

**CÔNG TY CP CHỨNG KHOÁN
SÀI GÒN – HÀ NỘI
SAIGON – HANOI SECURITIES JSC**

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

Số/No: 715 /2026/CV-SHS

Hà Nội, ngày 20 tháng 07 năm 2026
Hanoi, July 20, 2026

**CÔNG BỐ THÔNG TIN TRÊN CÔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG
KHOÁN NHÀ NƯỚC**

**INFORMATION DISCLOSURE ON THE ELECTRONIC INFORMATION PORTAL OF THE
STATE SECURITIES COMMISSION**

Kính gửi/To: Ủy ban Chứng khoán Nhà nước/The State Securities Commission of Vietnam

Công ty: Công ty Cổ phần Chứng khoán Sài Gòn – Hà Nội/Saigon – Hanoi Securities JSC.,

Trụ sở chính: Số 43 phố Lý Thường Kiệt, Phường Cửa Nam, Thành phố Hà Nội, Việt Nam/
No. 43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.

Điện thoại/Tel: 024.38 181.888

Fax: 024.38 181.688

Người thực hiện công bố thông tin/Person responsible for information disclosure: Bùi Thị
Hồng Hạnh – Người được ủy quyền công bố thông tin/Bui Thi Hong Hanh – Person
authorized to disclose information.

Địa chỉ: Số 43 phố Lý Thường Kiệt, Phường Cửa Nam, Thành phố Hà Nội, Việt Nam/ No.
43 Ly Thuong Kiet Street, Cua Nam Ward, Hanoi City.

Điện thoại (di động, cơ quan, nhà riêng)/Tel: 024.38 181.888

Fax: 024.38 181.688

Loại thông tin công bố/Type of information disclosed: Định kỳ/Periodic

Nội dung thông tin công bố/Contents of disclosure:

Công ty Cổ phần Chứng khoán Sài Gòn - Hà Nội thực hiện giải trình biến động về lợi nhuận
sau thuế trong kỳ báo cáo Quý II/2026 như sau:

ĐVT: VND

<u>Chỉ tiêu</u>	<u>Q 2/2026</u>	<u>Q 2/2025</u>	<u>Tăng/(Giảm)</u>
Lợi nhuận sau thuế	75.774.982.473	382.739.364.894	(306.964.382.421)

Lợi nhuận sau thuế Quý II/2026 đạt 75,8 tỷ đồng, giảm 306,9 tỷ đồng, tương đương giảm
80,2% so với cùng kỳ năm 2025. Nguyên nhân chủ yếu do kết quả hoạt động tự doanh giảm
so với cùng kỳ năm trước, trong đó chịu ảnh hưởng đáng kể từ biến động giá trị hợp lý của
danh mục tài sản tài chính FVTPL tại thời điểm cuối kỳ.

Trên đây là nội dung giải trình của Công ty Cổ phần Chứng khoán Sài Gòn – Hà Nội về biến động lợi nhuận sau thuế Quý II/2026.

Saigon – Hanoi Securities Joint Stock Company hereby provides an explanation of the change in profit after tax for the second quarter of 2026 as follows:

UNIT: VND

<u>Item</u>	<u>Q 2/2026</u>	<u>Q 2/2025</u>	<u>Increase/(Decrease)</u>
Profit after tax	75.774.982.473	382.739.364.894	(306.964.382.421)

Profit after tax for the second quarter of 2026 was VND 75.8 billion, representing a decrease of VND 306.9 billion, equivalent to an 80.2% decrease compared to the same period in 2025. The decrease was mainly attributable to a decline in the results of proprietary trading activities compared to the same period of the previous year, primarily due to changes in the fair value of the Company's FVTPL financial asset portfolio at the end of the period.

The above is the explanation provided by Saigon – Hanoi Securities Joint Stock Company regarding the change in profit after tax for the second quarter of 2026.

Thông tin này đã được công bố trên website của công ty vào ngày 20/07/2026 tại đường dẫn/*This information was published on the company's website on July 20, 2026, as in the link:*

<https://www.shs.com.vn/quan-he-co-dong/cong-bo-thong-tin/DINHKY>

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

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

Tài liệu đính kèm/Attached documents:

Báo cáo tài chính quý II.2026

Q2/2026 Financial Statements

CTCP CHỨNG KHOÁN SÀI GÒN – HÀ NỘI
SAIGON – HA NOI SECURITIES JSC.

Đại diện tổ chức

Organization representative



Nguyễn Duy Linh
Tổng Giám đốc
CEO



SAIGON - HANOI SECURITIES JOINT STOCK COMPANY

FINANCIAL STATEMENTS

The 2nd Quarter of 2026



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STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

ITEMS	Code	Note	06/30/2026	01/01/2026
			VND	VND
ASSETS				
A. CURRENT ASSETS	100		27,459,400,673,320	22,932,727,930,843
I. Financial assets	110		27,432,885,244,024	22,897,330,148,015
1. Cash and cash equivalents	111	A.7.1	958,360,050,730	887,614,356,666
1.1. Cash	111.1		958,360,050,730	887,614,356,666
1.2. Cash equivalents	111.2		-	-
2. Financial assets at fair value through profit and loss (FVTPL)	112	7.3.1	11,333,670,649,169	11,291,555,024,833
3. Held-to-maturity investments (HTM)	113	7.3.3	749,808,987,855	-
4. Margin lending	114	7.3.4	11,722,071,623,454	9,097,723,485,457
5. Available for sale financial assets (AFS)	115	7.3.2	1,418,006,484,550	1,536,298,333,350
6. Provision for impairment of financial assets and mortgaged assets	116		-	-
7. Receivables	117		589,146,808,012	181,805,318,599
7.1. Receivables from disposal of financial assets	117.1	7.5.1	289,511,800,000	3,774,000,000
7.2. Receivables from and accruals for dividend and interest income	117.2	7.5.2	299,635,008,012	178,031,318,599
8. Prepayments to suppliers	118	7.5.3	8,915,841,102	4,119,646,702
9. Receivables from services provided by the Company	119	7.5.5	457,034,136,435	453,272,868,504
10. Intra-company receivables	120		-	-
11. Receivables from transaction errors	121		-	-
12. Other receivables	122	7.5.7	712,913,103,093	9,299,969,729
13. Provision for impairment of receivables	129	A.7.6	(517,042,440,376)	(564,358,855,825)
II. Short-term accounts receivable	130		26,515,429,296	35,397,782,828
1. Advances	131		21,782,000,000	21,674,000,000
2. Tools, supplies	132	A.7.7	332,975,391	141,780,294
3. Short-term prepaid expenses	133	A.7.8	3,493,780,441	13,482,177,513
4. Short-term mortgages	134		-	-
5. Deductible VAT	135		906,673,464	419,500
6. Taxes and other receivables from State budget	136		-	-
7. Other short-term assets	137		-	99,405,521
B. NON- CURRENT ASSETS	200		107,560,798,173	99,158,250,938
I. Long-term financial assets	210		-	-
II. Fixed assets	220		30,251,990,576	35,226,669,920
1. Tangible fixed assets	221	A.7.10	11,712,020,172	13,283,377,494
- Cost	222		54,833,959,695	57,471,581,138
- Accumulated depreciation	223a		(43,121,939,523)	(44,188,203,644)
2. Finance lease assets	224		-	-
3. Intangible fixed assets	227	A.7.11	18,539,970,404	21,943,292,426
- Cost	228		56,590,413,724	57,267,175,987
- Accumulated depreciation	229a		(38,050,443,320)	(35,323,883,561)
III. Investment real estate	230		-	-
IV. Construction in progress	240	A.7.7a	21,042,776,000	6,479,616,000
V. Other long-term assets	250		56,266,031,597	57,451,965,018
1. Long-term mortgages	251	A.7.12	7,562,747,520	7,759,117,060
2. Long-term prepaid expenses	252	A.7.8	18,703,284,077	19,692,847,958

ITEMS	Code	Note	06/30/2026	01/01/2026
3. Deferred income tax assets	253		-	-
4. Deposits to Settlement Assistance Fund	254	A.7.9	20,000,000,000	20,000,000,000
5. Other long-term assets	255		10,000,000,000	10,000,000,000
TOTAL ASSETS	270		27,566,961,471,493	23,031,886,181,781
C. LIABILITIES	300		15,022,715,008,683	10,429,629,443,405
I. Current liabilities	310		14,985,375,068,174	10,232,500,204,276
1. Short-term loans and debts	311		13,473,670,000,000	8,220,000,000,000
1.1. Short-term loans	312	A.7.37	13,473,670,000,000	8,220,000,000,000
2. Short-term loans from Financial assets	314		-	-
3. Convertible bonds - debt component	315		-	-
4. Issued bonds	316	A.7.38	1,022,000,000,000	1,130,000,000,000
5. Loans from Settlement Assistance Fund	317		-	-
6. Payables for securities transaction activities	318	A.7.28	3,250,000,000	14,293,772,000
7. Payables for error from financial assets transaction	319		-	-
8. Trade payables	320	A.7.34	25,225,876,089	452,938,064,699
9. Advances from customers	321		2,593,772,727	2,694,818,181
10. Tax payables and statutory obligations	322	A.7.30	200,952,878,810	142,220,560,569
11. Payables to employees	323		10,717,703,256	79,002,802,049
12. Employee benefits	324	A.7.35	3,635,215,297	3,164,218,147
13. Accrued expenses	325	A.7.32	99,206,762,466	81,535,524,472
14. Inter-company payables	326		-	-
15. Short-term unearned revenue	327		-	-
16. Short-term deposits, collateral received	328	A.7.35	5,000,000,000	5,016,164,000
17. Other short-term payables	329	A.7.35	15,977,904,130	13,214,572,613
18. Provision for payables	330		-	-
19. Bonus and welfare fund	331		123,144,955,399	88,419,707,546
II. Long-term liabilities	340		37,339,940,509	197,129,239,129
1. Long-term loans and debts	341		-	-
2. Long-term loans from Financial assets	344		-	-
3. Convertible bonds - debt component	345		-	-
4. Issued bonds	346		-	-
5. Long-term trade payables	347		-	-
6. Long-term advances from customers	348		-	-
7. Long-term accrued expenses	349		-	-
8. Long-term Inter-company payables	350		-	-
9. Long-term unearned revenue	351		-	-
10. Long-term deposits, collateral received	352	A.7.35	25,000,000	25,000,000
11. Other long-term payables	353		-	-
12. Long-term provision for payables	354		-	-
13. Investor protection fund	355		-	-
14. Deferred tax payables	356		37,314,940,509	197,104,239,129
D. OWNER'S EQUITY	400		12,544,246,462,810	12,602,256,738,376
I. Owner's equity	410		12,544,246,462,810	12,602,256,738,376
1. Contributed legal capital	411		9,386,984,568,289	9,386,984,568,289
1.1. Contributed legal capital	411.1		8,994,622,200,000	8,994,622,200,000
1.2. Share Premium	411.2		392,362,368,289	392,362,368,289
2. Asset revaluation differences	412		428,772,502,175	754,381,924,130
3. Foreign exchange differences	413		-	-
4. Charter capital supplementary reserve fund	414		-	-
5. Operational risk and financial reserve fund	415		-	-
6. Other funds belonging to owners' equity	416		-	-
7. Undistributed earnings	417	A.7.43	2,728,489,392,346	2,460,890,245,957
7.1. Realized earnings	417.1		2,383,946,469,152	1,497,064,889,439
7.2. Unrealized earnings	417.2		344,542,923,194	963,825,356,518
TOTAL LIABILITIES AND OWNERS' EQUITY	440		27,566,961,471,493	23,031,886,181,781

OFF-STATEMENT OF FINANCIAL POSITION ITEMS

ITEMS	Code	Note	06/30/2026	01/01/2026
A. ASSETS OF THE SECURITIES COMPANY AND ASSETS MANAGED UNDER AGREEMENTS				
1. Operating leased assets	001		-	-
2. Goods held under trust	002	2	1,500,000,000	1,500,000,000
3. Receipt of collateral assets	003	3	6,903,330,000	6,903,330,000
4. Doubtful debts written off	004	4	62,305,803,043	62,305,803,043
5. Foreign currencies	005		-	-
6. Quantity of outstanding shares in circulation	006	6	899,462,220	899,462,220
7. Treasury stocks	007		-	-
8. Financial assets listed/registered at the VSD of the Company	008	8	5,835,846,050,000	3,576,023,540,000
a. Unrestricted financial assets	008.1		3,838,645,810,000	2,038,673,540,000
b. Restricted financial assets	008.2		-	-
c. Mortgage financial assets	008.3		1,978,290,240,000	1,536,750,000,000
d. Blocked and temporarily held financial assets	008.4		-	-
e. Financial assets awaiting settlement	008.5		18,910,000,000	600,000,000
f. Financial assets waiting for loans	008.6		-	-
g. Financial assets collateral loan security	008.7		-	-
9. The Company's non-traded financial assets deposited at the VSD	009	9	20,687,620,000	202,492,110,000
a. Unrestricted and non-traded financial assets deposited at the VSD	009.1		20,687,620,000	202,492,110,000
b. Restricted and non-traded financial assets deposited at the VSD	009.2		-	-
c. Non-traded and mortgage financial assets deposited at the VSD	009.3		-	-
d. Non-traded and blocked financial assets deposited at the VSD	009.4		-	-
10. The Company's awaiting financial assets	010		338,220,000,000	226,912,000,000
11. The Company's financial assets correct trading errors	011		-	-
12. The Company's financial assets which are not deposited at the VSD	012	12	292,057,260,000	349,682,810,000
13. The Company's financial assets are entitled	013		-	-
B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS				
1. Financial assets listed/registered at the VSD of investors	021	A.7.20	53,696,588,370,000	64,624,098,660,000
a. Unrestricted financial assets	021.1		41,498,579,760,000	49,839,568,130,000
b. Restricted financial assets	021.2		1,344,850,940,000	2,798,734,370,000
c. Mortgage financial assets	021.3		5,082,669,830,000	8,032,270,540,000
d. Blocked and temporarily held financial assets	021.4		4,654,300,860,000	3,750,000,000,000
e. Financial assets awaiting settlement	021.5		1,116,186,980,000	203,525,620,000
f. Financial assets waiting for loans	021.6		-	-
2. Non-traded financial assets deposited at the VSD of investors	022	A.7.21	532,566,630,000	303,736,250,000
a. Unrestricted and non-traded financial assets deposited at the VSD	022.1		216,282,470,000	90,896,090,000
b. Restricted and non-traded financial assets deposited at the VSD	022.2		-	211,800,000,000
c. Non-traded and mortgage financial assets deposited at the VSD	022.3		-	1,040,160,000

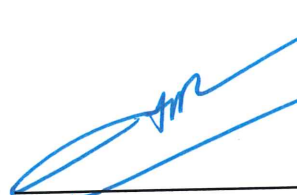
ITEMS	Code	Note	06/30/2026	01/01/2026
d. Non-traded and blocked financial assets deposited at the VSD	022.4		316,284,160,000	-
3. Awaiting financial assets of investors	023	A.7.22	248,907,370,000	202,400,120,000
4. Financial assets correct trading errors of investors	024a		-	-
5. Financial assets which are not deposited at the VSD of investors	024b		-	-
6. Entitled financial assets of investors	025		-	-
7. Investors' deposits	026	A.7.25	1,591,405,016,205	1,486,042,954,183
7.1. Investors' deposits for securities trading activities	027		966,395,774,183	810,146,338,381
7.2. Investors' synthesizing deposits for securities trading activities	028		624,929,737,730	656,565,641,390
7.3. Investors' deposits for securities transaction clearing and settlement	029		2,000,000	19,253,470,120
a. Domestic investors' deposits for securities transaction clearing and settlement	029.1		2,000,000	19,253,470,120
b. Foreign investors' deposits for securities transaction clearing and settlement	029.2		-	-
7.4. Deposits of securities issuers	030	A.7.26	77,504,292	77,504,292
8. Payables to investors - Investors' deposits for securities trading activities managed by the Securities Company	031	A.7.39	1,591,327,511,913	1,485,965,449,891
8.1. Payables to domestic investors	031.1		1,589,765,643,892	1,484,423,982,963
8.2. Payables to foreign investors	031.2		1,561,868,021	1,541,466,928
09. Payables to securities issuers	032		-	-
10. Receivable to investors on error of the financial assets	033		-	-
11. Payables to investors on error of the financial assets	034		-	-
12. Payables for dividend, principal and interest from bonds	035	A.7.39	77,504,292	77,504,292



Mrs. Le Thi Kim Anh
Preparer
Ha Noi, July 20, 2026



Mrs. Pham Thi Thanh Hao
Chief Accountant



Mrs. Bui Thi Hong Hanh
Head of Finance Division



Mr. Nguyen Duy Linh
CEO

STATEMENT OF COMPREHENSIVE INCOME

Second quarter of 2026

	Code	Note	Current year		Previous year	
			Second quarter of 2026	Accumulated	Second quarter of 2025	Accumulated
			VND	VND	VND	VND
I. OPERATING INCOME						
1.1. Gain from financial assets at fair value through profit and loss (FVTPL)	01		(32,336,924,865)	149,163,174,117	417,152,997,868	786,399,033,072
a. Gain from disposal of financial assets at FVTPL	01.1	7.45.1	694,356,534,490	1,086,432,045,894	154,387,337,263	394,985,605,358
b. Gain from revaluation of financial assets at FVTPL	01.2		(825,048,095,552)	(1,177,710,200,717)	187,025,530,533	281,333,265,081
c. Dividend, interest income from financial assets at FVTPL	01.3	7.45.3	98,354,636,197	240,441,328,940	75,740,130,072	110,080,162,633
1.2. Gain from held-to-maturity (HTM) investments	02		846,825,992	846,825,992	-	455,479,452
1.3. Gain from loans and receivables	03	7.45.3	318,957,737,556	588,621,479,455	152,650,762,223	280,643,471,722
1.4. Gain from available-for-sale (AFS) financial assets	04		-	-	29,739,567,000	29,739,567,000
1.5. Gain from risk prevention derivatives tools	05		-	-	-	-
1.6. Revenue from brokerage services	06		84,355,506,602	181,339,649,836	71,387,805,621	123,425,765,673
1.7. Revenue from underwriting and issuance agent services	07		889,427,250	1,639,427,250	-	540,000,000
1.8. Revenue from securities investment advisory services	08		-	1,994,737,426	5,305,498,982	10,673,121,753
1.9. Revenue from securities custodian services	09		3,544,431,068	7,027,824,809	3,680,365,894	7,296,736,459
1.10. Revenue from financial advisory services	10		68,405,564,567	72,205,110,021	13,115,340,908	15,270,681,817
1.11. Revenue from other operating	11		5,677,021,416	12,199,677,616	881,150,170	998,439,358
Total operating income	20		450,339,589,586	1,015,037,906,522	693,913,488,666	1,255,442,296,306
II. OPERATING EXPENSES						
2.1. Loss from financial assets at fair value through profit and loss (FVTPL)	21		61,699,462,653	65,921,081,089	83,802,261,145	204,438,247,632
a. Loss from disposal of financial assets at FVTPL	21.1	7.45.1	63,608,520,511	462,516,674,695	102,315,223,173	256,310,520,765
b. Loss from revaluation of financial assets at FVTPL	21.2		(3,213,247,365)	(398,638,468,773)	(19,447,462,122)	(53,851,405,129)
c. Transaction costs of acquisition of financial assets at FVTPL	21.3		1,304,189,507	2,042,875,167	934,500,094	1,979,131,996
2.2. Loss from held-to-maturity (HTM) investments	22		-	-	-	-
2.3. Loss and record the difference in the fair-value of available-for-sale (AFS) financial assets when reclassified	23		-	-	-	-
2.4. Provision expenses for diminution in value and impairment of financial assets, doubtful receivables and borrowing costs of loans	24		-	-	374,725,606	432,361,398

STATEMENT OF COMPREHENSIVE INCOME

Second quarter of 2026

	Code	Note	Current year		Previous year	
			Second quarter of 2026	Accumulated	Second quarter of 2025	Accumulated
2.5. Loss from risk prevention derivatives tools	25		-	-	-	-
2.6. Expenses for proprietary trading activities	26		3,457,498,290	7,431,506,624	3,393,611,460	7,294,039,715
2.7. Expenses for brokerage services	27	B.7.47	94,775,508,048	164,509,987,943	59,089,469,562	104,342,580,364
2.8. Expenses for underwriting and issuance agent services	28	B.7.47	1,290,793,498	2,929,292,753	447,695,626	1,203,330,764
2.9. Expenses for securities investment advisory services	29	B.7.47	-	-	2,055,209,989	4,346,182,592
2.10. Expenses for securities custodian services	30	B.7.47	3,460,310,756	6,791,191,529	3,075,091,144	5,970,496,493
2.11. Expenses for financial advisory services	31	B.7.47	22,296,719,468	24,786,803,495	1,599,855,900	2,703,596,125
2.12. Expenses for other operating	32	B.7.47	(39,676,370,119)	(33,191,987,104)	2,170,349,334	4,951,668,104
Total operating expenses	40		147,303,922,594	239,177,876,329	156,008,269,766	335,682,503,187
III. FINANCIAL INCOME		B.7.46				
3.1. Realized and unrealized gain from changes in foreign exchanges rates	41		-	-	-	-
3.2. Non-fixed dividend and interest income	42		1,040,238,290	2,173,560,653	876,758,573	1,424,990,940
3.3. Gain from disposal investments in subsidiaries, joint ventures and associates	43		-	-	-	-
3.4. Other income for investments	44		-	-	-	-
Total financial income	50		1,040,238,290	2,173,560,653	876,758,573	1,424,990,940
IV. FINANCIAL EXPENSES		B.7.48				
4.1. Realized and unrealized loss from changes in foreign exchanges rates	51		-	-	-	-
4.2. Borrowing costs	52		196,107,650,467	361,254,058,177	52,506,591,716	79,078,387,258
4.3. Loss from disposal investments in subsidiaries, joint ventures and associates	53		-	-	-	-
4.4. Provision for devaluation of long-term investments	54		-	-	-	-
4.5. Other financial expenses	55		-	461,369,864	-	-
Total financial expenses	60		196,107,650,467	361,715,428,041	52,506,591,716	79,078,387,258
V. SELLING EXPENSES	61	B.7.49	-	-	-	-
VI. GENERAL ADMINISTRATIVE EXPENSES	62	B.7.50	18,247,912,189	46,602,029,908	23,315,703,850	53,461,780,736
VII. OPERATING PROFIT	70		89,720,342,626	369,716,132,897	462,959,681,907	788,644,616,065
VIII. OTHER INCOME AND EXPENSES						
8.1. Other income	71		64,456	45,170,575	7,538,161	8,687,814

STATEMENT OF COMPREHENSIVE INCOME

Second quarter of 2026

	Code	Note	Current year		Previous year	
			Second quarter of 2026	Accumulated	Second quarter of 2025	Accumulated
8.2. Other expenses	72		2,971,418	49,668,536	-	1
Total other operating profit	80		(2,906,962)	(4,497,961)	7,538,161	8,687,813
IX. TOTAL PROFIT BEFORE TAX	90		89,717,435,664	369,711,634,936	462,967,220,068	788,653,303,878
9.1. Realized profit	91		911,552,283,851	1,148,783,366,880	256,494,227,413	453,468,633,668
9.2. Unrealized profit	92		(821,834,848,187)	(779,071,731,944)	206,472,992,655	335,184,670,210
X. CORPORATE INCOME TAX EXPENSES	100		13,942,453,191	62,112,488,547	80,227,855,174	143,161,324,496
10.1. Current corporate income tax expenses	100.1		178,309,422,828	221,901,787,167	38,933,256,643	76,124,390,454
10.2. Deferred corporate income tax expenses	100.2		(164,366,969,637)	(159,789,298,620)	41,294,598,531	67,036,934,042
XI. PROFIT AFTER CORPORATE INCOME TAX	200		75,774,982,473	307,599,146,389	382,739,364,894	645,491,979,382
XII. OTHER COMPREHENSIVE INCOME AFTER CORPORATE INCOME TAX	300					
12.1. Gain/(Loss) from investments held-to-maturity (HTM)	301		-	-	-	-
12.2. Gain/(Loss) from revaluation of AFS financial ready for sale	302		(227,451,696,283)	(325,609,421,955)	18,021,930,300	181,285,787,100
XIII. NET EARNINGS PER COMMON STOCK	500		-	-	-	-
13.1. Earnings per share (VND/share)	501		84	342	471	722

Mrs. Lê Thị Kim Anh
Preparer
Ha Noi, July 20, 2026

Mrs. Phạm Thị Thanh Hảo
Chief Accountant

Mrs. Bùi Thị Hồng Hạnh
Head of Finance Division



Mr. Nguyễn Duy Linh
CEO

STATEMENT OF CASH FLOWS

Second quarter of 2026

(Under indirect method)

ITEMS	Code	Accumulated	
		Current year VND	Previous year VND
I. Cash flows from operating activities			
1. Profit before corporate income tax	01	369,711,634,936	788,653,303,878
2. Adjustments for	02	318,140,026,635	83,965,703,034
- Depreciation of fixed assets	03	6,419,463,089	5,706,821,205
- Provisions	04	(47,316,415,449)	605,485,511
- Gains/losses from unrealized foreign exchange	05	-	-
- Interest expense	06	361,254,058,177	79,078,387,258
- Gain/losses from investing activities	07	(2,217,079,182)	(1,424,990,940)
- Interest income	08	-	-
- Other adjustments	09	-	-
3. Increase in non-monetary expenses	10	(398,638,468,773)	(53,851,405,129)
- Loss from revaluation of financial assets at FVTPL	11	(398,638,468,773)	(53,851,405,129)
- Other loss	17	-	-
4. Deduction of non-cash income	18	1,177,710,200,717	(281,333,265,081)
- Gain revaluation of financial assets at fair value through profit or loss of FVTPL	19	1,177,710,200,717	(281,333,265,081)
- Gain and record the difference in the fair-value of available-for-sale (AFS) financial assets when reclassified	20	-	-
- Other gain	21	-	-
5. Operating profit before changes in working capital	30	(6,528,056,834,888)	(3,118,020,899,351)
- Increase (decrease) of financial assets is recognized through profit /loss of FVTPL	31	(821,187,356,280)	(694,756,999,301)
- Increase (decrease) of held-to-maturity investments (HTM)	32	(749,808,987,855)	-
- Increase (decrease) in loans	33	(2,624,348,137,997)	(2,081,454,366,166)
- Increase (decrease) of financial assets available for sale AFS	34	(207,317,573,155)	-
(-) Increase, (+) decrease in receivables sold of financial assets	35	(285,737,800,000)	144,441,080,000
(-) Increase, (+) decrease in receivables and accrued dividends, interest on financial assets	36	(121,603,689,413)	(53,831,329,030)
(-) Increase, (+) decrease in receivables arising from securities services provided by the Company	37	(3,862,313,385)	2,944,464,783
(-) Increase, (+) decrease receivables due to transaction errors of financial assets	38	-	-
(-) Increase, (+) decrease other receivables	39	(703,613,133,364)	(2,105,784)
- Increase (decrease) other assets	40	(909,674,000)	13,568,524,959
- Increase (decrease) accrual expense (exclude interest expense)	41	(7,520,003,599)	(1,446,529,162)
- Increase (decrease) prepaid expense	42	10,977,960,953	3,538,345,511
- Corporate income tax paid	43	(162,287,645,332)	(104,929,718,624)
- Interest expense paid	44	(336,062,816,584)	(69,243,579,036)
- Increase (decrease) payables to supplier	45	(432,508,383,010)	(214,638,882,900)
- Increase (decrease) in welfare benefits	46	470,997,150	317,176,280

ITEMS	Code	Accumulated	
		Current year	Previous year
- Increase (decrease) taxes and other payables to State budget (exclude corporate income tax)	47	(881,823,594)	5,688,950,377
- Increase (decrease) payables to employee	48	(68,285,098,793)	(47,114,317,065)
- Increase (decrease) must return transaction errors of financial assets	49	-	-
- Increase, (decrease) other payables	50	(8,296,604,483)	7,700,125,709
- Other receipts from operating activities	51	-	-
- Other payments for operating activities	52	(5,274,752,147)	(28,801,739,902)
Net cash flows from operating activities	60	(5,061,133,441,373)	(2,580,586,562,649)
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1. Purchase of fixed assets and other long-term assets	61	(16,007,943,745)	(6,570,660,210)
2. Proceeds from disposals of fixed assets and other long-term assets	62	43,518,529	-
3. Investment in subsidiaries, joint ventures, affiliates and other investments	63	-	-
4. Cash recovered from investments in subsidiaries, joint ventures, associates and other investments	64	-	-
5. Investments in other entities	65	2,173,560,653	1,424,990,940
Net cash flows from investing activities	70	(13,790,864,563)	(5,145,669,270)
1. Receipts from stocks issuing and capital contribution from equity owners	71	-	-
2. Fund returned to equity owners, issued stock redemption	72	-	-
3. Long-term and short-term loans received	73	24,294,670,000,000	9,697,000,000,000
3.1. Loan from Payment Support Fund	73.1	-	-
3.2. Other loans	73.2	24,294,670,000,000	9,697,000,000,000
4. Payment of principal debt	74	(19,149,000,000,000)	(7,001,000,000,000)
4.1. Payment of principal on Payment Support Fund	74.1	-	-
4.2. Payment of principal on financial asset loans	74.2	-	-
4.3. Payment of principal of other debts	74.3	(19,149,000,000,000)	(7,001,000,000,000)
5. Payment of financial lease principal	75	-	-
6. Dividends, profit paid to equity owners	76	-	(31,287,310)
Net cash flows from financing activities	80	5,145,670,000,000	2,695,968,712,690
IV. Net decrease/increase in cash and cash equivalents	90	70,745,694,064	110,236,480,771
V. Cash and cash equivalents at beginning of the period	101	887,614,356,666	680,759,314,148
Cash at banks at the beginning of period:			
- Bank deposits	101.1	887,614,356,666	680,759,314,148
- Cash equivalents	101.2	-	-
- Effects of changes in foreign currency exchange rates	102	-	-
VI. Cash and cash equivalents at end of the period	103	958,360,050,730	790,995,794,919
Cash at bank at end of the period:			
- Bank deposits	103.1	958,360,050,730	790,995,794,919
- Cash equivalents	103.2	-	-
- Effects of changes in foreign currency exchange rates	104	-	-

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE INVESTORS

ITEMS	Code	Accumulated	
		Current year	Previous year
I. Cash flows from brokerage and trust activities of the investors			
1. Cash receipts from disposal of brokerage securities of customers	01	99,305,270,564,880	118,151,127,288,007
2. Cash payments for acquisition of brokerage securities of customers	02	(91,499,149,751,992)	(109,570,997,238,673)
3. Cash receipts from selling entrusted securities of customers	03	-	-
4. Cash payments from selling entrusted securities of customers	04	-	-
5. Receipts loans from the Payment Support Fund	05	-	-
6. Loan payments from the Payment Support Fund	06	-	-
7. Cash receipts for settlement of securities transaction of customers	07	(7,694,466,018,845)	(7,522,971,330,910)
8. Paying out securities transaction settlements for clients.	08	-	-
9. Cash received from investors for entrusted investment activities	09	-	-
10. Cash paid for entrusted investment activities	10	-	-
11. Cash payments for custodian fees of customers	11	(6,292,732,021)	(6,246,317,847)
12. Receipts of securities trading errors	12	-	-
13. Payment for securities trading errors	13	-	-
14. Cash receipt from securities issuers	14	1,886,562,994,852	5,717,051,514,151
15. Cash payments to securities issuers	15	(1,886,562,994,852)	(5,717,051,514,151)
Net increase/decrease in cash during the period	20	105,362,062,022	1,050,912,400,577
II. Cash and cash equivalents of investors at the beginning of year	30	1,486,042,954,183	719,318,035,298
Cash at banks at the beginning of year:	31	1,486,042,954,183	719,318,035,298
- Investors' deposits managed by the Company for securities trading activities	32	810,146,338,381	493,252,007,646
- Investors' synthesizing deposits for securities trading activities	33	656,565,641,390	225,988,523,360
- Investors' deposits for securities transaction clearing and settlement	34	19,253,470,120	-
- Deposits of securities issuers	35	77,504,292	77,504,292
III. Cash and cash equivalents of investors at the end of year	40	1,591,405,016,205	1,770,230,435,875
Cash at banks at the end of year:	41	1,591,405,016,205	1,770,230,435,875
- Investors' deposits managed by the Company for securities trading activities	42	966,395,774,183	1,212,265,545,663
- Investors' synthesizing deposits for securities trading activities	43	624,929,737,730	557,887,385,920
- Investors' deposits for securities transaction clearing and settlement	44	2,000,000	-
- Deposits of securities issuers	45	77,504,292	77,504,292


Mrs. Le Thi Kim Anh
Preparer
Ha Noi, July 20, 2026


Mrs. Pham Thi Thanh Hao
Chief Accountant


Mrs. Bui Thi Hong Hanh
Head of Finance Division


Mr. Nguyen Duy Linh
CEO



STATEMENT OF CHANGES IN OWNERS' EQUITY

Second quarter of 2026

ITEMS	Opening balance		Increase/ Decrease				Ending balance	
	01/01/2025	01/01/2026	Previous year		Current year		06/30/2025	06/30/2026
			Increase	Decrease	Increase	Decrease		
	VND	VND	VND	VND	VND	VND	VND	VND
I. Changes in owners' equity								
1. Contributed legal capital	8,853,320,430,800	9,386,984,568,289	813,054,720,000	329,390,582,511	-	-	9,336,984,568,289	9,386,984,568,289
1.1. Ordinary shares with voting rights	8,131,567,480,000	8,994,622,200,000	813,054,720,000	-	-	-	8,944,622,200,000	8,994,622,200,000
1.2. Preference shares	-	-	-	-	-	-	-	-
1.3. Share Premium	721,752,950,800	392,362,368,289	-	329,390,582,511	-	-	392,362,368,289	392,362,368,289
2. Treasury stocks (*)	-	-	-	-	-	-	-	-
3. Charter capital supplementary reserve fund	77,136,777,489	-	-	77,136,777,489	-	-	-	-
4. Operational risk and financial reserve fund	-	-	-	-	-	-	-	-
5. Asset revaluation differences	(96,688,867,720)	754,381,924,130	259,020,544,200	77,734,757,100	19,611,411,128	345,220,833,083	84,596,919,380	428,772,502,175
6. Foreign exchange differences	-	-	-	-	-	-	-	-
7. Other funds belonging to owners' equity	-	-	-	-	-	-	-	-
8. Undistributed earnings	2,377,396,869,816	2,460,890,245,957	645,491,979,382	1,259,684,108,000	307,599,146,389	40,000,000,000	1,763,204,741,198	2,728,489,392,346
8.1. Realized earnings	2,014,523,340,470	1,497,064,889,439	377,344,243,214	1,259,684,108,000	926,881,579,713	40,000,000,000	1,132,183,475,684	2,383,946,469,152
8.2. Unrealized earnings	362,873,529,346	963,825,356,518	268,147,736,168	-	-619,282,433,324	-	631,021,265,514	344,542,923,194
TOTAL	11,211,165,210,385	12,602,256,738,376	1,717,567,243,582	1,743,946,225,100	327,210,557,517	385,220,833,083	11,184,786,228,867	12,544,246,462,810
II. Other comprehensive income								
1. Gain/Loss from revaluation of financial assets at AFS	(96,688,867,720)	754,381,924,130	259,020,544,200	77,734,757,100	19,611,411,128	345,220,833,083	84,596,919,380	428,772,502,175

Mrs. Le Thi Kim Anh
Preparer
Ha Noi, July 20, 2026

Mrs. Pham Thi Thanh Hao
Chief Accountant

Mrs. Bui Thi Hong Hanh
Head of Finance Division

Mr. Nguyen Duy Linh
CEO



NOTES TO THE FINANCIAL STATEMENTS

Second quarter of 2026

1 GENERAL INFORMATION**1.1 Certificate of establishment of securities company:**

Saigon – Hanoi Securities Joint Stock Company (the “Company” or “SHS”) was established and operates under Securities Business Licence No. 66/UBCK-GP issued by the State Securities Commission on 15 November 2007, as subsequently amended, the latest amendment being Licence No. 07/GPĐC-UBCK dated 14 January 2026.

The Company was granted Enterprise Registration Certificate No. 0102524651 by the Hanoi Department of Planning and Investment on 15 November 2007, with the latest amendment dated 20 January 2026.

1.2 Company contact address

The Company's head office is located at: 43 Ly Thuong Kiet Street, CuaNam Ward, Hanoi, Vietnam

Branch name:	Address
Ho Chi Minh Branch of Sai Gon - Ha Noi Securities Joint Stock Company	6th Floor, HDTC Office Building, No. 36 Bui Thi Xuan Street, Ben Thanh Ward, Ho Chi Minh City
Da Nang Branch of Sai Gon - Ha Noi Securities Joint Stock Company	2nd Floor, SHB Da Nang building, No. 06 Nguyen Van Linh Street, Hai Chau Ward, Da Nang City
Ha Noi Branch of Sai Gon - Ha Noi Securities Joint Stock Company	No. 41 Ngo Quyen Street, Cua Nam Ward, Hanoi City

1.3 Company's charter capital

The Company's charter capital as registered in the Enterprise Registration Certificate is VND 8,994,622,200,000. As at 30 June 2026, the charter capital fully contributed amounted to VND 8,994,622,200,000, equivalent to 899,462,220 shares with a par value of VND 10,000 per share

1.4 Principal activities

The Company's business activities include: Securities brokerage, securities trading, securities investment advisory, Financial advisory, securities underwriting, securities depository services and other financial services as permitted by law.

2. Basis for preparation of Interim Financial Statements**2.1 Accounting period and accounting monetary unit**

Annual accounting period commences from 1st January and ends as at 31st December.

The Company maintains its accounting records in VND.

2.2 Accounting Standards and Accounting system

The Company applies the accounting regime for securities companies under Circular No. 210/2014/TT-BTC dated 30 December 2014 and Circular No. 334/2016/TT-BTC dated 27 December 2016 issued by the Ministry of Finance.

The financial statements have been prepared and presented in accordance with Vietnamese Accounting Standards, the accounting regime applicable to securities companies and relevant statutory requirements.

2.3 Form of accounting record

The Company is applying accounting record by computer.

2.4 Basis of measurement

The financial statements have been prepared under the historical cost convention, except for financial assets measured at fair value in accordance with prevailing regulations

The financial statements reflect financial transactions that have been recognised in the Company's accounting records.

2.5 Accounting estimates and judgements

The preparation of the financial statements in accordance with Vietnamese Accounting Standards and the accounting regime applicable to securities companies requires the Company to make accounting estimates and judgements that affect the reported amounts of assets and liabilities, as well as revenues and expenses.

Key areas involving estimates and judgements include:

Provision for doubtful debts;

- Estimated allocation of prepaid expenses;
- Estimated useful life of fixed assets;
- Classification and provision of financial investments;
- Estimated income tax.

Estimates and judgements are reviewed on an ongoing basis based on historical experience and other relevant factors. Actual results may differ from these estimates.

3 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

2.5 Cash and cash equivalents

Cash comprises cash on hand, bank balances and cash in transit.

Cash equivalents are short-term investments with an original maturity of not more than three months from the date of acquisition, which are readily convertible into known amounts of cash and are subject to an insignificant risk of changes in value.

Deposits for securities clearing and settlement represent the Company's deposits maintained at settlement banks for the purpose of clearing and settling securities transactions in accordance with the regulations of the Vietnam Securities Depository.

Investors' deposits for securities trading and deposits from issuers are presented off-balance sheet..

3.2 Financial instruments

3.2.1 General principles

Classification

The Company's financial assets are classified, at initial recognition, into the following categories:

- Financial assets at fair value through profit or loss ("FVTPL");
- Held-to-maturity investments ("HTM");
- Available-for-sale financial assets ("AFS");
- Loans and receivables.

The classification depends on the nature of the financial assets, the purpose for which the assets were acquired and the Company's management intention.

Financial liabilities are classified into the following categories:

- Financial liabilities at fair value through profit or loss;
- Financial liabilities measured at amortised cost.

Initial recognition

Financial assets and financial liabilities are initially recognised at cost.

The cost of financial assets includes the purchase price plus directly attributable transaction costs, except for financial assets classified as FVTPL, for which transaction costs are recognised in profit or loss in the period incurred.

Financial liabilities are initially recognised at cost, being the amount received from the incurrence of the liability plus directly attributable transaction costs.

3.2.2 Financial assets

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

Financial assets at FVTPL are those financial assets that meet one of the following conditions:

- Acquired principally for the purpose of selling in the short term;
- There is evidence of short-term profit-taking; or
- They are derivative financial instruments, except for those designated as financial guarantee contracts or effective hedging instruments.

At initial recognition, the Company may designate financial assets into the FVTPL category.

Subsequent to initial recognition, these financial assets are measured at fair value at the end of the reporting period.

Gains or losses arising from changes in fair value are recognised in the statement of profit or loss.

Transaction costs relating to the acquisition of FVTPL financial assets are recognised as expenses in the period incurred.

Where fair value cannot be reliably measured, such financial assets are carried at cost less impairment losses (if any).

b) Held-to-maturity investments (HTM)

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

- Financial assets classified as FVTPL;

- Financial assets classified as AFS; or
- Financial assets classified as loans and receivables.

Subsequent to initial recognition, HTM investments are measured at amortised cost using the effective interest method, less impairment losses (if any).

The Company shall not classify financial assets as HTM if, in the current financial year or during the two preceding financial years, it has sold or reclassified a significant amount of HTM investments before maturity, except in the following cases:

- The sale occurs close to maturity and is not significantly affected by changes in market interest rates;
- The sale occurs after the Company has collected substantially all of the original principal; or
- The sale is attributable to an isolated event beyond the Company's control that could not have been reasonably anticipated.

c) Available-for-sale financial assets (AFS)

Available-for-sale financial assets are non-derivative financial assets that are designated as available for sale or are not classified into any of the following categories:

- Loans and receivables;
- Held-to-maturity investments;
- Financial assets at fair value through profit or loss.

Subsequent to initial recognition, AFS financial assets are measured at fair value at the end of the reporting period.

Gains or losses arising from changes in fair value are recognised in equity.

When the asset is disposed of or determined to be impaired, the cumulative gain or loss previously recognised in equity is reclassified to profit or loss.

Subsequent recoveries in value are accounted for in accordance with applicable accounting regulations.

d) Loans

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

The Company's loans include margin lending and advances to customers for securities trading.

Subsequent to initial recognition, these financial assets are measured at amortised cost using the effective interest method, less impairment losses (if any).

e) Receivables

Receivables include amounts due from trading of financial assets, provision of services and other receivables.

Subsequent to initial recognition, receivables are carried at recoverable amount, being the carrying amount less allowance for doubtful debts (if any).

3.2.3 Impairment of financial assets

Impairment is assessed on an individual asset basis or collectively for groups of assets with similar risk characteristics.

At the end of each reporting period, the Company assesses whether there is any objective evidence that a financial asset or a group of financial assets is impaired.

Objective evidence of impairment may include, but is not limited to:

- Significant financial difficulty of the issuer or borrower;
- Breach of contract, such as default or delinquency in payments;
- Probability of bankruptcy or financial reorganisation;
- Significant or prolonged decline in fair value;
- Observable data indicating a measurable decrease in estimated future cash flows.

Impairment losses are recognised as follows:

- For financial assets measured at amortised cost: recognised in profit or loss;
- For AFS financial assets: cumulative losses previously recognised in equity are reclassified to profit or loss;
- For FVTPL financial assets: no separate impairment is recognised as changes in value are already reflected in profit or loss.

Impairment allowances are reviewed and adjusted at each reporting date based on available information and events.

3.2.4 Determination of fair value

Fair value of financial assets is determined in accordance with prevailing regulations and reflects the market value of the assets at the measurement date.

The determination of fair value prioritises quoted prices in active markets. Where quoted prices are not available, the Company applies appropriate valuation techniques using observable market inputs to the extent possible.

Specifically:

- For listed securities: fair value is the closing price on the most recent trading date prior to the reporting date on the relevant Stock Exchange;
- For securities registered for trading on UPCoM: fair value is the closing price at the most recent trading date;
- For unlisted securities without an active market: fair value is determined using appropriate valuation techniques, including reference to recent market transactions or accepted valuation models;
- Where fair value cannot be reliably determined: the financial assets are carried at cost less impairment losses (if any).

3.3 Fixed assets

Tangible fixed assets and intangible fixed assets are initially recognised at cost.

Subsequent to initial recognition, these assets are carried at cost less accumulated depreciation/amortisation and net book value.

Depreciation and amortisation are calculated using the straight-line method over the estimated useful lives of the assets, as follows:

- Machinery, equipment	03 - 07 years
- Transportation equipment	06 years
- Trading software, patents	04 - 05 years
- Office equipment and other fixed assets	03 - 05 years

3.4 Short-term and long-term deposits received

Deposits and margins received represent amounts received by the Company from relevant parties in the course of its operations in accordance with prevailing regulations.

These amounts do not belong to the Company and are managed and monitored separately from the Company's cash balances.

3.5 Short-term and Long-term receivables

Receivables include:

- Receivables from the sale of financial assets (not through the Stock Exchanges), including amounts due at maturity or upon disposal;
- Dividends and interest receivables and accruals from financial assets;
- Receivables from services provided, including amounts due from Stock Exchanges, the Vietnam Securities Depository and Clearing Corporation (VSD), investors, issuers and other counterparties.

Receivables are monitored in detail by maturity, counterparty, currency and other factors as required for the Company's management purposes.

Receivables are classified as short-term or long-term based on their remaining maturities at the reporting date.

An allowance for doubtful debts is recognised for:

- Receivables that are overdue based on contractual terms; and
- Receivables that are not yet due but are assessed as unlikely to be recoverable.

The determination of overdue periods is based on the original contractual payment terms, without considering any subsequent extensions agreed between the parties.

For receivables not yet due but considered doubtful, the allowance is assessed based on the actual condition of the debtor, including cases such as bankruptcy, dissolution, disappearance, absconding, or being subject to legal proceedings or enforcement.

Allowance levels are determined in accordance with Circular No. 48/2019/TT-BTC dated 8 August 2019 and Circular No. 24/2022/TT-BTC dated 7 April 2022, as follows:

<u>Overdue period</u>	<u>Provision rate</u>
From over six (06) months to less than one (01) year	30%
From one (01) year to less than two (02) years	50%
From two (02) years to less than three (03) years	70%
From three (03) years and above	100%

3.6 Construction in progress

Construction in progress represents fixed assets under construction or acquisition that are not yet completed at the end of the reporting period and are recognised at cost.

Such costs include construction costs, installation costs of machinery and equipment, and other directly attributable costs. Construction in progress is not depreciated until the related assets are completed and put into use.

3.7 Operating lease

Operating leases are leases in which substantially all the risks and rewards incidental to ownership of the leased assets remain with the lessor.

Lease payments under operating leases are recognised in profit or loss on a straight-line basis over the lease term.

3.8 Prepaid expenses

Prepaid expenses represent costs incurred that relate to multiple accounting periods and are allocated to expenses over the respective periods.

Prepaid expenses are recognised at cost and allocated to profit or loss over the relevant periods using a method appropriate to the nature of each type of expense, primarily on a straight-line basis.

The Company's prepaid expenses include:

- Tools and supplies: assets used in the normal course of business with a cost of less than VND 30 million per item and therefore not meeting the criteria for recognition as fixed assets. These costs are allocated on a straight-line basis over a period of 1 to 36 months;
- Office rental expenses: allocated on a straight-line basis over the lease term;
- Other prepaid expenses: recognised at cost and allocated on a straight-line basis over a period of 1 to 36 months.

3.9 Short-term and long-term liabilities

Liabilities are monitored in detail by maturity, counterparty, currency and other factors as required for the Company's management purposes.

Liabilities are classified as short-term or long-term based on their remaining maturities at the reporting date.

Borrowings

Borrowings include loans obtained from banks, financial institutions and other counterparties in accordance with regulations applicable to securities companies.

Borrowings also include bonds issued by the Company and related repayment obligations.

Payables related to securities trading activities

These represent payables arising from the Company's securities trading and service activities, including fees payable to the Stock Exchanges, the Vietnam Securities Depository and Clearing Corporation (VSD) and securities issuance agents.

Payables to issuers

These represent amounts payable to issuers in respect of proceeds collected from underwriting activities performed by the Company, including distributions through agents.

3.10 Borrowing costs

Borrowing costs are recognised in profit or loss in the period in which they are incurred, except where they are capitalised.

Borrowing costs that are directly attributable to the acquisition, construction or production of qualifying assets are capitalised as part of the cost of those assets when the recognition criteria under Vietnamese Accounting Standard No. 16 "Borrowing Costs" are met.

For specific borrowings used for the construction of fixed assets or investment properties, borrowing costs are capitalised during the construction period, including cases where the construction period is less than 12 months.

3.11 Accrued expenses

Accrued expenses represent costs incurred for goods and services received or provided during the period but not yet paid as at the reporting date.

Accrued expenses are recognised in profit or loss in the period to which they relate.

Accrued expenses include, but are not limited to, accrued interest expenses and other operating expenses.

Accrued expenses are estimated based on reasonable assumptions at the reporting date.

3.12 Owner's equity

Equity comprises contributed capital, share premium, revaluation surplus and retained earnings.

Contributed capital

Contributed capital is recognised based on the actual amount contributed by the owners.

Share premium

Share premium represents the excess of the issuance price over the par value of shares, net of directly attributable issuance costs.

Share premium may be positive or negative depending on the issuance price relative to par value and related costs.

Revaluation surplus

Revaluation surplus represents differences arising from the revaluation of assets at fair value in accordance with prevailing regulations.

Revalued assets include available-for-sale financial assets, fixed assets and other assets as required by competent authorities (if any).

Retained earnings

Retained earnings comprise realised profits and unrealised profits.

- **Realised profits** represent the difference between total income and total expenses of the Company. Realised profits, after offsetting accumulated losses, are available for distribution to owners;
- **Unrealised profits** represent gains or losses arising from the revaluation of financial assets (including FVTPL and other financial assets) and related deferred tax (if any).

Unrealised profits are not available for distribution to owners.

Profit distribution is carried out in accordance with applicable regulations and the resolutions of the General Meeting of Shareholders.

3.13 Revenue and income**Service revenue**

Revenue from services is recognised when the outcome of the transaction can be measured reliably.

Where services are rendered over multiple accounting periods, revenue is recognised by reference to the stage of completion at the end of the reporting period.

The outcome of a service transaction can be reliably measured when all of the following conditions are met:

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

Income from securities trading activities

Income from securities trading activities includes:

- Gains from disposal of FVTPL financial assets: representing the difference between selling price and carrying amount of the financial assets sold;
- Fair value gains or losses on FVTPL financial assets: representing changes in fair value at the end of the reporting period (unrealised gains or losses);
- Income from financial assets: including interest income from loans, dividends, profit distributions, bond interest and interest from deposits.

3.14 Finance income and finance costs**Finance income**

Finance income represents income arising from the Company's treasury and financial management activities and excludes income from securities trading activities presented in Note 3.13.

Finance income includes:

- Interest income from bank deposits (primarily from surplus funds);
- Foreign exchange gains (if any);
- Other finance income not directly related to the Company's core securities business.

Finance costs

Finance costs comprise expenses arising from the Company's financial activities, including:

- Interest expense;
- Foreign exchange losses (if any);
- Other finance-related expenses not directly attributable to the Company's core securities business.

3.15 Operating expenses and administrative expenses

Expenses are recognised in the statement of profit or loss in the accounting period when it is probable that an outflow of future economic benefits will occur and the amount can be measured reliably, regardless of the timing of cash payments.

3.16 Taxation**a) Deferred income tax**

Deferred income tax is determined using the liability method on temporary differences between the carrying amounts of assets and liabilities and their tax bases.

Deferred income tax liabilities are recognised for taxable temporary differences.

Deferred income tax assets are recognised for deductible temporary differences, unused tax losses and tax credits to the extent that it is probable that future taxable profits will be available.

Deferred income tax is measured using tax rates that have been enacted or substantively enacted at the end of the reporting period.

Deferred income tax assets are reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available.

b) Corporate income tax expense

Current income tax expense is determined based on taxable income for the period and the applicable corporate income tax rate.

Deferred income tax expense is determined based on movements in temporary differences during the period.

Income tax expense is recognised in profit or loss, except where it relates to items recognised directly in equity.

c) Corporate income tax rate: The Company applies a corporate income tax rate of 20%.

3.17 Earnings per share

Basic earnings per share is determined by dividing the profit or loss after tax attributable to ordinary shareholders of the Company (after appropriation to bonus and welfare funds, if any) by the weighted average number of ordinary shares outstanding during the period

3.18 Related Parties

The parties are regarded as related parties if that party has the ability to control or significantly influence the other party in making decisions about the financial policies and activities. The Company's related parties include:

- Companies, directly or indirectly through one or more intermediaries, having control over the Company or being under the control of the Company, or being under common control with the Company, including the Company's parent, subsidiaries and associates;
- Individuals, directly or indirectly, holding voting power of the Company that have a significant influence on the Company, key management personnel including directors and employees of the Company, the close family members of these individuals;
- Enterprises that the above-mentioned individuals directly or indirectly hold an important part of the voting power or have significant influence on these enterprises.

In considering the relationship of related parties to serve for the preparation and presentation of Financial Statements, the Company should consider the nature of the relationship rather than the legal form of the relationship.

A INTERIM NOTES TO THE FINANCIAL STATEMENTS

Unit: VND

A.7.1 CASH AND CASH EQUIVALENTS

	03/31/2026	01/01/2026
- Bank deposits for the Company's operations	956,645,877,933	869,503,878,471
- Cash at bank for securities transaction compensation payment	1,714,172,797	18,110,478,195
	958,360,050,730	887,614,356,666

A.7.2 VALUE OF SECURITIES TRANSACTION THIS PERIOD

	Volume of securities transaction this period	Value of securities transaction this period
	Unit	VND
a) Securities company	662,701,328	66,922,545,453,628
- Shares	183,263,402	6,499,519,674,800
- Bonds	479,437,926	60,423,025,778,828
b) Investors	4,896,991,130	203,890,778,560,732
- Shares	4,591,241,790	123,341,259,961,340
- Bonds	287,052,281	77,901,414,173,792
- Other securities	18,697,059	2,648,104,425,600
	5,559,692,458	270,813,324,014,360

A.7.3 FINANCIAL ASSETS

7.3.1 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT AND LOSS (FVTPL)

	06/30/2026		01/01/2026	
	Book value	Fair value	Book value	Fair value
Listed securities	2,442,548,568,562	2,740,944,800,550	3,176,653,113,013	4,750,439,216,700
Shares on UPCOM	168,112,287,118	197,950,921,200	312,074,466,319	265,418,995,300
Unlisted and delisted securities	434,469,486,075	297,393,849,763	1,139,019,577,136	596,727,557,664
Investment Trust	24,590,689,655	22,805,000,000	39,773,000,000	38,125,500,000
Fund certificates	40,000,000,000	41,911,058,868	40,000,000,000	42,692,379,269
Listed bonds	1,604,792,215,167	1,541,404,657,688	1,866,066,167,029	1,787,151,448,000
Unlisted bonds	6,489,260,361,100	6,489,260,361,100	3,152,287,061,550	3,152,287,061,550
Money market instruments	2,000,000,000	2,000,000,000	658,712,866,350	658,712,866,350
	11,205,773,607,677	11,333,670,649,169	10,384,586,251,397	11,291,555,024,833

7.3.2 AVAILABLE FOR SALE FINANCIAL ASSETS (AFS)

	06/30/2026		01/01/2026	
	Book value	Fair value	Book value	Fair value
Listed securities	930,556,321,324	1,418,006,484,550	723,238,748,169	1,536,298,333,350
securities	-	-	-	-
Listed bonds	-	-	-	-
Unlisted bonds	-	-	-	-
	930,556,321,324	1,418,006,484,550	723,238,748,169	1,536,298,333,350

7.3.3 Held-to-maturity investments (HTM)

	06/30/2026		01/01/2026	
	Book value	Fair value	Book value	Fair value
Listed bonds	-	-	-	-
Unlisted bonds	749,808,987,855	749,808,987,855	-	-
Money market instruments	-	-	-	-
	749,808,987,855	749,808,987,855	-	-

7.3.4 LOANS AND RECEIVABLES

	06/30/2026	01/01/2026
1. Margin lending	11,417,441,456,788	8,825,426,324,165
2. Advances to customers for their sale of securities	304,630,166,666	272,297,161,292
	11,722,071,623,454	9,097,723,485,457

7.3.5 MARKET VALUE FLUCTUATIONS OF FINANCIAL ASSET PORTFOLIO

06/30/2026						01/01/2026				
	Book value	Market value	Revaluation difference		Revaluated value	Book value	Market value	Revaluation difference		Revaluated value
			Increase	Decrease				Increase	Decrease	
FVTPL	11,205,773,607,677	11,333,670,649,169	532,863,845,498	(404,966,804,005)	11,333,670,649,170	10,384,586,251,397	11,291,555,024,833	1,710,574,046,215	(803,605,272,779)	11,291,555,024,833
Shares	3,045,130,341,755	3,236,289,571,513	491,340,495,544	(300,181,265,786)	3,236,289,571,513	4,627,747,156,468	5,612,585,769,664	1,681,574,738,879	(696,736,125,683)	5,612,585,769,664
CTG	128,798,657,681	123,937,768,150	-	(4,860,889,531)	123,937,768,150	153,130,128,394	161,200,217,750	8,070,089,356	-	161,200,217,750
HPG	133,374,805,278	127,008,300,000	-	(6,366,505,278)	127,008,300,000	190,690,896,824	187,704,000,000	-	(2,986,896,824)	187,704,000,000
HCM	22,201,451,920	32,640,000,000	10,438,548,080	-	32,640,000,000	25,746,607,718	37,260,160,000	11,513,552,282	-	37,260,160,000
MWG	176,058,433,453	169,141,170,000	-	(6,917,263,453)	169,141,170,000	-	-	-	-	-
Others	2,584,696,993,423	2,783,562,333,363	480,901,947,464	(282,036,607,524)	2,783,562,333,363	4,258,179,523,532	5,226,421,391,914	1,661,991,097,241	(693,749,228,859)	5,226,421,391,914
Bonds	8,094,052,576,267	8,030,665,018,788	38,860,858,368	(102,248,415,846)	8,030,665,018,789	5,018,353,228,579	4,939,438,509,550	25,813,901,661	(104,728,620,690)	4,939,438,509,550
Fund certificates	40,000,000,000	41,911,058,868	2,662,491,586	(751,432,718)	41,911,058,868	40,000,000,000	42,692,379,269	3,185,405,675	(493,026,406)	42,692,379,269
Investment Trust	24,590,689,655	22,805,000,000	-	(1,785,689,655)	22,805,000,000	39,773,000,000	38,125,500,000	-	(1,647,500,000)	38,125,500,000
Money market instruments	2,000,000,000	2,000,000,000	-	-	2,000,000,000	658,712,866,350	658,712,866,350	-	-	658,712,866,350
AFS	930,556,321,324	1,418,006,484,550	683,133,028,226	(195,682,865,000)	1,418,006,484,550	723,238,748,169	1,536,298,333,350	988,467,985,181	(175,408,400,000)	1,536,298,333,350
Shares	930,556,321,324	1,418,006,484,550	683,133,028,226	(195,682,865,000)	1,418,006,484,550	723,238,748,169	1,536,298,333,350	988,467,985,181	(175,408,400,000)	1,536,298,333,350
SHB	275,238,748,169	910,714,754,550	635,476,006,381	-	910,714,754,550	275,238,748,169	1,098,906,733,350	823,667,985,181	-	1,098,906,733,350
TCD	200,000,000,000	24,591,600,000	-	(175,408,400,000)	24,591,600,000	200,000,000,000	24,591,600,000	-	(175,408,400,000)	24,591,600,000
Others	455,317,573,155	482,700,130,000	47,657,021,845	(20,274,465,000)	482,700,130,000	248,000,000,000	412,800,000,000	164,800,000,000	-	412,800,000,000
	12,136,329,929,001	12,751,677,133,719	1,215,996,873,724	(600,649,669,005)	12,751,677,133,720	11,107,824,999,566	12,827,853,358,183	2,699,042,031,396	(979,013,672,779)	12,827,853,358,183

A.7.5 RECEIVABLES		
7.5.1 RECEIVABLES	06/30/2026	01/01/2026
+ Receivables from disposal of financial assets	289,511,800,000	3,774,000,000
+ Other receivables	-	-
	289,511,800,000	3,774,000,000
7.5.2 RECEIVABLES FROM AND ACCRUALS FOR DIVIDEND AND INTEREST INCOME	06/30/2026	01/01/2026
+ Dividends and interest receivable on financial assets	101,497,709,517	55,514,462,416
+ Accrued interest income from margin lending	198,137,298,495	122,516,856,183
+ Other receivables	-	-
	299,635,008,012	178,031,318,599
7.5.3 SHORT-TERM PREPAYMENT TO SELLERS	06/30/2026	01/01/2026
Fanxipan Vietnam Technology Solutions Joint Stock Company	-	500,000,000
AON VINA Co., Ltd	-	414,953,280
Bang Huu Technology Joint Stock Company	5,921,837,760	-
Other upfront payments	2,994,003,342	3,204,693,422
	8,915,841,102	4,119,646,702
7.5.4 RECEIVABLES FROM MARGIN ACTIVITIES	06/30/2026	01/01/2026
Receivables from principal margin activities	11,417,441,456,788	8,825,426,324,165
	11,417,441,456,788	8,825,426,324,165
7.5.5 RECEIVABLES FROM SERVICES PROVIDED BY THE COMPANY	06/30/2026	01/01/2026
+ Receivables from brokerage activities	1,553,576,758	2,563,066,348
+ Receivables from consulting activities	2,809,922,315	2,887,922,315
+ Receivable from custody fees	8,657,877,513	7,580,412,859
+ Receivables from consignment and auction activities	-	-
+ Receivables principal and interest of business cooperation contracts	433,968,956,892	430,241,466,982
+ Receivables of advances to pay dividends	10,000,000,000	10,000,000,000
+ Receivables from other securities trading activities	43,802,957	-
	457,034,136,435	453,272,868,504
7.5.7 OTHER RECEIVABLES	06/30/2026	01/01/2026
Company placed a deposit to purchase shares	683,000,000,000	8,380,000,000
Receivable from Investment Trust	14,604,746,522	243,294,597
Receivables from portfolio trust	15,308,356,571	676,675,132
	712,913,103,093	9,299,969,729

A.7.6 PROVISION FOR IMPAIRMENT OF RECEIVABLES

	Value of doubtful debt	Second quarter of 2026				01/01/2026
		Beginning	Provision	Reversal	Closing	
Receivables consulting activities (a)	2,809,922,315	2,809,922,315	-	-	2,809,922,315	2,809,922,315
Receivables from principal and interest of securities trading cooperation contracts (b)	430,241,466,981	395,916,355,027	4,308,022,198	153,169,852	400,071,207,373	395,536,498,844
Receivables of advances to pay dividends (c)	10,000,000,000	10,000,000,000	-	-	10,000,000,000	10,000,000,000
Provision for impairment of receivables from margin trading contracts (d)	195,695,014,744	157,892,973,611	3,445,491,711	57,177,154,634	104,161,310,688	156,012,434,666
	638,746,404,040	566,619,250,953	7,753,513,909	57,330,324,486	517,042,440,376	564,358,855,825

(a) Receivable arising from 2011 to 2022

(b) Receivable arising from 2009 to 2015

(c) Receivable arising in 2011

(d) Receivables primarily arising from 2018 to 2023

		06/30/2026	01/01/2026
A.7.7	INVENTORIES		
	Office supplies	157,753,391	34,132,294
	Tools, supplies	175,222,000	107,648,000
		<u>332,975,391</u>	<u>141,780,294</u>
A.7.7a	CONSTRUCTION IN PROGRESS	06/30/2026	01/01/2026
	Implementation and upgrading of securities trading software; technology equipment.	21,042,776,000	6,479,616,000
		<u>21,042,822,203</u>	<u>6,479,616,000</u>
A.7.8	PREPAID EXPENSES	06/30/2026	01/01/2026
	a. Short-term prepaid expenses	3,493,780,441	13,482,177,513
	Office rental costs	1,487,327,507	11,382,105,828
	Data acquisition costs	460,885,813	485,916,255
	Other short-term prepaid costs	1,545,567,121	1,614,155,430
	b. Long-term prepaid expenses	18,703,284,077	19,692,847,958
	Tools and consumables costs awaiting allocation	6,882,199,746	6,944,899,812
	Costs of office renovation and fixed asset repairs	10,330,859,143	11,636,328,439
	Other long-term prepaid expenses	1,490,225,188	1,111,619,707
		<u>22,197,064,518</u>	<u>33,175,025,471</u>
A.7.9	DEPOSITS TO SETTLEMENT ASSISTANCE FUND	06/30/2026	01/01/2026
	Initial deposit	120,000,000	120,000,000
	Additional deposit	18,066,986,207	18,066,986,207
	Allocated interest	1,813,013,793	1,813,013,793
		<u>20,000,000,000</u>	<u>20,000,000,000</u>

A.7.10 TANGIBLE FIXED ASSETS

	<u>Machinery, equipment</u>	<u>Transportation equipment</u>	<u>Management tools</u>	<u>Total</u>
Original cost				
Beginning	46,224,681,600	6,580,850,000	993,396,695	53,798,928,295
- Purchase	725,440,000	-	309,591,400	1,035,031,400
- Liquidating, disposed	-	-	-	-
- Other decreases	-	-	-	-
Closing	46,950,121,600	6,580,850,000	1,302,988,095	54,833,959,695
Accumulated depreciation	-	-	-	-
Beginning	34,911,600,227	6,327,010,667	335,448,725	41,574,059,619
- Depreciation	1,426,690,839	36,943,749	84,245,316	1,547,879,904
- Liquidating, disposed	-	-	-	-
Closing	36,338,291,066	6,363,954,416	419,694,041	43,121,939,523
Net carrying amount	-	-	-	-
- Beginning	<u>11,313,081,373</u>	<u>253,839,333</u>	<u>657,947,970</u>	<u>12,224,868,676</u>
- Closing	<u>10,611,830,534</u>	<u>216,895,584</u>	<u>883,294,054</u>	<u>11,712,020,172</u>

In which: cost of tangible fixed assets at the end of the accounting period that have been fully depreciated but are still in use: 35,186,529,318 VND

A.7.11 INTANGIBLE FIXED ASSETS

	<u>Software</u>	<u>Patent Copyright</u>	<u>Other intangible fixed assets</u>	<u>Total</u>
Original cost				
Beginning	56,590,413,724	-	-	56,590,413,724
- Purchase	-	-	-	-
- Liquidating, disposed	-	-	-	-
Closing	56,590,413,724	-	-	56,590,413,724
Accumulated depreciation	-	-	-	-
Beginning	36,378,782,309	-	-	36,378,782,309
- Depreciation	1,671,661,011	-	-	1,671,661,011
- Liquidating, disposed	-	-	-	-
Closing	38,050,443,320	-	-	38,050,443,320
Net carrying amount	-	-	-	-
- Beginning	<u>20,211,631,415</u>	<u>-</u>	<u>-</u>	<u>20,211,631,415</u>
- Closing	<u>18,539,970,404</u>	<u>-</u>	<u>-</u>	<u>18,539,970,404</u>

In which: cost of intangible fixed assets at the end of the accounting period that have been fully depreciated but are still in use: 28,291,218,724 VND

A.7.12 DEPOSITS, COLLATERALS AND PLEDGES

	<u>06/30/2026</u>	<u>01/01/2026</u>
a. Short-term	-	-
b. Long-term	<u>7,562,747,520</u>	<u>7,759,117,060</u>
Deposits on brokerage contract	7,429,197,520	7,635,967,060
Others	<u>133,550,000</u>	<u>123,150,000</u>
	<u>7,562,747,520</u>	<u>7,759,117,060</u>

A.7.13 FINANCIAL ASSETS LISTED/REGISTERED AT THE VSD OF THE COMPANY

	<u>06/30/2026</u>	<u>01/01/2026</u>
Unrestricted financial assets	3,838,645,810,000	2,038,673,540,000
Restricted financial assets	-	-
Mortgage financial assets	1,978,290,240,000	1,536,750,000,000
Blocked financial assets	-	-
Financial assets awaiting settlement	18,910,000,000	600,000,000
	<u>5,835,846,050,000</u>	<u>3,576,023,540,000</u>

A.7.14 Transactions with Related Parties during the period

	<u>06/30/2026</u>	<u>01/01/2026</u>
Unrestricted and non-traded financial assets deposited at the VSD	20,687,620,000	202,492,110,000
	<u>20,687,620,000</u>	<u>202,492,110,000</u>

A.7.15 THE COMPANY'S AWAITING FINANCIAL ASSETS

	<u>06/30/2026</u>	<u>01/01/2026</u>
The Company's awaiting financial assets	338,220,000,000	226,912,000,000
	<u>338,220,000,000</u>	<u>226,912,000,000</u>

A.7.17 THE COMPANY'S FINANCIAL ASSETS WHICH ARE NOT DEPOSITED AT THE VSD

	<u>06/30/2026</u>	<u>01/01/2026</u>
The Company's financial assets which are not deposited at the VSD	292,057,260,000	349,682,810,000
	<u>292,057,260,000</u>	<u>349,682,810,000</u>

A.7.20 FINANCIAL ASSETS LISTED/REGISTERED AT THE VSD OF INVESTORS

	<u>06/30/2026</u>	<u>01/01/2026</u>
Unrestricted financial assets	41,498,579,760,000	49,839,568,130,000
Restricted financial assets	1,344,850,940,000	2,798,734,370,000
Mortgage financial assets	5,082,669,830,000	8,032,270,540,000
Blocked financial assets	4,654,300,860,000	3,750,000,000,000
Financial assets awaiting settlement	1,116,186,980,000	203,525,620,000
	<u>53,696,588,370,000</u>	<u>64,624,098,660,000</u>

A.7.21 NON-TRADED FINANCIAL ASSETS DEPOSITED AT THE VSD OF INVESTORS

	<u>06/30/2026</u>	<u>01/01/2026</u>
Unrestricted and non-traded financial assets deposited at the VSD	216,282,470,000	90,896,090,000
Restricted and non-traded financial assets deposited at the VSD	-	211,800,000,000
Mortgage and non-traded financial assets deposited at the VSD	-	1,040,160,000
Financial assets deposited at VSD that have not been traded, blocked, or placed under temporary hold	316,284,160,000	-
	<u>532,566,630,000</u>	<u>303,736,250,000</u>

A.7.22 AWAITING FINANCIAL ASSETS OF INVESTORS

	<u>06/30/2026</u>	<u>01/01/2026</u>
Awaiting financial assets of investors	248,907,370,000	202,400,120,000
	<u>248,907,370,000</u>	<u>202,400,120,000</u>

A.7.25 INVESTORS' DEPOSITS

	<u>06/30/2026</u>	<u>01/01/2026</u>
Investors' deposits for securities trading activities managed by the Securities Company	966,395,774,183	810,146,338,381
Domestic investors	958,689,192,468	792,347,678,547
Foreign investors	1,561,868,021	1,541,466,928

Investors's deposit for derivative securities	6,144,713,694	16,257,192,906
Investors' synthesizing deposits for securities trading activities	624,929,737,730	656,565,641,390
Investors' deposits for securities transaction clearing and settlement	2,000,000	19,253,470,120
	<u>1,591,327,511,913</u>	<u>1,485,965,449,891</u>
A.7.26 DEPOSITS OF SECURITIES ISSUERS		
	<u>06/30/2026</u>	<u>01/01/2026</u>
Issuers's dividend payment deposits	77,504,292	77,504,292
	<u>77,504,292</u>	<u>77,504,292</u>
PAYABLES FOR SECURITIES TRANSACTION ACTIVITIES		
	<u>06/30/2026</u>	<u>01/01/2026</u>
Payable to Vietnam Securities Depository and Clearing Corporation	3,250,000,000	14,293,772,000
Other payables	-	-
	<u>3,250,000,000</u>	<u>14,293,772,000</u>
A.7.29 PAYABLES DIVIDENDS, PRINCIPAL AND INTEREST ON BONDS		
	<u>06/30/2026</u>	<u>01/01/2026</u>
Payables dividends, principal and interest on bonds to Investors	77,504,292	77,504,292
Dividend for shareholders payables	686,685,456	686,685,456
	<u>764,189,748</u>	<u>764,189,748</u>
A.7.30 TAX PAYABLES AND STATUTORY OBLIGATIONS		
	<u>06/30/2026</u>	<u>01/01/2026</u>
Corporate income tax	178,309,422,828	118,695,280,993
Personal income tax	22,496,225,395	22,405,706,031
Value added tax	-	870,939,963
Foreign Contractor Tax	147,230,587	248,633,582
	<u>200,952,878,810</u>	<u>142,220,560,569</u>
A.7.32 ACCRUED EXPENSES		
	<u>06/30/2026</u>	<u>01/01/2026</u>
Accrual - Interest expense of credit institutions	58,324,943,210	29,495,454,886
Accrual - Interest on issued bonds	21,052,602,584	24,690,849,315
Accrual - Securities Company Management Expenses	18,638,532,256	27,349,220,271
Accrual - Financial asset transaction costs	1,190,684,416	-
	<u>99,206,762,466</u>	<u>81,535,524,472</u>
A.7.34 TRADE PAYABLES		
	<u>06/30/2026</u>	<u>01/01/2026</u>
Payable on purchase of financial assets	18,572,765,000	444,246,385,000
Short-term trade payables:	6,653,111,089	8,691,679,699
Lotte-HPT Vietnam High-Tech Joint Stock Company	925,000,000	1,254,000,000
Financial Software Solutions Joint Stock Company	-	5,550,000,000
Sao Bac Dau Technology Joint Stock Company	2,986,832,000	-
Other parties must be paid	2,741,279,089	1,887,679,699
Long-term trade payables	-	-
	<u>25,225,876,089</u>	<u>452,938,064,699</u>
A.7.35 OTHER PAYABLES		
	<u>06/30/2026</u>	<u>01/01/2026</u>
Trade union fund	3,635,215,297	3,164,218,147
Market development fees must be paid	9,410,438,300	10,443,991,022
Short-term deposit must be paid	5,000,000,000	5,016,164,000
Long-term deposit must be paid	25,000,000	25,000,000
Other payables	5,880,780,374	2,083,896,135
	<u>23,951,433,971</u>	<u>20,733,269,304</u>

A.7.37 BORROWINGS AND DEBTS

	Balance beginning of the year	Increase in the period	Decrease in the period	Closing balance
Short-term borrowings				
- Borrowings from banks	8,220,000,000,000	24,292,000,000,000	19,041,000,000,000	13,471,000,000,000
Detail:				
+ Vietnam Prosperity Joint Stock Commercial Bank	835,000,000,000	1,996,000,000,000	1,831,000,000,000	1,000,000,000,000
+ Joint Stock Commercial Bank for Investment and Development of Vietnam	980,000,000,000	3,176,000,000,000	3,423,000,000,000	733,000,000,000
+ Vietnam Thuong Tin Joint Stock Commercial Bank	1,000,000,000,000	3,590,000,000,000	2,690,000,000,000	1,900,000,000,000
+ Saigon - Hanoi Joint Stock Commercial Bank	900,000,000,000	2,135,000,000,000	1,745,000,000,000	1,290,000,000,000
+ Ho Chi Minh City Development Joint Stock Commercial Bank	1,990,000,000,000	3,669,000,000,000	3,350,000,000,000	2,309,000,000,000
+ Indovina Bank Ltd	-	1,070,000,000,000	795,000,000,000	275,000,000,000
+ Other banks	2,515,000,000,000	8,656,000,000,000	5,207,000,000,000	5,964,000,000,000
- Borrowings from other entities	-	2,670,000,000	-	2,670,000,000
	<u>8,220,000,000,000</u>	<u>24,294,670,000,000</u>	<u>19,041,000,000,000</u>	<u>13,473,670,000,000</u>

A.7.38 BONDS ISSUED

	Balance beginning of the year	Increase in the period	Decrease in the period	Closing balance
Short-term debts	1,130,000,000,000	-	108,000,000,000	1,022,000,000,000
+ Organization	1,120,000,000,000	-	100,000,000,000	1,020,000,000,000
+ Personal	10,000,000,000	-	8,000,000,000	2,000,000,000
Long-term debts	-	-	-	-
	<u>1,130,000,000,000</u>	<u>-</u>	<u>108,000,000,000</u>	<u>1,022,000,000,000</u>

A.7.39 PAYABLES TO INVESTORS

	06/30/2026	01/01/2026
Payables to investors - Investors' deposits for securities trading activities managed by the Securities Company	966,395,774,183	810,146,338,381
Domestic investors	964,833,906,162	808,604,871,453
Foreign investors	1,561,868,021	1,541,466,928
Payables to investors - Investors' synthesizing deposits for securities trading activities	624,931,737,730	675,819,111,510
Domestic investors	624,931,737,730	675,819,111,510
Foreign investors	-	-
Other payables to investors	77,504,292	77,504,292
Domestic investors	77,504,292	77,504,292
Foreign investors	-	-
	1,591,405,016,205	1,486,042,954,183

A.7.40 INVESTORS' PAYABLES FOR SERVICES TO SECURITIES COMPANIES

	06/30/2026	01/01/2026
Payables stock brokerage fees	1,553,576,758	1,652,512,805
Payables securities custody fees	8,657,877,513	7,524,613,599
	10,211,454,271	7,524,613,599

A.7.42 LOAN PAYABLES OF INVESTORS TO THE COMPANY

	06/30/2026	01/01/2026
Margin transaction payables	11,615,578,755,283	8,947,943,180,348
Principal of margin transaction	11,417,441,456,788	8,825,426,324,165
- Domestic investors	11,417,441,456,788	8,825,426,324,165
- Foreign investors	-	-
Interest of margin transaction	198,137,298,495	122,516,856,183
- Domestic investors	198,137,298,495	122,516,856,183
- Foreign investors	-	-
Prepaid of selling securities operation payables	304,630,166,666	272,297,161,292
Principal of prepaid of selling securities operation	304,630,166,666	272,297,161,292
- Domestic investors	304,630,166,666	272,297,161,292
- Foreign investors	-	-
Interest of prepaid of selling securities operation	-	-
- Domestic investors	-	-
- Foreign investors	-	-
	11,920,208,921,949	9,220,240,341,640

A.7.43 UNDISTRIBUTED EARNINGS

	06/30/2026	01/01/2026
Undistributed earnings	2,383,946,469,152	1,497,064,889,439
Realized earnings	344,542,923,194	963,825,356,518
Unrealized earnings	2,728,489,392,346	2,460,890,245,957

(*)

OFF-STATEMENT OF FINANCIAL POSITION ITEMS

	06/30/2026	01/01/2026
2. Goods held under trust		
	1,500,000,000	1,500,000,000
	1,500,000,000	1,500,000,000
3. Receipt of collateral assets	06/30/2026	01/01/2026
- Group details	6,903,330,000	6,903,330,000
	6,903,330,000	6,903,330,000
4. Bad debt has been handled	06/30/2026	01/01/2026
Agricultural Materials Joint Stock Company	62,305,803,043	62,305,803,043
	62,305,803,043	6,903,330,000
6. Quantity of outstanding shares in circulation	06/30/2026	01/01/2026
< = 1 year;	899,462,220	899,462,220
> 1 year.	899,462,220	813,156,748
8. Listed securities deposited at VSD of the company	06/30/2026	01/01/2026
< = 1 year;	-	-
> 1 year.	5,835,846,050,000	3,576,023,540,000
	5,835,846,050,000	3,576,023,540,000
9. Unlisted securities, deposited at VSD of the companies.	06/30/2026	01/01/2026
< = 1 year;	-	-
> 1 year.	20,687,620,000	202,492,110,000
	20,687,620,000	202,492,110,000
12. Unlisted securities of the company	06/30/2026	01/01/2026
< = 1 year;	292,057,260,000	349,682,810,000
> 1 year.	292,057,260,000	349,682,810,000
14. Investors' deposits	06/30/2026	01/01/2026
Investor's deposit on securities brokerage activities:	-	-
- Investors' deposits for securities trading activities managed by the Securities Company	1,591,070,726,375	1,485,499,236,597
- Investor's Deposits at VSDC for Futures contract Derivative Securities	334,289,830	543,717,586
	1,591,405,016,205	1,486,042,954,183
15. Investors' deposits for securities transaction clearing and settlement	06/30/2026	01/01/2026
Domestic investors	624,931,737,730	675,819,111,510
Foreign investors	-	-
	624,931,737,730	675,819,111,510

B. NOTES TO THE INCOME STATEMENT

B.7.45 OPERATING INCOME

7.45.1 GAIN/LOSS FROM DISPOSAL OF FINANCIAL ASSETS

	Total amount	Cost of goods sold	Gain (loss) of Second quarter of 2026	Accumulated Gain (loss)	Gain (loss) of Second quarter of 2025
	1	2	3=1-2	4	5
Listed shares	1,460,981,521,900	949,319,230,701	511,662,291,199	786,459,276,049	31,208,505,223
Unlisted shares	278,123,140,000	199,282,503,130	78,840,636,870	(214,477,341,052)	6,778,400,000
Listed bonds	15,571,922,653,000	15,586,725,581,902	(14,802,928,902)	(18,753,798,460)	(4,275,925,581)
Unlisted bonds	1,962,137,844,000	1,910,627,572,400	51,510,271,600	51,648,381,100	3,668,068,120
Money Market Instruments	11,555,505,980,159	11,551,968,236,947	3,537,743,212	19,038,853,562	14,693,066,328
	<u>30,828,671,139,059</u>	<u>30,197,923,125,080</u>	<u>630,748,013,979</u>	<u>623,915,371,199</u>	<u>52,072,114,090</u>

7.45.3 DIVIDEND, INTEREST INCOME FROM FINANCIAL ASSETS AT FVTPL, LOANS, HTM, AFS

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Financial assets at fair value through profit and loss (FVTPL)	98,354,636,197	240,441,328,940	75,740,130,072	110,080,162,633
Held-to-maturity investments (HTM)	846,825,992	846,825,992	-	455,479,452
Loans	318,957,737,556	588,621,479,455	152,650,762,223	280,643,471,722
Available for sale financial assets (AFS)	-	-	29,739,567,000	29,739,567,000
	418,159,199,745	829,909,634,387	258,130,459,295	420,918,680,807

B.7.46 FINANCIAL INCOME

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Income from interest on demand deposits	1,040,238,290	2,173,560,653	876,758,573	1,424,990,940
	1,040,238,290	2,173,560,653	876,758,573	1,424,990,940

B.7.47 OPERATING EXPENSES

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Expenses for brokerage services	94,775,508,048	164,509,987,943	59,089,469,562	104,342,580,364
Expenses for underwriting and issuance agent services	1,290,793,498	2,929,292,753	447,695,626	1,203,330,764
Expenses for securities investment advisory services	-	-	2,055,209,989	4,346,182,592
Expenses for securities custodian services	3,460,310,756	6,791,191,529	3,075,091,144	5,970,496,493
Expenses for financial advisory services	22,296,719,468	24,786,803,495	1,599,855,900	2,703,596,125
Expenses for other operating	9,900,440,458	14,124,428,345	-	-
Provision expenses for diminution in value and impairment of doubtful receivables from services provided by the Company	(49,576,810,577)	(47,316,415,449)	2,170,349,334	4,951,668,104
	82,146,961,651	165,825,288,616	68,437,671,555	123,517,854,442

B.7.48 FINANCIAL EXPENSES

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Interest expenses	196,107,650,467	361,254,058,177	52,506,591,716	79,078,387,258
Other investment costs	-	461,369,864	-	-
	196,107,650,467	361,715,428,041	52,506,591,716	79,078,387,258

B.7.50 GENERAL ADMINISTRATIVE EXPENSES

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Labor expenses	4,548,369,790	21,287,844,613	12,897,844,110	27,118,901,261
Trade union fund, Social insurance, Health insurance, Unemployment	813,266,245	1,672,012,900	714,463,514	1,399,714,059
Office supplies expenses	87,125,335	168,349,553	128,214,220	315,236,719
Tools, supplies	653,051,871	1,249,500,665	265,387,338	529,099,000
Depreciation and amortisation	631,882,485	1,186,272,230	802,504,827	1,532,924,024
Tax, fees and charge	10,598,268	52,511,317	64,487,938	155,235,994
Expenses from external services	7,813,360,341	15,418,424,317	3,440,923,019	6,245,733,388
Other expenses	3,690,257,854	5,567,114,313	5,001,878,884	16,164,936,291
	18,247,912,189	46,602,029,908	23,315,703,850	53,461,780,736

B.7.51 OTHER INCOME

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Gain from liquidation, disposal of fixed assets; Other income	64,456	45,170,575	7,538,161	8,687,814
	64,456	45,170,575	7,538,161	8,687,814

B.7.52 OTHER EXPENSES

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
Loss from liquidation, disposal of fixed assets	-	-	-	-
Other expenses	2.971.418	49.668.536	-	1
	2.971.418	49.668.536	-	1

B.7.53 CURRENT CORPORATE INCOME TAX EXPENSES

	Current year		Previous year	
	This period	Accumulated	This period	Accumulated
1 Total profit before tax	89.717.435.664	369.711.634.936	462.967.220.068	788.653.303.878
2 Increase /Decrease	801.829.678.475	739.895.635.555	(268.300.936.855)	(408.031.351.610)
- Increase (Unreasonable expenses)	356.500.288	812.073.611	8.080.000	1.400.802.000
- Other increase	-	-	-	-
- Decrease (Dividend, Revaluation value financial assets)	(801.473.178.187)	(739.083.561.944)	268.309.016.855	409.432.153.610
- Switching losses last year	-	-	-	-
3 Taxable income	891.547.114.139	1.109.607.270.491	194.666.283.213	380.621.952.268
4 Tax rate	20%	20%	20%	20%
Current corporate income tax expense	178.309.422.828	221.921.454.099	38.933.256.643	76.124.390.454

C OTHER INFORMATION

There are no events occurring after the end of the financial period that have materially affected or may materially affect the Company's operations and the results of its operations after the end of the financial period.

Information about related parties:**Related parties**

Saigon - Hanoi Commercial Joint Stock Bank
 BVIM Fund Management Joint Stock Company
 Vietnam International Commodity Exchange JSC
 DBV Insurance Group
 Mr. Do Quang Vinh
 Mr. Le Dang Khoa
 Mrs. Nguyen Dieu Trinh
 Mr. Dao Ngoc Dung
 Mr. Nguyen Duy Linh
 Mr. Tran Van Man
 Mr. Pham Quang Quyet
 Mrs. Pham Thi Thanh Hao
 Mr. Nguyen Chi Thanh
 Mr Do Vinh Quang

Relation

The company shares key management member
 The company shares key management member
 The company shares key management member
 The company shares key management member
 Chairman of the Board of Directors
 Member of the Board of Directors
 Member of the Audit Committee
 Member of the Board of Directors
 Chairwoman of the Audit Committee
 Member of the Board of Directors
 CEO (appointed on 01/14/2026)
 Member of the Board of Director (appointed on 04/17/2026)
 Deputy CEO
 Deputy CEO
 Chief Accountant
 CEO (Resigned on 01/14/2026)
 Member of the Board of Director (resigned on 04/17/2026)
 A stakeholder is someone closely related to a key management member

* Transactions with Related Parties during the period

Saigon - Hanoi Commercial Joint Stock Bank

	First 6 months of 2026	First 6 months of 2025
Borrowing	2,135,000,000,000	298,000,000,000
Total principal and interest payment	1,780,272,917,902	504,246,684,930
Deposit contract transactions	-	100,000,000,000
Settlement of Deposit Contract	-	100,373,698,630
Interest on demand deposits	732,864,413	242,699,994
Bank service fees	18,288,140	182,313,917
Buy bonds	-	448,500,000,000
Bond interest	8,879,449,325	-
Buy Certificates of Deposit	10,000,000,000,000	17,000,000,000,000
Sell Certificates of Deposit	6,414,664,295,100	2,236,965,438,471
Government bond purchase and sale agreement	41,780,000,000,000	15,400,000,000,000
Settlement of Government Bond Purchase and Sale Contract	41,795,465,733,000	15,403,089,299,000
Revenue from underwriting and issuance agent services	978,369,975	540,000,000
Revenue from financial advisory services	75,219,713,025	11,609,090,908
Revenue from securities custodian; securities brokerage; transfer services	3,945,864,956	7,275,040,662
Office rental costs, electricity costs	758,198,560	54,861,484

BVIM Fund Management Joint Stock Company

Investment Trust Value	40,000,000,000	-
Portfolio management fee; Transaction fees; File processing fee; Money transfer fee	199,306,347	-
Deposit interest	8,108,272	-

Vietnam International Commodity Exchange Joint Stock Company

Contributed capital amount	150,000,000,000	-
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DBV Insurance Group

Property insurance costs	37,880,700	-
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* Balance with related parties at the end of the accounting period:

Saigon - Hanoi Commercial Joint Stock Bank

	06/30/2026	01/01/2026
Deposits	654,653,035,653	567,780,120,977
Bank loan	1,290,000,000,000	900,000,000,000
Stock investment	275,238,748,169	275,238,748,169
Bond investment	413,977,996,433	913,632,764,846

BVIM Fund Management Joint Stock Company:

Value of investment portfolio	24,590,689,655	39,773,000,000
The balance in the trust account	14,604,746,522	243,294,597

Vietnam International Commodity Exchange Joint Stock Company:

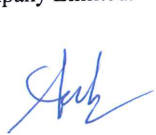
Contributed capital amount	225,000,000,000	75,000,000,000
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Manager's income

	First 6 months of 2026	First 6 months of 2025
Mr. Do Quang Vinh	1,777,777,776	1,555,555,554
Mr. Le Dang Khoa	311,111,112	272,222,223
Mrs. Nguyen Dieu Trinh	844,444,448	738,888,892
Mr. Dao Ngoc Dung	306,839,226	110,904,041
Mr. Nguyen Duy Linh	2,805,595,259	-
Mr. Tran Van Man	539,629,091	-
Mr. Pham Quang Quyet	32,831,515	-
Mr. Nguyen Chi Thanh	544,185,091	3,933,239,130
Mrs. Pham Thi Thanh Hao	917,775,322	997,132,028

Comparative figures:

The comparative figures on the Statement of Financial Position and Notes are taken from the Financial Statements for the fiscal period from January 1, 2025 to June 30, 2025. The comparative figures on the Statement of Financial Position and Notes are taken from the Financial Statements for the fiscal year ended as at December 31, 2025, which was audited by AASC Auditing Firm Company Limited.



Mrs. Le Thi Kim Anh
Preparer
Ha Noi, July 20, 2026

Mrs. Pham Thi Thanh Hao
Chief Accountant



Mrs. Bui Thi Hong Hanh
Head of Finance Division

Mr. Nguyen Duy Linh
CEO

