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VIETINBANK SECURITIES JOINT STOCK COMPANY
(Incorporated in the Socialist Republic of Vietnam)

REVIEWED INTERIM FINANCIAL STATEMENTS

For the six-month period ended 30 June 2026

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STATEMENT OF THE BOARD OF MANAGEMENT

The Board of Management of VietinBank Securities Joint Stock Company (the "Company") presents this report together with the Company's interim financial statements for the 6-month period ended 30 June 2026.

BOARD OF DIRECTORS, SUPERVISORY BOARD AND BOARD OF MANAGEMENT

The members of the Board of Directors, Supervisory Board and Board of Management of the Company during the period and to the date of this report are as follows:

Board of Directors	
Mr. Tran Phuc Vinh	Chairman
Ms. Ho Thi Thu Hien	Member
Mr. Vu Duc Manh	Member
Ms. Tran Thu Trang	Member
Mr. Pham Viet Hung	Independent member
Board of Supervisor	
Ms. Phan Thi Thu Hang	Head of the Supervisory Board
Ms. Lam Thi Thu Huong	Member
Ms. Tran Thi Kim Oanh	Member
Board of Management	
Mr. Vu Duc Manh	General Director
Mr. Dang Anh Hao	Deputy General Director
Mr. Pham Ngoc Hiep	Deputy General Director
Mr. Nguyen Tuan Anh	Deputy General Director
Ms. Tran Thi Ngoc Tai	Deputy General Director

Legal Representative

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

The Company's legal representative authorized Ms. Tran Thi Ngoc Tai - Deputy General Director of the Company to approve and sign the financial statements for the six-month period ended 30 June 2026, pursuant to the Power of Attorney No. 31/2025/GUQ-CKCT dated 27 February 2025 issued by the Chairman of the Company's Board of Directors.

STATEMENT OF THE BOARD OF MANAGEMENT (Continued)

THE BOARD OF MANAGEMENT'S STATEMENT OF RESPONSIBILITY

The Board of Management of the Company is responsible for preparing the interim financial statements, which give a true and fair view of the financial position of the Company as at 30 June 2026, and its financial performance, its cash flows and its changes in equity for the 6-month period then ended, in accordance with Vietnamese Accounting Standards, accounting regime for securities companies and legal regulations relating to interim financial reporting. In preparing these interim financial statements, the Board of Management is required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting principles have been followed, subject to any material departures disclosed and explained in the interim financial statements;
- Prepare the interim financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business; and
- Design and implement an effective internal control system for the purpose of properly preparing and presenting the interim financial statements so as to minimize errors and frauds.

The Board of Management is responsible for ensuring that proper accounting records are kept, which disclose, with reasonable accuracy at any time, the financial position of the Company and that the interim financial statements comply with Vietnamese Accounting Standards, accounting regime applicable to securities companies and legal regulations relating to interim financial reporting. The Board of Management is also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

The Board of Management confirms that the Company has complied with the above requirements in preparing these interim financial statements.

For and on behalf of the Board of Management,

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Tran Thi Ngoc Tai
Deputy General Director

Ha Noi, 14 August 2026

Deloitte.

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REPORT ON REVIEW OF INTERIM FINANCIAL STATEMENTS

To: **The Shareholders**
The Board of Directors, Board of Supervisor and Board of Management
VietinBank Securities Joint Stock Company

We have reviewed the accompanying interim financial statements of VietinBank Securities Joint Stock Company (the "Company"), approved on 14 August 2026 as set out from page 05 to page 53, which comprise the interim statement of financial position as at 30 June 2026, the interim income statement, the interim cash flow statement and the interim statement of changes in equity for the 6-month period then ended, and a summary of significant accounting policies and other explanatory information.

The Board of Management's Responsibility for the Interim Financial Statements

The Board of Management of the Company is responsible for the preparation and fair presentation of these interim financial statements, in accordance with Vietnamese Accounting Standards, accounting regime applicable to securities companies and legal regulations relating to interim financial reporting and for such internal control as the Board of Management determines is necessary to enable the preparation of interim financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

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

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

Deloitte.

REPORT ON REVIEW OF INTERIM FINANCIAL STATEMENTS (Continued)

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements do not present fairly, in all material respects, the financial position of the Company as at 30 June 2026, and its interim financial performance, its interim cash flows and its interim changes in equity for the 6-month period then ended, in accordance with Vietnamese Accounting Standards, accounting regime applicable to securities companies and legal regulations relating to interim financial reporting.

Other matter

The Company's financial statements for the year ended 31 December 2025 were audited by another independent audit firm, with the independent auditor's report dated 03 March 2026 giving an unmodified opinion. The Company's interim financial statements for the six-month period ended 30 June 2025 were reviewed by another independent audit firm, with the review report dated 08 August 2025 giving an unmodified conclusion.

M.S.D.N: 0100112500-C.T.N.H.H
CÔNG TY TNHH KIỂM TOÁN DELOITTE VIỆT NAM
THÀNH PHỐ HÀ NỘI

Pham Tuan Linh
Deputy General Director
Audit Practising Registration
Certificate No. 3001-2024-001-1

DELOITTE VIETNAM AUDIT COMPANY LIMITED

14 August 2026
Hanoi, S.R. Vietnam

INTERIM STATEMENT OF FINANCIAL POSITION

As at 30 June 2026

Unit: VND

NO.	ITEMS	Code	Notes	Closing balance	Opening balance
	ASSET				
A.	**CURRENT ASSETS (100=110+130)**	**100**		**12,150,062,118,936**	**12,312,369,495,806**
I.	**Financial assets**	**110**		**12,145,477,866,717**	**12,302,972,861,088**
1.	Cash and cash equivalents	111	4	435,877,689,932	733,418,224,109
2.	Financial assets at fair value through profit or loss	112	6	2,780,833,547,403	2,067,592,404,950
3.	Held-to-maturity investments	113	6	2,774,305,638,902	3,562,611,569,910
4.	Loan receivables	114	6	5,321,752,591,864	4,964,252,752,264
5.	Available-for-sale financial assets	115	6	673,413,297,506	817,217,366,000
6.	Provision for impairment of financial assets and collaterals	116	6	(4,810,368,138)	(4,810,368,138)
7.	Receivables	117	7	156,535,188,869	152,401,951,678
7.1.	Receivables from disposals of financial assets	117.1		14,306,400	11,900,000,000
7.2.	Receivables and accruals from dividend and interest income	117.2		156,520,882,469	140,501,951,678
7.2.1.	*Accruals for undue dividend and interest income*	*117.4*		*156,520,882,469*	*140,501,951,678*
8.	Advances to suppliers	118		2,038,040,939	1,277,835,599
9.	Receivables from services provided by the Company	119	7	6,048,613,050	8,681,604,742
10.	Other receivables	122		231,431,885	1,077,325,469
11.	Provision for impairment of receivables	129	8	(747,805,495)	(747,805,495)
II.	**Other current assets**	**130**		**4,584,252,219**	**9,396,634,718**
1.	Advances	131		81,300,000	53,400,000
2.	Office supplies, tools and materials	132		8,395,626	10,975,000
3.	Short-term deferred expenses	133	9	4,399,464,362	9,239,567,487
4.	Short-term deposits, collaterals and pledges	134		90,400,000	88,000,000
5.	Taxes and other receivables from the State budget	136	16	4,692,231	4,692,231
B.	**NON-CURRENT ASSETS (200=220+240+250)**	**200**		**97,463,901,673**	**98,329,324,795**
I.	**Fixed assets**	**220**		**61,816,512,945**	**62,824,763,952**
1.	Tangible fixed assets	221	10	16,371,650,010	19,591,237,552
	- Cost	*222*		*89,188,967,620*	*88,569,812,260*
	- Accumulated depreciation	*223a*		*(72,817,317,610)*	*(68,978,574,708)*
2.	Intangible assets	227	11	45,444,862,935	43,233,526,400
	- Cost	*228*		*92,892,660,499*	*88,726,410,499*
	- Accumulated amortization	*229a*		*(47,447,797,564)*	*(45,492,884,099)*
II.	**Construction in progress**	**240**		**629,950,000**	**145,300,000**
III.	**Other long-term assets**	**250**		**35,017,438,728**	**35,359,260,843**
1.	Long-term deposits, collaterals and pledges	251		1,086,840,000	1,086,840,000
2.	Long-term deferred expenses	252	9	3,920,616,449	4,131,576,398
3.	Payments to Settlement Assistance Fund	254	12	20,000,000,000	20,000,000,000
4.	Other long-term assets	255	12	10,009,982,279	10,140,844,445
	TOTAL ASSETS (270=100+200)	**270**		**12,247,526,020,609**	**12,410,698,820,601**

INTERIM STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND

NO.	ITEMS	Code	Notes	Closing balance	Opening balance
	EQUITY				
C.	**LIABILITIES (300=310+340)**	**300**		**9,381,507,166,066**	**9,555,262,431,087**
I.	**Current liabilities**	**310**		**9,378,106,948,230**	**9,534,204,197,869**
1.	Short-term borrowings and financial leases	311	13	8,302,994,373,168	8,422,953,273,232
1.1	*Short-term borrowings*	*312*		*8,302,994,373,168*	*8,422,953,273,232*
2.	Payables for securities trading activities	318	14	3,673,652,720	19,088,910,523
3.	Short-term trade payables	320	15	995,268,415,676	937,193,207,930
4.	Short-term advances from customers	321		433,500,000	483,500,000
5.	Tax and amount payable to the State budget	322	16	19,481,202,561	71,514,917,534
6.	Payables to employees	323		1,797,307,718	44,889,263,760
7.	Accrued employee benefits	324		1,483,156	-
8.	Short-term accrued expenses	325	17	22,462,467,593	28,470,498,961
9.	Short-term unearned revenue	327		1,165,109,118	2,606,975,603
10.	Short-term collateral and deposit received	328		-	24,360,000
11.	Other short-term payables	329		1,843,806,424	2,061,786,642
12.	Bonus and welfare funds	331		28,985,630,096	4,917,503,684
II.	**Non-current liabilities**	**340**		**3,400,217,836**	**21,058,233,218**
1.	Long-term unearned revenue	351		517,343,256	573,435,256
2.	Deferred tax liabilities	356	27	2,882,874,580	20,484,797,962
D.	**OWNERS' EQUITY (400=410)**	**400**		**2,866,018,854,543**	**2,855,436,389,514**
I.	**Owners' equity**	**410**	**18**	**2,866,018,854,543**	**2,855,436,389,514**
1.	Share capital	411		2,729,850,470,553	2,134,349,460,553
1.1.	Owners' capital contribution	411.1		2,126,934,380,000	2,126,934,380,000
a.	*Ordinary shares carrying voting rights*	*411.1a*		*2,126,934,380,000*	*2,126,934,380,000*
1.2.	Share premium	411.2		7,401,080,553	7,415,080,553
1.3	Other owner's equity	411.4		595,515,010,000	-
2.	Differences from valuation of assets at fair value	412		12,330,638,004	49,773,892,800
3.	Operational risk and financial reserve	415		7,000,641,200	7,000,641,200
4.	Undistributed profit	417		116,837,104,786	664,312,394,961
4.1.	*Realized profit after tax*	*417.1*	*19*	*117,356,922,726*	*631,867,774,163*
4.2.	*Unrealized profit*	*417.2*		*(519,817,940)*	*32,444,620,798*
	TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)	**440**		**12,247,526,020,609**	**12,410,698,820,601**

INTERIM STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND

OFF-BALANCE SHEET ITEMS

NO.	ITEMS	Code	Notes	Closing balance	Opening balance
A.	**ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS**				
1.	Outstanding shares	006	18	2,126,934,380,000	2,126,934,380,000
2.	Financial assets listed/registered for trading at VSDC of the Company	008	20.1	1,184,229,580,000	1,129,474,140,000
3.	Non-traded financial assets deposited at VSDC of the Company	009	20.2	1,460,000	1,460,000
4.	Financial assets awaiting settlement of the Company	010	20.3	875,631,000,000	769,000,000,000
5.	Financial assets of the Company not deposited at VSDC	012	20.4	722,725,720,000	435,724,560,000
6.	Entitled financial assets of the Company	013	20.5	26,661,680,000	-
B.	**ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS**				
1.	Financial assets listed/registered for trading at VSDC of investors	021	20.6	27,916,775,174,000	27,408,484,060,000
a.	*Unrestricted financial assets*	*021.1*		*13,571,159,774,000*	*14,494,759,051,000*
b.	*Restricted financial assets*	*021.2*		*976,521,340,000*	*767,161,210,000*
c.	*Mortgaged financial assets*	*021.3*		*7,022,535,260,000*	*6,009,989,750,000*
d.	*Blocked financial assets*	*021.4*		*6,149,396,150,000*	*5,875,201,160,000*
e.	*e. Financial assets awaiting settlement*	*021.5*		*197,162,650,000*	*261,372,889,000*
2.	Non-traded financial assets deposited at VSDC of investors	022	20.7	54,175,460,000	54,586,000,000
a.	*Unrestricted financial assets*	*022.1*		*54,175,460,000*	*54,586,000,000*
3.	Financial assets awaiting settlement of investors	023	20.8	75,982,822,400	194,119,930,000
4.	Financial assets not deposited at VSDC of investors	024.b		300,000,000	-
5.	Entitled financial assets of investors	025	20.9	634,652,870,000	227,425,650,000

INTERIM STATEMENT OF FINANCIAL POSITION (Continued)

As at 30 June 2026

Unit: VND

NO.	ITEMS	Code	Notes	Closing balance	Opening balance
B.	**ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)**				
6.	Investors' deposits	026		506,722,293,391	1,759,031,420,756
6.1.	Investors' deposits for securities trading activities managed by the Company	027	20.10	344,176,500,757	1,277,322,832,540
6.2.	Investor's synthesizing deposits for securities trading activities	028	*20.10*	136,274,242,819	474,800,948,906
6.3.	Deposits for securities clearing and settlement	029	*20.10*	21,035,963,321	624,790,504
a.	*Domestic investors' deposits for securities clearing and settlement*	*029.1*		*17,886,566,377*	*105,993,630*
b.	*Foreign investors' deposits for securities clearing and settlement*	*029.2*		*3,149,396,944*	*518,796,874*
6.4.	Deposits of securities issuers	030	20.11	5,235,586,494	6,282,848,806
7.	Payables to investors for investors' deposits for securities trading activities managed by the Company	031	20.12	501,486,695,897	1,752,748,571,950
7.1.	Payables to domestic investors for securities trading activities managed by the Company	031.1	20.12	496,040,268,492	1,747,774,127,190
7.2.	Payables to foreign investors for securities trading activities managed by the Company	031.2	20.12	4,861,237,650	2,258,598,300
7.3.	Payables to investors for margin deposits for derivative securities trading	031.3	20.12	585,189,755	2,715,846,460
8.	Dividend, bond principal and interest payables	035	20.12	5,235,597,494	6,282,848,806

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Luu Thi Tuyen	Nguyen Thi Anh Thu	Tran Thi Ngoc Tai
Preparer	**Chief Accountant**	**Deputy General Director**

Hanoi, 14 August 2026

INTERIM INCOME STATEMENT

For the 6-month period ended 30 June 2026

Unit: VND

NO.	ITEMS	Code	Notes	Current period	Prior period
I.	**OPERATING INCOME**				
1.1.	Gain from financial assets at fair value through profit or loss ("FVTPL")	01		182,845,239,745	665,991,805,357
a.	*Gain from disposals of financial assets at FVTPL*	*01.1*	*21.1*	*32,859,417,087*	*379,264,921,849*
b.	*Gain from revaluation of financial assets at FVTPL*	*01.2*	*21.2*	*142,444,638,258*	*274,778,873,708*
c.	*Dividend, interest income from financial assets at FVTPL*	*01.3*	*21.3*	*7,541,184,400*	*11,948,009,800*
1.2.	Gain from held-to-maturity investments	02	21.3	117,495,740,392	73,413,774,812
1.3.	Gain from loans and other receivables	03	21.3	277,055,594,148	186,602,068,427
1.4.	Gain from available-for-sale financial assets	04	21.3	35,726,054,799	38,717,015,092
1.5.	Revenue from brokerage services	06		72,058,443,147	60,374,671,420
1.6.	Revenue from underwriting and issuance agent services	07		1,720,000,000	1,250,000,000
1.7.	Revenue from securities investments services	08		350,000,000	60,000,000
1.8.	Revenue from securities depository services	09		6,320,014,995	6,281,792,259
1.9.	Revenue from financial advisory services	10		6,330,697,322	5,732,711,739
1.10.	Revenue from other activities	11		9,122,995,027	4,622,234,017
	Total operating income (20=01+02+03+04+06+07+09+10+11)	**20**		**709,024,779,575**	**1,043,046,073,123**
II.	**OPERATING EXPENSES**				
2.1.	Loss from financial assets at fair FVTPL	21		186,808,757,668	396,251,259,836
a.	*Loss from disposals of financial assets at FVTPL*	*21.1*	*21.1*	*3,084,320,988*	*18,287,204,116*
b.	*Loss from revaluation of financial assets at FVTPL*	*21.2*	*21.2*	*183,650,186,680*	*377,953,055,720*
c.	*Transaction costs of acquisition of financial assets at FVTPL*	*21.3*		*74,250,000*	*11,000,000*
2.2.	Expenses for proprietary trading activities	26		9,542,085,105	11,953,449,020
2.3.	Expenses for brokerage services	27	22	52,199,694,868	45,264,021,266
2.4.	Expenses for securities depository services	30	23	9,178,454,160	10,468,230,194
2.5.	Expenses for financial advisory services	31		3,206,562,293	5,391,203,661
	Total operating expenses (40=21+26+27+30+31)	**40**		**260,935,554,094**	**469,328,163,977**

INTERIM INCOME STATEMENT (Continued)

For the 6-month period ended 30 June 2026

Unit: VND

NO.	ITEMS	Code	Notes	Current period	Prior period
III.	**FINANCIAL INCOME**				
3.1.	Dividend income and interest income from demand deposits	42		857,462,054	434,744,567
3.2.	Other investment incomes	44		4	355,285,269
	Total financial income (50=42+44)	**50**		**857,462,058**	**790,029,836**
IV.	**FINANCIAL EXPENSES**				
4.1.	Interest expenses	52		297,689,655,168	160,769,765,902
4.2.	Other financial expenses	55		832,529,623	332,453,342
	Total financial expenses (60=52+55)	**60**		**298,522,184,791**	**161,102,219,244**
V.	**GENERAL AND ADMINISTRATIVE EXPENSES**	**62**	**26**	**50,452,831,524**	**63,665,094,118**
VI.	**OPERATING PROFIT (70=20+50-40-60-62)**	**70**		**99,971,671,224**	**349,740,625,620**
VII.	**OTHER INCOME AND EXPENSES**				
7.1.	Other income	71		494,830,209	329,962,782
7.2.	Other expenses	72		(211,670,699)	108,030,964
	Total other operating profit (80=71-72)	**80**		**706,500,908**	**221,931,818**
VIII.	**PROFIT BEFORE TAX (90=70+80)**	**90**		**100,678,172,132**	**349,962,557,438**
8.1.	Realized profit	91		141,883,720,554	453,136,739,450
8.2.	Unrealized profit	92		(41,205,548,422)	(103,174,182,012)
IX.	**CORPORATE INCOME TAX (CIT)**	**100**		**19,397,981,907**	**68,248,720,147**
9.1.	Current CIT expenses	100.1	27	27,639,091,591	88,883,556,549
9.2.	Deferred CIT expense/(income)	100.2	27	(8,241,109,684)	(20,634,836,402)
X.	**PROFIT AFTER TAX (200=90-100)**	**200**		**81,280,190,225**	**281,713,837,291**
10.1.	Profit after tax distributed to shareholders	201		81,280,190,225	281,713,837,291
XI.	**OTHER COMPREHENSIVE INCOME/(LOSS) AFTER TAX**	**300**	**29**	**(37,443,254,796)**	**-**
11.1.	Gain/(loss) from revaluation of AFS financial assets	302		(46,804,068,494)	-
11.2.	Other comprehensive gain/(loss)	304		9,360,813,698	-
	Total comprehensive income	**400**		**43,836,935,429**	**281,713,837,291**
XII.	**EARNINGS PER SHARE**	**500**		**81,280,190,225**	**281,713,837,291**
12.1.	Basic earnings per share (VND/share)	501	28	299	974

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK

Luu Thi Tuyen	**Nguyen Thi Anh Thu**	**Tran Thi Ngoc Tai**
Preparer	**Chief Accountant**	**Deputy General Director**

Hanoi, 14 August 2026

INTERIM CASH FLOW STATEMENT

For the 6-month period ended 30 June 2026
(Indirect method)

Unit: VND

ITEMS	Code	Current period	Prior period
I. CASH FLOWS FROM OPERATING ACTIVITIES			
1. Profit before tax	**01**	**100,678,172,132**	**349,962,557,438**
2. Adjustments for:	**02**	**219,243,049,552**	**115,125,851,181**
- Depreciation and amortization of fixed assets	03	5,787,444,557	4,408,004,329
- Interest expenses from borrowings	06	297,689,655,168	160,769,765,902
- Gain, loss from investing activities	07	130,862,166	(20,288,258)
- Accrued interests	08	(84,364,912,339)	(50,031,630,792)
3. Increase in non-monetary expenses	**10**	**183,650,186,680**	**377,953,055,720**
- Loss from revaluation of financial assets at FVTPL	11	183,650,186,680	377,953,055,720
4. Decrease in non-monetary income	**18**	**(142,444,638,258)**	**(274,778,873,708)**
- Gain from revaluation of financial assets at FVTPL	19	(142,444,638,258)	(274,778,873,708)
5. Operating profit/(loss) before changes in working capital	**30**	**(533,438,348,859)**	**(1,956,699,343,333)**
- Changes in financial assets at FVTPL	31	(754,446,690,875)	847,456,389,929
- Changes in held-to-maturity investments	32	788,305,931,008	(1,566,480,566,713)
- Changes in loan receivables	33	(357,499,839,600)	(988,872,408,729)
- Changes in available-for-sale financial assets	34	97,000,000,000	(42,525,951,903)
- Changes in receivables from disposals of financial assets	35	11,885,693,600	1,040,000,000
- Changes in receivables and accruals from dividend and interest income from financial assets	36	68,345,981,548	19,254,783,789
- Changes in receivables from services provided by the Company	37	2,632,991,692	(3,992,052,092)
- Changes in other receivables	39	85,688,244	3,598,822,045
- Changes in other assets	40	(25,320,626)	(143,868,544)
- Changes in accrued expenses (excluding interest expenses)	41	(4,428,683,879)	3,608,004,834
- Changes in deferred expenses	42	5,051,063,074	3,657,527,782
- CIT paid	43	(66,081,086,625)	(63,655,964,084)
- Interest paid	44	(299,269,002,657)	(162,668,552,086)
- Changes in trade payables	45	42,609,949,943	4,979,771,726
- Changes in accrued employee benefits	46	1,483,156	57,075,229
- Changes in tax and payables to the State budget (excluding CIT paid)	47	(13,591,719,939)	1,323,336,962
- Changes in payables to employees	48	(43,091,956,042)	(6,067,959,371)
- Changes in other payables	50	(1,740,298,703)	994,462,832
- Other receipts from operating activities	51	376,000,000	308,000,000
- Other payments for operating activities	52	(9,558,532,178)	(8,570,194,939)
Net cash flows generated by/(used in) operating activities	**60**	**(172,311,578,753)**	**(1,388,436,752,702)**

INTERIM CASH FLOW STATEMENT (Continued)

For the 6-month period ended 30 June 2026

(Indirect method)

Unit: VND

ITEMS	Code	Current period	Prior period
II. CASH FLOWS FROM INVESTING ACTIVITIES			
1. Payments for purchases and constructions of fixed assets, investment properties and other long-term assets	61	(5,270,055,360)	(3,550,154,230)
2. Proceeds from disposals and sales of fixed assets, investment properties and other long-term assets	62	-	10,200,000
Net cash flow (used in) investing activities	**70**	**(5,270,055,360)**	**(3,539,954,230)**
III. CASH FLOWS FROM FINANCING ACTIVITIES			
1. Proceeds from borrowings	73	23,736,728,235,034	24,979,722,605,000
2. Repayment of borrowings	74	(23,856,687,135,098)	(23,405,512,430,000)
Net cash flow (used in)/generated by financing activities	**80**	**(119,958,900,064)**	**1,574,210,175,000**
IV. NET INCREASE/(DECREASE) IN CASH	**90**	**(297,540,534,177)**	**182,233,468,068**
V. Cash at the beginning of the period	**101**	**733,418,224,109**	**300,233,633,348**
- Cash	101.1	733,418,224,109	300,233,633,348
VI. Cash at the end of the period	**103**	**435,877,689,932**	**482,467,101,416**
- Cash	103.1	435,877,689,932	482,467,101,416

INTERIM CASH FLOW STATEMENT (Continued)

For the 6-month period ended 30 June 2026

(Direct method)

Unit: VND

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

ITEMS	Code	Current period	Prior period
I. Cash flows from brokerage and trust activities of customers			
1. Receipts from disposals of brokerage securities of customers	01	61,582,692,174,487	71,423,253,585,817
2. Payments for purchases of brokerage securities of customers	02	(62,912,628,816,369)	(71,358,914,968,856)
3. Receipts for customers' securities settlement	07	79,397,808,763	851,254,311,796
4. Payments for customers' depository fees	11	(723,042,934)	(552,093,356)
5. Receipts from securities issuers	14	1,127,116,903,442	2,041,539,781,144
6. Payments for securities issuers	15	(1,128,164,154,754)	(2,042,289,028,495)
Net increase/(decrease) in cash during the period	**20**	**(1,252,309,127,365)**	**914,291,588,050**
II. Cash and cash equivalents of customers at the beginning of the period	**30**	**1,759,031,420,756**	**760,323,576,255**
Cash at banks at the beginning of the period:	31	1,759,031,420,756	760,323,576,255
- Investors' deposits managed by the Company for securities trading activities	32	1,277,322,832,540	621,159,044,799
- Investor's synthesizing deposits for securities trading activities	33	474,800,948,906	106,657,687,808
- Deposits for securities clearing and settlement	34	624,790,504	25,736,282,232
- Deposits of securities issuers	35	6,282,848,806	6,770,561,416
III. Cash and cash equivalents of customers at the end of the period (40=20+30)	**40**	**506,722,293,391**	**1,674,615,164,305**
Cash at banks at the end of the period:	41	506,722,293,391	1,674,615,164,305
- Investors' deposits managed by the Company for securities trading activities	42	344,176,500,757	1,255,839,521,940
- Investor's synthesizing deposits for securities trading activities	43	136,274,242,819	375,124,604,530
- Deposits for securities clearing and settlement	44	21,035,963,321	37,629,723,770
- Deposits of securities issuers	45	5,235,586,494	6,021,314,065

G.P: 133 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK
P. XUÂN ĐỈNH - TP. HÀ NỘI

Preparer	Chief Accountant	Deputy General Director
Luu Thi Tuyen	**Nguyen Thi Anh Thu**	**Tran Thi Ngoc Tai**
Preparer	**Chief Accountant**	**Deputy General Director**

Hanoi, 14 August 2026

INTERIM STATEMENT OF CHANGES IN EQUITY

For the 6-month period ended 30 June 2026

Unit: VND

ITEMS	Notes	Opening balance		Increase/Decrease				Closing balance	
				Prior period		Current period		Prior period	Current period
		Prior period	Current period	Increase	Decrease	Increase	Decrease		
I. Changes in owner's equity		**2,252,908,911,754**	**2,855,436,389,514**	**1,003,804,452,901**	**(746,708,615,610)**	**739,463,459,028**	**(728,880,993,999)**	**2,510,004,749,045**	**2,866,018,854,543**
1. Share capital	18	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. Owners' capital contribution		*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*
1.3.Other owners' equity	*18*	-	-	-	-	*595,515,010,000*	-	-	*595,515,010,000*
2. Operational risk and financial reserve	18	7,000,641,200	7,000,641,200	-	-	-	-	7,000,641,200	7,000,641,200
3. Differences from valuation of assets at fair value		-	49,773,892,800	-	-	17,969,745,206	(55,413,000,002)	-	12,330,638,004
4. Undistributed profit	18	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
4.1. Realized profit	*19*	*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*
4.2. 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**	**(746,708,615,610)**	**739,463,459,028**	**(728,880,993,999)**	**2,510,004,749,045**	**2,866,018,854,543**

INTERIM STATEMENT OF CHANGES IN EQUITY (Continued)

For the 6-month period ended 30 June 2026

Unit: VND

ITEMS	Notes	Opening balance		Increase/Decrease				Closing balance	
				Prior period		Current period			
		Prior period	Current period	Increase	Decrease	Increase	Decrease	Prior period	Current period
II. Other comprehensive income									
1. (Loss)/ Gain from revaluation of AFS financial assets		-	62,217,366,000	-	-	8,608,931,508	(55,413,000,002)	-	15,413,297,506
2. Other comprehensive income/(loss)		-	(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**

CÔNG TY CỔ PHẦN CHỨNG KHOÁN VIETINBANK
S.G.P: 133 - C.T.C.P
P. XUÂN ĐỈNH - T.P HÀ NỘI

Luu Thi Tuyen
Preparer

Nguyen Thi Anh Thu
Chief Accountant

Tran Thi Ngoc Tai
Deputy General Director

Hanoi, 14 August 2026

NOTES TO THE INTERIM FINANCIAL STATEMENTS

These notes are an integral part of and should be read in conjunction with the accompanying interim financial statements

1. GENERAL INFORMATION

Structure of ownership

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 the Operation License for securities trading No. 107/UBCK-GP dated 01 July 2009 issued by the State Securities Commission of Vietnam, with the initial charter capital of VND 789,934,000,000. On 16 July 2025, the Company was granted amended License No. 50/GPDC-UBCK by the State Securities Commission of Vietnam to increase charter capital to VND 2,126,934,380,000. On 10 December 2025, the Company was granted amended License No. 133/GPDC-UBCK by the State Securities Commission of Vietnam to update the change in the Company's name from Vietnam Joint Stock Commercial Bank for Industry and Trade Securities Joint Stock Company to VietinBank Securities Joint Stock Company.

The Company's shares were officially listed on the Hanoi Securities Trading Center (currently known as the Hanoi Stock Exchange) starting from 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).

As at 30 June 2026, the Company's charter capital is VND 2,126,934,380,000. In which, the proportion of ownership of VietinBank is 75.6%.

The Company's head office is located on 1st – 4th Floors, N02-T2 Building, Diplomatic Corps Area, Xuan Dinh Ward, Hanoi. As at 30 June 2026, the Company had one (01) head office; two (02) branches in Ho Chi Minh City and Da Nang City.

On 15 June 2026, the Company's Board of Directors approved Resolution No. 72/2026/NQ-HĐQT-VBSE regarding the closure of Ba Trieu Transaction Office, effective from the date of approval by the State Securities Commission. On 10 July 2026, the State Securities Commission issued Decision No. 422/QD-UBCK regarding the revocation of Decision No. 1004/QD-UBCK dated 6 November 2023 on the approval for the establishment of the Company's transaction office.

On 11 May 2026, the Company's Board of Directors approved Resolution No. 88/2026/NQ-HĐQT-VBSE regarding the establishment of a Hanoi Branch and the adjustment of the Company's organizational structure. As at the date of preparation of these interim financial statements, the Company was in the process of completing the application dossier for approval of the establishment of the aforementioned branch.

The total number of employees of the Company as at 30 June 2026 was 238 (as at 31 December 2025: 244).

Operating industry and principal activities

The Company operates in the securities sector.

The principal activities of the Company are securities brokerage service; 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.

Investment restrictions of the Company

The Company complies with Article 28 of Circular No. 121/2020/TT-BTC dated 31 December 2020 ("Circular 121") issued by the Ministry of Finance prescribing operation of securities companies and applicable regulations on investment restrictions. The current restrictions on investment are as follows:

A securities company is not allowed to purchase, contribute capital to invest in real-estate investment except for the purpose of using the real estate as head office, branch, and transaction offices directly serving professional business activities of the securities company.

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

A securities company must not by itself, or authorize another 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 in more than twenty percent (20%) of the total circulating shares or fund certificates of a listed entity;

d) Invest in more than fifteen percent (15%) of the total circulating shares or fund certificates of a non-listed entity, this provision shall not apply to member fund, exchange-traded fund 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 more than fifteen percent (15%) of its owners' equity in an entity or a business project;

g) Invest more than seventy percent (70%) of its owners' equity in shares, capital contribution and business projects, specifically invest more than twenty percent (20%) of its owners' equity in non-listed shares, capital contribution and business projects.

A securities company is allowed to establish, acquire a fund management company as a subsidiary. In this case, the securities company is not required to comply with the regulation of points c, d and e mentioned above. A securities company that plans to establish or acquire a fund management company as a subsidiary must meet the following conditions:

a) Equity after contributing capital to establish or acquire of a fund management company must be at least equal to the legal capital for business operations 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, a securities company must ensure compliance with debt restrictions specified in Article 26 and investment restrictions specified in Clause 3, Article 28 and Point e, Clause 4, Article 28, Circular 121.

Where any securities company makes investments in excess of the prescribed limit due to its underwriting in the form of firm commitment, consolidation, merger or any change in assets or equity of the securities company or capital contributors, it must take necessary actions to comply with the limits specified in Clauses 2, 3 and 4 of Article 28 for a maximum period of one (01) year.

Where any securities company exceeds the investment limit prescribed in Clause 4 of Article 28 of Circular 121 due to its implementation of the provisions of Clause 2 of Article 9a of Circular 120/2020/TT-BTC, it shall not continue to accept share purchase orders from foreign institutional investors without requiring sufficient funds until compliance with the investment limit is re-attained, and must take necessary actions to comply with the prescribed limit for a maximum period of one (01) year.

Disclosure of information comparability in the interim financial statements

The comparative figures of the interim statement of financial position and the corresponding notes are the figures of the Company's audited financial statements for the year ended 31 December 2025.

The comparative figures of the interim income statement, interim cash flow statement, interim statement of changes in equity and the corresponding notes are the figures of the Company's reviewed interim financial statements for the 6-month period ended 30 June 2025.

2. ACCOUNTING CONVENTION AND ACCOUNTING PERIOD

Accounting regime

The Company applies the accounting regime applicable to securities companies issued by the Ministry of Finance in accordance with Circular No. 210/2014/TT-BTC dated 30 December 2014 ("Circular 210") providing guidance on accounting policies applicable to securities companies, Circular No. 334/2016/TT-BTC dated 27 December 2016 ("Circular 334") amending, supplementing and replacing Annexes 02 and 04 of Circular 210. These Circulars set out regulations related to accounting documents, the accounting account system, as well as the methods of preparing and presenting financial statements of securities companies.

New guidance on the accounting regime for enterprises

On 27 October 2025, the Ministry of Finance issued Circular No. 99/2025/TT-BTC ("Circular 99"), providing guidance on the accounting regime for enterprises. Circular 99 is effective for financial years beginning on or after 1 January 2026. Circular 99 replaces the accounting regime for enterprises previously issued under Circular No. 200/2014/TT-BTC issued on 22 December 2014 by the Ministry of Finance. The Company has applied the changes in accounting guidance prescribed under Circular 99 for the accounting period beginning on 1 January 2026, on a prospective basis for matters not addressed in Circular 334 and Circular 210.

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

Statement on compliance with accounting standards and accounting regimes

The Company's interim financial statements, expressed in Vietnam Dong ("VND"), are prepared in accordance with Vietnamese Accounting Standards, the Vietnamese accounting regime applicable to securities companies, and relevant legal regulations relating to interim financial reporting.

Accounting period

The Company's financial year begins on 01 January and ends on 31 December.

The accompanying interim financial statements are prepared for the 6-month period ended 30 June 2026.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies, which have been adopted by the Company in the preparation of these interim financial statements, are as follows:

Accounting estimate

The preparation of interim financial statements in conformity with Vietnamese Accounting Standards, accounting regime applicable for securities companies and legal regulations relating to interim financial reporting requires the Board of Management to make estimates and assumptions that affect the reported amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the interim financial statements and the reported amounts of revenues and expenses during the reporting period. Although these accounting estimates are based on the Board of Management's best knowledge, actual results may differ from those estimates.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, demand deposits, cash at banks for securities clearing and settlement.

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 interim 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 interim 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 interim 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 interim 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.

Loan receivables

Loan receivables are non-derivative financial assets with fixed or identifiable payments according to the current regulations of the securities companies. Loans are initially recognized at cost. After initial recognition, loans are subsequently measured at amortized cost using the effective interest rate ("EIR") method, similar to HTM investment.

Loans are subjected to impairment assessment at the interim 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 interim income statement.

Available-for-sale financial assets (AFS)

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

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

Difference arising from revaluation of AFS financial assets at fair value in comparison with the prior period is recognized into other comprehensive income under "Gain/(Loss) from revaluation of AFS financial assets", in the interim 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 day, the Company may use the fair value to revaluate 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 Management.

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

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

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

For securities unlisted and unregistered for trading on the trading market of unlisted public companies (UPCoM), the price of securities as the basis for revaluation is that collected from reference information sources as the Board of Management 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;
- ✓ 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.

Accounting principles for recognition of mortgaged financial assets

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

According to the terms and conditions of the mortgage/pledge contracts, during the period that the contracts are valid, the Company is not allowed to sell, transfer or use the mortgaged/ pledged assets under repurchase agreements or swap contracts with any other third party.

In case the Company is unable to fulfil its obligations, the mortgaged/pledged assets are used to settle the obligations of the Company after a certain time as specified in the mortgage/pledge contracts after the due date of the obligation.

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 impairment of held-to-maturity investments and available-for-sale financial assets when there is objective evidence of a decrease in the fair value of financial assets as directed by 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 securities trading activities, receivables and accruals from dividend and accrued interest and receivables from disposal of financial assets.

Receivables from securities trading activities 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 the interim income statement.

Tangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation.

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

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

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

Intangible assets and amortization

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

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 amortized by a straight-line method based on an estimated useful life from 03 to 05 years.

Deferred expenses

Deferred expenses include office rental and repair expenses, tools and supplies, loan guarantee and arrangement fees, maintenance fee and other deferred expenses that are expected to provide future economic benefits to the Company. Other deferred expenses are allocated to the interim income statement, using the straight-line method in accordance with applicable accounting regulations.

Leases

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 interim 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 reporting period.

Capital and reserves

Common shares

Common 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.

Other owner's equity

Other equity reflects the value of shares issued as dividends or distributed as profit to owners that have not yet been registered under an Enterprise Registration Certificate as of the end of the reporting period.

Reserves

According to Circular No. 114/2021/TT-BTC dated 17 December 2021 issued by the Ministry of Finance, reserves established in accordance with current regulations and the decisions of the General Shareholders' Meeting with the purpose of ensuring that the financial safety ratios are met as prescribed by securities law.

Undistributed profit

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

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

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

Profit distribution

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

Revenue

Revenue from investment in financial assets

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

Interest income from financial assets

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

Revenue from brokerage services for investors and securities depository activities

Revenue from brokerage services for investors and securities depository activities are recognized in the interim 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 are recognized in the interim income statement upon completion of the announcement of the results of the securities issuance.

Revenue from financial advisory services

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

Other income

Other income is recognized in the interim 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 interim income statement.

Operating expenses

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

Losses 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 amortization of fixed assets, outsourced service expense and other monetary expenses used for management activities.

Borrowing costs

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

Taxation

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 period. Taxable profit differs from profit before tax as reported in the interim income statement because it excludes items of income or expense that are taxable or deductible in other periods (including loss carried forward, if any) and it further excludes items that are never taxable or deductible.

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

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset realised. Deferred tax is charged or credited to profit or loss, and only dealt with in equity when it relates to items charged or credited directly to equity.

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

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

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

Related parties

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

(a) Directly or indirectly through one or more intermediaries, the party:
  - Controls, or is controlled by, or is under common control by the Company (including the holding company and its subsidiaries);
  - Contributes capital to the Bank and therefore has significant influence over the Company; and
  - Has joint control over the Company;

(b) The party is a joint venture or an associate of which the Company is a venturer or an investor;

(c) The party has 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).

4. CASH

	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 in transit	7,000,000,000	-
Cash at banks for securities clearing and settlement	1,723,300,067	119,338,614
	435,877,689,932	**733,418,224,109**

5. TRADING VALUE AND VOLUME DURING THE PERIOD

	Volume of trading during the period	Value of trading during the period
		VND
The Company	**466,413,332**	**72,117,616,341,924**
Shares	21,078,336	585,502,061,400
Bonds	444,324,196	58,971,332,404,224
Fund certificates	1,000,000	10,000,000,000
Others	10,800	12,550,781,876,300
Investors	**2,105,118,182**	**79,118,181,834,466**
Shares	1,939,798,902	47,377,750,248,640
Bonds	135,334,933	31,687,735,564,576
Fund certificates	379,045	12,605,818,790
Others	29,605,302	40,090,202,460

6. FINANCIAL ASSETS

Financial assets at fair value through profit or loss

	Closing balance		Opening balance	
	Cost	Fair value	Cost	Fair value
	VND	VND	VND	VND
Listed shares	824,002,412,584	892,197,713,900	276,264,988,632	398,046,044,000
Unlisted shares	138,373,837,228	60,352,152,152	138,373,837,228	53,357,162,613
Fund certificates	4,209,981,138	5,943,200,000	4,209,981,138	6,391,200,000
Listed bonds	985,703,270,000	985,463,495,053	1,528,994,003,077	1,528,930,053,132
Unlisted bonds	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**

Held-to-maturity investments

	Closing balance	Opening balance
	VND	VND
Term deposits	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 original terms of more than 6 months to 13 months and earning interest rates from 5.2 to 10.15% p.a (as at 31 December 2025: terms from 6 months to 13 months and interest rates from 5.2 to 7.9% p.a).

At the end of the period, the Company has pledged its term deposits with the amount of VND 2,574,305,638,902 to secure its bank loans (as at 31 December 2025: VND 3,562,611,569,910) (see Note 13).

Loan receivables

	Closing balance	Opening balance
	VND	VND
Loan receivables from margin activities	5,276,415,740,011	4,892,465,609,033
Loan receivables from advance activities	45,336,851,853	71,787,143,231
Total	**5,321,752,591,864**	**4,964,252,752,264**

Available-for-sale financial assets

	Closing balance		Opening balance	
	Cost	Fair value	Cost	Fair value
	VND	VND	VND	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**

Provision for impairment of financial assets and collaterals

	Closing balance	Opening balance
	VND	VND
Provision for impairment of margin loan receivables (*)	(4,810,368,138)	(4,810,368,138)
Total	**(4,810,368,138)**	**(4,810,368,138)**

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

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

Unit: VND

Financial assets	Cost	Fair value	Revaluation difference	
			Increase	Decrease
Financial assets at fair value through profit or loss	**2,781,553,150,265**	**2,780,833,547,403**	**107,995,757,587**	**(108,715,360,449)**
Listed shares	824,002,412,584	892,197,713,900	97,858,139,916	(29,662,838,600)
Unlisted shares	138,373,837,228	60,352,152,152	791,061,826	(78,812,746,902)
Fund certificates	4,209,981,138	5,943,200,000	1,733,218,862	-
Listed bonds	985,703,270,000	985,463,495,053	-	(239,774,947)
Unlisted bonds	829,263,649,315	836,876,986,298	7,613,336,983	-
Available-for-sale financial assets	**658,000,000,000**	**673,413,297,506**	**15,426,297,506**	**(13,000,000)**
Unlisted shares	10,000,000,000	9,987,000,000	-	(13,000,000)
Listed bonds	188,000,000,000	203,426,297,506	15,426,297,506	-
Unlisted bonds	460,000,000,000	460,000,000,000	-	-
Total	**3,439,553,150,265**	**3,454,246,844,909**	**123,422,055,093**	**(108,728,360,449)**

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

Unit: VND

Financial assets	Cost	Fair value	Revaluation difference	
			Increase	Decrease
Financial assets at fair value through profit or loss	**2,027,106,459,390**	**2,067,592,404,950**	**142,758,000,477**	**(102,272,054,917)**
Listed shares	276,264,988,632	398,046,044,000	121,781,340,468	(285,100)
Unlisted shares	138,373,837,228	53,357,162,613	758,277,268	(85,774,951,883)
Fund certificates	4,209,981,138	6,391,200,000	2,181,218,862	-
Listed bonds	1,528,994,003,077	1,528,930,053,132	15,609,404,976	(15,673,354,921)
Unlisted bonds	79,263,649,315	80,867,945,205	2,427,758,903	(823,463,013)
Available-for-sale financial assets	**755,000,000,000**	**817,217,366,000**	**68,217,366,000**	**(6,000,000,000)**
Listed shares	62,000,000,000	103,200,000,000	47,200,000,000	(6,000,000,000)
Listed bonds	188,000,000,000	209,017,366,000	21,017,366,000	-
Unlisted bonds	505,000,000,000	505,000,000,000	-	-
Total	**2,782,106,459,390**	**2,884,809,770,950**	**210,975,366,477**	**(108,272,054,917)**

7. RECEIVABLES

	Closing balance VND	Opening balance VND
Receivables	**156,535,188,869**	**152,401,951,678**
Receivables from disposal of financial assets	***14,306,400***	***11,900,000,000***
Receivables from disposal of FVTPL (*)	14,306,400	-
Receivables from disposal of mature FVTPL	-	11,900,000,000
Receivables and accruals from dividend and interest income	***156,520,882,469***	***140,501,951,678***
Accrued interests from term deposits	72,155,970,130	83,332,296,185
Accrued interests from margin activities	81,144,522,510	53,756,338,384
Accrued interests of unlisted bonds	2,125,205,487	2,266,301,376
Accrued interests from advance activities	34,365,140	168,385,314
Accrued dividend of listed shares	131,121,600	-
Accrued interests of listed bonds	929,697,602	978,630,419
Receivables from services provided by the Company	**6,048,613,050**	**8,681,604,742**
Receivables from securities depository services	2,133,686,081	2,147,434,169
Receivables from advisory services	1,887,375,000	4,296,055,750
Receivables from securities brokerage services	376,958,178	567,186,398
Receivables from securities underwriting and issuance agency services	1,630,000,000	1,520,000,000
Receivables from other services	20,593,791	150,928,425
	162,583,801,919	**161,083,556,420**
In which:		
Recoverable amount	161,835,996,424	160,335,750,925

(*) Closing balance represents receivables from disposal of financial assets that have been executed for order matching transaction on 30 June 2026. On 1 July 2026 (T+2 day), the Company collected the receivables from disposal of these listed shares.

8. PROVISION FOR IMPAIRMENT OF RECEIVABLES

Movements in provision for impairment of receivables during the period are as follows:

	Opening balance		Movement in the period		Closing balance	
	Doubtful receivables VND	Provision balance VND	Provision made VND	Provision reversed VND	Doubtful receivables VND	Provision balance VND
Provision for impairment of receivables from mature bonds	**-**	**-**	**3,270,000,000**	**(3,270,000,000)**	**-**	**-**
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**

9. DEFERRED EXPENSES

	Closing balance VND	Opening balance VND
Short-term deferred expenses		
Office rental	415,278,163	4,371,349,127
Insurance fee	474,059,327	1,074,325,641
Maintenance fee	428,787,273	271,461,249
Loan arrangement fee	382,438,356	-
Loan guarantee fee	157,068,493	-
Others	2,541,832,750	3,522,431,470
	4,399,464,362	**9,239,567,487**
Long-term deferred expenses		
Office repairment	865,886,499	1,690,757,344
Tools and supplies	454,650,296	710,058,977
Others	2,600,079,654	1,730,760,077
	3,920,616,449	**4,131,576,398**

10. INCREASES, DECREASES IN TANGIBLE FIXED ASSETS

	Buildings and structures	Machinery and equipment	Motor vehicles	Office equipment	Others	Total
	VND	VND	VND	VND	VND	VND
HISTORICAL 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	-	-	-	619,155,360
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**
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**
Charge for the period	-	2,768,819,371	754,602,696	315,320,835	-	3,838,742,902
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**

The cost of the Company's tangible fixed assets as at 30 June 2026 includes VND 52,772,655,961 (as at 31 December 2025: VND 52,150,275,962) of assets which have been fully depreciated but are still in use.

11. INCREASES, DECREASES IN INTANGIBLE ASSETS

	Land use rights	Software	Total
	VND	VND	VND
HISTORICAL COST			
Opening balance	**39,439,384,884**	**49,287,025,615**	**88,726,410,499**
Increase during the period	-	4,166,250,000	4,166,250,000
Closing balance	**39,439,384,884**	**53,453,275,615**	**92,892,660,499**
ACCUMULATED AMORTIZATION			
Opening balance	**8,726,631,727**	**36,766,252,372**	**45,492,884,099**
Charge 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**

The cost of the Company's intangible assets as at 30 June 2026 includes VND 21,840,491,581 (as at 31 December 2025: VND 34,590,283,012) of assets which have been fully amortized but are still in use.

As at 30 June 2026, the Company has pledged its land use rights with a remaining value amount of VND 30,321,080,619 to secure bank loans (as at 31 December 2025: VND 30,712,753,157) (see Note 13).

12. PAYMENTS TO FUNDS

	Closing balance	Opening balance
	VND	VND
Payments to Settlement Assistance Fund		
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**
Deposits for Clearing Fund for Derivative Transactions		
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**

13. SHORT-TERM BORROWINGS

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

Details of short-term loan balances by subject are as follows:

Unit: VND

	Opening balance	During the period: Increase	During the period: Decrease	Closing balance
Loan from banks	**7,384,953,273,232**	**19,782,390,426,815**	**19,648,949,326,879**	**7,518,394,373,168**
Southeast Asia Commercial Joint Stock Bank - Head Office	-	547,563,000,000	547,563,000,000	-
Asia Commercial Joint Stock Bank - Dinh Cong Branch	-	2,000,000,000,000	1,000,000,000,000	1,000,000,000,000
Vietnam Prosperity Joint Stock Commercial Bank - Head Office	-	2,518,625,151,246	2,469,125,151,246	49,500,000,000
Joint Stock Commercial Bank for Investment and Development of Vietnam - Thanh Xuan Branch	1,554,060,997,616	1,850,722,899,724	2,631,918,674,172	772,865,223,168
Vietnam Maritime Commercial Joint Stock Bank - Head Office	-	300,000,000,000	300,000,000,000	-
An Binh Commercial Joint Stock Bank - Hanoi Branch	-	36,987,100,000	-	36,987,100,000
Industrial Bank of Korea - Hanoi Branch	300,000,000,000	-	-	300,000,000,000
Maybank - Hanoi Branch	90,000,000,000	267,587,600,000	267,587,600,000	90,000,000,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Ha Thanh Branch	446,683,386,000	-	446,683,386,000	-
Maybank - Ho Chi Minh City Branch	70,000,000,000	210,000,000,000	210,000,000,000	70,000,000,000
Taipei Fubon Bank - Hanoi Branch	-	260,000,000,000	-	260,000,000,000
Vietnam Export Import Commercial Joint Stock Bank - Hanoi Branch	461,392,898,759	556,710,357,559	1,018,103,256,318	-
iM Bank - Ho Chi Minh City Branch	-	240,000,000,000	120,000,000,000	120,000,000,000
Ho Chi Minh City Development Joint Stock Commercial Bank - Hoan Kiem Branch	1,000,000,000,000	257,032,280,000	1,257,032,280,000	-
Joint Stock Commercial Bank for Prosperity and Growth	700,000,000,000	1,400,000,000,000	1,400,000,000,000	700,000,000,000
Joint Stock Commercial Bank for Foreign Trade of Vietnam - Tay Ho Branch	268,294,554,000	2,107,937,624,000	1,663,593,028,000	712,639,150,000
Vietnam International Commercial Joint Stock Bank - Head Office	805,519,932,857	2,386,638,134,286	1,592,545,167,143	1,599,612,900,000
CTBC Bank Co., Ltd. - Ho Chi Minh City Branch	100,000,000,000	300,000,000,000	400,000,000,000	-
Vietnam Technological and Commercial Joint Stock Bank	429,011,504,000	2,160,955,200,000	1,789,966,704,000	800,000,000,000
Woori Bank Vietnam Limited - Bac Ninh Branch	300,000,000,000	300,000,000,000	300,000,000,000	300,000,000,000
Saigon Thuong Tin Commercial Joint Stock Bank - Thang Long Branch	500,000,000,000	-	500,000,000,000	-
Viet Nam Thuong Tin Commercial Joint Stock Bank - Ho Chi Minh City Branch	-	793,131,080,000	793,131,080,000	-
Bank SinoPac - Ho Chi Minh City Branch	-	261,000,000,000	156,710,000,000	104,290,000,000
Vietnam Bank for Agriculture and Rural Development - Transaction Office	359,990,000,000	427,500,000,000	359,990,000,000	427,500,000,000
Nam A Commercial Joint Stock Bank	-	250,000,000,000	250,000,000,000	-
Military Commercial Joint Stock Bank - Dong Anh Branch	-	350,000,000,000	175,000,000,000	175,000,000,000
Loan from other entities	**1,038,000,000,000**	**3,954,337,808,219**	**4,207,737,808,219**	**784,600,000,000**
Total	**8,422,953,273,232**	**23,736,728,235,034**	**23,856,687,135,098**	**8,302,994,373,168**

Short-term borrowings at the end of the period included borrowings under credit contracts with terms from 21 days to 214 days and subject to interest rates from 4.66% p.a to 9.2% p.a. for the purpose of supplementing working capital for the Company.

As at 30 June 2026, the loans are secured by the Company's valuable papers and land use right certificate with the fair value/carrying amount details are as follows:

	Closing balance VND	Opening balance VND
Valuable papers	2,574,305,638,902	3,562,611,569,910
Bonds	190,000,000,000	-
Land use right certificate	30,321,080,619	30,712,753,157
	2,794,626,719,521	**3,593,324,323,067**

14. 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 Viet Nam Securities Depository and Clearing Corporation (VSDC)	712,772,853	774,284,990
Other payables	822,524,755	13,705,382,741
Payables to additional securities issuers	*411,869,800*	*13,285,295,800*
Others	*410,654,955*	*420,086,941*
	3,673,652,720	**19,088,910,523**

15. SHORT-TERM TRADE PAYABLES

	Closing balance VND	Opening balance VND
Payables from acquisition of financial assets (*)	**989,417,240,000**	**922,287,580,000**
Other payables to suppliers	**5,851,175,676**	**14,905,627,930**
Goline Financial Technology Joint Stock Company	1,260,000,000	-
Bravo Software Joint Stock Company	1,066,480,000	175,000,000
FPT Digital Retail Joint Stock Company	-	3,312,154,800
Banyan Vietnam Company Limited	-	2,252,350,000
Viettel Group	-	1,983,344,000
Others	3,524,695,676	7,182,779,130
	995,268,415,676	**937,193,207,930**

(*) Closing balance represents payables for purchase of financial assets that have been executed for order matching transactions on 29 June 2026 and 30 June 2026. At the reporting date, the Company has settled for payment.

16. TAXES AND OTHER RECEIVABLES FROM/PAYABLES TO THE STATE BUDGET

	Opening balance VND	Payable during the period VND	Paid during the period VND	Closing balance VND
a. Receivables				
Others	4,692,231	-	-	4,692,231
	4,692,231	**-**	**-**	**4,692,231**
b. Payables				
Value added tax	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**

17. SHORT-TERM ACCRUED EXPENSES

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

18. OWNERS' EQUITY

Changes in owners' equity

	Capital contribution VND	Share premium VND	Other owner's equity	Differences from asset revaluation VND	Operational risk and financial reserve VND	Undistributed profit VND	Total VND
Prior year's opening balance	**1,487,383,110,000**	**7,429,080,553**	**-**	**-**	**7,000,641,200**	**751,096,080,001**	**2,252,908,911,754**
Profit in the period	-	-	-	-	-	577,371,584,960	577,371,584,960
Dividend payment by shares	639,551,270,000	-	-	-	-	(639,551,270,000)	-
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board	-	-	-	-	-	(24,604,000,000)	(24,604,000,000)
Difference due to AFS revaluation	-	-	-	62,217,366,000	-	-	62,217,366,000
Others	-	(14,000,000)	-	(12,443,473,200)	-	-	(12,457,473,200)
Current year'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	-	-	-	-	-	81,280,190,225	81,280,190,225
Dividend payment by shares	-	-	595,515,010,000	-	-	(595,515,010,000)	-
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board	-	-	-	-	-	(33,240,470,400)	(33,240,470,400)
Difference due to AFS revaluation	-	-	-	(46,804,068,494)	-	-	(46,804,068,494)
Others	-	(14,000,000)	-	9,360,813,698	-	-	9,346,813,698
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**

(i) During the period, the Company issued shares as dividends in accordance with Resolution No. 01/2026/NQ-DHDCD-VBSE of the Annual General Meeting of Shareholders dated 21 April 2026. The Company completed the shares issuance on 15 June 2026. On 24 July 2026, the Company was granted the 16th amended Enterprise Registration Certificate, under which the Company's charter capital was recorded at VND 2,722,449,390,000.

(ii) According to Resolution of the Annual General Meeting of Shareholders No. 01/2026/NQ-DHDCD-VBSE dated 21 April 2026, the Company has set up statutory funds and bonus, welfare fund and remuneration of Board of Directors and Supervisory Board from undistributed profit in 2025.

Details of the Company's shares are as follows:

	Closing balance		Opening balance	
	Number of shares	VND	Number of shares	VND
Shares authorized and issued	212,693,438	2,126,934,380,000	212,693,438	2,126,934,380,000
Shares in circulation				
Ordinary shares	212,693,438	2,126,934,380,000	212,693,438	2,126,934,380,000

19. DISTRIBUTION OF PROFIT TO SHAREHOLDERS

	Current period	Prior period
	VND	VND
Undistributed realized profit from prior period	**631,867,774,163**	**679,190,110,930**
Realized profit in current period	114,244,628,963	364,253,182,901
Dividend payment by shares	(595,515,010,000)	(639,551,270,000)
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board	(33,240,470,400)	(24,604,000,000)
Undistributed realized profit at the end of the period	**117,356,922,726**	**379,288,023,831**

20. DISCLOSURES OF OFF-BALANCE SHEET ITEMS

20.1. FINANCIAL ASSETS LISTED/REGISTERED FOR TRADING AT VSDC OF THE COMPANY

	Closing balance	Opening balance
	VND	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**

20.2. 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**

20.3. FINANCIAL ASSETS AWAITING SETTLEMENT OF THE COMPANY

	Closing balance	Opening balance
	VND	VND
Shares	1,631,000,000	-
Bonds	874,000,000,000	769,000,000,000
	875,631,000,000	**769,000,000,000**

20.4. FINANCIAL ASSETS OF THE COMPANY WHICH HAVE NOT BEEN DEPOSITED AT VSDC

	Closing balance	Opening balance
	VND	VND
Shares	12,725,720,000	12,724,560,000
Bonds	700,000,000,000	423,000,000,000
Valuable papers	10,000,000,000	-
	722,725,720,000	**435,724,560,000**

20.5. ENTITLED FINANCIAL ASSETS OF THE COMPANY

	Closing balance	Opening balance
	VND	VND
Shares	26,661,680,000	-
	26,661,680,000	**-**

20.6. FINANCIAL ASSETS LISTED/REGISTERED FOR TRADING AT VSDC 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
Mortgaged 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**

20.7. NON-TRADED FINANCIAL ASSETS DEPOSITED AT VSDC OF INVESTORS

	Closing balance	Opening balance
	VND	VND
Unrestricted non-traded financial assets deposited at VSDC	54,175,460,000	54,586,000,000
	54,175,460,000	**54,586,000,000**

20.8. FINANCIAL ASSETS AWAITING SETTLEMENT OF INVESTORS

	Closing balance	Opening balance
	VND	VND
Domestic investors	**75,982,822,400**	**194,069,930,000**
Shares	75,697,210,000	193,403,090,000
Bonds	-	410,700,000
Covered warrant	285,612,400	256,140,000
Foreign investors	**-**	**50,000,000**
Shares	-	50,000,000
	75,982,822,400	**194,119,930,000**

20.9. ENTITLED FINANCIAL ASSETS OF INVESTORS

	Closing balance VND	Opening balance VND
Domestic Investors	**634,516,240,000**	**227,416,330,000**
Shares	634,516,240,000	227,416,330,000
Foreign Investors	**136,630,000**	**9,320,000**
Shares	136,630,000	9,320,000
	634,652,870,000	**227,425,650,000**

20.10. DEPOSITS OF SECURITIES ISSUERS

	Closing balance VND	Opening balance 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
Investor's synthesizing deposits for securities trading activities	**136,274,242,819**	**474,800,948,906**
Deposits for securities clearing and settlement	**21,035,963,321**	**624,790,504**
Domestic investors' deposits for securities clearing and settlement	17,886,566,377	105,993,630
Foreign investors' deposits for securities clearing and settlement	3,149,396,944	518,796,874
	501,486,706,897	**1,752,748,571,950**

20.11. DEPOSITS OF SECURITIES ISSUERS

	Closing balance VND	Opening balance 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**

20.12. PAYABLES TO INVESTORS

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

21. INCOME

21.1. GAIN/LOSS FROM DISPOSALS OF FINANCIAL ASSETS AT FVTPL

Unit: VND

No.	Financial assets	Quantity unit	Proceeds	Weighted average cost at the end of transaction date	Gain from disposals in current period	Gain from disposals in prior period
1.	Listed shares	1,260,268	44,414,294,800	40,420,467,148	3,993,827,652	65,961,617,103
2.	Unlisted shares	-	-	-	-	278,556,106,022
3.	Listed bonds	189,858,500	20,270,761,788,000	20,255,666,887,289	15,094,900,711	20,655,001,735
4.	Unlisted bonds	27,248	5,335,121,373,324	5,326,372,860,000	8,748,513,324	4,405,521,946
5.	Money market instruments	5,400	6,277,902,025,850	6,272,879,850,450	5,022,175,400	9,686,675,043
					32,859,417,087	**379,264,921,849**

No.	Financial assets	Quantity unit	Proceeds	Weighted average cost at the end of transaction date	Loss from disposals in current period	Loss from disposals in prior period
1.	Listed shares	190,068	7,079,511,600	7,850,363,900	770,852,300	4,759,466,381
2.	Listed bonds	20,504,000	2,414,847,680,000	2,417,161,148,688	2,313,468,688	13,527,737,735
					3,084,320,988	**18,287,204,116**

21.2. REVALUATION DIFFERENCE OF FINANCIAL ASSETS AT FVTPL

Unit: VND

No.	Financial assets	Cost	Fair value	Revaluation difference at the end of the period	Revaluation difference at the beginning of the period	Increase in the period	Decrease in the period
I.	**Financial assets at fair value through profit/loss**	**2,781,553,150,265**	**2,780,833,547,403**	**(719,602,862)**	**40,485,945,560**	**142,444,638,258**	**(183,650,186,680)**
1.	**Listed shares**	**824,002,412,584**	**892,197,713,900**	**68,195,301,316**	**121,781,055,368**	**107,721,173,344**	**(161,306,927,396)**
	Vietnam Export Import Commercial Joint Stock Bank	*264,463,751,598*	*314,391,000,000*	*49,927,248,402*	*55,061,163,402*	*37,741,685,000*	*(42,875,600,000)*
	Vietnam Technological and Commercial Joint Stock Bank	*16,734,800,000*	*16,080,000,000*	*(654,800,000)*	-	*2,537,200,000*	*(3,192,000,000)*
	Dabaco Vietnam Group Joint Stock Company	*43,487,200,000*	*38,517,368,400*	*(4,969,831,600)*	-	*14,120,000*	*(4,983,951,600)*
	Hoa Phat Group Joint Stock Company	*36,919,780,000*	*35,666,708,000*	*(1,253,072,000)*	*(265,000)*	*630,325,000*	*(1,883,132,000)*
	GELEX Group Joint Stock Company	*10,111,280,986*	*15,129,022,500*	*5,017,741,514*	*3,307,425,165*	*3,055,859,849*	*(1,345,543,500)*
	GELEX Electric Equipment Joint Stock Company	*65,043,020,000*	*84,509,880,000*	*19,466,860,000*	*63,402,580,000*	*10,712,520,000*	*(54,648,240,000)*
	Taseco Land 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)*	-	*7,817,295,000*	*(29,432,250,000)*
	PetroVietnam Power Corporation - Joint Stock Company	*10,397,520,000*	*11,357,220,000*	*959,700,000*	-	*959,700,000*	-
	Chuong Duong Corporation	*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)*
	PetroVietnam Power Nhon Trach 2 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*	*10,151,801*	*1,271,928,495*	*(1,279,130,296)*
2.	**Fund certificate**	**4,209,981,138**	**5,943,200,000**	**1,733,218,862**	**2,181,218,862**	-	**(448,000,000)**
3.	**Unlisted shares**	**138,373,837,228**	**60,352,152,152**	**(78,021,685,076)**	**(85,016,674,615)**	**20,085,710,982**	**(13,090,721,443)**
	Thanh Le Import Export Trading Corporation	*35,065,711,200*	*15,523,074,900*	*(19,542,636,300)*	*(19,278,236,100)*	*1,693,089,000*	*(1,957,489,200)*
	Ba Ria - Vung Tau Seafood Import-Export Joint Stock Company	*956,136,400*	*1,746,321,176*	*790,184,776*	*757,404,376*	*171,550,760*	*(138,770,360)*
	Hoang Anh Gia Lai Agricultural International Joint Stock Company	*94,709,854,790*	*43,079,668,210*	*(51,630,186,580)*	*(58,857,950,100)*	*9,773,352,530*	*(2,545,589,010)*
	Other shares	*7,642,134,838*	*3,087,866*	*(7,639,046,972)*	*(7,637,892,791)*	*8,447,718,692*	*(8,448,872,873)*
4.	**Listed bonds**	**985,703,270,000**	**985,463,495,053**	**(239,774,947)**	**(63,949,945)**	**3,708,826,983**	**(3,884,651,985)**
5.	**Unlisted bonds**	**829,263,649,315**	**836,876,986,298**	***7,613,336,983***	**1,604,295,890**	**9,625,479,449**	**(3,616,438,356)**
6.	**Valuable papers**	-	-	-	-	**1,303,447,500**	**(1,303,447,500)**
II.	**Financial assets available for sale**	**658,000,000,000**	**673,413,297,506**	**15,413,297,506**	**62,217,366,000**	**8,608,931,508**	**(55,413,000,002)**
1.	***Listed shares***			-	***41,200,000,000***	***4,800,000,000***	***(46,000,000,000)***
2.	***Unlisted shares***	***10,000,000,000***	***9,987,000,000***	***(13,000,000)***	-	-	***(13,000,000)***
3.	***Listed bonds***	***188,000,000,000***	***203,426,297,506***	***15,426,297,506***	***21,017,366,000***	***3,808,931,508***	***(9,400,000,002)***
4.	***Unlisted bonds***	***460,000,000,000***	***460,000,000,000***	-	-	-	-
	Total	**3,439,553,150,265**	**3,454,246,844,909**	**14,693,694,644**	**102,703,311,560**	**151,053,569,766**	**(239,063,186,682)**

21.3. DIVIDEND, INTEREST INCOME FROM FINANCIAL ASSETS, LOAN RECEIVABLES, OTHER RECEIVABLES AND AVAILABLE-FOR-SALES FINANCIAL ASSETS

	Current period VND	Prior period VND
From financial assets at fair value through profit or loss	**7,541,184,400**	**11,948,009,800**
Shares	3,177,348,400	9,503,523,500
Bonds	4,363,836,000	2,444,486,300
From held-to-maturity investments	**117,495,740,392**	**73,413,774,812**
From loans and receivables	**277,055,594,148**	**186,602,068,427**
Interest income from margin lending	271,538,458,531	180,841,266,925
Interest income from advance lending	5,517,135,617	5,760,801,502
From available-for-sale financial assets	**35,726,054,799**	**38,717,015,092**
Shares	1,000,000,000	-
Bonds	34,726,054,799	38,717,015,092
	437,818,573,739	**310,680,868,131**

22. EXPENSES FOR PROPRIETARY TRADING ACTIVITIES

	Current period VND	Prior period VND
Salaries and wages and related payroll contributions	4,206,746,565	6,826,656,232
Proprietary securities trading fees	2,763,500,484	2,714,810,064
Outsourced service expenses	1,068,191,798	1,277,393,081
Other expenses	1,503,646,258	1,134,589,643
	9,542,085,105	**11,953,449,020**

23. EXPENSES FOR BROKERAGE SERVICES

	Current period VND	Prior period VND
Salaries and wages and related payroll contributions	9,384,902,443	11,311,525,619
Brokerage securities trading fees	13,910,809,742	11,496,939,759
Outsourced service expenses	5,516,226,176	4,893,901,469
Other expenses	23,387,756,507	17,561,654,419
	52,199,694,868	**45,264,021,266**

24. EXPENSES FOR SECURITIES DEPOSITORY SERVICES

	Current period VND	Prior period VND
Salaries and wages and related payroll contributions	2,813,241,906	4,512,689,760
Securities depository fees for customers	4,269,629,408	4,045,850,637
Outsourced service expenses	1,636,666,575	1,254,990,785
Other expenses	458,916,271	654,699,012
	9,178,454,160	**10,468,230,194**

25. EXPENSES FOR FINANCIAL ADVISORY SERVICES

	Current period VND	Prior period VND
Salaries and wages and related payroll contributions	2,046,300,922	3,890,574,104
Stationeries	58,298,412	45,560,821
Tools and supplies	58,500,000	71,585,085
Depreciation and amortization	162,620,663	181,184,083
Outsourced services	536,265,496	842,123,839
Other expenses	344,576,800	360,175,729
	3,206,562,293	**5,391,203,661**

26. GENERAL AND ADMINISTRATIVE EXPENSES

	Current period VND	Prior period VND
Salaries and wages and related payroll contributions	23,320,902,756	37,481,982,531
Stationeries	1,113,820,918	1,053,815,771
Tools and supplies	750,788,687	1,163,517,640
Depreciation and amortization	3,082,835,147	3,054,539,062
Tax, fee and charges	1,897,825,075	1,471,002,948
Outsourced services	13,692,507,438	11,637,415,162
Other expenses	6,594,151,503	7,802,821,004
	50,452,831,524	**63,665,094,118**

27. CORPORATE INCOME TAX

Current corporate income tax

	Current period VND	Prior period VND
Profit before tax	**100,678,172,132**	**349,962,557,438**
Adjustment for taxable profit	**37,517,285,819**	**94,455,225,306**
Decrease:	(146,926,267,433)	(284,282,397,208)
Non-taxable income – Dividends	*(4,177,348,400)*	*(9,503,523,500)*
Gain from revaluation of financial assets at FVTPL	*(142,444,638,258)*	*(274,778,873,708)*
Other adjustments	*(304,280,775)*	-
Increase:	184,443,553,252	378,737,622,514
Loss from revaluation of financial assets at FVTPL	*183,650,186,680*	*377,953,055,720*
Non-deductible expenses	*793,366,572*	*784,566,794*
Taxable profit	**138,195,457,951**	**444,417,782,744**
Corporate income tax rate	20%	20%
Current corporate income tax expenses	**27,639,091,591**	**88,883,556,549**

Deferred corporate income tax

	Current period VND	Prior period VND
Opening balance	**(20,484,797,962)**	**(22,529,091,990)**
Deferred income tax income due to revaluation difference of financial assets at FVTPL	8,241,109,684	20,634,836,402
Deferred income tax income due to revaluation difference of AFS financial assets	9,360,813,698	-
Closing balance	**(2,882,874,580)**	**(1,894,255,588)**

28. BASIC EARNINGS PER SHARE

	Current period	Prior period (Restated)	Prior period (Presented)
Profit after tax distributed to shareholders (VND)	**81,280,190,225**	**281,713,837,291**	**281,713,837,291**
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board (*)	-	(16,620,235,200)	-
Earnings for the purpose of calculating basic earnings per share (VND)	**81,280,190,225**	**265,093,602,091**	**281,713,837,291**
Weighted average number of ordinary shares for the purpose of calculating basic earnings per share (share)	272,244,939	272,244,939	212,693,438
Basic earnings per share (VND/share)	**299**	**974**	**1,325**

(*) During the period, the Company appropriated the reward and welfare fund and remuneration for the Board of Directors and the Supervisory Board in accordance with Resolution No. 01/2026/NQ-DHDCD-VBSE of the Annual General Meeting of Shareholders dated 21 April 2026..

29. SUPPLEMENTAL DISCLOSURES FOR THE STATEMENT OF CHANGES IN EQUITY

Gain/loss directly charged to owner's equity are as follows:

	Current period VND	Prior period VND
Gain/(loss) from revaluation of AFS financial assets realised in current period	(46,804,068,494)	-
Deferred income tax expense arising from revaluation of AFS financial assets	9,360,813,698	-
Total	**(37,443,254,796)**	**-**

30. RELATED PARTY TRANSACTIONS AND BALANCES

List of related parties with significant transactions and balances for the period:

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

During the period, the Company entered into the following significant transactions with its related parties:

	Current period VND	Prior period VND
Vietnam Joint Stock Commercial Bank for Industry and Trade		
Bonds depository fees	17,397,728	28,700,999
Interest income on deposits	565,616,704	750,073,456
Interest expense on deposits	357,862,967	861,618,865
Securities issuance advisory fee income	-	380,000,000
Other income	1,372,956	154,568,122
Income from brokerage services	13,331,520	-
Office rental expenses	591,360,000	591,360,000
Transfer fees	600,000	5,995,983
VietinBank Fund Management Company Limited		
Rental fees income	409,200,000	-
Other income	61,606,860	9,362,172
Income from depository fee	8,623,445	-
Interest expense on deposits	1,097,317	223,994
VietinBank Insurance Joint Stock Corporation		
Insurance expenses	625,340,775	595,345,174
VietinBank Gold and Jewellery Trading Company Limited		
Other income	-	72,919,496

Significant related party balances as at the period end were as follows:

	Closing balance VND	Opening balance VND
Vietnam Joint Stock Commercial Bank for Industry and Trade		
Demand deposits	10,476,271,719	82,063,611,275
Investors' trading deposits	176,624,362,822	836,584,639,809
Receivables (interest on deposits, other services receivables, other receivables)	-	166,911,733
Payables for securities trading activities	7,480,096	7,480,096
Other payables	604,747,416	604,747,416
Unearned revenue	347,982,682	365,380,410
VietinBank Fund Management Company Limited		
Payables on deposits for securities trading	4,797,648,180	257,921,168
VietinBank Balanced Investment Fund	10,000,000,000	-

	Closing balance VND	Opening balance VND
VietinBank Gold and Jewellery Trading Company Limited		
Payables for purchasing	-	949,630,000
Payables for securities trading activities	100,324	100,173
VietinBank Insurance Joint Stock Corporation		
Prepaid expenses	474,059,327	1,074,325,641
Insurance fee receivables	32,089,533	-
Insurance fee payables	13,943,378	-

Remuneration paid to the Company's Board of Directors, Supervisory Board and Board of Management during the period was as follows:

Name	Position	Current period VND	Prior period VND
Board of Directors			
Mr. Tran Phuc Vinh	Chairman	963,666,505	1,190,690,415
Ms. Ho Thi Thu Hien	Member	43,147,995	32,000,000
Mr. Vu Duc Manh	Member	(*)	(*)
Ms. Tran Thu Trang	Member	43,147,995	-
Mr. Pham Viet Hung	Independent member	594,147,995	169,311,905

(*) Presented under Remuneration paid to Board of Management

Board of Supervisor		780,746,269	1,198,059,269
Board of Management			
Mr. Vu Duc Manh	General Director	907,019,995	1,126,189,600
Ms. Tran Thi Ngoc Tai	Deputy General Director	430,441,452	697,354,390
Mr. Dang Anh Hao	Deputy General Director	462,284,545	769,736,418
Mr. Pham Ngoc Hiep	Deputy General Director	435,872,545	747,827,865
Mr. Nguyen Tuan Anh	Deputy General Director	415,789,295	720,872,590

31. SEGMENT REPORT

Items	Securities brokerage and client services	Proprietary trading activities	Advisory and securities issuance agency services	Total
	VND	VND	VND	VND
Interim income statement for the 6-month period ended 30 June 2026				
1. Net income from securities trading activities	364,557,047,317	336,067,034,936	8,400,697,322	709,024,779,575
2. Unallocated revenue				1,352,292,267
3. Direct expenses	61,378,149,028	196,396,822,403	3,206,562,293	260,981,533,724
4. Depreciation and amortization expenses	25,917,532,956	23,892,086,348	597,232,590	50,406,851,894
5. Unallocated expenses				298,310,514,092
Profit before tax	**277,261,365,333**	**115,778,126,185**	**4,596,902,439**	**100,678,172,132**
Interim statement of financial position as at 30 June 2026				
1. Direct segment assets	5,437,145,958,095	6,305,632,085,097	3,517,375,000	11,746,295,418,192
2. Allocated segment assets	257,641,949,739	237,507,316,786	5,936,991,352	501,086,257,877
3. Unallocated assets				144,344,540
Total assets	**5,694,787,907,834**	**6,543,139,401,883**	**9,454,366,352**	**12,247,526,020,609**
1. Direct segment liabilities	3,673,652,720	9,292,411,613,168	2,115,952,374	9,298,201,218,262
2. Allocated segment liabilities	13,371,770,236	12,326,770,825	308,133,378	26,006,674,439
3. Unallocated liabilities				57,299,273,365
Total liabilities	**17,045,422,956**	**9,304,738,383,993**	**2,424,085,752**	**9,381,507,166,066**

Items	Securities brokerage and client services	Proprietary trading activities	Advisory and securities issuance agency services	Total
	VND	VND	VND	VND
Interim income statement for the 6-month period ended 30 June 2025				
1. Net income from securities trading activities	257,880,766,123	778,122,595,261	7,042,711,739	1,043,046,073,123
2. Unallocated revenue				1,119,992,618
3. Direct expenses	55,732,251,460	408,204,719,856	5,391,203,661	469,328,174,977
4. Depreciation and amortization expenses	15,740,436,433	47,494,776,098	429,870,587	63,665,083,118
5. Unallocated expenses				161,210,250,208
Profit before tax	**186,408,078,230**	**322,423,099,307**	**1,221,637,491**	**349,962,557,438**
Statement of financial position as at 31 December 2025				
1. Direct segment assets	5,046,703,021,235	6,546,017,907,454	5,816,055,750	11,598,536,984,439
2. Allocated segment assets	200,750,804,816	605,740,162,761	5,482,495,151	811,973,462,728
3. Unallocated assets				188,373,434
Total assets	**5,247,453,826,051**	**7,151,758,070,215**	**11,298,550,901**	**12,410,698,820,601**
1. Direct segment liabilities	19,088,910,523	9,345,240,853,232	3,663,910,859	9,367,993,674,614
2. Allocated segment liabilities	34,359,950,976	103,676,806,257	938,368,664	138,975,125,898
3. Unallocated liabilities				48,293,630,575
Total liabilities	**53,448,861,499**	**9,448,917,659,489**	**4,602,279,523**	**9,555,262,431,087**

For management purposes, the Company's business activities are divided into the following segments: Securities brokerage and client services, Proprietary trading activities, Advisory and securities issuance agency services. The Company prepares segment report under these business segments.

Segment revenue: Revenue presented in the Company's interim income statement is accounted directly or allocated to the segment, including revenue from providing services to customers.

Segment expenses: Expenses arising from the business activities of the segment are accounted directly and allocated from the Company's expenses, including outbound selling expenses and expenses related to transactions with other internal segments.

Segment assets: Assets that are being used by that segment in production and business activities and are accounted directly or allocated to that segment.

Segment liabilities: Liabilities in the business of a segment that are accounted directly or allocated to that segment.

Method to allocate assets, liabilities, revenues, and expenses to segments depends on their nature or activity conducted by that segment and its autonomy. The Company allocated assets, liabilities, and general expenses based on the proportion of segment revenue to the Company's total revenue.

32. OPERATING LEASE COMMITMENTS

At the end of the period, the Company has non-cancellable operating lease commitments with the payment schedule as follows:

	Closing balance	Opening balance
	VND	VND
Within one year	12,919,720,000	15,870,982,827
In the second to fifth year inclusive	34,507,495,000	54,846,536,676
After five years	7,755,000,000	21,296,059,454
	55,182,215,000	**92,013,578,957**

Operating lease payments represent:

- The total rental amount for 3,485.5 m^2 of office space at N02-T2 Building, Diplomatic Corps Area, Xuan Dinh Ward, Hanoi City is VND 7,777,000,000 per annum. For the rental period from 20 July 2022 to 19 July 2023, the Lessee is required to pay VND 5,220,178,082, equivalent to the annual rental amount less the rent-free period for renovation and repair works in accordance with Article 4 of the Lease Agreement. The lease agreement has a term from 20 July 2022 to 16 November 2029.

- The total rental amount for 550 m^2 of office space on the 1st, 3rd and 5th floors of the office building at Central Garden, 328 Vo Van Kiet Street, Cau Ong Lanh Ward, Ho Chi Minh City is VND 300,000,000 per month for the period from 1 July 2024 to 31 August 2024, as the 1st floor had not yet been handed over, and VND 330,000,000 per month from 1 September 2024 until the expiry of the lease term. The lease agreement has a term of 10 years (excluding the rent-free period), from 15 June 2024 to 14 June 2034.

- The total rental amount for 320 m^2 of office space on the 8th floor of the representative office building of VietinBank at 36 Tran Quoc Toan Street, Hai Chau Ward, Da Nang City is VND 98,560,000 per month for the period from 01 September 2024 to 31 August 2026, and VND 99,520,000 per month from 01 September 2026 to 31 August 2027. The lease agreement has a term of three years from 01 September 2024.

33. SUBSEQUENT EVENT

Pursuant to Decision No. 579/QD-SGDHCM dated 6 July 2026, the Ho Chi Minh Stock Exchange approved the change in listing registration of 59,551,501 shares issued for dividend payment by VietinBank Securities Joint Stock Company, with the effective date of the change in listing being 08 July 2026.

According to Notice No. 1521/TB-SGDHCM dated 13 July 2026 issued by the Ho Chi Minh Stock Exchange regarding the trading of securities subject to a change in listing registration, the Company's shares issued for dividend payment were officially traded from 22 July 2026.

On 10 July 2026, the State Securities Commission granted Amended License No. 88/GPDC-UBCK to increase the Company's charter capital to VND 2,722,449,390,000. On 24 July 2026, the Company was granted the 16th amended Enterprise Registration Certificate by the Hanoi Department of Finance, under which the Company's charter capital was recorded at VND 2,722,449,390,000.

S.G.P: 133 - C.T.C.P
CÔNG TY
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CHỨNG KHOÁN
VIETINBANK
P. XUÂN ĐỈNH - T.P HÀ NỘI

Luu Thi Tuyen	**Nguyen Thi Anh Thu**	**Tran Thi Ngoc Tai**
Preparer	**Chief Accountant**	**Deputy General Director**

Hanoi, 14 August 2026