

Vietnam Bank for Industry and Trade Securities Joint Stock Company

Third Quarter of 2025 Interim Financial Statements

For the three-month period ended 30 September 2025

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE FINANCIAL STATEMENTS

B01a-CTCK

As at 30 September 2025

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Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION

B01a-CTCK

as at 30 September 2025

Unit: VND

Code	ITEMS	Notes	Closing balance	Opening balance
100	A. CURRENT ASSETS (100=110+130)		11,297,638,724,202	8,598,346,699,061
110	I. Financial assets		11,286,671,007,915	8,590,785,882,831
111	1. Cash and cash equivalents	5	261,024,801,709	300,233,633,348
111.1	1.1. Cash		261,024,801,709	300,233,633,348
	1.2. Cash equivalents		-	-
112	2. Financial assets at fair value through profit or loss (FVTPL)	7.1	1,844,039,446,588	2,572,643,782,442
113	3. Held-to-maturity (HTM) investments	7.2	3,139,777,357,336	1,708,531,750,000
114	4. Loan receivables	7.3	4,945,783,766,197	3,241,314,421,264
115	5. Available-for-sale(AFS) financial assets	7.4	978,440,051,903	680,714,100,000
116	6. Provision for impairment of financial assets and collaterals	7.5	(4,810,368,138)	(4,810,368,138)
117	7. Receivables	8	115,597,629,254	85,898,897,406
117.1	7.1. Receivables from disposals of financial assets		-	1,040,000,000
117.2	7.2. Receivables and accruals from dividend and interest income		115,597,629,254	84,858,897,406
117.4	7.2.2. Accruals for undue dividend and interest income		115,597,629,254	84,858,897,406
118	8. Advances to suppliers	12	679,073,981	2,581,536,807
119	9. Receivables from services provided by the Company	9	6,633,014,127	2,593,001,367
122	10. Other receivables	10	177,199,547	1,756,092,924
129	11. Provision for impairment of receivables	11	(670,964,589)	(670,964,589)
130	II. Other current assets		10,967,716,287	7,560,816,230
131	1. Advances		173,950,116	39,600,000
132	2. Office supplies, tools and materials		69,700,069	-
133	3. Short-term prepaid expenses	13	10,631,373,871	7,456,523,999
134	4. Short-term deposits, collaterals and pledges	14	88,000,000	60,000,000
135	5. Value added tax deductibles		-	-
136	6. Taxes and other receivables from the State budget		4,692,231	4,692,231
138	7. Government bond repurchase agreements		-	-
200	B. NON-CURRENT ASSETS (200=220+250)		97,976,767,433	99,775,052,970
220	I. Fixed assets		62,796,948,536	57,879,676,464
221	1. Tangible fixed assets	15	20,265,840,342	25,524,944,673
222	1.1. Cost		87,372,158,863	88,837,855,604
223a	1.2. Accumulated depreciation		(67,106,318,521)	(63,312,910,931)
227	2. Intangible assets	16	42,531,108,194	32,354,731,791
228	2.1. Cost		87,111,141,896	75,686,917,896
229a	2.2. Accumulated amortization		(44,580,033,702)	(43,332,186,105)
240	II. Construction in progress		19,500,000	4,313,869,770
250	III. Other long-term assets		35,160,318,897	37,581,506,736
251	1. Long-term deposits, collaterals and pledges	14	1,090,840,000	1,090,840,000
252	2. Long-term prepaid expenses	17	3,933,689,301	6,370,073,230
253	3. Deferred tax assets		-	-
254	4. Payments to Settlement Assistance Fund	18.1	20,000,000,000	20,000,000,000
255	5. Other long-term assets	18.2	10,135,789,596	10,120,593,506
270	TOTAL ASSETS (270=100+200)		11,395,615,491,635	8,698,121,752,031

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2025

B01a-CTCK

Unit: VND

Code	ITEMS	Notes	Closing balance	Opening balance
300	C. LIABILITIES (300=310+340)		8,586,934,474,757	6,445,212,840,277
310	I. Current liabilities		8,564,298,430,684	6,422,042,545,663
311	1. Short-term borrowings and financial leases	19	8,118,719,438,292	6,330,591,455,000
312	1.1. Short-term borrowings		8,118,719,438,292	6,330,591,455,000
316	1.2. Short-term bonds issuance		-	-
318	2. Payables for securities trading activities	20	5,557,148,160	3,637,138,798
320	3. Short-term trade payables	21	314,233,210,191	2,374,080,235
321	4. Short-term advances from customers	22	483,500,000	610,750,000
322	5. Tax and amount payable to the State budget	24	64,856,644,718	28,428,679,180
323	6. Payables to employees		26,149,951,187	25,385,286,983
324	7. Accrued employee benefits		1,520,304	-
325	8. Short-term accrued expenses	23	15,362,898,105	22,501,894,483
327	9. Short-term unearned revenue		2,533,749,100	328,881,744
329	10. Other short-term payables		1,503,309,610	1,645,004,142
331	11. Bonus and welfare funds		14,897,061,017	6,539,375,098
332	12. Government bonds repurchase agreements		-	-
340	II. Non-current liabilities		22,636,044,073	23,170,294,614
351	1. Long-term unearned revenue		614,467,736	641,202,624
356	2. Deferred tax liabilities		22,021,576,337	22,529,091,990
400	D. OWNERS' EQUITY (400=410)		2,808,681,016,878	2,252,908,911,754
410	I. Owners' equity	25	2,808,681,016,878	2,252,908,911,754
411	1. Share capital		2,134,349,460,553	1,494,812,190,553
411.1	1.1. Owners' capital contribution		2,126,934,380,000	1,487,383,110,000
411.1a	1.1.1. Ordinary shares		2,126,934,380,000	1,487,383,110,000
411.2	1.2. Share premium		7,415,080,553	7,429,080,553
411.5	1.3. Treasury shares		-	-
412	2. Differences from valuation of assets at fair value	7.6	28,160,000,000	-
415	3. Operational risk and financial reserve		7,000,641,200	7,000,641,200
417	4. Undistributed profit	25.2	639,170,915,125	751,096,080,001
417.1	4.1. Realized profit after tax		598,090,762,064	679,190,110,930
417.2	4.2. Unrealized profit		41,080,153,061	71,905,969,071
440	TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)		11,395,615,491,635	8,698,121,752,031

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2025

B01a-CTCK

Unit: VND

OFF-BALANCE SHEET ITEMS

Code	ITEMS	Notes	Closing balance	Opening balance
A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS				
6	Outstanding shares	25.3	2,126,934,380,000	1,487,383,110,000
7	Treasury shares	25.3	-	-
8	Financial assets listed/registered for trading at VSDC	26.1	1,159,946,140,000	1,317,569,840,000
9	Non-traded financial assets deposited at VSDC of the Company	26.2	1,460,000	1,460,000
10	Financial assets awaiting settlement of the Company		173,000,000,000	-
12	Financial assets not deposited at VSDC of the Company	26.3	992,226,020,000	1,296,683,440,000
13	Entitled financial assets of the Company		-	-
B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS				
21	Financial assets listed/registered for trading at VSDC of investors	26.4	27,739,245,732,400	26,808,941,070,000
021.1	Unrestricted financial assets		14,933,852,642,400	14,422,296,540,000
021.2	Restricted financial assets		681,855,660,000	684,048,390,000
021.3	Mortgaged financial assets		5,739,298,430,000	4,300,960,240,000
021.4	Blocked financial assets		6,107,665,210,000	7,341,278,240,000
021.5	Financial assets awaiting settlement		276,573,790,000	60,357,660,000
022.1	Unrestricted and non-traded financial assets deposited at VSDC	26.5	54,672,000,000	54,787,000,000
23	Awaiting financial assets of investors	26.6	182,677,142,000	81,932,310,000
024.b	Financial assets unlisted/unregistered at VSDC of investors		71,323,710,000	1,083,230,000
25	Entitled financial assets of investors		870,827,940,000	326,345,890,000
26	Investors' deposits		1,845,107,888,099	760,323,576,255
027a	Investor's deposits for securities trading activities managed by the Company	26.7	1,435,070,639,866	621,159,044,799
28	Investor's synthesizing deposits for securities trading activities	26.7	378,458,535,319	106,657,687,808

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2025

B01a-CTCK

Unit: VND

OFF-BALANCE SHEET ITEMS (continued)

Code	ITEMS	Notes	Closing balance	Opening balance
B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)				
29	Deposits for securities clearing and settlement	26.7	23,069,772,041	25,736,282,232
029.1	<i>Domestic investors' deposits for securities clearing and settlement</i>		22,947,132,464	22,881,441,484
029.2	<i>Foreign investors' deposits for securities clearing and settlement</i>		122,639,577	2,854,840,748
30	Deposits of securities issuers	26.8	8,508,940,873	6,770,561,416
31	Payables to investors for investors' deposits for securities trading activities managed by the Company	26.9	1,836,598,947,226	753,553,014,839
031.1	Payables to domestic investors for securities trading activities managed by the Company		1,833,538,556,123	748,799,308,042
031.2	Payables to foreign investors for securities trading activities managed by the Company		2,400,588,763	4,444,127,038
031.3	Payables to investors for margin deposits for derivative securities trading		659,802,340	309,579,759
35	Dividend, bond principal and interest payables	26.9	8,508,940,873	6,770,561,416

Prepared by:

Reviewed by:

Approved by:



Ms. Luu Thi Tuyen
Accountant



Ms. Nguyen Thi Anh Thu
Chief Accountant




Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam

16 October, 2025

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE INCOME STATEMENT
as at 30 September 2025

B02a-CTCK

Unit: VND

Code	ITEMS	Notes	3 rd Quarter of 2025		From 1 Jan to 30 September 2025	From 1 Jan to 30 September 2024
			Current period	Prior period		
	I. OPERATING INCOME					
1	1. Gain from financial assets at fair value through profit or loss		386,496,981,130	142,024,956,364	1,052,488,786,487	428,441,399,419
01.1	1.1. Gain from disposals of financial assets at FVTPL	27.1	202,509,998,172	40,732,380,714	581,774,920,021	95,616,340,724
01.2	1.2. Gain from revaluation of financial assets at FVTPL	27.2	180,987,091,260	93,854,502,371	455,765,964,968	313,752,757,769
01.3	1.3. Dividend, interest income from financial assets at FVTPL	27.3	2,999,891,698	7,438,073,279	14,947,901,498	19,072,300,926
2	2. Gain from held-to-maturity investments	27.5	51,226,322,538	31,165,679,049	124,640,097,350	86,449,472,141
3	3. Gain from loans and other receivables	27.4	118,393,273,782	78,025,318,596	304,995,342,209	235,638,348,300
4	4. Gain from available-for-sale financial assets	27.5	19,190,750,684	18,638,360,725	57,907,765,776	44,312,537,839
6	5. Revenue from brokerage services	28	63,845,441,828	24,849,599,856	124,220,113,248	87,571,605,037
7	6. Revenue from underwriting and issuance agent services	29	1,435,000,000	400,000,000	2,685,000,000	750,000,000
8	7. Revenue from securities investments services		150,000,000	-	210,000,000	-
9	8. Revenue from securities depository services		3,066,497,554	3,224,740,006	9,348,289,813	9,120,426,940
10	9. Revenue from financial advisory services	29	5,344,465,455	1,930,000,000	11,077,177,194	5,253,181,817
11	10. Revenue from other activities		3,762,222,511	1,402,237,878	8,384,456,528	1,595,569,345
20	Total operating income		652,910,955,482	301,660,892,474	1,695,957,028,605	899,132,540,838
	II. OPERATING EXPENSES					
21	1. Loss from financial assets at fair value through profit or loss (FVTPL)		127,568,189,892	107,377,194,053	523,819,449,728	324,151,813,004
21.1	1.1. Loss from disposals of financial assets at FVTPL	27.1	11,371,948,981	24,897,293,623	29,659,153,097	26,112,637,206
21.2	1.2. Loss from revaluation of financial assets at FVTPL	27.2	116,186,240,911	82,465,335,107	494,139,296,631	297,993,701,385
21.3	1.3. Transaction costs of acquisition of financial assets at FVTPL		10,000,000	14,565,323	21,000,000	45,474,413
24	2. Provision for financial assets, write-off of for doubtful receivables, impairment losses of financial assets and interest expenses for loans		-	-	-	(2,940,000,000)
26	3. Expenses for proprietary trading activities		7,404,835,616	3,319,506,826	19,358,284,636	9,607,161,943
27	4. Expenses for brokerage services	30	39,861,973,201	19,026,017,707	85,125,994,467	59,406,908,149
30	5. Expenses for securities depository services		5,987,918,576	4,940,873,358	16,456,148,770	14,179,982,439
31	6. Expenses for financial advisory services		2,922,209,701	2,939,834,481	8,313,413,362	9,316,920,563
32	7. Other operating expenses		-	-	-	6,600,000
40	Total operating expenses		183,745,126,986	137,603,426,425	653,073,290,963	413,729,386,098

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE INCOME STATEMENT
as at 30 September 2025

B02a-CTCK

Unit: VND

Code	Items	Notes	3 rd Quarter		From 1 Jan to 30 September 2025	From 1 Jan to 30 September 2024
			Current period	Prior period		
	III. FINANCIAL INCOME		-	-	-	-
42	1. Dividend income and interest income from demand deposits	31	445,581,134	268,655,294	880,325,701	827,048,514
44	2. Other investment incomes	31	1,999	226,921,548	355,287,268	1,069,597,164
50	Total financial income		445,583,133	495,576,842	1,235,612,969	1,896,645,678
	IV. FINANCIAL EXPENSES		-	-	-	-
52	1. Interest expenses	32	94,560,148,274	67,668,956,406	255,329,914,176	175,781,033,196
55	2. Other financial expenses	32	-	2335,846,546	332,453,342	4,748,929,919
60	Total financial expenses		94,560,148,274	67,904,802,952	255,662,367,518	180,529,963,115
62	V. GENERAL AND ADMINSTRATIVE EXPENSES	33	37,452,931,528	32,242,735,078	101,118,025,646	93,869,752,042
70	VI. OPERATING PROFIT		337,598,331,827	64,405,504,861	687,338,957,447	212,900,085,261
	VII. OTHER INCOME AND EXPENSES		-	-	-	-
71	1. Other income		288,917,103	87,782,511	618,879,885	1,603,914,895
72	2. Other expenses		50,683,535	(2,548)	158,714,499	389,049,910
80	Total other operating profit		238,233,568	87,785,059	460,165,386	1,214,864,985
90	VIII. PROFIT BEFORE TAX		337,836,565,395	64,493,289,920	687,799,122,833	214,114,950,246
91	1. Realized profit		273,035,715,046	53,104,122,656	726,172,454,496	198,355,893,862
92	2. Unrealized (loss)/profit		64,800,850,349	11,389,167,264	(38,373,331,663)	15,759,056,384
100	IX. CORPORATE INCOME TAX (CIT)	34	67,320,297,562	11,806,609,975	135,569,017,709	41,196,359,831
100.1	Current CIT expenses	34.1	54,232,976,813	9,528,776,521	143,116,533,362	38,044,548,553
100.2	Deferred CIT (income)	34.2	13,087,320,749	2,277,833,454	(7,547,515,653)	3,151,811,278
200	X. PROFIT AFTER TAX		270,516,267,833	52,686,679,945	552,230,105,124	172,918,590,415
300	XI. OTHER COMPREHENSIVE INCOME/(LOSS) AFTER TAX		-	-	-	-
301	Gain/(Loss) from revaluation of AFS financial assets		35,200,000,000	12,720,000,000	35,200,000,000	22,971,000,000
304	Other comprehensive income		(7,040,000,000)	(2,544,000,000)	(7,040,000,000)	(4,594,200,000)
400	Total comprehensive income		28,160,000,000	10,176,000,000	28,160,000,000	18,376,800,000
501	EARNINGS PER SHARE	35	1,272	354	2,596	1,163

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE INCOME STATEMENT
as at 30 September 2025

B02a-CTCK

Unit: VND

Prepared by:



Ms. Luu Thi Tuyen
Accountant

Reviewed by:



Ms. Nguyen Thi Anh Thu
Chief Accountant

Approved by:



Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam

16 October, 2025

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CASH FLOW
as at 30 September 2025

B03a-CTC

Unit: VND

Code	ITEMS	Notes	From 1 Jan to 30 September 2025 VND	From 1 Jan to 30 September 2024 VND
	I. CASH FLOW FROM OPERATING ACTIVITIES			
1	1. Profit before tax		687,799,122,833	214,114,950,246
2	2. Adjustments for		201,826,082,536	(93,880,209,843)
3	Depreciation and amortization		6,752,434,308	7,149,589,562
4	Provisions		-	(2,933,400,000)
6	Interest expenses from borrowings		255,329,914,176	175,781,033,196
7	Gain from investing activities		(201,322,016)	-
8	Accrued interest		(60,054,943,932)	(273,877,432,601)
10	3. Increase in non-monetary expenses		494,139,296,631	297,993,701,385
11	Loss from revaluation of financial assets at FVTPL		494,139,296,631	297,993,701,385
18	4. Decrease in non-monetary income		(455,765,964,968)	(313,752,757,769)
19	Gain from revaluation of financial assets at FVTPL		(455,765,964,968)	(313,752,757,769)
	Other interest		-	-
30	5. Operating (loss) before changes in working capital		(2,748,136,743,659)	(560,164,900,438)
31	Increase/(Decrease) in financial assets at FVTPL		690,231,004,191	(515,551,714,575)
32	Increase/ (Decrease) in HTM investments		(1,431,245,607,336)	(435,000,000,000)
33	Increase/(decrease) in loans		(1,704,469,344,933)	(342,586,397,470)
34	Increase/(decrease) in AFS financial assets		(262,525,951,903)	(91,835,152,631)
35	(-)Increase, (+) Decrease in receivables from disposal of financial assets		1,040,000,000	259,149,090,000
36	(-)Increase, (+) Decrease in receivables and accrued dividend, interest income from financial assets		29,316,212,084	372,375,041,070
37	(-)Increase, (+) Decrease in receivables from services provided by the Company		(4,040,012,760)	418,738,560
39	(-)Increase, (+) Decrease in other receivables		3,481,356,203	2,059,361,944
40	Increase/(decrease) in other assets		(204,050,185)	28,699,707
41	Increase/(decrease) in accrued expenses (excluding interest expenses)		2,172,233,656	(161,633,772)
42	(Increase)/Decrease in prepaid expenses		(782,679,793)	4,042,133,645
43	CIT paid		(109,580,774,595)	(47,839,075,514)
44	Interest paid		(264,641,144,210)	(166,942,544,294)
45	Increase/(Decrease) in trade payables		313,651,889,318	443,299,241,651
46	Increase/(Decrease) in welfare benefits		1,520,304	55,688,404
47	Increase/(Decrease) in tax and payables to the State (excluding CIT paid)		2,892,206,771	2,248,728,858
48	Increase/(Decrease) in payables to employees		764,664,204	5,136,144,536
50	Increase/(Decrease) in other payables		2,036,437,936	(37,494,349,192)
51	Other receipts from operating activities		308,000,000	224,000,000
52	Other payments for operating activities		(16,542,702,611)	(11,790,901,365)
60	Net cash flows used in operating activities		(1,820,138,206,627)	(455,689,216,419)

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CASH FLOW (continued)
as at 30 September 2025

B03a-CTCK

Unit: VND

Code	ITEMS	Notes	From 1 Jan to 30 September 2025 VND	From 1 Jan to 30 September 2024 VND
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	1. Purchase and construction of fixed assets, investment properties and other long-term assets		(7,384,734,230)	(13,242,819,101)
62	2. Proceeds from disposal and sale of fixed assets, investment properties and other long-term assets		186,125,926	-
70	Net cash flow from investing activities		(7,198,608,304)	(13,242,819,101)
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
72	1. Repayment of capital contributed by shareholders, repurchase of issued shares		-	1,537,316,500
73	2. Drawdown of borrowings		38,317,766,015,000	20,737,373,299,128
74	3. Repayment of borrowings		(36,529,638,031,708)	(20,502,391,910,286)
80	Net cash flow from financing activities		1,788,127,983,292	236,518,705,342
90	NET CASH FLOW DURING THE PERIOD		(39,208,831,639)	(232,413,330,178)
101	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	5	300,233,633,348	424,853,166,811
101.1	Cash		300,233,633,348	424,853,166,811
101.2	Cash equivalents		-	-
103	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	5	261,024,801,709	192,439,836,633
103.1	Cash		261,024,801,709	192,439,836,633

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CASH FLOW (continued)
as at 30 September 2025

B03a-CTCK

Unit: VND

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Cod e	ITEMS	Notes	From 1 Jan to 30 September 2025 VND	From 1 Jan to 30 September 2025 VND
	I. Cash flows from brokerage and trust activities of customers			
1	1. Cash receipts from disposal of brokerage securities of customers		139,480,620,817,145	88,720,071,785,464
2	2. Cash payments for purchase of brokerage securities of customers		(138,296,682,906,815)	(87,343,662,973,201)
7	3. Cash receipts for settlement of securities transactions of customers		(99,845,914,270)	(1,456,371,660,808)
11	5. Cash payments for depository fees of customers		(1,046,063,673)	(1,521,654,990)
14	6. Cash receipts from securities issuers		3,153,060,689,436	3,708,039,129,474
15	7. Cash payments for securities issuers		(3,151,322,309,979)	(3,701,706,341,259)
20	Net increase/(decrease) in cash during the period		1,084,784,311,844	(75,151,715,320)
30	II. Cash and cash equivalents of customers at the beginning of the period		760,323,576,255	984,421,851,584
31	Cash at banks at the beginning of the period		760,323,576,255	984,421,851,584
32	Investors' deposits managed by the Company for securities trading activities		621,159,044,799	792,983,924,882
33	Investors' deposits for securities trading activities		106,657,687,808	130,396,066,737
34	Deposits for securities clearing & settlement		25,736,282,232	56,258,127,013
35	Deposits of securities issuers		6,770,561,416	4,783,732,952
40	III. Cash and cash equivalents of customers at the end of the period		1,845,107,888,099	909,270,136,264
41	Cash at banks at the end of the period		1,845,107,888,099	909,270,136,264
42	Investors' deposits managed by the Company for securities trading activities		1,435,070,639,866	689,873,144,217
43	Investors' deposits for securities trading activities		378,458,535,319	202,351,623,603
44	Deposits for securities clearing & settlement		23,069,772,041	5,928,847,277
45	Deposits of securities issuers		8,508,940,873	11,116,521,167

Prepared by:

Reviewed by:

Approved by:

Ms. Luu Thi Tuyen
Accountant

Ms. Nguyen Thi Anh Thu
Chief Accountant

Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam

16 October, 2025

Vietnam Bank for Industry and Trade Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CHANGES IN OWNERS' EQUITY
as at 30 September 2025

B04a-CTCK

Unit: VND

ITEMS	Opening balance		Increase/Decrease				Closing balance	
	01 Jan 2024	01 Jan 2025	Prior Period		Current Period		30 September 2024	30 September 2025
			Increase	Decrease	Increase	Decrease		
I. CHANGES IN OWNERS' EQUITY	2,037,934,556,956	2,252,908,911,754	216,584,951,446	(41,401,980,531)	1,257,554,266,899	(701,907,935,331)	2,213,117,527,871	2,808,681,016,878
1. Owners' capital contribution	1,487,383,110,000	1,487,383,110,000			639,551,270,000		1,487,383,110,000	2,126,934,380,000
1.1 Ordinary shares	1,487,383,110,000	1,487,383,110,000			639,551,270,000		1,487,383,110,000	2,126,934,380,000
2. Share premium	6,150,512,734	7,429,080,553	1,278,567,819			(14,000,000)	7,429,080,553	7,415,080,553
3. Treasury shares	(258,748,681)			258,748,681				
4. Capital supplementary reserve								
5. Financial and Operational risk reserve	4,264,647,988	7,000,641,200	2,735,993,212				7,000,641,200	7,000,641,200
6. Undistributed profit	540,395,034,915	751,096,080,001	173,069,390,415	(20,536,529,212)	583,055,921,134	(694,981,086,010)	692,927,896,118	639,170,915,125
6.1 Realized profit	457,023,776,649	679,190,110,930	160,462,145,309	(20,536,529,212)	583,055,921,134	(664,155,270,000)	596,949,392,746	598,090,762,064
6.2 Unrealized profit	83,371,258,266	71,905,969,071	12,607,245,106	-	-	(30,825,816,010)	95,978,503,372	41,080,153,061
TOTAL	2,037,934,556,956	2,252,908,911,754	177,083,951,446	(20,277,780,531)	1,222,354,266,899	(694,867,935,331)	2,194,740,727,871	2,780,521,016,878
II. OTHER COMPREHENSIVE INCOME								
1.(Loss) from revaluation of available-for-sale financial assets			39,363,000,000	(16,392,000,000)	35,200,000,000		22,971,000,000	35,200,000,000
2. Gain/ (Loss) from other comprehensive income			138,000,000	(4,732,200,000)		(7,040,000,000)	(4,594,200,000)	(7,040,000,000)
TOTAL			39,501,000,000	(21,124,200,000)		(7,040,000,000)	18,376,800,000	28,160,000,000

Prepared by:

Reviewed by:

Approved by:



Ms. Luu Thi Tuyen
Accountant



Ms. Nguyen Thi Anh Thu
Chief Accountant



Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
16 October, 2025

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS

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as at 30 September 2025

1. CORPORATE INFORMATION

Vietnam Bank for Industry and Trade Joint Stock Company ("the Company") is a joint stock company established by Vietnam Joint Stock Commercial Bank for Industry and Trade ("VietinBank"), and other shareholders, in accordance with Operation License for securities trading No. 107/UBCK-GP issued by the State Securities Commission of Vietnam on 01st July 2009, with the initial charter capital of VND 789,934,000,000. The Company's charter capital was approved to increase to VND 2,126,934,380,000 in accordance with the amended License No. 50/GPDC-UBCK dated August 16, 2025 granted by the State Securities Commission of Vietnam. On August 7, 2025, the State Securities Commission of Vietnam issued Amendment License No. 64/GPĐC-UBCK, updating the change of the Company's head office address to 1st to 4th Floor, Building N02-T2, Diplomatic Corps Area, Xuan Dinh Ward, Hanoi.

The Company's shares were listed on the Hanoi Securities Trading Center (currently known as the Hanoi Stock Exchange) starting on 31 July 2009. In accordance with Decision No. 431/QĐ-SGDHN dated 12 June 2017, the Company's shares were delisted from the Hanoi Stock Exchange starting from 15 June 2017. The Company's shares were then listed on the Ho Chi Minh Stock Exchange starting from 20 June 2017 (in accordance with Decision No. 196/QĐ-SGD dated 13 June 2017).

The Company's head office is located on the 1st to 4th Floors, N02-T2 Building, Diplomatic Corps Area, Xuan Dinh Ward, Hanoi. As at 30 September 2025, the Company had one (01) head office and two (02) branches in Ho Chi Minh City and Da Nang.

Legal representative

The Company's legal representative during this period and to the date of this Financial Statement is Mr. Tran Phuc Vinh- Chairman of the Board of Directors.

Mr. Tran Thi Ngoc Tai - Deputy General Director is authorized by the Chairman of the Board of Directors to sign this report in accordance with the Power of Attorney No. 31/2025/GUQ-CKCT dated February 27, 2025.

The total number of employees of the Company as at 30 September 2025 was 251 persons (as at 31 December 2024: 241 persons).

Operating Industry and principal activities

Charter capital

As at 30 September 2025, the total charter capital of the Company was VND 2,126,934,380,000 (as at 31 December 2024: VND 1,487,338,110,000).

Operating industry and principal activities

The company operates in the securities trading sector.

The principal activities of the Company are brokerage services; financial and securities investment advisory services; proprietary trading; underwriting for securities issuance; securities depository services and other services in accordance with legal regulations applicable to securities companies. The Company operates with the goal of contributing to the development of the Vietnamese stock market and bringing core benefits to customers, investors and shareholders of the Company.

Investment restrictions

The Company performs under Article 28 of Circular No. 121/2020/TT-BTC dated 31 December 2020 ("Circular 121") prescribing the operation of securities companies and applicable regulations on investment restrictions. Accordingly:

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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A securities company is not allowed to purchase, contribute capital to invest in properties except for the use of head office, branches, and transaction offices directly serving operating professional business activities of the securities company.

A securities company may purchase, contribute capital to invest in properties and fixed assets on the principle that the carrying value of fixed assets and investment properties should not exceed fifty percent (50%) of the total assets of the securities company.

A securities company is not allowed to use must not exceed seventy percent (70%) of its owners' equity to invest in corporate bonds. A securities company, licensed to engage in proprietary trading, is allowed to repurchase listed bonds in accordance with relevant regulations on securities repurchase agreements.

A securities company must not by itself, or authorize other organizations or individuals to:

- a) Invest in shares or contribute capital to companies that owned more than fifty percent (50%) of the charter capital of the securities company, except for purchasing of odd shares per request of customers;
- b) Make joint investments with a related party in five percent (5%) or more of the charter capital of another securities company;
- c) Invest more than twenty percent (20%) in the total circulating shares or fund certificates of a listed entity;
- d) Invest more than fifteen percent (15%) in the total circulating shares or fund certificates of a non-listed entity, this provision shall not apply to member funds, exchange-traded funds and open-ended fund certificates;
- e) Invest or contribute capital in more than ten percent (10%) of the total contributed capital of a limited liability company or a business project;
- f) Invest or contribute capital more than fifteen percent (15%) of its owners' equity in an entity or a business project;
- g) Invest more than seventy percent (70%) of its owners' equity in shares, capital contribution and business projects, specifically invest more than twenty percent (20%) of its owners' equity in non-listed shares, capital contribution and business projects.

A securities company is established or acquires a fund management company as a subsidiary. In this case, the securities company does not have to comply with the provisions of Points c, d and f above. A securities company planning to establish or acquire a fund management company as a subsidiary must satisfy the following conditions:

- a) Equity after contributing capital to establish or acquire a fund management company must be at least equal to the legal capital for the business operations that the company is performing;
- b) The capital liquidity ratio after contributing capital to establish or acquire a fund management company must be at least one hundred and eighty percent (180%);
- c) After contributing capital to establish or acquire a fund management company, the securities company must ensure compliance with the debt restrictions prescribed in Article 26 and the investment restrictions prescribed in Clause 3, Article 28 and Point e, Clause 4, Article 28, Circular 121.

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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In case a securities company invests beyond the limit due to underwriting in the form of a firm commitment, due to consolidation, merger or changes in assets or equity of the securities company or capital contributing organization, the securities company must apply necessary measures to comply with the investment limit specified in Clauses 2, 3, 4 of Article 28 within a maximum period of one (01) year.

2. BASIS OF PREPARATION

Applied accounting regimes and standards

The Company applies the accounting regime applicable to securities companies in accordance with the Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014 ("Circular 210"), and Circular No. 334/2016/TT-BTC ("Circular 334") dated 27 December 2016 amending, supplementing and replacing Appendix No. 02 and No. 04 of Circular 210. These Circular provided regulations related to accounting documents, accounting systems as well as methods of preparing and presenting financial statements of securities companies.

The accompanying financial statements of the Company are not intended to present the financial position, results of operations, cash flows and changes in equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

Applied accounting documentation system

The Company's applied accounting documentation system is the General Journal.

Fiscal period

The Company's fiscal year starts on 1st January and ends on 31st December. The Company also prepares its interim financial statements for the three-month periods ended 31 March, 30 June, 30 September and 31 December each year, respectively.

Accounting currency

The interim financial statements are prepared in Vietnam Dong ("VND"), which is also the accounting currency of the Company.

3. STATEMENT OF COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND REGIMES

The Company commits to preparing the interim financial statements in compliance with Vietnamese Accounting Standards and Vietnamese Enterprise Accounting Systems, accounting regulations and guidance applicable to securities companies and the statutory requirements relevant to preparing and presenting interim financial statements

Accordingly, the accompanying interim financial statements and their utilization are not designed for those who are not informed about Vietnam's accounting principles, procedures and practices and furthermore are not intended to present the interim financial position, interim results of operation, interim cash flows and interim changes in equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following are the principal accounting policies applied by the Company in preparing its financial statements:

Accounting estimates

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2025

The preparation of financial statements in compliance with accounting standards, accounting regimes applicable to securities companies and legal regulations related to the preparation and presentation of financial statements requires the Board of Directors to make estimates and assumptions that affect the reported figures on liabilities, assets and the presentation of liabilities and contingent assets at the date of the financial statements as well as the reported figures on revenues and expenses during the fiscal year. Although accounting estimates are made with all the knowledge of the Board of Directors, the actual results of operations may differ from the estimates and assumptions made.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at banks, deposits for selling underwriting securities, clearing and settlement deposits for securities trading and short-term (with an original maturity of three months or less), highly liquid investments that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

Cash at banks for securities clearing and settlement is the amount available in place to clear off or settle securities transactions.

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

Financial assets at fair value through profit or loss comprise financial assets held for business purposes, or at the time of initial recognition of identified financial assets that would be more reasonably presented if classified as financial assets at fair value through profit or loss.

Financial assets at fair value through profit or loss are initially recognized at purchase price and revalued at market value or fair value on the statement of financial position of the Company.

The purchase price of financial assets at fair value through profit or loss does not comprise transaction costs arising directly from the purchase of these financial assets. These transaction costs are recognized as purchase costs of financial assets in the income statement when incurred.

A decrease arising from revaluation of financial assets at fair value through profit or loss in comparison with the prior period is recognized into the income statement under "Loss from revaluation of financial assets at fair value through profit or loss". An increase arising from revaluation of financial assets at fair value through profit or loss in comparison with the prior period is recognized into the income statement under "Gain from revaluation of financial assets at fair value through profit or loss".

Held-to-maturity investments (HTM)

Held-to-maturity investments are non-derivative financial assets with fixed term and fixed or identifiable payments that the Company has the positive intention or ability to hold to maturity, except for the non-derivative financial assets classified as financial assets at fair value through profit or loss, the financial assets classified as available-for-sale or financial assets satisfying the definition of loans and receivables.

HTM investments are initially recognized at (purchase price plus (+) transaction costs which are directly attributable to the purchase of financial assets. After initial recognition, held-to-maturity investments are subsequently measured at amortized cost using the effective interest rate (EIR) method.

Amortized cost of HTM investments is measured at initially recognized cost minus (-) principal repayments, plus (+) or minus (-) the accumulated amortization using the EIR method of any difference between that initial amount and the maturity amount, and minus (-) any utilization of provision for impairment or uncollectibility (if any).

The EIR method is a method of calculating the cost allocation on interest income or interest expense in the period of a financial asset or a group of HTM investments.

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2025

Loan receivables

Loan receivables are non-derivative financial assets with fixed or identifiable payments according to the current regulations of the securities companies.

Loans are subjected to impairment assessment at the reporting date. Provision is made based on estimated loss which is determined by the difference between the market value of securities used as collaterals for such loan and the outstanding loan balance. Any increase/decrease in the balance of provision is recorded in "Provision expenses for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans" in the income statement".

Available-for-sale financial assets (AFS)

Available-for-sale ("AFS") financial assets are non-derivative financial assets that are determined as available for sale or are not classified as neither loans and receivables, held-to-maturity investments nor financial assets at fair value through profit or loss.

AFS financial assets are initially recognized at cost (purchase price plus (+) transaction costs which are directly attributable to the purchase of the financial assets). After initial recognition, AFS financial assets are subsequently measured at fair value, unless financial assets are equity instruments that do not have a quoted price in the active market and investments whose value cannot be reliably determined, continue to be recognized at cost.

Difference arising from revaluation of AFS financial assets at fair value in comparison with the prior period is recognized into other comprehensive income under "Gain/(Loss) from revaluation of AFS financial assets", in the income statement.

Principles of revaluation of financial assets

The revaluation of financial assets at fair value through profit or loss and available-for-sale financial asset at market price or fair value is conducted according to the valuation method in accordance with the law. In the absence of a market price at the last trading date, the Company may use the fair value to re-evaluate the financial assets. Fair value is determined on the basis of principles, methods or theoretical models of valuation of financial assets approved by the Board of General Directors.

The market value of listed securities on the Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange is the closing price at the last trading date as of the revaluation date.

For securities of companies not listed on the stock market but registered for trading on the exchange market of unlisted public companies (UPCoM), the market value is determined as the average reference price for the last 30 consecutive trading days before the revaluation published by the Stock Exchange.

In case securities are listed on the market, unlisted securities but registered for trading on the market without trading within 30 days before the revaluation date or listed securities are canceled or suspended from trading or stopped for trading from the sixth trading day onwards, the fair value of securities is the book value at the date of the latest financial statements.

For securities unlisted and unregistered for trading on the trading market of unlisted public companies (UPCoM), the price of securities as the basis for revaluation is that collected from reference information sources as the Board of Directors assesses that this price represents the market value of these securities.

For securities that do not have reference prices from such sources, the securities prices for revaluation are estimated based on the internal valuation model of the Company. The basis for determining fair value is either discount method or comparative method depending on the type of business to be valued and the ability to collect information.

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2025

Derecognition of financial assets

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

The Company no longer has the rights to receive cash flows from the asset; or

The Company has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a transfer arrangement; and either:

- The Company has transferred substantially all the risks and rewards of the asset; or
- The Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

When the Company has transferred its rights to receive cash flows from an asset or has entered into a transfer arrangement and has neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is still recognized as the Company's asset. In that case, the Company also recognizes a corresponding liability. The transferred asset and the corresponding liability are measured on a basis that reflects the rights and obligations that the Company has retained.

In case the liability is a guaranteed liability, transferred assets will be recognized at the smaller value between the initial carrying value of the assets and the maximum obligation incurred by the Company.

Reclassification of financial assets

Reclassification when selling financial assets other than FVTPL

When selling financial assets other than FVTPL, securities companies are required to reclassify those financial assets to financial assets at FVTPL. Difference arising from revaluation of AFS financial assets which are recognized under "Gain/(Loss) from revaluation of assets at fair value" will be recognized to the corresponding revenue or expenses at the date of reclassification of AFS financial assets.

Reclassification due to change in purpose or ability to hold

Securities companies are allowed to reclassify financial assets to applicable categories upon changes in purpose or ability to hold, accordingly:

Non-derivative financial assets at FVTPL or financial assets that are not required to be classified as financial assets at FVTPL at initial recognition can be classified as loans and receivables in special circumstances or as cash and cash equivalents if the requirements are met. The gains or losses arising from revaluation of financial assets at FVTPL prior to the reclassification are not allowed to be reversed; and

Due to changes in purpose or ability to hold, where it is not appropriate to classify an investment as held to maturity, such investment is required to be reclassified into available-for-sale financial assets and measured at fair value. The difference arising from revaluation between carrying value and fair value are recognized as "Gain/(Loss) from revaluation of assets at fair value" in owners' equity.

Recognition of mortgaged, pledged financial assets

During the period, the Company had mortgaged/pledged financial assets which are used as collaterals for the financial obligations of the Company.

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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According to the terms and conditions of the mortgage/pledge contracts, during the valid period of the contracts, the Company is not allowed to sell, transfer or use the mortgaged/pledged assets under repurchase or swap contracts with any other third party.

In case the Company is unable to fulfill its obligations, the mortgagee/pledgee is allowed to use the mortgaged/pledged assets to settle the obligations of the Company after a period specified in the mortgage/pledge contracts, since the obligations due date.

The mortgaged/pledged assets are monitored in the Company's interim statement of financial position in accordance with accounting principles relevant to the assets' classification.

Provision for impairment of financial assets

The Company makes provisions for the impairment of financial assets held-to-maturity and available-for-sale when there is objective evidence of a decrease in the fair value of the financial assets in accordance with the guidance of Circular 210.

Receivables

Receivables are recoverable amounts of customers or other parties and are initially recognized at cost and are subsequently presented at cost.

Receivables comprise receivables from services provided by the Company, receivables and accruals from dividend and interest income and receivables from disposal of financial assets.

Receivables from services provided by the Company include receivables from investors in securities trading in terms of brokerage service fees, securities depository fees, issuance agent and underwriting activities, consulting activities and other services.

Provision for receivables is determined based on the overdue status of debts or expected loss of current debts in case the debts are undue yet the organization has fallen into liquidation, bankruptcy or similar difficulties. For overdue receivables, the provision amount shall be set aside in accordance with current accounting regulations.

Provision for impairment of receivables comprise provision for impairment of receivables from mature financial assets, provision for doubtful receivables and impairment of receivables from services provided by the Company and provision for impairment of other receivables. Difference arising from provision balance in comparison with the prior year is recognized into income statement.

Tangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation.

The cost of a fixed asset comprises of its purchase price and any directly attributable costs of bringing the fixed asset to working condition for its intended use.

Depreciation of tangible assets are computed on a straight-line basis over the estimated useful lives of these assets as follows:

	Current year
	Years
Buildings and structures	07
Machinery and equipment	03 – 07
Office equipment	03 – 05
Motor vehicles	06
Others	04

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

B09a-CTCK

as at 30 September 2025

Intangible assets and amortisation

Intangible assets comprise land use rights and software and is measured at historical cost less accumulated amortisation.

Land use rights

Land use rights are amortised by a straight-line method based on a 50-year lease period from 10 November 2014 to 09 November 2064. Software

The software is initially recognized at purchase price and amortised by a straight-line method based on an estimated useful life from 03 to 05 years.

Prepaid expense

Prepaid expenses include office rental, office repair expenses, tools and supplies issued for consumption, loan guarantee and arrangement fees, maintenance fees and other prepaid expenses which are considered to be likely to provide future economic benefits to the Company. These prepaid expenses are allocated to the interim income statement, using the straight-line method in accordance with current accounting regulations.

Leasing

Leases when substantially all the rewards and risks of ownership of assets remain with the leasing company are accounted for as operating lease. Rentals payable under operating leases are charged to the income statement on a straight-line basis over the term of the relevant lease.

Payables for securities trading activities

Payables for securities trading activities include securities trading and service payables to Stock Exchanges, to Vietnam Securities Depository and Clearing Corporation and other payables.

Borrowings

Borrowings are presented at cost at the end of the financial year.

Repurchase and resale agreements

Securities sold under the agreements to be repurchased at a specified future date ("repos") are not derecognized from the statement of financial position. The corresponding cash receipt is recognized in the statement of financial position as a liability. The difference between the sale price and repurchase price is amortized to the income statement on a straight-line basis and at contractual rate over the term of the agreement.

Securities purchased under the agreements to be resold at a specified future date ("repos") are not recognized in the statement of financial position. The corresponding cash payment is recognized in the statement of financial position as an asset. The difference between the purchase price and resale price is amortized to the income statement on a straight-line basis and at contractual rate over the term of the agreement.

Capital and reserves

Ordinary shares

Ordinary shares are classified as owners' equity and recognized at par value.

Share premium

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2025

When capital is received from shareholders, the difference between selling price and par value is recorded as share premium in owners' equity. Incurred expenses that directly relate to the issuance of common shares are recognized as a decrease in share premium.

Treasury Shares

Issued shares are repurchased, the total payment, including directly related costs to the repurchase of the shares, less taxes, is recognized as treasury shares and presented as a deduction from equity.

Reserves

According to Circular No. 114/2021/TT-BTC issued by the Ministry of Finance on 17 December 2021, reserves are appropriated in accordance with the Resolution of the General Meeting of Shareholders to ensure meeting financial safety indicators as prescribed by Securities Law.

Undistributed profit

Undistributed profit comprises realized profit after tax and unrealized profit after tax.

Realized after tax profit is difference between total revenue, income and total expense recorded in income statement, not included items recorded in unrealized after-tax profit.

Unrealized after-tax profit is difference between gain and loss from financial assets at fair value through profit or loss recorded in income statement and expense/income from deferred corporate income tax incurred in financial year.

Profit distribution

Profit after tax is distributed to shareholders in accordance with Resolution of the General Meeting of Shareholders after reserves appropriation according to the current prevailing regulations.

Revenue recognition

Revenue from investment in financial assets

Revenue from investment in financial assets includes interest from financial assets at fair value through profit or loss, revenue from held-to-maturity investments, revenue from loans and receivables, revenue from available-for-sale financial assets are recognized based on the differences when disposing financial assets (recognized based on Announcement of securities transaction clearing results of Vietnam Securities Depository and Clearing Corporation).

Interest income from financial assets

Interest income from financial assets are recognized in the income statement when interest arises on an accrual basis (taking into account the return earned from the assets) unless the ability to recover interest is uncertain.

Dividends

Dividends received in cash are recognized in the income statement when the Company's right to receive payment is established. Dividends received by shares are only updated and monitored to the number of shares held and not recognized as revenue.

Revenue from brokerage services for investors and securities depository activities

Revenue from brokerage services for investors and securities depository activities are recognized in the income statement when all four (4) following criteria are met:

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2025

- (a) The amount of revenue can be measured reliably;
- (b) It is probable that the economic benefits associated with the transaction will flow to the Company;
- (c) The percentage of completion of the transaction at the balance sheet date can be measured reliably;
- (d) The costs incurred for the transaction and the costs to complete the transaction can be measured reliably.

Revenue from underwriting and issuance agent services

Revenue from underwriting and issuance agent services are recognized in the income statement upon completion of the announcement of the results of the securities issuance.

Revenue from financial advisory services

Revenue from financial advisory services are recognized in the income statement when the service is provided, and it is relatively certain to determine the revenue and the costs incurred relating to the transaction and cost to complete that transaction.

Other income

Other income are recognized in the income statement on an accrual basis.

Revenues related to multiple accounting periods are recognized according to the completion schedule or distributed on a straight-line basis during the term of service. Unallocated value is recognized as unearned revenue on the income statement

Operating expenses

Operating expenses comprise losses from disposal of financial assets and transaction costs for the purchase of financial assets, proprietary trading, and service expenses.

Losses from disposal and transaction costs for the purchase of financial assets reflect losses resulting from the sale of financial assets at fair value through profit or loss, transaction costs for purchases of financial assets at fair value through profit or loss, provision expenses for financial assets, settlement expenses for impairment of bad debts, financial assets and borrowing cost and losses, impairment on financial assets under financial asset investment portfolio of the securities company.

Expenses for providing services reflect the expenses on providing direct services of the securities company including proprietary trading costs, securities brokerage costs, underwriting and issuance agent service costs, advisory service costs and other operating expenses.

General and administrative expenses

General and administrative expenses reflect the securities company's general management expenses including salary expenses and payroll deductions of management staff, office materials costs, cost of tools and supplies, depreciation and amortisation of fixed assets, outsourced services expense and other monetary expenses used for management activities.

Borrowing costs

Borrowing costs are recognized to the income statement in the year on an accrual basis.

Taxation

Corporate income tax expense represents the sum of the tax currently payable and deferred tax.

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The tax currently payable is based on taxable profit for the year. Taxable profit differs from profit before tax as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

Deferred tax is recognised on significant differences between carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit and is accounted for using balance sheet liability method. Deferred tax liabilities are generally recognised for all temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilised.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset realised. Deferred tax is charged or credited to profit or loss, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same tax authority and the Company intends to settle its current tax assets and liabilities on a net basis.

The determination of the tax currently payable is based on the current interpretation of tax regulations. However, these regulations are subject to periodic variation and their ultimate determination depends on the results of the tax authorities' examinations.

Other taxes are paid in accordance with the prevailing tax laws in Vietnam.

Related parties

The parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making decisions on financial and operating policies. A party is considered a related party with the Company if:

- (a) Directly or indirectly through one or more intermediaries, the party:
 - Controls, or is controlled by, or is under common control by the Company (including the holding company and its subsidiaries);
 - Contributes capital to the Bank and therefore has significant influence over the Company; and
 - Has joint control over the Company;
- (b) The party is a joint venture or an associate of which the Company is a venturer or an investor;
- (c) The party has a key management personnel who is also a member of the Board of Directors, Board of Supervisors, and Board of Management of the Company;
- (d) The party is a close member of the family of any individual referred to in (a) or (c); or
- (e) The party is an entity that is, directly or indirectly controlled, jointly controlled or significantly influenced by, or of which, significant voting power in such entity resides with, any individual referred to in (c) or (d)

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5. CASH AND CASH EQUIVALENTS

	Closing balance	Opening balance
	VND	VND
Cash on hand	144,720,684	659,991,582
Cash at banks for the operation of the Company	260,756,083,048	299,423,939,461
Cash at banks for securities clearing and settlement	123,997,977	149,702,305
	261,024,801,709	300,233,633,348

6. TRADING VALUE AND VOLUME DURING THE PERIOD

From 01 Jul to 30 September 2025

	Volume of trading during the period	Value of trading during the period
	Units	VND
The Company	280,623,541	35,547,631,450,210
Shares	27,056,863	719,758,161,900
Bonds	253,546,020	32,247,982,019,780
Other securities	20,658	2,579,891,268,530
Investors	2,004,289,935	51,579,490,718,020
Shares	1,920,247,096	42,445,203,120,410
Bonds	85,789,311	9,100,280,780,500
Fund certificate	54,020	1,470,391,490
Other securities	16,199,508	32,536,425,620
Total	2,284,913,476	87,127,122,168,230

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7. FINANCIAL ASSETS

7.1 Financial assets at fair value through profit and loss (FVTPL)

	Closing balance		Opening balance	
	Cost	Fair value	Cost	Fair value
	VND	VND	VND	VND
Shares				
Listed	440,494,393,632	567,745,810,828	990,215,589,577	943,236,725,884
Fund certificate	5,262,476,423	8,002,000,000	5,262,476,423	7,077,500,000
Unlisted	138,373,837,228	56,967,174,162	186,183,397,486	325,782,298,663
Bonds		-		
Listed	1,105,640,631,387	1,112,172,642,420	623,733,970,000	623,733,970,000
Unlisted	94,556,800,000	95,489,764,383	44,600,000,000	44,600,000,000
Other		-		
Valuable papers	3,649,578,520	3,662,054,795	628,213,287,895	628,213,287,895
Total	1,787,977,717,190	1,844,039,446,588	2,478,208,721,381	2,572,643,782,442

7.2 Held-to-maturity ("HTM") investments

	Closing balance	Opening balance
	VND	VND
Term deposits, Certificate of Deposit	3,139,777,357,336	1,708,531,750,000
Total	3,139,777,357,336	1,708,531,750,000

These are term deposits with terms from 6 months to 13 months and at the interest rates ranging from 5 to 7.1 % p.a). As at the end of the period, the Company had mortgaged these term deposits as collateral for its bank loans.

7.3 Loan receivables

	Closing balance		Opening balance	
	Cost	Fair value	Cost	Fair value
	VND	VND	VND	VND
Loans receivables from margin activities	4,794,891,667,394	4,790,081,299,256	3,193,557,161,274	3,188,746,793,136
Loans receivables from advance activities	150,892,098,803	150,892,098,803	47,757,259,990	47,757,259,990
Total	4,945,783,766,197	4,940,973,398,059	3,241,314,421,264	3,236,504,053,126

The fair value of loans is measured at book value of loans less provision for impairment loans value.

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7.4 Available-for-sale ("AFS") financial assets

	Closing balance		Opening balance	
	Cost	Fair value	Cost	Fair value
	VND	VND	VND	VND
Listed shares	62,000,000,000	97,200,000,000		
Unlisted bonds	881,240,051,903	881,240,051,903	680,714,100,000	680,714,100,000
Total	943,240,051,903	978,440,051,903	680,714,100,000	680,714,100,000

7.5 Provision for impairment of financial assets and collaterals

	Current period	Prior period
	VND	VND
Opening balance	(4,810,368,138)	(4,810,368,138)
Provision for impairment of margin loan receivables (*)	-	-
Closing balance	(4,810,368,138)	(4,810,368,138)

(*) Accrued interest from margin loan receivables that be made impairment provision with loan balance amounted VND 4,810,368,138 is not recorded in income statement. The Company controls accrued interest receivables for internal administrative purpose and recognized in income statement when actually collecting.

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7. FINANCIAL ASSETS (continued)

7.6 Movements in fair value of financial assets

Movements in fair value of financial assets as at 30 September 2025 are as follows:

Financial assets	Cost VND	Revaluation difference		Fair value VND
		Increase VND	Decrease VND	
FVTPL				
Shares				
Listed shares	440,494,393,632	135,522,798,868	(8,271,381,672)	567,745,810,828
Fund certificates	5,262,476,423	2,739,523,577	-	8,002,000,000
Unlisted shares	138,373,837,228	894,967,477	(82,301,630,543)	56,967,174,162
Bonds				
Listed bonds	1,105,640,631,387	20,934,065,463	(14,402,054,430)	1,112,172,642,420
Unlisted bonds	94,556,800,000	1,052,547,945	(119,583,562)	95,489,764,383
Others				
Valuable papers	3,649,578,520	1,701,074,337	(1,688,598,062)	3,662,054,795
AFS				
Listed shares	62,000,000,000	35,200,000,000	-	97,200,000,000
Unlisted bonds	881,240,051,903	-	-	881,240,051,903
Total	2,731,217,769,093	198,044,977,667	(106,783,248,269)	2,822,479,498,491

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Movements in fair value of financial assets as at 31 December 2024 are as follows:

<i>Financial assets</i>	<i>Revaluation difference</i>			<i>Fair value</i>
	<i>Cost</i>	<i>Increase</i>	<i>Decrease</i>	
	<i>VND</i>	<i>VND</i>	<i>VND</i>	<i>VND</i>
FVTPL				
<i>Shares</i>				
Listed shares	990,215,589,577	37,125,214,576	(84,104,078,269)	943,236,725,884
Fund certificates	5,262,476,423	1,815,023,577	-	7,077,500,000
Unlisted shares	186,183,397,486	229,169,184,406	(89,570,283,229)	325,782,298,663
<i>Bonds</i>				
Listed bonds	623,733,970,000		-	623,733,970,000
Unlisted bonds	44,600,000,000	-	-	44,600,000,000
<i>Others</i>				
Valuable papers	628,213,287,895	-	-	628,213,287,895
AFS				
Unlisted bonds	680,714,100,000			680,714,100,000
Total	3,158,922,821,381	268,109,422,559	(173,674,361,498)	3,253,357,882,442

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8. RECEIVABLES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Receivables and accruals from dividend and interest income		
Receivables from disposal of financial assets	-	1,040,000,000
Accrued dividends- ordinary shares	119,752,000	-
Accrued interests from bonds	-	-
Accrued interests from unlisted bonds	-	63,287,671
Accrued interests from margin activities	52,467,772,121	37,341,182,982
Accrued interests from advance activities	89,918,441	54,924,084
Accrued interests from unlisted corporate bonds	7,377,501,370	3,244,901,946
Accrued interests from valueable papers	203,287,671	-
Accrued interests from term deposits	55,339,397,651	44,154,600,723
	115,597,629,254	85,898,897,406

9. RECEIVABLES FROM SERVICES PROVIDED BY THE COMPANY

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Receivables from securities brokerage services	1,028,699,468	185,529,449
Receivables from advisory services	1,890,130,750	293,588,480
Receivables from issuance agent and underwriting activities	1,437,500,000	-
Receivables from securities depository services	2,258,810,369	2,085,714,899
Receivables from other services	17,873,540	28,168,539
	6,633,014,127	2,593,001,367

10. OTHER RECEIVABLES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Other receivables	177,199,547	1,756,092,924
	177,199,547	1,756,092,924

Vietnam Bank for Industry and Trade Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2025 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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11. PROVISION FOR IMPAIRMENT OF RECEIVABLES

	<i>Opening balance</i>		<i>Movements in the year</i>		<i>Closing balance</i>	
	<i>Doutful receivables</i> VND	<i>Provision balance</i> VND	<i>Provision made</i> VND	<i>Provision reversed</i> VND	<i>Doutful receivables</i> VND	<i>Provision balance</i> VND
Provision for impairment of receivables from services provided by the Company	947,377,218	628,464,589	-	-	947,377,218	628,464,589
Depository and SMS fees – Corporate customers	284,698,979	169,754,369			284,698,979	169,754,369
Depository and SMS fees - Individual customers	662,678,239	458,710,220			662,678,239	458,710,220
Provision for impairment of other receivables	42,500,000	42,500,000			42,500,000	42,500,000
Advances to suppliers	42,500,000	42,500,000			42,500,000	42,500,000
Total	989,877,218	670,964,589	-	-	989,877,218	670,964,589

Vietnam Bank for Industry and Trade Securities Joint Stock Company

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12. ADVANCES TO SUPPLIERS

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Advances to service suppliers	679,073,981	2,581,536,807
	679,073,981	2,581,536,807

13. SHORT-TERM PREPAID EXPENSES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Other prepaid expense	10,631,373,871	7,456,523,999
	10,631,373,871	7,456,523,999

14. DEPOSITS, COLLATERALS AND PLEDGES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Short-term deposits, collaterals and pledges	88,000,000	60,000,000
Long-term deposits, collaterals and pledges	1,090,840,000	1,090,840,000

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15. TANGIBLE FIXED ASSETS

Movements in tangible fixed assets in the three-month ended 30 September of 2025 are as follows:

<i>From Jan 01, 2025 to September 30, 2025</i>	<i>Buildings and improvements (*) VND</i>	<i>Machine and equipment VND</i>	<i>Motor vehicles and transmission equipment VND</i>	<i>Office equipment VND</i>	<i>Other tangible fixed assets VND</i>	<i>Total VND</i>
Cost						
Opening balance	4,890,829,636	48,131,035,628	22,390,230,857	13,387,019,483	38,740,000	88,837,855,604
Increase	-	254,880,000			-	254,880,000
Reclassification of assets	-	8,732,189,578		(8,732,189,578)		-
Disposal	-	(374,617,861)	(679,280,000)	(666,678,880)	-	(1,720,576,741)
Closing balance	4,890,829,636	56,743,487,345	21,710,950,857	3,988,151,025	38,740,000	87,372,158,863
<i>In which:</i>						
- Fully depreciated tangible fixed assets in use	4,890,829,636	37,981,038,917	9,068,620,857	171,046,551	38,740,000	52,150,275,961
Accumulated depreciation						
Opening balance	4,890,829,636	36,811,826,509	15,749,839,515	5,821,675,271	38,740,000	63,312,910,931
Depreciation for the period	-	2,931,937,914	1,141,829,991	1,440,216,426	-	5,513,984,331
Reclassification of assets	-	4,602,705,511	-	(4,602,705,511)	-	-
Disposal	-	(374,617,861)	(679,280,000)	(666,678,880)	-	(1,720,576,741)
Closing balance	4,890,829,636	43,971,852,073	16,212,389,506	1,992,507,306	38,740,000	67,524,944,673
NET BOOK VALUE						
Opening balance	-	11,319,209,119	6,640,391,342	7,565,344,212	-	25,524,944,673
Closing balance	-	12,771,635,272	5,498,561,351	1,995,643,719	-	20,265,840,342

(*) As at the end of the period, the Company had mortgaged the fixed asset being headquarters as collateral for its bank loans.

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16. INTANGIBLE ASSETS

Movements in intangible assets in the three-month period ended 30 September of 2025 are as follows:

<i>From 1 Jan to 30 Sep 2025</i>	<i>Land use rights (*) VND</i>	<i>Software VND</i>	<i>Total VND</i>
Cost			
Opening balance	39,439,384,884	36,247,533,012	75,686,917,896
Addition in the period		11,424,224,000	
Closing balance	39,439,384,884	47,671,757,012	87,111,141,896
In which:			
- Fully amortized intangible assets in use	-	34,590,283,012	34,590,283,012
Accumulated amortization			
Opening balance	7,936,235,359	35,395,950,746	43,332,186,105
Amortization for the period	592,797,276	655,050,321	1,247,847,597
Closing balance	8,529,032,635	36,051,001,067	44,580,033,702
Net book value			
Opening balance	31,503,149,525	851,582,266	32,354,731,791
Closing balance	30,910,352,249	11,620,755,945	42,531,108,194

(*) As at the end of the period, the Company had mortgaged the fixed asset being land use rights as collateral for its bank loans.

17. LONG-TERM PREPAID EXPENSES

	<i>Closing balance VND</i>	<i>Opening balance VND</i>
Other long-term prepaid expenses	3,933,689,301	6,370,073,230
	3,933,689,301	6,370,073,230

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18. PAYMENTS TO FUNDS

18.1 Payments to Settlement Assistance Fund

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Initial balance	3,154,440,111	3,154,440,111
Additions	10,285,174,778	10,285,174,778
Distributed interest	6,560,385,111	6,560,385,111
	20,000,000,000	20,000,000,000

18.2 Deposits for Clearing Fund for Derivative Transactions

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Initial balance	10,000,000,000	10,000,000,000
Distributed interest	135,789,596	120,593,506
	10,135,789,596	10,120,593,506

19. SHORT-TERM BORROWINGS

Short-term borrowings at the end of the period included borrowings under credit contracts with terms from 8 days to 12 months and interest rates from 4.2% to 6.3% per annum.

	<i>Closing balance</i>	<i>Increase</i>	<i>Decrease</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>	<i>VND</i>	<i>VND</i>
Short-term borrowings	8,118,719,438,292	38,317,766,015,000	36,529,638,031,708	6,330,591,455,000
Total	8,118,719,438,292	38,317,766,015,000	36,529,638,031,708	6,330,591,455,000

As at the end of the period, the borrowings are secured by the Company's financial assets with the book value as follows:

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Valuable papers	2,935,691,032,402	1,872,921,266,834
Bonds	-	147,002,780,000
Certificate of land use rights	30,910,352,249	31,503,149,525
	2,996,601,384,651	2,051,427,196,359

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20. PAYABLES FOR SECURITIES TRADING ACTIVITIES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Payables to the Stock Exchanges	3,478,121,605	1,628,564,382
Payables to the Vietnam Depository and Clearing Corporation ("VSDC")	728,497,896	698,399,195
Other payables	1,350,528,659	1,310,175,221
- <i>Payable to additional securities issuers</i>	<i>856,704,800</i>	<i>875,834,800</i>
- <i>Other payables</i>	<i>493,823,859</i>	<i>434,340,421</i>
	5,557,148,160	3,637,138,798

21. SHORT-TERM TRADE PAYABLES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Payable for purchase of financial assets	305,073,910,000	-
Vietinbank Gold and Jewellery Trading Company Ltd.	-	309,474,000
Dai Thanh Printing Company Limited	-	151,929,000
D+ Vietnam Architecture Investment Joint Stock Company	169,658,182	169,658,182
XM Architect Company Limited	114,000,000	114,000,000
Thekla Joint Stock Company	-	957,000,420
Hanoi Sky Travel and Events Company Limited	-	342,000,000
Incoming Partners S.R.L	1,983,312,390	-
FPT International Telecommunication Company Limited	378,598,432	-
Tascon Vietnam Joint Stock Company	163,839,000	64,839,000
VNPT Ha Noi Business Center – Branch of Telecommunication Service Corporation	55,146,666	35,799,500
HK Tam Long Trading and Service Company Limited	278,002,800	-
Goline Financial Technology Joint Stock Company	3,618,000,000	-
Vietin Trading - Service - Investment Company Limited	397,127,880	-
Paam Market Solutions Company Limited	974,025,000	-
FPT Smart Cloud Company Limited	175,640,000	-
Others	851,949,841	229,380,133
	314,233,210,191	2,374,080,235

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22. SHORT-TERM ADVANCE FROM CUSTOMERS

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
TayBac Investment Group Joint Stock Company	-	100,000,000
Green Packing Joint Stock Company	100,000,000	100,000,000
Electro mechanical Joint Stock Company	62,500,000	62,500,000
Others	321,000,000	348,250,000
	483,500,000	610,750,000

23. SHORT-TERM ACCRUED EXPENSES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Accrued interests for borrowings from credit institutions	9,563,939,213	18,875,169,247
Other accrued expense	5,798,958,892	3,626,725,236
	15,362,898,105	22,501,894,483

24. TAXATION AND AMOUNTS PAYABLE TO THE STATE BUDGET

Payables

	<i>Payable at 01 January 2025 VND</i>	<i>Incurred VND</i>	<i>Paid VND</i>	<i>Payable at 30 September 2025 VND</i>
Value added tax	319,963,998	1,980,876,789	1,854,384,898	446,455,889
Corporate income tax	20,697,218,046	143,116,533,362	109,580,774,595	54,232,976,813
Personal income tax	7,411,497,136	70,439,642,925	67,673,928,045	10,177,212,016
Other taxes	-	406,089,444	406,089,444	-
	28,428,679,180	215,943,142,520	179,515,176,982	64,856,644,718

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25. OWNERS' EQUITY

25.1 Changes in owners' equity

	Capital contribution	Share premium	Treasury shares	Differences from revaluation of assets at fair value	Charter Capital supplementary reserve	Operational risk and financial reserve	Undistributed Profit	Total
	VND	VND	VND	VND		VND	VND	VND
Prior period's opening balance	1,487,383,110,000	6,150,512,734	(258,748,681)	-	-	4,264,647,988	540,395,034,915	2,037,934,556,956
Profit in the year	-	1,278,567,819	258,748,681	-	-	-	231,086,774,298	232,624,090,798
Dividend payment by cash	-	-	-	-	-	-	-	-
Treasury shares payments	-	-	-	-	-	-	-	-
Profit after tax appropriation	-	-	-	-	-	2,735,993,212	(2,735,993,212)	-
Increase capital from Charter Capital supplementary reserve	-	-	-	-	-	-	(17,800,536,000)	(17,800,536,000)
Increase capital from operational risk and financial reserve	-	-	-	-	-	-	-	-
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board	-	-	-	-	-	-	150,800,000	150,800,000
Difference due to revaluation of AFS	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
Current period's opening balance	1,487,383,110,000	7,429,080,553	-	-	-	7,000,641,200	751,096,080,001	2,252,908,911,754
Profit in the period	-	(14,000,000)	-	-	-	-	552,230,105,124	552,230,105,124
Dividend payments by shares	639,551,270,000	-	-	-	-	-	(639,551,270,000)	-
Profit after tax appropriation	-	-	-	-	-	-	-	-
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board	-	-	-	-	-	-	(24,604,000,000)	(24,604,000,000)
Difference due to revaluation of AFS (*)	-	-	-	35,200,000,000	-	-	-	35,200,000,000
Others	-	-	-	(7,040,000,000)	-	-	-	(7,040,000,000)
Current period's closing balance	2,126,934,380,000	7,415,080,553	-	28,160,000,000	-	7,000,641,200	639,170,915,125	2,808,681,016,878

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25.2 Distribution of profit to shareholders

	Closing balance VND	Opening balance VND
Realized profit	598,090,762,064	679,190,110,930
Unrealized profit	41,080,153,061	71,905,969,071
	639,170,915,125	751,096,080,001

25.3 Shares

	Closing balance		Opening balance	
	Number of shares	VND	Number of shares	VND
Shares authorized for issuance	212,693,438	2,126,934,380,000	148,738,311	1,487,383,110,000
Shares issued and fully paid	212,693,438	2,126,934,380,000	148,738,311	1,487,383,110,000
- Ordinary shares	212,693,438	2,126,934,380,000	148,738,311	1,487,383,110,000
Treasury shares	-	-	-	-
- Ordinary shares	-	-	-	-
Outstanding shares	212,693,438	2,126,934,380,000	148,738,311	1,487,383,110,000
- Ordinary shares	212,693,438	2,126,934,380,000	148,738,311	1,487,383,110,000

26. DISCLOSURES OF INTERIM OFF-BALANCE SHEET ITEMS

26.1 Financial assets listed/registered for trading at Vietnam Depository and Clearing Corporation ("VSDC") of the Company

	Closing balance VND	Opening balance VND
Unrestricted financial assets	1,139,946,140,000	1,185,769,840,000
Blocked and detained financial assets	20,000,000,000	131,000,000,000
Financial assets awaiting settlement		800,000,000
	1,159,946,140,000	1,317,569,840,000

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26.2 Non-traded financial assets deposited at VSDC of the Company

	Closing balance	Opening balance
	VND	VND
Unrestricted non-traded financial assets deposited at VSDC	1,460,000	1,460,000
	1,460,000	1,460,000

26.3 Financial assets which have not been deposited at VSDC of the Company

	Closing balance	Opening balance
	VND	VND
Financial assets which have not been deposited at VSDC of the Company	992,226,020,000	1,296,683,440,000
	992,226,020,000	1,296,683,440,000

26.4 Financial assets listed/registered for trading at VSD of investors

	Closing balance	Opening balance
	VND	VND
Unrestricted financial assets	14,933,852,642,400	14,422,296,540,000
Restricted financial assets	681,855,660,000	684,048,390,000
Mortgage financial assets	5,739,298,430,000	4,300,960,240,000
Blocked financial assets	6,107,665,210,000	7,341,278,240,000
Financial assets awaiting settlement	276,573,790,000	60,357,660,000
	27,739,245,732,400	26,808,941,070,000

26.5 Unrestricted and non-traded financial assets deposited at VSDC of investors

	Closing balance	Opening balance
	VND	VND
Unrestricted non-traded financial assets deposited at VSDC of investors	54,672,000,000	54,787,000,000
	54,672,000,000	54,787,000,000

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26.6 Awaiting financial assets of investors

	Closing balance	Opening balance
	VND	VND
Awaiting financial assets of domestic investors	182,677,142,000	81,932,310,000
	182,677,142,000	81,932,310,000

26.7 Investors' deposits

	Closing balance	Opening balance
	VND	VND
Investors' deposits for securities trading activities managed by the Company	1,435,070,639,866	621,159,044,799
- Domestic investors' deposits for securities trading activities managed by the Company	1,432,775,395,840	619,260,178,750
- Foreign investors' deposits for securities trading activities managed by the Company	1,635,441,686	1,589,286,290
- Domestic investors' margin deposits at VSDC	659,802,430	309,579,759
Investor's synthesizing deposits for securities trading activities	378,458,535,319	106,657,687,808
Deposits for securities clearing & settlement	23,069,772,041	25,736,282,232
- Domestic investors' deposits for securities clearing & settlement	22,947,132,464	22,881,441,484
- Foreign investors' deposits for securities clearing & settlement	122,639,577	2,854,840,748
	1,836,598,947,226	753,553,014,839

26.8 Deposits of securities issuers

	Closing balance	Opening balance
	VND	VND
Deposits for dividends, bond principals and interest payments	8,508,940,873	6,770,561,416
	8,508,940,873	6,770,561,416

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26.9 Payables to investors

	Closing balance VND	Opening balance VND
Payables to investors - investors' deposits for securities trading activities	1,836,598,947,226	753,553,014,839
- Payables to domestic investors for securities trading activities managed by the Company	1,833,538,556,123	748,799,308,042
- Payables to foreign investors for securities trading activities managed by the Company	2,400,588,763	4,444,127,038
- Payables to investors for margin deposits for derivative securities trading	659,802,340	309,579,759
Dividend, bond principals and interest payables	8,508,940,873	6,770,561,416
	1,845,107,888,099	760,323,576,255

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27 GAIN/(LOSS) FROM FINANCIAL ASSETS

27.1 Gain/(loss) from disposal of financial assets at FVTPL

27.1.1 Gain from disposal of financial assets at FVTPL

No.	Financial assets	Quantity Unit	Proceeds VND	Weighted average cost VND	Gain from disposals in 3rd Quarter of 2025 VND	Gain from disposals in 3rd Quarter of 2024 VND
1	Listed shares	21,290,274	493,373,339,200	312,584,426,245	179,788,912,955	12,604,736,245
2	Unlisted shares	6	91,800	81,000	10,800	-
3	Listed bonds	114,397,400	12,273,428,782,000	12,260,983,675,613	12,445,106,387	26,168,787,238
4	Unlisted bonds	1,755,360	2,668,366,458,310	2,660,082,262,826	8,284,195,484	863,962,530
5	Money market instruments	10,391	1,131,453,714,779	1,129,461,942,233	1,991,772,546	1,094,894,701
Total		137,453,431	16,565,622,386,089	16,363,112,387,917	202,509,998,172	40,732,380,714

27.1.2 Loss from disposal of financial assets at FVTPL

No.	Financial assets	Quantity Unit	Proceeds VND	Weighted average cost VND	Loss from disposals in 3rd Quarter of 2025 VND	Loss from disposals in 3rd Quarter of 2024 VND
1	Listed shares	1,479,659	28,879,447,100	29,932,013,372	1,052,566,272	1,027,876,385
2	Unlisted shares	24	148,800	316,616	167,816	-
3	Listed bonds	5,000,000	481,678,500,000	490,456,125,000	8,777,625,000	23,869,417,238
4	Unlisted bonds	100	97,345,879,500	98,887,469,393	1,541,589,893	-
Total		6,479,783	607,903,975,400	619,275,924,381	11,371,948,381	24,897,293,623

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27.2 Revaluation difference of financial assets at FVTPL as at 30 September 2025 compared to 30 June 2025

<i>Financial assets</i>	Cost VND	Fair value VND	Revaluation difference at 30 Sep 2025	Revaluation difference at 30 Jun 2025	Increase in the year	Decrease in the year
I. Financial assets at fair value through profit/loss	1,787,977,717,190	1,844,039,446,588	56,061,729,398	(8,739,120,951)	181,515,045,223	(116,714,194,874)
Listed shares	440,494,393,632	567,745,810,828	127,251,417,196	73,863,328,726	153,568,165,952	(100,180,077,482)
Vietnam Container Joint Stock Company	-	-	-	4,632,268,400	-	(4,632,268,400)
Vietnam Export Import Commercial Joint Stock Bank	207,993,836,598	321,100,000,000	113,106,163,402	74,203,663,402	84,597,500,000	(45,695,000,000)
Gelex Group Joint Stock Company	3,219,058,835	8,307,795,000	5,088,736,165	3,333,057,029	2,534,067,136	(778,388,000)
Oil and Gas General Services Joint Stock Corporation	95,760,195,000	111,676,340,000	15,916,145,000	(7,949,435,000)	49,370,780,000	(25,505,200,000)
Vietnam Prosperity Joint Stock Commercial Bank	-	-	-	(6,015,185,581)	11,307,920,291	(5,292,734,710)
Vix Securities Joint Stock Company	-	-	-	5,652,635,000	-	(5,652,635,000)
Gelex Electricity Joint Stock Company	65,043,020,000	66,446,400,000	1,403,380,000		5,755,200,000	(4,351,820,000)
IDICO Corporation - JSC	68,469,210,000	60,198,600,000	(8,270,610,000)		-	(8,270,610,000)
Other shares	9,073,199	16,675,828	7,602,629	6,325,476	2,698,525	(1,421,372)
Fund certificate	5,262,476,423	8,002,000,000	2,739,523,577	1,712,023,577	1,027,500,000	-

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<i>Financial assets</i>	Cost VND	Fair value VND	Revaluation difference at 30 Sep 2025	Revaluation difference at 30 Jun 2025	Increase in the year	Decrease in the year
Unlisted shares	138,373,837,228	56,967,174,162	(81,406,663,066)	(84,975,347,892)	3,892,566,164	(323,881,338)
Thanh Le Import Export Trading Corporation	35,065,711,200	16,715,195,100	(18,350,516,100)	(20,391,500,100)	2,040,984,000	-
Ba Ria - Vung Tau Province Seafood Import Export JSC	956,136,400	1,850,235,044	894,098,644	813,240,324	80,858,320	-
Hoang Anh Gia Lai International Agriculture JSC	94,709,854,790	38,397,493,700	(56,312,361,090)	(57,759,134,700)	1,770,313,700	(323,540,090)
Other shares	7,642,134,838	4,250,318	(7,637,884,520)	(7,637,953,416)	410,144	(341,248)
Listed bonds	1,105,640,631,387	1,112,172,642,420	6,532,011,033	-	20,934,065,463	(14,402,054,430)
Unlisted bonds	94,556,800,000	95,489,764,383	932,964,383	3,736,986	1,048,810,959	(119,583,562)
Valuable papers	3,649,578,520	3,662,054,795	12,476,275	657,137,652	1,043,936,685	(1,688,598,062)
II. Financial assets available for sale	943,240,051,903	978,440,051,903	35,200,000,000	-	35,200,000,000	-
Unlisted shares	62,000,000,000	97,200,000,000	35,200,000,000		35,200,000,000	
Unlisted shares	-	-				
Unlisted bonds	881,240,051,903	881,240,051,903	-	-	-	-
Valuable papers	-	-	-	-	-	-
Total	2,731,217,769,093	2,822,479,498,491	91,261,729,398	(8,739,120,951)	216,715,045,223	(116,714,194,874)

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27.3 Dividend, interest income from financial assets at FVTPL

	3 rd Quarter of 2025 VND	3 rd Quarter of 2024 VND
Dividend, interest income from financial assets at FVTPL	2,999,891,698	7,438,073,279
- Shares	1,689,520,000	4,334,084,000
- Bonds	1,306,336,988	3,103,989,279
- Valuable papers	4,034,710	
	2,999,891,698	7,438,073,279

27.4 Interest income from loans and receivables

	3 rd Quarter of 2025 VND	3 rd Quarter of 2024 VND
Interest income from advance lending	4,533,274,363	3,300,052,983
Interest income from margin lending	113,859,999,419	74,725,265,613
	118,393,273,782	78,025,318,596

27.5 Interest income from available-for-sales ("AFS") financial assets and held-to-maturity ("HTM") investments

	3 rd Quarter of 2025 VND	3 rd Quarter of 2024 VND
From Available-for-sale ("AFS") financial assets	19,190,750,684	18,638,360,725
- Unlisted shares	-	1,500,000,000
- Certificates, agreements of deposit	-	2,335,890,412
- Unlisted bonds	19,190,750,684	14,431,234,569
- Other incomes from AFS financial assets	-	371,235,744
From Held-to-maturity ("HTM") investments	51,226,322,538	31,165,679,049
- Term deposits	51,226,322,538	31,165,679,049
	70,417,073,222	49,804,039,774

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28. REVENUE FROM BROKERAGE SERVICES

	3 rd Quarter of 2025 VND	3 rd Quarter of 2024 VND
Revenue from securities brokerage fees	63,736,689,591	24,461,046,207
Revenue from other brokerage services	108,752,237	388,553,649
	63,845,441,828	24,849,599,856

29. REVENUE FROM ADVISORY SERVICES

	3 rd Quarter of 2025 VND	3 rd Quarter of 2024 VND
Revenue from underwriting, issuance agent services	1,435,000,000	400,000,000
Revenue from financial advisory services	5,344,465,455	1,930,000,000
	6,779,465,455	2,330,000,000

30. EXPENSES FOR BROKERAGE SERVICES

	3 rd Quarter of 2025 VND	3 rd Quarter of 2024 VND
Brokerage securities transaction fees	12,164,454,204	4,754,480,713
Membership management fees and annual fees allocated to brokerage activities	203,784,375	160,718,457
Operating expenses for brokerage services	27,493,734,622	14,110,818,537
- Salaries and other benefits for employees	6,421,013,010	4,879,186,824
- Expenses for office supplies	29,933,425	90,153,355
- Expenses for tools and equipment	336,480,260	124,138,955
- Expenses for depreciation and amortization	433,922,276	300,387,231
- Expenses for external service	3,298,553,966	2,893,777,965
- Other expenses	16,973,831,685	5,823,174,207
Total	39,861,973,201	19,026,017,707

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31. FINANCE INCOME

	<i>3rd Quarter of 2025 VND</i>	<i>3rd Quarter of 2024 VND</i>
Interest income from demand deposits	445,581,134	268,655,294
Income from other investments	1,999	226,921,548
	447,304,536	495,576,842

32. FINANCE EXPENSES

	<i>3rd Quarter of 2025 VND</i>	<i>3rd Quarter of 2024 VND</i>
Interest expenses from borrowings	94,560,148,274	67,668,956,406
Others		235,846,546
	94,560,148,274	67,904,802,952

33. GENERAL AND ADMINISTRATIVE EXPENSES

	<i>3rd Quarter of 2025 VND</i>	<i>3rd Quarter of 2024 VND</i>
Salaries	19,451,002,322	17,431,537,564
Stationeries	471,870,871	531,990,460
Tools and supplies	891,012,239	527,091,916
Depreciation and amortization	1,546,172,580	1,730,141,897
Tax, fee and charges	1,167,892,473	780,302,230
Outsourcing services	6,633,437,793	6,193,148,382
Other expenses	7,291,543,250	5,048,522,629
	37,452,931,528	32,242,735,078

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34. CORPORATE INCOME TAX

34.1 Current corporate income tax ("CIT")

	3 rd Quarter of 2025 VND	3 rd Quarter of 2024 VND
Profit before CIT	337,836,565,395	64,493,289,920
<i>Adjustments to increase/(decrease) accounting profit</i>		
- Decrease from revaluation of financial assets at FVTPL	116,186,240,911	82,465,335,107
- Invalid expenses	340,499,115	259,900,649
- Depreciation expenses for cars under 9 seats exceeding the ceiling level	113,943,297	113,943,297
- Increase from revaluation difference of financial assets at FVTPL	(180,987,091,260)	(93,854,502,371)
- Dividend income	(1,689,520,000)	(5,834,502,371)
Estimated current taxable income	271,800,637,458	47,643,882,602
Corporate income tax rate	20%	20%
Estimated CIT expenses	54,360,127,492	9,528,776,521
Transfer of deferred corporate income tax to current corporate income tax	(127,150,679)	-
Total	54,232,976,813	9,528,776,521

34.2 Deferred corporate income tax ("CIT")

	3 rd Quarter of 2025 VND	3 rd Quarter of 2024 VND
Net deferred CIT – opening balance	(1,894,255,588)	(28,319,592,111)
Temporary taxable difference		
- Revaluation difference of financial assets at FVTPL	(64,800,850,349)	(11,389,167,264)
Deferred corporate income tax rate	20%	20%
Deferred CIT (income/expenses)	(12,960,170,070)	(2,277,833,454)
- Revaluation difference of financial assets at AFS	(35,200,000,000)	(12,720,000,000)
Deferred CIT (income/expenses) of Revaluation difference of financial assets at AFS	(7,040,000,000)	(2,544,000,000)
Transfer of deferred corporate income tax to current corporate income tax	(127,150,679)	-
Net deferred CIT – closing balance	(22,021,576,337)	(33,141,425,565)

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35. BASIC EARNINGS PER SHARE

Basic earnings per share are calculated by dividing the profit after tax attributable to ordinary shareholders of the Company by the weighted average of ordinary shares outstanding during the period.

	<i>3rd Quarter of 2025</i>	<i>3rd Quarter of 2024</i>
Profit after tax allocated to common shareholders (VND)	270,516,267,833	52,686,679,945
Weighted average outstanding ordinary shares (share)	212,693,438	148,738,311
Basic earnings per share (VND)	1,272	354

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36. TRANSACTIONS WITH RELATED PARTIES

The list of related parties and relationships with the Company is as follows:

<i>Related parties</i>	<i>Relationship</i>
Vietnam Joint Stock Commercial Bank for Industry and Trade	Parent bank
VietinBank Fund Management Company Limited	Fellow subsidiary
VietinBank Insurance Joint Stock Corporation	Fellow subsidiary
VietinBank Gold and Jewelry Trading Company Limited	Fellow subsidiary

The Company's significant balances with related parties at the opening and closing of the period are as follows:

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>Receivables/ (Payables)</i>	<i>Receivables/ (Payables)</i>
	<i>VND</i>	<i>VND</i>
Vietnam Joint Stock Commercial Bank for Industry and Trade		
The Company's Demand Deposits	28,779,754,345	84,009,740,384
Investors' trading deposits	985,137,449,115	556,798,332,281
Vietinbank's Certificates of Deposits	3,649,578,520	175,500,000,000
Receivables (interest on deposits, other receivables)	5,882,126	15,600,884
Payables for securities trading activities	7,480,096	7,480,096
Other payables	604,747,416	604,747,416
Deferred Revenue	397,469,155	346,397,427
VietinBank Fund Management Company Limited		
Payables for securities transaction deposits	219,314,942	189,830,654
VietinBank Gold and Jewellery Trading Company Limited		
Payables for securities transaction deposits	100,094	
VietinBank Insurance Joint Stock Corporation		
Insurance fee advance fees	191,856,429	1,019,996,172
Insurance fee receivables	22,442,998	-
Insurance fee payables	26,929,673	4,160,000

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Significant transactions of the Company with related parties during the period ended from 1 July 2025 to 30 September 2025 and from 1 July 2024 to 30 September 2024 are as follows:

Related parties	3 rd Quarter of 2025	3 rd Quarter of 2024
	Income/(Expenses) VND	Income/(Expenses) VND
Vietnam Joint Stock Commercial Bank for Industry and Trade		
Interest income on deposits	812,749,753	284,369,157
Interest expense on deposits	(771,846,925)	(230,338,153)
Depository fees	11,136,364	154,639,157
Stock Offering Advisory Fee	100,000,000	
Bond Listing Advisory Service Fee	318,181,818	
Others	8,900,589	14,876,075
Office rental expenses	295,680,000	738,000,001
Transfer fee	3,512,902	4,156,296
VietinBank Fund Management Company Limited		
Securities depository services	4,742,638	4,886,489
Interest expenses on deposits	112,104	423,236
VietinBank Insurance Joint Stock Corporation		
Insurance fees deducted during the period	314,793,992	300,940,103
VietinBank Gold and Jewellery Trading Company Limited		
Revenue from certificate of deposit trading	204,805,161	
Revenue from brokerage services	4,738,489	
Interest expenses on deposits	80	

Prepared by:

Reviewed by:

Approved by:



Ms. Luu Thi Tuyen
Accountant



Ms. Nguyen Thi Anh Thu
Chief Accountant



Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
16 October 2025