

Vietinbank Securities Joint Stock Company

Third Quarter of 2026 Interim Separate Financial Statements

For the accounting period ended 30 September 2026



Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
as at 30 September 2026

B01a-CTCK

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Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION
as at 30 September 2026

B01a-CTCK

Unit: VND

Code	ITEMS	Notes	Closing balance	Opening balance
100	A. CURRENT ASSETS (100=110+130)		11,110,485,888,657	12,312,369,495,806
110	I. Financial assets		11,099,919,289,372	12,302,972,861,088
111	1. Cash and cash equivalents	5	189,378,269,061	733,418,224,109
111.1	1.1. Cash		189,378,269,061	733,418,224,109
	1.2. Cash equivalents		-	-
112	2. Financial assets at fair value through profit or loss (FVTPL)	7.1	2,765,819,367,739	2,067,592,404,950
113	3. Held-to-maturity (HTM) investments	7.2	1,930,400,000,000	3,562,611,569,910
114	4. Loans and receivables	7.3	5,112,089,357,405	4,964,252,752,264
115	5. Available-for-sale (AFS) financial assets	7.4	552,584,357,000	817,217,366,000
116	6. Provision for impairment of financial assets and collaterals	7.5	(4,810,368,138)	(4,810,368,138)
117	7. Receivables	8	544,012,396,735	152,401,951,678
117.1	7.1. Receivables from disposals of financial assets		412,191,000,000	11,900,000,000
117.2	7.2. Receivables and accruals from dividend and interest income		131,821,396,735	140,501,951,678
117.4	7.2.2. Accrued dividend and interest income not yet due for receipt		131,821,396,735	140,501,951,678
118	8. Advances to suppliers	12	6,864,497,064	1,277,835,599
119	9. Receivables from services provided by the Company	9	4,085,287,303	8,681,604,742
122	10. Other receivables	10	243,930,698	1,077,325,469
129	11. Provision for impairment of receivables	11	(747,805,495)	(747,805,495)
130	II. Other current assets		10,566,599,285	9,396,634,718
131	1. Advances		106,298,151	53,400,000
132	2. Office supplies, tools and materials		87,277,512	10,975,000
133	3. Short-term prepaid expenses	13	10,277,931,391	9,239,567,487
134	4. Short-term deposits, collaterals and pledges	14	90,400,000	88,000,000
135	5. Value added tax deductibles			
136	6. Taxes and other receivables from the State budget		4,692,231	4,692,231
138	7. Government bond repurchase agreements			
200	B. NON-CURRENT ASSETS (200=220+250)		203,570,772,502	98,329,324,795
210	I. Long-term financial assets		100,000,000,000	
211	1. Long-term trade receivables			
212	2. Investments		100,000,000,000	
212.1	2.1 Held-to-maturity investments		100,000,000,000	
220	II. Fixed assets		58,645,713,324	62,824,763,952
221	1. Tangible fixed assets	15	14,446,049,595	19,591,237,552
222	1.1. Cost		89,188,967,620	88,569,812,260
223a	1.2. Accumulated depreciation		(74,742,918,025)	(68,978,574,708)
227	2. Intangible assets	16	44,199,663,729	43,233,526,400
228	2.1. Cost		93,142,660,499	88,726,410,499
229a	2.2. Accumulated amortization		(48,942,996,770)	(45,492,884,099)
240	III. Construction in progress		2,084,950,000	145,300,000
250	III. Other long-term assets		42,840,109,178	35,359,260,843
251	1. Long-term deposits, collaterals and pledges	14	1,089,720,000	1,086,840,000
252	2. Long-term prepaid expenses	17	2,798,865,483	4,131,576,398
253	3. Deferred tax assets		8,936,494,389	
254	4. Payments to Settlement Assistance Fund	18.1	20,000,000,000	20,000,000,000
255	5. Other long-term assets	18.2	10,015,029,306	10,140,844,445
270	TOTAL ASSETS (270=100+200)		11,314,056,661,159	12,410,698,820,601

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

B01a-CTCK

Code	ITEMS	Notes	Closing balance	Opening balance
300	C. LIABILITIES (300=310+340)		8,455,306,553,183	9,555,262,431,087
310	I. Current liabilities		8,454,805,467,385	9,534,204,197,869
311	1. Short-term borrowings and finance lease liabilities	19	7,678,580,474,404	8,422,953,273,232
312	1.1. Short-term borrowings		7,678,580,474,404	8,422,953,273,232
316	2. Short-term bonds issuance		-	-
318	2. Payables for securities trading activities	20	4,139,190,886	19,088,910,523
320	3. Short-term trade payables	21	678,398,551,650	937,193,207,930
321	4. Short-term advances from customers	22	367,500,000	483,500,000
322	5. Taxes and other payables to the State budget	24	17,058,232,460	71,514,917,534
323	6. Payables to employees		2,016,023,194	44,889,263,760
324	7. Accrued employee benefits		1,671,200	-
325	8. Short-term accrued expenses	23	46,009,418,922	28,470,498,961
327	9. Short-term unearned revenue		754,463,170	2,606,975,603
328	10. Short-term collateral & deposit received		-	24,360,000
329	11. Other short-term payables		2,007,339,809	2,061,786,642
331	12. Bonus and welfare funds		25,472,601,690	4,917,503,684
332	13. Government bonds repurchase agreements		-	-
340	II. Non-current liabilities		501,085,798	21,058,233,218
351	1. Long-term unearned revenue		501,085,798	573,435,256
356	2. Deferred tax liabilities		-	20,484,797,962
400	D. OWNERS' EQUITY (400=410)		2,858,750,107,976	2,855,436,389,514
410	I. Owners' equity	25	2,858,750,107,976	2,855,436,389,514
411	1. Share capital		2,729,849,070,553	2,134,349,460,553
411.1	1.1. Owners' capital contribution		2,722,449,390,000	2,126,934,380,000
411.1a	1.1.1. Ordinary shares		2,722,449,390,000	2,126,934,380,000
411.2	1.2. Share premium		7,399,680,553	7,415,080,553
411.4	1.4. Other Owners' capital			
411.5	1.3. Treasury shares			
412	2. Fair value revaluation differences	7.6	85,967,999	49,773,892,800
414	3. Capital supplementary reserve			
415	3. Financial and operational risk reserve		7,000,641,200	7,000,641,200
416	4. Other funds under equity			
417	4. Undistributed earnings	25.2	121,814,428,224	664,312,394,961
417.1	4.1. Realized profit after tax		157,403,472,643	631,867,774,163
417.2	4.2. Unrealized profit		(35,589,044,419)	32,444,620,798
440	TOTAL LIABILITIES AND OWNERS' EQUITY (440=300+400)		11,314,056,661,159	12,410,698,820,601

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

B01a-CTCK

OFF-BALANCE SHEET ITEMS

Code	ITEMS	Notes	Closing balance	Opening balance
A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS				
6	Outstanding shares	25.3	2,722,449,390,000	2,126,934,380,000
7	Treasury shares	25.3	-	-
8	Financial assets listed/registered for trading at VSDC of the Company	26.1	1,792,171,000,000	1,129,474,140,000
9	Non-traded financial assets deposited at VSDC of the Company	26.2	1,460,000	1,460,000
10	Financial assets awaiting settlement of the Company		650,000,000,000	769,000,000,000
12	Financial assets not deposited at VSDC of the Company	26.3	717,025,720,000	435,724,560,000
13	Entitled financial assets of the Company		-	-
B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS				
21	Financial assets listed/registered for trading at VSDC of investors	26.4	28,022,261,704,000	27,408,484,060,000
021.1	<i>Unrestricted financial assets</i>		13,158,513,914,000	14,494,759,051,000
021.2	<i>Restricted financial assets</i>		982,180,910,000	767,161,210,000
021.3	<i>Mortgaged financial assets</i>		6,883,565,400,000	6,009,989,750,000
021.4	<i>Blocked financial assets</i>		6,896,260,430,000	5,875,201,160,000
021.5	<i>Financial assets awaiting settlement</i>		101,741,050,000	261,372,889,000
022.1	<i>Unrestricted and non-traded financial assets deposited at VSDC</i>	26.5	52,822,460,000	54,586,000,000
23	Awaiting financial assets of investors	26.6	138,914,790,000	194,119,930,000
024.b	Financial assets unlisted/unregistered at VSDC of investors		16,800,000	-
25	Entitled financial assets of investors		150,804,150,000	227,425,650,000
26	Investors' deposits		562,733,065,396	1,759,031,420,756
027a	Investor's deposits for securities trading activities managed by the Company	26.7	336,164,669,632	1,277,322,832,540
28	Aggregate deposits of investors for securities trading activities	26.7	181,684,639,881	474,800,948,906

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF FINANCIAL POSITION (continued)
as at 30 September 2026

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OFF-BALANCE SHEET ITEMS (continued)

Code	ITEMS	Notes	Closing balance	Opening balance
B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)				
29	Deposits for securities clearing and settlement	26.7	39,122,700,293	624,790,504
029.1	<i>Domestic investors' deposits for securities clearing and settlement</i>		39,095,784,707	105,993,630
029.2	<i>Foreign investors' deposits for securities clearing and settlement</i>		26,915,586	518,796,874
30	Deposits of securities issuers	26.8	5,761,055,590	6,282,848,806
31	Payables to investors for investors' deposits for securities trading activities managed by the Company	26.9	556,972,009,806	1,752,748,571,950
031.1	Payables to domestic investors for securities trading activities managed by the Company		553,843,626,782	1,747,774,127,190
031.2	Payables to foreign investors for securities trading activities managed by the Company		1,606,012,024	2,258,598,300
031.3	Payables to investors for margin deposits for derivative securities trading		1,522,371,000	2,715,846,460
35	Dividend, bond principal and interest payables	26.9	5,761,055,590	6,282,848,806

Prepared by:

Reviewed by:

Approved by:



Ms. Luu Thi Tuyen
Accountant



Ms. Nguyen Thi Anh Thu
Chief Accountant



Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
19 Oct 2026

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE INCOME STATEMENT
as at 30 September 2026

B02a-CTCK

Code	ITEMS	Notes	3 rd Quarter		From 1 Jan to 30 Sep 2026	From 1 Jan to 30 Sep 2025
			Current period	Prior period		
	I. OPERATING INCOME					
1	1. Gain from financial assets at fair value through profit or loss		152,233,023,539	386,496,981,130	335,078,263,284	1,052,488,786,487
01.1	1.1. Gain from disposals of financial assets at FVTPL	27.1	5,301,104,414	202,509,998,172	38,160,521,501	581,774,920,021
01.2	1.2. Gain from revaluation of financial assets at FVTPL	27.2	143,886,439,221	180,987,091,260	286,331,077,479	455,765,964,968
01.3	1.3. Dividend, interest income from financial assets at FVTPL	27.3	3,045,479,904	2,999,891,698	10,586,664,304	14,947,901,498
2	2. Gain from held-to-maturity investments	27.5	47,261,515,242	51,226,322,538	164,757,255,634	124,640,097,350
3	3. Gain from loans and other receivables	27.4	155,746,465,303	118,393,273,782	432,802,059,451	304,995,342,209
4	4. Gain from available-for-sale financial assets	27.5	15,433,656,445	19,190,750,684	51,159,711,244	57,907,765,776
6	5. Revenue from brokerage services	28	26,638,600,927	63,845,441,828	98,697,044,074	124,220,113,248
7	6. Revenue from underwriting and issuance agent services	29		1,435,000,000	1,720,000,000	2,685,000,000
8	7. Revenue from securities investments advisory services		1,600,000,000	150,000,000	1,950,000,000	210,000,000
9	8. Revenue from securities depository services		3,252,952,485	3,066,497,554	9,572,967,480	9,348,289,813
10	9. Revenue from financial advisory services	29	2,247,670,358	5,344,465,455	8,578,367,680	11,077,177,194
11	10. Revenue from other activities		5,803,127,715	3,762,222,511	14,926,122,742	8,384,456,528
20	Total operating income		410,217,012,014	652,910,955,482	1,119,241,791,589	1,695,957,028,605
	II. OPERATING EXPENSES					
21	1. Loss from financial assets at fair value through profit or loss (FVTPL)		193,168,523,429	127,568,189,892	379,977,281,097	523,819,449,728
21.1	1.1. Loss from disposals of financial assets at FVTPL	27.1	5,454,656,261	11,371,948,981	8,538,977,249	29,659,153,097
21.2	1.2. Loss from revaluation of financial assets at FVTPL	27.2	187,713,867,168	116,186,240,911	371,364,053,848	494,139,296,631
21.3	1.3. Transaction costs of acquisition of financial assets at FVTPL			10,000,000	74,250,000	21,000,000
23	2. Loss and recognition of valuation at fair value of available-for-sale financial assets (AFS) upon reclassification					
24	3. Provision (reversal) for financial assets, write-off of doubtful receivables, impairment losses of financial assets and interest expenses for loans					
26	4. Expenses for proprietary trading activities		3,847,950,135	7,404,835,616	13,390,035,240	19,358,284,636
27	5. Expenses for brokerage services	30	22,024,842,125	39,861,973,201	74,224,536,993	85,125,994,467
29	6. Expenses for securities investment advisory services		1,262,502,156		1,262,502,156	
30	7. Expenses for securities depository services		3,585,190,708	5,987,918,576	12,763,644,868	16,456,148,770
31	8. Expenses for financial advisory services		1,128,539,576	2,922,209,701	4,335,101,869	8,313,413,362
32	9. Other operating expenses					
40	Total operating expenses		225,017,548,129	183,745,126,986	485,953,102,223	653,073,290,963

Vietinbank Securities Joint Stock Company

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

B02a-CTCK

Code	Items	Notes	3 rd Quarter		From 1 Jan to 30 Sep 2026	From 1 Jan to 30 Sep 2025
			Current period	Prior period		
	III. FINANCIAL INCOME					
41	1. Realized and unrealized gain from changes in foreign exchange rate					
42	2. Dividend income and interest income from demand deposits	31	258,308,174	445,581,134	1,115,770,228	880,325,701
44	3. Other investment income	31		1,999	4	355,287,268
50	Total financial income		258,308,174	445,583,133	1,115,770,232	1,235,612,969
	IV. FINANCIAL EXPENSES					
52	1. Interest expenses	32	156,967,051,127	94,560,148,274	454,656,706,295	255,329,914,176
55	2. Other financial expenses	32	406,602,740		1,239,132,363	332,453,342
60	Total financial expenses		157,373,653,867	94,560,148,274	455,895,838,658	255,662,367,518
62	V. GENERAL AND ADMINISTRATIVE EXPENSES	33	22,548,556,104	37,452,931,528	73,001,387,628	101,118,025,646
70	VI. OPERATING PROFIT		5,535,562,088	337,598,331,827	105,507,233,312	687,338,957,447
	VII. OTHER INCOME AND EXPENSES					
71	1. Other income		793,422,140	288,917,103	1,288,252,349	618,879,885
72	2. Other expenses		123,776	50,683,535	(211,546,923)	158,714,499
80	Net other income		793,298,364	238,233,568	1,499,799,272	460,165,386
90	VIII. PROFIT BEFORE TAX		6,328,860,452	337,836,565,395	107,007,032,584	687,799,122,833
91	1. Realized profit		50,156,288,399	273,035,715,046	192,040,008,953	726,172,454,496
92	2. Unrealized (loss)/profit		(43,827,427,947)	64,800,850,349	(85,032,976,369)	(38,373,331,663)
100	IX. CORPORATE INCOME TAX (CIT)	34	1,351,537,014	67,320,297,562	20,749,518,921	135,569,017,709
100.1	Current CIT expenses	34.1	10,109,738,482	54,232,976,813	37,748,830,073	143,116,533,362
100.2	Deferred CIT (income)	34.2	(8,758,201,468)	13,087,320,749	(16,999,311,152)	(7,547,515,653)
200	X. PROFIT AFTER TAX		4,977,323,438	270,516,267,833	86,257,513,663	552,230,105,124
300	XI. OTHER COMPREHENSIVE INCOME/(LOSS) AFTER TAX					-
301	11.1. Gain/(Loss) from revaluation of AFS financial assets		(15,305,837,506)	35,200,000,000	(62,109,906,000)	35,200,000,000
304	11.2. Other comprehensive income		3,061,167,501	(7,040,000,000)	12,421,981,199	(7,040,000,000)
400	Total comprehensive income		(12,244,670,005)	28,160,000,000	(49,687,924,801)	28,160,000,000
501	EARNINGS PER SHARE	35	18	1,272	317	2,596

Vietinbank Securities Joint Stock Company

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

B02a-CTCK

Prepared by:



Ms. Luu Thi Tuyen
Accountant

Reviewed by:



Ms. Nguyen Thi Anh Thu
Chief Accountant

Approved by:



Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam

19 Oct 2026

Vietinbank Securities Joint Stock Company

INTERIM SEPARATE STATEMENT OF CASH FLOW
as at 30 September 2026

B03b-CTCK

Unit: VND

Code	ITEMS	Notes	From 1 Jan to 30 Sep 2026 VND	From 1 Jan to 30 Sep 2025 VND
	I. CASH FLOW FROM OPERATING ACTIVITIES			
1	1. Profit before tax		107,007,032,584	687,799,122,833
2	2. Adjustments for		380,256,607,868	201,826,082,536
3	Depreciation and amortization		9,205,086,794	6,752,434,308
4	Provisions			-
6	Interest expenses from borrowings		454,656,706,295	255,329,914,176
7	Gain from investing activities		125,815,139	(201,322,016)
8	Accrued interest		(83,731,000,360)	(60,054,943,932)
10	3. Increase in non-monetary expenses		371,364,053,848	494,139,296,631
11	Loss from revaluation of financial assets at FVTPL		371,364,053,848	494,139,296,631
18	4. Decrease in non-monetary income		(286,331,077,479)	(455,765,964,968)
19	Gain from revaluation of financial assets at FVTPL		(286,331,077,479)	(455,765,964,968)
	Other interest			
30	5. Operating (loss) before changes in working capital		(364,988,717,681)	(2,748,136,743,659)
31	Increase/(Decrease) in financial assets at FVTPL		(783,259,939,158)	690,231,004,191
32	Increase/ (Decrease) in HTM investments		1,532,211,569,910	(1,431,245,607,336)
33	Increase/(decrease) in loans		(147,836,605,141)	(1,704,469,344,933)
34	Increase/(decrease) in AFS financial assets		202,523,103,000	(262,525,951,903)
35	(-)Increase, (+) Decrease in receivables from disposal of financial assets		(400,291,000,000)	1,040,000,000
36	(-)Increase, (+) Decrease in receivables and accrued dividend, interest income from financial assets		92,411,555,303	29,316,212,084
37	(-)Increase, (+) Decrease in receivables from services provided by the Company		4,596,317,439	(4,040,012,760)
39	(-)Increase, (+) Decrease in other receivables		(4,756,146,694)	3,481,356,203
40	Increase/(decrease) in other assets		(129,200,663)	(204,050,185)
41	Increase/(decrease) in accrued expenses (excluding interest expenses)		(3,746,411,266)	2,172,233,656
42	(Increase)/Decrease in prepaid expenses		294,347,011	(782,679,793)
43	CIT paid		(80,549,372,829)	(109,580,774,595)
44	Interest paid		(433,371,375,068)	(264,641,144,210)
45	Increase/(Decrease) in trade payables		(273,860,375,917)	313,651,889,318
46	Increase/(Decrease) in welfare benefits		1,671,200	1,520,304
47	Increase/(Decrease) in tax and payables to the State (excluding CIT paid)		(11,656,142,318)	2,892,206,771
48	Increase/(Decrease) in payables to employees		(42,873,240,566)	764,664,204
50	Increase/(Decrease) in other payables		(2,003,668,724)	2,036,437,936
51	Other receipts from operating activities		376,000,000	308,000,000
52	Other payments for operating activities		(13,069,803,200)	(16,542,702,611)
60	Net cash flows used in operating activities		207,307,899,140	(1,820,138,206,627)

Vietinbank Securities Joint Stock Company

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

B03b-CTCK

Unit: VND

Code	ITEMS	Notes	From 1 Jan to 30 Sep 2026 VND	From 1 Jan to 30 Sep 2025 VND
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	1. Purchase and construction of fixed assets, investment properties and other long-term assets		(6,975,055,360)	(7,384,734,230)
62	2. Proceeds from disposal and sale of fixed assets, investment properties and other long-term assets		-	186,125,926
70	Net cash flow from investing activities		(6,975,055,360)	(7,198,608,304)
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
72	1. Repayment of capital contributed by shareholders, repurchase of issued shares		-	-
73	2. Drawdown of borrowings		32,858,073,291,865	38,317,766,015,000
74	3. Repayment of borrowings		(33,602,446,090,693)	(36,529,638,031,708)
76	4. Dividends and profits paid to owners		-	-
80	Net cash flow from financing activities		(744,372,798,828)	1,788,127,983,292
90	NET CASH FLOW DURING THE PERIOD		(544,039,955,048)	(39,208,831,639)
101	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	5	733,418,224,109	300,233,633,348
101.1	Cash		733,418,224,109	300,233,633,348
101.2	Cash equivalents		-	-
103	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	5	189,378,269,061	261,024,801,709
103.1	Cash		189,378,269,061	261,024,801,709
103.2	Cash equivalents		-	-

Vietinbank Securities Joint Stock Company

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

B03b-CTCK

Unit: VND

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Cod e	ITEMS	Notes	From 1 Jan to 30 Sep 2026 VND	From 1 Jan to 30 Sep 2025 VND
	I. Cash flows from brokerage and trust activities of customers			
1	1. Cash receipts from disposal of brokerage securities of customers		86,888,711,399,818	139,480,620,817,145
2	2. Cash payments for purchase of brokerage securities of customers		(86,796,337,840,622)	(138,296,682,906,815)
7	3. Cash receipts for settlement of securities transactions of customers		(1,287,056,166,686)	(99,845,914,270)
11	5. Cash payments for depository fees of customers		(1,093,954,654)	(1,046,063,673)
14	6. Cash receipts from securities issuers		4,219,792,565,852	3,153,060,689,436
15	7. Cash payments for securities issuers		(4,220,314,359,068)	(3,151,322,309,979)
20	Net increase/(decrease) in cash during the period		(1,196,298,355,360)	1,084,784,311,844
30	II. Cash and cash equivalents of customers at the beginning of the period		1,759,031,420,756	760,323,576,255
31	Cash at banks at the beginning of the period		1,759,031,420,756	760,323,576,255
32	Investors' deposits managed by the Company for securities trading activities		1,277,322,832,540	621,159,044,799
33	Investors' deposits for securities trading activities		474,800,948,906	106,657,687,808
34	Deposits for securities clearing & settlement		624,790,504	25,736,282,232
35	Deposits of securities issuers		6,282,848,806	6,770,561,416
40	III. Cash and cash equivalents of customers at the end of the period		562,733,065,396	1,845,107,888,099
41	Cash at banks at the end of the period		562,733,065,396	1,845,107,888,099
42	Investors' deposits managed by the Company for securities trading activities		336,164,669,632	1,435,070,639,866
43	Investors' deposits for securities trading activities		181,684,639,881	378,458,535,319
44	Deposits for securities clearing & settlement		39,122,700,293	23,069,772,041
45	Deposits of securities issuers		5,761,055,590	8,508,940,873

Prepared by:

Reviewed by:

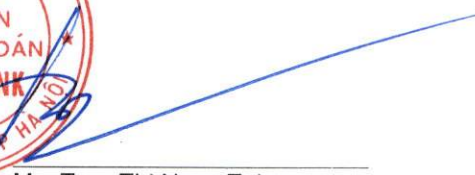
Approved by:



Ms. Luu Thi Tuyen
Accountant



Ms. Nguyen Thi Anh Thu
Chief Accountant

Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
19 Oct 2026

Vietinbank Securities Joint Stock Company

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

B04a-CTCK

Unit: VND

ITEMS	Opening balance		Increase/Decrease				Closing balance	
	01 Jan 2025	01 Jan 2026	Prior Period		Current Period		30 Sep 2025	30 Sep 2026
	VND	VND	Increase	Decrease	Increase	Decrease	VND	VND
I. CHANGES IN OWNERS' EQUITY								
1. Owners' capital contribution	1,494,812,190,553	2,134,349,460,553	639,551,270,000	(14,000,000)	1,191,030,020,000	(595,530,410,000)	2,134,349,460,553	2,729,849,070,553
1.1 Ordinary shares	1,487,383,110,000	2,126,934,380,000	639,551,270,000		595,515,010,000		2,126,934,380,000	2,722,449,390,000
1.2 Share premium	7,429,080,553	7,415,080,553		(14,000,000)		(15,400,000)	7,415,080,553	7,399,680,553
1.4 Other Owner's capital					595,515,010,000	(595,515,010,000)		-
2. Treasury shares								-
3. Capital supplementary reserve								
4. Financial and Operational risk reserve	7,000,641,200	7,000,641,200					7,000,641,200	7,000,641,200
5. Difference from revaluation of financial assets at fair value		49,773,892,800	35,200,000,000	(7,040,000,000)	12,421,981,199	(62,109,906,000)	28,160,000,000	85,967,999
6. Undistributed earnings	751,096,080,001	664,312,394,961	583,055,921,134	(694,981,086,010)	154,291,178,880	(696,789,145,617)	639,170,915,125	121,814,428,224
6.1 Realized profit	679,190,110,930	631,867,774,163	583,055,921,134	(664,155,270,000)	154,291,178,880	(628,755,480,400)	598,090,762,064	157,403,472,643
6.2 Unrealized profit	71,905,969,071	32,444,620,798		(30,825,816,010)		(68,033,665,217)	41,080,153,061	(35,589,044,419)
TOTAL	2,252,908,911,754	2,855,436,389,514	1,257,807,191,134	(702,035,086,010)	1,357,743,180,079	(1,354,429,461,617)	2,808,681,016,878	2,858,750,107,976
II. OTHER COMPREHENSIVE INCOME								
1.(Loss) from revaluation of available-for-sale financial assets		62,217,366,000	35,200,000,000			(62,109,906,000)		107,460,000
2. Gain/ (Loss) from other comprehensive income		(12,443,473,200)		(7,040,000,000)	12,421,981,199			(21,492,001)
TOTAL		49,773,892,800			12,421,981,199	(62,109,906,000)		85,967,999

Prepared by:

Reviewed by:

Approved by:



Ms. Luu Thi Tuyen
Accountant



Ms. Nguyen Thi Anh Thu
Chief Accountant




Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
19 Oct 2026

Vietinbank Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2026 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2026

1. CORPORATE INFORMATION

Vietinbank Securities Joint Stock Company ("the Company") is a joint stock company established by Vietnam Joint Stock Commercial Bank for Industry and Trade ("VietinBank"), and other shareholders, in accordance with Operation License for securities trading No. 107/UBCK-GP issued by the State Securities Commission of Vietnam on 01st July 2009, with the initial charter capital of VND 789,934,000,000. The Company's charter capital was approved to increase to VND 2,722,449,390,000 in accordance with the amended License No. 88/GPDC-UBCK dated July 10, 2026 granted by the State Securities Commission of Vietnam. On December 10, 2025, the State Securities Commission of Vietnam issued Adjustment License No. 133/GPDC-UBCK updating the company name from Vietnam Bank for Industry and Trade Securities Joint Stock Company to VietinBank Securities Joint Stock Company.

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

The Company's head office is located on the 1st to 4th Floors, N02-T2 Building, Diplomatic Corps Area, Xuan Dinh Ward, Hanoi. As at 30 Sep 2026, the Company had one (01) head office and three (03) branches in Ha Noi, Ho Chi Minh City and Da Nang.

Legal representative

The Company's legal representative during the period and as at the date of these interim separate financial statements is Mr. Tran Phuc Vinh, Chairman of the Board of Directors.

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

The total number of employees of the Company as at 30 Sep 2026 was 237 persons (as at 31 December 2025: 244 persons).

Operating Industry and principal activities

Charter capital

As at 30 September 2026, the total charter capital of the Company was VND 2,722,449,390,000 (as at 31 December 2025: VND 2,126,934,380,000).

Operating industry and principal activities

The Company operates in the securities trading sector.

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

Vietinbank Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2026 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2026

Investment restrictions

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

A securities company is not allowed to purchase, contribute capital to invest in properties except for the use of head office, branches, and transaction offices directly serving operating professional business activities of the securities company.

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

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

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

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

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

Vietinbank Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2026 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2026

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

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

2. BASIS OF PREPARATION

Applied accounting regimes and standards

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

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

Applied accounting documentation system

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

Fiscal period

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

Accounting currency

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

3. STATEMENT OF COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND REGIMES

as at 30 September 2026

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

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

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

Accounting estimates

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

Cash and cash equivalents

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

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

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

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

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

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

Vietinbank Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2026 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2026

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

Held-to-maturity investments (HTM)

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

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

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

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

Loans and receivables

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

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

Available-for-sale financial assets (AFS)

Available-for-sale ("AFS") financial assets are non-derivative financial assets that are determined as available for sale or are not classified as loans and receivables, held-to-maturity investments nor financial assets at fair value through profit or loss.

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

as at 30 September 2026

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

Principles of revaluation of financial assets

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

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

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

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

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

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

Derecognition of financial assets

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

The Company no longer has the rights to receive cash flows from the asset; or
The Company has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a transfer arrangement; and either:

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

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

Vietinbank Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2026 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2026

corresponding liability are measured on a basis that reflects the rights and obligations that the Company has retained.

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

Reclassification of financial assets

Reclassification when selling financial assets other than FVTPL

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

Reclassification due to change in purpose or ability to hold

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

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

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

Recognition of mortgaged, pledged financial assets

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

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

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

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

Provision for impairment of financial assets

The Company makes provisions for the impairment of financial assets held-to-maturity and available-

Vietinbank Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2026 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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as at 30 September 2026

for-sale when there is objective evidence of a decrease in the fair value of the financial assets in accordance with the guidance of Circular 210.

Receivables

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

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

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

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

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

Tangible fixed assets and depreciation

Fixed assets are stated at cost less accumulated depreciation.

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

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

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

Intangible assets and amortisation

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

Land use rights

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

Software

Vietinbank Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2026 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)
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The software is initially recognized at purchase price and amortised by a straight-line method based on an estimated useful life from 03 to 05 years.

Prepaid expense

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

Leasing

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

Payables for securities trading activities

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

Borrowings

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

Repurchase and resale agreements

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

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

Capital and reserves

Ordinary shares

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

Share premium

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

Vietinbank Securities Joint Stock Company

NOTES TO THE 3RD QUARTER OF 2026 INTERIM SEPARATE FINANCIAL STATEMENTS (continued)

B09a-CTCK

as at 30 September 2026

Treasury Shares

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

Reserves

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

Undistributed earnings

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

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

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

Profit distribution

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

Revenue recognition

Revenue from investment in financial assets

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

Interest income from financial assets

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

Dividends

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

Revenue from brokerage services for investors and securities depository activities

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

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

Revenue from underwriting and issuance agent services

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

Revenue from financial advisory services

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

Other income

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

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

Operating expenses

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

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

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

General and administrative expenses

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

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Borrowing costs

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

Taxation

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

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

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

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

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

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

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

Related parties

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

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

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- (e) The party is an entity that is, directly or indirectly controlled, jointly controlled or significantly influenced by, or of which, significant voting power in such entity resides with, any individual referred to in (c) or (d)

5. CASH AND CASH EQUIVALENTS

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Cash on hand	81,922,452	188,373,434
Cash at banks for the operation of the Company	189,187,596,995	733,110,512,061
Cash at banks for securities clearing and settlement	108,749,619	119,338,614
	189,378,269,061	733,418,224,109

6. TRADING VALUE AND VOLUME DURING THE PERIOD

From 01/07 -30/09/2026

	<i>Value of trading during the period</i>	<i>Value of trading during the period</i>
	<i>Unit</i>	<i>VND</i>
The Company	160,469,634	19,431,477,907,770
Shares	14,761,004	358,660,890,000
Bonds	145,706,030	18,624,261,418,670
Other securities	2,600	448,555,599,100
Investors	929,779,687	38,424,370,231,372
Shares	807,276,580	16,611,464,909,225
Bonds	108,724,007	21,800,287,978,047
Fund certificate	79,000	2,181,838,100
Other securities	13,700,100	10,435,506,000
Total	1,090,249,321	57,855,848,139,142

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7. FINANCIAL ASSETS

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

	Closing balance		Opening balance	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Shares				
Listed	1,036,811,465,234	1,041,702,921,400	276,264,988,632	398,046,044,000
Fund certificate	4,209,981,138	5,400,400,000	4,209,981,138	6,391,200,000
Unlisted	138,373,837,228	57,854,231,468	138,373,837,228	53,357,162,613
Bonds				
Listed	869,112,966,667	876,119,542,007	1,528,994,003,077	1,528,930,053,132
Unlisted	669,815,912,331	691,369,862,164	79,263,649,315	80,867,945,205
Total	2,810,366,398,548	2,765,819,367,739	2,027,106,459,390	2,067,592,404,950

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

	Closing balance VND	Opening balance VND
Term deposits, Certificate of Deposit	1,930,400,000,000	3,562,611,569,910
Total	1,930,400,000,000	3,562,611,569,910

These are term deposits with terms ranging from 6 months to 13 months and interest rates from 6.75% to 10.15% per annum. As at the end of the period, the Company had mortgaged these term deposits as collateral for its bank loans.

7.3 Loans and receivables

	Closing balance		Opening balance	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Loans receivables from margin activities	5,050,382,620,179	5,045,572,252,041	4,892,465,609,033	4,887,655,240,895
Loans receivables from advance activities	61,706,737,226	61,706,737,226	71,787,143,231	71,787,143,231
Total	5,112,089,357,405	5,107,278,989,267	4,964,252,752,264	4,959,442,384,126

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

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

	Closing balance		Opening balance	
	Cost VND	Fair value VND	Cost VND	Fair value VND
Listed shares			62,000,000,000	103,200,000,000
Unlisted shares	81,949,500,000	82,056,960,000		
Listed bonds			188,000,000,000	209,017,366,000
Unlisted bonds	470,527,397,000	470,527,397,000	505,000,000,000	505,000,000,000
Total	552,476,897,000	552,584,357,000	755,000,000,000	817,217,366,000

7.5 Provision for impairment of financial assets and collateral

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

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

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7. FINANCIAL ASSETS (continued)

7.6 Movements in fair value of financial assets

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

Financial assets	Revaluation difference			Fair value VND
	Cost VND	Increase VND	Decrease VND	
FVTPL				
Shares				
Listed shares	1,036,811,465,234	78,847,032,341	(73,955,576,175)	1,041,702,921,400
Fund certificates	4,209,981,138	1,190,418,862		5,400,400,000
Unlisted shares	138,373,837,228	535,575,062	(81,055,180,822)	57,854,231,468
Bonds				
Listed bonds	869,112,966,667	7,006,575,340		876,119,542,007
Unlisted bonds	669,815,912,331	21,553,949,833		691,369,862,164
Others				
Valuable papers	92,042,235,950	1,330,174,750		93,372,410,700
AFS				
Listed shares	81,949,500,000	107,460,000		82,056,960,000
Listed bonds				
Unlisted bonds	470,527,397,000			470,527,397,000
Total	3,362,843,295,548	110,571,186,188	(155,010,756,997)	3,318,403,724,739

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

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

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8. RECEIVABLES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Receivables and accruals from dividend and interest income		
Receivables from sale of financial assets	412,191,000,000	11,900,000,000
Accrued interests from margin activities	81,803,524,621	53,756,338,384
Accrued interests from advance activities	34,325,047	168,385,314
Accrued interests from - listed bonds arising in period		978,630,419
Accrued interests from unlisted corporate bonds	1,893,150,692	2,266,301,376
Accrued interests from term deposits	48,090,396,375	83,332,296,185
	544,012,396,735	152,401,951,678

9. RECEIVABLES FROM SERVICES PROVIDED BY THE COMPANY

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Receivables from securities brokerage services	561,813,035	567,186,398
Receivables from advisory services	893,500,000	4,296,055,750
Receivables from issuance agent and underwriting activities		1,520,000,000
Receivables from securities depository services	2,424,761,598	2,147,434,169
Receivable from entrusted activities and auctions.		74,887,847
Receivables from other services	205,212,670	76,040,578
	4,085,287,303	8,681,604,742

10. OTHER RECEIVABLES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Other receivables	243,930,698	1,077,325,469
	243,930,698	1,077,325,469

Vietinbank Securities Joint Stock Company

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11. PROVISION FOR IMPAIRMENT OF RECEIVABLES

	<i>Opening balance</i>		<i>Movements in the year</i>		<i>Closing balance</i>	
	<i>Doubtful receivables VND</i>	<i>Provision balance VND</i>	<i>Provision made VND</i>	<i>Provision reversed VND</i>	<i>Doubtful receivables VND</i>	<i>Provision balance VND</i>
Receivable for matured bond principal			3,270,000,000	(3,270,000,000)		
Bonds of Hoa Binh Construction Group Joint Stock Company			3,270,000,000	(3,270,000,000)		
Provision for impairment of receivables from services provided by the Company	1,025,809,834	705,305,495	30,000,000	(30,000,000)	1,025,809,834	705,305,495
Chuong Duong corporation			30,000,000	(30,000,000)		
Depository and SMS fees – Corporate customers	420,101,213	240,897,979			420,101,213	240,897,979
Depository and SMS fees - Individual customers	605,708,621	464,407,516			605,708,621	464,407,516
Provision for impairment of other receivables	42,500,000	42,500,000			42,500,000	42,500,000
Advances to suppliers	42,500,000	42,500,000			42,500,000	42,500,000
Total	1,068,309,834	747,805,495	3,300,000,000	(3,300,000,000)	1,068,309,834	747,805,495

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12. ADVANCES TO SUPPLIERS

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Advances to service suppliers	6,864,497,064	1,277,835,599
	6,864,497,064	1,277,835,599

13. SHORT-TERM PREPAID EXPENSES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Other prepaid expense	10,277,931,391	9,239,567,487
	10,277,931,391	9,239,567,487

14. DEPOSITS, COLLATERALS AND PLEDGES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Short-term deposits, collaterals and pledges	90,400,000	88,000,000
Long-term deposits, collaterals and pledges	1,089,720,000	1,086,840,000

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15. TANGIBLE FIXED ASSETS

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

<i>From 1 Jan to 30 Sep 2026</i>	<i>Buildings and improvements (*)</i>	<i>Machine and equipment</i>	<i>Motor vehicles and transmission equipment</i>	<i>Office equipment</i>	<i>Other tangible fixed assets</i>	<i>Total</i>
	VND	VND	VND	VND	VND	VND
Cost						
Opening balance	4.890.829.636	57.941.140.742	21.710.950.857	3.988.151.025	38.740.000	88.569.812.260
Increase		619.155.360				
Reclassification of assets						
Liquidation, disposal						
Closing balance	4.890.829.636	58.560.296.102	21.710.950.857	3.988.151.025	38.740.000	89.188.967.620
<i>In which:</i>						
- Fully depreciated tangible fixed assets in use	4.890.829.636	39.207.699.974	9.068.620.857	171.046.551	38.740.000	53.376.937.018
Accumulated depreciation						
Opening balance	4.890.829.636	45.304.460.259	16.592.999.503	2.151.545.310	38.740.000	68.978.574.708
Depreciation for the period		4.150.591.250	1.138.157.658	475.594.409		5.764.343.317
Reclassification of assets						
Liquidation, disposal						
Closing balance	4.890.829.636	49.455.051.509	17.731.157.161	2.627.139.719	38.740.000	74.742.918.025
NET BOOK VALUE						
Opening balance		12.636.680.483	5.117.951.354	1.836.605.715		19.591.237.552
Closing balance		9.105.244.593	3.979.793.696	1.361.011.306		14.446.049.595

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

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16. INTANGIBLE ASSETS

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

<i>From 1 Jan to 30 Sep 2026</i>	<i>Land use rights (*)</i>	<i>Software</i>	<i>Total</i>
	<i>VND</i>	<i>VND</i>	<i>VND</i>
Cost			
Opening balance	39.439.384.884	49.287.025.615	88.726.410.499
Addition in the period		4.416.250.000	4.416.250.000
Closing balance	39.439.384.884	53.703.275.615	93.142.660.499
In which:			
- Fully amortized intangible assets in use	-	21.840.491.581	21.840.491.581
Accumulated amortization			
Opening balance	8.726.631.727	36.766.252.372	45.492.884.099
Amortization for the period	590.754.712	2.859.357.959	3.450.112.671
Closing balance	9.317.386.439	39.625.610.331	48.942.996.770
Net book value			
Opening balance	30.712.753.157	12.520.773.243	43.233.526.400
Closing balance	30.121.998.445	14.077.665.284	44.199.663.729

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

17. LONG-TERM PREPAID EXPENSES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Other long-term prepaid expenses	2,798,865,483	4,131,576,398
	2,798,865,483	4,131,576,398

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18. PAYMENTS TO FUNDS

18.1 Payments to Settlement Assistance Fund

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

18.2 Deposits for Clearing Fund for Derivative Transactions

	<i>Closing balance</i> VND	<i>Opening balance</i> VND
Initial balance	10,000,000,000	10,000,000,000
Distributed interest	15,029,306	140,844,445
	10,015,029,306	10,140,844,445

19. SHORT-TERM BORROWINGS

Short-term borrowings at the end of the period included borrowings under credit contracts with terms from 10 days to 12 months and interest rates from 6.63 to 9.3% per annum.

	<i>Closing balance</i> VND	<i>Increase</i> VND	<i>Decrease</i> VND	<i>Opening balance</i> VND
Short-term borrowings	7,678,580,474,404	32,858,073,291,865	33,602,446,090,693	8,422,953,273,232
Total	7,678,580,474,404	32,858,073,291,865	33,602,446,090,693	8,422,953,273,232

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

Valuable papers	2,030,400,000,000	3,562,611,569,910
Bonds	400,000,000,000	
Certificate of land use rights	30,121,998,445	30,712,753,157
	2,460,521,998,445	3,593,324,323,067

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20. PAYABLES FOR SECURITIES TRADING ACTIVITIES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Payables to the Stock Exchanges	2,104,574,831	4,609,242,792
Payables to the Vietnam Depository and Clearing Corporation ("VSDC")	715,543,792	774,284,990
Other payables	1,319,072,263	13,705,382,741
- Payable to additional securities issuers	897,034,800	13,285,295,800
- Other payables	422,037,463	420,086,941
	4,139,190,886	19,088,910,523

21. SHORT-TERM TRADE PAYABLES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Payable for purchase of financial assets	674,681,500,000	922,287,580,000
Sun Viet Informatics and Telecommunications Technology Development Joint Stock Company	620,000,000	
Sao Kim Brand Consulting Joint Stock Company	433,242,000	4,860,000
Ernst & Young Vietnam Limited	617,587,000	
BRAVO Software Joint Stock Company	175,000,000	175,000,000
D+ Vietnam Architecture Investment Joint Stock Company	169,658,182	169,658,182
Adflex Vietnam Joint Stock Company	199,800,000	
Tascon Vietnam Joint Stock Company	163,839,000	163,839,000
FPT Digital Retail Joint Stock Company		3,312,154,800
Banyan Vietnam Company Limited		2,252,350,000
Viettel Group – Military Industry and Telecommunications Group		1,983,344,000
Others	1,337,925,468	6,844,421,948
	678,398,551,650	937,193,207,930

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22. SHORT-TERM ADVANCE FROM CUSTOMERS

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Green Packing Joint Stock Company	100,000,000	100,000,000
Electro mechanical Joint Stock Company	62,500,000	62,500,000
Others	205,000,000	321,000,000
	367,500,000	483,500,000

23. SHORT-TERM ACCRUED EXPENSES

	<i>Closing balance</i>	<i>Opening balance</i>
	<i>VND</i>	<i>VND</i>
Accrued interests for borrowings from credit institutions	42,175,116,404	20,889,785,177
Other accrued expense	3,834,302,518	7,580,713,784
	46,009,418,922	28,470,498,961

24. TAXATION AND AMOUNTS PAYABLE TO THE STATE BUDGET

	<i>Payable at 01 January 2026 VND</i>	<i>Incurred VND</i>	<i>Paid VND</i>	<i>Payable at 30 September 2026 VND</i>
Value added tax ("VAT")	985,743,754	2,346,440,558	3,043,393,473	288,790,839
Corporate income tax	52,885,477,654	37,748,830,073	80,549,372,829	10,084,934,898
Personal income tax	17,643,696,126	64,290,918,528	75,250,107,931	6,684,506,723
Other taxes		101,722,517	101,722,517	
	71,514,917,534	104,487,911,676	158,944,596,750	17,058,232,460

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25. OWNERS' EQUITY

25.1 Changes in owners' equity

	Capital contribution	Share premium	Treasury shares	Differences from revaluation of assets at fair value	Charter Capital supplementary reserve	Financial and operational risk reserve	Undistributed Earnings	Total
	VND	VND	VND	VND		VND	VND	VND
Prior period's opening balance	1,487,383,110,000	7,429,080,553				7,000,641,200	751,096,080,001	2,252,908,911,754
Profit in the year							577,371,584,960	577,371,584,960
Dividend payment by shares	639,551,270,000						(639,551,270,000)	
Treasury shares payments								
Profit after tax appropriation								
Increase capital from Charter Capital supplementary reserve								
Increase capital from operational risk and financial reserve								
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board							(24,604,000,000)	(24,604,000,000)
Difference due to revaluation of AFS				62,217,366,000				62,217,366,000
Others		(14,000,000)		(12,443,473,200)				(12,457,473,200)
Current period's opening balance	2,126,934,380,000	7,415,080,553		49,773,892,800		7,000,641,200	664,312,394,961	2,855,436,389,514
Profit in the period							86,257,513,663	86,257,513,663
Dividend payments by shares	595,515,010,000						(595,515,010,000)	
Profit after tax appropriation								
Bonus, welfare fund and remuneration of Board of Directors and Supervisory Board							(33,240,470,400)	(33,240,470,400)
Difference due to revaluation of AFS				(62,109,906,000)				(62,109,906,000)
Others		(15,400,000)		12,421,981,199				12,406,581,199
Current period's closing balance	2,722,449,390,000	7,399,680,553		85,967,999		7,000,641,200	121,814,428,224	2,858,750,107,976

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25.2 Distribution of profit to shareholders

	<i>Closing balance</i> VND	<i>Opening balance</i> VND
Realized profit	157,403,472,643	631,867,774,163
Unrealized profit	(35,589,044,419)	32,444,620,798
	121,814,428,224	664,312,394,961

25.3 Shares

	<i>Closing balance</i>		<i>Opening balance</i>	
	<i>Number of shares</i>	VND	<i>Number of shares</i>	VND
Shares authorized for issuance	272,244,939	2,722,449,390,000	212,693,438	2,126,934,380,000
Shares issued and fully paid	272,244,939	2,722,449,390,000	212,693,438	2,126,934,380,000
- Ordinary shares	272,244,939	2,722,449,390,000	212,693,438	2,126,934,380,000
Treasury shares	-	-	-	-
- Ordinary shares	-	-	-	-
Outstanding shares	272,244,939	2,722,449,390,000	212,693,438	2,126,934,380,000
- Ordinary shares	272,244,939	2,722,449,390,000	212,693,438	2,126,934,380,000

26. DISCLOSURES OF INTERIM OFF-BALANCE SHEET ITEMS

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

	<i>Closing balance</i> VND	<i>Opening balance</i> VND
Unrestricted financial assets	1,392,171,000,000	1,109,474,140,000
Restricted financial assets		20,000,000,000
Financial assets awaiting settlement	400,000,000,000	
	1,792,171,000,000	1,129,474,140,000

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

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

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

	Closing balance	Opening balance
	VND	VND
Financial assets which have not been deposited at VSDC of the Company	717,025,720,000	435,724,560,000
	717,025,720,000	435,724,560,000

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

	Closing balance	Opening balance
	VND	VND
Unrestricted financial assets	13,158,513,914,000	14,494,759,051,000
Restricted financial assets	982,180,910,000	767,161,210,000
Mortgage financial assets	6,883,565,400,000	6,009,989,750,000
Blocked financial assets	6,896,260,430,000	5,875,201,160,000
Financial assets awaiting settlement	101,741,050,000	261,372,889,000
	28,022,261,704,000	27,408,484,060,000

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

	Closing balance	Opening balance
	VND	VND
Unrestricted non-traded financial assets deposited at VSDC of investors	52,822,460,000	54,586,000,000
	52,822,460,000	54,586,000,000

26.6 Awaiting financial assets of investors

	Closing balance	Opening balance
	VND	VND
Awaiting financial assets of domestic investors	138,914,790,000	194,119,930,000
	138,914,790,000	194,119,930,000

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26.7 Investors' deposits

	Closing balance VND	Opening balance VND
Investors' deposits for securities trading activities managed by the Company	336,164,669,632	1,277,322,832,540
- Domestic investors' deposits for securities trading activities managed by the Company	333,036,286,608	1,272,999,984,654
- Foreign investors' deposits for securities trading activities managed by the Company	1,606,012,024	1,607,001,426
- Domestic investors' margin deposits at VSDC	1,522,371,000	2,715,846,460
Aggregate deposits of investors for securities trading activities	181,684,639,881	474,800,948,906
Deposits for securities clearing & settlement	39,122,700,293	624,790,504
- Domestic investors' deposits for securities clearing & settlement	39,095,784,707	105,993,630
- Foreign investors' deposits for securities clearing & settlement	26,915,586	518,796,874
	556,972,009,806	1,752,748,571,950

26.8 Deposits of securities issuers

	Closing balance VND	Opening balance VND
Deposits for dividends, bond principals and interest payments	5,761,055,590	6,282,848,806
	5,761,055,590	6,282,848,806

26.9 Payables to investors

	Closing balance VND	Opening balance VND
Payables to investors - investors' deposits for securities trading activities	556,972,009,806	1,752,748,571,950
- Payables to domestic investors for securities trading activities managed by the Company	553,843,626,782	1,747,774,127,190
- Payables to foreign investors for securities trading activities managed by the Company	1,606,012,024	2,258,598,300
- Payables to investors for margin deposits for derivative securities trading	1,522,371,000	2,715,846,460
Dividend, bond principals and interest payables	5,761,055,590	6,282,848,806
	562,733,065,396	1,759,031,420,756

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27 GAIN/(LOSS) FROM FINANCIAL ASSETS

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

27.1.1 Gain from disposal of financial assets at FVTPL

No.	Financial assets	Quantity		Proceeds	Weighted average cost	Gain from disposals in 3rd Quarter of 2026	Gain from disposals in 3rd Quarter of 2025
		Unit	VND			VND	VND
1	Listed shares	237,600		5,550,775,000	5,092,580,412	458,194,588	179,788,912,955
2	Unlisted shares						10,800
3	Listed bonds	61,237,831	6,500,310,947,172		6,497,647,471,682	2,663,475,490	12,445,106,387
4	Unlisted bonds	604,565	1,733,795,057,620		1,731,939,642,534	1,855,415,086	8,284,195,484
5	Money market instruments	850	178,418,691,200		178,094,671,950	324,019,250	1,991,772,546
Total		62,080,846	8,418,075,470,992		8,412,774,366,578	5,301,104,414	202,509,998,172

27.1.2 Loss from disposal of financial assets at FVTPL

No.	Financial assets	Quantity		Proceeds	Weighted average cost	Loss from disposals in 3rd Quarter of 2026	Loss from disposals in 3rd Quarter of 2025
		Unit	VND			VND	VND
1	Listed shares	1,147,100	65,695,830,000		69,512,651,938	3,816,821,938	1,052,566,272
2	Unlisted shares						167,816
3	Listed bonds	1,127,818	115,761,522,500		117,399,356,823	1,637,834,323	8,777,625,000
4	Unlisted bonds						1,541,589,893
Total		2,274,918	181,457,352,500		186,912,008,761	5,454,656,261	11,371,948,981

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27.2 Revaluation difference of financial assets at FVTPL as at 30 September 2026 compared to 30 June 2026

	Cost VND	Fair value VND	Revaluation difference at 30 Sep 2026	Revaluation difference at 30 June 2026	Increase	Decrease
<i>Financial assets</i>						
I. Financial assets at fair value through profit/loss	2,810,366,398,548	2,765,819,367,739	(44,547,030,809)	(719,602,862)	145,061,627,393	(188,889,055,340)
Listed shares	1,036,811,465,234	1,041,702,921,400	4,891,456,166	68,195,301,316	109,804,308,627	(173,108,153,777)
Vietnam Export Import Commercial Joint Stock Bank	264,463,751,598	255,255,550,000	(9,208,201,598)	49,927,248,402	-	(59,135,450,000)
Vietnam Technological and Commercial Joint Stock Bank	16,734,800,000	15,624,000,000	(1,110,800,000)	(654,800,000)	2,136,000,000	(2,592,000,000)
Thanh Thanh Cong Bien Hoa JSC	160,084,500,000	216,125,000,000	56,040,500,000		56,040,500,000	
PetroVietnam Technical Services Corporation	104,031,531,673	110,162,070,000	6,130,538,327		6,130,538,327	
DABACO GROUP	44,607,670,000	32,783,432,400	(11,824,237,600)	(4,969,831,600)	2,356,978,800	(9,211,384,800)
Hoa Phat Group Joint Stock Company	39,149,780,000	32,859,814,000	(6,289,966,000)	(1,253,072,000)	652,304,000	(5,689,198,000)
GELEX Group Joint Stock Company	10,111,280,986	11,593,305,000	1,482,024,014	5,017,741,514	1,900,147,500	(5,435,865,000)
Gelex Electric Equipment JSC			-	19,466,860,000	-	(19,466,860,000)
Taseco Real Estate Investment Joint Stock Company	62,000,000,000.00	63,840,000,000.00	1,840,000,000	12,340,000,000	7,420,000,000	(17,920,000,000)
Gelex Infrastructure Joint Stock Company	236,257,555,000.00	197,827,000,000.00	(38,430,555,000)	(21,614,955,000)	24,141,600,000	(40,957,200,000)
PetroVietnam Power Corporation – Joint Stock Company	8,809,495,977.00	8,509,800,000.00	(299,695,977)	959,700,000	-	(1,259,395,977)
Chuong Duong Joint Stock Company	47,586,410,000.00	60,890,380,000.00	13,303,970,000	10,129,590,000	7,503,080,000	(4,328,700,000)
Ha Do Group Joint Stock Company	26,765,220,000.00	20,535,230,000.00	(6,229,990,000)	(1,114,920,000)	668,900,000	(5,783,970,000)
Nhon Trach 2 Petroleum Power Joint Stock Company	15,709,470,000.00	15,147,340,000.00	(562,130,000)	(41,210,000)	788,210,000	(1,309,130,000)
Other shares	500,000,000	550,000,000	50,000,000	2,950,000	66,050,000	(19,000,000)
Fund certificate	4,209,981,138	5,400,400,000	1,190,418,862	1,733,218,862	360,400,000	(903,200,000)

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<i>Financial assets</i>	Cost VND	Fair value VND	Revaluation difference at 30 Sep 2026	Revaluation difference at 30 June 2026	Increase	Decrease
Unlisted shares	138,373,837,228	57,854,231,468	(80,519,605,760)	(78,021,685,076)	2,375,056,368	(4,872,977,052)
Thanh Le Import Export Trading Corporation	35,065,711,200	17,596,529,100	(17,469,182,100)	(19,542,636,300)	2,374,963,200	(301,509,000)
Ba Ria - Vung Tau Province Seafood Import Export JSC	956,136,400	1,490,852,592	534,716,192	790,184,776		(255,468,584)
Hoang Anh Gia Lai International Agriculture JSC	94,709,854,790	38,763,765,500	(55,946,089,290)	(51,630,186,580)		(4,315,902,710)
Other shares	7,642,134,838	3,084,276	(7,639,050,562)	(7,639,046,972)	93,168	(96,758)
Listed bonds	869,112,966,667	876,119,542,007	7,006,575,340	(239,774,947)	14,881,278,440	(7,634,928,153)
Unlisted bonds	669,815,912,331	691,369,862,164	21,553,949,833	7,613,336,983	16,310,409,208	(2,369,796,358)
Valuable papers	92,042,235,950	93,372,410,700	1,330,174,750	-	1,330,174,750	
II. Financial assets available for sale	552,476,897,000	552,584,357,000	107,460,000	15,413,297,506	120,460,000	(15,426,297,506)
Unlisted shares	81,949,500,000	82,056,960,000	107,460,000	(13,000,000)	120,460,000	-
Listed bonds				15,426,297,506		(15,426,297,506)
Unlisted bonds	470,527,397,000	470,527,397,000				
Total	3,362,843,295,548	3,318,403,724,739	(44,439,570,809)	14,693,694,644	145,182,087,393	(204,315,352,846)

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27.3 Dividend, interest income from financial assets at FVTPL

	Q3/2026 VND	Q3/2025 VND
Dividend, interest income from financial assets at FVTPL	3,045,479,904	2,999,891,698
- Shares		1,689,520,000
- Bonds	3,045,479,904	1,306,336,988
- Valuable papers		4,034,710
	3,045,479,904	2,999,891,698

27.4 Interest income from loans and receivables

	Q3/2026 VND	Q3/2025 VND
Interest income from loans advances of securities sales	2,817,719,115	4,533,274,363
Interest income from margin lending	152,928,746,188	113,859,999,419
	155,746,465,303	118,393,273,782

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

	Q3/2026 VND	Q3/2025 VND
From Available-for-sale ("AFS") financial assets	15,433,656,445	19,190,750,684
- Listed bonds	3,296,396,171	-
- Unlisted bonds	12,137,260,274	19,190,750,684
From Held-to-maturity ("HTM") investments	47,261,515,242	51,226,322,538
- Term deposits	47,261,515,242	51,226,322,538
	62,695,171,687	70,417,073,222

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28. REVENUE FROM BROKERAGE SERVICES

	Q3/2026 VND	Q3/2025 VND
Revenue from securities brokerage fees	26,513,528,901	63,736,689,591
Revenue from other brokerage services	125,072,026	108,752,237
	26,638,600,927	63,845,441,828

29. REVENUE FROM ADVISORY SERVICES

	Q3/2026 VND	Q3/2025 VND
Revenue from underwriting, issuance agent services		1,435,000,000
Revenue from financial advisory services	2,247,670,358	5,344,465,455
	2,247,670,358	6,779,465,455

30. EXPENSES FOR BROKERAGE SERVICES

	Q3/2026 VND	Q3/2025 VND
Brokerage securities transaction fees	5,550,069,861	12,164,454,204
Membership management fees and annual fees allocated to brokerage activities	197,600,001	203,784,375
Operating expenses for brokerage services	16,277,172,263	27,493,734,622
- Salaries and other benefits for employees	3,534,345,131	6,421,013,010
- Expenses for office supplies	22,130,952	29,933,425
- Expenses for tools and equipment	276,843,094	336,480,260
- Expenses for depreciation and amortization	1,031,745,682	433,922,276
- Expenses for external service	2,770,147,652	3,298,553,966
- Other expenses	8,641,959,752	16,973,831,685
	22,024,842,125	39,861,973,201

31. FINANCE INCOME

	Q3/2026 VND	Q3/2025 VND
Interest income from demand deposits	258,308,174	445,581,134
Income from other investments		1,999
	258,308,174	445,583,133

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32. FINANCE EXPENSES

	Q3/2026 VND	Q3/2025 VND
Interest expenses from borrowings	156,967,051,127	94,560,148,274
Others	406,602,740	
	157,373,653,867	94,560,148,274

33. GENERAL AND ADMINISTRATIVE EXPENSES

	Q3/2026 VND	Q3/2025 VND
Salaries	10,064,691,381	19,451,002,322
Stationeries	570,584,244	471,870,871
Tools and supplies	231,537,046	891,012,239
Depreciation and amortization	2,027,240,139	1,546,172,580
Tax, fee and charges	716,437,907	1,167,892,473
Outsourcing services	6,426,806,481	6,633,437,793
Other expenses	2,511,258,906	7,291,543,250
	22,548,556,104	37,452,931,528

34. CORPORATE INCOME TAX

34.1 Current corporate income tax ("CIT")

	Q3/2026 VND	Q3/2025 VND
Profit before CIT	6,328,860,452	337,836,565,395
<i>Adjustments to increase/(decrease) accounting profit</i>		
- Decrease from revaluation of financial assets at FVTPL	187,713,867,168	116,186,240,911
- Invalid expenses	392,404,014	340,499,115
- Increase from revaluation difference of financial assets at FVTPL	(143,886,439,221)	(180,987,091,260)
- Dividend income		(1,689,520,000)
Estimated current taxable income	50,548,692,413	271,800,637,458
Corporate income tax rate	20%	20%
Estimated CIT expenses	10,109,738,482	54,360,127,492
Transfer of deferred corporate income tax to current corporate income tax		(127,150,679)
Total	10,109,738,482	54,232,976,813

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34.2 Deferred corporate income tax ("CIT")

	Q3/2026 VND	Q3/2025 VND
Net deferred CIT – opening balance	(2,882,874,580)	(1,894,255,588)
Temporary taxable difference		
- <i>Revaluation difference of financial assets at FVTPL</i>	43,827,427,947	(64,800,850,349)
Deferred corporate income tax rate	20%	20%
Deferred CIT (income/expenses)	8,765,485,589	(12,960,170,070)
- <i>Revaluation difference of financial assets at AFS</i>	15,305,837,506	(35,200,000,000)
Deferred CIT (income/expenses) of Revaluation difference of financial assets at AFS	3,061,167,501	(7,040,000,000)
Transfer from deferred CIT to current CIT	(7,284,121)	(127,150,679)
Net deferred CIT – closing balance	8,936,494,389	(22,021,576,337)

35. BASIC EARNINGS PER SHARE

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

	Q3/2026	Q3/2025
Profit after tax allocated to common shareholders (VND)	4,977,323,438	270,516,267,833
Weighted average outstanding ordinary shares (share)	272,244,939	212,693,438
Basic earnings per share (VND)	18	1,272

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36. TRANSACTIONS WITH RELATED PARTIES

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

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

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

	<i>Closing balance</i> <i>Receivables/</i> <i>(Payables)</i> <i>VND</i>	<i>Opening balance</i> <i>Receivables/</i> <i>(Payables)</i> <i>VND</i>
Vietnam Joint Stock Commercial Bank for Industry and Trade		
The Company's Demand Deposits	34,129,322,737	82,063,611,275
Investors' trading deposits	232,459,802,144	836,584,639,809
Receivables (interest receivables, receivables for other services, and other receivables)		166,911,733
Payables for securities trading activities	7,480,096	7,480,096
Accounts payable	604,747,416	604,747,416
Deferred Revenue	373,238,364	365,380,410
VietinBank Fund Management Company Limited		
Payables for securities transaction deposits	2,118,587,941	257,921,168
VietinBank Balanced Fund	10,000,000,000	
VietinBank Gold and Jewellery Trading Company Limited		
Trade payables		949,630,000
Payables for securities transaction deposits	100,402	100,173
VietinBank Insurance Joint Stock Corporation		
Insurance fee advance fees	200,659,998	1,074,325,641
Insurance fee receivables	46,628,283	
Insurance fee payables	55,511,357	

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

	Q3/2026 Income/ (Expenses) VND	Q3/2025 Income/ (Expenses) VND
Vietnam Joint Stock Commercial Bank for Industry and Trade		
Interest income on deposits	152,795,725	812,749,753
Interest expense on deposits	(61,227,525)	(771,846,925)
Depository fees	146,744,318	11,136,364
Bond registration agent service fee	309,090,910	418,181,818
Others		8,900,589
Office rental expenses	296,640,000	295,680,000
Transfer fee	498,333	3,512,902
VietinBank Fund Management Company Limited		
Securities depository services	1,971,496	4,742,638
Revenue from office rental	204,600,000	
Brokerage fee revenue	1,218,000	
Interest expenses on deposits	1,088,057	112,104
VietinBank Insurance Joint Stock Corporation		
Insurance fees deducted during the period	329,492,558	314,793,992
VietinBank Gold and Jewellery Trading Company Limited		
Revenue from trading of certificates of deposit		204,805,161
Revenue from brokerage services		4,738,489

Prepared by:

Reviewed by:

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Chief Accountant




Ms. Tran Thi Ngoc Tai
Deputy General Director

Hanoi, Vietnam
19 Oct 2026