets is measured as difference between selling price before selling costs and costs of securities disposed. Costs of securities disposed are determined using the weighted average method up to the end of trading dates.

Dividend income is recognised in the interim statement of comprehensive income when the Company's right to receive dividend is established, except for scrip dividends whose quantity is added to the Company's securities portfolio and is not recognised as income.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.26 Revenue and income recognition (continued)****(c) *Income from working capital management***

Income from working capital management comprises interest income from deposits at bank, income from HTM investments, income from margin loans and trading advances. Income from working capital management is recognised on the basis of the actual time and interest rates for each period when both (2) of the following conditions are simultaneously satisfied:

- it is probable that economic benefits associated with the transaction will flow to the Company; and
- income can be measured reliably.

**(d) *Revenue from securities repurchase and reverse repurchase agreements***

Revenue from securities repurchase and reverse repurchase agreements is recognised over the term of the agreement.

**(e) *Other income***

Other income includes non-recurring income generated from activities other than those generating the revenue and income described above.

**2.27 Expenses****(a) *Recognition***

Operating expenses are recognised on an accrual basis, matching with revenue and under prudence concept.

**(b) *Classification***

Expenses are classified by function as follows:

- Operating expenses;
- Financial expenses;
- General and administrative expenses; and
- Other expenses.

**2.28 Financial income**

Financial income reflects income from investment activities arising during the period including mainly interest income from bank deposits.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.29 Financial expense**

Financial expenses are expenses incurred in the period for financial activities mainly including interest expenses.

The Company hedges against foreign exchange risk for borrowings denominated in foreign currencies by entering into cross currency interest rate swaps and forward contracts with local commercial banks. The cost of hedging arising from these contracts are allocated on a straight-line basis over their contract term and recognised as financial expense in the interim statement of comprehensive income.

**2.30 General and administrative expenses**

General and administrative expenses represent expenses for administrative purposes.

**2.31 Current and deferred income tax**

Income taxes include all income taxes which are based on taxable profits. Income tax expense comprises current tax expense and deferred income tax expense.

Current income tax is the amount of income taxes payable or recoverable in respect of the current period taxable profit at the period current tax rates. Current and deferred income tax should be recognised as an income or an expense and included in profit or loss of the period, except to the extent that the tax arises from a transaction or event which is recognised, in the same or a different period, directly in equity.

Deferred income tax is provided in full, using the liability method, on temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the interim financial statements. Deferred income tax is not accounted for if it arises from initial recognition of an asset or liability in a transaction other than a business combination that at the time of occurrence affects neither the accounting nor the taxable profit or loss. Deferred income tax is determined at the tax rates that are expected to apply to the financial year when the asset is realised or the liability is settled, based on tax rates that have been enacted or substantively enacted by the date of the interim statement of financial position.

Deferred income tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilise.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)****2.32 Related parties**

Enterprises and individuals that directly, or indirectly through one or more intermediaries, control, or are controlled by, or are under common control with the Company, including holding companies, subsidiaries and fellow subsidiaries are related parties of the Company. Associates and individuals owning, directly or indirectly, an interest in the voting power of the Company that gives them significant influence over the enterprise, key management personnel, including the Board of Directors, the Board of Management of the Company, and close members of the family of these individuals and companies associated with these individuals also constitute related parties.

In considering its relationship with each party, the Company considers the substance of the relationship, and not merely the legal form.

**2.33 Segment reporting**

A segment is a component which can be separated by the Company engaged in trading securities or providing services ("business segment") or trading securities or providing services within a particular economic environment ("geographical segment"). Each segment is subject to risks and returns that are different from those of other segments. A reportable segment is the Company's business segment.

**2.34 Nil items**

Items required by Circular 334/2016/TT-BTC, Official Letter 6190/BTC-CĐKT and Circular 23/2018/TT-BTC that are not presented in these interim financial statements indicate nil items.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION**

**3.1 Cash and cash equivalent**

|                  | <b>As at</b>             |                               |
|------------------|--------------------------|-------------------------------|
|                  | <b>30.06.2026</b>        | <b>31.12.2025</b>             |
|                  | <b>VND</b>               | <b>VND</b>                    |
|                  |                          | <b>Restated<br/>(Note 11)</b> |
| <b>Cash</b>      |                          |                               |
| Cash on hand     | 684,175,949              | 721,953,949                   |
| Cash at bank (*) | 2,201,704,507,300        | 3,380,340,665,379             |
| <b>Total</b>     | <b>2,202,388,683,249</b> | <b>3,381,062,619,328</b>      |

(\*) As at 30 June 2026, cash at bank amounting of VND1,801,740,624,307 were pledged as collateral to secure overdraft facilities for the Company's borrowings (31 December 2025: VND1,677,328,796,682).



NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.2 Financial assets measured at fair value through profit or loss (“FVTPL”)

| As at 30 June 2026                                                                                        | Comparison to market price or fair value |                        |                        | Market price/<br>fair value<br>VND |
|-----------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------|------------------------|------------------------------------|
|                                                                                                           | Cost<br>VND                              | Increase<br>VND        | Decrease<br>VND        |                                    |
| Listed shares and shares traded on UPCoM                                                                  | 896,654,235,832                          | 2,511,889,927          | (2,500,097,896)        | 896,666,027,863                    |
| Underlying assets designated as hedges for covered warrants                                               | 237,936,412,593                          | 2,560,015,178          | (5,910,349,321)        | 234,586,078,450                    |
| Unlisted and unregistered shares                                                                          | 650,000,000,000                          | -                      | -                      | 650,000,000,000                    |
| Listed bonds and bonds registered and traded on privately-<br>placed corporate bond trading market of HNX | 5,999,999,900,000                        | 145,776,436,908        | -                      | 6,145,776,336,908                  |
| Unlisted bonds                                                                                            | 1,000,000,000,000                        | 5,002,739,726          | -                      | 1,005,002,739,726                  |
| ETF certificates                                                                                          | 183,433,722,113                          | 2,365,594,127          | -                      | 185,799,316,240                    |
| Open-ended fund certificates                                                                              | 15,000,000,000                           | -                      | -                      | 15,000,000,000                     |
| <b>Total</b>                                                                                              | <b>8,983,024,270,538</b>                 | <b>158,216,675,866</b> | <b>(8,410,447,217)</b> | <b>9,132,830,499,187</b>           |

| As at 31 December 2025                                                                                    | Comparison to market price or fair value |                        |                         | Market price/<br>fair value<br>VND |
|-----------------------------------------------------------------------------------------------------------|------------------------------------------|------------------------|-------------------------|------------------------------------|
|                                                                                                           | Cost<br>VND                              | Increase<br>VND        | Decrease<br>VND         |                                    |
| Listed shares and shares traded on UPCoM                                                                  | 3,899,067,424,258                        | 80,847,222,233         | (37,884,135,197)        | 3,942,030,511,294                  |
| Underlying assets designated as hedges for covered warrants                                               | 550,307,767,925                          | 12,129,263,066         | (8,466,668,391)         | 553,970,362,600                    |
| Listed bonds and bonds registered and traded on privately-<br>placed corporate bond trading market of HNX | 6,999,999,900,000                        | 169,299,861,805        | -                       | 7,169,299,761,805                  |
| Transferable certificates of deposit                                                                      | 2,000,000,000,000                        | 61,046,575,340         | -                       | 2,061,046,575,340                  |
| ETF certificates                                                                                          | 36,971,574,013                           | 2,801,396,027          | -                       | 39,772,970,040                     |
| <b>Total</b>                                                                                              | <b>13,486,346,666,196</b>                | <b>326,124,318,471</b> | <b>(46,350,803,588)</b> | <b>13,766,120,181,079</b>          |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.2 Financial assets measured at fair value through profit or loss (“FVTPL”) (continued)

|                                                                |               | As at 30.06.2026 |                                 | As at 31.12.2025  |                                 |
|----------------------------------------------------------------|---------------|------------------|---------------------------------|-------------------|---------------------------------|
|                                                                | Ticker symbol | Cost VND         | Market value/<br>fair value VND | Cost VND          | Market value/<br>fair value VND |
| Listed shares and shares traded on UPCoM                       |               |                  |                                 |                   |                                 |
| Mobile World Investment Corporation                            | MWG           | 896,654,235,832  | 896,666,027,863                 | 3,899,067,424,258 | 3,942,030,511,294               |
| FPT Corporation                                                | FPT           | 339,324,058,898  | 340,414,470,000                 | 497,071,489,824   | 539,903,000,000                 |
| Asia Commercial Bank                                           | ACB           | 152,020,356,585  | 150,596,901,000                 | 24,740,027,171    | 25,047,389,000                  |
| Vietnam Prosperity Joint Stock Commercial Bank                 | VPB           | 136,929,868,162  | 138,060,492,900                 | 449,139,320,332   | 449,504,040,000                 |
| Hoa Phat Group Joint Stock Company                             | HPG           | 136,822,625,991  | 136,587,600,000                 | 582,515,837,379   | 573,025,785,000                 |
| Others                                                         |               | 107,511,423,372  | 106,892,757,600                 | 572,647,204,579   | 566,824,368,000                 |
|                                                                |               | 24,045,902,824   | 24,113,806,363                  | 1,772,953,544,973 | 1,787,725,929,294               |
| Underlying assets designated as hedges<br>for covered warrants |               |                  |                                 |                   |                                 |
|                                                                |               | 237,936,412,593  | 234,586,078,450                 | 550,307,767,925   | 553,970,362,600                 |
| Sai Gon Thuong Tin Commercial Joint Stock Bank                 | STB           | 65,117,374,525   | 66,383,100,000                  | 44,693,966,703    | 48,957,800,000                  |
| Hoa Phat Group Joint Stock Company                             | HPG           | 46,762,493,683   | 43,985,483,700                  | 168,190,588,550   | 163,673,505,600                 |
| Asia Commercial Bank                                           | ACB           | 34,307,969,513   | 34,841,928,750                  | -                 | -                               |
| Technological and Commercial Joint Stock Bank                  | TCB           | 31,160,394,534   | 31,918,800,000                  | -                 | -                               |
| Others                                                         |               | 60,588,180,338   | 57,456,766,000                  | 337,423,212,672   | 341,339,057,000                 |
| Unlisted shares                                                |               |                  |                                 |                   |                                 |
|                                                                |               | 650,000,000,000  | 650,000,000,000                 | -                 | -                               |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.2 Financial assets measured at fair value through profit or loss (“FVTPL”) (continued)

|                                                                                                           | Ticker<br>symbol | As at 30.06.2026  |                                    | As at 31.12.2025  |                                    |
|-----------------------------------------------------------------------------------------------------------|------------------|-------------------|------------------------------------|-------------------|------------------------------------|
|                                                                                                           |                  | Cost<br>VND       | Market value/<br>fair value<br>VND | Cost<br>VND       | Market value/<br>fair value<br>VND |
| Listed bonds and bonds registered and traded on privately-placed corporate bond trading market of HNX (*) |                  | 5,999,999,900,000 | 6,145,776,336,908                  | 6,999,999,900,000 | 7,169,299,761,805                  |
| Unlisted bonds                                                                                            |                  | 1,000,000,000,000 | 1,005,002,739,726                  | -                 | -                                  |
| Transferable certificates of deposit (**)                                                                 |                  | -                 | -                                  | 2,000,000,000,000 | 2,061,046,575,340                  |

(\*) As at 30 June 2026, included in listed bonds and bonds registered and traded on privately-placed corporate bond trading market of HNX were 19,989,000 bonds with par value of VND5,895,000,000,000, which were pledged as collaterals for the Company's borrowings (as at 31 December 2025: 19,991,000 bonds with par value of VND6,995,000,000,000).

(\*\*) As at 31 December 2025, transferable certificates of deposit with par value of VND2,000,000,000,000 were pledged as collaterals for the Company's borrowings.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.2 Financial assets measured at fair value through profit or loss (“FVTPL”) (continued)

|                                     | Ticker<br>symbol | As at 30.06.2026         |                                    | As at 31.12.2025          |                                    |
|-------------------------------------|------------------|--------------------------|------------------------------------|---------------------------|------------------------------------|
|                                     |                  | Cost<br>VND              | Market value/<br>fair value<br>VND | Cost<br>VND               | Market value/<br>fair value<br>VND |
| <b>ETF certificates</b>             |                  | <b>183,433,722,113</b>   | <b>185,799,316,240</b>             | <b>36,971,574,013</b>     | <b>39,772,970,040</b>              |
| MAFMVN30 ETF                        | E1VFN30          | 91,285,021,948           | 91,339,287,690                     | 2,855,030,227             | 2,882,943,000                      |
| KIM GROWTH VN30 ETF                 | FUEKIV30         | 69,613,328,507           | 70,011,102,000                     | 1,809,328,507             | 1,987,051,000                      |
| VFMDIAMOND ETF                      | FUEVFN30         | 6,385,148,426            | 6,410,235,120                      | 4,884,288,450             | 4,952,350,260                      |
| SSIAMVNFNLEAD ETF                   | FUESSVFL         | 6,171,494,301            | 6,304,579,230                      | 9,322,906,845             | 9,429,488,460                      |
| ETF VINACAPITALVN100                | FUEVN100         | 4,767,603,103            | 4,785,617,200                      | 2,524,573,731             | 2,611,270,000                      |
| ETF Techcom Capital VNX50           | FUETCC50         | 2,173,782,628            | 2,184,534,000                      | 13,547,944,053            | 14,085,597,320                     |
| MAFMVN30 ETF                        | FUEMAV30         | 1,030,345,084            | 2,439,840,000                      | 1,030,345,084             | 2,457,620,000                      |
| PHFM VNSHINE ETF                    | VNShine          | 1,009,841,000            | 1,009,841,000                      | -                         | -                                  |
| DCVFMVNMIDCAP ETF                   | FUEDCMID         | 997,157,116              | 1,314,280,000                      | 997,157,116               | 1,366,650,000                      |
| <b>Open-ended fund certificates</b> |                  | <b>15,000,000,000</b>    | <b>15,000,000,000</b>              | <b>-</b>                  | <b>-</b>                           |
| KIM Strategic Fixed<br>Income Fund  | KSIF             | 15,000,000,000           | 15,000,000,000                     | -                         | -                                  |
| <b>Total</b>                        |                  | <b>8,983,024,270,538</b> | <b>9,132,830,499,187</b>           | <b>13,486,346,666,196</b> | <b>13,766,120,181,079</b>          |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)**

**3.3 Held-to-maturity financial assets (“HTM”)**

**(a) Short-term**

|                   | As at           |                       |
|-------------------|-----------------|-----------------------|
|                   | 30.06.2026      | 31.12.2025            |
|                   | VND             | VND                   |
|                   |                 | Restated<br>(Note 11) |
| Term deposits (*) | 381,500,000,000 | 214,000,000,000       |

**(b) Long-term**

|                   | As at      |                       |
|-------------------|------------|-----------------------|
|                   | 30.06.2026 | 31.12.2025            |
|                   | VND        | VND                   |
|                   |            | Restated<br>(Note 11) |
| Term deposits (*) | -          | 106,500,000,000       |

- (\*) This balance represents security deposit at custodian banks in relation to covered warrants issued by the Company. This deposit is restricted during the effective period of the covered warrants and maintained at a minimum of 50% of the value of issued covered warrants, excluding delisted covered warrants in accordance with Circular 107/2016/TT-BTC issued by the Ministry of Finance on 29 June 2016.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.4 Loans

|                                       | As at 30.06.2026          |                      | As at 31.12.2025          |                      |
|---------------------------------------|---------------------------|----------------------|---------------------------|----------------------|
|                                       | Amortised cost<br>VND     | Provisions<br>VND    | Amortised cost<br>VND     | Provisions<br>VND    |
| Loans for securities transactions (*) | <u>29,023,522,504,995</u> | <u>(427,207,338)</u> | <u>28,150,106,595,588</u> | <u>(427,207,338)</u> |

(\*) The balance represented margin loans. Securities purchased on margin are held by the Company as collaterals for margin loans. The market value of collateral assets as at 30 June 2026 was VND138,407,795,284,070 (as at 31 December 2025: VND130,915,901,623,100).

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.5 Short-term receivables

|                                                                  | As at 30.06.2026       |                           | As at 31.12.2025       |                           |
|------------------------------------------------------------------|------------------------|---------------------------|------------------------|---------------------------|
|                                                                  | Carrying value<br>VND  | Doubtful<br>amount<br>VND | Carrying value<br>VND  | Doubtful<br>amount<br>VND |
| <b>Service-related receivables</b>                               |                        |                           |                        |                           |
| Receivables of trading settlement from VSDC                      | 152,903,391,160        | -                         | -                      | -                         |
| Receivables from securities and bonds trading (*)                | 17,000,000,000         | -                         | 522,060,500,000        | -                         |
| Financial consultancy service fee receivables                    | 11,955,713,334         | 11,368,380,000            | 22,673,380,000         | 11,368,380,000            |
| Receivable from VSDC from gain position of<br>derivative trading | 1,150,890,000          | -                         | -                      | -                         |
| Other receivables from securities trading                        | 3,026,300,006          | -                         | 1,782,423,947          | -                         |
|                                                                  | <b>186,036,294,500</b> | <b>11,368,380,000</b>     | <b>546,516,303,947</b> | <b>11,368,380,000</b>     |
| <b>Other receivables</b>                                         |                        |                           |                        |                           |
| Bank interest receivables                                        | 128,250,650,262        | -                         | 102,358,284,342        | -                         |
| Others                                                           | 4,059,391,981          | -                         | 2,133,500,075          | -                         |
|                                                                  | <b>132,310,042,243</b> | <b>-</b>                  | <b>104,491,784,417</b> | <b>-</b>                  |
| <b>Total</b>                                                     | <b>318,346,336,743</b> | <b>11,368,380,000</b>     | <b>651,008,088,364</b> | <b>11,368,380,000</b>     |

(\*) These are receivables from institutional and individual investors in relation to their trading of securities and bonds. The fair value of collateral assets as at 30 June 2026 was VND17,000,000,000 (as at 31 December 2025: VND522,060,500,000).

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)**

**3.6 Deposits for derivative trading activities**

This is the Company's deposits at the Derivatives transactions settlement bank of the Vietnam Securities Depository and Clearing Corporation for its proprietary derivative trading activities in compliance with Decision No.12/QĐ-HĐTV dated 10 August 2023 of the Vietnam Securities Depository and Clearing Corporation.

**3.7 Fixed assets**

**(a) Tangible fixed assets**

|                                 | <b>Motor<br/>vehicles<br/>VND</b> | <b>Office<br/>equipment<br/>VND</b> | <b>Total<br/>VND</b> |
|---------------------------------|-----------------------------------|-------------------------------------|----------------------|
| <b>Historical cost</b>          |                                   |                                     |                      |
| As at 1.1.2026                  | 22,170,154,800                    | 188,705,132,100                     | 210,875,286,900      |
| New purchases                   | -                                 | 4,863,897,088                       | 4,863,897,088        |
| Disposals                       | -                                 | (49,990,000)                        | (49,990,000)         |
| As at 30.06.2026                | 22,170,154,800                    | 193,519,039,188                     | 215,689,193,988      |
| <b>Accumulated depreciation</b> |                                   |                                     |                      |
| As at 1.1.2026                  | 12,090,500,999                    | 167,659,405,387                     | 179,749,906,386      |
| Charge for the period           | 1,759,756,233                     | 7,284,499,233                       | 9,044,255,466        |
| Disposals                       | -                                 | (29,160,833)                        | (29,160,833)         |
| As at 30.06.2026                | 13,850,257,232                    | 174,914,743,787                     | 188,765,001,019      |
| <b>Net book value</b>           |                                   |                                     |                      |
| As at 1.1.2026                  | 10,079,653,801                    | 21,045,726,713                      | 31,125,380,514       |
| As at 30.06.2026                | 8,319,897,568                     | 18,604,295,401                      | 26,924,192,969       |

As at 30 June 2026, historical cost of fully depreciated tangible fixed assets but still in use was VND152,500,784,812 (as at 31 December 2025: VND143,134,065,812).

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)**

**3.7 Fixed assets (continued)**

**(b) Intangible fixed assets**

|                                 | Computer software<br>VND |
|---------------------------------|--------------------------|
| <b>Historical cost</b>          |                          |
| As at 1.1.2026                  | 97,315,601,797           |
| New purchases                   | 472,865,000              |
|                                 | <hr/>                    |
| As at 30.06.2026                | <b>97,788,466,797</b>    |
|                                 | <hr/>                    |
| <b>Accumulated amortisation</b> |                          |
| As at 1.1.2026                  | 92,772,743,695           |
| Charge for the period           | 1,059,222,431            |
|                                 | <hr/>                    |
| As at 30.06.2026                | <b>93,831,966,126</b>    |
|                                 | <hr/>                    |
| <b>Net book value</b>           |                          |
| As at 1.1.2026                  | <b>4,542,858,102</b>     |
|                                 | <hr/>                    |
| As at 30.06.2026                | <b>3,956,500,671</b>     |
|                                 | <hr/> <hr/>              |

As at 30 June 2026 and 31 December 2025, historical cost of fully amortised intangible fixed assets but still in use was VND90,233,374,059.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)**

**3.8 Prepaid expenses**

**(a) Short-term prepaid expenses**

|                                   | As at                 |                       |
|-----------------------------------|-----------------------|-----------------------|
|                                   | 30.06.2026            | 31.12.2025            |
|                                   | VND                   | VND                   |
| IT costs                          | 23,459,112,204        | 19,238,779,659        |
| Health insurance                  | 1,459,448,674         | 4,378,346,024         |
| Office rental                     | 75,900,000            | 75,900,000            |
| Other short-term prepaid expenses | 4,131,221,822         | 6,032,287,091         |
| <b>Total</b>                      | <b>29,125,682,700</b> | <b>29,725,312,774</b> |

**(b) Long-term prepaid expenses**

|                                  | As at                 |                       |
|----------------------------------|-----------------------|-----------------------|
|                                  | 30.06.2026            | 31.12.2025            |
|                                  | VND                   | VND                   |
| Office rental                    | 68,457,909,241        | 69,874,279,777        |
| Office renovations               | 17,901,807,972        | 14,442,081,412        |
| Other long-term prepaid expenses | 1,624,121,857         | 1,809,878,779         |
| <b>Total</b>                     | <b>87,983,839,070</b> | <b>86,126,239,968</b> |

**3.9 Deposits in the Settlement support fund**

According to Decision No. 45/QĐ-VSD dated 22 May 2014 issued by the Vietnam Securities Depository and Clearing Corporation, the Company is required to deposit an initial amount of VND120 million at the Vietnam Securities Depository and Clearing Corporation and an additional annual contribution equivalent to 0.01% of the total value of brokered securities in the previous year up to the maximum limit of VND2.5 billion in any one year. The maximum amount of contribution is VND20 billion.

As at 30 June 2026 and as at 31 December 2025, the Company fully contributed the maximum amount.

**3.10 Deposits in the Derivatives trading clearing fund**

According to the Policy on Management and Use of Derivative trading clearing fund issued in conjunction with Decision No.14/QĐ-HDTV dated 10 August 2023, replaced by Decision No.28/QĐ-HDTV dated 16 April 2025 by the Vietnam Securities Depository and Clearing Corporation, the minimum amount of initial contribution applicable to direct clearing members is VND10 billion.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.11 Borrowings

Details of movements in borrowings during the period are as follows:

|                                      | Interest<br>% per annum | Opening balance<br>VND    | Drawdown<br>VND            | Repayment<br>VND             | Closing balance<br>VND    |
|--------------------------------------|-------------------------|---------------------------|----------------------------|------------------------------|---------------------------|
| <b>Short-term borrowings</b>         |                         |                           |                            |                              |                           |
| Local bank borrowings (*)            | 5.0 - 9.7               | 24,229,500,000,000        | 79,352,500,000,000         | (80,570,000,000,000)         | 23,012,000,000,000        |
| Foreign bank borrowings<br>(*), (**) | SOFR + 1.6 - 2.1        | 2,101,995,000,000         | -                          | (2,101,995,000,000)          | -                         |
| Bank overdrafts (*)                  | 5.1 - 7.2               | 2,120,589,937,129         | 18,499,100,627,575         | (20,042,187,075,566)         | 577,503,489,138           |
| Other domestic<br>borrowings (***)   | 5.0 - 9.0               | 2,437,063,130,476         | 11,467,038,755,349         | (11,400,374,159,639)         | 2,503,727,726,186         |
| <b>Total</b>                         |                         | <b>30,889,148,067,605</b> | <b>109,318,639,382,924</b> | <b>(114,114,556,235,205)</b> | <b>26,093,231,215,324</b> |

Short-term borrowings have maturities from 1 month to 364 days and are used to supplement working capital.

(\*) Local bank borrowings included VND6,441,000,000,000 (as at 31 December 2025: VND8,255,500,000,000) secured borrowings, the others are unsecured borrowings. Bank overdrafts are fully secured. Foreign bank borrowings are unsecured. Details of collateral assets were presented in Note 3.1 and Note 3.2.

(\*\*) The Secured Overnight Financing Rate ("SOFR") reference rate is the rate for United States Dollar ("USD") administered by the Federal Reserve Bank of New York published by the Federal Reserve Bank of New York on the banking day (RFR Banking day). In case the day during the interest period is not a RFR banking day, the rate of interest on that loan for that day will be the rate applicable to the immediately preceding RFR banking day. In case the converted interest rate is indeterminable, the reference rate will be the mobilising interest rate of each lender.

(\*\*\*) Comprises unsecured borrowings from enterprises and individuals in Vietnam as at 30 June 2026 and as at 31 December 2025.

As at 30 June 2026 and 31 December 2025, there was no balance of short-term borrowings from related party or was past due, and there was no doubt on the Company's ability to repay these borrowings.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.12 Trading obligations

|                                                  | As at                 |                        |
|--------------------------------------------------|-----------------------|------------------------|
|                                                  | 30.06.2026            | 31.12.2025             |
|                                                  | VND                   | VND                    |
| Covered warrant payables                         | 47,124,745,092        | 148,143,526,000        |
| Advances from investors for securities purchases | 23,034,766,248        | 29,109,746,687         |
| Payables to Stock Exchanges and VSDC             | 16,712,789,306        | 28,057,520,727         |
| Payables of trading settlement from VSDC         | -                     | 142,793,370,570        |
| Others                                           | 2,000,898,843         | 4,457,042,197          |
| <b>Total</b>                                     | <b>88,873,199,489</b> | <b>352,561,206,181</b> |

As at 30 June 2026 and as at 31 December 2025, there were no payables past due but not yet settled, and there was no doubt on the Company's ability to repay these balances.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)**

**3.13 Tax and other payables to the State**

Movements in tax and other payables to the State during the period were as follows:

|                                                            | As at<br>31.12.2025<br>VND | Payables during<br>the period<br>VND | Payment during<br>the period<br>VND | As at<br>30.06.2026<br>VND |
|------------------------------------------------------------|----------------------------|--------------------------------------|-------------------------------------|----------------------------|
| CIT - current                                              | 186,515,731,533            | 139,929,187,590                      | (259,147,663,482)                   | 67,297,255,641             |
| PIT withheld and paid on<br>behalf of investors            | 34,340,687,152             | 215,707,689,642                      | (223,182,786,450)                   | 26,865,590,344             |
| CIT withheld and paid on<br>behalf of foreign institutions | 20,701,054,747             | 129,232,234,861                      | (130,950,614,397)                   | 18,982,675,211             |
| PIT withheld and paid on<br>behalf of employees            | 6,797,426,002              | 98,562,831,633                       | (91,163,258,758)                    | 14,196,998,877             |
| Value added tax                                            | 2,062,876,044              | 1,427,828,987                        | (3,088,437,489)                     | 402,267,542                |
| Foreign contractor<br>withholding tax                      | 1,117,329,579              | 7,304,425,012                        | (8,420,859,817)                     | 894,774                    |
| <b>Total</b>                                               | <b>251,535,105,057</b>     | <b>592,164,197,725</b>               | <b>(715,953,620,393)</b>            | <b>127,745,682,389</b>     |

**3.14 Short-term accrued expenses**

|                              | As at                  |                        |
|------------------------------|------------------------|------------------------|
|                              | 30.06.2026<br>VND      | 31.12.2025<br>VND      |
| Interest expenses            | 90,189,396,470         | 90,811,853,685         |
| Performance bonus            | 60,700,000,000         | 128,500,000,000        |
| Business development expense | 25,300,000,000         | 71,900,000,000         |
| Severance allowance          | 16,018,415,000         | 15,388,415,000         |
| Others                       | 12,377,907,733         | 11,931,447,025         |
| <b>Total</b>                 | <b>204,585,719,203</b> | <b>318,531,715,710</b> |

**3.15 Other short-term liabilities**

|                                                              | As at                 |                       |
|--------------------------------------------------------------|-----------------------|-----------------------|
|                                                              | 30.06.2026<br>VND     | 31.12.2025<br>VND     |
| Payable to investors                                         | 8,007,272,549         | 8,089,635,329         |
| Dividends paid on behalf                                     | 3,957,821,449         | 3,809,061,139         |
| Dividends payable to shareholders (i)                        | 3,597,584,800         | 3,571,650,180         |
| Additional shares issued purchased on<br>behalf of investors | 447,500,000           | 70,800,146,000        |
| Others                                                       | 9,827,069,356         | 8,502,112,486         |
| <b>Total</b>                                                 | <b>25,837,248,154</b> | <b>94,772,605,134</b> |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.15 Other short-term liabilities (continued)

- (i) Movements in dividends payable to shareholders during the period/year were as follows:

|                                                                              | For the six-month<br>period ended<br>30.06.2026<br>VND | For the year ended<br>31.12.2025<br>VND |
|------------------------------------------------------------------------------|--------------------------------------------------------|-----------------------------------------|
| Opening balance                                                              | 3,571,650,180                                          | 3,525,614,415                           |
| Dividend in cash declared in the year                                        | 431,982,668,400                                        | 647,974,002,600                         |
| <i>In which</i>                                                              |                                                        |                                         |
| <i>Advanced interim cash dividend of<br/>    the year 2025 (Note 6.1(i))</i> | 431,982,668,400                                        | -                                       |
| <i>Advanced interim dividend of<br/>    the year 2024</i>                    | -                                                      | 359,985,557,000                         |
| <i>Second dividend of the year 2024</i>                                      | -                                                      | 287,988,445,600                         |
| Dividend paid                                                                | (431,956,733,780)                                      | (647,927,966,835)                       |
| Closing balance                                                              | <u><b>3,597,584,800</b></u>                            | <u><b>3,571,650,180</b></u>             |
| <i>In which</i>                                                              |                                                        |                                         |
| Unpaid dividends (*)                                                         | <u>3,597,584,800</u>                                   | <u>3,571,650,180</u>                    |

- (\*) The balance of dividends of that has not been paid at the reporting date is attributable to some shareholders who have not collected the dividends from the Company.

Apart from the amounts in (\*), the Company has no other payables due but unpaid.

As at 30 June 2026 and 31 December 2025, there was no doubt on the Company's ability to repay these balances.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.16 Deferred income tax assets

|                                                 | As at         |               |
|-------------------------------------------------|---------------|---------------|
|                                                 | 30.06.2026    | 31.12.2025    |
|                                                 | VND           | VND           |
| Deferred tax assets recoverable after 12 months | 3,103,315,439 | 3,103,315,439 |

Movements in deferred income tax assets were as follows:

|                           | For the six-month<br>period ended | For the year<br>ended |
|---------------------------|-----------------------------------|-----------------------|
|                           | 30.06.2026                        | 31.12.2025            |
|                           | VND                               | VND                   |
| Beginning of period/year  | 3,103,315,439                     | 3,522,431,534         |
| Charged to profit or loss | -                                 | (419,116,095)         |
| End of period/year        | 3,103,315,439                     | 3,103,315,439         |

Details of deferred income tax assets are as below:

|                                   | As at          |                |
|-----------------------------------|----------------|----------------|
|                                   | 30.06.2026     | 31.12.2025     |
|                                   | VND            | VND            |
| Deductible temporary differences: |                |                |
| Provision for severance allowance | 15,388,415,000 | 15,388,415,000 |
| Provision for doubtful debt       | 128,162,196    | 128,162,196    |
|                                   | 15,516,577,196 | 15,516,577,196 |
| At tax rate of 20%:               |                |                |
| Deferred tax assets               | 3,103,315,439  | 3,103,315,439  |

Deferred income tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

The Company used a tax rate of 20% in 2026 (2025: 20%) to determine deferred income tax assets.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)**

**3.17 Owners' capital**

**(a) Number of shares**

|                                        | <b>As at</b>         |                      |
|----------------------------------------|----------------------|----------------------|
|                                        | <b>30.06.2026</b>    | <b>31.12.2025</b>    |
| Number of shares registered            | 1,080,797,089        | 1,080,797,089        |
| Number of shares issued                | 1,080,797,089        | 1,080,797,089        |
| Number of shares repurchased           | (840,418)            | (840,418)            |
| <b>Number of shares in circulation</b> | <b>1,079,956,671</b> | <b>1,079,956,671</b> |

As at 30 June 2026 and as at 31 December 2025, all of the Company's shares are ordinary shares. Each ordinary share has a par value of VND10,000. Each share is entitled to one vote at the Company's shareholders' meetings. Shareholders are entitled to dividends as declared from time to time. All ordinary shares are ranked equally with regard to the Company's residual assets.

**(b) Details by shareholders**

|                                                                    | <b>As at 30.06.2026</b> |               | <b>As at 31.12.2025</b> |               |
|--------------------------------------------------------------------|-------------------------|---------------|-------------------------|---------------|
|                                                                    | <b>Ordinary shares</b>  | <b>%</b>      | <b>Ordinary shares</b>  | <b>%</b>      |
| <b>State-owned shareholders hold more than 5%</b>                  |                         |               |                         |               |
| Ho Chi Minh City Finance and Investment State-owned Company (HFIC) | 121,638,398             | 11.25         | 121,638,398             | 11.25         |
| <b>Other shareholders</b>                                          |                         |               |                         |               |
| Dragon Capital Markets Limited (DC)                                | 340,252,689             | 31.48         | 340,252,689             | 31.48         |
| Others                                                             | 618,065,584             | 57.19         | 618,065,584             | 57.19         |
| <b>Treasury shares</b>                                             |                         |               |                         |               |
| Treasury shares                                                    | 840,418                 | 0.08          | 840,418                 | 0.08          |
| <b>Number of shares issued</b>                                     | <b>1,080,797,089</b>    | <b>100.00</b> | <b>1,080,797,089</b>    | <b>100.00</b> |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.17 Owners' capital (continued)

(c) *Movements in share capital*

|                                               | Ordinary shares<br>outstanding |
|-----------------------------------------------|--------------------------------|
| As at 1 January 2025                          | 719,971,114                    |
| New shares issued                             | 359,985,557                    |
| As at 31 December 2025 and as at 30 June 2026 | <u>1,079,956,671</u>           |

3.18 Undistributed earnings

|                           | As at                    |                          |
|---------------------------|--------------------------|--------------------------|
|                           | 30.06.2026<br>VND        | 31.12.2025<br>VND        |
| Realised post-tax profits | 2,433,889,235,615        | 2,201,593,354,377        |
| Unrealised profits        | 165,413,328,072          | 301,058,257,439          |
| Total                     | <u>2,599,302,563,687</u> | <u>2,502,651,611,816</u> |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

3 NOTES TO THE INTERIM STATEMENT OF FINANCIAL POSITION (continued)

3.18 Undistributed earnings (continued)

Movements in undistributed earnings during the period/year were as follows:

|                               | As at<br>31.12.2025<br>VND | Profit for<br>the period<br>VND | Dividend<br>declared<br>VND | Appropriation<br>to reserves<br>VND | Reversed<br>dividends of<br>shares issued<br>under ESOP<br>program<br>VND | As at<br>30.06.2026<br>VND |
|-------------------------------|----------------------------|---------------------------------|-----------------------------|-------------------------------------|---------------------------------------------------------------------------|----------------------------|
| Realised post-tax profits     | 2,201,593,354,377          | 699,541,311,225                 | (431,982,668,400)           | (35,358,521,587)                    | 95,760,000                                                                | 2,433,889,235,615          |
| Unrealised profits/(losses)   | 301,058,257,439            | (135,644,929,367)               | -                           | -                                   | -                                                                         | 165,413,328,072            |
| <b>Undistributed earnings</b> | <b>2,502,651,611,816</b>   | <b>563,896,381,858</b>          | <b>(431,982,668,400)</b>    | <b>(35,358,521,587)</b>             | <b>95,760,000</b>                                                         | <b>2,599,302,563,687</b>   |

  

|                               | As at<br>31.12.2024<br>VND | Profit for<br>the year<br>VND | Dividend<br>declared<br>VND | Appropriation<br>to reserves<br>VND | Reversed<br>dividends of<br>shares issued<br>under ESOP<br>program<br>VND | As at<br>31.12.2025<br>VND |
|-------------------------------|----------------------------|-------------------------------|-----------------------------|-------------------------------------|---------------------------------------------------------------------------|----------------------------|
| Realised post-tax profits     | 1,799,129,390,116          | 1,081,582,018,192             | (647,974,002,600)           | (31,189,651,331)                    | 45,600,000                                                                | 2,201,593,354,377          |
| Unrealised profits            | 204,022,889,393            | 97,035,368,046                | -                           | -                                   | -                                                                         | 301,058,257,439            |
| <b>Undistributed earnings</b> | <b>2,003,152,279,509</b>   | <b>1,178,617,386,238</b>      | <b>(647,974,002,600)</b>    | <b>(31,189,651,331)</b>             | <b>45,600,000</b>                                                         | <b>2,502,651,611,816</b>   |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**4 NOTES TO OFF INTERIM STATEMENT OF FINANCIAL POSITION ITEMS**

**4.1 Bad debts written off**

|                                               | <b>As at</b>          |                       |
|-----------------------------------------------|-----------------------|-----------------------|
|                                               | <b>30.06.2026</b>     | <b>31.12.2025</b>     |
|                                               | <b>VND</b>            | <b>VND</b>            |
| Overdue margin loans                          | 37,783,317,946        | 37,783,317,946        |
| Financial consultancy service fee receivables | 1,145,650,000         | 1,145,650,000         |
| Other receivables from securities trading     | 999,883,202           | 999,883,202           |
| <b>Total</b>                                  | <b>39,928,851,148</b> | <b>39,928,851,148</b> |

**4.2 Number of shares**

**(a) Shares in issue**

|                                    | <b>As at</b>         |                      |
|------------------------------------|----------------------|----------------------|
|                                    | <b>30.06.2026</b>    | <b>31.12.2025</b>    |
| <b>Ordinary shares</b>             |                      |                      |
| Quantity issued under 1 year       | 359,985,557          | 359,985,557          |
| Quantity issued for 1 year or more | 719,971,114          | 719,971,114          |
| <b>Total</b>                       | <b>1,079,956,671</b> | <b>1,079,956,671</b> |

**(b) Treasury shares**

|                                         | <b>As at</b>      |                   |
|-----------------------------------------|-------------------|-------------------|
|                                         | <b>30.06.2026</b> | <b>31.12.2025</b> |
| <b>Ordinary shares</b>                  |                   |                   |
| Quantity repurchased for 1 year or more | 840,418           | 840,418           |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

4 NOTES TO OFF INTERIM STATEMENT OF FINANCIAL POSITION ITEMS (continued)

4.3 Covered warrants authorised but not yet issued

| Ticker name     | Underlying security                                         | Issue date | Maturity date | As at 30.06.2026                                |                                      |                                   |                                                          |
|-----------------|-------------------------------------------------------------|------------|---------------|-------------------------------------------------|--------------------------------------|-----------------------------------|----------------------------------------------------------|
|                 |                                                             |            |               | Number of covered warrants authorised for issue | Number of covered warrants cancelled | Number of covered warrants issued | Number of covered warrants authorised but not yet issued |
| ACB-HSC-MET04   | Asia Commercial Joint Stock Bank (ACB)                      | 09.01.2026 | 08.01.2027    | 10,000,000                                      | -                                    | 7,589,100                         | 2,410,900                                                |
| FPT-HSC-MET19   | FPT Corporation (FPT)                                       | 09.01.2026 | 08.01.2027    | 7,000,000                                       | -                                    | 6,999,700                         | 300                                                      |
| HPG-HSC-MET18   | Hoa Phat Group Joint Stock Company (HPG)                    | 09.01.2026 | 08.01.2027    | 12,000,000                                      | -                                    | 11,926,100                        | 73,900                                                   |
| MBB-HSC-MET20   | Military Commercial Joint-Stock Bank (MBB)                  | 09.01.2026 | 08.01.2027    | 10,000,000                                      | -                                    | 9,771,000                         | 229,000                                                  |
| MWG-HSC-MET21   | Mobile World Investment Corporation (MWG)                   | 09.01.2026 | 08.01.2027    | 7,000,000                                       | -                                    | 6,877,800                         | 122,200                                                  |
| STB-HSC-MET16   | Sai Gon Thuong Tin Commercial Joint Stock Bank (STB)        | 09.01.2026 | 08.01.2027    | 10,000,000                                      | -                                    | 5,952,300                         | 4,047,700                                                |
| TCB-HSC-MET16   | Vietnam Technological and Commercial Joint Stock Bank (TCB) | 09.01.2026 | 08.01.2027    | 10,000,000                                      | -                                    | 8,947,200                         | 1,052,800                                                |
| VNM-HSC-MET13   | Vietnam Dairy Products Joint Stock Company (VNM)            | 09.01.2026 | 08.01.2027    | 5,000,000                                       | -                                    | 4,999,700                         | 300                                                      |
| ACB-HSC-6M-2001 | Asia Commercial Joint Stock Bank (ACB)                      | 16.06.2026 | 16.12.2026    | 10,000,000                                      | -                                    | -                                 | 10,000,000                                               |
| FPT-HSC-6M-2001 | FPT Corporation (FPT)                                       | 16.06.2026 | 16.12.2026    | 10,000,000                                      | -                                    | -                                 | 10,000,000                                               |
| HPG-HSC-6M-2001 | Hoa Phat Group Joint Stock Company (HPG)                    | 16.06.2026 | 16.12.2026    | 12,000,000                                      | -                                    | 200,000                           | 11,800,000                                               |
| MBB-HSC-6M-2001 | Military Commercial Joint-Stock Bank (MBB)                  | 16.06.2026 | 16.12.2026    | 12,000,000                                      | -                                    | -                                 | 12,000,000                                               |
| MWG-HSC-6M-2001 | Mobile World Investment Corporation (MWG)                   | 16.06.2026 | 16.12.2026    | 10,000,000                                      | -                                    | -                                 | 10,000,000                                               |
| TCB-HSC-6M-2001 | Vietnam Technology and Commercial Joint Stock Bank (TCB)    | 16.06.2026 | 16.12.2026    | 10,000,000                                      | -                                    | 20,000                            | 9,980,000                                                |
| VNM-HSC-6M-2001 | Vietnam Dairy Products Joint Stock Company (VNM)            | 16.06.2026 | 16.12.2026    | 5,000,000                                       | -                                    | 20,000                            | 4,980,000                                                |
| VPB-HSC-6M-2001 | Vietnam Prosperity Joint-Stock Commercial Bank (VPB)        | 16.06.2026 | 16.12.2026    | 12,000,000                                      | -                                    | 10,000                            | 11,990,000                                               |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

4 NOTES TO OFF INTERIM STATEMENT OF FINANCIAL POSITION ITEMS (continued)

4.3 Covered warrants authorised but not yet issued (continued)

| Ticker name     | Underlying security                                      | Issue date | Maturity date | As at 30.06.2026                                |                                      |                                   | Number of covered warrants authorised but not yet issued |
|-----------------|----------------------------------------------------------|------------|---------------|-------------------------------------------------|--------------------------------------|-----------------------------------|----------------------------------------------------------|
|                 |                                                          |            |               | Number of covered warrants authorised for issue | Number of covered warrants cancelled | Number of covered warrants issued |                                                          |
| FPT-HSC-9M-2002 | FPT Corporation (FPT)                                    | 16.06.2026 | 16.03.2027    | 10,000,000                                      | -                                    | -                                 | 10,000,000                                               |
| HPG-HSC-9M-2002 | Hoa Phat Group Joint Stock Company (HPG)                 | 16.06.2026 | 16.03.2027    | 10,000,000                                      | -                                    | -                                 | 10,000,000                                               |
| MBB-HSC-9M-2002 | Military Commercial Joint-Stock Bank (MBB)               | 16.06.2026 | 16.03.2027    | 10,000,000                                      | -                                    | 15,000                            | 9,985,000                                                |
| MSN-HSC-9M-2001 | Ma San Group Corporation (MSN)                           | 16.06.2026 | 16.03.2027    | 12,000,000                                      | -                                    | -                                 | 12,000,000                                               |
| MWG-HSC-9M-2002 | Mobile World Investment Corporation (MWG)                | 16.06.2026 | 16.03.2027    | 10,000,000                                      | -                                    | -                                 | 10,000,000                                               |
| TCB-HSC-9M-2002 | Vietnam Technology and Commercial Joint Stock Bank (TCB) | 16.06.2026 | 16.03.2027    | 10,000,000                                      | -                                    | 50,000                            | 9,950,000                                                |
| VNM-HSC-9M-2002 | Vietnam Dairy Products Joint Stock Company (VNM)         | 16.06.2026 | 16.03.2027    | 5,000,000                                       | -                                    | -                                 | 5,000,000                                                |
| VPB-HSC-9M-2002 | Vietnam Prosperity Joint-Stock Commercial Bank (VPB)     | 16.06.2026 | 16.03.2027    | 12,000,000                                      | -                                    | -                                 | 12,000,000                                               |
| STB-HSC-6M-2001 | Sai Gon Thuong Tin Commercial Joint Stock Bank (STB)     | 29.06.2026 | 29.12.2026    | 8,000,000                                       | -                                    | -                                 | 8,000,000                                                |
| STB-HSC-9M-2002 | Sai Gon Thuong Tin Commercial Joint Stock Bank (STB)     | 29.06.2026 | 29.03.2027    | 8,000,000                                       | -                                    | -                                 | 8,000,000                                                |
|                 |                                                          |            |               | <b>247,000,000</b>                              | <b>-</b>                             | <b>63,377,900</b>                 | <b>183,622,100</b>                                       |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

4 NOTES TO OFF INTERIM STATEMENT OF FINANCIAL POSITION ITEMS (continued)

4.3 Covered warrants authorised but not yet issued (continued)

| Ticker symbol | Underlying security                                  | Issue date | Maturity date | As at 31.12.2025                                |                                      |                                   | Number of covered warrants authorised but not yet issued |
|---------------|------------------------------------------------------|------------|---------------|-------------------------------------------------|--------------------------------------|-----------------------------------|----------------------------------------------------------|
|               |                                                      |            |               | Number of covered warrants authorised for issue | Number of covered warrants cancelled | Number of covered warrants issued |                                                          |
| CFPT2511      | FPT Corporation (FPT)                                | 11.04.2025 | 12.01.2026    | 15,000,000                                      | -                                    | 14,343,600                        | 656,400                                                  |
| CMBB2509      | Military Commercial Joint Stock Bank (MBB)           | 11.04.2025 | 12.01.2026    | 10,000,000                                      | 8,500,000                            | 464,200                           | 1,035,800                                                |
| CMSN2511      | Masan Group Joint Stock Company (MSN)                | 11.04.2025 | 12.01.2026    | 7,000,000                                       | -                                    | 5,219,000                         | 1,781,000                                                |
| CMWG2509      | Mobile World Investment Corporation (MWG)            | 11.04.2025 | 12.01.2026    | 10,000,000                                      | -                                    | 1,391,700                         | 8,608,300                                                |
| CSTB2513      | Saigon Thuong Tin Commercial Joint Stock Bank (STB)  | 11.04.2025 | 12.01.2026    | 10,000,000                                      | 8,000,000                            | 617,200                           | 1,382,800                                                |
| CTPB2502      | Tien Phong Commercial Joint Stock Bank (TPB)         | 11.04.2025 | 12.01.2026    | 7,000,000                                       | -                                    | 3,608,700                         | 3,391,300                                                |
| CVHM2510      | Vinhomes Joint Stock Company (VHM)                   | 11.04.2025 | 12.01.2026    | 12,000,000                                      | 10,500,000                           | 16,800                            | 1,483,200                                                |
| CVIC2509      | Vingroup Joint Stock Company (VIC)                   | 11.04.2025 | 12.01.2026    | 7,000,000                                       | 5,500,000                            | 24,400                            | 1,475,600                                                |
| CVNM2510      | Vietnam Dairy Products Joint Stock Company (VNM)     | 11.04.2025 | 12.01.2026    | 5,000,000                                       | -                                    | 4,782,500                         | 217,500                                                  |
| CVPB2511      | Vietnam Prosperity Joint-Stock Commercial Bank (VPB) | 11.04.2025 | 12.01.2026    | 10,000,000                                      | 8,500,000                            | 1,393,900                         | 106,100                                                  |
| CFPT2512      | FPT Corporation (FPT)                                | 11.04.2025 | 13.04.2026    | 15,000,000                                      | -                                    | 14,999,900                        | 100                                                      |
| CHPG2517      | Hoa Phat Group Joint Stock Company (HPG)             | 11.04.2025 | 13.04.2026    | 12,000,000                                      | -                                    | 11,520,200                        | 479,800                                                  |
| CMBB2510      | Military Commercial Joint Stock Bank (MBB)           | 11.04.2025 | 13.04.2026    | 10,000,000                                      | 8,000,000                            | 378,900                           | 1,621,100                                                |
| CMWG2510      | Mobile World Investment Corporation (MWG)            | 11.04.2025 | 13.04.2026    | 10,000,000                                      | -                                    | 5,736,300                         | 4,263,700                                                |
| CSTB2514      | Saigon Thuong Tin Commercial Joint Stock Bank (STB)  | 11.04.2025 | 13.04.2026    | 10,000,000                                      | -                                    | 2,799,400                         | 7,200,600                                                |
| CVHM2511      | Vinhomes Joint Stock Company (VHM)                   | 11.04.2025 | 13.04.2026    | 12,000,000                                      | 10,500,000                           | 73,000                            | 1,427,000                                                |
| CVPB2512      | Vietnam Prosperity Joint-Stock Commercial Bank (VPB) | 11.04.2025 | 13.04.2026    | 10,000,000                                      | 6,000,000                            | 1,390,400                         | 2,609,600                                                |
| CVRE2511      | Vincom Retail Joint Stock Company (VRE)              | 11.04.2025 | 13.04.2026    | 12,000,000                                      | 10,500,000                           | 512,900                           | 987,100                                                  |
|               |                                                      |            |               | <b>184,000,000</b>                              | <b>76,000,000</b>                    | <b>69,273,000</b>                 | <b>38,727,000</b>                                        |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

4 NOTES TO OFF INTERIM STATEMENT OF FINANCIAL POSITION ITEMS (continued)

4.4 Futures

The Company's open position in futures contracts as at the reporting date is presented below:

| Contract symbol | First trading date | Last trading date | As at 30.06.2026 |                          |                        | As at 31.12.2025 |                          |                        |
|-----------------|--------------------|-------------------|------------------|--------------------------|------------------------|------------------|--------------------------|------------------------|
|                 |                    |                   | Open quantity    | Closing settlement price | Open position          | Open quantity    | Closing settlement price | Open position          |
| 4111F7000       | 22.05.2026         | 16.07.2026        | 974              | 1,997,600                | 194,566,240,000        | -                | -                        | -                      |
| 4111F1000       | 21.11.2025         | 15.01.2026        | -                | -                        | -                      | 510              | 2,029,000                | 103,479,000,000        |
|                 |                    |                   |                  |                          | <u>194,566,240,000</u> |                  |                          | <u>103,479,000,000</u> |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

5 NOTES TO THE INTERIM STATEMENT OF COMPREHENSIVE INCOME

5.1 Net realised gain/(loss) on disposal of FVTPL financial assets and redemption/expiry of covered warrants ("CW") issued

|                                                              | For the six-month period ended |                          |
|--------------------------------------------------------------|--------------------------------|--------------------------|
|                                                              | 30.06.2026                     | 30.06.2025               |
|                                                              | VND                            | VND                      |
| <b>Realised gains on disposal of FVTPL financial assets</b>  | <b>376,627,727,103</b>         | <b>333,344,240,321</b>   |
| <i>In which:</i>                                             |                                |                          |
| <i>Underlying securities</i>                                 | 240,003,579,100                | 169,985,431,200          |
| <i>Derivatives</i>                                           | 85,648,748,000                 | 107,661,614,000          |
| <i>Covered warrants redeemed</i>                             | 15,825,943,594                 | 19,262,771,676           |
| <i>Covered warrants expired</i>                              | 35,149,456,409                 | 36,434,423,445           |
| <b>Realised losses on disposal of FVTPL financial assets</b> | <b>(295,604,131,018)</b>       | <b>(371,205,315,835)</b> |
| <i>In which:</i>                                             |                                |                          |
| <i>Underlying securities</i>                                 | (178,838,477,434)              | (202,701,107,879)        |
| <i>Derivatives</i>                                           | (80,794,400,000)               | (154,899,244,000)        |
| <i>Covered warrants redeemed</i>                             | (33,662,225,692)               | (12,920,918,934)         |
| <i>Covered warrants expired</i>                              | (2,309,027,892)                | (684,045,022)            |
| <b>Net realised gain/(loss)</b>                              | <b>81,023,596,085</b>          | <b>(37,861,075,514)</b>  |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

5 NOTES TO THE INTERIM STATEMENT OF COMPREHENSIVE INCOME (continued)

5.1 Net realised gain/(loss) on disposal of FVTPL financial assets and redemption/expiry of covered warrants (“CW”) issued (continued)

Details by category are as follows:

|                                                                                                                             | Quantity<br>disposed/<br>matured | Sales/ maturity<br>proceeds<br>VND | Costs of<br>disposal (*)<br>VND | Realised<br>gains/(losses)<br>during current<br>period<br>VND | Realised<br>gains/(losses)<br>in prior period<br>VND |
|-----------------------------------------------------------------------------------------------------------------------------|----------------------------------|------------------------------------|---------------------------------|---------------------------------------------------------------|------------------------------------------------------|
| Shares                                                                                                                      | 329,443,131                      | 12,610,788,534,091                 | (12,615,069,375,019)            | (4,280,840,928)                                               | (42,931,906,056)                                     |
| Bonds                                                                                                                       | 41,665                           | 1,113,057,400,000                  | (1,113,057,400,000)             | -                                                             | (353,266,360)                                        |
| Transferable certificates of deposit                                                                                        | 50,030                           | 2,042,953,424,660                  | (2,000,000,000,000)             | 42,953,424,660                                                | 721,600,000                                          |
| ETF certificates                                                                                                            | 38,138,500                       | 1,402,669,614,671                  | (1,380,177,096,737)             | 22,492,517,934                                                | 9,847,895,737                                        |
| Net position gain/(loss) from future contracts<br>(Losses)/gains on redemption of covered<br>warrants issued by the Company |                                  |                                    |                                 | 4,854,348,000<br>(17,836,282,098)                             | (47,237,630,000)<br>6,341,852,742                    |
| Gains upon expiry of covered<br>warrants issued by the Company                                                              |                                  |                                    |                                 | 32,840,428,517                                                | 35,750,378,423                                       |
| <b>Total</b>                                                                                                                |                                  |                                    |                                 | <b>81,023,596,085</b>                                         | <b>(37,861,075,514)</b>                              |

(\*) Costs are determined using the weighted average method up to the end of the respective trading date.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

5 NOTES TO THE INTERIM STATEMENT OF COMPREHENSIVE INCOME (continued)

5.2 Net result from revaluation of FVTPL financial assets and covered warrants

|                                                | For the six-month period ended |                       |
|------------------------------------------------|--------------------------------|-----------------------|
|                                                | 30.06.2026<br>VND              | 30.06.2025<br>VND     |
| Upward revaluation of FVTPL financial assets   | (167,907,642,605)              | 11,880,782,923        |
| Downward revaluation of FVTPL financial assets | 37,940,356,371                 | 15,600,895,402        |
| <b>Total</b>                                   | <b>(129,967,286,234)</b>       | <b>27,481,678,325</b> |

Details of gains/(losses) from revaluation of FVTPL financial assets by category are as follows:

|                                                                                                             | Cost<br>VND              | Market value/<br>fair value<br>VND | Accumulated<br>revaluation<br>gains/(losses)<br>as at 30.06.2026<br>VND | Accumulated<br>revaluation gains<br>as at 31.12.2025<br>VND | Recognised to<br>profit or loss<br>VND |
|-------------------------------------------------------------------------------------------------------------|--------------------------|------------------------------------|-------------------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------|
| Listed shares and shares traded on<br>UPCoM                                                                 | 896,654,235,832          | 896,666,027,863                    | 11,792,031                                                              | 42,963,087,036                                              | (42,951,295,005)                       |
| Underlying assets designated as hedges<br>for covered warrants                                              | 237,936,412,593          | 234,586,078,450                    | (3,350,334,143)                                                         | 3,662,594,675                                               | (7,012,928,818)                        |
| Unlisted and unregistered shares                                                                            | 650,000,000,000          | 650,000,000,000                    | -                                                                       | -                                                           | -                                      |
| Listed bonds and bonds registered and<br>traded on privately-placed corporate<br>bond trading market of HNX | 5,999,999,900,000        | 6,145,776,336,908                  | 145,776,436,908                                                         | 169,299,861,805                                             | (23,523,424,897)                       |
| Unlisted bonds                                                                                              | 1,000,000,000,000        | 1,005,002,739,726                  | 5,002,739,726                                                           | -                                                           | 5,002,739,726                          |
| ETF certificates                                                                                            | 183,433,722,113          | 185,799,316,240                    | 2,365,594,127                                                           | 2,801,396,027                                               | (435,801,900)                          |
| Open-ended fund certificates                                                                                | 15,000,000,000           | 15,000,000,000                     | -                                                                       | -                                                           | -                                      |
| Transferable certificate of deposit                                                                         | -                        | -                                  | -                                                                       | 61,046,575,340                                              | (61,046,575,340)                       |
| <b>Total</b>                                                                                                | <b>8,983,024,270,538</b> | <b>9,132,830,499,187</b>           | <b>149,806,228,649</b>                                                  | <b>279,773,514,883</b>                                      | <b>(129,967,286,234)</b>               |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

5 NOTES TO THE INTERIM STATEMENT OF COMPREHENSIVE INCOME (continued)

5.2 Net result from revaluation of FVTPL financial assets and covered warrants (continued)

|                                                      | For the six-month period ended |                         |
|------------------------------------------------------|--------------------------------|-------------------------|
|                                                      | 30.06.2026<br>VND              | 30.06.2025<br>VND       |
| Downward revaluation of covered warrants liabilities | (12,514,313,892)               | (33,785,002,534)        |
| Upward revaluation of covered warrants liabilities   | 6,836,670,759                  | (10,655,696,323)        |
| <b>Total</b>                                         | <b>(5,677,643,133)</b>         | <b>(44,440,698,857)</b> |

Details of revaluation of covered warrants are as follows:

|                  | Cost<br>VND           | Market value/<br>fair value<br>VND | Accumulated<br>revaluation gains<br>as at 30.06.2026<br>VND | Accumulated<br>revaluation gains<br>as at 31.12.2025<br>VND | Recognised to<br>profit or loss<br>VND |
|------------------|-----------------------|------------------------------------|-------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------|
| Covered warrants | <u>62,731,844,515</u> | <u>47,124,745,092</u>              | <u>15,607,099,423</u>                                       | <u>21,284,742,556</u>                                       | <u>(5,677,643,133)</u>                 |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**5 NOTES TO THE INTERIM STATEMENT OF COMPREHENSIVE INCOME (continued)**

**5.3 Dividends and interest income from FVTPL financial assets**

|              | <b>For the six-month period ended</b> |                                  |
|--------------|---------------------------------------|----------------------------------|
|              | <b>30.06.2026</b>                     | <b>30.06.2025</b>                |
|              | <b>VND</b>                            | <b>VND</b>                       |
|              |                                       | <b>Restatement<br/>(Note 11)</b> |
| Interest     | 403,170,818,014                       | 265,336,354,576                  |
| Dividends    | 4,179,631,500                         | 4,088,455,900                    |
| <b>Total</b> | <b>407,350,449,514</b>                | <b>269,424,810,476</b>           |

**5.4 Provisions for doubtful debts, impairments of financial assets and diminution in value of mortgages and borrowing costs**

|                   | <b>For the six-month period ended</b> |                   |
|-------------------|---------------------------------------|-------------------|
|                   | <b>30.06.2026</b>                     | <b>30.06.2025</b> |
|                   | <b>VND</b>                            | <b>VND</b>        |
| Interest expenses | 1,031,649,941,810                     | 590,804,863,864   |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**5 NOTES TO THE INTERIM STATEMENT OF COMPREHENSIVE INCOME (continued)**

**5.5 Operating expenses not related to financial assets**

Operating expenses include direct expenses and allocated expenses, details of which are as follows:

|                                         | For the six-month period ended |                        |
|-----------------------------------------|--------------------------------|------------------------|
|                                         | 30.06.2026<br>VND              | 30.06.2025<br>VND      |
| <b>Proprietary trading operation</b>    | <b>40,544,020,613</b>          | <b>37,034,302,768</b>  |
| Staff costs                             | 5,176,288,238                  | 5,808,357,556          |
| Transaction fee paid to stock exchanges | 5,112,329,882                  | 7,437,596,535          |
| Outsourced service expenses             | 7,100,923,188                  | 5,770,749,225          |
| Allocated expenses (*)                  | 23,154,479,305                 | 18,017,599,452         |
| <b>Brokerage operation</b>              | <b>401,719,065,246</b>         | <b>305,036,528,952</b> |
| Staff costs                             | 134,919,748,432                | 113,483,982,737        |
| Transaction fee paid to stock exchanges | 185,383,142,766                | 126,006,184,895        |
| Outsourced service expenses             | 36,788,425,939                 | 23,081,762,305         |
| Office rental expenses                  | 10,376,626,580                 | 12,338,804,027         |
| Depreciation and amortisation           | 703,314,644                    | 665,285,066            |
| Allocated expenses (*)                  | 33,547,806,885                 | 29,460,509,922         |
| <b>Custody service expenses</b>         | <b>8,029,640,985</b>           | <b>6,853,783,926</b>   |
| <b>Financial consultancy operation</b>  | <b>15,412,609,534</b>          | <b>18,605,080,969</b>  |
| Staff costs                             | 11,411,799,141                 | 17,483,271,178         |
| Others                                  | 4,000,810,393                  | 1,121,809,791          |
| <b>Other operating expenses</b>         | <b>4,644,486,900</b>           | <b>4,040,244,271</b>   |
| <b>Total</b>                            | <b>470,349,823,278</b>         | <b>371,569,940,886</b> |

(\*) These mainly include staff costs and outsourced services expenses of related support departments and allocated according to associated revenues of each operation.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**5 NOTES TO THE INTERIM STATEMENT OF COMPREHENSIVE INCOME (continued)**

**5.6 General and administrative expenses**

|                               | For the six-month period ended |                        |
|-------------------------------|--------------------------------|------------------------|
|                               | 30.06.2026<br>VND              | 30.06.2025<br>VND      |
| Staff costs                   | 90,145,634,599                 | 98,044,456,392         |
| Performance bonus             | 60,700,000,000                 | 32,500,000,000         |
| Outsourced service expenses   | 48,964,246,874                 | 47,508,378,161         |
| Office rental expenses        | 16,909,537,630                 | 19,385,347,751         |
| Depreciation and amortisation | 8,861,061,520                  | 10,933,648,193         |
| Office maintenance            | 5,058,903,194                  | 3,770,746,724          |
| Other administrative expenses | 15,850,718,723                 | 11,062,052,099         |
| <b>Total</b>                  | <b>246,490,102,540</b>         | <b>223,204,629,320</b> |

**5.7 Corporate income tax**

The tax on the Company's profit before tax differs from the theoretical amount that would arise using the applicable tax rate of 20% (2025: 20%) as follows:

|                                  | For the six-month period ended |                        |
|----------------------------------|--------------------------------|------------------------|
|                                  | 30.06.2026<br>VND              | 30.06.2025<br>VND      |
| Accounting profit before tax     | 703,825,569,448                | 522,843,189,437        |
| Tax calculated at a rate of 20%: | 140,765,113,890                | 104,568,637,887        |
| Adjustment:                      |                                |                        |
| Non-taxable income               | (835,926,300)                  | (817,691,179)          |
| <b>CIT charge (*)</b>            | <b>139,929,187,590</b>         | <b>103,750,946,708</b> |
| Charged to profit or loss:       |                                |                        |
| CIT – current                    | 139,929,187,590                | 103,750,946,708        |
| CIT – deferred                   | -                              | -                      |
| <b>Total</b>                     | <b>139,929,187,590</b>         | <b>103,750,946,708</b> |

(\*) The corporate income tax charge for the period is based on estimated taxable income and is subject to review and possible adjustment by the tax authorities.

The tax authorities have finalised the Company's CIT up to 31 December 2016.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**5 NOTES TO THE INTERIM STATEMENT OF COMPREHENSIVE INCOME (continued)**

**5.8 Earnings per share**

**(a) Basic earnings per share**

Basic earnings per share is calculated by dividing the net profit attributable to shareholders after deducting the bonus and welfare funds and preferred share dividend by the weighted average number of ordinary shares in issue during the period, adjusted for bonus shares issued during the period and excluding treasury shares.

Other comprehensive income is not included in earnings to calculate earnings per shares due to the absence of detailed guidance from the authority.

For the interim financial statements, the Company did not adjust the appropriation to bonus and welfare funds when calculating basic earnings per share because these funds are set aside from the profit of the financial year. These funds will be adjusted when calculating basic earnings per share in the annual financial statements.

|                                                                  | <b>For the six-month period ended</b> |                   |
|------------------------------------------------------------------|---------------------------------------|-------------------|
|                                                                  | <b>30.06.2026</b>                     | <b>30.06.2025</b> |
| Net profit after tax attributable to ordinary shareholders (VND) | 563,896,381,858                       | 419,092,242,729   |
| Weighted average number of ordinary shares in issue (shares)     | 1,079,956,671                         | 719,971,114       |
| Basic earnings per share (VND)                                   | <b>522</b>                            | <b>582</b>        |

**(b) Diluted earnings per share**

The Company did not have ordinary shares potentially diluted during the period and up to the date of these interim financial statements. Therefore, diluted earnings per share is equal to basic earnings per share.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

6 NOTES TO THE INTERIM STATEMENT OF CHANGES IN EQUITY

6.1 Details of changes in equity

Details of changes in equity during the period are as follows:

|                                                           | Share<br>capital<br>VND   | Share<br>premium<br>VND | Treasury<br>shares<br>VND | Supplementary<br>capital reserve<br>VND | Undistributed<br>earnings<br>VND | Total<br>VND              |
|-----------------------------------------------------------|---------------------------|-------------------------|---------------------------|-----------------------------------------|----------------------------------|---------------------------|
| <b>As at 1.1.2026</b>                                     | 10,807,970,890,000        | 967,302,100,000         | (12,477,449,008)          | 277,696,843,214                         | 2,502,651,611,816                | <b>14,543,143,996,022</b> |
| Post-tax profit for the period                            | -                         | -                       | -                         | -                                       | 563,896,381,858                  | <b>563,896,381,858</b>    |
| Advanced interim cash dividend of year 2025 (i)           | -                         | -                       | -                         | -                                       | (431,982,668,400)                | <b>(431,982,668,400)</b>  |
| Appropriation to bonus and welfare funds (ii)             | -                         | -                       | -                         | -                                       | (35,358,521,587)                 | <b>(35,358,521,587)</b>   |
| Reversed dividends of shares issued under<br>ESOP program | -                         | -                       | -                         | -                                       | 95,760,000                       | <b>95,760,000</b>         |
| <b>As at 30.06.2026</b>                                   | <b>10,807,970,890,000</b> | <b>967,302,100,000</b>  | <b>(12,477,449,008)</b>   | <b>277,696,843,214</b>                  | <b>2,599,302,563,687</b>         | <b>14,639,794,947,893</b> |

- (i) According to the Board Resolution No. 01/2026/NQ-HĐQT dated 22 January 2026 approved the advance interim cash dividend of 2025 at a rate of 4% of par value, equivalent to VND400/share for shareholders in the registry as of 6 February 2026. This interim dividend was paid on 10 March 2026.
- (ii) According to the AGM Resolution No.01/2026/NQ-ĐHĐCĐ dated 23 April 2026, 3% of post-tax profit of the year 2025 was appropriated to bonus and welfare funds.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

6 NOTES TO THE INTERIM STATEMENT OF CHANGES IN EQUITY (continued)

6.1 Details of changes in equity (continued)

|                                                           | Share<br>capital<br>VND   | Share<br>premium<br>VND | Treasury<br>shares<br>VND | Supplementary<br>capital reserve<br>VND | Undistributed<br>earnings<br>VND | Total<br>VND              |
|-----------------------------------------------------------|---------------------------|-------------------------|---------------------------|-----------------------------------------|----------------------------------|---------------------------|
| <b>As at 1.1.2025</b>                                     | 7,208,115,320,000         | 967,454,680,000         | (12,477,449,008)          | 277,696,843,214                         | 2,003,152,279,509                | <b>10,443,941,673,715</b> |
| Post-tax profit for the year                              | -                         | -                       | -                         | -                                       | 1,178,617,386,238                | <b>1,178,617,386,238</b>  |
| Advanced interim cash dividend of year 2024               | -                         | -                       | -                         | -                                       | (359,985,557,000)                | <b>(359,985,557,000)</b>  |
| Second dividend of year 2024                              | -                         | -                       | -                         | -                                       | (287,988,445,600)                | <b>(287,988,445,600)</b>  |
| Appropriation to bonus and welfare funds                  | -                         | -                       | -                         | -                                       | (31,189,651,331)                 | <b>(31,189,651,331)</b>   |
| Reversed dividends of shares issued under ESOP<br>program | -                         | -                       | -                         | -                                       | 45,600,000                       | <b>45,600,000</b>         |
| Share issue                                               | 3,599,855,570,000         | -                       | -                         | -                                       | -                                | <b>3,599,855,570,000</b>  |
| Issue cost                                                | -                         | (152,580,000)           | -                         | -                                       | -                                | <b>(152,580,000)</b>      |
| <b>As at 31.12.2025</b>                                   | <b>10,807,970,890,000</b> | <b>967,302,100,000</b>  | <b>(12,477,449,008)</b>   | <b>277,696,843,214</b>                  | <b>2,502,651,611,816</b>         | <b>14,543,143,996,022</b> |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**6 NOTES TO THE INTERIM STATEMENT OF CHANGES IN EQUITY (continued)**

**6.2 Earnings distribution**

|                                                                   | For the six-month period ended |                          |
|-------------------------------------------------------------------|--------------------------------|--------------------------|
|                                                                   | 30.06.2026<br>VND              | 30.06.2025<br>VND        |
| Undistributed realised earnings brought forward                   | 2,201,593,354,377              | 1,799,129,390,116        |
| Realised profit in the period                                     | 699,541,311,225                | 436,051,263,261          |
| Appropriations from undistributed earnings:                       | (35,262,761,587)               | (31,144,051,331)         |
| <i>To bonus and welfare funds</i>                                 | (35,358,521,587)               | (31,189,651,331)         |
| <i>From dividend declared to shares issued under ESOP program</i> | 95,760,000                     | 45,600,000               |
| Dividend declared                                                 | (431,982,668,400)              | (647,974,002,600)        |
| <b>Distributable profits to shareholders</b>                      | <b>2,433,889,235,615</b>       | <b>1,556,062,599,446</b> |
| Dividend declared                                                 | 431,982,668,400                | 647,974,002,600          |
| Income tax withheld                                               | (10,954,826,960)               | (11,666,512,305)         |
| <b>Net amount distributed to shareholders</b>                     | <b>421,027,841,440</b>         | <b>636,307,490,295</b>   |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**7 RELATED PARTY DISCLOSURES**

Details of the key related parties and relationship are given as below:

| <b>Related party</b>                                                              | <b>Relationship</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dragon Capital Markets Limited ("DC")                                             | Strategic shareholder, holding 31.48% of charter capital.<br>The Company's Vice Chairman of the Board of Directors represent DC's shares.                                                                                                                                                                                                                                                                                                                                                                                                 |
| Dragon Capital VietFund Management ("DCVFM")                                      | The Company's Chairman of the Board of Directors is a member of the Board of Directors of Dragon Capital VietFund Management (DCVFM).<br>The Company's Vice Chairman of the Board of Directors is a member of the Board of Directors of Dragon Capital VietFund Management (DCVFM).<br>The Company's member of the Board is Director of Private Investment Management of Dragon Capital VietFund Management (DCVFM).<br>The Company's member of the Board of Directors is Head of Research of Dragon Capital VietFund Management (DCVFM). |
| Ho Chi Minh City Finance and Investment State-owned Company (HFIC)                | Strategic shareholder, holding 11.25% of charter capital.<br>The Company's member of the Board of Directors is the Chief of Office of HFIC.<br>The Company's member of the Board of Directors is Head of Planning and R&D of HFIC.                                                                                                                                                                                                                                                                                                        |
| Board of Directors, Board of Supervision, Audit Committee and Board of Management | Key management                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

**(a) Related party transactions**

The primary significant transactions with related parties incurred in the period are:

|                                                                 | <b>For the six-month period ended</b> |                   |
|-----------------------------------------------------------------|---------------------------------------|-------------------|
|                                                                 | <b>30.06.2026</b>                     | <b>30.06.2025</b> |
|                                                                 | <b>VND</b>                            | <b>VND</b>        |
| <b>DC</b>                                                       |                                       |                   |
| Securities purchase volume brokered                             | 360,609,488,400                       | -                 |
| Securities sale volume brokered                                 | 107,572,561,000                       | -                 |
| Brokerage fee income                                            | 371,360,939                           | -                 |
| Cash dividend paid                                              | 136,101,075,600                       | 204,151,613,400   |
| <b>DCVFM</b>                                                    |                                       |                   |
| Revenue from providing market making services for ETFs received | 3,105,083,428                         | 2,717,205,916     |
| <b>HFIC</b>                                                     |                                       |                   |
| Cash dividend paid                                              | 48,655,359,200                        | 109,474,558,200   |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

7 RELATED PARTY DISCLOSURES (continued)

(a) Related party transactions (continued)

|                                       | For the six-month period ended |               |
|---------------------------------------|--------------------------------|---------------|
|                                       | 30.06.2026                     | 30.06.2025    |
|                                       | VND                            | VND           |
| <b>Compensation of key management</b> |                                |               |
| Gross salaries and other benefits (*) | 8,442,307,692                  | 8,451,794,870 |

(\*) Details of salaries and remunerations of key management are as follows:

|                                                |                       | For the six-month period ended |                      |
|------------------------------------------------|-----------------------|--------------------------------|----------------------|
|                                                |                       | 30.06.2026                     | 30.06.2025           |
|                                                |                       | VND                            | VND                  |
| <b>Board of Directors</b>                      |                       |                                |                      |
| Mr. Johan Nyvene                               | Chairperson           | 1,513,846,154                  | 1,481,538,462        |
| Mr. Le Anh Minh                                | Vice Chairperson      | 366,666,667                    | 353,333,334          |
| Mr. Andrew Colin Vallis (***)                  | Independent           |                                |                      |
|                                                | Member                | 423,333,333                    | 386,666,666          |
| Ms. Nguyen Thi Hoang Lan                       | Independent           |                                |                      |
|                                                | Member                | 343,333,333                    | 320,000,000          |
| Ms. Phan Quynh Anh (***)                       | Member                | 193,333,334                    | 153,333,334          |
|                                                | Member                |                                |                      |
| Ms Hoang Thi Hong Nhung (from 23 April 2026)   |                       | 90,000,000                     | -                    |
|                                                | Member                |                                |                      |
| Ms Dang Nguyen Minh (***) (from 23 April 2026) |                       | 116,666,667                    | -                    |
|                                                | Member                |                                |                      |
| Ms Duong Do Quyen (from 23 April 2026)         |                       | 116,666,667                    | -                    |
| Mr. Le Hoang Anh                               | Member                |                                |                      |
|                                                | (until 23 April 2026) | 143,333,333                    | 286,666,666          |
| Mr. Tran Quoc Tu                               | Member                |                                |                      |
|                                                | (until 23 April 2026) | 76,666,667                     | 153,333,334          |
|                                                |                       | <u>3,383,846,155</u>           | <u>3,134,871,796</u> |
| <b>Board of Supervision (**)</b>               |                       |                                |                      |
| Ms. Dang Nguyet Minh                           | Chief Supervisor      | 123,333,333                    | 246,666,666          |
| Mr. Tran Thai Phuong                           | Member                | 56,666,666                     | 113,333,332          |
| Ms. Nguyen Thi Xuan Dung                       | Member                | 78,461,538                     | 156,923,076          |
|                                                |                       | <u>258,461,537</u>             | <u>516,923,074</u>   |

(\*\*) According to the AGM Resolution No. 01/2026/NQ-ĐHĐCĐ, effective from 23 April 2026, the Company has operated under a governance model without a Board of Supervision. Therefore, no Board of Supervision remuneration was recognized in the second quarter of 2026.

(\*\*\*) Also member of the Audit Committee.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**7 RELATED PARTY DISCLOSURES (continued)**

**(a) Related party transactions (continued)**

|                            |                         | <b>For the six-month period ended</b> |                   |
|----------------------------|-------------------------|---------------------------------------|-------------------|
|                            |                         | <b>30.06.2026</b>                     | <b>30.06.2025</b> |
|                            |                         | <b>VND</b>                            | <b>VND</b>        |
| <b>Board of Management</b> |                         |                                       |                   |
| Mr. Trinh Hoai Giang       | Chief Executive Officer | 4,800,000,000                         | 4,800,000,000     |

**(b) Period-end balances with related parties**

|                                    | <b>Opening<br/>balance<br/>VND</b> | <b>Increase during<br/>the period<br/>VND</b> | <b>Decrease during<br/>the period<br/>VND</b> | <b>Closing<br/>balance<br/>VND</b> |
|------------------------------------|------------------------------------|-----------------------------------------------|-----------------------------------------------|------------------------------------|
| <b>HFIC</b>                        |                                    |                                               |                                               |                                    |
| Deposits for<br>securities trading | 15,122,454                         | 4,636                                         | (13,825,142)                                  | 1,301,948                          |

**8 SEGMENT REPORTING**

The Board of Management of the Company determines that the decisions of the Company are based primarily on the types of product and service provided by the Company. As a result, the primary segment reporting of the Company is presented in respect of the Company's business segments.

**(a) Geographical segments**

The principal activities of the Company are carried out within Vietnam territory. Risks and returns of the Company are not materially affected by distinctions between geographical areas. On these grounds, the Board of Management determines that the Company has only one geographical segment.

**(b) Business activity segments**

Brokerage and services segment generates revenues and incurs expenses related to securities brokerages, underwriting, agency, custody and other securities services.

Proprietary trading segment generates revenues and incurs expenses related to FVTPL financial assets and derivatives, and impairment losses of financial assets.

Lending segment generates revenues and incurs expenses related to margin loans, trading advances and HTM financial assets.

Consultancy segment generates revenues and incurs expenses related to financial consultancy services and investment consultancy services.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

8 SEGMENT REPORTING (continued)

(b) Business activity segments (continued)

Income and expenses based on the Company's business activity segments are as follows:

|                                                                                                                                  | For the six-month period ended 30 June 2026 |                            |                        |                        |                        |
|----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------------------|------------------------|------------------------|------------------------|
|                                                                                                                                  | Brokerage and<br>services<br>VND            | Proprietary trading<br>VND | Lending<br>VND         | Consultancy<br>VND     | Total<br>VND           |
| Revenue and income (*)                                                                                                           | 547,656,228,529                             | 603,556,220,120            | 1,539,960,781,500      | 10,619,935,746         | 2,701,793,165,895      |
| Expenses                                                                                                                         | (414,393,193,131)                           | (291,371,124,501)          | (1,031,649,941,810)    | (15,412,609,534)       | (1,752,826,868,976)    |
| <i>In which:</i>                                                                                                                 |                                             |                            |                        |                        |                        |
| Direct cash expenses                                                                                                             | (396,633,987,987)                           | (324,296,109,783)          | (1,031,649,941,810)    | (15,208,241,201)       | (1,767,788,280,781)    |
| Total amount of significant non-cash<br>expenses, other than depreciation,<br>amortisation and allocation of<br>prepaid expenses | -                                           | 44,777,027,130             | -                      | -                      | 44,777,027,130         |
| Total depreciation and amortisation<br>of fixed assets                                                                           | (262,437,845)                               | (5,533,000)                | -                      | (204,368,333)          | (472,339,178)          |
| Allocation of long-term and short-<br>term prepaid expenses                                                                      | (17,496,767,299)                            | (11,846,508,848)           | -                      | -                      | (29,343,276,147)       |
| Segment result                                                                                                                   | <u>133,263,035,398</u>                      | <u>312,185,095,619</u>     | <u>508,310,839,690</u> | <u>(4,792,673,788)</u> | <u>948,966,296,919</u> |
| Net financial income                                                                                                             |                                             |                            |                        |                        | 1,340,288,327          |
| Net other income                                                                                                                 |                                             |                            |                        |                        | 9,086,742              |
| General and administration expenses                                                                                              |                                             |                            |                        |                        | (246,490,102,540)      |
| Operating result before tax                                                                                                      |                                             |                            |                        |                        | <u>703,825,569,448</u> |

(\*) All revenues are from services rendered to external customers, and all income is generated from transactions with external partners.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

8 SEGMENT REPORTING (continued)

(b) Business activity segments (continued)

Income and expenses based on the Company's business activity segments are as follows:

|                                                                                                                                                        | For the six-month period ended 30 June 2025 |                            |                        |                       |                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|----------------------------|------------------------|-----------------------|------------------------|
|                                                                                                                                                        | Brokerage and<br>services<br>VND            | Proprietary trading<br>VND | Lending<br>VND         | Consultancy<br>VND    | Total<br>VND           |
| Revenue and income (*)                                                                                                                                 | 406,984,432,568                             | 583,907,671,734            | 1,021,886,135,731      | 60,263,099,051        | 2,073,041,339,084      |
| Expenses                                                                                                                                               | (315,930,557,149)                           | (403,294,419,524)          | (590,804,863,864)      | (18,605,080,969)      | (1,328,634,921,506)    |
| <i>In which:</i>                                                                                                                                       |                                             |                            |                        |                       |                        |
| <i>Direct cash expenses</i>                                                                                                                            | (298,463,679,936)                           | (398,807,124,620)          | (590,804,863,864)      | (18,415,672,636)      | (1,306,491,341,056)    |
| <i>Total amount of significant non-cash<br/>    expenses, other than depreciation,<br/>    amortisation and allocation of<br/>    prepaid expenses</i> | -                                           | 4,945,199,079              | -                      | -                     | 4,945,199,079          |
| <i>Total depreciation and amortisation<br/>    of fixed assets</i>                                                                                     | (267,111,733)                               | (4,610,833)                | -                      | (189,408,333)         | (461,130,899)          |
| <i>Allocation of long-term and short-<br/>    term prepaid expenses</i>                                                                                | (17,199,765,480)                            | (9,427,883,150)            | -                      | -                     | (26,627,648,630)       |
| Segment result                                                                                                                                         | <u>91,053,875,419</u>                       | <u>180,613,252,210</u>     | <u>431,081,271,867</u> | <u>41,658,018,082</u> | <u>744,406,417,578</u> |
| Net financial income                                                                                                                                   |                                             |                            |                        |                       | 1,609,582,997          |
| Net other income                                                                                                                                       |                                             |                            |                        |                       | 31,818,182             |
| General and administration expenses                                                                                                                    |                                             |                            |                        |                       | (223,204,629,320)      |
| Operating result before tax                                                                                                                            |                                             |                            |                        |                       | <u>522,843,189,437</u> |

(\*) All revenues are from services rendered to external customers, and all income is generated from transactions with external partners.

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

8 SEGMENT REPORTING (continued)

(b) Business activity segments (continued)

Assets and liabilities based on the Company's business activity segments are as follows:

|                                                                                                | As at 30 June 2026               |                               |                             |                      |                          |                             |
|------------------------------------------------------------------------------------------------|----------------------------------|-------------------------------|-----------------------------|----------------------|--------------------------|-----------------------------|
|                                                                                                | Brokerage<br>and services<br>VND | Proprietary<br>trading<br>VND | Lending<br>VND              | Consultancy<br>VND   | Unallocated<br>VND       | Total<br>VND                |
| Segment assets                                                                                 | 284,700,358,981                  | 9,144,576,752,460             | 31,735,784,584,725          | 5,804,875,117        | -                        | 41,170,866,571,283          |
| Unallocated assets                                                                             | -                                | -                             | -                           | -                    | 88,052,300,210           | 88,052,300,210              |
| Total assets                                                                                   | <u>284,700,358,981</u>           | <u>9,144,576,752,460</u>      | <u>31,735,784,584,725</u>   | <u>5,804,875,117</u> | <u>88,052,300,210</u>    | <u>41,258,918,871,493</u>   |
| Segment liabilities                                                                            | (118,613,089,271)                | -                             | (26,187,520,611,794)        | -                    | -                        | (26,306,133,701,065)        |
| Unallocated liabilities                                                                        | -                                | -                             | -                           | -                    | (312,990,222,535)        | (312,990,222,535)           |
| Total liabilities                                                                              | <u>(118,613,089,271)</u>         | <u>-</u>                      | <u>(26,187,520,611,794)</u> | <u>-</u>             | <u>(312,990,222,535)</u> | <u>(26,619,123,923,600)</u> |
| Total expense incurred<br>for purchases of fixed<br>assets in the period<br>ended 30 June 2026 | 473,979,600                      | 1,112,184,000                 | -                           | 731,710,800          | 3,018,887,688            | 5,336,762,088               |
| Segment assets                                                                                 | 473,979,600                      | 1,112,184,000                 | -                           | 731,710,800          | -                        | 2,317,874,400               |
| Unallocated assets                                                                             | -                                | -                             | -                           | -                    | 3,018,887,688            | 3,018,887,688               |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

8 SEGMENT REPORTING (continued)

(b) Business activity segments (continued)

Assets and liabilities based on the Company's business activity segments are as follows:

|                                                                              | As at 31 December 2025           |                               |                      |                    |                    |                      |
|------------------------------------------------------------------------------|----------------------------------|-------------------------------|----------------------|--------------------|--------------------|----------------------|
|                                                                              | Brokerage<br>and services<br>VND | Proprietary<br>trading<br>VND | Lending<br>VND       | Consultancy<br>VND | Unallocated<br>VND | Total<br>VND         |
| Segment assets                                                               | 645,202,046,631                  | 13,793,021,895,482            | 31,954,165,998,124   | 15,722,180,679     | -                  | 46,408,112,120,916   |
| Unallocated assets                                                           | -                                | -                             | -                    | -                  | 90,894,088,695     | 90,894,088,695       |
| Total assets                                                                 | 645,202,046,631                  | 13,793,021,895,482            | 31,954,165,998,124   | 15,722,180,679     | 90,894,088,695     | 46,499,006,209,611   |
| Segment liabilities                                                          | (404,757,342,550)                | -                             | (30,988,959,921,290) | (15,020,000,000)   | -                  | (31,408,737,263,840) |
| Unallocated liabilities                                                      | -                                | -                             | -                    | -                  | (547,124,949,749)  | (547,124,949,749)    |
| Total liabilities                                                            | (404,757,342,550)                | -                             | (30,988,959,921,290) | (15,020,000,000)   | (547,124,949,749)  | (31,955,862,213,589) |
| Total expense incurred for<br>purchases of fixed<br>assets in the year ended |                                  |                               |                      |                    |                    |                      |
| 31 December 2025                                                             | 240,718,000                      | 33,198,000                    | -                    | -                  | 8,794,307,325      | 9,068,223,325        |
| Segment assets                                                               | 240,718,000                      | 33,198,000                    | -                    | -                  | -                  | 273,916,000          |
| Unallocated assets                                                           | -                                | -                             | -                    | -                  | 8,794,307,325      | 8,794,307,325        |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****9 FINANCIAL RISK MANAGEMENT**

The Company's activities expose it to financial risks including market risk, credit risk and liquidity risk. The Company's overall risk management strategy seeks to minimise the adverse effect of these risks on the Company's performance.

The Board of Management of the Company is responsible for setting the objectives and underlying principles of financial risk management for the Company. The Board of Management establishes the detailed policies such as risk identification and measurement, exposure limits and hedging strategies. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities.

Financial risk management is carried out by finance personnel. The finance personnel measure actual exposures against the limits set and prepare regular reports for the review of the Board of Management.

The information presented below is based on information received from the Board of Management.

**(a) Credit risk**

Credit risk is the risk that counterparty to a financial instrument will fail to discharge an obligation or commitment that it has entered into with the Company, resulting in a financial loss to the Company. It arises principally from cash at banks, financial assets, receivables and other assets.

The maximum exposure to credit risk equals the total of carrying amounts of balances exposed to credit risk before provision, collateral held or other credit enhancements, in particular:

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

9 FINANCIAL RISK MANAGEMENT (continued)

(a) Credit risk (continued)

|                                                                                                                  | As at                     |                           |
|------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------|
|                                                                                                                  | 30.06.2026                | 31.12.2025                |
|                                                                                                                  | VND                       | VND                       |
| Cash at bank (Note 3.1)                                                                                          | 2,201,704,507,300         | 3,380,340,665,379         |
| Security deposits for covered warrants issued (Note 3.3)                                                         | 381,500,000,000           | 320,500,000,000           |
| Listed bonds and bonds registered and traded on privately-placed corporate bond trading market of HNX (Note 3.2) | 6,145,776,336,908         | 7,169,299,761,805         |
| Transferable certificate of deposits (Note 3.2)                                                                  | -                         | 2,061,046,575,340         |
| Unlisted bond (Note 3.2)                                                                                         | 1,005,002,739,726         | -                         |
| Loans (Note 3.4)                                                                                                 | 29,023,522,504,995        | 28,150,106,595,588        |
| Receivables (Note 3.5)                                                                                           | 318,346,336,743           | 651,008,088,364           |
| Deposit for derivatives trading activities (Note 3.6)                                                            | 8,075,284,410             | 24,940,377,000            |
| Security deposits                                                                                                | 13,131,954,172            | 13,024,754,172            |
| Advance                                                                                                          | 2,434,990,562             | 2,844,540,804             |
| Prepayment to suppliers                                                                                          | 7,390,674,664             | 16,571,533,817            |
| Deposits in the Settlement support fund                                                                          | 20,000,000,000            | 20,000,000,000            |
| Deposits in the Derivatives trading clearing fund                                                                | 10,000,000,000            | 10,000,000,000            |
| <b>Total credit risk exposure</b>                                                                                | <b>39,136,885,329,480</b> | <b>41,819,682,892,269</b> |

(i) *Balances with banks*

Balances with banks include deposits and accrued interest.

All bank balances are placed with local credit institutions which have high creditworthiness or qualifying as clearing members. Balances with banks are continuously monitored by treasury function in compliance with the Company's policies and periodically reported to the Board of Management. Credit risk from balances with banks is assessed as low.

As at 30 June 2026 and as at 31 December 2025, there were no balance with banks that were past but nor impaired.

(ii) *FVTPL financial assets*

Debt securities in the Company's portfolio are unsecured bonds issued by low-risk issuers with bond issuance plans approved by the State Securities Commission. Investment appraisals related to debt securities are approved in accordance with the Company's investment policies. Debt securities portfolio is continuously monitored by treasury function in compliance with the Company's policies and periodic reported to the Board of Management. Credit risk from debt securities is assessed as low.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****9 FINANCIAL RISK MANAGEMENT (continued)****(a) Credit risk (continued)****(ii) FVTPL financial assets (continued)**

As at 30 June 2026 and as at 31 December 2025, there was no debt security that exceeded 20% of the Company's equity.

As at 30 June 2026 and as at 31 December 2025, there was no debt security that was past due nor impaired.

**(iii) Trading advances and deposit for derivative trading activities**

Trading advances are collected from VSDC. Deposit for derivative trading activities is also placed with this entity.

VSDC is a state-owned entity and has no history of payment defaults.

VSDC requires its members to deposit into the Settlement support fund and the Derivative trading clearing fund to secure their trading obligations.

The securities companies may fulfil customers' securities trading orders only when the customers' balances maintain enough (100%) cash or securities and must carry out further steps to ensure payment ability prior to execution of the trades.

Credit risk from trading advances and deposit for derivative trading activities is assessed as low.

As at 30 June 2026 and as at 31 December 2025, there was no balance with VSDC that was past due nor impaired.

**(iv) Margin loans**

Margin loans are secured by eligible securities listed on the stock exchanges. Under the prevailing regulations on margin lending, the loan limit is set at 50% of the eligible securities' value. Ineligible securities are defined by the stock exchanges on an ad-hoc basis. Eligible securities are approved and frequently updated by margin lending risk management function based on several criteria including volatility and liquidity.

Customer Services department is responsible for the continuous review of margin loan report which includes balances, collateral assets and margin maintenance ratio. When the margin maintenance ratio falls below 40% (regulated level: 30%), the system alerts and the Company makes margin calls. When the margin maintenance ratio falls below 30%, the Company sells off collateral assets to collect the loans.

The market value of collateral assets is presented in Note 3.4.

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**9 FINANCIAL RISK MANAGEMENT (continued)**

**(a) Credit risk (continued)**

**(iv) Margin loans (continued)**

Analysis of credit quality of margin loans as at reporting date is as follows:

|                               | <b>As at</b>              |                           |
|-------------------------------|---------------------------|---------------------------|
|                               | <b>30.06.2026</b>         | <b>31.12.2025</b>         |
|                               | <b>VND</b>                | <b>VND</b>                |
| Neither past due nor impaired | 29,023,095,297,657        | 28,149,679,388,250        |
| Past due and impaired         | 427,207,338               | 427,207,338               |
| Provision made                | (427,207,338)             | (427,207,338)             |
| <b>Net balance</b>            | <b>29,023,095,297,657</b> | <b>28,149,679,388,250</b> |

As at 30 June 2026, the margin loans balance includes VND238,853,011,588 secured by collateral assets which were restricted from trading at the request of authorities, the market value of the collateral assets was VND563,862,663,000 (as at 31 December 2025: margin loans of VND225,524,180,076, market value of collateral assets was VND571,917,843,900). The Board of Management assessed that the balance is highly recoverable and there is no evidence of impairment. Consequently, the Company has not recognised impairment provisions for these margin loans.

**(v) Receivables**

Credit risk exposure is mitigated by transacting with counterparties with high credit ratings and obtaining security where necessary.

As at 30 June 2026 and as at 31 December 2025, there was no receivable that exceeded 10% of the Company's equity.

Analysis of credit quality of receivables as at reporting date is as follows:

|                               | <b>Neither past due<br/>nor impaired<br/>VND</b> | <b>Past due but<br/>not impaired<br/>VND</b> | <b>Past due and<br/>impaired<br/>VND</b> | <b>Total<br/>VND</b>   |
|-------------------------------|--------------------------------------------------|----------------------------------------------|------------------------------------------|------------------------|
| <b>As at 30.06.2026</b>       |                                                  |                                              |                                          |                        |
| Current                       | 306,977,956,743                                  | -                                            | -                                        | 306,977,956,743        |
| Overdue for more than 3 years | -                                                | -                                            | 11,368,380,000                           | 11,368,380,000         |
| <b>Total</b>                  | <b>306,977,956,743</b>                           | <b>-</b>                                     | <b>11,368,380,000</b>                    | <b>318,346,336,743</b> |
| Provision made                | -                                                | -                                            | (11,368,380,000)                         | (11,368,380,000)       |
| <b>Net balance</b>            | <b>306,977,956,743</b>                           | <b>-</b>                                     | <b>-</b>                                 | <b>306,977,956,743</b> |
| <b>As at 31.12.2025</b>       |                                                  |                                              |                                          |                        |
| Current                       | 639,639,708,364                                  | -                                            | -                                        | 639,639,708,364        |
| Overdue for more than 3 years | -                                                | -                                            | 11,368,380,000                           | 11,368,380,000         |
| <b>Total</b>                  | <b>639,639,708,364</b>                           | <b>-</b>                                     | <b>11,368,380,000</b>                    | <b>651,008,088,364</b> |
| Provision made                | -                                                | -                                            | (11,368,380,000)                         | (11,368,380,000)       |
| <b>Net balance</b>            | <b>639,639,708,364</b>                           | <b>-</b>                                     | <b>-</b>                                 | <b>639,639,708,364</b> |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026****9 FINANCIAL RISK MANAGEMENT (continued)****(b) Market risk**

Market risk is the risk that fair value or future cash flows of a financial instrument will fluctuate according to changes in market prices. The Company's market risks include interest rate risk and other price risk, such as share price risk.

The Company manages this risk through sensitivity analysis of variables that would impact its financial position and performance, diversification of its investment portfolio, critical appraisal of securities within limited exposures, and hedging where necessary.

- Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of the Company's financial instruments will fluctuate as a result of changes in market interest rates. The Company is exposed to interest rate risk mainly from its term deposits, corporate bonds, loans and borrowings.

The Company manages this risk through analysis of market competition in order to obtain the most favourable interest rate for its intended operations while still staying within limited exposures.

The Company's term deposits and loans are at fixed rates and due in short term, so interest rate risk is minimal.

Details of interest rates of borrowings are presented in Note 3.11. These balances bear floating interest rates and have short tenor, so interest rate risk is minimal.

- Market price risk

Shares held by the Company, open position in futures and covered warrants are affected by market risk due to the uncertainty in the future value of these items. The Company manages its share price risk by setting up investment limits and hedging where necessary. The Investment Committee of the Company also takes part in appraisal and approval of investment in shares and issuance of covered warrants.

As at 30 June 2026, had the prices of equity securities increased/decreased by 10% with all other variables being held constant (including tax rate), the Company's profit before tax would have been higher/lower by VND174,036,043,746 (at 31 December 2025: higher/lower by VND428,415,131,793).

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**9 FINANCIAL RISK MANAGEMENT (continued)**

**(b) Market risk (continued)**

• **Currency risk**

Currency risk is the risk that the value of the Company's financial instruments will be affected by changes in exchange rates. The Company manages its currency risk by continuously monitoring of foreign exchange rates and thereby timely updating its forecast of cashflows in foreign currencies, and entering into cross currency swaps and forward contracts.

The Company's operations are exposed to risk of certain foreign currencies, mainly the United States Dollar ("USD").

The Company's currency exposure to the USD is as follows:

|                                   | <b>Original currency USD</b> |                     | <b>Equivalent to VND</b> |                            |
|-----------------------------------|------------------------------|---------------------|--------------------------|----------------------------|
|                                   | <b>30.06.2026</b>            | <b>31.12.2025</b>   | <b>30.06.2026</b>        | <b>31.12.2025</b>          |
| <b>Financial assets</b>           |                              |                     |                          |                            |
| Cash                              | 2,487.49                     | 2,487.00            | 57,769,756               | 57,720,188                 |
| <b>Financial liabilities</b>      |                              |                     |                          |                            |
| Borrowings<br>(unhedged exposure) | -                            | 80,000,000          | -                        | 2,101,995,000,000          |
| <b>Net currency exposure</b>      | <b>2,487.49</b>              | <b>(79,997,513)</b> | <b>57,769,756</b>        | <b>(2,101,937,279,812)</b> |

As at 30 June 2026, had the USD strengthened/weakened by 10% (estimated % change in exchange rate) against the VND with all other variables being held constant, the Company's profit before tax would have been higher/lower by VND5,776,976 respectively as a result of foreign exchange gains/losses on translation of USD-denominated financial instruments (as at 31 December 2025: lower/higher by VND210,193,727,981 respectively).

**(c) Liquidity risk**

Liquidity risk is the risk that the Company will encounter difficulty or fail to perform its financial obligations.

The Company's approach to managing liquidity risk is to ensure that it will always have sufficient reserves of cash to meet its liquidity requirements in both short term and long term.

The table below presents the Company's financial liabilities at contractual undiscounted cash flows falling due within 1 year:

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**9 FINANCIAL RISK MANAGEMENT (continued)**

**(c) Liquidity risk (continued)**

|                                         | As at                     |                           |
|-----------------------------------------|---------------------------|---------------------------|
|                                         | 30.06.2026                | 31.12.2025                |
|                                         | VND                       | VND                       |
| Short-term borrowings (Note 3.11)       | 26,093,231,215,324        | 30,889,148,067,605        |
| Trading obligations (Note 3.12)         | 88,873,199,489            | 352,561,206,181           |
| Short-term trade account payables       | 8,539,889,782             | 4,316,136,369             |
| Short-term accrued expenses (Note 3.14) | 204,585,719,203           | 318,531,715,710           |
| Other short-term payables (Note 3.15)   | 25,837,248,154            | 94,772,605,134            |
| <b>Total financial liabilities</b>      | <b>26,421,067,271,952</b> | <b>31,659,329,730,999</b> |

**(d) Capital adequacy ratio**

Capital adequacy ratio ("CAR") is an indicator that measures the Company's financial safety and ability to meet its financial obligations and absorb certain losses resulting from risks arising during its business operation.

CAR is calculated and presented in the Company's capital adequacy ratio report. The report is prepared on a monthly basis in compliance with the regulations as set out in Circular No. 91/2020/TT-BTC issued by the Ministry of Finance on 13 November 2020 ("Circular 91/2020/TT-BTC"), amended and supplemented by Circular No. 102/2025/TT-BTC issued by the Ministry of Finance on 29 October 2025. Circular 91/2020/TT-BTC stipulates requirements of capital adequacy ratio applicable to securities trading institutions and sanctions imposed on non-compliance. According to Circular 91/2020/TT-BTC, the Company is required to maintain a prescribed minimum level of CAR of 180%.

As at 30 June 2026, the Company's CAR was 534% (as at 31 December 2025: 491%).

**10 OPERATING LEASE COMMITMENTS**

The future minimum lease payments under non-cancellable operating lease contracts were as follows:

|                               | As at                 |                        |
|-------------------------------|-----------------------|------------------------|
|                               | 30.06.2026            | 31.12.2025             |
|                               | VND                   | VND                    |
| Within 1 year                 | 56,015,495,661        | 59,401,975,517         |
| Between 1 and 5 years         | 43,155,305,159        | 80,366,569,141         |
| <b>Total minimum payments</b> | <b>99,170,800,820</b> | <b>139,768,544,658</b> |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**11 RESTATEMENT OF COMPARATIVES**

During the preparation of the interim financial statements for the six-month period ended 30 June 2026, the Company identified that the classification of certain term deposits held as security deposit for covered warrants issued by the Company under "Cash and cash equivalents" category was not appropriate.

Accordingly, the Company has reclassified these deposits to held-to-maturity investments and restated the statement of financial position as at 31 December 2025, as well as the interim statement of comprehensive income and the interim statement of cash flows for the six-month period ended 30 June 2025, as follows:

**(a) Statement of financial position (extracted)**

|            |                                    | As at 31 December 2025           |                                          |                           |
|------------|------------------------------------|----------------------------------|------------------------------------------|---------------------------|
|            |                                    | As previously<br>reported<br>VND | Adjustments/<br>reclassifications<br>VND | As restated<br>VND        |
| <b>100</b> | <b>CURRENT ASSETS</b>              | <b>46,331,257,961,416</b>        | <b>(106,500,000,000)</b>                 | <b>46,224,757,961,416</b> |
| 110        | Financial assets                   | 46,273,573,430,838               | (106,500,000,000)                        | 46,167,073,430,838        |
| 111        | Cash and cash equivalents          |                                  |                                          |                           |
|            |                                    | 3,701,562,619,328                | (320,500,000,000)                        | 3,381,062,619,328         |
| 111.1      | Cash                               | 3,701,562,619,328                | (320,500,000,000)                        | 3,381,062,619,328         |
| 113        | Held-to-maturity (HTM) investments | -                                | 214,000,000,000                          | 214,000,000,000           |
| <b>200</b> | <b>NON-CURRENT ASSETS</b>          | <b>167,748,248,195</b>           | <b>106,500,000,000</b>                   | <b>274,248,248,195</b>    |
| 210        | Long-term financial assets         | -                                | 106,500,000,000                          | 106,500,000,000           |
| 212        | Long-term investments              | -                                | 106,500,000,000                          | 106,500,000,000           |
| 212.1      | HTM investments                    | -                                | 106,500,000,000                          | 106,500,000,000           |

**(b) Statement of comprehensive income (extracted)**

|      |                                                              | For the six-month period ended 30 June 2025 |                                          |                    |
|------|--------------------------------------------------------------|---------------------------------------------|------------------------------------------|--------------------|
|      |                                                              | As previously<br>reported<br>VND            | Adjustments/<br>reclassifications<br>VND | As restated<br>VND |
| 01   | Income from FVTPL<br>financial assets                        | 583,907,671,734                             | (3,042,840,548)                          | 580,864,831,186    |
| 01.3 | Dividends and interest income<br>from FVTPL financial assets | 272,467,651,024                             | (3,042,840,548)                          | 269,424,810,476    |
| 02   | Income from HTM financial assets                             | -                                           | 3,042,840,548                            | 3,042,840,548      |

**NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026**

**11 RESTATEMENT OF COMPARATIVES (continued)**

**(c) Statement of cash flows (extracted)**

|            |                                                                 | For the six-month period ended 30 June 2025 |                                          |                            |
|------------|-----------------------------------------------------------------|---------------------------------------------|------------------------------------------|----------------------------|
|            |                                                                 | As previously<br>reported<br>VND            | Adjustments/<br>reclassifications<br>VND | As restated<br>VND         |
| <b>30</b>  | <b>Changes in working capital</b>                               | <b>(5,035,238,565,144)</b>                  | <b>(175,700,000,000)</b>                 | <b>(5,210,938,565,144)</b> |
| 32         | Increase in HTM financial assets                                | -                                           | (175,700,000,000)                        | (175,700,000,000)          |
| 60         | Net cash outflow for<br>operating activities                    | (3,978,730,940,064)                         | (175,700,000,000)                        | (4,154,430,940,064)        |
| <b>90</b>  | <b>Net decrease in cash and<br/>cash equivalents</b>            | <b>(714,404,369,451)</b>                    | <b>(175,700,000,000)</b>                 | <b>(890,104,369,451)</b>   |
| <b>101</b> | <b>Cash and cash equivalents<br/>at beginning of the period</b> | <b>2,023,945,127,620</b>                    | <b>(60,500,000,000)</b>                  | <b>1,963,445,127,620</b>   |
| 101.1      | Cash                                                            | 2,023,945,127,620                           | (60,500,000,000)                         | 1,963,445,127,620          |
| <b>103</b> | <b>Cash and cash equivalents<br/>at end of the period</b>       | <b>1,309,540,758,169</b>                    | <b>(236,200,000,000)</b>                 | <b>1,073,340,758,169</b>   |
| 103.1      | Cash                                                            | 1,309,540,758,169                           | (236,200,000,000)                        | 1,073,340,758,169          |

**12 VOLUME AND VALUE OF TRANSACTIONS DURING THE PERIOD**

|                          | Volume of<br>transactions<br>during the period | Value of<br>transactions<br>during the period<br>VND |
|--------------------------|------------------------------------------------|------------------------------------------------------|
| <b>a) Of the Company</b> |                                                |                                                      |
| Covered warrants         | 350,638,700                                    | 728,057,313,000                                      |
| Shares                   | 671,150,992                                    | 25,629,748,340,400                                   |
| Bonds                    | 503,841,330                                    | 52,180,841,221,677                                   |
| Futures                  | 109,278                                        | 21,819,365,312,000                                   |
| <b>b) Of investors</b>   |                                                |                                                      |
| Covered warrants         | 185,528,270                                    | 308,601,393,410                                      |
| Shares                   | 7,564,957,133                                  | 252,095,514,336,460                                  |
| Bonds                    | 7,101,686                                      | 869,303,284,678                                      |
| Futures                  | 5,329,587                                      | 1,054,576,887,227,000                                |
|                          | <b>9,288,656,976</b>                           | <b>1,408,208,318,428,625</b>                         |

NOTES TO THE INTERIM FINANCIAL STATEMENTS  
FOR THE SIX-MONTH PERIOD ENDED 30 JUNE 2026

## 13 EVENTS AFTER THE REPORTING DATE

The AGM Resolution No. 01/2026/NQ-ĐHĐCĐ dated 23 April 2026 approved the second cash dividend of 2025 at a rate of 4% of par value, equivalent to VND400/share for shareholders in the registry as of 17 July 2026. This second dividend was paid on 12 August 2026.

The AGM Resolution No. 01/2026/NQ-ĐHĐCĐ dated 23 April 2026 and the Board of Directors' Resolution No. 12/2026/NQ-HĐQT dated 5 May 2026 approved the plan to increase the Company's charter capital through share issuance to existing shareholders, with the number of shares to be offered equivalent to 25% of the total shares in circulation, to be implemented through rights offering. On 30 June 2026, SSC has issued Public Offering Registration Certificate No. 317/GCN-UBCK to the Company. Accordingly, the Company plans to issue 269,989,167 additional shares within the 3<sup>rd</sup> quarter of 2026.

The AGM Resolution No. 01/2026/NQ-ĐHĐCĐ dated 23 April 2026 and the Board of Directors' Resolution No. 27/2026/NQ-HĐQT dated 22 July 2026 approved the plan to increase the Company's charter capital through share issuance under the Employee Stock Ownership Plan (ESOP). Accordingly, the Company plans to issue 22,000,000 additional shares within 2026.

The interim financial statements were approved by the Board of Management for issuance on 13 August 2026.

  
\_\_\_\_\_  
Le Thi Thuy Duong  
Preparer  
\_\_\_\_\_  
Lam Huu Ho  
Chief Financial Officer  
cum Chief Accountant  
\_\_\_\_\_  
Trinh Hoai Giang  
Chief Executive Officer