Vietinbank Securities Joint Stock Company

Second Quarter of 2026 Interim Separate Financial Statements

For the accounting period ended 30 June 2026

S.G.P. ... C C CHÚ VIE P.XUÂN

CONTENTS

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

B01a-CTCK

Unit: VND

Code	ITEMS	Notes	Closing balance	Opening balance
100	**A. CURRENT ASSETS (100=110+130)**		**12,150,062,118,936**	**12,312,369,495,806**
110	**I. Financial assets**		**12,145,477,866,717**	**12,302,972,861,088**
111	1. Cash and cash equivalents	5	428,877,689,932	733,418,224,109
111.1	1.1. Cash		428,877,689,932	733,418,224,109
	1.2. Cash equivalents		-	-
112	2. Financial assets at fair value through profit or loss (FVTPL)	7.1	2,780,833,547,403	2,067,592,404,950
113	3. Held-to-maturity (HTM) investments	7.2	2,774,305,638,902	3,562,611,569,910
114	4. Loans and receivables	7.3	5,321,752,591,864	4,964,252,752,264
115	5. Available-for-sale (AFS) financial assets	7.4	673,413,297,506	817,217,366,000
116	6. Provision for impairment of financial assets and collaterals	7.5	(4,810,368,138)	(4,810,368,138)
117	7. Receivables	8	156,535,188,869	152,401,951,678
117.1	*7.1. Receivables from disposals of financial assets*		14,306,400	11,900,000,000
117.2	*7.2. Receivables and accruals from dividend and interest income*		156,520,882,469	140,501,951,678
117.4	*7.2.2. Accrued dividend and interest income not yet due for receipt*		156,520,882,469	140,501,951,678
118	8. Advances to suppliers	12	2,038,040,939	1,277,835,599
119	9. Receivables from services provided by the Company	9	6,048,613,050	8,681,604,742
122	10. Other receivables	10	7,231,431,885	1,077,325,469
129	11. Provision for impairment of receivables	11	(747,805,495)	(747,805,495)
130	**II. Other current assets**		**4,584,252,219**	**9,396,634,718**
131	1. Advances		81,300,000	53,400,000
132	2. Office supplies, tools and materials		8,395,626	10,975,000
133	3. Short-term prepaid expenses	13	4,399,464,362	9,239,567,487
134	4. Short-term deposits, collaterals and pledges	14	90,400,000	88,000,000
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)**		**97,463,901,673**	**98,329,324,795**
220	**I. Fixed assets**		**61,816,512,945**	**62,824,763,952**
221	1.Tangible fixed assets	15	16,371,650,010	19,591,237,552
222	1.1. Cost		89,188,967,620	88,569,812,260
223a	1.2. Accumulated depreciation		(72,817,317,610)	(68,978,574,708)
227	2. Intangible assets	16	45,444,862,935	43,233,526,400
228	2.1. Cost		92,892,660,499	88,726,410,499
229a	2.2. Accumulated amortization		(47,447,797,564)	(45,492,884,099)
240	**II. Construction in progress**		**629,950,000**	**145,300,000**
250	**III. Other long-term assets**		**35,017,438,728**	**35,359,260,843**
251	1. Long-term deposits, collaterals and pledges	14	1,086,840,000	1,086,840,000
252	2. Long-term prepaid expenses	17	3,920,616,449	4,131,576,398
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	10,009,982,279	10,140,844,445
270	**TOTAL ASSETS (270=100+200)**		**12,247,526,020,609**	**12,410,698,820,601**

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) B01a-CTCK
as at 30 June 2026

Code	ITEMS	Notes	Closing balance	Opening balance
300	**C. LIABILITIES (300=310+340)**		**9,381,507,166,066**	**9,555,262,431,087**
310	**I. Current liabilities**		**9,378,106,948,230**	**9,534,204,197,869**
311	1. Short-term borrowings and finance lease liabilities	19	8,302,994,373,168	8,422,953,273,232
312	*1.1. Short-term borrowings*		8,302,994,373,168	8,422,953,273,232
316	2. Short-term bonds issuance		-	-
318	2. Payables for securities trading activities	20	3,673,652,720	19,088,910,523
320	3. Short-term trade payables	21	995,268,415,676	937,193,207,930
321	4. Short-term advances from customers	22	433,500,000	483,500,000
322	5. Taxes and other payables to the State budget	24	19,481,202,561	71,514,917,534
323	6. Payables to employees		1,797,307,718	44,889,263,760
324	7. Accrued employee benefits		1,483,156	-
325	8. Short-term accrued expenses	23	22,462,467,593	28,470,498,961
327	9. Short-term unearned revenue		1,165,109,118	2,606,975,603
328	10. Short-term collateral & deposit received		-	24,360,000
329	11. Other short-term payables		1,843,806,424	2,061,786,642
331	12. Bonus and welfare funds		28,985,630,096	4,917,503,684
332	13. Government bonds repurchase agreements		-	-
340	**II. Non-current liabilities**		**3,400,217,836**	**21,058,233,218**
351	1. Long-term unearned revenue		517,343,256	573,435,256
356	2. Deferred tax liabilities		2,882,874,580	20,484,797,962
400	**D. OWNERS' EQUITY (400=410)**		**2,866,018,854,543**	**2,855,436,389,514**
410	**I. Owners' equity**	25	**2,866,018,854,543**	**2,855,436,389,514**
411	1. Share capital		2,729,850,470,553	2,134,349,460,553
411.1	*1.1. Owners' capital contribution*		2,126,934,380,000	2,126,934,380,000
411.1a	*1.1.1. Ordinary shares*		2,126,934,380,000	2,126,934,380,000
411.2	*1.2. Share premium*		7,401,080,553	7,415,080,553
411.4	*1.4. Other Owners' capital*		595,515,010,000	-
411.5	*1.3. Treasury shares*		-	-
412	2. Fair value revaluation differences	7.6	12,330,638,004	49,773,892,800
415	3. Financial and operational risk reserve		7,000,641,200	7,000,641,200
417	**4. Undistributed earnings**	**25.2**	**116,837,104,786**	**664,312,394,961**
417.1	*4.1. Realized profit after tax*		117,356,922,726	631,867,774,163
417.2	*4.2. Unrealized profit*		(519,817,940)	32,444,620,798
440	**TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)**		**12,247,526,020,609**	**12,410,698,820,601**

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) B01a-CTCK
as at 30 June 2026

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	2,126,934,380,000
7	Treasury shares	25.3	-	-
8	Financial assets listed/registered for trading at VSDC of the Company	26.1	1,184,229,580,000	1,129,474,140,000
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		875,631,000,000	769,000,000,000
12	Financial assets not deposited at VSDC of the Company	26.3	722,725,720,000	435,724,560,000
13	Entitled financial assets of the Company		26,661,680,000	-
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS			
21	Financial assets listed/registered for trading at VSDC of investors	26.4	27,916,775,174,000	27,408,484,060,000
021.1	*Unrestricted financial assets*		13,571,159,774,000	14,494,759,051,000
021.2	*Restricted financial assets*		976,521,340,000	767,161,210,000
021.3	*Mortgaged financial assets*		7,022,535,260,000	6,009,989,750,000
021.4	*Blocked financial assets*		6,149,396,150,000	5,875,201,160,000
021.5	*Financial assets awaiting settlement*		197,162,650,000	261,372,889,000
022.1	*Unrestricted and non-traded financial assets deposited at VSDC*	26.5	54,175,460,000	54,586,000,000
23	Awaiting financial assets of investors	26.6	75,982,822,400	194,119,930,000
024.b	Financial assets unlisted/unregistered at VSDC of investors		300,000,000	-
25	Entitled financial assets of investors		634,652,870,000	227,425,650,000
26	Investors' deposits		506,722,293,391	1,759,031,420,756
027a	Investor's deposits for securities trading activities managed by the Company	26.7	344,176,500,757	1,277,322,832,540
28	Aggregate deposits of investors for securities trading activities	26.7	136,274,242,819	474,800,948,906

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued) B01a-CTCK
as at 30 June 2026

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	**21,035,963,321**	**624,790,504**
029.1	*Domestic investors' deposits for securities clearing and settlement*		17,886,566,377	105,993,630
029.2	*Foreign investors' deposits for securities clearing and settlement*		3,149,396,944	518,796,874
30	Deposits of securities issuers	26.8	5,235,586,494	6,282,848,806
31	Payables to investors for investors' deposits for securities trading activities managed by the Company	26.9	501,486,695,897	1,752,748,571,950
031.1	Payables to domestic investors for securities trading activities managed by the Company		496,040,268,492	1,747,774,127,190
031.2	Payables to foreign investors for securities trading activities managed by the Company		4,861,237,650	2,258,598,300
031.3	Payables to investors for margin deposits for derivative securities trading		585,189,755	2,715,846,460
35	Dividend, bond principal and interest payables	26.9	5,235,597,494	6,282,848,806

Prepared by:

Ms. Luu Thi Tuyen
Accountant

Reviewed by:

Ms. Nguyen Thi Anh Thu
Chief Accountant

Approved by:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
16 July 2026

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE INCOME STATEMENT
as at 30 June 2026

B02a-CTCK

Code	ITEMS	Notes	2nd Quarter Current period	2nd Quarter Prior period	From 1 Jan to 30 June 2026	From 1 Jan to 30 June 2025
	I. OPERATING INCOME					
1	1. Gain from financial assets at fair value through profit or loss		**97,030,433,953**	**361,019,097,022**	**182,845,239,745**	**665,991,805,357**
01.1	*1.1. Gain from disposals of financial assets at FVTPL*	*27.1*	18,618,504,383	186,850,066,494	32,859,417,087	379,264,921,849
01.2	*1.2. Gain from revaluation of financial assets at FVTPL*	*27.2*	72,288,013,170	163,633,661,823	142,444,638,258	274,778,873,708
01.3	*1.3. Dividend, interest income from financial assets at FVTPL*	*27.3*	6,123,916,400	10,535,368,705	7,541,184,400	11,948,009,800
2	2. Gain from held-to-maturity investments	27.5	55,230,538,293	43,464,743,301	117,495,740,392	73,413,774,812
3	3. Gain from loans and other receivables	27.4	145,363,232,197	104,448,873,537	277,055,594,148	186,602,068,427
4	4. Gain from available-for-sale financial assets	27.5	18,173,315,070	17,020,477,045	35,726,054,799	38,717,015,092
6	5. Revenue from brokerage services	28	28,674,249,766	41,142,391,533	72,058,443,147	60,374,671,420
7	6. Revenue from underwriting and issuance agent services	29	1,620,000,000	1,250,000,000	1,720,000,000	1,250,000,000
8	7. Revenue from securities investments services		350,000,000	60,000,000	350,000,000	60,000,000
9	8. Revenue from securities depository services		3,077,075,056	3,296,773,299	6,320,014,995	6,281,792,259
10	9. Revenue from financial advisory services	29	2,412,182,319	4,129,411,613	6,330,697,322	5,732,711,739
11	10.Revenue from other activities		5,167,974,971	2,480,961,998	9,122,995,027	4,622,234,017
20	**Total operating income**		**357,099,001,625**	**578,312,729,348**	**709,024,779,575**	**1,043,046,073,123**
	II. OPERATING EXPENSES		-			
21	1. Loss from financial assets at fair value through profit or loss (FVTPL)		130,014,094,420	195,797,581,666	186,808,757,668	396,251,259,836
21.1	*1.1. Loss from disposals of financial assets at FVTPL*	*27.1*	1,852,939,254	10,760,987,926	3,084,320,988	18,287,204,116
21.2	*1.2. Loss from revaluation of financial assets at FVTPL*	*27.2*	128,161,155,166	185,026,593,740	183,650,186,680	377,953,055,720
21.3	*1.3. Transaction costs of acquisition of financial assets at FVTPL*			10,000,000	74,250,000	11,000,000
23	2. Loss and recognition of valuation at fair value of available-for-sale financial assets (AFS) upon reclassification					
24	3. Provision (reversal) for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans					
26	4. Expenses for proprietary trading activities		3,863,483,301	8,678,902,246	9,542,085,105	11,953,449,020
27	5. Expenses for brokerage services	30	20,262,444,261	29,550,678,663	52,199,694,868	45,264,021,266
30	6. Expenses for securities depository services		4,001,656,400	5,598,991,819	9,178,454,160	10,468,230,194
31	7. Expenses for financial advisory services		1,087,245,815	2,901,789,924	3,206,562,293	5,391,203,661
32	8. Other operating expenses					
40	**Total operating expenses**		**159,228,924,197**	**242,527,944,318**	**260,935,554,094**	**469,328,163,977**

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE INCOME STATEMENT (continued)
as at 30 June 2026

B02a-CTCK

Code	Items	Notes	2nd Quarter		From 1 Jan to 30 June 2026	From 1 Jan to 30 June 2025
			Current period	Prior period		
	III. FINANCIAL INCOME					
41	1. Realized and unrealized gain from changes in foreign exchange rate					
42	2. Dividend income and interest income from demand deposits	31	371,939,575	321,730,771	857,462,054	434,744,567
44	3. Other investment income	31		11,462,866	4	355,285,269
50	**Total financial income**		**371,939,575**	**333,193,637**	**857,462,058**	**790,029,836**
	IV. FINANCIAL EXPENSES					
52	1. Interest expenses	32	157,913,033,500	87,692,938,221	297,689,655,168	160,769,765,902
55	2. Other financial expenses	32	273,698,630	36,207,789	832,529,623	332,453,342
60	**Total financial expenses**		**158,186,732,130**	**87,729,146,010**	**298,522,184,791**	**161,102,219,244**
62	**V. GENERAL AND ADMINISTRATIVE EXPENSES**	**33**	**21,434,684,659**	**31,185,747,978**	**50,452,831,524**	**63,665,094,118**
70	**VI. OPERATING PROFIT**		**18,620,600,214**	**217,203,084,679**	**99,971,671,224**	**349,740,625,620**
	VII. OTHER INCOME AND EXPENSES					
71	1. Other income		94,264,229	185,910,582	494,830,209	329,962,782
72	2. Other expenses		8,732,014	4,400,000	(211,670,699)	108,030,964
80	**Net other income**		**85,532,215**	**181,510,582**	**706,500,908**	**221,931,818**
90	**VIII. PROFIT BEFORE TAX**		**18,706,132,429**	**217,384,595,261**	**100,678,172,132**	**349,962,557,438**
91	1. Realized profit		74,579,274,425	238,777,527,178	141,883,720,554	453,136,739,450
92	2. Unrealized (loss)/profit		(55,873,141,996)	(21,392,931,917)	(41,205,548,422)	(103,174,182,012)
100	**IX. CORPORATE INCOME TAX (CIT)**	**34**	**3,269,706,860**	**41,646,224,128**	**19,397,981,907**	**68,248,720,147**
100.1	Current CIT expenses	34.1	14,444,335,259	45,924,810,511	27,639,091,591	88,883,556,549
100.2	Deferred CIT (income)	34.2	(11,174,628,399)	(4,278,586,383)	(8,241,109,684)	(20,634,836,402)
200	**X. PROFIT AFTER TAX**		**15,436,425,569**	**175,738,371,133**	**81,280,190,225**	**281,713,837,291**
300	**XI. OTHER COMPREHENSIVE INCOME/(LOSS) AFTER TAX**					
301	11.1. Gain/(Loss) from revaluation of AFS financial assets		(28,648,068,492)		(46,804,068,494)	
304	11.2. Other comprehensive income		5,729,613,698		9,360,813,698	
400	**Total comprehensive income**		**(22,918,454,794)**		**(37,443,254,796)**	
501	**EARNINGS PER SHARE**	**35**	**73**	**826**	**382**	**1,325**

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE INCOME STATEMENT (continued)
as at 30 June 2026

B02a-CTCK

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

S.G.P: 133 - C.T.C.P
CÔNG TY
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P. XUÂN ĐỈNH - TP HÀ NỘI

Hanoi, Vietnam

16 July 2026

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CASH FLOW
as at 30 June 2026

B03b-CTCK

Unit: VND

Code	ITEMS	Notes	From 1 Jan to 30 June 2026 VND	From 1 Jan to 30 June 2025 VND
	I. CASH FLOW FROM OPERATING ACTIVITIES			
1	**1. Profit before tax**		**100,678,172,132**	**349,962,557,438**
2	**2. Adjustments for**		**219,243,049,552**	**115,125,851,181**
3	Depreciation and amortization		5,787,444,557	4,408,004,329
4	Provisions			
6	Interest expenses from borrowings		297,689,655,168	160,769,765,902
7	Gain from investing activities		130,862,166	(20,288,258)
8	Accrued interest		(84,364,912,339)	(50,031,630,792)
10	**3. Increase in non-monetary expenses**		**183,650,186,680**	**377,953,055,720**
11	Loss from revaluation of financial assets at FVTPL		183,650,186,680	377,953,055,720
18	**4. Decrease in non-monetary income**		**(142,444,638,258)**	**(274,778,873,708)**
19	Gain from revaluation of financial assets at FVTPL		(142,444,638,258)	(274,778,873,708)
	Other interest			
30	**5. Operating (loss) before changes in working capital**		**(1,135,953,358,859)**	**(1,956,699,343,333)**
31	Increase/(Decrease) in financial assets at FVTPL		(754,446,690,875)	847,456,389,929
32	Increase/ (Decrease) in HTM investments		788,305,931,008	(1,566,480,566,713)
33	Increase/(decrease) in loans		(357,499,839,600)	(988,872,408,729)
34	Increase/(decrease) in AFS financial assets		97,000,000,000	(42,525,951,903)
35	(-)Increase, (+) Decrease in receivables from disposal of financial assets		11,885,693,600	1,040,000,000
36	(-)Increase, (+) Decrease in receivables and accrued dividend, interest income from financial assets		68,345,981,548	19,254,783,789
37	(-)Increase, (+) Decrease in receivables from services provided by the Company		2,632,991,692	(3,992,052,092)
39	(-)Increase, (+) Decrease in other receivables		(6,914,311,756)	3,598,822,045
40	Increase/(decrease) in other assets		(25,320,626)	(143,868,544)
41	Increase/(decrease) in accrued expenses (excluding interest expenses)		(4,428,683,879)	3,608,004,834
42	(Increase)/Decrease in prepaid expenses		5,051,063,074	3,657,527,782
43	CIT paid		(66,081,086,625)	(63,655,964,084)
44	Interest paid		(299,269,002,657)	(162,668,552,086)
45	Increase/(Decrease) in trade payables		42,609,949,943	4,979,771,726
46	Increase/(Decrease) in welfare benefits		1,483,156	57,075,229
47	Increase/(Decrease) in tax and payables to the State (excluding CIT paid)		(13,591,719,939)	1,323,336,962
48	Increase/(Decrease) in payables to employees		(43,091,956,042)	(6,067,959,371)
50	Increase/(Decrease) in other payables		(1,740,298,703)	994,462,832
51	Other receipts from operating activities		376,000,000	308,000,000
52	Other payments for operating activities		(9.558.532.178)	(8,570,194,939)
60	**Net cash flows used in operating activities**		**(179.311.578.753)**	**(1,388,436,752,702)**

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CASH FLOW (continued)
as at 30 June 2026

B03b-CTCK

Unit: VND

Code	*ITEMS*	*Notes*	**From 1 Jan to 30 June 2026 VND**	**From 1 Jan to 30 June 2025 VND**
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	1. Purchase and construction of fixed assets, investment properties and other long-term assets		(5,270,055,360)	(3,550,154,230)
62	2. Proceeds from disposal and sale of fixed assets, investment properties and other long-term assets		-	10,200,000
70	**Net cash flow from investing activities**		**(5,270,055,360)**	**(3,539,954,230)**
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
72	1. Repayment of capital contributed by shareholders, repurchase of issued shares		-	
73	2. Drawdown of borrowings		23,736,728,235,034	24,979,722,605,000
74	3. Repayment of borrowings		(23,856,687,135,098)	(23,405,512,430,000)
80	**Net cash flow from financing activities**		**(119,958,900,064)**	**1,574,210,175,000**
90	**NET CASH FLOW DURING THE PERIOD**		**(304.540.534.177)**	**182,233,468,068**
101	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	**5**	**733,418,224,109**	**300,233,633,348**
101.1	Cash		733,418,224,109	300,233,633,348
101.2	Cash equivalents		-	-
103	**CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR**	**5**	**428,877,689,932**	**482,467,101,416**
103.1	Cash		428,877,689,932	482,467,101,416
103.2	Cash equivalents		-	-

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CASH FLOW (continued)
as at 30 June 2026

B03b-CTCK

Unit: VND

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Code	*ITEMS*	*Notes*	**From 1 Jan to 30 June 2026** *VND*	**From 1 Jan to 30 June 2025** *VND*
	I. Cash flows from brokerage and trust activities of customers			
1	1. Cash receipts from disposal of brokerage securities of customers		61,582,692,174,487	71,423,253,585,817
2	2. Cash payments for purchase of brokerage securities of customers		(62,912,628,816,369)	(71,358,914,968,856)
7	3. Cash receipts for settlement of securities transactions of customers		79,397,808,763	851,254,311,796
11	5. Cash payments for depository fees of customers		(723,042,934)	(552,093,356)
14	6. Cash receipts from securities issuers		1,127,116,903,442	2,041,539,781,144
15	7. Cash payments for securities issuers		(1,128,164,154,754)	(2,042,289,028,495)
20	**Net increase/(decrease) in cash during the period**		**(1,252,309,127,365)**	**914,291,588,050**
30	**II. Cash and cash equivalents of customers at the beginning of the period**		**1,759,031,420,756**	**760,323,576,255**
31	Cash at banks at the beginning of the period		1,759,031,420,756	760,323,576,255
32	Investors' deposits managed by the Company for securities trading activities		1,277,322,832,540	621,159,044,799
33	Investors' deposits for securities trading activities		474,800,948,906	106,657,687,808
34	Deposits for securities clearing & settlement		624,790,504	25,736,282,232
35	Deposits of securities issuers		6,282,848,806	6,770,561,416
40	**III. Cash and cash equivalents of customers at the end of the period**		**506,722,293,391**	**1,674,615,164,305**
41	Cash at banks at the end of the period		506,722,293,391	1,674,615,164,305
42	Investors' deposits managed by the Company for securities trading activities		344,176,500,757	1,255,839,521,940
43	Investors' deposits for securities trading activities		136,274,242,819	375,124,604,530
44	Deposits for securities clearing & settlement		21,035,963,321	37,629,723,770
45	Deposits of securities issuers		5,235,586,494	6,021,314,065

Prepared by: Reviewed by: Approved by:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Ms. Luu Thi Tuyen
Accountant

Ms. Nguyen Thi Anh Thu
Chief Accountant

Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
16 July 2026

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CHANGES IN OWNERS' EQUITY
as at 30 June 2026

B04a-CTCK

Unit: VND

ITEMS	*Opening balance*		*Increase/Decrease*				*Closing balance*	
	01 Jan 2025	*01 Jan 2026*	*Prior Period*		*Current Period*		*30 June 2025*	*30 June 2026*
	VND	*VND*	*Increase*	*Decrease*	*Increase*	*Decrease*	*VND*	*VND*
I. CHANGES IN OWNERS' EQUITY								
1. Owners' capital contribution	1,494,812,190,553	2,134,349,460,553	639,551,270,000	(14,000,000)	595,515,010,000	(14,000,000)	2,134,349,460,553	2,729,850,470,553
1.1 Ordinary shares	1,487,383,110,000	2,126,934,380,000	639,551,270,000				2,126,934,380,000	2,126,934,380,000
1.2. Share premium	7,429,080,553	7,415,080,553		(14,000,000)		(14,000,000)	7,415,080,553	7,401,080,553
1.4 Other Owner's capital					595,515,010,000			595,515,010,000
2. Treasury shares								
3. Capital supplementary reserve								
4. Financial and Operational risk reserve	7,000,641,200	7,000,641,200					7,000,641,200	7,000,641,200
5. Difference from revaluation of financial assets at fair value		49,773,892,800			17,969,745,206	(55,413,000,002)		12,330,638,004
6. Undistributed earnings	751,096,080,001	664,312,394,961	364,253,182,901	(746,694,615,610)	125,978,703,822	(673,453,993,997)	368,654,647,292	116,837,104,786
6.1 Realized profit	679,190,110,930	631,867,774,163	364,253,182,901	(664,155,270,000)	114,244,628,963	(628,755,480,400)	379,288,023,831	117,356,922,726
6.2 Unrealized profit	71,905,969,071	32,444,620,798		(82,539,345,610)	11,734,074,859	(44,698,513,597)	(10,633,376,539)	(519,817,940)
TOTAL	**2,252,908,911,754**	**2,855,436,389,514**	**1,003,804,452,901**	**(746,694,615,610)**	**739,463,459,028**	**(728,866,993,999)**	**2,510,004,749,045**	**2,866,018,854,543**
II. OTHER COMPREHENSIVE INCOME								
1.(Loss) from revaluation of available-for-sale financial assets		62,217,366,000			8,608,931,508	(55,413,000,002)		15,413,297,506
2. Gain/ (Loss) from other comprehensive income		(12,443,473,200)			9,360,813,698			(3,082,659,502)
TOTAL		**49,773,892,800**			**17,969,745,206**	**(55,413,000,002)**		**12,330,638,004**

Prepared by:

Ms. Luu Thi Tuyen
Accountant

Reviewed by:

Ms. Nguyen Thi Anh Thu
Chief Accountant

Approved by:

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
16 July 2026

1. CORPORATE INFORMATION

Vietinbank Securities 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 December 10, 2025, the State Securities Commission of Vietnam issued Adjustment License No. 133/GPDC-UBCK updating the company name from Vietnam Bank for Industry and Trade Securities Joint Stock Company to VietinBank Securities Joint Stock Company.

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/QD-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/QD-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 June 2026, 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 the period and as at the date of these interim separate financial statements is Mr. Tran Phuc Vinh, Chairman of the Board of Directors.

Ms. 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 June 2026 was 238 persons (as at 31 December 2025: 244 persons).

Operating Industry and principal activities

Charter capital

As at 30 June 2026, the total charter capital of the Company was VND 2,126,934,380,000 (as at 31 December 2025: VND 2,126,934,380,000).

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:

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 more than 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 may establish or acquire 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 đ 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.

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 31 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

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.

Loans and 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 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 listed securities, or unlisted securities registered for trading on the market, have no transactions within 30 days before the revaluation date, or listed securities are delisted, suspended from trading, or halted from trading from the sixth trading day onward, the actual price of the securities is the book value as at the date of the most recent statement of financial position.

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.

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.

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

Depreciation of tangible assets is calculated 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

Intangible assets and amortisation

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

Land use rights

Land use rights are amortized 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

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 earnings

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

Realized after tax profit is the 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 the 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 is 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 is 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 is recognized in the income statement when all four (4) following criteria are met:

(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 is 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 is 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 is 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.

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 recognized 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 recognized for all temporary differences and deferred tax assets are recognized to the extent that it is probable that taxable profit will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated at the tax rates that are expected to apply in the year when the liability is settled or the asset realized. 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 Company 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)

5. CASH AND CASH EQUIVALENTS

	Closing balance	**Opening balance**
	VND	*VND*
Cash on hand	144,344,540	188,373,434
Cash at banks for the operation of the Company	427,010,045,325	733,110,512,061
Cash at banks for securities clearing and settlement	1,723,300,067	119,338,614
	428,877,689,932	**733,418,224,109**

6. TRADING VALUE AND VOLUME DURING THE PERIOD

	From 01/04 -30/06/2026	
	Value of trading during the period	*Value of trading during the period*
	Unit	*VND*
The Company	**260,905,686**	**34,790,302,519,350**
Shares	9,402,036	202,069,531,400
Fund certificate	250,499,650	34,175,350,477,950
Bonds	1,000,000	10,000,000,000
Other securities	4,000	402,882,510,000
Investors	**868,793,385**	**39,330,894,629,879**
Shares	784,054,181	19,103,864,791,610
Bonds	71,299,032	20,203,750,930,279
Fund certificate	230,272	7,623,269,910
Other securities	13,209,900	15,655,638,080
Total	**1,129,699,071**	**74,121,197,149,229**

7. FINANCIAL ASSETS

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

	Closing balance		*Opening balance*	
	Cost VND	*Fair value VND*	*Cost VND*	*Fair value VND*
Shares				
Listed	824,002,412,584	892,197,713,900	276,264,988,632	398,046,044,000
Fund certificate	4,209,981,138	5,943,200,000	4,209,981,138	6,391,200,000
Unlisted	138,373,837,228	60,352,152,152	138,373,837,228	53,357,162,613
Bonds				
Listed	985,703,270,000	985,463,495,053	1,528,994,003,077	1,528,930,053,132
Unlisted	829,263,649,315	836,876,986,298	79,263,649,315	80,867,945,205
Total	**2,781,553,150,265**	**2,780,833,547,403**	**2,027,106,459,390**	**2,067,592,404,950**

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

	Closing balance VND	*Opening balance VND*
Term deposits, Certificate of Deposit	2,774,305,638,902	3,562,611,569,910
Total	**2,774,305,638,902**	**3,562,611,569,910**

These are term deposits with terms ranging from 6 months to 13 months and interest rates from 5.2% to 10.15% per annum. As at the end of the period, the Company had mortgaged these term deposits as collateral for its bank loans.

7.3 Loans and receivables

	Closing balance		*Opening balance*	
	Cost VND	*Fair value VND*	*Cost VND*	*Fair value VND*
Loans receivables from margin activities	5,276,415,740,011	5,271,605,371,873	4,892,465,609,033	4,887,655,240,895
Loans receivables from advance activities	45,336,851,853	45,336,851,853	71,787,143,231	71,787,143,231
Total	**5,321,752,591,864**	**5,316,942,223,726**	**4,964,252,752,264**	**4,959,442,384,126**

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

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

	Closing balance		***Opening balance***	
	Cost *VND*	*Fair value* *VND*	*Cost* *VND*	*Fair value* *VND*
Listed shares			62,000,000,000	103,200,000,000
Unlisted shares	10,000,000,000	9,987,000,000		
Listed bonds	188,000,000,000	203,426,297,506	188,000,000,000	209,017,366,000
Unlisted bonds	460,000,000,000	460,000,000,000	505,000,000,000	505,000,000,000
Total	**658,000,000,000**	**673,413,297,506**	**755,000,000,000**	**817,217,366,000**

7.5 *Provision for impairment of financial assets and collateral*

	Current year *VND*	*Prior* *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 for which impairment provision has been made, with a loan balance of VND 4,810,368,138, is not recorded in the income statement. The Company controls accrued interest receivables for internal administrative purposes and recognized in income statement when actually collecting.

7. FINANCIAL ASSETS (continued)

7.6 Movements in fair value of financial assets

Movements in fair value of financial assets as at 30 June 2026 are as follows:

Financial assets	*Cost*	*Revaluation difference* *Increase*	*Decrease*	*Fair value*
	VND	*VND*	*VND*	*VND*
FVTPL				
Shares				
Listed shares	824,002,412,584	97,858,139,916	(29,662,838,600)	892,197,713,900
Fund certificates	4,209,981,138	1,733,218,862		5,943,200,000
Unlisted shares	138,373,837,228	791,061,826	(78,812,746,902)	60,352,152,152
Bonds				
Listed bonds	985,703,270,000	6,369,573,730	(6,609,348,677)	985,463,495,053
Unlisted bonds	829,263,649,315	15,964,412,329	(8,351,075,346)	836,876,986,298
Others				
Valuable papers				
AFS				
Listed shares		30,000,000,000	(30,000,000,000)	
Unlisted shares	10,000,000,000		(13,000,000)	9,987,000,000
Listed bonds	188,000,000,000	15,426,297,506		203,426,297,506
Unlisted bonds	460,000,000,000			460,000,000,000
Total	**3,439,553,150,265**	**168,142,704,169**	**(153,449,009,525)**	**3,454,246,844,909**

Movements in fair value of financial assets as at 31 December 2025 are as follows:

		Revaluation difference		
Financial assets	*Cost* *VND*	*Increase* *VND*	*Decrease* *VND*	*Fair value* *VND*
FVTPL				
Shares				
Listed shares	276,264,988,632	121,781,340,468	(285,100)	398,046,044,000
Fund certificates	4,209,981,138	2,181,218,862	-	6,391,200,000
Unlisted shares	138,373,837,228	758,277,268	(85,774,951,883)	53,357,162,613
Bonds				
Listed bonds	1,528,994,003,077	15,609,404,976	(15,673,354,921)	1,528,930,053,132
Unlisted bonds	79,263,649,315	2,427,758,903	(823,463,013)	80,867,945,205
Others				
Valuable papers	-	97,407,782	(97,407,782)	-
AFS				
Listed shares	62,000,000,000	47,200,000,000	(6,000,000,000)	103,200,000,000
Listed bonds	188,000,000,000	21,017,366,000		209,017,366,000
Unlisted bonds	505,000,000,000			505,000,000,000
Total	**2,782,106,459,390**	**211,072,774,259**	**(108,369,462,699)**	**2,884,809,770,950**

8. RECEIVABLES

	Closing balance *VND*	*Opening balance* *VND*
Receivables and accruals from dividend and interest income		
Receivables from sale of financial assets	14,306,400	11,900,000,000
Accrued dividends- ordinary shares	131,121,600	
Accrued interests from margin activities	81,144,522,510	53,756,338,384
Accrued interests from advance activities	34,365,140	168,385,314
Accrued interests from - listed bonds arsing in period	929.697.602	978,630,419
Accrued interests from unlisted corporate bonds	2,125,205,487	2,266,301,376
Accrued interests from term deposits	72,155,970,130	83,332,296,185
	156,535,188,869	**152,401,951,678**

9. RECEIVABLES FROM SERVICES PROVIDED BY THE COMPANY

	Closing balance *VND*	*Opening balance* *VND*
Receivables from securities brokerage services	376,958,178	567,186,398
Receivables from advisory services	1,887,375,000	4,296,055,750
Receivables from issuance agent and underwriting activities	1,630,000,000	1,520,000,000
Receivables from securities depository services	2,133,686,081	2,147,434,169
Receivable from entrusted activities and auctions.		74,887,847
Receivables from other services	20,593,791	76,040,578
	6,048,613,050	**8,681,604,742**

10. OTHER RECEIVABLES

	Closing balance *VND*	*Opening balance* *VND*
Other receivables	7,231,431,885	1,077,325,469
	7,231,431,885	**1,077,325,469**

11. PROVISION FOR IMPAIRMENT OF RECEIVABLES

	Opening balance		*Movements in the year*		*Closing balance*	
	Doubtful receivables **VND**	*Provision balance* **VND**	*Provision made* **VND**	*Provision reversed* **VND**	*Doubtful receivables* **VND**	*Provision balance* **VND**
Receivable for matured bond principal			**3,270,000,000**	**3,270,000,000**		
Bonds of Hoa Binh Construction Group Joint Stock Company			3,270,000,000	3,270,000,000		
Provision for impairment of receivables from services provided by the Company	**1,025,809,834**	**705,305,495**	**30,000,000**	**30,000,000**	**1,025,809,834**	**705,305,495**
Chuong Duong corporation			30,000,000	30,000,000		
Depository and SMS fees – Corporate customers	420,101,213	240,897,979			420,101,213	240,897,979
Depository and SMS fees - Individual customers	605,708,621	464,407,516			605,708,621	464,407,516
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	**1,068,309,834**	**747,805,495**	**3,300,000,000**	**3,300,000,000**	**1,068,309,834**	**747,805,495**

12. ADVANCES TO SUPPLIERS

	Closing balance	*Opening balance*
	VND	*VND*
Advances to service suppliers	2,038,040,939	1,277,835,599
	2,038,040,939	**1,277,835,599**

13. SHORT-TERM PREPAID EXPENSES

	Closing balance	*Opening balance*
	VND	*VND*
Other prepaid expense	4,399,464,362	9,239,567,487
	4,399,464,362	**9,239,567,487**

14. DEPOSITS, COLLATERALS AND PLEDGES

	Closing balance	*Opening balance*
	VND	*VND*
Short-term deposits, collaterals and pledges	90,400,000	88,000,000
Long-term deposits, collaterals and pledges	1,086,840,000	1,086,840,000

15. TANGIBLE FIXED ASSETS

Movements in tangible fixed assets in the six-month period ended 30 June 2026 are as follows:

From 1 Jan to 30 June 2026	***Buildings and improvements (*)***	***Machine and equipment***	***Motor vehicles and transmission equipment***	***Office equipment***	***Other tangible fixed assets***	***Total***
	VND	***VND***	***VND***	***VND***	***VND***	***VND***
Cost						
Opening balance	**4,890,829,636**	**57,941,140,742**	**21,710,950,857**	**3,988,151,025**	**38,740,000**	**88,569,812,260**
Increase		619,155,360				
Reclassification of assets						
Liquidation, disposal						
Closing balance	4,890,829,636	58,560,296,102	21,710,950,857	3,988,151,025	38,740,000	89,188,967,620
In which:						
- *Fully depreciated tangible fixed assets in use*	*4,890,829,636*	*38,603,418,917*	*9,068,620,857*	*171,046,551*	*38,740,000*	*52,772,655,961*
Accumulated depreciation						
Opening balance	**4,890,829,636**	**45,304,460,259**	**16,592,999,503**	**2,151,545,310**	**38,740,000**	**68,978,574,708**
Depreciation for the period		2,768,819,371	754,602,696	315,320,835		3,838,742,902
Reclassification of assets						
Liquidation, disposal						
Closing balance	**4,890,829,636**	**48,073,279,630**	**17,347,602,199**	**2,466,866,145**	**38,740,000**	**72,817,317,610**
NET BOOK VALUE						
Opening balance		**12,636,680,483**	**5,117,951,354**	**1,836,605,715**		**19,591,237,552**
Closing balance		**10,487,016,472**	**4,363,348,658**	**1,521,284,880**		**16,371,650,010**

16. INTANGIBLE ASSETS

Movements in intangible assets in the six-month period ended 30 June 2026 are as follows:

From 1 Jan to 30 June 2026	*Land use rights (*)* *VND*	*Software* *VND*	*Total* *VND*
Cost			
Opening balance	**39,439,384,884**	**49,287,025,615**	**88,726,410,499**
Addition in the period		4,166,250,000	
Closing balance	39,439,384,884	53,453,275,615	92,892,660,499
In which:			
- *Fully amortized intangible assets in use*	-	*34,590,283,012*	*34,590,283,012*
Accumulated amortization			
Opening balance	**8,726,631,727**	**36,766,252,372**	**45,492,884,099**
Amortization for the period	391,672,538	1,563,240,927	1,954,913,465
Closing balance	9,118,304,265	38,329,493,299	47,447,797,564
Net book value			
Opening balance	**30,712,753,157**	**12,520,773,243**	**43,233,526,400**
Closing balance	**30,321,080,619**	**15,123,782,316**	**45,444,862,935**

(*) 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

	Closing balance *VND*	*Opening balance* *VND*
Other long-term prepaid expenses	3,920,616,449	4,131,576,398
	3,920,616,449	**4,131,576,398**

18. PAYMENTS TO FUNDS

18.1 Payments to Settlement Assistance Fund

	Closing balance VND	*Opening balance VND*
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

	Closing balance VND	*Opening balance VND*
Initial balance	10,000,000,000	10,000,000,000
Distributed interest	9,982,279	140,844,445
	10,009,982,279	**10,140,844,445**

19. SHORT-TERM BORROWINGS

Short-term borrowings at the end of the period included borrowings under credit contracts with terms from 20 days to 12 months and interest rates from 4.6% to 9.2% per annum.

	Closing balance *VND*	Increase *VND*	Decrease *VND*	Opening balance *VND*
Short-term borrowings	8,302,994,373,168	23,736,728,235,034	23,856,687,135,098	8,422,953,273,232
Total	**8,302,994,373,168**	**23,736,728,235,034**	**23,856,687,135,098**	**8,422,953,273,232**

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

Valuable papers	2,574,305,638,902	3,562,611,569,910
Bonds	190,000,000,000	
Certificate of land use rights	30,321,080,619	30,712,753,157
	2,794,626,719,521	**3,593,324,323,067**

20. PAYABLES FOR SECURITIES TRADING ACTIVITIES

	Closing balance VND	*Opening balance VND*
Payables to the Stock Exchanges	2,138,355,112	4,609,242,792
Payables to the Vietnam Depository and Clearing Corporation ("VSDC")	712.772.853	774,284,990
Other payables	822,524,755	13,705,382,741
- Payable to additional securities issuers	411,869,800	*13,285,295,800*
- Other payables	*410,654,955*	*420,086,941*
	3,673,652,720	**19,088,910,523**

21. SHORT-TERM TRADE PAYABLES

	Closing balance VND	*Opening balance VND*
Payable for purchase of financial assets	989,417,240,000	922,287,580,000
Goline Fintech Joint Stock Company	1,260,000,000	
Bravo Software Joint Stock Company	1,066,480,000	175,000,000
Ernst & Young Vietnam Limited	617,587,000	
FSI Technology Development and Trading Investment Joint Stock Company	435,814,923	
D+ Vietnam Architecture Investment Joint Stock Company	169,658,182	169,658,182
Tam Long Travel Co., Ltd.	234,572,400	
Bidding Support Center	150,000,000	
Nha Be Trading Joint Stock Company	533,574,000	533,574,000
Tascon Vietnam Joint Stock Company	163,839,000	163,839,000
Others	1,219,650,171	13,863,556,748
	995,268,415,676	**937,193,207,930**

22. SHORT-TERM ADVANCE FROM CUSTOMERS

	Closing balance VND	*Opening balance VND*
Green Packing Joint Stock Company	100,000,000	100,000,000
Electro mechanical Joint Stock Company	62,500,000	62,500,000
Others	271,000,000	321,000,000
	433,500,000	**483,500,000**

23. SHORT-TERM ACCRUED EXPENSES

	Closing balance VND	*Opening balance VND*
Accrued interests for borrowings from credit institutions	19,310,437,688	20,889,785,177
Other accrued expense	3,152,029,905	7,580,713,784
	22,462,467,593	**28,470,498,961**

24. TAXATION AND AMOUNTS PAYABLE TO THE STATE BUDGET

	Payable at 01 January 2026 VND	*Incurred VND*	*Paid VND*	*Payable at 30 June 2026 VND*
Value added tax ("VAT")	985,743,754	1,546,215,116	2,261,191,320	270,767,550
Corporate income tax	52,885,477,654	27,639,091,591	66,081,086,625	14,443,482,620
Personal income tax	17,643,696,126	43,238,513,931	56,115,257,666	4,766,952,391
Other taxes		67,884,567	67,884,567	
	71,514,917,534	**72,491,705,205**	**124,525,420,178**	**19,481,202,561**

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	Financial and operational risk reserve	Undistributed Earnings	Total
	VND	VND	VND	VND		VND	VND	VND
Prior 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 year		(14,000,000)					577,371,584,960	577,357,584,960
Dividend payment by shares	639,551,270,000						(639,551,270,000)	
Treasury shares payments								
Profit after tax appropriation								
Increase capital from Charter Capital supplementary reserve								
Increase capital from operational risk and financial reserve								
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				62,217,366,000				62,217,366,000
Others				(12,443,473,200)				(12,443,473,200)
Current period's opening balance	**2,126,934,380,000**	**7,415,080,553**		**49,773,892,800**		**7,000,641,200**	**664,312,394,961**	**2,855,436,389,514**
Profit in the period		(14,000,000)					81,280,190,225	81,266,190,225
Dividend payments by shares			595,515,010,000				(595,515,010,000)	
Profit after tax appropriation								
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board							(33,240,470,400)	(33,240,470,400)
Difference due to revaluation of AFS				(46,804,068,494)				(46,804,068,494)
Others				9,360,813,698				9,360,813,698
Current period's closing balance	**2,126,934,380,000**	**7,401,080,553**	**595,515,010,000**	**12,330,638,004**		**7,000,641,200**	**116,837,104,786**	**2,866,018,854,543**

25.2 Distribution of profit to shareholders

	Closing balance VND	Opening balance VND
Realized profit	117,356,922,726	631,867,774,163
Unrealized profit	(519,817,940)	32,444,620,798
	116,837,104,786	**664,312,394,961**

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	212,693,438	2,126,934,380,000
Shares issued and fully paid	212,693,438	2,126,934,380,000	212,693,438	2,126,934,380,000
- Ordinary shares	*212,693,438*	*2,126,934,380,000*	*212,693,438*	*2,126,934,380,000*
Treasury shares				
- Ordinary shares				
Outstanding shares	212,693,438	2,126,934,380,000	212,693,438	2,126,934,380,000
- Ordinary shares	*212,693,438*	*2,126,934,380,000*	*212,693,438*	*2,126,934,380,000*

During the period, the Company completed the issuance of shares to pay dividends in accordance with the Resolution of the General Meeting of Shareholders, with a total par value of VND 595,515,010,000. As at 30 June 2026, the Company recognized a decrease in undistributed earnings after tax and a corresponding increase in other owners' capital equal to the value of shares issued. This item will be transferred to owners' contributed capital upon the Company's completion of the procedures to adjust its charter capital in accordance with regulations of the authorities.

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	974,227,220,000	1,109,474,140,000
Restricted financial assets	20,000,000,000	20,000,000,000
Frozen and temporarily held financial assets	190,000,000,000	
Financial assets awaiting settlement	2,360,000	
	1,184,229,580,000	**1,129,474,140,000**

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	722,725,720,000	435,724,560,000
	722,725,720,000	**435,724,560,000**

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

	Closing balance	*Opening balance*
	VND	*VND*
Unrestricted financial assets	13,571,159,774,000	14,494,759,051,000
Restricted financial assets	976,521,340,000	767,161,210,000
Mortgage financial assets	7,022,535,260,000	6,009,989,750,000
Blocked financial assets	6,149,396,150,000	5,875,201,160,000
Financial assets awaiting settlement	197,162,650,000	261,372,889,000
	27,916,775,174,000	**27,408,484,060,000**

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	54,175,460,000	54,586,000,000
	54,175,460,000	**54,586,000,000**

26.6 Awaiting financial assets of investors

	Closing balance	*Opening balance*
	VND	*VND*
Awaiting financial assets of domestic investors	75,982,822,400	194,119,930,000
	75,982,822,400	**194,119,930,000**

26.7 Investors' deposits

	Closing balance	*Opening balance*
	VND	*VND*
Investors' deposits for securities trading activities managed by the Company	344,176,500,757	1,277,322,832,540
- Domestic investors' deposits for securities trading activities managed by the Company	*341,879,470,296*	*1,272,999,984,654*
- Foreign investors' deposits for securities trading activities managed by the Company	*1,711,840,706*	*1,607,001,426*
- Domestic investors' margin deposits at VSDC	*585,189,755*	*2,715,846,460*
Aggregate deposits of investors for securities trading activities	136,274,242,819	474,800,948,906
Deposits for securities clearing & settlement	21,035,963,321	624,790,504
- Domestic investors' deposits for securities clearing & settlement	*17,886,566,377*	*105,993,630*
- Foreign investors' deposits for securities clearing & settlement	*3,149,396,944*	*518,796,874*
	501,486,706,897	**1,752,748,571,950**

26.8 Deposits of securities issuers

	Closing balance	*Opening balance*
	VND	*VND*
Deposits for dividends, bond principals and interest payments	5,235,586,494	6,282,848,806
	5,235,586,494	**6,282,848,806**

26.9 Payables to investors

	Closing balance *VND*	*Opening balance* *VND*
Payables to investors - investors' deposits for securities trading activities	501,486,695,897	1,752,748,571,950
- Payables to domestic investors for securities trading activities managed by the Company	*496,040,268,492*	*1,747,774,127,190*
- Payables to foreign investors for securities trading activities managed by the Company	*4,861,237,650*	*2,258,598,300*
- Payables to investors for margin deposits for derivative securities trading	*585,189,755*	*2,715,846,460*
Dividend, bond principals and interest payables	5,235,597,494	6,282,848,806
	506,722,293,391	**1,759,031,420,756**

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	Proceeds	Weighted average cost	Gain from disposals in 2nd Quarter of 2026	Gain from disposals in 2nd Quarter of 2025
		Unit	VND	VND	VND	VND
1	Listed shares	750,168	19,871,734,800	16,788,517,148	3,083,217,652	39,346,053,817
2	Unlisted shares					129,187,882,277
3	Listed bonds	99,071,600	10,118,948,337,000	10,107,828,934,819	11,119,402,181	9,613,625,545
4	Unlisted bonds	17,100	3,881,250,607,200	3,877,735,325,650	3,515,281,550	3,227,062,626
5	Money market instruments	2,000	201,891,556,500	200,990,953,500	900,603,000	5,475,442,229
	Total	**99,840,868**	**14,221,962,235,500**	**14,203,343,731,117**	**18,618,504,383**	**186,850,066,494**

27.1.2 Loss from disposal of financial assets at FVTPL

No.	Financial assets	Quantity	Proceeds	Weighted average cost	Loss from disposals in 2nd Quarter of 2026	Loss from disposals in 2nd Quarter of 2025
		Unit	VND	VND	VND	VND
1	Listed shares	90,068	3,082,171,600	3,385,488,900	303,317,300	4,759,466,381
2	Listed bonds	16,844,000	1,895,311,870,000	1,896,861,491,954	1,549,621,954	6,001,521,545
	Total	**16,934,068**	**1,898,394,041,600**	**1,900,246,980,854**	**1,852,939,254**	**10,760,987,926**

27.2 Revaluation difference of financial assets at FVTPL as at 30 June 2026 compared to 31 December 2025

Financial assets	Cost VND	Fair value VND	Revaluation difference at 30 June 2026	Revaluation difference at 31 Mar 2026	Increase	Decrease
I. Financial assets at fair value through profit/loss	**2,781,553,150,265**	**2,780,833,547,403**	**(719,602,862)**	**55,153,539,134**	**77,022,650,160**	**(132,895,792,156)**
Listed shares	**824,002,412,584**	**892,197,713,900**	**68,195,301,316**	**128,547,537,748**	**55,466,927,369**	**(115,819,163,801)**
Vietnam Export Import Commercial Joint Stock Bank	264,463,751,598	314,391,000,000	49,927,248,402	87,245,348,402		(37,318,100,000)
Vietnam Technological and Commercial Joint Stock Bank	16,734,800,000	16,080,000,000	(654,800,000)	(1,998,800,000)	1,872,000,000	(528,000,000)
DABACO GROUP	43,487,200,000	38,517,368,400	(4,969,831,600)	(1,171,405,000)		(3,798,426,600)
Hoa Phat Group Joint Stock Company	36,919,780,000	35,666,708,000	(1,253,072,000)	189,785,000	440,085,000	(1,882,942,000)
GELEX Group Joint Stock Company	10,111,280,986	15,129,022,500	5,017,741,514	3,063,411,165	2,267,012,849	(312,682,500)
Gelex Electric Equipment JSC	65,043,020,000	84,509,880,000	19,466,860,000	38,288,980,000	1,975,080,000	(20,797,200,000)
Taseco Real Estate Investment Joint Stock Company	62,000,000,000	74,340,000,000	12,340,000,000		24,800,000,000	(12,460,000,000)
Gelex Infrastructure Joint Stock Company	233,667,555,000	212,052,600,000	(21,614,955,000)	2,862,795,000	4,954,500,000	(29,432,250,000)
PetroVietnam Power Corporation – Joint Stock Company	10,397,520,000	11357220000	959,700,000		959,700,000	
Chuong Duong Joint Stock Company	47,586,410,000	57,716,000,000	10,129,590,000		18,180,540,000	(8,050,950,000)
Ha Do Group Joint Stock Company	18,453,800,000	17,338,880,000	(1,114,920,000)			(1,114,920,000)
Nhon Trach 2 Petroleum Power Joint Stock Company	12,062,595,000	12,021,385,000	(41,210,000)			(41,210,000)
Other shares	3,074,700,000	3,077,650,000	2,950,000	67,423,181	18,009,520	(82,482,701)
Fund certificate	**4,209,981,138**	**5,943,200,000**	**1,733,218,862**	**1,885,618,862**		**(152,400,000)**

Financial assets	Cost VND	Fair value VND	Revaluation difference at 30 June 2026	Revaluation difference at 31 Mar 2025	Increase	Decrease
Unlisted shares	**138,373,837,228**	**60,352,152,152**	**(78,021,685,076)**	**(81,870,219,742)**	**5,812,338,998**	**(1,963,804,332)**
Thanh Le Import Export Trading Corporation	35,065,711,200	15,523,074,900	(19,542,636,300)	(17,701,112,100)		(1,841,524,200)
Ba Ria - Vung Tau Province Seafood Import Export JSC	956,136,400	1,746,321,176	790,184,776	618,634,016	171,550,760	
Hoang Anh Gia Lai International Agriculture JSC	94,709,854,790	43,079,668,210	(51,630,186,580)	(57,148,681,700)	5,640,585,720	(122,090,600)
Other shares	7,642,134,838	3,087,866	(7,639,046,972)	(7,639,059,958)	202,518	(189,532)
Listed bonds	**985,703,270,000**	**985,463,495,053**	**(239,774,947)**	**29,066,660**	**6,340,507,070**	**(6,609,348,677)**
Unlisted bonds	**829,263,649,315**	**836,876,986,298**	**7,613,336,983**	**6,561,535,606**	**9,402,876,723**	**(8,351,075,346)**
Valuable papers						
II. Financial assets available for sale	**658,000,000,000**	**673,413,297,506**	**15,413,297,506**	**44,061,365,998**	**1,364,931,508**	**(30,013,000,000)**
Unlisted shares				**30,000,000,000**		**(30,000,000,000)**
Unlisted shares	**10,000,000,000**	**9,987,000,000**	**(13,000,000)**			**(13,000,000)**
Listed shares	**188,000,000,000**	**203,426,297,506**	**15,426,297,506**	**14,061,365,998**	**1,364,931,508**	
Unlisted bonds	**460,000,000,000**	**460,000,000,000**				
Valuable papers						
Total	**3,439,553,150,265**	**3,454,246,844,909**	**14,693,694,644**	**99,214,905,132**	**78,387,581,668**	**(162,908,792,156)**

27.3 Dividend, interest income from financial assets at FVTPL

	Q2/2026 *VND*	Q2/2025 *VND*
Dividend, interest income from financial assets at FVTPL	6,123,916,400	10,535,368,705
- Shares	*1,760,080,400*	*9,503,523,500*
- Bonds	*4,363,836,000*	*1,031,845,205*
	6,123,916,400	**10,535,368,705**

27.4 Interest income from loans and receivables

	Q2/2026 *VND*	Q2/2025 *VND*
Interest income from loans advances of securities sales	*2,907,796,681*	*3,674,048,359*
Interest income from margin lending	*142,455,435,516*	*100,774,825,178*
	145,363,232,197	**104,448,873,537**

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

	Q2/2026 *VND*	Q2/2025 *VND*
From Available-for-sale ("AFS") financial assets	18,173,315,070	17,020,477,045
- Unlisted shares	*1,000,000,000*	
- Certificates of deposit and deposit contracts		
- Listed bonds	*4,452,767,124*	
- Unlisted bonds	*12,720,547,946*	*17,020,477,045*
- Other income from AFS		
From Held-to-maturity ("HTM") investments	55,230,538,293	*43,464,743,301*
- Term deposits	*55,230,538,293*	*43,464,743,301*
	73,403,853,363	**60,485,220,346**

28. REVENUE FROM BROKERAGE SERVICES

	Q2/2026 *VND*	Q2/2025 *VND*
Revenue from securities brokerage fees	*28,445,339,511*	40,937,490,828
Revenue from other brokerage services	*228,910,255*	204,900,705
	28,674,249,766	**41,142,391,533**

29. REVENUE FROM ADVISORY SERVICES

	Q2/2026 *VND*	Q2/2025 *VND*
Revenue from underwriting, issuance agent services	1,620,000,000	1,250,000,000
Revenue from financial advisory services	2,412,182,319	4,129,411,613
	4,032,182,319	**5,379,411,613**

30. EXPENSES FOR BROKERAGE SERVICES

	Q2/2026 VND	*Q2/2025 VND*
Brokerage securities transaction fees	5,774,215,013	7,696,671,548
Membership management fees and annual fees allocated to brokerage activities	197,600,001	202,718,457
Operating expenses for brokerage services	14,290,629,247	21,651,288,658
- Salaries and other benefits for employees	2,557,452,175	5,608,866,096
- Expenses for office supplies	53,891,783	54,925,788
- Expenses for tools and equipment	117,886,985	284,226,360
- Expenses for depreciation and amortization	1,001,953,629	339,752,665
- *Expenses for external service*	2,695,198,768	3,324,831,982
- *Other expenses*	7,864,245,907	12,038,685,767
	20,262,444,261	**29,550,678,663**

31. FINANCE INCOME

	Q2/2026 *VND*	Q2/2025 *VND*
Interest income from demand deposits	371,939,575	321,730,771
Income from other investments		11,462,866
	371,939,575	**333,193,637**

32. FINANCE EXPENSES

	Q2/2026 VND	Q2/2025 VND
Interest expenses from borrowings	157,913,033,500	87,692,938,221
Others	273,698,630	36,207,789
	158,186,732,130	**87,729,146,010**

33. GENERAL AND ADMINISTRATIVE EXPENSES

	Q2/2026 VND	Q2/2025 VND
Salaries	6,395,839,631	17,636,924,886
Stationeries	606,677,255	556,624,664
Tools and supplies	322,539,000	891,308,884
Depreciation and amortization	1,553,279,080	1,445,669,443
Tax, fee and charges	829,206,484	787,449,101
Outsourcing services	7,937,945,932	5,411,269,617
Other expenses	3,789,197,277	4,456,501,383
	21,434,684,659	**31,185,747,978**

34. CORPORATE INCOME TAX

34.1 Current corporate income tax ("CIT")

	Q2/2026 VND	Q2/2025 VND
Profit before CIT	**18,706,132,429**	**217,384,595,261**
Adjustments to increase/(decrease) accounting profit		
- Decrease from revaluation of financial assets at FVTPL	128,161,155,166	185,026,593,740
- Invalid expenses	402,482,271	350,048,876
- Increase from revaluation difference of financial assets at FVTPL	(72,288,013,170)	(163,633,661,823)
- Dividend income	(2,760,080,400)	(9,503,523,500)
Estimated current taxable income	**72,221,676,296**	**229,624,052,554**
Corporate income tax rate	20%	20%
Estimated CIT expenses	**14,444,335,259**	**45,924,810,511**
Total	**14,444,335,259**	**45,924,810,511**

34.2 Deferred corporate income tax ("CIT")

	Q2/2026 *VND*	Q2/2025 *VND*
Net deferred CIT – opening balance	**(19,787,116,677)**	**(6,172,841,971)**
Temporary taxable difference		
- Revaluation difference of financial assets at FVTPL	*55,873,141,996*	*21,392,931,917*
Deferred corporate income tax rate	20%	20%
Deferred CIT (income/expenses)	11,174,628,399	4,278,586,383
- Revaluation difference of financial assets at AFS	28,648,068,492	
Deferred CIT (income/expenses) of Revaluation difference of financial assets at AFS	5,729,613,698	
Net deferred CIT – closing balance	**(2,882,874,580)**	**(1,894,255,588)**

35. BASIC EARNINGS PER SHARE

Basic earnings per share is 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.

	Q2/2026	Q2/2025
Profit after tax allocated to common shareholders (VND)	15,436,425,569	175,738,371,133
Weighted average outstanding ordinary shares (share)	212,693,438	212,693,438
Basic earnings per share (VND)	**73**	**826**

36. TRANSACTIONS WITH RELATED PARTIES

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

Related parties	***Relationship***
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 Jewellery Trading Company Limited	Fellow subsidiary

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

	Closing balance Receivables/ (Payables) VND	*Opening balance Receivables/ (Payables) VND*
Vietnam Joint Stock Commercial Bank for Industry and Trade		
The Company's Demand Deposits	10,476,271,719	82,063,611,275
Investors' trading deposits	176,624,362,822	836,584,639,809
Shares Offering advisory fee receivable		110,000,000
Dividend payment service fee for 2024		55,000,000
Receivables (interest on deposits, other receivables)		1,911,733
Payables for securities trading activities	7,480,096	7,480,096
Accounts payable	604,747,416	604,747,416
Deferred Revenue	347,982,682	365,380,410
VietinBank Fund Management Company Limited		
Payables for securities transaction deposits	4,797,648,180	257,921,168
VietinBank Balanced Fund	10,000,000,000	
VietinBank Gold and Jewellery Trading Company Limited		
Trade payables		949,630,000
Payables for securities transaction deposits	100,324	100,173
VietinBank Insurance Joint Stock Corporation		
Insurance fee advance fees	474,059,327	1,074,325,641
Insurance fee receivables	32,089,533	
Insurance fee payables	13,943,378	

Significant transactions of the Company with related parties during the period ended from 1 April 2026 to 30 June 2026 and 1 April 2025 to 30 June 2025 as follows:

	Q2/2026 *Income/ (Expenses)* *VND*	*Q2/2025* *Income/ (Expenses)* *VND*
Vietnam Joint Stock Commercial Bank for Industry and Trade		
Interest income on deposits	201,200,354	420,038,152
Interest expense on deposits	(169,116,008)	(549,357,594)
Depository fees	14,698,864	25,929,304
Bond registration agent service fee		148,000,000
Brokerage and business partnership commission fees	13,331,520	
Others		3,986,217
Office rental expenses	295,680,000	295,680,000
Transfer fee	300,000	2,745,894
VietinBank Fund Management Company Limited		
Securities depository services	3,955,937	4,706,948
Revenue from office rental	204,600,000	
Brokerage fee revenue	55,076,070	
Interest expenses on deposits	946,711	113,166
VietinBank Insurance Joint Stock Corporation		
Insurance fees deducted during the period	302,322,178	300,696,535
VietinBank Gold and Jewellery Trading Company Limited		
Revenue from trading of deposit certificates		36,345,814
Revenue from bond trading		31,897,500
Revenue from brokerage services		4,676,182
Cost of gold gifts		
Interest expenses on deposits	77	

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Deputy General Director

Hanoi, Vietnam
16 July 2026