VIET FIRST SECURITIES CORPORATION	THE SOCIALIST REPUBLIC OF VIETNAM **Independence - Freedom - Happiness**
No: 37/2026/CBTT-VFS *Ref: Disclosure of the reviewed semi-annual financial statements for 2026 and the Explanation of the fluctuation in profit after corporate income tax of 10% or more compared to the same period last year*	*Ho Chi Minh City, August 14, 2026*

PERIODIC DISCLOSURE OF THE FINANCIAL STATEMENTS

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

Pursuant to the regulation in Clause 2, Article 14, Circular No. 96/2020/TT-BTC dated November 16, 2020, issued by the Ministry of Finance providing guidelines on disclosure of information on securities market, Viet First Securities Corporation would like to disclose the reviewed semi-annual Financial Statements for 2026 as follows:

CÔNG
CỔ PH
CHỨNG K
NHẤT V

1. Organization name: Viet First Securities Corporation

- Stock code: VFS
- Address of the head office: 1st Floor, No. 117-119-121 Nguyen Du Street, Ben Thanh Ward, HCM City
- Tel: (028) 6 255 6586 Fax: (028) 6 255 6580
- Email: .... Website: https://www.vfs.com.vn

2. Content of the information disclosure:

- The reviewed semi-annual financial statements for 2026:

  ☒ Separate Financial Statements (The listed organization does not have subsidiaries and the superior accounting unit has affiliated units);

  ☐ Consolidated financial statements (The listed organization has subsidiaries);

  ☐ Combined financial statements (The listed organization has affiliated units with separate accounting system).

- The cases that require explanation as follows:

  + The audit organization gives the opinion which is not the unqualified opinion for the financial statements (for the reviewed/audited financial statements):

  ☐ Yes ☒ No

  Have explanation document for "Yes" choice:

  ☐ Yes ☐ No

  + Profit after corporate income tax in the reporting period fluctuates by 5% or more before and after the audit, or changes from a loss to a profit or vice versa (for the reviewed/audited financial statements):

☐ Yes ☒ No

Have explanation document for "Yes" choice:

☐ Yes ☐ No

+ Profit after corporate income tax in the income statement of the reporting period fluctuates by 10% or more compared to the same period last year:

☒ Yes ☐ No

Have explanation document for "Yes" choice:

☒ Yes ☐ No

+ Profit after corporate income tax of the reporting period is negative; the year-over-year profit changes from positive to negative or vice versa:

☐ Yes ☒ No

Have explanation document for "Yes" choice:

☐ Yes ☐ No

This information was published on the company's website on August 14, 2026 as in the link: https://www.vfs.com.vn/en/danh-muc-bao-cao/financial-report

3. Report on transactions that have a value of 35% or more of total assets in the first six (06) months of 2026:

- None.

We hereby certify that the information provided herein is true and correct and we shall be legally responsible for the contents of the published information.

Attached documents:

- *The reviewed semi-annual financial statements for 2026;*
- *Explanation of the fluctuation in profit after corporate income tax of 10% or more in the reviewed semi-annual financial statements for 2026 compared to the same period last year.*

Person authorized to disclose information

(Signature, full name, position, and seal)

DEPUTY GENERAL DIRECTOR

CÔNG TY CỔ PHẦN CHỨNG KHOÁN NHẤT VIỆT

TRINH THI LAN

VIET FIRST SECURITIES CORPORATION

THE SOCIALIST REPUBLIC OF VIETNAM
Independence - Freedom - Happiness

No: 05/2026/BCTC-GT

Ho Chi Minh City, August 13, 2026

Ref: Explanation of the fluctuation in profit after corporate income tax of 10% or more in the reviewed semi-annual financial statements for 2026 compared to the same period last year.

To: **The State Securities Commission**
Vietnam Exchange
Hanoi Stock Exchange

Pursuant to the Circular No. 96/2020/TT-BTC dated November 16, 2020 issued by the Ministry of Finance providing guidelines on disclosure of information on the securities market, Viet First Securities Corporation (VFS) would like to explain the fluctuation in Profit after corporate income tax (CIT) of 10% or more in the reviewed semi-annual Financial Statements for 2026 compared to that of the same period last year.

VFS's profit after CIT was as follows:

- First 06 months of 2026: VND 56.01 billion
- First 06 months of 2025: VND 66.67 billion

The reason leading to the 15.99% decrease in Profit after CIT in the first 06 months of 2026 compared to the same period last year:

- Operating revenue increased by VND 95.45 billion, mainly due to an increase of VND 73.42 billion in gain from financial assets at fair value through profit and loss (FVTPL), an increase of VND 43.68 billion in interest from loans and receivables, an increase of VND 9.98 billion in revenue from brokerage services, an increase of VND 2 billion in revenue from issuance agency services and an increase of VND 1.97 billion in revenue from financial advisory services. However, interest from held-to-maturity (HTM) investments decreased by VND 36.54 billion.
- Operating expenses increased by VND 86.93 billion, mainly due to an increase of VND 72.24 billion in loss from financial assets at fair value through profit or loss (FVTPL), an increase of VND 11.73 billion in stock brokerage expenses, an increase of VND 1.48 billion in expenses for securities custody services.
- Borrowing interest increased by VND 11.41 billion.
- The Securities company 's administrative expenses increased by VND 10.48 billion.
- CIT expenses decreased by VND 2.76 billion.

The entire explanation of VFS is shown as above, this explanation is attached to VFS's reviewed semi-annual Financial Statements for 2026.

Best regards !

Recipients:
- As above;
- Save: Admin. Dept.

GENERAL DIRECTOR

CÔNG TY CỔ PHẦN CHỨNG KHOÁN NHẤT VIỆT

Nguyen Thi Thu Hang

VIET FIRST SECURITIES CORPORATION

REVIEWED INTERIM FINANCIAL STATEMENTS
6-month period ended June 30th, 2026

Audited by

SOUTHERN AUDITING & ACCOUNTING FINANCIAL CONSULTING SERVICES CO., LTD.
(AASCS) - MEMBER OF MSI GLOBAL ALLIANCE
29 Vo Thi Sau Street, Tan Dinh Ward, Ho Chi Minh City
Tel: (028) 3820 5944 - 3820 5947 Fax: (028) 3820 5942
Email: info@aascs.com.vn Website: www.aascs.com.vn

INDEX

Contents	Page(s)

REPORT OF THE BOARD OF MANAGEMENT

The Board of Management of Viet First Securities Corporation (hereinafter called the "Company") presents its report and Financial Statements for the 6 months ended on June 30th, 2026.

COMPANY

Viet First Securities Corporation was established under the Operating License no. 100/UBCK-GP dated October 13th 2008 and Amendment License No.89/GPDC-UBCK dated October 23rd 2018, Amendment License No.99/GPDC-UBCK dated November 22nd 2018; Amendment License No.60/GPDC-UBCK dated October 15th 2019; Amendment License No.61/GPDC-UBCK dated September 16th 2020; Amendment License No.27/GPDC-UBCK dated May 07th 2021; Amendment License No.101/GPDC-UBCK dated November 5th 2021; Amendment License No.75/GPDC-UBCK dated September 26th 2023; Amendment License No.19/GPDC-UBCK dated May 27th 2025; Amendment License No.97/GPDC-UBCK dated September 29th 2025, Amendment License No.76/GPDC-UBCK dated June 23rd 2026 issued by the State Securities Commission of Vietnam and the Business Registration No.0306081775 for the 10th change dated June 29th 2026 issued by the Ho Chi Minh City Department of Finance, with main fields:

- Securities brokerage service
- Securities investment advisory service
- Proprietary trading
- Securities Underwriting

Head office located at: 1st Floor , 117-119-121 Nguyen Du Street, Ben Thanh Ward, HCMC

BOARD OF DIRECTORS, AUDIT COMMITTEE AND BOARD OF MANAGEMENT

Board of Directors for the period 2024 - 2029 includes:

Ms Nghiem Phuong Nhi	Chairwoman	
Ms Nguyen Thi Lan	Independent Member	
Mr. Hoang The Hung	Member	

Audit Committee

Ms Nguyen Thi Lan	Chairwoman	
Mr. Hoang The Hung	Member	

Board of Management

Ms Nguyen Thi Thu Hang	General Director	
Ms Trinh Thi Lan	Vice General Director	
Mr. Nguyen Tai Vinh	Vice General Director	
Mr. Tang Minh Vuong	Vice General Director	Appointed on May 08th, 2026
Legal representative	Ms Nguyen Thi Thu Hang	General Director

AUDITORS

Southern Auditing and Accounting Financial Consulting Services Co., Ltd. (AASCS) was appointed to perform the review of the Interim Financial Statements for the first 6 months of 2026 of the Company.

DISCLOSURE RESPONSIBILITIES OF THE BOARD OF MANAGEMENT FOR INTERIM

The Company's Board of Management is responsible for preparing the Financial Statements which give a true and fair view of the financial position, operation results, cash flows and changes in owner's equity of the Company for the first 6 months of 2026. In preparing these Financial Statements, Board of Management commit to comply with the following requirements:

- Selecting suitable accounting policies and then applying them consistently;
- Making reasonable and prudent judgments and estimates;

- Complying with current Vietnamese accounting standards;
- Preparing and presenting the financial statements on the basis of compliance with accounting standards and system and other related regulations;
- Preparing the Financial Statements on the going concern basis.

The Company's Board of Management is responsible for ensuring that proper accounting records are kept to disclose the financial position of the Company, with reasonable accuracy at any time, and ensuring that the Financial Statements comply with the current regulations of the State. At the same time, Board of Management is also responsible for ensuring the safety the assets of the Company and hence for taking reasonable steps for the prevention and detection of any frauds and other violations.

We, the Board of Management of the Company, confirm that the Financial Statements give a true and fair view of the financial position of the Company as at June 30th, 2026, and its results of operations, cash flows and changes in equity for the first 6 months of 2026, in accordance with Vietnamese Accounting Standards, the Vietnamese Accounting System and relevant statutory requirements relating to the preparation and presentation of the Financial Statements.

APPROVAL OF SEPARATE FINANCIAL STATEMENTS

We, the Board of Management of Viet First Securities Corporation approved the financial statements for the 6 months ended on June 30th, 2026.

Ho Chi Minh City, August 03rd, 2026

For and on behalf of Board of Management

GENERAL DIRECTOR

CÔNG TY CỔ PHẦN CHỨNG KHOÁN NHẤT VIỆT

Nguyen Thi Thu Hang

No : ......**656**......BCKT/TC/2026/AASCS

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To : **- Shareholders**
- Board of Directors and Board of Management
VIET FIRST SECURITIES CORPORATION

We have reviewed the accompanying interim financial statements of Viet First Securities Corporation, prepared on August 03th, 2026, as set out on pages 06 to 42, which comprise the Separate Statement of Financial Position as at June 30th, 2026, Separate Income statement, Separate Cash flows statement, Separate Statement of Changes in Owner's Equity for the six-month period then ended and Notes to the Separate Financial statements.

The Board of Management's responsibilities

The Board of Management of Viet First Securities Corporation is responsible for the preparation and fair presentation of these financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System and statutory requirements relevant to the preparation and presentation of the financial statements, and for such internal controls that the Board of Management determines is necessary to enable the preparation and presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibilities

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 No. 2410 - Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

A review of interim financial statements 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.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not give a true and fair view, in all material respects, of the interim financial position of the Viet First Securities Corporation as at June 30th, 2026, of the interim results of its operations, its interim cash flows and changes in owner's equity for the six-month period then ended in accordance with accounting standards, the accounting policies applied by the securities company and the statutory requirements relevant to the preparation and presentation of the interim financial statements.

Ho Chi Minh City, dated August 12th, 2026
Southern Auditing and Accounting Financial Consulting Services Co., Ltd. (AASCS)
Vice General Director

VO THI MY HUONG
Practicing Auditor Registration Certificate No. : 0858-2023-142-1

29 Vo Thi Sau Street, District 1, Ho Chi Minh City
Tel: (028) 3820 5944 - (028) 3820 5947 - Fax: (028) 3820 5942
Email: info@aascs.com.vn Website: www.aascs.com.vn

SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30th, 2026

Currency: VND

Items	Code	Notes	Ending Balance	Beginning Balance
A-CURRENT ASSETS (100=110+130)	**100**		**3,924,279,277,311**	**3,827,834,859,322**
I. Financial assets (110 = 111 => 129)	**110**		**3,916,543,194,094**	**3,822,141,145,075**
1. Cash and cash equivalents	111	**6.A.1**	60,537,807,749	134,757,041,033
1.1 Cash	111.1		60,537,807,749	134,757,041,033
1.2. Cash equivalents	111.2		0	0
2. Financial Assets at fair value through profit and loss (FVTPL)	112	**6.A.3.1**	600,428,062,797	165,248,151,220
3. Held to maturity investments (HTM)	113	**6.A.3.3**	1,256,300,000,000	1,777,335,678,610
4. Loans	114	**6.A.3.4**	1,969,880,208,448	1,667,424,520,371
5. Available for sale financial assets (AFS)	115		0	0
6. Provision for impairment of financial assets and mortgaged assets (*)	116	**6.A.4**	(13,764,525,181)	(13,957,604,531)
7. Receivables	117		40,089,897,919	87,962,738,621
7.1. Receivables from disposal of financial assets	117.1		0	0
7.2. Receivables and accruals from dividend and interest income of financial assets	117.2	**6.A.5**	40,089,897,919	87,962,738,621
7.2.1. Receivables from due dividend and interest income	117.3		23,583,300,248	31,443,279,440
7.2.2. Accruals from undue dividend and interest income	117.4		16,506,597,671	56,519,459,181
8. Advances to suppliers	118	**6.A.6**	2,868,600,000	3,099,368,000
9. Receivables from services provided by the Company	119	**6.A.5**	203,142,362	271,251,751
10. Internal receivables	120		0	0
11. Receivables from securities transaction errors	121		0	0
12. Other receivables	122		0	0
13. Provision for impairment of receivables (*)	129		0	0
II. Other current assets	**130**		**7,736,083,217**	**5,693,714,247**
1. Advance payments	131		1,876,350,686	1,180,379,153
2. Office supplies, tools, instruments	132		0	0
3. Short-term prepaid expenses	133	**6.A.7**	3,186,959,121	2,030,810,684
4. Short-term deposits, collaterals and pledges	134		2,672,773,410	2,482,524,410
5. Value-added tax deductible	135		0	0
6. Taxes and receivables of the State	136		0	0
7. Other current assets	137		0	0
8. Government bond transactions	138		0	0
9. Provision for impairment of other current assets (*)	139		0	0

SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30th, 2026

Currency: VND

Items	Code	Notes	Ending Balance	Beginning Balance
B-NON-CURRENT ASSETS (200=210+220+240+250-260)	**200**		**387,990,744,496**	**835,862,007,548**
I. Long-term financial assets	**210**		**360,089,734,880**	**810,000,000,000**
1. Long-term receivables	211		0	0
2. Long-term investments	212		360,089,734,880	810,000,000,000
2.1. Held to maturity investments (HTM)	212.1	**6.A.3.3**	300,089,734,880	750,000,000,000
2.2. Investments in subsidiaries	212.2		0	0
2.3. Investment in joint ventures and associates	212.3		0	0
2.4. Other long-term investments	212.4	**6.A.3.2**	60,000,000,000	60,000,000,000
3. Provision for impairment of long-term financial assets	213		0	0
II. Fixed assets	**220**		**11,760,806,246**	**11,882,138,160**
1. Tangible fixed assets	221	**6.A.9**	4,373,080,888	4,518,543,010
- Cost	222		13,502,731,694	13,176,571,694
- Accumulated depreciation (*)	223a		(9,129,650,806)	(8,658,028,684)
- Tangible fixed assets valuation at fair value	223b		0	0
2. Financial leasing fixed assets	224		0	0
- Cost	225		0	0
- Accumulated depreciation (*)	226a		0	0
- Financial leasing fixed assets valuation at fair value	226b		0	0
3. Intangible fixed assets	227	**6.A.10**	7,387,725,358	7,363,595,150
- Cost	228		19,930,805,031	18,876,455,031
- Accumulated ammortisation (*)	229a		(12,543,079,673)	(11,512,859,881)
- Intangible fixed assets valuation at fair value	229b		0	0
III. Investment properties	**230**		**0**	**0**
- Cost	231		0	0
- Accumulated depreciation (*)	232a		0	0
- Investment property valuation at fair value	232b		0	0
IV. Construction in progress	**240**		**364,375,000**	**447,480,000**
V. Other long-term assets	**250**		**15,775,828,370**	**13,532,389,388**
1. Long-term deposits, collaterals and pledges	251		0	0
2. Long-term prepaid expenses	252	**6.A.7**	2,011,486,930	1,791,890,250
3. Deferred income tax assets	253		0	0
4. Contribution to Settlement Assistance Fund	254	**6.A.8**	13,764,341,440	11,740,499,138
5. Other long-term assets	255		0	0
VI. Provision for impairment of long-term assets	**260**		**0**	**0**
TOTAL ASSETS (270 = 100 + 200)	**270**		**4,312,270,021,807**	**4,663,696,866,870**

SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30th, 2026

Currency: VND

Items	Code	Notes	Ending Balance	Beginning Balance
C. LIABILITIES (300 = 310 + 340)	**300**		**2,537,285,243,966**	**2,930,910,692,589**
I. Current liabilities	**310**		**2,539,064,058,336**	**2,921,038,986,447**
1. Short-term borrowings and financial leases	311		2,477,097,550,555	2,889,463,000,000
1.1. Short-term borrowings	312	**6.A.24**	2,477,097,550,555	2,889,463,000,000
1.2. Short-term financial leases	313		0	0
2. Short-term financial borrowings	314		0	0
3. Short-term convertible bonds - Liability component	315		0	0
4. Short-term bonds	316		0	0
5. Borrowings from Settlement Assistance Fund	317		0	0
6. Payables for securities trading activities	318	**6.A.18**	1,547,013,136	2,527,126,895
7. Payables to errors in financial assets transaction	319		0	0
8. Short-term trade payables	320	**6.A.20**	2,718,545,702	638,160,337
9. Short-term advances from customers	321	**6.A.21**	0	104,000,000
10. Taxes and other payables to the State budget	322	**6.A.19**	25,915,880,235	13,992,666,548
11. Payable to Employees	323		4,729,784,408	20,034,882
12. Employee benefits	324		408,288,150	0
13. Short-term accrued expenses	325		10,649,252,254	7,255,703,073
14. Short-term intercompany payables	326		0	0
15. Short-term unearned revenue	327		0	0
16. Short-term collateral & deposit received	328		0	0
17. Other short-term payables	329	**6.A.22**	23,082,249	111,084,837
18. Provisions for short-term payables	330		0	0
19. Bonus and welfare funds	331		15,974,661,647	6,927,209,880
20. Government bond commercial transaction	332		0	0
II. Non-current liabilities	**340**		**(1,778,814,370)**	**9,871,706,142**
1. Long-term borrowings and financial leases	341		0	0
1.1. Long-term borrowings	342		0	0
1.2. Long-term financial leases	343		0	0
2. Long-term financial borrowings	344		0	0
3. Long-term convertible bonds - Liability component	345		0	0
4. Long-term bonds	346		0	0
5. Long-term trade payables	347		0	0
6. Long-term advances from customers	348		0	0
7. Long-term accrued expenses	349		0	0
8. Long-term intercompany payables	350		0	0
9. Long-term unearned revenue	351		0	0
10. Long-term collateral & deposit received	352		0	0
11. Other long-term payables	353		0	0
12. Provisions for long-term payables	354		0	0
13. Provision for investor loss compensation	355		0	0
14. Deferred income tax payables	356	**6.A.23**	(1,778,814,370)	9,871,706,142
15. Science and technology development fund	357		0	0

SEPARATE STATEMENT OF FINANCIAL POSITION

As at June 30th, 2026

Currency: VND

Items	Code	Notes	Ending Balance	Beginning Balance
D. OWNERS' EQUITY (400 = 410 + 420)	**400**		**1,774,984,777,841**	**1,732,786,174,281**
I. Owners' equity	**410**		**1,774,984,777,841**	**1,732,786,174,281**
1. Share capital	411		1,539,634,350,000	1,399,674,420,000
1.1. Capital contribution	411.1		1,539,634,350,000	1,399,674,420,000
a. Ordinary shares carrying voting rights	411.1a		1,539,634,350,000	1,399,674,420,000
b. Supplementary Capital	411.1b		0	0
1.2. Share premium	411.2		0	0
1.3. Convertible bond - capital component options	411.3		0	0
1.4. Other owner's capital	411.4		0	0
1.5. Treasury shares (*)	411.5		0	0
2. Differences from revaluation of assets at fair value	412		0	0
3. Differences from foreign exchange rate	413		0	0
4. Charter capital supplementary reserve	414		502,021,160	502,021,160
5. Operational risk and financial reserve	415		1,921,646,602	1,921,646,602
6. Other funds belonging to the owner's equity	416		0	0
7. Undistributed profit	417	**6.A.28**	232,926,760,079	330,688,086,519
7.1. Realized profit after tax	417.1		240,042,017,558	291,201,261,948
7.2. Unrealized profit	417.2		(7,115,257,479)	39,486,824,571
II. Other sources and funds	**420**		**0**	**0**
TOTAL LIABILITIES AND OWNERS' EQUITY	**440**		**4,312,270,021,807**	**4,663,696,866,870**

OFF-BALANCE SHEET ITEMS

As at June 30th, 2026

Items	Code	Note	Ending Balance	Beginning Balance
A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS				
1. Leased fixed assets	001		0	0
2. Valuable certificate under trust	002		0	0
3. Hypothecated assets	003		0	0
4. Bad debts written-off	004		0	0
5. Foreign currencies	005		0	0
6. Outstanding shares	006		153,963,435	139,967,442
7. Treasury shares	007		0	0
8. Financial assets listed/registered for trading at Vietnam Securities Depository And Clearing Corporation ("VSDC") of the Company	008	**6.A.11**	264,473,380,000	57,658,880,000
9. Non-traded financial assets deposited at VSDC of the Company	009	**6.A.12**	47,001,050,000	500,001,090,000
10. Awaiting financial assets of the Company	010		0	0
11. Financial assets used to correct transaction errors of the Company	011		0	0
12. Financial assets which have not been deposited at VSDC of the Company	012	**6.A.13**	310,000,100,000	250,000,060,000
13. Entitled financial assets of the Company	013	**6.A.14**	0	148,450,000
B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS				
1. Financial assets listed/registered for trading at VSDC of investors	021	**6.A.15**	12,721,369,480,000	9,723,579,450,000
a. Unrestricted financial assets	*021.1*		12,337,888,020,000	9,241,321,780,000
b. Restricted financial assets	*021.2*		99,516,450,000	99,516,450,000
c. Mortgaged financial assets	*021.3*		229,020,000,000	368,540,000,000
d. Blocked financial assets	*021.4*		0	0
e. Financial assets awaiting for settlement	*021.5*		54,945,010,000	14,201,220,000
f. Financial assets awaiting for lending	*021.6*		0	0
2. Non-trade financial assets deposited at VSDC of investors	022	**6.A.16**	158,205,820,000	20,657,980,000
a. Unrestricted and non-trade financial assets deposited at VSDC	*022.1*		138,205,820,000	657,980,000
b. Restricted and non-trade financial assets deposited at VSDC	*022.2*		20,000,000,000	20,000,000,000
c. Mortgaged and non-trade financial assets deposited at VSDC	*022.3*		0	0
d. Blocked and non-trade financial assets deposited at VSDC	*022.4*		0	0
3. Awaiting financial assets of investors	023		0	0
4. Financial assets correct transaction errors of investors	024.a		0	0
5. Financial assets which have not been deposited at VSDC of investors	024.b		0	0
6. Entitled financial assets of investors	025		0	0
7. Investors' deposits	026	**6.A.17**	180,590,808,957	146,475,180,476
7.1. Investors' deposits for securities trading activities managed by the Company	027		73,521,452,957	78,463,855,276
7.2. Investor's synthesizing deposits for securities trading activities	028		0	0
7.3. Compensatory deposits and settlements of securities trading	029		107,069,356,000	68,011,325,200
a. Compensatory deposits and settlements of securities trading of domestic investors	029.1		107,069,356,000	68,011,325,200
b. Compensatory deposits and settlements of securities trading of foreign investors	029.2		0	0
7.4 Deposits of securities issuers	030		0	0

OFF-BALANCE SHEET ITEMS

As at June 30th, 2026

Items	Code	Note	Ending Balance	Beginning Balance
8. Payables to investors - investors' deposits for securities trading activities managed by the Company	031	**6.A.25**	180,590,808,957	146,475,180,476
8.1 Payables to domestic investors for securities trading activities managed by the Company	031.1		180,590,808,957	131,292,639,800
8.2 Payables to foreign investors for securities trading activities managed by the Company	031.2		0	15,182,540,676
9. Payables to securities issuers	032		0	0
10. Receivables of customers on financial asset trading errors	033		0	0
11. Payables of customers on financial asset trading errors	034		0	0
12. Dividend, bond principal and interest payables	035		0	0

Ho Chi Minh City, August 03rd, 2026

Preparer	Chief Accountant	General Director
Hoang Thi Phuong Long	**Le Thi Thuy Dung**	**Nguyen Thi Thu Hang**

SEPARATE INCOME STATEMENT

6-month period ended June 30th, 2026

Currency: VND

Items	Code	Notes	The first 6 months of 2026	The first 6 months of 2025
I. OPERATING INCOME				
1.1 Gain from financial assets at fair value through profit and loss (FVTPL)	01		95,452,711,444	22,028,835,123
a. Gain from disposal of financial assets at FVTPL	01.1	6.B.1.1	94,599,826,064	18,081,278,382
b. Gain from revaluation of financial assets at FVTPL	01.2	6.B.1.2	27,885,380	3,560,756,741
c. Dividend, interest income from financial assets at FVTPL	01.3	6.B.1.3	825,000,000	386,800,000
1.2 Gain from held-to-maturity (HTM) investments	02	6.B.1.3	53,946,709,048	90,483,561,710
1.3 Gain from loans and receivables	03	6.B.1.3	108,495,142,758	64,814,213,669
1.4 Gain from available-for-sale (AFS) financial assets	04		0	0
1.5 Interests from derivative risk prevention instruments	05		0	0
1.6 Revenue from brokerage services	06		35,779,208,710	25,800,082,760
1.7 Revenue from underwriting and issuance agency services	07		2,000,000,000	0
1.8 Revenue from securities investment advisory services	08		0	0
1.9 Revenue from securities custody services	09		1,636,933,263	704,430,169
1.10 Revenue from financial advisory services	10		3,488,000,001	1,516,340,910
1.11 Revenue from other operating activities	11	6.B.1.4	340,000	100,000
Total operating income (20 = 01 => 11)	**20**		**300,799,045,224**	**205,347,564,341**
II. OPERATING EXPENSES				
2.1 Loss from financial assets at fair value through profit or loss	21		78,170,263,494	5,930,904,055
a. Loss from disposal of financial assets at FVTPL	21.1	6.B.1.1	18,772,663,039	5,260,527,134
b. Loss from revaluation of financial assets at FVTPL	21.2	6.B.1.2	58,280,487,942	27,597,160
c. Transaction costs of acquisition of financial assets at FVTPL	21.3		1,117,112,513	642,779,761
2.2 Loss from investments held-to-maturity date (HTM)	22		0	0
2.3 Loss and revaluation of classified financial assets available for sale (AFS)	23		0	0
2.4 Provision cost of financial assets, handling losses of bad receivables, impairment of financial assets and costs of loans	24	6.B.1.6	(193,079,350)	(53,185,900)
2.5 Loss from derivative risk prevention instruments	25		0	0
2.6 Expenses for proprietary trading activities	26		949,668,608	85,900,000
2.7 Expenses for brokerage services	27	6.B.1.6	31,759,934,935	20,030,086,354
2.8 Expenses for underwriting and issuance agency services	28		0	0
2.9 Expenses for securities investment advisory services	29		0	0
2.10 Expenses for securities custody services	30	6.B.1.6	3,813,683,674	2,336,126,072
2.11 Expenses for financial advisory services	31	6.B.1.6	2,174,212,137	1,409,872,153
2.12 Other operating expenses	32		0	0
Total operating expenses (40 = 21 => 33)	**40**		**116,674,683,498**	**29,739,702,734**
III. FINANCE INCOME				
3.1 Realized and unrealized gain from changes in foreign	41		0	0
3.2 Dividend from investment in subsidiaries, associates and interest income from demand deposits	42	6.B.1.5	172,182,724	225,140,443
3.3 Gain from disposal of investments in subsidiaries, associates and joint ventures	43		0	0
3.4 Other investment income	44		3,886,557	0
Total finance income (50 = 41 => 44)	**50**		**176,069,281**	**225,140,443**

SEPARATE INCOME STATEMENT

6-month period ended June 30th, 2026

Currency: VND

Items	Code	Notes	The first 6 months of 2026	The first 6 months of 2025
IV. FINANCE EXPENSES				
4.1 Realized and unrealized loss from changes in foreign exchange rates	51		0	0
4.2 Borrowing costs	52	**6.B.1.7**	81,502,440,884	70,088,665,754
4.3 Loss from disposal of investments in subsidiaries, associates and joint ventures	53		0	0
4.4 Provision expense for impairment of long-term financial investments	54		0	0
4.5 Other finance expenses	55		0	0
Total finance expenses (60 = 51 => 55)	**60**		**81,502,440,884**	**70,088,665,754**
V. SELLING EXPENSES	**61**		**0**	**0**
VI. ADMINISTRATIVE EXPENSES	**62**	**6.B.1.8**	**32,790,147,349**	**22,311,779,981**
VII. OPERATING PROFIT (70=20+50-40-60-61-62)	**70**		**70,007,842,774**	**83,432,556,315**
VIII. OTHER INCOME AND EXPENSES				
8.1 Other income	71	**6.B.1.9**	1,931,885	0
8.2 Other expenses	72	**6.B.1.10**	150,000,000	150,000,000
Total other operating profit (80 = 71 - 72)	**80**		**(148,068,115)**	**(150,000,000)**
IX. PROFIT BEFORE TAX (90=70+80)	**90**		**69,859,774,659**	**83,282,556,315**
9.1 Realized profit	91		128,112,377,221	79,749,396,734
9.2 Unrealized profit	92		(58,252,602,562)	3,533,159,581
X. CORPORATE INCOME TAX (CIT) EXPENSES	**100**	**6.B.1.11**	**13,847,466,267**	**16,607,692,507**
10.1 Current CIT expense	100.1		25,497,986,779	15,901,060,591
10.2 Deferred CIT expense	100.2		(11,650,520,512)	706,631,916
XI. PROFIT AFTER TAX (200 = 90 - 100)	**200**		**56,012,308,392**	**66,674,863,808**
XII. OTHER COMPREHENSIVE GAIN/(LOSS) AFTER TAX	**300**		**0**	**0**
12.1 Gain/(Loss) from revaluation of AFS financial assets	301		0	0
12.2 Gain/(Loss) from foreign exchange rate difference for foreign activities	302		0	0
12.3 Gain/(Loss) revaluation according to the fair value model	303		0	0
12.4 Other comprehensive gain/(loss)	304		0	0
Total comprehensive income	**400**		**0**	**0**
XIII. NET INCOME ON THE COMMON SHARES	**500**		**0**	**0**
13.1 Basic earnings per share (VND/1 share)	501		726	521
13.2 Diluted earnings per share (VND/1 share)	502			

Ho Chi Minh City, August 03rd, 2026

Preparer	Chief Accountant	General Director
Hoang Thi Phuong Long	**Le Thi Thuy Dung**	**Nguyen Thi Thu Hang**

CÔNG TY CỔ PHẦN CHỨNG KHOÁN NHẤT VIỆT

SEPARATE CASH FLOWS STATEMENT

6-month period ended June 30th, 2026
(Indirect method)

Currency: VND

Items	Code	Notes	The first 6 months of 2026	The first 6 months of 2025
I. Cash flow from operating activities				
1. Profit before corporate income tax	***01***		***69,859,774,659***	***83,282,556,315***
2. Adjustments for the items:	***02***		***82,828,213,517***	***70,978,629,368***
- Depreciation of fixed assets	03		1,501,841,914	1,115,104,057
- Provisions	04		0	0
- (Profit) or loss unrealized in foreign exchange rate	05		0	0
- Interest expense	06		81,502,440,884	70,088,665,754
- (Profit), loss from investment activities	07		(176,069,281)	(225,140,443)
- Accrued interests income	08		0	0
- Other adjustments	09		0	0
3. Increase non-monetary expenses	***10***		***58,087,408,592***	***(25,588,740)***
- Loss from revaluation of financial assets at FVTPL	11		58,280,487,942	27,597,160
- Loss from investments held-to-maturity (HTM)	12		0	0
- Loss from decrease of loans	13		(193,079,350)	(53,185,900)
- Loss from revaluation of reclassified financial assets available for sale (AFS)	14		0	0
- Depreciation of fixed assets of invested real estate	15		0	0
- Provision expense for long-term financial investments	16		0	0
- Other loss	17		0	0
4. Decrease in non-monetary revenue	***18***		***(27,885,380)***	***(3,560,756,741)***
- Gain from revaluation of financial assets at FVTPL	19		(27,885,380)	(3,560,756,741)
- Gain from revaluation of reclassified AFS financial assets	20		0	0
- Other gains	21		0	0
5. Operating profit before changes in working capital	***30***		***128,520,040,492***	***(2,473,993,929,719)***
- Increase (decrease) in financial assets at FVTPL	31		(493,432,514,139)	(252,426,967,259)
- Increase (decrease) in investments held to maturity (HTM)	32		970,945,943,730	(1,735,000,000,000)
- Increase (decrease) in loans	33		(302,455,688,077)	(351,440,905,700)
- Increase (decrease) in financial assets available for sale (AFS)	34		0	0
- (-) Increase (+) decrease in receivables from disposal of financial assets	35		0	0
- (-) Increase (+) decrease in receivables and accrued dividend interests of financial assets	36		47,872,840,702	(46,113,600,318)
- (-) Increase (+) decrease in receivables from services provided by the Securities Company	37		(35,890,611)	(35,674,987)
- (-) Increase (+) decrease in receivables from trading errors of selling financial assets	38		0	0
- (-) Increase (+) decrease in other receivables	39		(695,971,533)	259,752,849
- Increase (decrease) in other assets	40		(2,214,091,302)	(2,054,369,369)
- Increase (decrease) in accrued expenses (excluding interests expenses)	41		(979,697,092)	209,374,328
- Increase (decrease) in prepaid expenses	42		(1,375,745,117)	372,432,636
- (-) Corporate income tax paid	43		(12,166,322,969)	(14,458,955,270)
- (-) Interest expenses paid	44		(78,109,308,370)	(69,692,597,261)
- Increase (decrease) in payables to suppliers	45		2,311,153,365	25,355,774
- Increase (decrease) in deductions for employee benefits	46		408,288,150	142,059,500
- Increase (decrease) in taxes and contributions to the State (excluding the paid corporate income tax)	47		(1,408,450,118)	(276,451,224)
- Increase (decrease) in payables to employees	48		4,709,749,526	355,063,109
- Increase (decrease) in payables for transaction errors of financial assets	49		0	0
- Increase (decrease) in other payables	50		(88,002,588)	102,850
- Other receipt from operating activities	51		0	0

SEPARATE CASH FLOWS STATEMENT

6-month period ended June 30th, 2026
(Indirect method)

Currency: VND

Items	Code	Notes	The first 6 months of 2026	The first 6 months of 2025
- Other payment from operating activities	52		(4,766,253,065)	(3,858,549,377)
Net cash flow from operating activities	*60*		**339,267,551,880**	**(2,323,319,089,517)**
II. Cash flows from investing activities				
1. Payment for purchases or construction of fixed assets, investment properties and other assets	61		(1,297,405,000)	(1,721,039,680)
2. Proceeds from liquidation and sale of fixed assets and investment properties and other assets	62		0	0
3. Payments for investments in subsidiaries, joint ventures, associated companies and other investments	63		0	0
4. Proceeds from divestment from subsidiaries, joint ventures, associated companies and other investments	64		0	0
5. Proceeds from lending activities, dividends and profits from long-term investments	65		176,069,281	225,140,443
Net cash flow from investing activities	**70**		**(1,121,335,719)**	**(1,495,899,237)**
III. Cash flow from financing activities				
1. Proceeds from the issuance of bonds, or capital contributed by	71		0	95,998,790,000
2. Repayment of capital contributed by shareholders, redemption of issued shares	72		0	0
3. Borrowing	73		6,758,973,917,830	5,006,000,000,000
3.1. Borrowing from Settlement Assistance Fund	73.1		0	0
3.2. Other borrowing	73.2		6,758,973,917,830	5,006,000,000,000
4. Repayments of borrowing	74		(7,171,339,367,275)	(2,776,500,000,000)
4.1. Repayment principal borrowing to the Settlement Assistance Fund	74.1		0	0
4.2. Repayment of borrowing for financial assets	74.2		0	0
4.3. Other repayments of borrowings	74.3		(7,171,339,367,275)	(2,776,500,000,000)
5. Payments for financial leasing debts	75		0	0
6. Dividends and profits distributed to shareholders	76		0	(95,998,790,000)
Net cash flow from financing activities	**80**		**(412,365,449,445)**	**2,229,500,000,000**
IV. Net increase/decrease in cash during the period	**90**		**(74,219,233,284)**	**(95,314,988,754)**
V. Cash and cash equivalents at the beginning of the year	**101**		**134,757,041,033**	**157,302,427,344**
- Cash	101.1		134,757,041,033	157,302,427,344
- Cash equivalents	101.2		0	0
- The effect of exchange rate changes in foreign currencies	102		0	0
VI. Cash and cash equivalents at the end of the period	**103**		**60,537,807,749**	**61,987,438,590**
- Cash	103.1	**6.A.1**	**60,537,807,749**	**61,987,438,590**
- Cash equivalents	103.2		0	0
- The effect of exchange rate changes in foreign currencies	104		0	0

SEPARATE CASH FLOWS STATEMENT

CASH FLOW FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Currency: VND

Items	Code	Notes	The first 6 months of 2026	The first 6 months of 2025
I. Cash flow from brokerage and trust activities of customers				
1. Cash receipt from disposal of brokerage securities of customers	01		17,641,486,209,363	10,937,272,967,304
2. Payment for the purchase of brokerage securities to customers	02		(17,607,370,580,882)	(10,834,942,799,520)
3. Proceeds from the sale of trust securities of customers	03		0	0
4. Payment for the purchase of trust securities of customers	04		0	0
5. Proceeds from the Settlement Assistance Fund	05		0	0
6. Repayment for the Settlement Assistance Fund	06		0	0
7. Receipt of deposits for payment of customers' securities transactions	07		0	0
8. Payment for customers' securities transactions	08		0	0
9. Receipt of Investor's deposits for customers' investment trust activities	09		0	0
10. Payment for customers' investment trust activities	10		0	0
11. Cash payments for custody fees of customers	11		0	0
12. Proceeds from stock transaction errors	12		0	0
13. Payment for stock transaction errors	13		0	0
14. Proceeds from securities issuers	14		0	0
15. Payment to securities issuers	15		0	0
Increase/decrease in net cash during the period	**20**		**34,115,628,481**	**102,330,167,784**
II. Cash and cash equivalents of customers at the beginning of the year	**30**		**146,475,180,476**	**47,080,315,851**
Cash at banks at the beginning of the year:	31		146,475,180,476	47,080,315,851
- Investors' deposits managed by the Company for securities trading activities in which: term-deposit	32		78,463,855,276	35,327,235,701
- Investors' synthesizing deposits for securities trading activities	33		0	0
- Compensating deposits and payments for securities trading activities	34		68,011,325,200	11,753,080,150
- Deposits of securities issuers in which: term-deposit	35		0	0
Cash equivalents	36		0	0
The effect of exchange rate changes in foreign currencies	37		0	0
III. Cash and cash equivalents of customers at the end of the period (40 = 20 + 30)	**40**		**180,590,808,957**	**149,410,483,635**
Cash at banks at the end of the period:	41		180,590,808,957	149,410,483,635
- Investors' deposits managed by the Company for securities trading activities in which: term-deposit	42		73,521,452,957	65,821,704,075
- Investors' synthesizing deposits for securities trading activities	43		0	0
- Compensating deposits and payments for securities trading activities	44		107,069,356,000	83,588,779,560
- Deposits of securities issuers in which: term-deposit	45		0	0
Cash equivalents	46		0	0
The effect of exchange rate changes in foreign currencies	47		0	0

Ho Chi Minh City, August 03rd, 2026

Preparer	Chief Accountant	General Director
Hoang Thi Phuong Long	Le Thi Thuy Dung	Nguyen Thi Thu Hang

CÔNG TY CỔ PHẦN CHỨNG KHOÁN NHẤT VIỆT

SEPARATE STATEMENT OF CHANGES IN OWNER'S EQUITY

6-month period ended June 30th, 2026

Currency: VND

No.	ITEM	Code	Notes	Beginning Balance		Increase / Decrease				Ending Balance	
				Previous period	Current period	Previous period		Current period		Previous period	Current period
						Increase	Decrease	Increase	Decrease		
I.	Changes in owners' equity	7001		1,590,886,061,555	1,732,786,174,281	162,673,653,808	103,048,958,784	242,574,320,442	200,375,716,882	1,650,510,756,579	1,774,984,777,841
1.	Share capital	7002		1,200,000,000,000	1,399,674,420,000	95,998,790,000	0	139,959,930,000	0	1,295,998,790,000	1,539,634,350,000
1.1	Common shares with the voting rights	7003		1,200,000,000,000	1,399,674,420,000	95,998,790,000	0	139,959,930,000	0	1,295,998,790,000	1,539,634,350,000
1.2	Preferred shares	7004		0	0	0	0	0	0	0	0
1.3	Share premium	7005		0	0	0	0	0	0	0	0
1.4	Bond swap option - capital contribution	7006		0	0	0	0	0	0	0	0
1.5	Other capital of owners	7007		0	0	0	0	0	0	0	0
2.	Treasury share (*)	7008		0	0	0	0	0	0	0	0
3.	Charter capital supplementary reserve fund	7009		502,021,160	502,021,160	0	0	0	0	502,021,160	502,021,160
4.	Financial reserve fund and operational risk	7010		1,921,646,602	1,921,646,602	0	0	0	0	1,921,646,602	1,921,646,602
5.	Differences from revaluation of financial assets at fair value	7011		0	0	0	0	0	0	0	0
6.	Differences from foreign exchange rate	7012		0	0	0	0	0	0	0	0
7.	Other Funds belonging to owners' capital	7013		0	0	0	0	0	0	0	0
8.	Undistributed profit	7014		388,462,393,793	330,688,086,519	66,674,863,808	103,048,958,784	102,614,390,442	200,375,716,882	352,088,298,817	232,926,760,079
8.1	Realized profit after tax	7015		359,788,802,408	291,201,261,948	63,848,336,143	103,048,958,784	102,614,390,442	153,773,634,832	320,588,179,767	240,042,017,558
8.2	Unrealized profit	7016		28,673,591,385	39,486,824,571	2,826,527,665	0	0	46,602,082,050	31,500,119,050	(7,115,257,479)
	Total			**1,590,886,061,555**	**1,732,786,174,281**	**162,673,653,808**	**103,048,958,784**	**242,574,320,442**	**200,375,716,882**	**1,650,510,756,579**	**1,774,984,777,841**

SEPARATE STATEMENT OF CHANGES IN OWNER'S EQUITY

6-month period ended June 30th, 2026

Currency: VND

No.	ITEM	Code	Notes	Beginning Balance		Increase / Decrease				Ending Balance	
				Previous period	Current period	Previous period		Current period		Previous period	Current period
						Increase	Decrease	Increase	Decrease		
II.	Other comprehensive income			0	0	0	0	0	0	0	0
1.	Gain/Loss from revaluation of reclassified financial assets available for sale (AFS)			0	0	0	0	0	0	0	0
2.	Gain/(Loss) from revaluation according to the fair value model			0	0	0	0	0	0	0	0
3.	Gain/(Loss) from foreign exchange rate difference for foreign activities			0	0	0	0	0	0	0	0
4.	Other comprehensive gain and loss			0	0	0	0	0	0	0	0
	Total			**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Ho Chi Minh City, August 03rd, 2026

Preparer	Chief Accountant	General Director
Hoang Thi Phuong Long	Le Thi Thuy Dung	Nguyen Thi Thu Hang

CÔNG TY CỔ PHẦN CHỨNG KHOÁN NHẤT VIỆT

NOTES TO THE SEPARATE FINANCIAL STATEMENTS

6-month period ended June 30th, 2026

1. FEATURES OF THE OPERATION OF THE SECURITIES COMPANY

License for establishment and operation

Viet First Securities Corporation was established under the Operating License no. 100/UBCK-GP dated October 13th 2008 and Amendment License No.89/GPDC-UBCK dated October 23rd 2018, Amendment License No.99/GPDC-UBCK dated November 22nd 2018; Amendment License No.60/GPDC-UBCK dated October 15th 2019; Amendment License No.61/GPDC-UBCK dated September 16th 2020; Amendment License No.27/GPDC-UBCK dated May 07th 2021; Amendment License No.101/GPDC-UBCK dated November 5th 2021; Amendment License No.75/GPDC-UBCK dated September 26th 2023; Amendment License No.19/GPDC-UBCK dated May 27th 2025; Amendment License No.97/GPDC-UBCK dated September 29th 2025, Amendment License No.76/GPDC-UBCK dated June 23rd 2026 issued by the State Securities Commission of Vietnam and the Business Registration No.0306081775 for the 10th change dated June 29th 2026 issued by the Ho Chi Minh City Department of Finance.

Contact address of the Company : No.117-119-121 Nguyen Du Street, Ben Thanh Ward, Ho Chi Minh City
Company charter: issued on June 02nd 2026

Main features of the operation of the Company

- Capital scale of the Company : 1,539,634,350,000 VND
- Investment objectives: Optimal investment performance from dividends and capital gains associated with
- Investment restrictions: The Company is required to comply with Article 28 under Circular No. 121/2020/TT-BTC, Clause 3, Article 3 of Circular No. 68/2024/TT-BTC issued by the Ministry of Finance and the Company Charter.
- Structure of the Company : The company operates with a headquarters in Ho Chi Minh City, a dependent branch office, one transaction office in Hanoi.

Total number of employees of the Company at June 30th, 2026: 170

2. ACCOUNTING PERIOD, CURRENCY USED IN ACCOUNTING

Accounting period: Annual fiscal year of the Company begins from 01/01 and ends on 31/12.
Currency used in accounting records and preparing financial statements: VND (Vietnam Dong).

3. ACCOUNTING STANDARDS AND ACCOUNTING SYSTEM

3.1 Accounting system

The Company applies Enterprise Accounting System issued under the Circular No.99/2025/TT-BTC dated October 27th, 2025 isued by Ministry of Finance; Accounting Regimes of the Securities Company according to Circular No.210/2014/TT-BTC dated December 30th, 2014 and Circular No.334/2016/TT-BTC dated December 27th, 2016 on modifying, replacing and supplementing Circular No.210/2014/TT-BTC issued by Ministry of Finance.

The Financial Statements, except the Cash Flow Statement, are prepared on an accrual basis according to the historical cost principle. The cash flow statement is prepared using the indirect method.

3.2 Declaration on compliance with Accounting Standards and Accounting System

The company has applied Vietnamese Accounting Standards and Standard guiding documents issued by the State. Financial statements are prepared and presented in accordance with all provisions of each Standard and Circular guiding the implementation of applicable Accounting Standards and Regimes.

3.3 Applied accounting form: The company applies a Common diary accounting form on computers.

4. APPLICABLE ACCOUNTING POLICIES:

4.1 Principles for recording cash and cash equivalents:

a. Recognition of capital in cash:

- Operating deposits of securities companies: Cash and cash equivalents comprise all the company's current amount of cash (cash on hand, cash at banks), short-term investment with an original maturity of three (03) months or less that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value from the date of purchase of that investment at the time of reporting.
- Deposits for selling underwritten securities : None
- Investors' deposits on securities trading, clearing and settlement of securities trading, and cash deposited by securities issuers are presented on the off-balance sheet

b. The method of translating other currencies into the currency used in accounting: None

4.2 Accounting principles and methods of financial assets are recognized at fair value through the profit or loss and the holding investments to the maturity date, loans and receivables, financial assets available for sale, financial liabilities:

Principles of classification of financial assets and financial liabilities under the investment portfolio of the Company:

- Principles of financial asset classification

  + Financial Assets at Fair Value Through Profit or Loss (FVTPL): These are financial assets held for trading purposes in the financial market through research and analysis with profit expectations; or upon initial recognition, financial assets are designated as FVTPL if such designation results in a more relevant presentation;

  + Held-to-Maturity (HTM) investments: These are non-derivative financial assets with fixed or determinable payments and fixed maturity that the Company has the positive intent and ability to hold until maturity;

  + Loans: These are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Loans are initially recognized at cost;

  + Available-for-Sale (AFS) financial assets: These are non-derivative financial assets that are designated as available-for-sale or are not classified as (a) Loans and receivables, (b) Held-to-maturity investments, or (c) Financial assets at fair value through profit or loss.

- Principles of classification of financial liabilities

  + Debts with a repayment term, or due date of less than one year from the date of the report, are considered short-term debt;

  + Debts with a repayment term, or due date of one year or more, are considered long-term debt.

Recognition principles and accounting method of recognizing the value of revaluation of investments according to market price or reasonable price or original price:

- For unrestricted listed stocks, and restricted listed stocks recorded according to the original cost method, the accounting method records the revalued value at the market price
- For listed bonds: recorded according to the original cost method, the accounting method records the revalued value according to the market price.
- For unlisted bonds: original cost
- For money market instruments: None
- For derivative investments: None
- For loan investments: recorded according to the original cost method, the accounting method records the revalued value according to the fair value of the assets securing the loan investment.
- For mortgaged investments: None
- For other investments: None

Clearing principles of the financial assets and liabilities: None

Principles of stopping recognizing the financial assets and liabilities: None

Principles of recognition and presentation of provisions for impairment of financial assets

At the date of preparing the financial statement, the company will value the signs related to an asset impairment or a group of investments to make provision according to regulations at Circular No.210/2014/TT-BTC and Circular No.334/2016/TT-BTC.

Specific provisions are made based on the classification of loans using qualitative and quantitative methods into 5 specific debt groups as follows:

Group	Type of debt	Provision ratio
1	Qualified debt	0%
2	Watchlist debt	5%
3	Substandard debt	20%
4	Doubtful debt	50%
5	Bad Debt	100%

Fair value of financial assets and financial liabilities: The financial assets in this report are recognized at cost. The principles and methods of accounting based on fair value are only applied when the Accounting Law permits the application of fair value principles

Accounting policies for the recognition of pledged investments: none

Recognition and presentation principles about situation of Provision for bad receivables for investments of the Company with arising of dividends and interests: None

Accounting principles for investments pledged as collateral: none

4.3 Recognition principles of investment properties: None

4.4 Recognition principles of the Tangible fixed assets and Intangible fixed assets:

Tangible fixed assets and intangible fixed assets are recognized at cost. During use, tangible fixed assets and intangible fixed assets are recorded at original cost, accumulated depreciation, and carrying value.

Depreciation are calculated on a straight-line basis . Depreciation rates for tangible and intangible fixed assets are applied according to Circular 45/2013/TT-BTC dated April 25th, 2013 issued by the Ministry of Finance. The depreciation period is calculated as follows:

- Means of transportation	8 years
- Office equipment	3 - 6 years
- Software	6 years

4.5 Recognition and presentation principles about impairment of non-monetary assets: None

4.6 Recognition principles of the fixed assets for financial lease: None

4.7 Recognition principles of the long-term financial investments: None

4.8 Recognition and presentation principles of long-term and short-terms deposits:

Office lease deposits are recorded over the lease term, and are derecognized when the lease is no longer in effect.

4.9 Accounting principles and methods of the long-term and short-term receivables:

- Principles and Methods of Accounting for Receivables from Financial Assets: Recorded in detail for each counterparty, with entries made for each transaction and each payment.
- Principles and Methods of Accounting for Receivables from the Sale of Financial Assets: Recorded in detail for each type of financial asset, with entries made for each transaction and each payment.
- Principles and Methods of Accounting for Dividend and Interest Receivables from Financial Assets:

  + Dividend receivables and accrued dividends: Recorded in detail for each type of financial asset immediately upon the establishment of the right to receive the dividend, and detailed for each payment.

  + Interest receivables and accrued interest on financial assets: Recorded in detail for each counterparty, with entries made for each transaction and each payment.
- Principles and Methods of Accounting for Other Receivables: Recorded in detail for each counterparty, with entries made for each transaction and each payment.

- Principles and Methods of Accounting for Allowance for Doubtful Receivables: The provision for doubtful receivables is made in accordance with the guidance under Circular No. 48/2019/TT-BTC dated August 08th, 2019 and Circular No. 24/2022/TT-BTC dated April 07th, 2022 issued by the Ministry of Finance as follow:

Overdue time	***Provision ratio***
From over six (6) months to less than one (1) year	30%
From one (l) year to less than two (2) years	50%
From two (2) years to less than three (3) years	70%
From three (3) years and above	100%

4.10 Accounting principles and methods of the long-term and short-term liabilities:

Liabilities are tracked in detail by payment term, payable object, and payable currency. When preparing financial statements, accountants base on the remaining term of payables to classify them as long-term or short-term.

4.11 Accounting principles and methods for recognition of owners' equity of the Company:

- Recognition principles of the owners' capital investment : Recorded according to actual contributed capital.
- Recognition principles of the profits of the Company:

  + Recognition principles of the realized profit: Realized profit during the period is the net difference between the total revenue, income and the total expenses that calculated on the Separate Income statement of the Company.

  + Recognition principles of the unrealized profit : Unrealized profit of the period is the difference between the total value of the profit and loss after revaluation of FVTPL or other Financial Assets calculated in the profit and loss statement of the Separate Income Statement under the list of financial assets accumulating and arising in the period.

- Recognition principles of the exchange rate difference: None
- Recognition principles of distributing profit: Profits after corporate income tax will be divided to shareholders according to Resolution of the Annual General Meeting, after sharing fund according to the charter of the Company and the current legal regulations.

4.12 Accounting principles and methods for recognition of revenue:

Revenue is recognised to the extent that it is probable that the company is able to receive economic benefits that can be reliably measured. Revenue is determined based on the fair value of amounts collected or to be collected, after deducting trade discounts, sales allowances, and returns. The specific recognition conditions outlined below must also be met in accordance with this principle when recognizing revenue.

Revenue from trading of securities, providing services are recorded according to regulations of Revenue standards and Relevant financial tool standards and guidelines in Circular No.210/2014/TT-BTC and Circular No.334/2016/TT-BTC.

- Revenue from financial assets at FVTPL is determined based on the difference between the selling price and the average cost of the stock.

- Dividends, interests from financial assets:

Revenue from dividend will be recognized when the receiving rights of dividend are determined. For bonus shares, the Company only records the entitled shares, do not record an increase revenue from dividend.

Revenue from the sale of financial assets is recognized on the basis of accrued interest by time and the actual interest rates of each accounting period.

- Interests from loans: is the interest from Investors, using service of margin trading, advance transaction of the company in the period.

- Revenue from brokerage services: is recognized in the separate income statement. There are brokerage fees that Investors must pay to the Company when trading securities is implemented by Investors' order and other fees from brokerage services under securities law.

- Revenue from consulting activities: including the securities investment consulting and business management consulting, financial consulting and improving enterprise (consulting for listing, issuing and improving enterprise ...). Revenue from consulting activities is recognized in the separate income statement according to the completion rate of the transaction at the date of making financial statement. The completion rate is evaluated on the basis of the completed tasks.

- Custody revenue: is the fee collected from customers when using services on custody services provided by the company such as: register, custody, transfer, transfer the securities ownership rights ... and they must be completed.

4.13 Recognition principles of the financial income, financial expense

Comply with accounting standards and regimes of the Securities Company according to Circular No.210/2014/TT-BTC, Circular No.334/2016/TT-BTC and current regulations of securities law.

4.14 Recognition principles of the administrative expenses of the Company

Company management expenses are recorded even before the payment due date but will likely arise to ensure prudence and capital preservation principles. Expenses and the revenue it generates must be recorded simultaneously according to the matching principle.

4.15 Recognition principles of other incomes and expenses:

Recording other income:

Other revenue is recognized at the time the transaction arises, when it is certain that economic benefits will be obtained, determined according to the fair value of the amounts entitled to receive, regardless of whether money has been collected or will be collected.

Recognition of other expenses:

Other expenses are recorded at the time the transaction occurs. Expenses and the revenue it generates must be recorded simultaneously according to the matching principle.

4.16 Principles and methods for recognition of current corporate income tax expense and deferred corporate income tax expense

Current corporate income tax expense is determined on the basis of taxable income and corporate income tax rate in the current year.

Deferred corporate income tax expense is determined on the basis of deductible temporary differences, The taxable temporary difference and the corporate income tax rate. This transaction did not occur during the period.

Do not offset current corporate income tax expense with deferred corporate income tax expense.

4.17 Recognition, management and presentation principles of the Financial Statement on customers' assets

Assets and liabilities payable to customers are recognized at the time the transaction occurs, and are managed separately from the assets and liabilities of the securities company. They are presented on the financial position statement under the section "Off-balance sheet items statement" and are disclosed in the notes to the financial statements.

4.18 Other accounting principles and policies: None

4.19 Nil balances:

Items or balances required by Circular No. 210/2014/TT-BTC dated December 30th, 2014 and Circular No. 334/2016/TT-BTC dated December 27th, 2016 issued by Ministry of Finance that are not shown in these separate financial statements indicate nil balances.

5. FINANCIAL RISK MANAGEMENT FOR THE COMPANY

The Company's financial liabilities mainly include loans and debts, trade payables, and other payables. The main purpose of these financial liabilities is to mobilize financial resources to serve the company's activities. The company has loans, customer receivables, and other receivables, cash, and short-term deposits arising directly from the company's operations.

For financial activities, the Company has market risk, credit risk, and liquidity risk.

Risk management is an indispensable profession for the entire business activities of the company. The company has built a control system to ensure a reasonable balance between risk costs and risk management costs. The Board of Management continuously monitors the company's risk management process to ensure an appropriate balance between risk and risk control.

The Board of Management reviews and agrees to apply management policies for the above risks as follows:

Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate with changes in market value. Market prices have different types of risks: interest rate risk, foreign currency risk, commodity risk, and other price risks, such as equity price risk. Financial instruments affected by market risk include loans and debt, deposits, financial assets recognized through profit and loss, covered warrants, and available-for-sale investments.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate with changes in market interest rates. Market risk due to changes in a company's interest rates is mainly related to the company's cash and short-term deposits. Financial liabilities have stable interest rates.

The company manages interest rate risk by analyzing the competitive situation in the market to obtain interest rates that are beneficial for the company's purposes and remain within its risk management limits. The company assesses that the risk due to the impact of interest rate changes on the company at the reporting date is insignificant. Bank deposits, certificates of deposit, corporate bonds, and company loans mostly have fixed interest rates and are recovered according to the prescribed maturity period of each item. Fixed interest rate loans are determined according to each specific loan agreement.

Foreign currency risk: None

Stock price risk

Listed and unlisted shares held by the company are affected by market risks arising from uncertainty about the future value of the investment stocks. The company manages stock price risk by setting investment limits. The company's investment board also reviews and approves stock investment decisions.

An increase or decrease in the stock index may increase or decrease a corresponding proportion of the company's revenue from investment activities, depending on the severity and duration of the decline, and on the portfolio's holding status for stocks that have a significant influence on the market index.

Credit risk

Credit risk is the risk that one party involved in a financial instrument or customer contract fails to fulfill its obligations, resulting in financial loss. The company faces credit risk from its business operations and financial activities, including bank deposits and other financial instruments.

Accounts receivable from customers

The company manages customer credit risk through policies, procedures, and control processes related to customer credit risk management. The credit quality of customers is assessed based on the evaluation of the Board of Management.

The company regularly monitors loans and accounts receivable that have not been collected. For large customers, the company regularly reviews any deterioration in the credit quality of each customer. The company seeks to maintain strict control over outstanding receivables and operates a credit control department to minimize credit risk. Based on this, and considering that the company's accounts receivable involve a diverse range of customers, credit risk is not significantly concentrated in any specific customer.

Cash at bank

The company primarily maintains bank deposit balances with highly reputable banks in Vietnam. Credit risk related to deposit balances at banks is managed according to the company's annual risk management policy. The company's maximum credit risk for items in the financial statements at each reporting period is the carrying amount as presented in the notes to the financial statements. The company perceives the level of credit risk concentration for bank deposits to be low.

Loans and advances to customers

The company manages customer credit risk through policies, procedures, and control processes related to the margin lending and advance payment for securities sales to customers. The company only conducts margin lending with securities eligible for margin trading according to the Margin Lending Regulations and selectively evaluates them based on the company's stock quality assessment principles. Credit limits are controlled based on the value of collateral, the customer's transaction creditworthiness, and control limit criteria.

Except for the financial accounts for which the company has made provisions, the Board of Management of the company assesses that the remaining financial assets are not impaired, as these financial assets all have good liquidity.

Liquidity risk

Liquidity risk is the risk that the company will have difficulty fulfilling its financial obligations. Liquidity risk arises when the company may not be able to fulfill its debt obligations when these debts fall due, mainly because assets and liabilities have different maturity dates. The maturity of assets and liabilities represents the remaining time of assets and liabilities from the date of financial statement preparation until payment according to the provisions of the contract or issuance terms. For financial assets recognized at a fair value through profit/loss and financial assets available for sale, maturity is determined based on the liquidity (ability to be bought and sold in the short term) of the asset on the market.

The Company monitors liquidity risk by maintaining a level of cash and cash equivalents and bank loans that the Board of Management considers sufficient to meet the company's operations to minimize the impact of cash flow fluctuations.

The company believes that the risk concentration for debt repayment is low. The Company has sufficient access to capital resources and loans due within twelve (12) months may be rolled over with existing lenders.

6. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN FINANCIAL STATEMENTS:

A. NOTES TO THE BALANCE SHEET

Currency: VND

A.1 Cash and cash equivalents

Items	**Ending Balance**	**Beginning Balance**
Cash on hand	247,747,070	1,092,865,385
Cash at bank of Company (*)	60,290,060,679	133,664,175,648
Total	**60,537,807,749**	**134,757,041,033**

(*) ***Cash at bank of Company***		
Cash at bank - BIDV - Nam Ky Khoi Nghia Branch	728,003,294	47,649,722,707
Cash at bank - BIDV - Nam Ky Khoi Nghia Branch - block for contribution	51,715,672	51,664,129
Cash at bank - BIDV - Transaction office No. 1	45,571,035,718	80,005,115,068
Cash at bank - BIDV - Nam Ky Khoi Nghia Branch (G-bond)	1,717,730	9,270,958
Cash at bank - BIDV - Hoan Kiem Branch	529,975,067	70,852,691
Cash at bank - BIDV - Nam Ky Khoi Nghia Branch - Balance payment for proprietary trading	7,841,979,657	9,348,414
Cash at bank - BIDV - Ha Thanh Branch	5,789,496	5,838,676
Cash at bank - HD Bank	3,790,149	0
Cash at bank - VCB - Hung Vuong Branch	75,689,634	23,689,098
Cash at bank - ACB - Tran Khai Nguyen Branch	47,194,162	730,773,895
Cash at bank - An Binh Bank - Ho Chi Minh Branch	10,218,512	14,975,733
Cash at bank - VP Bank - Head office	**10,393,408**	**8,428,195**
Cash at bank - Vietinbank - Quang Trung Branch	6,324,163	6,579,227
Cash at bank - Woori Bank - Hoan Kiem Branch	14,163,843	11,062,049
Cash at bank - Vietinbank - Hoan Kiem Branch	5,226,419	5,800,473
Cash at bank - SeA Bank - Long Bien Branch	11,055,490	11,028,118
Cash at bank - TPBank - Business Center Head Office Branch	9,375,880	12,705,929
Cash at bank - BIDV - Ha Thanh Branch (deposit)	351,446	351,094
Cash at bank - Eximbank - District 4 Branch	356,261	1,192,074
Cash at bank - Vietinbank - Ha Noi Branch	3,583,796	11,697,340
Cash at bank - VCB - Head office	316,930,708	1,897,162
Cash at bank - MSB - Head office	12,222,986	5,801,529
Cash at bank - IVB - Head office	5,008,071,853	3,131,503
Cash at bank - Vietbank - Ho Chi Minh Branch	8,126,436	5,010,211,997
Cash at bank - BIDV - Nam Ky Khoi Nghia Branch - Equity Financing	9,033,502	3,037,589
Cash at bank - TCB - Head office	7,735,397	0
Total	***60,290,060,679***	***133,664,175,648***

A.2 Value of transaction volume during the period

Items	**Volume of transactions performed during the period**	**Value of transactions performed during the period**
a. Of Securities Company	***188,211,693***	***21,986,645,116,472***
- Shares	79,311,471	2,374,901,753,150
- Bonds	98,972,623	12,179,176,086,672
- Other securities	9,927,599	7,432,567,276,650
b. Of Investors	***1,204,902,082***	***27,177,898,855,531***
- Shares	1,196,075,080	23,964,085,149,070
- Bonds	5,815,638	3,210,237,338,291
- Other securities	3,011,364	3,576,368,170
Total	**1,393,113,775**	**49,164,543,972,003**

A.3. Type of Financial Assets

A.3.1 Financial assets at Fair Value Through Profit and Loss (FVTPL)

Assets at FVTPL	Ending Balance		Beginning Balance	
	Cost	Fair value	Cost	Fair value
Other listed shares	6,155,377,364	5,881,655,600	2,533,100	1,607,720
HHC	67,635,911,628	63,406,120,000	65,352,551,628	114,640,260,000
HDB	8,657,785,714	8,530,500,000	369,150,474	440,896,500
MBB	13,020,312,500	12,600,000,000	124,805	126,500
MWG	24,622,492,395	23,125,410,000		
CTG	11,498,207,809	11,203,500,000		
HPG	19,999,980,000	18,621,360,000		
SHB	28,443,556,800	28,338,984,900		
VCB	6,200,000,000	6,220,000,000		
VCG	9,326,058,139	8,944,000,000		
VPB	15,055,920,000	14,850,000,000		
Unlisted bonds	199,700,000,000	199,700,000,000	50,165,260,500	50,165,260,500
Fixed-term deposit	199,006,532,297	199,006,532,297		
Total	**609,322,134,646**	**600,428,062,797**	**115,889,620,507**	**165,248,151,220**

A.3.2 Available-for-Sale (AFS) financial assets

Assets at AFS	Ending Balance		Beginning Balance	
	Cost	Fair value	Cost	Fair value
a. Short-term				
b. Long-term	60,000,000,000	60,000,000,000	60,000,000,000	60,000,000,000
Shares of Alpha Reinsurance Joint Stock Company	60,000,000,000	60,000,000,000	60,000,000,000	60,000,000,000
Total	**60,000,000,000**	**60,000,000,000**	**60,000,000,000**	**60,000,000,000**

A.3.3 Held-to-maturity investments (HTM)

Assets at HTM	**Ending Balance**	**Beginning Balance**
a. Short-term		
Term deposits and Certificate of deposit under 1 year	1,256,300,000,000	1,777,335,678,610
b. Long-term		
Unlisted bonds	300,089,734,880	750,000,000,000
Total	**1,556,389,734,880**	**2,527,335,678,610**

A.3.4 Loans and receivables

Loans and receivables	Ending Balance		Beginning Balance	
	Cost	Fair value	Cost	Fair value
Margin transactions	1,909,272,125,400	1,895,507,600,219	1,591,848,918,962	1,577,891,314,431
Advance transactions	60,608,083,048	60,608,083,048	75,575,601,409	75,575,601,409
Total	**1,969,880,208,448**	**1,956,115,683,267**	**1,667,424,520,371**	**1,653,466,915,840**

A.3.5 Changes in investments according to group due to re-valuation at market

Items	Ending Balance					Beginning Balance					Notes
	Cost	Market value or fair value this period	Difference is evaluated in this: Difference increases	Difference decreases	Re-evaluation value	Cost	Market value or fair value previous period	Difference is evaluated in: Difference increases	Difference decreases	Re-evaluation value	
I. FVTPL	**609,322,134,646**	**600,428,062,797**	**26,750,000**	**8,920,821,849**	**600,428,062,797**	**115,889,620,507**	**165,248,151,220**	**49,359,666,093**	**1,135,380**	**165,248,151,220**	
1. Shares	***210,615,602,349***	***201,721,530,500***	***26,750,000***	***8,920,821,849***	***201,721,530,500***	***65,724,360,007***	***115,082,890,720***	***49,359,666,093***	***1,135,380***	***115,082,890,720***	
Other listed shares	6,155,377,364	5,881,655,600	6,750,000	280,471,764	5,881,655,600	2,533,100	1,607,720	210,000	1,135,380	1,607,720	
HHC	67,635,911,628	63,406,120,000	0	4,229,791,628	63,406,120,000	65,352,551,628	114,640,260,000	49,287,708,372	0	114,640,260,000	
HDB	8,657,785,714	8,530,500,000	0	127,285,714	8,530,500,000	369,150,474	440,896,500	71,746,026	0	440,896,500	
MBB	13,020,312,500	12,600,000,000	0	420,312,500	12,600,000,000	124,805	126,500	1,695	0	126,500	
MWG	24,622,492,395	23,125,410,000	0	1,497,082,395	23,125,410,000						
CTG	11,498,207,809	11,203,500,000	0	294,707,809	11,203,500,000						
HPG	19,999,980,000	18,621,360,000	0	1,378,620,000	18,621,360,000						
SHB	28,443,556,800	28,338,984,900	0	104,571,900	28,338,984,900						
VCB	6,200,000,000	6,220,000,000	20,000,000	0	6,220,000,000						
VCG	9,326,058,139	8,944,000,000	0	382,058,139	8,944,000,000						
VPB	15,055,920,000	14,850,000,000	0	205,920,000	14,850,000,000						
2. Listed Bond	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	***0***	
3. Unlisted Bond	***199,700,000,000***	***199,700,000,000***	***0***	***0***	***199,700,000,000***	***50,165,260,500***	***50,165,260,500***	***0***	***0***	***50,165,260,500***	
4.Certificates of Deposit	***199,006,532,297***	***199,006,532,297***	***0***	***0***	***199,006,532,297***	***0***	***0***	***0***	***0***	***0***	
II. AFS	**60,000,000,000**	**60,000,000,000**	**0**	**0**	**60,000,000,000**	**60,000,000,000**	**60,000,000,000**	**0**	**0**	**60,000,000,000**	
Shares of Alpha Reinsurance Joint Stock Company	60,000,000,000	60,000,000,000	0	0	60,000,000,000	60,000,000,000	60,000,000,000	0	0	60,000,000,000	
TOTAL	**669,322,134,646**	**660,428,062,797**	**26,750,000**	**8,920,821,849**	**660,428,062,797**	**175,889,620,507**	**225,248,151,220**	**49,359,666,093**	**1,135,380**	**225,248,151,220**	

A.4. Provision for impairment of financial assets and mortaged assets

Items	Ending Balance	Beginning Balance
Provision for impairment of loans	13,764,525,181	13,957,604,531
Total	**13,764,525,181**	**13,957,604,531**

A.5. Receivables

Items	Ending Balance	Beginning Balance
Receivables and accruals from dividend and interest income on investments	40,089,897,919	87,962,738,621
Receivables from margin activities, advances, and other receivables	1,969,880,208,448	1,667,424,520,371
Receivables from services provided by the Company	203,142,362	271,251,751
Total	**2,010,173,248,729**	**1,755,658,510,743**

A.6. Advances to suppliers	**Ending Balance**	**Beginning Balance**
ACV Consultant and Service Co., Ltd. (ACV COSE)	588,600,000	588,600,000
Goline Financial Technology Corporation	2,280,000,000	2,280,000,000
Amber Media and Service Joint Stock Company		96,768,000
FPT Telecom International Company Limited		94,000,000
Viettel Co., Ltd. CHT		40,000,000
Total	**2,868,600,000**	**3,099,368,000**

A.7. Prepaid expenses

Items	Ending Balance	Beginning Balance
a. Short-term prepaid expenses		
Cost allocation for the period	3,186,959,121	2,030,810,684
Total	**3,186,959,121**	**2,030,810,684**
b. Long-term prepaid expenses		
Cost allocation for the period	152,016,717	183,151,116
Office design cost allocation	608,626,201	733,065,445
Tools and equipments allocation	1,250,844,012	875,673,689
Total	**2,011,486,930**	**1,791,890,250**

A.8. Payment to Settlement Assistance Fund

Items	Ending Balance	Beginning Balance
Initial payment	120,000,000	120,000,000
Additional payment	10,958,577,850	8,934,735,548
Interest distributed	2,685,763,590	2,685,763,590
Total	**13,764,341,440**	**11,740,499,138**

A.9. Increase and decrease the tangible fixed assets

Items	Means of transportation	Equipment and management tools	Total
I. Cost of tangible fixed assets			
1. Opening balance	***4,234,678,480***	***8,941,893,214***	***13,176,571,694***
2. Increase	***0***	***326,160,000***	***326,160,000***
- Purchase	0	326,160,000	326,160,000
- Other increase (re-classification)	0	0	0
3. Decrease	***0***	***0***	***0***
- Liquidation	0	0	0
- Sale	0	0	0
- Move to investment real estate	0	0	0
- Other decrease	0	0	0
4. Ending balance	***4,234,678,480***	***9,268,053,214***	***13,502,731,694***
II. Accumulated depreciation value			
1. Opening balance	***663,827,463***	***7,994,201,221***	***8,658,028,684***
2. Depreciation in year	***275,906,052***	***195,716,070***	***471,622,122***
- Other increase	0	0	0
3. Decrease	***0***	***0***	***0***
- Liquidation	0	0	0
- Sale	0	0	0
- Move to investment real estate	0	0	0
- Other decrease	0	0	0
4. Ending balance	***939,733,515***	***8,189,917,291***	***9,129,650,806***
III. Net book value			
1. Opening balance	***3,570,851,017***	***947,691,993***	***4,518,543,010***
2. Ending balance	***3,294,944,965***	***1,078,135,923***	***4,373,080,888***
Evaluation under fair value	**3,294,944,965**	**1,078,135,923**	**4,373,080,888**

A.10. Increase and decrease the intangible fixed assets

Items	Software	Other intangible fixed assets	Total
I. Cost of intangible fixed assets			
1. Opening balance	***18,876,455,031***	***0***	***18,876,455,031***
2. Increase	***1,054,350,000***	***0***	***1,054,350,000***
- Purchase	1,054,350,000	0	1,054,350,000
- Acquisitions from internal enterprise	0	0	0
- Increase due to business consolidation	0	0	0
- Other increases	0	0	0
3. Decrease	***0***	***0***	***0***
- Liquidation, sale	0	0	0
- Other decrease	0	0	0
4. Ending balance	***19,930,805,031***	***0***	***19,930,805,031***
II. Accumulated ammortisation			
1. Opening balance	***11,512,859,881***	***0***	***11,512,859,881***
- Ammortisation in period	1,030,219,792	0	1,030,219,792
- Other increases	0	0	0
- Liquidation, sale	0	0	0
- Other decrease	0	0	0
2. Ending balance	***12,543,079,673***	***0***	***12,543,079,673***
III. Net book value			
1. Opening balance	***7,363,595,150***	***0***	***7,363,595,150***
2. Ending balance	***7,387,725,358***	***0***	***7,387,725,358***
Evaluation under fair value	**7,387,725,358**	**0**	**7,387,725,358**

A.11. Financial assets listed/registered for trading at Vietnam Securities Depository And Clearing Corporation

Items	Ending Balance	Beginning Balance
Unrestricted financial assets	256,907,380,000	50,092,880,000
Mortgaged financial assets	7,566,000,000	7,566,000,000
Total	**264,473,380,000**	**57,658,880,000**

A.12. Non-traded financial assets deposited at VSDC of the Company

Items	Ending Balance	Beginning Balance
Unrestricted and non-trade financial assets deposited at VSDC	1,050,000	1,090,000
Restricted and non-trade financial assets deposited at VSDC	0	0
Mortgaged and non-trade financial assets deposited at VSDC	47,000,000,000	500,000,000,000
Total	**47,001,050,000**	**500,001,090,000**

A.13. Financial assets which have not been deposited at VSDC of the Company

Items	Ending Balance	Beginning Balance
Mortgaged financial assets which have not been deposited at VSDC of the Company	310,000,100,000	250,000,060,000
Total	**310,000,100,000**	**250,000,060,000**

A.14. Entitled financial assets of the Company

Items	Ending Balance	Beginning Balance
Entitled financial assets of the Company	0	148,450,000
Total	**0**	**148,450,000**

A.15. Financial assets listed/registered for trading at VSDC of investors

Items	Ending Balance	Beginning Balance
Unrestricted financial assets	12,337,888,020,000	9,241,321,780,000
Restricted financial assets	99,516,450,000	99,516,450,000
Mortgaged financial assets	229,020,000,000	368,540,000,000
Financial assets awaiting settlement	54,945,010,000	14,201,220,000
Total	**12,721,369,480,000**	**9,723,579,450,000**

A.16. Non-trade financial assets deposited at VSDC of investors

Items	Ending Balance	Beginning Balance
Unrestricted and non-trade financial assets deposited at VSDC	138,205,820,000	657,980,000
Restricted and non-trade financial assets deposited at VSDC	20,000,000,000	20,000,000,000
Total	**158,205,820,000**	**20,657,980,000**

A.17. Investors' deposits

Items	Ending Balance	Beginning Balance
Investors' deposits for securities trading activities managed by the Company	73,521,452,957	78,463,855,276
- Domestic investors	73,521,452,957	63,281,314,600
- Foreign investors	0	15,182,540,676
Compensatory deposits and settlements of securities trading	107,069,356,000	68,011,325,200
- Domestic investors	107,069,356,000	68,011,325,200
- Foreign investors	0	0
Total	**180,590,808,957**	**146,475,180,476**

A.18. Payables for securities trading activities

Items	Ending Balance	Beginning Balance
Payable to Stock Exchange	1,238,389,773	1,728,354,115
Payable to VSDC	308,623,363	305,317,780
Payable payment of share issues to investors	0	493,455,000
Total	**1,547,013,136**	**2,527,126,895**

A.19. Taxes and other payables to the State budget

Items	Ending Balance	Beginning Balance
Value added tax	314,833,362	73,431,156
Corporate income tax	22,208,389,166	8,876,725,356
Personal income tax	1,608,509,947	1,644,424,927
Other taxes	1,784,147,760	3,398,085,104
Total	**25,915,880,235**	**13,992,666,543**

A.20. Trade payables

Items	Ending Balance	Beginning Balance
Short-term trade payables	2,718,545,702	638,160,337
Total	**2,718,545,702**	**638,160,337**

A.21. Short-term advances from customers

Items	Ending Balance	Beginning Balance
Vietnam National Tobacco Corporation	0	60,000,000
Viet Nam Opportunity Investment Holdings Joint Stock	0	44,000,000
Total	**0**	**104,000,000**

A.22. Other payable

Items	Ending Balance	Beginning Balance
Other short-term payables	23,082,249	111,084,837
Total	**23,082,249**	**111,084,837**

A.23. Deferred corporate income tax payables

	Ending Balance	Beginning Balance
Deferred corporate income tax liabilities arising from taxable temporary differences	(11,650,520,512)	2,703,308,296
Reversal of deferred corporate income tax liabilities recognized from previous years	0	0
Deferred corporate income tax payables at beginning balance	9,871,706,142	7,168,397,846
Ending Balance	**(1,778,814,370)**	**9,871,706,142**

A.24. Short-term borrowings

Type of Short-term borrowings		Rate	Beginning Balance	Addition during the period	Repayment during the period	Ending Balance
Bank, credit institutions			*2,807,000,000,000*	*5,258,800,000,000*	*5,896,400,000,000*	*2,169,400,000,000*
Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Quang Trung Branch	(1)	Interest rate per disbursement	200,000,000,000	0	200,000,000,000	0
An Binh Commercial Joint Stock Bank (ABBANK) – Hanoi Branch	(2)		640,000,000,000	0	640,000,000,000	0
Woori Bank Vietnam Limited – Hoan Kiem Branch	(3)		100,000,000,000	100,000,000,000	100,000,000,000	100,000,000,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) – Transaction Center	(4)		135,000,000,000	135,000,000,000	270,000,000,000	0
Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Transaction Center 1 Branch	(5)		245,000,000,000	846,000,000,000	833,000,000,000	258,000,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – NKKN Branch	(6)		183,000,000,000	1,119,000,000,000	330,000,000,000	972,000,000,000
Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) – Hanoi Branch	(7)		350,000,000,000	350,000,000,000	700,000,000,000	0
Tien Phong Commercial Joint Stock Bank (TPBank)	(8)		0	200,000,000,000	150,000,000,000	50,000,000,000
Vietnam Maritime Commercial Joint Stock Bank (MSB) – Head Office	(9)		50,000,000,000	199,000,000,000	99,000,000,000	150,000,000,000
Indovina Bank Ltd. (IVB)	(10)		190,000,000,000	355,400,000,000	345,400,000,000	200,000,000,000
Vietnam Thuong Tin Commercial Joint Stock Bank (VietBank) – Ho Chi Minh City Branch	(11)		150,000,000,000	250,000,000,000	400,000,000,000	0
EVF General Finance Joint Stock Company	(12)		564,000,000,000	1,259,000,000,000	1,629,000,000,000	194,000,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV) – Ha Thanh Branch	(13)		0	100,000,000,000	0	100,000,000,000
Vietnam Technological And Commercial Joint Stock Bank - Head Office	(14)		0	300,000,000,000	200,000,000,000	100,000,000,000
Ho Chi Minh City Development Joint Stock Commercial Bank - Hoan Kiem Branch	(15)		0	45,400,000,000	0	45,400,000,000
Other	(16)		*82,463,000,000*	*1,500,173,917,830*	*1,274,939,367,275*	*307,697,550,555*
Total			**2,889,463,000,000**	**6,758,973,917,830**	**7,171,339,367,275**	**2,477,097,550,555**

Notes :

(1) Credit limit loan agreement with a limit of VND 400 billion; limit maintenance period is from March 4th, 2025, through March 4th, 2026; the term for each individual loan disbursement shall not exceed 5 months; purpose of the loan: to supplement working capital for investment in Government bonds.

(2) Credit limit loan agreement with a limit of VND 1,000 billion and a maintenance period of 12 months (from May 28th, 2025, to May 28th, 2026); plus an agreement amending and supplementing the credit limit loan agreement, with a limit of VND 2,000 billion and a loan term not exceeding 6 months. Loan purpose: To finance or provide financial reimbursement for investments in Government bonds, Government-guaranteed bonds, or local government bonds (Hanoi, Ho Chi Minh City).

(3) Credit limit loan agreement with a limit of VND 100 billion; limit maintenance period from June 4th, 2024, to the end of June 2nd, 2025; maximum loan term of 6 months. Amendment and supplement addendum dated May 25th, 2026; loan term from May 25th, 2026, to May 24th, 2027. Purpose of the loan: To supplement working capital for business operations and to fund the purchase of government bonds in accordance with the law.

(4) Credit limit loan agreement: limit of VND 450 billion; limit maintenance period of 12 months (expiring no later than March 25th, 2026); maximum loan term of 12 months. Credit limit loan agreement: limit of VND 450 billion; limit maintenance period of 12 months (expiring no later than April 17th, 2027). Loan purpose: investment in and trading of government debt instruments (such as government bonds, treasury bills, local government bonds, and other government debt instruments).

(5) Credit limit agreement: limit of VND 500 billion; limit validity period up to May 31st, 2026; loan term, interest rates, and fees determined by specific credit contracts + Overdraft limit agreement: limit of VND 98 billion; overdraft limit maintenance period and overdraft term: from October 27th, 2025, to January 25th, 2026 + Credit limit agreement: limit of VND 500 billion; limit maintenance period up to May 31st, 2027; loan term, interest rates, and fees determined by specific credit contracts + Overdraft limit agreement: limit of VND 245 billion; overdraft limit maintenance period up to May 29th, 2026. Loan purpose: supplementing working capital for business operations (excluding investment in or trading of stocks, corporate bonds, and securities convertible into stocks).

(6) Credit limit agreement with a limit of VND 500 billion and a validity period through May 31st, 2025, plus an amendment/supplement to the credit limit agreement raising the limit to VND 1,000 billion and extending the validity period through May 31st, 2026. Loan purpose: investment and trading of Government bonds, valuable papers, and other securities (excluding shares, corporate bonds, and securities convertible into shares), as well as other working capital needs (operating expenses, payroll, issuance of guarantees for business activities, including loan guarantees, etc.). Credit limit agreement with a limit of VND 1,000 billion and a validity period of up to May 31st, 2027; loan term, interest rates, and fees are to be determined under specific credit contracts. Loan purpose: investment and trading of securities (including shares and corporate bonds), Government bonds, and valuable papers, as well as covering working capital expenses for business operations.

(7) Credit limit loan agreement: limit of VND 1,000 billion; limit maintenance period of 12 months, expiring no later than April 17th, 2026; maximum loan tenor of 6 months. Loan purpose: to supplement working capital for Government bond investment and trading activities (including disbursement to reimburse Government bond purchase costs incurred within a 30-working-day period) and for other purposes in accordance with applicable laws and Vietinbank's regulations from time to time (excluding investment and trading in stocks and corporate bonds).

(8) Credit limit facility agreement with a limit of VND 100 billion; the credit limit availability period is 12 months from the date of signing the contract on March 25th 2026, and the maximum loan term for each debt acknowledgment document is 03 months. Loan purpose: Lending for Government Bond (GB) and Government-guaranteed bond trading, and lending to cover operational needs related to Government Bond and Government-guaranteed bond trading.

(9) Credit limit loan agreement with a limit of VND 500 billion and a maximum limit maintenance period through June 24th, 2026; Credit limit loan agreement with a limit of VND 500 billion and a maximum limit maintenance period through May 13th, 2027 (with a maximum loan term of 03 months per promissory note). Loan purposes: Investing in/trading Government bonds (G-bonds), government-guaranteed bonds, and local government bonds that are listed and traded on the HNX in accordance with the law; trading listed bonds issued by banks; and margin lending.

(10) Credit limit loan agreement: limit of VND 400 billion; credit limit term of one year starting from June 30th, 2025, up to (but excluding) June 30th, 2026; loan term of 05 months starting from the day following the Drawdown Date. Credit limit loan agreement: limit of VND 400 billion; credit limit term of one year starting from June 3rd, 2026, up to (but excluding) June 3rd, 2027; loan term of 03 months starting from the day following the Drawdown Date. Loan purpose: Purchase of Government Bonds and Government-guaranteed bonds.

(12) Credit limit agreement with a limit of VND 500 billion; the loan limit maintenance period is 12 months starting from November 19th, 2025; the loan term for each disbursement is specified in the respective debt acknowledgment instrument but shall not exceed 6 months; plus an amendment appendix increasing the limit to VND 1,000 billion. Loan purpose: Supplementing working capital for the 2025–2026 period for trading activities involving Government bonds, Government-guaranteed bonds, and bonds issued by credit institutions.

(13) Credit limit agreement with a limit of VND 100 billion; the term of the loan limit maintenance period is from the contract signing date to May 31st, 2027. Loan purpose: investment in and trading of Government bonds, government-guaranteed bonds, valuable papers, and other securities (excluding shares, corporate bonds, and other securities convertible into shares), as well as other working capital needs (operating expenses, credit cards, payroll, and the issuance of guarantees for business activities, including loan guarantees).

(14) Credit facility agreement with a limit of VND 600 billion and limit maintenance period is 12 months (from January 28th, 2026, to January 28th, 2027). Purpose of the loan: investment in Government bonds, Government-guaranteed bonds, and bank bonds from the list approved by Techcombank from time to time.

(15) Credit limit agreement with a limit of VND 300 billion and limit maintenance period is 36 months from the signing date of March 30, 2026. Loan purpose: to supplement or replenish working capital for government bond trading and investment, and for securities investment and trading activities.

(16) Master Loan Agreement for Organizations and individuals; the loan amount, tenor, and interest rate are determined in each specific Loan Confirmation. Loan purpose: The Borrower has the right to proactively use the Principal amount and commits to ensuring that the Loan proceeds are used for the Borrower's business activities and are in compliance with the law.

A.25. Payables to investors

Items	Ending Balance	Beginning Balance
Payables to Investors - Investors' deposits for securities trading activities managed by the Company	73,521,452,957	78,463,855,276
1. Domestic investors	73,521,452,957	63,281,314,600
2. Foreign investors	0	15,182,540,676
Payables to Investors - Compensatory deposits and settlements of securities trading of domestic investors	107,069,356,000	68,011,325,200
1. Domestic investors	107,069,356,000	68,011,325,200
Total	**180,590,808,957**	**146,475,180,476**

A.26. Payables of Investors on services to the Company

Items	Ending Balance	Beginning Balance
Brokerage fee	203,142,362	257,751,751
Payable for financial advisory fees	0	13,500,000
Total	**203,142,362**	**271,251,751**

A.27. Investors' borrowings

Items	Ending Balance	Beginning Balance
Investors' borrowings for margin transactions		
Principal of margin transactions		
1. Principal of margin transactions for Domestic investors	1,909,272,125,400	1,591,848,918,962
2. Principal of margin transactions for Foreign investors	0	0
Interest of margin transactions		
1. Interest of margin transactions of Domestic investors	23,583,300,248	31,443,279,440
2. Interest of margin transactions of Foreign investors	0	0
Payable for advance payment of securities amount		
Principal of advance transactions		
1. Principal of advance transactions for Domestic investors	60,608,083,048	75,575,601,409
2. Principal of advance transactions for Foreign investors	0	0
Interest of advance transactions		
1. Payable for Interest of advance transactions for Domestic investors	0	0
2. Payable for Interest of advance transactions for Foreign investors	0	0
Total	**1,993,463,508,696**	**1,698,867,799,811**

A.28. Undistributed profit

Items	Ending Balance	Beginning Balance
Realized profit after tax	240,042,017,558	291,201,261,948
Unrealized profit	(7,115,257,479)	39,486,824,571
Total	**232,926,760,079**	**330,688,086,086,519**

B. NOTES TO THE INCOME STATEMENT

Currency: VND

1.1. Gain, loss from selling the financial assets:

List of investments	Quantity of sale	Total sale value	Weighted average cost at the end of transaction date	Profit, loss from selling securities in current period	Profit, loss from selling securities in previous year	Notes
Gain from selling financial assets				**94,599,826,064**	**40,904,498,933**	
Listed shares	17,818,171	645,480,849,950	553,733,871,513	91,746,978,437	32,207,166,608	
Listed bonds	4,740,000	455,405,940,000	455,285,580,000	120,360,000	313,722,500	
Unlisted bonds	7,153	869,730,574,792	869,339,862,236	390,712,556	0	
Certificate of Deposit	2,272,133	1,680,621,217,182	1,678,279,442,111	2,341,775,071	8,383,609,825	
Loss from selling financial assets				**(18,772,663,039)**	**(11,954,149,870)**	
Listed shares	18,869,262	503,574,746,400	519,461,042,945	(15,886,296,545)	(9,596,309,370)	
Listed bonds	44,240,000	4,867,903,440,000	4,868,812,270,000	(908,830,000)	(2,357,840,500)	
Unlisted bonds	0	0	0	0	0	
Certificate of Deposit	2,691,165	1,502,341,542,070	1,504,319,078,564	(1,977,536,494)	0	

1.2. Differences from revaluation of financial assets

List of investments	Book value	Market value/ Fair value	Difference from revaluation as at June 30th, 2026	Difference from revaluation as at December 31st, 2025	Difference adjusted to the accounting book as at June 30th, 2026	Notes
Increase						
I. FVTPL	**406,825,782,297**	**406,852,532,297**	**26,750,000**	**(1,135,380)**	**27,885,380**	
Listed shares	8,119,250,000	8,146,000,000	26,750,000	(1,135,380)	27,885,380	
Certificate of Deposit	199,006,532,297	199,006,532,297	0	0	0	
Unlisted bonds	199,700,000,000	199,700,000,000				
II. HTM	**1,556,389,734,880**	**1,556,389,734,880**				
Unlisted bonds	300,089,734,880	300,089,734,880	0	0	0	
Term deposits and Certificate of deposit with term is under 1 year	1,256,300,000,000	1,256,300,000,000	0	0	0	
Total of Increase of Differences from re-evaluation of financial assets			***26,750,000***	***(1,135,380)***	***27,885,380***	
Decrease						
I. FVTPL						
Listed shares	202,495,696,749	193,574,874,900	(8,920,821,849)	49,359,666,093	(58,280,487,942)	
			0			
II. HTM						
III. AFS						
Shares of Alpha Reinsurance Joint Stock Company	60,000,000,000	60,000,000,000	0	0	0	
Total of Decrease of Differences from re-evaluation of financial assets			***(8,920,821,849)***	***49,359,666,093***	***(58,280,487,942)***	

1.3. Dividends and interest from financial assets FVTPL, loans, HTM, AFS

Items	Current period	Previous period
From financial assets at FVTPL	825,000,000	386,800,000
From financial assets at HTM	53,946,709,048	90,483,561,710
From loans	108,495,142,758	64,814,213,669
Total	**163,266,851,806**	**155,684,575,379**

1.4. Revenue from other activities

Items	Current period	Previous period
Other revenue	340,000	100,000
Total	**340,000**	**100,000**

1.5. Finance income

Items	Current period	Previous period
Revenue from deposit interest	172,182,724	225,140,443
Other finance income	3,886,557	0
Total	**176,069,281**	**225,140,443**

1.6. Expense for proving services

Items	Current period	Previous period
Expense for brokerage service	31,759,934,935	20,030,086,354
Expenses for securities custody services	3,813,683,674	2,336,126,072
Expenses for financial advisory services	2,174,212,137	1,409,872,158
Contingency cost of financial assets, handling losses of bad receivables, impairment of financial assets and costs of loans	(193,079,350)	(53,185,900)
Total	**37,554,751,396**	**23,722,898,679**

1.7. Finance Expenses

Items	Current period	Previous period
Borrowing costs	81,502,440,884	70,088,665,754
Total	**81,502,440,884**	**70,088,665,754**

1.8. Administrative Expenses

Items	Current period	Previous period
Salary and others items according to salary	16,858,186,470	10,136,113,588
Social, Health and Unemployment insurances, Trade Union fees	899,223,000	594,754,350
Expense for office supplies	430,700,532	254,589,965
Expense for tools and equipments	721,338,797	689,942,372
Expense for depreciation of fixed assets	300,387,654	233,260,999
Expense for tax expense, fee and charge	568,786,664	409,456,993
Expense for outsourced services	11,730,187,860	7,966,774,819
Other expenses	1,281,336,372	2,026,886,895
Total	**32,790,147,349**	**22,311,779,981**

1.9. Other incomes

Items	Current period	Previous period
Other incomes	1,931,885	0
Total	**1,931,885**	**0**

1.10. **Other Expenses**

Items	Current period	Previous period
Other Expenses	150,000,000	150,000,000
Total	**150,000,000**	**150,000,000**

1.11 *Corporate income tax (CIT)*

Items	Current period	Previous period
Current CIT expense		
- CIT expenses are calculated by the current year's taxable income.	25,497,986,779	15,901,060,591
- CIT expenses of previous years transferred to corporate income tax expenses of the current year	0	0
- Total current CIT expense	25,497,986,779	15,901,060,591
Deferred CIT expense	0	0
- Deferred CIT expense arising from taxable temporary differences	(11,650,520,512)	706,631,916
- Deferred CIT expense arising from reversal from Deferred income tax assets	0	0
- Deferred corporate income tax income arising from deductible temporary differences	0	0
- Deferred corporate income tax income arising from unused tax losses and tax credits	0	0
- Deferred corporate income tax income arising from the reversal of deferred income tax liabilities	0	0
- Total Deferred CIT expense	(11,650,520,512)	706,631,916
Total	**13,847,466,267**	**16,607,692,507**

C. ADDITIONAL INFORMATION FOR ITEMS SHOWN IN THE CASH FLOWS STATEMENT

Non-monetary transactions affecting cash flows statement in the future and Amounts of money held by the enterprise without use: none

D. ADDITIONAL INFORMATION FOR THE STATEMENT OF CHANGES IN OWNER'S EQUITY

1. Changes in Owner's Equity

Items	Owners' equity	Charter capital supplementary reserve	Operational risk and financial reserve	Undistributed profit	Total
Previous year opening balance	**1,200,000,000,000**	**502,021,160**	**1,921,646,602**	**388,462,393,793**	**1,590,886,061,555**
Issuance of shares to existing shareholders	0	0	0	0	0
Issuance of shares for dividend payment	95,998,790,000	0	0	(95,998,790,000)	0
Profit after tax	0	0	0	66,674,863,808	66,674,863,808
Appropriation to bonus and welfare funds	0	0	0	(7,050,168,784)	(7,050,168,784)
Cash dividend payment	0	0	0	0	0
Previous period closing balance	**1,295,998,790,000**	**502,021,160**	**1,921,646,602**	**352,088,298,817**	**1,650,510,756,579**
Current year opening balance	**1,399,674,420,000**	**502,021,160**	**1,921,646,602**	**330,688,086,519**	**1,732,786,174,281**
Issuance of shares to existing shareholders	0	0	0	0	0
Issuance of shares for dividend payment (*)	139,959,930,000	0	0	(139,959,930,000)	0
Profit after tax	0	0	0	56,012,308,392	56,012,308,392
Appropriation to bonus and welfare funds from profit (**)	0	0	0	(13,813,704,832)	(13,813,704,832)
Cash dividend payment	0	0	0	0	0
Current period closing balance	**1,539,634,350,000**	**502,021,160**	**1,921,646,602**	**232,926,760,079**	**1,774,984,777,841**

Notes:

(*) Pursuant to Resolution No. 01/2026/NQ-DHDCD dated April 15th, 2026 of the 2026 Annual General Meeting of Shareholders, the Company issued shares as dividend as follows:

Pursuant to Resolution No. 01/2026/NQ-DHDCD dated April 15th, 2026, by the 2026 Annual General Meeting of Shareholders (Proposal No. 04/2026/TTr-HDQT-VFS dated April 15th, 2026, regarding the implementation of the 2025 stock dividend issuance plan). The exercise ratio is 10:1. Shareholders owning 01 share shall be entitled to 01 right, and 10 rights shall receive 01 new shares. The capital increase for this phase amounts to: VND 139,959,930,000.

(**) Pursuant to Resolution No. 01/2026/NQ-DHDCD dated April 15th, 2026, passed by the 2026 Annual General Meeting of Shareholders, the Company has appropriated an amount of VND 13,813,704,832 from 2025 profits to the bonus and welfare funds (compared to VND 7,050,168,784 in 2025)

2. Outstanding shares

Items	**Ending Balance**	**Beginning Balance**
Common stock	153,963,435	139,967,442
Total	**153,963,435**	**139,967,442**

E. OTHER INFORMATION

Currency: VND

1. Events after June 30th, 2026: none

2. Related Parties

2.1 The expense of the Board of Directors, Audit Committee and Board of Management		*Current period*	*Previous period*
		3,816,007,692	2,982,687,766
BOARD OF DIRECTORS			
Nghiem Phuong Nhi	Chairwoman	60,000,000	60,000,000
Tran Anh Thang	Permanent Vice Chairman (dismissed)		15,000,000
Nguyen Thi Lan	Independent Member, Chairwoman of Audit Committee	45,000,000	30,000,000
Hoang The Hung	Member of the Board of Directors and Audit Committee	45,000,000	30,000,000
Nguyen Xuan Diep	Independent Member (dismissed)		15,000,000
BOARD OF MANAGEMENT			
Tran Anh Thang	General Director (dismissed)		717,470,220
Nguyen Thi Thu Hang	General Director	1,338,369,072	816,477,831
Trinh Thi Lan	Vice General Director	1,178,626,835	725,206,975
Nguyen Tai Vinh	Vice General Director	1,007,716,050	573,532,740
Tang Minh Vuong	Vice General Director	141,295,735	

2.2 Other transactions

Related Parties	*Relationship*	*Transactions*	**Current period**	**Previous period**
Tran Anh Thang	Affiliated Persons Of Internal Person	Transaction Fees	16,880,612	23,489,452
		Transaction fees collected	16,880,612	23,489,452
Tran Van Trong	Affiliated Persons Of Internal Person	Transaction Fees		63,981
		Transaction fees collected		63,981
Nguyen Thi Thu Hang	General Director, Legal Representative, Person in charge of Corporate Governance, and Director of Hanoi Branch	Transaction Fees	1,292,248	
		Transaction fees collected	1,292,248	
Nguyen Thi Thu Hang	Affiliated Persons Of Internal Person	Transaction Fees		1,214,368
		Transaction fees collected		1,214,368
Nguyen Tai Cuong	Affiliated Persons Of Internal Person	Transaction Fees		2,289,600
		Transaction fees collected		2,289,600
Le Manh Hung	Affiliated Persons Of Internal Person	Transaction Fees	7,861,050	
		Transaction fees collected	7,861,050	
Tran Thi Lan Anh	Affiliated Persons Of Internal Person	Transaction Fees		1,078,000
		Transaction fees collected		1,078,000
Nguyen Bich Loi	Affiliated Persons Of Internal Person	Transaction Fees	6,473,250	
		Transaction fees collected	6,473,250	
Amber Fund Management JSC	Affiliated Persons Of Internal Person	Transaction Fees		2,278,910
		Transaction fees collected		2,278,910

2.3 Balance with related parties as at June 30th, 2026 : *None*

3. Comparative figures

The comparative figures are those taken from the separate statement of financial position as of December 31st, 2025, the separate income statement and separate cash flow statement for the 6 months period then ended on June 30th, 2025, which were audited and reviewed by Southern Auditing and Accounting Financial Consulting Services Company Limited (AASCS).

4. Going concern

As of June 30th, 2026, the Company has no short-term liabilities exceeding current assets or accumulated losses resulting in negative equity that would affect the Company's ability to continue operations for the next 12 months.

The financial statements of the Company are prepared on the basis that the Company will continue to operate for the next 12 months.

Ho Chi Minh City, August 03rd, 2026

Preparer	**Chief Accountant**	**General Director**
Hoang Thi Phuong Long	**Le Thi Thuy Dung**	**Nguyen Thi Thu Hang**

CÔNG TY CỔ PHẦN CHỨNG KHOÁN NHẤT VIỆT