CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

BIDV SECURITIES JOINT STOCK COMPANY

Số/No: 729 /BSC-CBTT

CỘNG HÒA XÃ HỘI CHỦ NGHĨA VIỆT NAM

SOCIALIST REPUBLIC OF VIETNAM

Độc lập – Tự do – Hạnh phúc

Independence - Freedom – Happiness

Hà Nội, ngày 20 tháng 07 năm 2026

Hanoi, July 20 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ

PERIODIC INFORMATION DISCLOSURE

Kính gửi/To: **- Ủy Ban Chứng khoán Nhà nước**

- State Securities Commission of Vietnam

- Sở Giao dịch Chứng khoán Việt Nam/Sở Giao dịch Chứng khoán TP HCM/Sở Giao dịch Chứng khoán Hà Nội

- Vietnam Exchange/Ho Chi Minh Stock Exchange/Hanoi Stock Exchange

1. Tên tổ chức/*Name of organization*: Công ty Cổ phần Chứng khoán BIDV/*BIDV Securities Joint Stock Company*

Mã chứng khoán/Mã thành viên/*Stock code/Broker code*: BSI/002

Địa chỉ/*Address*: Tầng 8, Tầng 9 LPB Tower, số 210 Trần Quang Khải, phường Hoàn Kiếm, Thành phố Hà Nội/ *8th Floor, 9th Floor, LPB Tower, No. 210 Tran Quang Khai, Hoan Kiem Ward, Hanoi City.*

Điện thoại/*Tel*: 024.39352722 **Fax:** 024.33816699

Email: ir@bsc.com.vn

2. Nội dung thông tin công bố/Contents of disclosure:

Báo cáo tài chính quý 2 năm 2026/ *Financial Statements for the second quarter of 2026.*

Giải trình biến động lợi nhuận giữa quý 2 năm 2026 và 2025/ *Explanation for changes in profit between the second quarter of 2026 and 2025*:

Lợi nhuận sau thuế quý 2 năm 2026 lãi 123,2 tỷ đồng, tăng hơn 21,3 tỷ VND (*tương ứng mức tăng 21%*) so với quý 2 năm 2025./ *Profit after tax for the second quarter of 2026 reached VND 123.2 billion, an increase of over VND 21.3 billion (equivalent to a 21% growth) compared to the second quarter of 2025.* Sự biến động này do những nguyên nhân sau/. *This fluctuation was due to the following factors:*

• Doanh thu hoạt động quý 02 năm 2026 đạt 616,8 tỷ đồng tăng 22% so với cùng kỳ năm 2025 trong đó chủ yếu từ lãi từ các tài sản tài chính ghi nhận qua lãi lỗ (FVTPL) tăng 29% và lãi từ các khoản cho vay và phải thu tăng 53%./ *Operating revenue for Q2 2026 reached VND 616.8 billion, representing a 22% increase over the same period in 2025. This growth was primarily attributed to a 29% increase in gain from financial assets at fair value through profit and loss ("FVTPL") and a 53% increase in gain from loans and receivables.*

• Chi phí hoạt động giảm hơn 28,5 tỷ VND so với cùng kỳ (*tương ứng mức giảm 12%*), trong đó lỗ từ các tài sản tài chính FVTPL giảm khoảng 15%. Chi phí quản lý công ty cũng được tối ưu hóa, giảm 12 tỷ so với cùng kỳ (*tương ứng mức giảm 23%*)./ *Operating expenses decreased by more than VND 28.5 billion year-on-year (a 12% reduction), in which losses from FVTPL fell by approximately 15%. General and administrative expenses were also optimized, decreasing by VND 12 billion compared to the same period (a 23% reduction).*

• Chi phí tài chính tăng mạnh, tăng 131 tỷ VND so với cùng kỳ (*tương ứng mức tăng 155%*). Nguyên nhân chủ yếu là do chi phí lãi vay tăng cao để phục vụ cho việc mở rộng quy mô vốn huy động nhằm tài trợ cho các hoạt động kinh doanh Công ty./ *Financial expenses rose sharply, increasing VND 131 billion compared to the same period (a 155% increase). The primary cause was significantly higher interest expenses incurred to expand the scale of mobilized capital to fund the Company's business activities.*

3. Thông tin này đã được công bố trên **trang thông tin điện tử của công ty** vào ngày 20/07/2026 tại đường dẫn: https://www.bsc.com.vn/quan-he-co-dong

This information was published on the company's website on July 20, 2026, as in the link: https://www.bsc.com.vn/quan-he-co-dong

Chúng tôi xin cam kết các thông tin công bố trên đây là đúng sự thật và hoàn toàn chịu trách nhiệm trước pháp luật về nội dung các thông tin đã công bố/*We hereby certify that the information provided is true and correct and we bear the full responsibility to the law.*

Tài liệu đính kèm/Attached documents:

- Văn bản liên quan đến nội dung công bố thông tin/*Document related to the content of disclosure*

NGƯỜI ĐẠI DIỆN THEO PHÁP LUẬT/

LEGAL REPRESENTATIVE

TỔNG GIÁM ĐỐC/GENERAL DIRECTOR

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

NGUYỄN DUY VIỄN

BIDV Securities Joint Stock Company

Financial statements

For the period ended 30 June 2026

CONTENTS

BIDV Securities Joint Stock Company

B01a-CTCK

STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*Ending balance*	*Beginning balance*
100	**A. CURRENT ASSETS**		**19,182,210,478,010**	**16,233,651,625,008**
110	***I. Financial assets***		***19,169,059,014,858***	***16,217,587,380,063***
111	1. Cash and cash equivalents	5	614,762,714,046	1,064,105,925,053
111.1	*1.1. Cash*		*614,762,714,046*	*1,064,105,925,053*
112.2	*1.2. Cash equivalents*		-	-
112	2. Financial assets at fair value through profit and loss ("FVTPL")	7.1	6,535,002,849,105	4,462,462,386,794
113	3. Held-to-maturity investments ("HTM")	7.2	1,707,369,438,361	1,138,376,944,273
114	4. Loans	7.3	9,470,576,700,982	9,337,839,669,408
115	5. Available-for-sale ("AFS") financial assets	7.4	-	-
116	6. Provision for impairment of financial assets and mortgaged assets	8	(1,523,012,755)	(5,907,458,000)
117	7. Receivables	9	836,316,876,489	204,127,164,512
117.1	*7.1 Receivables from disposal of financial assets*		*621,845,150,350*	*4,264,523,700*
117.2	*7.2 Receivables and accruals from dividend and interest income*		*214,471,726,139*	*199,862,640,812*
117.4	*7.2.2 Accruals for undue dividend and interest income*		*214,471,726,139*	*199,862,640,812*
118	8. Advances to suppliers	9	2,025,686,045	1,501,176,100
119	9. Receivables from services provided by the securities company	9	4,338,926,536	15,069,951,248
122	10. Other receivables	9	258,836,049	131,120,675
129	11. Provision for impairment of receivables	9	(70,000,000)	(119,500,000)
130	***II. Other current assets***	***10***	***13,151,463,152***	***16,064,244,945***
131	1. Advances		80,660,045	5,000,000
132	2. Office equipment, tools and supplies		731,520,000	731,520,000
133	3. Short-term prepaid expenses		7,885,850,907	11,307,023,555
137	4. Other current assets		4,453,432,200	4,020,701,390

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*Ending balance*	*Beginning balance*
200	**B. NON-CURRENT ASSETS**		**297,125,713,979**	**394,100,600,041**
210	***I. Long-term financial assets***		***211,437,808,220***	***310,523,301,372***
212	1. Long term investments	7.2	211,437,808,220	310,523,301,372
212.1	*1.1. Held-to-maturity investments ("HTM")*		*211,437,808,220*	*310,523,301,372*
220	***II. Fixed assets***		***31,796,591,585***	***25,722,228,999***
221	1. Tangible fixed assets	11	22,326,491,507	15,258,888,681
222	*1.1. Cost*		*71,413,278,660*	*64,717,668,060*
223a	*1.2. Accumulated depreciation*		*(49,086,787,153)*	*(49,458,779,379)*
227	2. Intangible fixed assets	12	9,470,100,078	10,463,340,318
228	*2.1. Cost*		*21,969,750,495*	*21,847,850,495*
229a	*2.2. Accumulated amortization*		*(12,499,650,417)*	*(11,384,510,177)*
250	***III. Other long-term assets***		***53,891,314,174***	***57,855,069,670***
251	1. Long-term deposits, collaterals, pledges	13	11,465,930,692	11,454,479,792
252	2. Long-term prepaid expenses	14	6,925,383,482	10,000,589,878
254	3. Payment for Settlement Assistance Fund	15	20,500,000,000	21,400,000,000
255	4. Other non-current assets	16	15,000,000,000	15,000,000,000
270	**TOTAL ASSETS**		**19,479,336,191,989**	**16,627,752,225,049**

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*Ending balance*	*Beginning balance*
300	**C. LIABILITIES**		**13,783,506,784,503**	**11,099,994,330,858**
310	***I. Current liabilities***		***13,761,086,357,711***	***11,080,578,238,958***
311	1. Short-term borrowings and financial leases	18	11,814,757,188,713	9,603,480,000,000
312	*1.1. Short-term borrowings*		*11,814,757,188,713*	*9,603,480,000,000*
316	2. Short-term bonds issued		300,000,000,000	300,000,000,000
318	3. Payables for securities trading activities	19	1,505,859,727,761	1,026,133,205,538
320	4. Short-term trade payables		2,489,553,973	2,498,119,744
321	5. Short-term advances from customers		369,000,000	511,500,000
322	6. Taxes and other payables to the State	20	38,129,693,014	52,269,406,124
323	7. Payables to employees		17,697,541,338	54,277,940,958
324	8. Employee benefits		221,859,290	5,400,000
325	9. Short-term accrued expenses	21	48,174,835,923	36,455,481,435
329	10. Other short-term payables	22	286,026,064	986,898,278
331	11. Bonus and welfare fund		33,100,931,635	3,960,286,881
340	***II. Non-current liabilities***		***22,420,426,792***	***19,416,091,900***
356	1. Deferred tax liabilities	23	22,420,426,792	19,416,091,900
400	**D. OWNERS' EQUITY**		**5,695,829,407,486**	**5,527,757,894,191**
410	***I. Owners' equity***	***24***	***5,695,829,407,486***	***5,527,757,894,191***
411	1. Share capital		4,755,671,401,017	4,510,315,341,017
411.1	*1.1. Capital contribution*		*2,699,015,490,000*	*2,453,659,430,000*
411.1a	*a. Ordinary shares with voting rights*		*2,699,015,490,000*	*2,453,659,430,000*
411.2	*1.2. Share premium*		*2,056,655,911,017*	*2,056,655,911,017*
412	*2. Charter capital supplementary reserve*		-	-
417	3. Undistributed profit	24.1	940,158,006,469	1,017,442,553,174
417.1	*3.1. Realized profit after tax*		*791,945,967,183*	*892,993,676,277*
417.2	*3.2. Unrealized profit*		*148,212,039,286*	*124,448,876,897*
440	**TOTAL LIABILITIES AND OWNERS' EQUITY**		**19,479,336,191,989**	**16,627,752,225,049**

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

OFF- BALANCE SHEET ITEMS

Currency: VND

Code	*ITEMS*	*Notes*	*Ending balance*	*Beginning balance*
	A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS			
001	Fixed assets under leases		994,635,000	994,635,000
004	Bad debts written-off		8,562,837,985	4,517,439,940
005	Foreign currencies			
	- *U.S Dollar (USD)*		*2,432,20*	*2,434,40*
	- *Euro (EUR)*		*40,46*	*42,32*
006	Number of shares in issue (shares)	24.3	269,901,549	245,365,943
008	Financial assets listed/registered for trading at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company	25.1	2,931,445,150,000	533,545,560,000
009	Non-traded financial assets deposited at VSDC of the Company	25.2	18,570,000	212,300,000
010	Awaiting financial assets of the Company	25.3	940,029,900,000	385,992,210,000
012	Financial assets which have not been deposited at VSDC of the Company	25.4	2,723,476,400,000	3,252,730,270,000
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS			
021	Financial assets listed/registered for trading at VSDC of investors		61,627,974,630,000	43,990,244,872,000
021.1	*Unrestricted financial assets*		*46,418,945,684,200*	*36,984,947,261,000*
021.2	*Restricted financial assets*		*2,747,748,800,000*	*348,968,710,000*
021.3	*Mortgaged financial assets*		*8,854,029,910,000*	*5,963,522,420,000*
021.4	*Blocked financial assets*		*2,723,898,540,000*	*185,142,260,000*
021.5	*Financial assets awaiting settlement*		*883,351,695,800*	*507,664,221,000*
022	Non-traded financial assets deposited at VSDC of investors		795,490,920,000	11,419,266,770,000
022.1	*Unrestricted and non-traded financial assets deposited at VSDC*		*794,650,920,000*	*4,838,106,770,000*
022.2	*Restricted and non-traded financial assets deposited at VSDC*		*840,000,000*	*1,300,960,000,000*
022.3	*Mortgaged and non-traded financial assets deposited at VSDC*		-	*1,070,200,000,000*
022.4	*Blocked and non-traded financial assets deposited at VSDC*		-	*4,210,000,000,000*
023	Awaiting financial assets of investors	25.5	969,319,277,000	367,515,923,000
025	Entitled financial assets of investors		84,547,070,000	929,179,190,000

STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

OFF-BALANCE SHEET ITEMS (continued)

Currency: VND

Code	*ITEMS*	*Notes*	*Ending balance*	*Beginning balance*
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
026	Investors' deposits		2,049,771,574,770	1,230,578,876,459
027	Investors' deposits for securities trading activities managed by the Company	25.6	1,170,587,391,291	707,443,142,824
027.1	Investors' deposits at VSDC	25.6	45,160,949,009	45,300,684,399
028	Investor's synthesizing deposits for securities trading activities	25.6	779,461,533,773	364,672,699,129
029	Clearing deposits and payment of securities transactions		38,451,246,233	40,133,386,099
029.1	*Clearing deposits and payment of securities transactions by domestic investors*		*38,310,504,839*	*33,469,015,127*
029.2	*Clearing deposits and payment of securities transactions by foreign investors*		*140,741,394*	*6,664,370,972*
030	Deposits of securities issuers	25.7	16,110,454,464	73,028,964,008
031	Payables to investors - investors' deposits for securities trading activities managed by the Company	25.8	2,033,661,120,306	1,157,549,912,451
031.1	*Payables to domestic investors for securities trading activities managed by the Company*		*2,000,000,933,784*	*1,111,043,469,451*
031.2	*Payables to foreign investors for securities trading activities managed by the Company*		*33,660,186,522*	*46,506,443,000*
032	Payables to securities issuers	25.9	4,845,048,000	58,677,604,000
035	Dividend, bond principal and interest payables	25.10	11,265,406,464	14,351,360,008

S.G.P: 111 - C.T.C.P
CÔNG TY
CỔ PHẦN
CHỨNG KHOÁN
BIDV
P. HOÀN KIẾM - T.P HÀ NỘI

Ms. Vu Thi Minh Nguyet
Preparer

Ms. Tran Ngoc Diep
Chief Accountant

Mr. Tran Thang Long
Deputy General Director

Hanoi, Vietnam

20 July 2026

INCOME STATEMENT
for the period ended 30 June 2026

Currency: VND

Code	ITEMS	Notes	The second quarter of 2026	The second quarter of 2025	Current year	Previous year
	I. OPERATING INCOME					
01	1. Gain from financial assets at fair value through profit and loss ("FVTPL")		248,474,662,516	193,345,083,080	576,392,387,562	315,153,813,740
01.1	*1.1. Gain from disposal of financial assets at FVTPL*	*26.1*	*91,706,981,156*	*91,897,722,731*	*202,641,132,316*	*123,297,218,293*
01.2	*1.2. Gain from revaluation of financial assets at FVTPL*	*26.2*	*93,385,084,767*	*96,851,281,309*	*276,992,238,239*	*164,423,494,546*
01.3	*1.3. Dividend, interest income from financial assets at FVTPL*	*26.3*	*63,365,160,529*	*2,695,290,571*	*93,609,668,183*	*24,084,574,882*
01.4	*1.4. Decrease in revalued amount of covered warrants liabilities*	*26.2*	*17,436,064*	*1,900,788,469*	*3,149,348,824*	*3,348,526,019*
02	2. Gain from held-to-maturity ("HTM") investments	26.3	36,335,118,369	21,885,189,228	59,531,920,122	41,093,703,584
03	3. Gain from loans and receivables	26.3	242,526,107,002	158,515,632,151	467,446,626,779	290,483,818,507
04	4. Gain from available-for-sale ("AFS") financial assets	26.3	-	-	-	175,700,000
06	5. Revenue from brokerage services		77,823,266,830	84,842,864,687	175,748,520,575	143,594,953,736
07	6. Revenue from underwriting and issuance agency services		852,530,477	25,398,000,000	2,511,419,882	25,398,000,000
08	7. Revenue from securities investment consulting service		216,000,025	192,000,788	303,000,156	294,001,574
09	8. Revenue from securities custodian services		3,479,311,456	4,421,491,062	7,033,422,646	8,182,172,900
10	9. Revenue from financial consulting services		7,128,000,000	17,826,000,000	25,008,472,728	19,233,760,000
11	10. Revenue from other operating activities		-	4,885,255	-	4,885,255
20	**Total operating income**		**616,834,996,675**	**506,431,146,251**	**1,313,975,770,450**	**843,614,809,296**

INCOME STATEMENT (continued)
for the period ended 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*The second quarter of 2026*	*The second quarter of 2025*	*Current year*	*Previous year*
	II. OPERATING EXPENSES					
21	1. Loss from financial assets at fair value through profit and loss ("FVTPL")		139,230,382,798	163,940,078,308	382,177,919,091	240,438,026,107
21.1	*1.1 Loss from disposal of financial assets at FVTPL*	*26.1*	*29,214,237,926*	*84,344,031,962*	*121,794,927,041*	*98,907,952,419*
21.2	*1.2 Loss from revaluation of financial assets at FVTPL*	*26.2*	*104,127,580,226*	*75,056,141,645*	*246,128,790,696*	*135,350,803,762*
21.3	*1.3 Transaction costs of acquisition of financial assets at FVTPL*		*4,436,976,095*	*1,873,374,421*	*7,008,902,268*	*3,274,949,126*
21.4	*1.4 Increase in revalued amount of covered warrants liabilities*	*26.2*	*1,451,588,551*	*2,666,530,280*	*7,245,299,086*	*2,904,320,800*
24	2. Provision/(Reversal) expense for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans	27	(393,025,600)	32,558,400	(339,047,200)	(50,551,200)
26	3. Expenses for proprietary trading activities	28	2,859,871,979	3,634,759,857	6,656,301,490	7,727,213,292
27	4. Expenses for brokerage services	28	65,820,598,021	68,853,830,963	151,161,404,856	121,888,271,646
28	5. Expenses for underwriting and issuance agency services		-	-	-	-
30	6. Expenses for securities custodian services	28	4,008,768,221	3,818,348,190	7,828,558,912	7,390,880,911
31	7. Expenses for financial consulting services	28	4,009,488,968	3,743,176,650	13,695,890,989	6,013,098,306
32	8. Other operating expenses	28	(49,500,000)	-	(49,500,000)	-
40	9. **Total operating expenses**		**215,486,584,387**	**244,022,752,368**	**561,131,528,138**	**383,406,939,062**
	III. FINANCIAL INCOME					
41	Realized and unrealized gains from changes in foreign exchange rates		-	248,017	-	2,331,101
42	Dividend income and interest income from demand deposits		2,154,064,223	2,565,535,764	2,896,549,406	4,482,465,755
44	Other financial income		-	-	-	-
50	**Total financial income**		**2,154,064,223**	**2,565,783,781**	**2,896,549,406**	**4,484,796,856**

INCOME STATEMENT (continued)
for the period ended 30 June 2026

Currency: VND

Code	ITEMS	Notes	The second quarter of 2026	The second quarter of 2025	Current year	Previous year
	IV. FINANCIAL EXPENSES					
51	1. Realized and unrealized loss from foreign exchange rates differences	29	42,184	68,183	42,184	68,183
52	2. Borrowing costs	29	215,247,696,635	83,902,520,143	404,408,517,654	144,841,477,729
55	3. Other financial expenses	29	1,280,415,579	1,018,912,873	2,506,025,564	1,975,440,184
60	**Total financial expenses**		**216,528,154,398**	**84,921,501,199**	**406,914,585,402**	**146,816,986,096**
62	**V. GENERAL AND ADMINISTRATIVE EXPENSES**	**30**	**41,182,826,539**	**53,226,036,137**	**85,901,209,363**	**90,623,543,339**
70	**VI. OPERATING PROFIT**		**145,791,495,574**	**126,826,640,328**	**262,924,996,953**	**227,252,137,655**
	VII. OTHER INCOME AND EXPENSES					
71	Other income		-	19,010,821	18,362,727	19,642,054
72	Other expenses		36,340,672	29,487	41,255,136	60,029,487
80	**Total other operating profit**		**(36,340,672)**	**18,981,334**	**(22,892,409)**	**(40,387,433)**

INCOME STATEMENT (continued)
for the period ended 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*The second quarter of 2026*	*The second quarter of 2025*	*Current year*	*Previous year*
90	**VIII. PROFIT BEFORE TAX**		**145,755,154,902**	**126,845,621,662**	**262,902,104,544**	**227,211,750,222**
91	1. Realized profit		157,931,802,848	105,816,223,809	236,134,607,263	197,694,854,219
92	2. Unrealized profit		(12,176,647,946)	21,029,397,853	26,767,497,281	29,516,896,003
100	**IX. CORPORATE INCOME TAX (CIT) EXPENSES**		**22,539,291,768**	**24,945,881,305**	**50,867,184,520**	**44,196,970,889**
100.1	1. Current CIT expense		22,500,524,992	28,117,460,392	47,862,849,628	44,665,900,910
100.2	2. Deferred CIT expense/(income)		38,766,776	(3,171,579,087)	3,004,334,892	(468,930,021)
200	**X. PROFIT AFTER TAX**		**123,215,863,134**	**101,899,740,357**	**212,034,920,024**	**183,014,779,333**
300	**XI. OTHER COMPREHENSIVE LOSS AFTER TAX**					
301	Loss from revaluation of AFS financial assets	32	-	8,969,300,000	-	3,188,530,000
400	**Total comprehensive income**		**-**	**8,969,300,000**	**-**	**3,188,530,000**
500	**XII. NET INCOME APPROPRIATED TO ORDINARY SHAREHOLDERS**	**33**	**123,215,863,134**	**101,899,740,357**	**212,034,920,024**	**183,014,779,333**
501	Basic earnings per share (VND/share)		457	378	786	678

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV
S.G.P: 111 - C.T.C.P
P. HOÀN KIẾM - T.P HÀ NỘI

Ms. Vu Thi Minh Nguyet
Preparer
Hanoi, Vietnam
20 July 2026

Ms. Tran Ngoc Diep
Chief Accountant

Mr. Tran Thang Long
Deputy General Director

CASH FLOW STATEMENT
for the period ended 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*Current period*	*Previous period*
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	**1. Profit before tax**		**262,902,104,544**	**227,211,750,222**
02	**2. Adjustments for:**		**148,819,779,835**	**29,936,412,189**
03	Depreciation and amortization		4,555,886,014	4,011,131,297
04	Provisions		(388,547,200)	(50,551,200)
06	Interest expenses	29	404,408,517,654	144,841,477,729
07	Gains from investment activities		(2,914,912,133)	(4,482,465,755)
08	Accrued interest income		(256,841,164,500)	(114,383,179,882)
10	**3. Increase in non-cash expenses**		**253,374,089,782**	**138,255,124,562**
11	Loss from revaluation of financial assets at FVTPL		253,374,089,782	138,255,124,562
18	**4. Decrease in non-cash income**		**(280,141,587,063)**	**(167,772,020,565)**
19	Gain from revaluation of financial assets at FVTPL		(280,141,587,063)	(167,772,020,565)
30	**5. Operating income before changes in working capital**		**(3,037,859,450,351)**	**(3,390,894,897,110)**
31	Decrease in financial assets at FVTPL		(2,041,677,014,768)	(2,614,556,002,070)
32	Increase/ (Decrease) in HTM investments		(469,907,000,936)	(398,994,703,580)
33	Increase/ (Decrease) in loans		(136,782,429,619)	(1,405,811,873,554)
34	Increase/ (Decrease) in AFS financial assets		-	28,357,210,000
35	(Increase)/decrease in receivables from disposal of financial assets		(617,580,626,650)	21,183,145,000
36	Decrease in receivables, accruals from dividend and interest on financial assets		242,232,079,173	115,120,757,037
37	(Increase)/decrease in receivables from services provided		10,731,024,712	(28,314,553,698)
39	(Increase)/decrease in other receivables		(652,225,319)	(717,703,220)
40	Decrease in other assets		(519,841,755)	(620,592,000)
41	(Decrease) in accrued expenses (excluding interest expenses)		(68,002,476)	(58,754,459)
42	Increase in prepaid expenses		6,496,379,044	4,593,200,040
43	Current corporate income tax paid	20	(59,684,499,136)	(51,336,219,173)
44	Interest expenses paid		(392,621,160,690)	(132,697,411,735)
45	Increase/(Decrease)in trade payables		475,479,506,190	705,952,532
46	Increase/(Decrease) in employee benefits		(14,332,895,956)	(14,956,166,686)
47	Increase/(Decrease) in statutory obligations (excluding corporate income tax paid)		(2,318,063,602)	4,732,757,370
48	Increase/(decrease) in payables to employees		(36,580,399,620)	(17,790,533,076)
50	Increase/(decrease) in other payables		(700,872,214)	1,100,066,594,162
51	Other receipts from operating activities		900,000,000	200,000,000
52	Other payments for operating activities		(273,406,729)	-
60	**Net cash flows used in operating activities**		**(2,652,905,063,253)**	**(3,163,263,630,702)**

CASH FLOW STATEMENT (continued)
for the period ended 30 June 2026

Currency: VND

Code	*ITEMS*	*Notes*	*Current period*	*Previous period*
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	Purchase and construction of fixed assets, investment properties and other assets		(10,630,248,600)	(1,039,750,000)
62	Proceeds from disposal and sale of fixed assets, investment properties, and other assets		18,362,727	-
65	Interest income from loans, dividends and shared profits		2,896,549,406	4,482,465,755
70	**Net cash flow used in investing activities**		**(7,715,336,467)**	**3,442,715,755**
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
71	Cash receipt from issuance of shares		-	-
72	Repayment of capital contributed by shareholders and repurchase of issued shares		-	-
73	Drawdown of borrowings		12,627,037,188,713	8,875,420,621,296
74	Repayment of borrowings		(10,415,760,000,000)	(5,606,646,106,129)
76	Dividends, profits distributed to owners		-	-
80	**Net cash flow from financing activities**		**2,211,277,188,713**	**3,268,774,515,167**
90	**IV. NET INCREASE/ (DECREASE) IN CASH DURING THE PERIOD**		**(449,343,211,007)**	**108,953,600,220**
101	**V. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD**	**5**	**1,064,105,925,053**	**284,434,076,341**
101.1	Cash		1,064,105,925,053	284,434,076,341
101.2	Cash equivalents		-	-
103	**VI. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD**	**5**	**614,762,714,046**	**393,387,676,561**
103.1	Cash		614,762,714,046	393,387,676,561
103.2	Cash equivalents		-	-

CASH FLOW STATEMENT (continued)
for the period ended 30 June 2026

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

Currency: VND

Code	*ITEMS*	*Notes*	*Current period*	*Previous period*
	I. Cash flows from brokerage and trust activities of customers			
01	1. Cash receipts from disposal of brokerage securities of customers		101,474,685,824,304	77,901,522,516,661
02	2. Cash payments for acquisition of brokerage securities of customers		(105,494,899,933,988)	(73,532,390,324,352)
07	3. Cash receipts for settlement of securities transactions of customers		211,960,749,185,801	168,119,975,244,769
08	4. Payment to settle securities transactions of customers		(207,058,521,607,993)	(171,951,517,223,451)
11	5. Payments of securities custody fees of customers		(5,902,260,269)	(7,225,045,472)
14	6. Cash receipts from securities issuers		3,751,059,844,279	4,764,533,799,815
15	7. Cash payments to securities issuers		(3,807,978,353,823)	(4,770,028,304,583)
20	**Net increase/(decrease) in cash during the period**		**819,192,698,311**	**524,870,663,387**

CASH FLOW STATEMENT (continued)
for the period ended 30 June 2026

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS (continued)

Currency: VND

Code	*ITEMS*	*Notes*	*Current period*	*Previous period*
30	**II. Cash and cash equivalents of customers at the beginning of the period**		**1,230,578,876,459**	**1,636,690,921,125**
31	Cash at banks at the beginning of the period:		1,230,578,876,459	1,636,690,921,125
32	- Investors' deposits managed by the Company for securities trading activities	25.6	752,743,827,223	1,352,789,126,951
	In which: Investors' escrow deposits at VSDC		*45,300,684,399*	*77,679,001,820*
33	- Investors' synthesizing deposits for securities trading activities	25.6	364,672,699,129	223,945,141,885
34	- Deposits for securities clearing and settlement		40,133,386,099	39,005,508,640
35	- Deposits of securities issuers	25.7	73,028,964,008	20,951,143,649
40	**III. Cash and cash equivalents of customers at the end of the period (40 = 20 + 30)**		**2,049,771,574,770**	**2,161,561,584,512**
41	Cash at banks at the end of the period:		2,049,771,574,770	2,161,561,584,512
42	- Investors' deposits managed by the Company for securities trading activities	25.6	1,215,748,340,300	1,818,591,930,494
	In which: Investors' escrow deposits at VSDC	*25.6*	*45,160,949,009*	*43,352,645,192*
43	- Investors' synthesizing deposits for securities trading activities	25.6	779,461,533,773	272,261,642,407
44	- Clearing deposits and payment of securities transactions		38,451,246,233	55,251,372,730
45	- Deposits of securities issuers	25.7	16,110,454,464	15,456,638,881

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Ms. Vu Thi Minh Nguyet	Ms. Tran Ngoc Diep	Mr. Tran Thang Long
Preparer	Chief Accountant	Deputy General Director

Hanoi, Vietnam
20 July 2026

STATEMENT OF CHANGES IN OWNERS' EQUITY
for the period ended 30 June 2026

Currency: VND

ITEMS	*Notes*	*Beginning balance*		*Increase/Decrease*				*Ending balance*	
				Prior period		*Current period*			
		01 January 2025	*01 January 2026*	*Increase*	*Decrease*	*Increase*	*Decrease*	*30 June 2025*	*30 June 2026*
A	*B*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
I. CHANGES IN OWNERS' EQUITY									
1. Share capital		4,287,262,921,017	4,510,315,341,017	-	-	245,356,060,000	-	4,287,262,921,017	4,755,671,401,017
1.1 Ordinary share	24.2	*2,230,607,010,000*	*2,453,659,430,000*	-	-	*245,356,060,000*	-	*2,230,607,010,000*	*2,699,015,490,000*
1.2 Share premium		*2,056,655,911,017*	*2,056,655,911,017*	-	-	-	-	*2,056,655,911,017*	*2,056,655,911,017*
1.3 Treasury shares		-	-	-	-	-	-	-	-
2. Difference from revaluation of financial assets at fair value		(4,286,330,000)	-	3,188,530,000	-	-	-	(1,097,800,000)	-
3. Charter capital supplementary reserve		-	-	-	-	-	-	-	-
4. Operational risk and financial reserve		-	-	-	-	-	-	-	-
5. Undistributed profit		778,904,939,654	1,017,442,553,174	183,014,779,333	(31,800,000,000)	212,034,920,024	(289,319,466,729)	930,119,718,987	940,158,006,469
5.1. Realized profit after tax	*24.1*	*690,518,821,802*	*892,993,676,277*	*153,028,953,309*	*(31,800,000,000)*	*188,271,757,635*	*(289,319,466,729)*	*811,747,775,111*	*791,945,967,183*
5.2. Unrealized profit	*24.1*	*88,386,117,852*	*124,448,876,897*	*29,985,826,024*	-	*23,763,162,389*	-	*118,371,943,876*	*148,212,039,286*
TOTAL	**24.2**	**5,061,881,530,671**	**5,527,757,894,191**	**186,203,309,333**	**(31,800,000,000)**	**457,390,980,024**	**(289,319,466,729)**	**5,216,284,840,004**	**5,695,829,407,486**

STATEMENT OF CHANGES IN OWNERS' EQUITY (continued)
for the period ended 30 June 2026

Currency: VND

ITEMS	*Notes*	*Beginning balance*		*Increase/Decrease*				*Ending balance*	
				Prior period		*Current period*			
		01 January 2025	*01 January 2026*	*Increase*	*Decrease*	*Increase*	*Decrease*	*30 June 2025*	*30 June 2026*
A	*B*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
II. OTHER COMPREHENSIVE INCOME									
1. Loss from revaluation of AFS financial assets	33	(4,286,330,000)	-	3,188,530,000	-	-	-	(1,097,800,000)	-
TOTAL		**(4,286,330,000)**	**-**	**3,188,530,000**	**-**	**-**	**-**	**(1,097,800,000)**	**-**

Ms. Vu Thi Minh Nguyet
Preparer

Ms. Tran Ngoc Diep
Chief Accountant

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Mr. Tran Thang Long
Deputy General Director

Hanoi, Vietnam

20 July 2026

1. CORPORATE INFORMATION

BIDV Securities Joint Stock Company ("the Company") is a joint stock company established under the Law on Enterprise of Vietnam, pursuant to License for Establishment and Operation No. 02/GPHĐKD issued for the first time by the State Securities Commission on 26 November 1999 and amendments of License for Establishment and Operation of the securities company issued by the State Securities Commission. As at 30 June 2026, the Company is operating under:

Licenses' name	*Issued date*	*Issued by*
License no. 65/GPĐC-UBCK	11 August 2025	State Securities Commission
Business Registration No. 0101003060	Issued for the first time on 31 March 2000, amended for the 29th time on 26 September 2025	Hanoi Department of Finance

The company was established on the basis of equitization of Bank for Investment and Development of Vietnam Securities Limited Company. On 19 July 2011, the Company's shares were officially listed on the Ho Chi Minh Stock Exchange with security code of BSI.

The current principal activities of the Company during the current year are to provide brokerage service, securities trading, securities investment consulting, financial consulting, underwriting for securities issues, custodian services and other operations in compliance with the regulations applicable to securities companies.

The Company's Head Office is located at the 8th, 9th Floors, LPB Tower, No. 210 Tran Quang Khai Street, Hoan Kiem District, Hanoi, Vietnam. As at 30 June 2026, the Company has one (01) branch in Ho Chi Minh City and two (02) transaction offices located in Hanoi.

As at 30 June 2026, The Company's number of employees is 292 people (as at 31 December 2025: 295 people).

Company's operation

The Charter of the Company has been approved under Decision No. 630/QĐ-BSC dated 29 August 2025 by the Board of Directors.

Capital

As at 30 June 2026, total charter capital of the Company is VND 2,699,015,490,000 (as at 31 December 2025: VND 2,453,659,430,000).

Investment restrictions

The Company is required to comply with Article 28, Circular No. 121/2020/TT-BTC dated 31 December 2020 providing guidance on operation of securities companies and other applicable regulations on investment restrictions. The current applicable regulations on investment restrictions are as follows:

- Securities company is not allowed to invest, contribute capital to invest in real-estate assets except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company;
- Securities company may invest in real-estate as prescribed in Clause 1 above and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company;

1. **CORPORATE INFORMATION** (continued)

Company's operation (continued)

Investment restrictions (continued)

- Securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant regulation on trading bonds transaction;
- Securities company must not by itself, or authorize another organization or individuals to:
  - 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 lots at the request of customers;
  - Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company;
  - Invest more than twenty percent (20%) in the total currently circulating shares or fund certificates of a listing organization;
  - Invest more than fifteen percent (15%) in the total currently outstanding shares or fund certificates of an unlisted organization, this provision shall not apply to member fund, ETF fund or open-end fund certificates;
  - Invest or contribute capital of more than ten percent (10%) in the total paid-up capital of a limited company or of a business project;
  - Invest more than fifteen percent (15%) of its owners' equity in a single organization or of a business project;
  - Invest more than seventy percent (70%) of its total owners' equity in shares, capital contribution and a business project, specifically invest more than twenty percent (20%) of its total owners' equity in unlisted shares, capital contribution and a business project.

2. BASIS OF PRESENTATION

2.1 *Applied accounting standards and system*

The financial statements of the Company are prepared and presented in Vietnam Dong ("VND") and in accordance with Vietnamese Enterprise Accounting System, the accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014 ("Circular 210"), Circular No. 334/2016/TT-BTC dated 27 December 2016 ("Circular 334") amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210/2014/TT-BTC, Circular No. 114/2021/TT-BTC dated 17 December 2021 providing guidance on financial regime applicable to securities companies and fund management companies other Vietnamese Accounting Standards promulgated by the Ministry of Finance as per:

- Decision No. 149/2001/QD-BTC dated 31 December 2001 on the Issuance and Promulgation of four Vietnamese Standards on Accounting (Series 1);
- Decision No. 165/2002/QD-BTC dated 31 December 2002 on the Issuance and Promulgation of six Vietnamese Standards on Accounting (Series 2);
- Decision No. 234/2003/QD-BTC dated 30 December 2003 on the Issuance and Promulgation of six Vietnamese Standards on Accounting (Series 3);
- Decision No. 12/2005/QD-BTC dated 15 February 2005 on the Issuance and Promulgation of six Vietnamese Standards on Accounting (Series 4); and
- Decision No. 100/2005/QD-BTC dated 28 December 2005 on the Issuance and Promulgation of four Vietnamese Standards on Accounting (Series 5).

2.2 *Applied accounting documentation system*

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

2.3 *Fiscal year*

The Company's fiscal year starts on 01 January and ends on 31 December.

2.4 *Accounting currency*

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

2.5 *Accounting regulation issued but not yet effective*

On 27 October 2025, the Ministry of Finance issued Circular No, 99/2025/TT-BTC providing guidance on the enterprise accounting regime ("Circular 99"), replacing Circular No, 200/2014/TT-BTC providing guidance on the enterprise accounting regime issued by the Ministry of Finance on 22 December 2014 and several other related regulations, Circular 99 takes effect from 1 January 2026 and applies to enterprises with a financial year beginning on or after 1 January 2026.

The Company is in the process of assessing the impact of Circular 99 on the preparation and presentation of its financial statements and will implement Circular 99 for the financial year ending 31 December 2026.

3. STATEMENT ON COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND SYSTEMS

Management of the Company confirms that the Company has complied with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance

3. STATEMENT ON COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND SYSTEMS (continued)

applicable to securities companies and statutory requirements relevant to preparation and presentation of financial statements.

Accordingly, the accompanying statement of financial position, income statement, statement of cash flows, statement of changes in owners' equity and note to the financial statements, including 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 financial position, results of operations, cash flows and changes in owners' equity in accordance with accounting principles and practices generally accepted in countries other than Vietnam.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

4.1 Changes in accounting policies

The accounting policies used by the Company to prepare the financial statements have been applied consistently with those used to prepare the financial statements for the year ended 31 December 2025.

4.2 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at banks, bank deposits for sale of underwritten securities and deposits for clearance and settlement of securities transactions of the Company and short-term, highly liquid investments with an original maturity of three months or less that are readily convertible into known amounts of cash and that are subject to an insignificant risk of change in value.

Cash deposited by customers for securities trading and cash deposited by securities issuers are presented off-balance sheet

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

Financial assets recognized at fair value through profit and loss are financial assets that satisfy either of the following conditions:

a) It is classified as held for trading. A financial asset is classified as held for trading if:
   - It is acquired or incurred principally for the purpose of selling or repurchasing it in the near term;
   - There is evidence of a recent actual pattern of short-term profit-taking; or
   - It is a derivative (except derivative that is a financial guarantee contract or effective hedging instrument).

b) Upon initial recognition, a financial asset is designated by the entity as at fair value through profit and loss as it meets one of the following criteria:
   - The classification eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognizing gains or losses on a different basis; or
   - The financial assets are part of a group of financial assets which are managed and their performance is evaluated on a fair value basis, in accordance with the Company's risk management policy or investment strategy.

Financial assets at FVTPL are initially recognized at cost (acquisition cost of the assets excluding transaction cost arising from the purchase) and subsequently recognized at fair value.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.3 Financial assets at fair value through profit and loss ("FVTPL") (continued)

Increase in the difference arising from revaluation of financial assets at FVTPL in comparison with the previous year is recognized into the income statement *under "Gain from revaluation of financial assets at FVTPL"*. Decrease in the difference arising from revaluation of financial assets at FVTPL in comparison with the previous year is recognized into the income statement under *"Loss from revaluation of financial assets at FVTPL"*.

Transaction costs relating to the purchase of the financial assets at FVTPL are recognized when incurred as expenses in the income statement.

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

Held-to-maturity investments are non-derivative financial assets with determinable payments and fixed maturity that an entity has the positive intention and ability to hold to maturity, except for:

a) Those that the entity upon initial recognition designates as at fair value through profit or loss;

b) Those that the entity designates as available for sale; and

c) Those meet the definition of loans and receivables.

HTM financial investments are recognized initially at cost (acquisition cost of the assets plus (+) transaction costs which are directly attributable to the investments such as brokerage fee, trading fee, agent fee, issuance agency fee and banking transaction fee). After initial recognition, HTM financial investments are subsequently measured at amortized cost using the effective interest rate.

Amortized cost of HTM financial investments is the amount at which the financial asset is measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus (-) any reduction for impairment or irrecoverability (if any).

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

The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter term to the net carrying amount of the financial assets or financial liabilities.

HTM investments are subjected to an assessment of impairment at the financial statement date. Provision is made for an HTM investment when there is any objective evidence that the investment is irrecoverable or there is uncertainty of recoverability, resulting from one or more events that has occurred after the initial recognition of the investment and that event have an impact on the estimated future cash flows of the investment that can be reliably estimated. Evidence of impairment may include a drop in the fair value/market value of the debt, indications that the debtors or a group of debtors are experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganisation and where observable data indicates that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults. When there is any evidence of impairment, provision for an HTM investment is determined as the negative difference between its fair value and amortized cost at the assessment date. Any increase/decrease in the balance of provision is recognized in the income statement under *"Provision expense for diminution in value and impairment of financial assets and doubtful receivables and borrowing costs of loans"*.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.5 Loans

Loans are non-derivative financial assets with fixed or identifiable payments and not listed on the market, excepted for:

a) The amounts the Company has the intent to immediately sell or will sell in a near future which are classified as assets held for trading, and like those which, upon initial recognition, the Company categorized as such recognized at fair value through profit or loss;

b) The amounts categorized by the Company as available for sale upon initial recognition; or

c) The amounts whose holders cannot recover most of the initial investment value not due to credit quality impairment and which are categorized as available for sale.

Loans are initially recognized at cost. After initial recognition, loans are subsequently measured at amortized cost using the effective interest rate method.

Amortized cost of loans is the amount at which the loan is measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus (-) any reduction for impairment or un-collectability (if any).

Loans are subject to an assessment of impairment at the financial statement date. Provision for loans is made based on estimated loss, which is calculated as the difference between the market value of the securities used as collateral for the loan and the loan balance. Any increase/decrease in the balance of provision is recognized in the income statement under *"Provision expense for diminution in value and impairment of financial assets and doubtful receivables and borrowing costs of loans"*.

4.6 Available-for-sale ("AFS")

Available-for-sale financial assets are those non-derivative financial assets that are designated as available for sale or are not classified as:

a) Loans and receivables;

b) Held-to-maturity investments; or

c) Financial assets at fair value through profit or loss.

Available-for-sale financial assets are recognized initially at cost (acquisition cost of the assets plus (+) transaction costs which are directly attributable to the purchase of the financial assets). After initial recognition, available-for-sale financial assets are subsequently measured at fair value.

Difference arising from the revaluation of AFS financial assets in comparison with previous year is recognized under "Gain/(loss) from revaluation of AFS financial assets" in "Other comprehensive income after tax" which is a part of the income statement.

At the financial statements date, the Company assessed whether there is any objective evidence that an AFS financial asset is impaired. Any increase/decrease in the balance of provision is recognized in the income statement under "Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans".

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.6 *Available-for-sale ("AFS")* (continued)

Where an equity instrument is classified as available-for-sale, evidence of impairment includes a significant or prolonged decline in the fair value of the investment below its original cost. "Significant" is to be evaluated against the original cost of the asset and "prolonged" indicates the period in which the fair value has been below its original cost. When any evidence of impairment exists, provision is determined as the difference between the AFS asset's cost and fair value at the assessment date. Where a debt instrument is classified as available-for-sale, the assessment of impairment is conducted using the same criteria as those applied for HTM investments. When there is any evidence of impairment, provision for an AFS asset is determined as the negative difference between its fair value and amortized cost at the assessment date.

4.7 *Fair value/market value of financial assets*

Fair value/market value of the securities is determined as follows:

- For securities listed on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, their market prices are their closing prices on the trading day preceding the date of setting up the revaluation;
- For unlisted securities registered for trading on the Unlisted Public Company Market ("UPCoM"), their market prices are the closing price on the most recent trading days up to the date of securities valuation;
- For delisted securities and suspended trading securities from the sixth day afterward, their prices are the book value at the latest financial report date;
- The actual market price for unlisted securities and securities unregistered for trading on the Unlisted Public Company Market ("UPCoM") is the actual trading prices of the latest transaction on over-the-counter ("OTC") market, based on the most recent financial statements of issuers as at the date of financial statements;

For securities which do not have reference price from the above sources, the revaluation is determined based on the financial performance and the book value of securities issuers as at the assessment date.

For the purpose of determining CIT taxable profit, the tax bases of financial assets are determined by cost minus (-) provision for diminution in value. Accordingly, market value of securities for provision purpose is determined in accordance with Circular No. 48/2019/TT-BTC and Circular No. 24/2022/TT-BTC amending and supplementing several articles of Circular No. 48/2019/TT-BTC ("Circular 48").

Subjects of provisioning do not include government bonds, government-guaranteed bonds, and municipal bonds.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.8 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. The difference arising from the revaluation of financial assets AFS which is recognized in "*Difference from revaluation of assets at fair value*" will be recognized as corresponding revenue or expenses at the date of reclassification of financial assets AFS for selling purpose.

Reclassification due to change in purpose or ability to hold

Securities companies are required to reclassify financial assets to their applicable categories if their purpose or ability to hold has changed, consequently:

- Non-derivative financial assets at FVTPL or financial assets that are not required to classify as financial asset at FVTPL at the initial recognition can be classified as loans and other receivables or as cash and cash equivalents if the requirements are met. The gains or losses arising from revaluation of financial assets at FVTPL prior to the reclassification are not allowed to be reversed.
- Due to changes in purposes or ability to hold, some HTM investments are required to be reclassified into AFS financial assets and to be reassessed at fair value. The difference arising from revaluation between carrying value and fair value are recognized under "*Difference from revaluation of assets at fair value*" in Owners' equity.

4.9 Derecognition of financial assets

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

- The rights to receive cash flows from the asset have expired; 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 pass-through arrangement; and either:
  - The Company has transferred substantially all the risks and rewards accompanying the asset; or
  - The Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred the right to use the asset.

When the Company has transferred its rights to receive cash flows from an asset or has entered 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 recognized to the extent of the Company's continuing involvement in the asset. In that case, the Company also recognizes an associated liability. The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

The continued participation in transferred assets in the form of guarantee will be recognized at smaller value between the initial carrying value of the assets and the maximum amount that the Company is required to pay.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.10 Long-term investment in financial assets

Other long-term investments

Other long-term investments are recognized at cost in the Company's financial statements. Dividends distributed from profit after tax of other long-term investments are recognized as income in the income statement.

Provision for loss of other long-term investments is made when there is evidence showing that there is loss in the value of those investments at the end of the financial year. An increase or decrease in the balance of the provisioning account is charged to financial expenses in the year.

4.11 Recognition of mortgaged financial assets

During the year, the Company had mortgaged/pledged financial assets which are used as collaterals for 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 fulfil 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 statement of financial position in accordance with accounting principles relevant to the assets' classification.

4.12 Receivables

Receivables are initially recorded at cost and subsequently always presented at cost.

Receivables are subject to review for impairment based on their overdue status or estimated loss arising from undue debts of corporate debtors who have bankruptcy or are under liquidation; or of individual debtors who are missing, have fled, are prosecuted, detained or tried by law enforcement bodies, are serving sentences, having serious illness (with hospital confirmation), have deceased, or debts that have been requested for law enforcement but cannot be performed due to the debtor having fled; debt that have been sued for debt collection but the settlement of the case has been suspended.

Increases or decreases to the provision balance are recorded in the income statement as *"Operating expenses"* for the year.

The Company has made provision for doubtful receivables and handling irrecoverable receivables are as follows:

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

For receivables that are not overdue, the Management also evaluates the expected recoverability of these debts to determine the corresponding provision.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.13 *Tangible fixed assets*

Tangible fixed assets are stated at cost less accumulated depreciation.

The cost of a tangible fixed asset comprises of its purchase price and any directly attributable costs of bringing the tangible fixed asset to working condition for its intended use, and the costs of dismantling and removing the asset and restoring the site on which it is located, if any.

Expenditures for additions, improvements and renewals are added to the carrying amount of the assets and expenditures for maintenance and repairs are charged to the income statement as incurred.

When tangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the income statement.

4.14 *Intangible fixed assets*

Intangible fixed assets are stated at cost less accumulated amortization.

The cost of an intangible fixed asset comprises its purchase price and any directly attributable costs of preparing the intangible fixed asset for its intended use.

Expenditures for additions, improvements are added to the carrying amount of the assets and other expenditures are charged to the income statement as incurred.

When intangible fixed assets are sold or retired, any gain or loss resulting from their disposal (the difference between the net disposal proceeds and the carrying amount) is included in the income statement.

4.15 *Depreciation and amortization*

Depreciation and amortization of tangible fixed assets and intangible fixed assets are calculated on a straight-line basis over the estimated useful life of each asset as follows:

Machinery and equipment	3 - 10 years
Means of transportation	6 - 10 years
Other fixed assets	4 - 7 years
Software	3 - 8 years

4.16 *Operating lease*

Whether an agreement is determined as a property lease agreement depends on the nature of the agreement at the beginning: whether the implementation of the agreement depends on the use of a certain asset and whether the agreement includes clauses on the use rights of the asset.

Rental fee respective to operating leases are charged to the income statement on a straight-line basis over the term of the lease.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.17 Prepaid expenses

Prepaid expenses, including short-term prepaid expenses and long-term prepaid expenses in the statement of financial position, are amortized over the period for which the amounts are paid or the period in which economic benefits are generated in relation to these expenses.

The following types of expenses are recorded as prepaid expenses and are amortized over the period which has been covered in the prepaid amount or up to three (03) years to the income statement:

- Office renovation expenses;
- Office rental expenses;
- Insurance fees;
- Software services extension, maintenance and warranty expenses.

4.18 Borrowings and bonds issued

Borrowings and bonds issued by the Company are recorded and stated at cost at the end of the accounting year.

4.19 Payables and accrued expenses

Payables and accrued expenses are recognized for amounts to be paid in the future for bonds interest payables, goods and services received, whether or not billed to the Company.

4.20 Covered warrants payables

Covered warrants are secured securities with collateral assets issued by the Company which gives its holder the right to buy an amount of underlying securities at an exercise price or to receive a sum of money equal to the difference between the price (index) of the underlying securities and the exercise price (exercise index), when the former is higher than the latter, upon execution.

When covered warrants are issued, the Company records an increase in covered warrant payables, at the same time monitoring the number of covered warrants still allowed to be issued. At the end of the year, the Company revaluates the covered warrants at fair value. The decrease in difference arising from revaluation of outstanding covered warrants at fair value in comparison with previous year is recognized in "*Gain from financial assets at FVTPL*" (detail as "*Gain from revaluation of outstanding covered warrant payable*"). The increase in difference arising from revaluation of outstanding covered warrants at fair value in comparison with previous year is recognized in "*Loss from financial assets at FVTPL*" (detail as "*Loss from revaluation of outstanding covered warrant payable*").

The costs relating to the purchase and issuance of covered warrants are recognized as purchase costs of financial assets at FVTPL in the income statement. Profit or loss resulted from covered warrants when repurchase, upon the maturity of covered warrants or when covered warrants is recalled, are recognized in "*Gain from disposal of financial assets at FVTPL*" or "*Loss from disposal of financial assets at FVTPL*" in the income statement.

The securities used as hedging for the covered warrants are monitored by the Company. At the end of the year, securities used as hedging for the covered warrants are revaluated at fair value and the differences arising from revaluation is recorded in the same way as recognising revaluation of financial assets at FVTPL.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.21 *Employee benefits*

4.21.1 *Post-employment benefits*

Retired employees of the Company will receive retirement benefits from the Social Insurance under the Ministry of Labor and Social Affairs. The company is required to contribute to these post-employment benefits by paying social insurance for each employee at the rate of 17.5% of the basic monthly salary, salary allowance and other supplements. Other than that, the Company has no further obligations.

4.21.2 *Severance pay*

According to Article 46 of the Labor Code No. 45/2019/QH14 which is effective from 01 January 2021 and Decree No. 145/2020/ND-CP of the Government providing guidance on executing some articles of the Labor Code on working conditions and labor relations, the Company has the obligation to pay a severance allowance equal to half a month's salary for each working year to employees who voluntarily resign and fully meet factors in accordance with provisions of law. Working time to calculate severance allowance is the total actual working time of the employee at the Company minus the time the employee has participated in unemployment insurance in accordance with the law regarding unemployment insurance, and the working time that has been paid severance allowance by employers. The average monthly salary used in this calculation is the average monthly salary of the latest six-month period up to the resignation date.

4.21.3 *Unemployment insurance*

According to Article 57 of the Law on Employment No. 38/2013/QH13 which is effective from 01 January 2015 and Decree No. 28/2015/NĐ-CP dated 12 March 2015 of the Government providing guidelines for the Law on Employment in terms of unemployment insurance, the Company is required to contribute to the unemployment insurance at the rate of 1% of monthly salary and wage fund of unemployment insurance joiners and deduct 1% of monthly salary and wage of each employee to contribute to the unemployment insurance fund.

4.22 *Currency derivative contract*

The Company participates in foreign currency transactions which provide services such as: foreign currency forward transactions, foreign currency swap for the purpose of hedging and mitigating risks of exchange rate and cash flow in the future. Gain/loss arising from transactions during the year is recognized in the income statement.

4.23 *Treasury shares*

Owner's equity instruments issued by the Company which are reacquired (treasury shares) are recognized at cost and deducted from owners' equity. No gain or loss is recognized upon purchase, sale, issue or cancellation of the Company's owner's equity instruments.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.24 Revenue recognition

Revenue is recognized to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured. Revenue is measured at the fair value of receipts or receivables less trade discount, concessions and sales return. The following specific recognition criteria must also be met before revenue is recognized:

Revenue from brokerage services

When the contract outcome can be reliably measured, revenue is recognized by reference to the stage of completion. Where the contract outcome cannot be reliably measured, revenue is recognized only to the extent of the expenses recognized which are recoverable.

Revenue from trading of securities

Revenue from trading of securities is determined by the difference between the selling price and the weighted average cost of securities sold.

Other income

Revenues from irregular activities other than turnover-generating activities are recorded to other incomes, including: revenues from asset liquidation and sale; fines paid by customers for their contract breaches; collected insurance compensation; collected debt which had been written off and included in the preceding year expenses; payable debts which are now recorded as revenue increase as their owners no longer exist; collected tax amounts which now are reduced and reimbursed; and other revenues recorded as other incomes as stipulated by VAS 14 - Revenue and other income.

Interest income

Revenue is recognized on accrual basis (taking into account the effective yield on the asset) unless collectability is in doubt.

Dividends and profit distribution income

Dividend and profit distribution income are recognized when Company is entitled to receive dividends or when the Company are entitled to receive profits from its capital contributions.

Other revenues from rendering services

Where the contract outcome can be reliably measured, revenue is recognized by reference to the stage of completion.

Where the contract outcome cannot be reliably measured, revenue is recognized only to the extent of the expenses recognized which are recoverable.

4.25 Borrowing costs

Borrowing costs include accrued interest and other expenses which are directly attributable to the Company's borrowings. Borrowing costs are recorded in income statement on an accrual basis.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.26 Cost of propriety securities sold

The Company applies moving weighted average method to calculate cost of proprietary securities sold.

4.27 Corporate income tax

Current income tax

Current income tax assets and liabilities for the current and prior year are measured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted as at the reporting date.

Current income tax is charged or credited to the income statement, except when it relates to items recognized directly to owners' equity, in which case the current income tax is also dealt with in owners' equity.

Current income tax assets and liabilities are offset only when there is a legally enforceable right for the Company to set off current tax assets against current tax liabilities and when the Company intends to settle its current tax assets and liabilities on a net basis.

Deferred income tax

Deferred tax is provided, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. The amount of deferred tax provided is based on the expected manner of recognized or settlement of the carrying amounts of assets and liabilities using the tax rates enacted or substantively enacted at the end of the accounting year.

A deferred tax asset is recognized only to the extent that it is probable that future taxable profits will be available for these taxable assets to be usable. Deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefit will be usable.

Deferred tax assets and deferred tax liabilities are measured at the tax rates that are expected to apply to the accounting year in which the asset is recovered or the liability is settled, based on the tax rates and tax laws in effect at the reporting date. Deferred tax is recorded in the income statement, except when it relates to items recognized directly to owners' equity, in which case deferred tax is also recorded in owners' equity.

Deferred tax assets and deferred tax liabilities are offset if the Company has a legally enforceable right to offset current tax assets against current tax liabilities, and deferred tax assets and deferred tax liabilities relating to income tax are levied by the same tax authority on the same taxable entity or the Company intends to either settle the current tax liabilities and current tax assets on a net basis, or to recover the assets simultaneously with the settlement of the liabilities in each future year when the material amounts of the deferred tax liabilities or deferred tax assets are paid or recovered.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.28 Owners' equity

Contributed capital from shareholders

Contributed capital from stock issuance is recorded in Charter Capital at par value.

Undistributed profit

Undistributed profit comprises of realized and unrealized undistributed profit.

Unrealized profit during the year is the difference between gain and loss arisen from revaluation of financial assets at FVTPL or others through profit and loss in the income statement, and the deferred income tax related to the increase in revaluation of FVTPL financial assets and others.

Realized profit during the year is the net difference between total revenue and income, and total expenses in the income statement of the Company, except for gain or loss recognized in unrealized profit.

Reserves

The Company uses annual profits after-tax to set up funds in accordance with the Resolution of the General Meeting of Shareholders.

4.29 Profit distribution

Net profit after corporate income tax may be distributed to investors after being approved at the Annual General Meeting of Shareholders and after appropriation to reserve funds in accordance with the Company's Charter and provisions of Vietnamese law.

4.30 Earnings per share

Basic earnings per share amounts are calculated by dividing net profit/(loss) after tax for the year attributable to ordinary shareholders of the Group (after adjusting for the bonus and welfare fund) by the weighted average number of ordinary shares outstanding during the year.

Diluted earnings per share amounts are calculated by dividing the net profit after tax attributable to ordinary equity holders of the Company (after adjusting for interest on the convertible preference shares) by the weighted average number of ordinary shares outstanding during the year plus the weighted average number of ordinary shares that would be issued on conversion of all the dilutive potential ordinary shares into ordinary shares.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.31 Segment information

A segment is a distinct identifiable component of the Company that is engaged in providing related products or services (business segment) or in providing products or services within a particular economic environment (geographical division). Each of these segments is subject to risks and rewards that are different from those of the other segments.

The Company's business segment is primarily defined based on the services provided to investors. Management determines the geographical segment of the Company based on the location of the assets.

4.32 Related parties

Parties are considered related to the Company if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions, or when the Company and the other party are subject to common control or significant influence. Related parties can be companies or individuals, including close members of their families.

4.33 Nil balances

Items or balances required by Circular No. 210/2014/TT-BTC dated 30 December 2014 and Circular No. 334/2016/TT-BTC dated 27 December 2016 issued by the Ministry of Finance that are not shown in these financial statements indicate nil balances.

5. CASH AND CASH EQUIVALENTS

Currency: VND

	Ending balance	*Beginning balance*
Cash	**217,091,613**	**348,971,812**
Cash at banks	**614,545,622,433**	**1,063,756,953,241**
- *Cash at banks for operation of the Company*	*419,827,562,730*	*1,045,146,683,705*
- *Margin deposit*	-	*16,222,500,000*
- *Clearing deposits and payment for securities transaction*	*194,718,059,703*	*2,387,769,536*
Cash equivalents	**-**	**-**
- *Cash at banks with original maturity of less than 3 months*	-	-
Total	**614,762,714,046**	**1,064,105,925,053**

(*) Margin deposit balances for the purpose of issuing and selling Company warrants.

6. VALUE AND VOLUME OF TRADING DURING THE PERIOD

	Volume of trading during the period (Unit)	*Value of trading during the period (VND)*
a. The Company	**1,278,827,628**	**128,603,091,372,862**
- Shares	129,330,322	4,460,962,052,650
- Bonds	1,130,188,218	123,921,501,995,212
- Derivatives	688	137,062,970,000
- Other securities	19,308,400	83,564,355,000
b. Investors	**6,873,893,955**	**300,352,926,095,434**
- Shares	5,706,777,713	150,305,002,906,580
- Bonds	1,003,080,042	109,924,593,185,864
- Derivatives	202,453	39,866,648,290,000
- Other securities	163,833,747	256,681,712,990
Total	**8,152,721,583**	**428,956,017,468,296**

7. FINANCIAL ASSETS

Concepts of financial assets

Cost

Cost of a financial asset is the amount of cash or cash equivalents paid, disbursed or payable for such financial asset at its initial recognition. The transaction costs incurred directly from the purchase of financial asset might or might not be included in the cost of the financial asset, depending on the category that the financial asset is classified in.

Fair value/market value

The fair value or market value of a financial asset is the price at which the financial asset would be traded voluntarily between knowledgeable parties on an arm's length basis.

The fair value/market value of securities is determined using the method described in *Note 4.7*.

Amortized cost

Amortized cost of a financial investment (which is debt instrument) is the amount at which the financial asset is measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative recognized using the effective interest method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or un-collectability (if any).

For presentation purpose, provision for diminution in value or un-collectability of financial assets is recognized as *"Provision for impairment of financial assets and mortgage assets"* on the statement of financial position.

Carrying amount

Carrying amount of a financial asset is the amount at which the financial asset is recognized in the statement of financial position. Carrying amount of a financial asset might be recognized at fair value (for FVTPL and AFS financial assets) or at amortized cost (for HTM investments and loans), depending on the category that the financial asset is classified.

7. FINANCIAL ASSETS (continued)

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

Currency: VND

	Ending balance		*Beginning balance*	
	Cost	*Fair value*	*Cost*	*Fair value*
Listed shares	**856,988,535,072**	**878,595,338,200**	**399,223,236,713**	**446,298,516,900**
Vietnam Technological and Commercial Joint Stock Bank	80,881,765,000	85,525,500,000	-	-
Hoa Phat Group Joint Stock Company	135,028,039,477	137,830,917,000	134,618,112,467	146,558,174,400
Others	641,078,730,595	655,238,921,200	264,605,124,246	299,740,342,500
Unlisted shares	**58,349,927,088**	**82,601,307,034**	**58,349,927,088**	**82,603,799,340**
Phan Vu Investment Joint Stock Company	58,063,615,500	82,325,851,400	58,063,615,500	82,325,851,400
Others	286,311,588	275,455,634	286,311,588	277,947,940
Listed bonds	**1,942,789,170,000**	**2,022,864,718,219**	**1,560,045,930,000**	**1,587,202,641,096**
Unlisted bonds	**2,530,741,073,815**	**2,557,391,695,734**	**1,711,278,354,416**	**1,724,205,576,334**
Listed shares used as hedging for covered warrants	**-**	**-**	**77,509,639,549**	**76,820,430,000**
Certificates of deposits	**954,040,925,459**	**961,230,904,418**	**500,000,000,000**	**518,641,095,892**
Certificates of funds	**21,460,751,593**	**32,318,885,500**	**16,286,280,493**	**26,690,327,232**
Total	**6,364,370,383,027**	**6,535,002,849,105**	**4,322,693,368,259**	**4,462,462,386,794**

7. FINANCIAL ASSETS (continued)

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

(a) Short-term

Currency: VND

	Ending balance	*Beginning balance*
Term deposits with remaining maturity of less than 1 year (i)	1,707,369,438,361	1,126,840,988,106
Certificates of deposit with remaining maturity of less than 1 year	-	11,535,956,167
Total	**1,707,369,438,361**	**1,138,376,944,273**

(i) Held-to-maturity investment includes term deposits with remaining maturity of less than 1 year and earn interest at rates ranging from 6.15% p.a. to 9% p.a. (As at 31 December 2025: from 4.40% p.a. to 7.40% p.a.).

(b) Long-term

Currency: VND

	Ending balance	*Beginning balance*
Credit institution's unlisted bonds (i)	211,437,808,220	310,523,301,372

(i) Held-to-maturity investment includes bonds with remaining maturity of from 5 to 7 years and earn interest at rates ranging about 6% p.a.

7. FINANCIAL ASSETS (continued)

7.3 Loans

Currency: VND

	Ending balance		*Beginning balance*	
	Cost	*Fair value (i)*	*Cost*	*Fair value (i)*
Margin loans (ii)	9,372,614,221,056	9,371,091,208,301	9,061,200,419,205	9,055,292,961,205
Advances to customers for the proceeds from selling securities	97,962,479,926	97,962,479,926	276,639,250,203	276,639,250,203
Total	**9,470,576,700,982**	**9,469,053,688,227**	**9,337,839,669,408**	**9,331,932,211,408**

(i) The fair value of loans is measured at book value less provision for doubtful debts.

(ii) The margin loans were granted to customers for margin trade. As at 30 June 2026, these loans had maximum original term to maturity of three (03) months and earned annual interest at rates ranging from 7.50% p.a. to 12.50% p.a. (As at 31 December 2025: the margin loans had maximum original term to maturity of three (03) months and earned annual interest at rates ranging from 7.50% p.a. to 12.50% p.a.).

7. **FINANCIAL ASSETS** (continued)

7.4 *Change in market values of financial assets*

Currency: VND

Financial assets	*Cost*	*Revaluation difference* *Increase*	*Revaluation difference* *Decrease*	*Revaluation value*
As at 30 June 2026				
FVTPL				
Listed shares	856,988,535,072	31,921,941,417	(10,315,138,289)	878,595,338,200
Unlisted shares	58,349,927,088	24,269,888,150	(18,508,204)	82,601,307,034
Listed bonds	1,942,789,170,000	90,634,986,301	(10,559,438,082)	2,022,864,718,219
Unlisted bonds	2,530,741,073,815	26,650,621,919	-	2,557,391,695,734
Listed shares used as hedging for covered warrants	-	-	-	-
Certificates of deposits	954,040,925,459	7,189,978,959	-	961,230,904,418
Certificates of funds	21,460,751,593	10,858,133,907	-	32,318,885,500
Total	**6,364,370,383,027**	**191,525,550,653**	**(20,893,084,575)**	**6,535,002,849,105**
As at 31 December 2025				
FVTPL				
Listed shares	399,223,236,713	49,982,533,783	(2,907,253,596)	446,298,516,900
Unlisted shares	58,349,927,088	24,276,992,012	(23,119,760)	82,603,799,340
Listed bonds	1,560,045,930,000	32,119,849,315	(4,963,138,219)	1,587,202,641,096
Unlisted bonds	1,711,278,354,416	12,927,221,918	-	1,724,205,576,334
Listed shares used as hedging for covered warrants	77,509,639,549	1,487,539,933	(2,176,749,482)	76,820,430,000
Certificates of deposits	500,000,000,000	18,641,095,892	-	518,641,095,892
Certificates of funds	16,286,280,493	10,404,046,739	-	26,690,327,232
Total	**4,322,693,368,259**	**149,839,279,592**	**(10,070,261,057)**	**4,462,462,386,794**

8. PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS AND MORTGAGE ASSETS

Currency: VND

	Ending balance	*Beginning balance*
Beginning balance	5,907,458,000	6,380,166,000
Treatment of doubtful receivables	(4,045,398,045)	-
Provision/(Reversal) for the year	(339,047,200)	(472,708,000)
Total	**1,523,012,755**	**5,907,458,000**

9. OTHER FINANCIAL ASSETS

Currency: VND

	Ending balance	*Beginning balance*
1. Receivables from disposal of financial assets	621,845,150,350	4,264,523,700
2. Receivables and accruals from dividends and interest income from financial assets	214,471,726,139	199,862,640,812
In which: Accrued interests from margin lending and advances to investors	*214,471,726,139*	*199,862,640,812*
3. Advances to suppliers	2,025,686,045	1,501,176,100
4. Receivables from services provided by the Company	4,338,926,536	15,069,951,248
5. Others receivables	258,836,049	131,120,675
6. Provision for impairment of receivables	(70,000,000)	(119,500,000)
Total	**842,870,325,119**	**220,709,912,535**

10. OTHER SHORT-TERM ASSETS

Currency: VND

	Ending balance	*Beginning balance*
Advances	80,660,045	5,000,000
Office supplies, tools and materials	731,520,000	731,520,000
Short-term prepaid expenses	7,885,850,907	11,307,023,555
- *Prepayment for office rental*	*5,972,839,636*	*5,894,184,395*
- *Other prepaid expenses*	*1,913,011,271*	*5,412,839,160*
Other short-term assets	4,453,432,200	4,020,701,390
- *Deposits for derivatives trading activities of the Company (*)*	*4,453,432,200*	*4,020,701,390*
Total	**13,151,463,152**	**16,064,244,945**

(*) This is the Company's deposit for derivatives trading according to Decision No. 12/QD-HĐTV dated 10 August 2023 of Vietnam Securities Depository and Clearing Corporation.

11. TANGIBLE FIXED ASSETS

Currency: VND

	Machinery and equipment	*Means of transportation*	*Others*	*Total*
Cost				
As at 01 January 2026	**59,385,554,852**	**2,048,586,800**	**3,283,526,408**	**64,717,668,060**
Increase	6,152,781,600	4,032,100,000	323,467,000	10,508,348,600
Disposal	3,812,738,000	-	-	3,812,738,000
As at 30 June 2026	**61,725,598,452**	**6,080,686,800**	**3,606,993,408**	**71,413,278,660**
Accumulated depreciation				
As at 01 January 2026	**46,252,730,304**	**825,221,112**	**2,380,827,963**	**49,458,779,379**
Depreciation for the period	3,043,115,168	131,501,540	266,129,066	3,440,745,774
Disposal	(3,812,738,000)	-	-	(3,812,738,000)
As at 30 June 2026	**45,483,107,472**	**956,722,652**	**2,646,957,029**	**49,086,787,153**
Net book value				
As at 01 January 2026	**13,132,824,548**	**1,223,365,688**	**902,698,445**	**15,258,888,681**
As at 30 June 2026	**16,242,490,980**	**5,123,964,148**	**960,036,379**	**22,326,491,507**

Additional information on tangible fixed assets:

Currency: VND

	Ending balance	*Beginning balance*
Cost of tangible fixed assets which are fully depreciated but still in use	31,192,812,322	33,846,462,749

12. INTANGIBLE FIXED ASSETS

Currency: VND

	Computer Software
Cost	
As at 01 January 2026	21,847,850,495
Increase	121,900,000
Other decrease	-
As at 30 June 2026	**21,969,750,495**
Accumulated amortization	
As at 01 January 2026	11,384,510,177
Amortization for the period	1,115,140,240
As at 30 June 2026	**12,499,650,417**
Net book value	
As at 01 January 2026	**10,463,340,318**
As at 30 June 2026	**9,470,100,078**

Additional information on intangible fixed assets:

Currency: VND

	Ending balance	*Beginning balance*
Cost of intangible fixed assets which are fully depreciated but still in use	6,233,421,495	3,339,286,000

13. LONG-TERM MORTGAGES, COLLATERAL, DEPOSITS

Currency: VND

	Ending balance	*Beginning balance*
Deposits for office rental	10,382,718,692	10,382,718,692
Deposits for car rental	620,100,000	620,100,000
Others	463,112,000	451,661,100
Total	**11,465,930,692**	**11,454,479,792**

14. LONG-TERM PREPAID EXPENSES

Currency: VND

	Ending balance	*Beginning balance*
Office renovation expenses	3,403,535,148	5,891,273,368
Insurance fees	648,840,553	1,015,226,209
Software license fees	555,806,099	751,189,678
Others	2,317,201,682	2,342,900,623
Total	**6,925,383,482**	**10,000,589,878**

15. PAYMENT FOR SETTLEMENT ASSISTANCE FUND

Payment for settlement assistance fund represents the amounts deposited at Vietnam Securities Depository and Clearing Corporation.

According to Decision No. 40/QD-HDTV dated 29 April 2025 issued by Vietnam Securities Depository and Clearing Corporation, the Company is required to deposit an initial amount of VND 120 million at Vietnam Securities Depository and Clearing Corporation and an annual contribution of 0.01% of the total value of brokered securities, which are listed and registered for transactions in the Stock Exchanges in the preceding year with the maximum annual contribution of VND 2.5 billion to the Settlement Assistance Fund.

The maximum contribution by each custodian member to the Settlement Assistance Fund is VND 20 billion, applicable to custodian members being securities companies having properties trading and brokerage activities.

Movements of deposits at the Settlement Assistance Fund are as follows:

Currrency: VND

	Ending balance	*Beginning balance*
Initial payment	120,000,000	120,000,000
Additions	13,223,227,395	13,223,227,395
Distributed interest	7,156,772,605	8,056,772,605
Total	**20,500,000,000**	**21,400,000,000**

16. DEPOSITS FOR CLEARING FUND

According to Circular No. 58/2021/TT-BTC of the Ministry of Finance issued on 12 July 2021 guiding a number of articles of Decree No. 158/2020/ND-CP dated 31 December 2020 of the Government on derivative securities and derivative securities market, the Clearing fund is formed from the contributions of clearing members in cash or securities approved by the VSDC for the purpose of compensating for losses and settle derivative securities transactions in the name of a clearing member in case the clearing member or investor of the clearing member becomes insolvent.

According to Decision No. 28/QD-VSD dated 16 April 2025 of the General Director of the VSDC promulgating the Regulation on the management and use of the Clearing fund, the Company must deposit an initial amount of money of VND 10 billion at the VSDC into the Clearing fund for derivatives trading. Periodic additional contributions include additional contributions due to periodic revaluation and unusual additional contributions issued by VSDC over time.

Currency: VND

	Ending balance	*Beginning balance*
Initial payment	10,000,000,000	10,000,000,000
Additions	5,000,000,000	5,000,000,000
Total	**15,000,000,000**	**15,000,000,000**

17. COLLATERALS AND PLEDGED ASSETS

Assets	*Ending balance*	*Beginning balance*	*Collaterals for*
Short-term			
Short-term financial assets	3,849,000,000,000	2,943,041,095,890	Short-term borrowings
Long-term			
Long-term financial assets	200,000,000,000	300,000,000,000	Short-term borrowings
Total	**4,049,000,000,000**	**3,243,041,095,890**	

18. SHORT-TERM BORROWINGS

Currency: VND

	Beginning balance	*Borrowed in the period*	*Paid in the period*	*Ending balance*
Bank loan (i)	**8,541,110,000,000**	**29,505,100,000,000**	**(26,284,490,000,000)**	**11,761,720,000,000**
- *Joint Stock Commercial Bank For Foreign Trade Of Vietnam*	*810,000,000,000*	*2,943,000,000,000*	*(2,664,000,000,000)*	*1,089,000,000,000*
- *Indovina Bank Limited*	*700,000,000,000*	*3,341,000,000,000*	*(3,244,000,000,000)*	*797,000,000,000*
- *Vietnam Bank for Agriculture and Rural Development*	*585,000,000,000*	*1,485,000,000,000*	*(1,320,000,000,000)*	*750,000,000,000*
- *Vietnam Prosperity Joint Stock Commercial Bank*	*96,000,000,000*	*2,965,000,000,000*	*(2,917,000,000,000)*	*144,000,000,000*
- *Asia Commercial Joint Stock Bank*	*1,000,000,000,000*	*3,249,000,000,000*	*(2,398,000,000,000)*	*1,851,000,000,000*
- *Vietnam International Commercial Joint Stock Bank*	*1,000,000,000,000*	*2,420,000,000,000*	*(1,609,000,000,000)*	*1,811,000,000,000*
- *Vietnam Joint Stock Commercial Bank for Industry and Trade*	*260,000,000,000*	*2,310,000,000,000*	*(2,295,000,000,000)*	*275,000,000,000*
- *Military Commercial Joint Stock Bank*	-	*2,150,000,000,000*	*(2,000,000,000,000)*	*150,000,000,000*
- *Vietnam Technological and Commercial Joint Stock Bank*	*500,000,000,000*	*1,499,000,000,000*	*(1,499,000,000,000)*	*500,000,000,000*
- *MB Shinsei Finance Limited Liability Company*	*500,000,000,000*	*1,545,000,000,000*	*(1,545,000,000,000)*	*500,000,000,000*
- *Other banks*	*3,090,110,000,000*	*5,598,100,000,000*	*(4,793,490,000,000)*	*3,894,720,000,000*
Institutions and individuals loan (ii)	**1,062,370,000,000**	**468,937,188,713**	**(1,478,270,000,000)**	**53,037,188,713**
Total	**9,603,480,000,000**	**29,974,037,188,713**	**(27,762,760,000,000)**	**11,814,757,188,713**

(i) Loans from domestic commercial banks have maturities of equal to or less than 12 months. The loan principal is repaid once at the end of each disbursement period and bore interest at rates under 10% p.a.

(ii) These loans have original term of less than 1 year and bore interest at rates ranging under 8.00% p.a.

19. PAYABLES FOR SECURITIES TRADING ACTIVITIES

Currency: VND

	Ending balance	*Beginning balance*
Payable to the Stock Exchange for the purchase of the Company's securities	1,490,418,946,484	990,187,350,232
Payable for securities trading activities	11,167,988,473	30,089,756,099
- *Payable to the Stock Exchange*	*7,313,646,471*	*6,923,036,062*
- *Payable to Vietnam Securities Depository and Clearing Corporation*	*1,202,277,873*	*1,358,590,248*
- *Payable to BIDV (Note 34.1)*	*2,652,064,129*	*1,440,341,789*
- *Payable covered warrants*	-	*20,367,788,000*
Payable to other organizations and individuals	4,272,792,804	5,856,099,207
Total	**1,505,859,727,761**	**1,026,133,205,538**

20. TAX AND OTHER PAYABLES TO THE STATE

Movements in taxes and other amounts payable to the State during the period are as follows:

Currency: VND

Items	*Beginning balance*	*Payable in the period*	*Paid in the period*	*Ending balance*
Value added tax	115,468,745	1,660,246,946	(1,717,120,559)	58,595,132
Corporate income tax	34,322,174,500	47,862,849,628	(59,684,499,136)	22,500,524,992
Personal income tax	15,579,267,137	103,233,712,751	(104,809,118,272)	14,003,861,616
- Employees	*2,924,802,016*	*21,030,370,933*	*(19,204,397,079)*	*4,750,775,870*
- Investors	*12,654,465,121*	*82,203,341,818*	*(85,604,721,193)*	*9,253,085,746*
Other taxes	2,252,495,742	14,398,025,467	*(15,083,809,935)*	1,566,711,274
Total	**52,269,406,124**	**167,154,834,792**	**(181,294,547,902)**	**38,129,693,014**

21. SHORT-TERM ACCRUED EXPENSES

Currency: VND

	Ending balance	*Beginning balance*
Accrued interests from borrowings from credit institutions and individuals	35,841,066,432	36,387,408,097
Accrued interests from bonds	12,333,698,629	
Other short-term accrued expenses	70,862	68,073,338
Total	**48,174,835,923**	**36,455,481,435**

22. OTHER SHORT-TERM PAYABLES

Currency: VND

	Ending balance	*Beginning balance*
Payables to investors (*)	275,268,454	887,988,185
Other payables	10,757,610	98,910,093
Total	**286,026,064**	**986,898,278**

(*) Payables to investors due to insufficient information to record an increase in customer money.

23. DEFERRED CORPORATE INCOME TAX ("CIT") PAYABLES

The deferred income tax liability arises from the unaudited/taxable temporary differences of the following items:

Currency: VND

	Ending balance	*Beginning balance*
Deferred CIT payables		
Opening balance	19,416,091,900	17,922,529,790
Deferred expense/(income) tax arising from revaluation of financial assets at FVTPL	3,084,923,212	1,419,020,510
Others	(80,588,320)	74,541,600
Ending balance	**22,420,426,792**	**19,416,091,900**

24. OWNERS' EQUITY

24.1 Undistributed profit

Currency: VND

	Ending balance	*Beginning balance*
Realized profit after tax	791,945,967,183	892,993,676,277
Unrealized profit	148,212,039,286	124,448,876,897
Total	**940,158,006,469**	**1,017,442,553,174**

24. OWNERS' EQUITY (continued)

24.2 *Changes in equity*

Details of changes in equity

Currency: VND

	Share capital	*Share premium*	*Difference from revaluation of financial assets at fair value*	*Treasury shares*	*Charter capital supplementary reserve*	*Financial and operational risk reserve*	*Undistributed profit after tax*	*Total*
As at 01 January 2025	**2,230,607,010,000**	**2,056,655,911,017**	**(4,286,330,000)**	-	-	-	**778,904,939,654**	**5,061,881,530,671**
Net profit for the year	-	-	-	-	-	-	493,666,033,520	493,666,033,520
Revaluation of AFS financial assets	-	-	4,286,330,000	-	-	-	-	4,286,330,000
Stock dividends	223,052,420,000	-	-	-	-	-	(223,052,420,000)	-
Appropriation to bonus and welfare fund	-	-	-	-	-	-	(31,800,000,000)	(31,800,000,000)
Other decrease	-	-	-	-	-	-	(276,000,000)	(276,000,000)
As at 31 December 2025	**2,453,659,430,000**	**2.056.655.911.017**	-	-	-	-	**1,017,442,553,174**	**5,527,757,894,191**
Net profit for the period	-	-	-	-	-	-	212,034,920,024	212,034,920,024
Revaluation of AFS financial assets	-	-	-	-	-	-	-	-
Stock dividends (*)	245,356,060,000	-	-	-	-	-	(245,356,060,000)	-
Appropriation to bonus and welfare fund (*)	-	-	-	-	-	-	(43,690,000,000)	(43,690,000,000)
Other decrease	-	-	-	-	-	-	(273,406,729)	(273,406,729)
As at 30 June 2026	**2,699,015,490,000**	**2,056,655,911,017**	-	-	-	-	**940,158,006,469**	**5,695,829,407,486**

(*) Pursuant to Article 4 and Article 5 of Resolution No. 01/NQ-ĐHCĐ dated 22 April 2026 of the Annual General Meeting of Shareholders of the Company.

24. OWNERS' EQUITY (continued)

24.3 Shares

Unit: number of shares

	Ending balance	*Beginning balance*
Authorized shares	**269,901,549**	**245,365,943**
Issued shares	**269,901,549**	**245,365,943**
Shares issued and fully paid	269,901,549	245,365,943
- *Ordinary shares*	*269,901,549*	*245,365,943*
Outstanding shares	**269,901,549**	**245,365,943**
- *Ordinary shares*	*269,901,549*	*245,365,943*

Details of owner's equity:

	Ending balance		*Beginning balance*	
	Ordinary shares	%	Ordinary shares	%
Capital share of investors				
Joint Stock Commercial Bank for Investment and Development of Vietnam	140,267,914	51,97	127,516,286	51,97
Hana Securities Company Limited	94,485,618	35,01	85,896,017	35,01
Other Shareholders (*)	35,148,017	13,02	31,953,640	13,02
Treasury shares				
Treasury shares	-	-	-	-
Number of shares issued	**269,901,549**	**100,00**	**245,365,943**	**100,00**

(*) Other shareholders are institutional and individual shareholders, each shareholder owns less than 5% of the voting shares of the Company.

24.4 Changes in owner's equity

	Number of ordinary shares outstanding	*Number of treasury shares*	*Number of ordinary shares issued*
As at 01 January 2025	**223,060,701**	-	**223,060,701**
Number of new shares issued in the year	22.305.242	-	22.305.242
As at 31 December 2025	**245.365.943**	-	**245.365.943**
Number of shares issued in the period	24,535,606	-	24,535,606
As at 30 June 2026	**269,901,549**	-	**269,901,549**

25. DISCLOSURE ON OFF-BALANCE SHEET ITEMS

25.1 *Financial assets listed/ registered for VSDC of the Company*

Currency: VND

	Ending balance	*Beginning balance*
Unrestricted financial assets	1,966,402,570,000	283,269,160,000
Mortgage financial assets	300,000,000,000	250,000,000,000
Financial assets awaiting settlement	665,042,580,000	276,400,000
Total	**2,931,445,150,000**	**533,545,560,000**

25.2 *Non-traded financial assets deposited at VSDC of the Company*

Currency: VND

	Ending balance	*Beginning balance*
Unrestricted and non-traded financial assets deposited at VSDC	18,570,000	212,300,000

25.3 *Awaiting financial assets of the Company*

Currency: VND

	Ending balance	*Beginning balance*
Shares	22,029,900,000	5,992,210,000
Bonds	918,000,000,000	380,000,000,000
Total	**940,029,900,000**	**385,992,210,000**

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

Currency: VND

	Ending balance	*Beginning balance*
Certificates of deposits	940,143,300,000	511,000,000,000
Shares	43,333,100,000	43,130,270,000
Bonds	1,740,000,000,000	2,698,600,000,000
Total	**2,723,476,400,000**	**3,252,730,270,000**

25.5 *Awaiting financial assets of the investors*

Currency: VND

	Ending balance	*Beginning balance*
Shares, bonds, covered warrants and fund certificates	969,319,277,000	367,515,923,000

25. DISCLOSURE ON OFF-BALANCE SHEET ITEMS (continued)

25.6 *Investors' deposits*

Currency: VND

	Ending balance	*Beginning balance*
Investors' deposits for securities trading activities managed by the Company	1,170,587,391,291	707,443,142,824
- *Domestic investors' deposits for securities trading activities managed by the Company*	*1,150,433,326,064*	*675,515,469,009*
- *Foreign investors' deposits for securities trading activities managed by the Company*	*20,154,065,227*	*31,927,673,815*
Investors' escrow deposits at VSDC	45,160,949,009	45,300,684,399
Investors' synthesizing deposits for securities trading activities	779,461,533,773	364,672,699,129
Total	**1,995,209,874,073**	**1,117,416,526,352**

25.7 *Deposits of securities issuers*

Currency: VND

	Ending balance	*Beginning balance*
Payable to the securities issuer	4,845,048,000	58,677,604,000
Deposits for dividends, bond principals and interest payments of securities issuers	11,265,406,464	14,351,360,008
	16,110,454,464	**73,028,964,008**

25.8 *Investor payables of the Company*

Currency: VND

	Ending balance	*Beginning balance*
Payables to investors - investors' deposits for securities trading activities managed by the Company		
- *Payables to domestic investors*	*1,966,259,527,070*	*1,077,296,224,237*
- *Payables to foreign investors*	*22,240,644,227*	*34,953,003,815*
- *Payable to Investors' escrow deposits at VSDC*	*45,160,949,009*	*45,300,684,399*
Total	**2,033,661,120,306**	**1,157,549,912,451**

25.9 *Payables to securities issuers*

Currency: VND

	Ending balance	*Beginning balance*
Payables to securities issuers	4,845,048,000	58,677,604,000

25. DISCLOSURE ON OFF-BALANCE SHEET ITEMS (continued)

25.10 Dividend, bonds principal and interest payables

Currency: VND

	Ending balance	*Beginning balance*
Payables for dividend, bonds principal and interest payables	11,265,406,464	14,351,360,008

25.11 Payables of investors to the Company

Currency: VND

	Ending balance	*Beginning balance*
Expenses for securities brokerage activities		
- *Stock trading fee*	*1,071,664,946*	*1,167,544,012*
- *Other payables*	*858,648,230*	*1,394,819,946*
Total	**1,930,313,176**	**2,562,363,958**

25.12 Payables of investors for margin loans

Currency: VND

	Ending balance	*Beginning balance*
Payables for margin activities	**9,587,085,947,195**	**9,261,063,060,017**
Payables for margin loan principals (Note 7.3)	9,372,614,221,056	9,061,200,419,205
- *Payables for principal of margin loans of domestic investors*	*9,372,614,221,056*	*9,061,200,419,205*
Payables for margin loan interest	214,471,726,139	199,862,640,812
- *Payables for interest of margin loans of domestic investors*	*214,471,726,139*	*199,862,640,812*
Payables for principals of advances to investors (Note 7.3)	**97,962,479,926**	**276,639,250,203**
- *Payables for principal of advances to domestic investors*	*97,962,479,926*	*276,639,250,203*
Total	**9,685,048,427,121**	**9,537,702,310,220**

26. GAIN/(LOSS) FROM FINANCIAL ASSETS

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

No.	*Financial assets*	*Quantity Unit*	*Average selling price in VND/unit*	*Proceeds VND*	*Weighted average cost at the end of transaction date VND*	*Gains/Losses from sales of securities for the current period VND*	*Gains/Losses from sales of securities for the previous period VND*
I	**GAIN**						
1	Listed shares	23,965,312	33,505	802,965,798,250	746,161,131,066	56,804,667,184	65,831,022,860
2	Listed bonds	544,745,000	106,283	57,897,300,595,000	57,850,676,561,150	46,624,033,850	13,196,519,132
3	Unlisted bonds	3,730	448,827,400	1,674,126,203,730	1,669,277,430,348	4,848,773,382	18,888,940,313
4	Certificates of deposit	859,654	82,417,271	70,850,336,995,015	70,774,763,239,085	75,573,755,930	18,182,018,215
5	Futures contracts	-	-	-	-	9,668,448,000	5,541,660,000
6	Others	13,151,100	3,014	39,637,659,070	30,516,205,100	9,121,453,970	1,657,057,773
	Total	**582,724,796**		**131,264,367,251,065**	**131,071,394,566,749**	**202,641,132,316**	**123,297,218,293**
II	**LOSS**						
1	Listed shares	34,591,010	34,208	1,183,304,009,400	1,284,075,818,714	(100,771,809,314)	(88,077,133,932)
2	Futures contracts	-	-	-	-	(9,564,262,000)	(6,777,916,000)
3	Others	18,830,051	167,060	3,145,744,146,494	3,157,203,002,221	(11,458,855,727)	(4,052,902,487)
	Total	**53,421,061**		**4,329,048,155,894**	**4,441,278,820,935**	**(121,794,927,041)**	**(98,907,952,419)**

26. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

26.2 *Gain/(loss) from revaluation of financial assets*

Currency: VND

No	*Financial assets*	*Cost*	*Fair value*	*Revaluation difference as at ending balance*	*Revaluation difference as at beginning balance*	*Net difference adjusted in the accounting year*
I	**FVTPL**					
1	Listed shares	856,988,535,072	878,595,338,200	21,606,803,128	47,075,280,187	(25,468,477,059)
2	Unlisted shares	58,349,927,088	82,601,307,034	24,251,379,946	24,253,872,252	(2,492,306)
3	Listed bonds	1,942,789,170,000	2,022,864,718,219	80,075,548,219	27,156,711,096	52,918,837,123
4	Unlisted bonds	2,530,741,073,815	2,557,391,695,734	26,650,621,919	12,927,221,918	13,723,400,001
5	Certificates of deposit	954,040,925,459	961,230,904,418	7,189,978,959	18,641,095,892	(11,451,116,933)
6	Covered warrants	-	-	-	4,095,950,262	(4,095,950,262)
7	Others	21,460,751,593	32,318,885,500	10,858,133,907	9,714,837,190	1,143,296,717
	Total	**6,364,370,383,027**	**6,535,002,849,105**	**170,632,466,078**	**143,864,968,797**	**26,767,497,281**

26. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

26.3 *Dividend, interest income from financial assets at FVTPL, HTM investments and loans*

Currency: VND

	Current period	*Previous period*
From financial assets at FVTPL	93,609,668,183	24,084,574,882
From financial assets at AFS	-	175,700,000
From financial assets at HTM	59,531,920,122	41,093,703,584
From loans	467,446,626,779	290,483,818,507
Total	**620,588,215,084**	**355,837,796,973**

27. PROVISION/(REVERSAL) EXPENSE FOR DIMINUTION IN VALUE AND IMPAIRMENT OF FINANCIAL ASSETS AND DOUBTFUL DEBTS AND BORROWING COSTS OF LOANS

Currency: VND

	Current period	*Previous period*
Provision/(Reversal) expense for impairment of loans	(339,047,200)	(50,551,200)
Total	**(339,047,200)**	**(50,551,200)**

28. OPERATING EXPENSES

Currency: VND

	Current period	*Previous period*
Expenses for proprietary trading	6,656,301,490	7,727,213,292
Expenses for securities brokerage services	151,161,404,856	121,888,271,646
Expenses for underwriting and issuance agency services	-	-
Expenses for securities custodian services	7,828,558,912	7,390,880,911
Expenses for financial advisory services	13,695,890,989	6,013,098,306
Other expenses	(49,500,000)	-
Total	**179,292,656,247**	**143,019,464,155**

TOTAL OPERATING EXPENSES BY TYPES

Currency: VND

	Current period	*Previous period*
Expenses for securities brokerage activities	65,222,708,578	51,301,779,424
Expenses for securities custodian services	7,828,558,912	7,390,880,911
Expenses for financial advisory services	400,000,000	7,837,560
Expenses on payroll and other employees' benefits	52,483,314,315	35,974,145,887
Expenses for corporation and customer development	21,528,307,761	17,166,127,817
Depreciation and amortization expenses	1,901,188,792	1,910,056,495
Provision for doubtful receivables	-49,500,000	-
Expenses for external services	7,635,552,303	6,061,900,134
Expenses for office rental	10,682,437,680	10,154,151,791
Expenses for software maintenance	2,030,626,489	3,381,924,578
Other expenses	9,629,461,417	9,670,659,558
Total	**179,292,656,247**	**143,019,464,155**

29. FINANCIAL EXPENSES

Currency: VND

	Current period	*Previous period*
Realized and unrealized loss from exchange rate difference	42,184	68,183
Interest expenses for bank loans	377,537,028,219	132,782,396,902
Interest expenses for bonds issuance	12,266,300,628	-
Interest expense for individual loans	13,844,042,824	11,242,149,229
Other interest expenses	761,145,983	816,931,598
Other financial expenses	2,506,025,564	1,975,440,184
Total	**406,914,585,402**	**146,816,986,096**

30. GENERAL AND ADMINISTRATIVE EXPENSES

Currency: VND

	Current period	*Previous period*
Employees cost	47,970,255,180	56,686,118,464
Office rental expenses	13,371,712,970	13,398,516,951
Depreciation and amortization expenses	2,654,697,222	2,101,074,802
Tax expenses, fees and charges	-	4,000,000
Telecommunication expenses	5,264,801,405	3,027,273,484
External service expenses	2,004,625,777	2,882,179,880
Audit service fees	167,400,000	145,800,000
Other expenses	14,467,716,809	12,378,579,758
Total	**85,901,209,363**	**90,623,543,339**

31. ACCUMULATED OTHER COMPREHENSIVE INCOME

Currency: VND

Item	*Beginning balance*	*Movement during the period*	*Changes in owners' equity recorded in income statement*	*Ending balance*
Loss from revaluation of AFS financial assets	-	-	-	-
Total	-	-	-	-

32. ADDITIONAL INFORMATION FOR STATEMENT OF CHANGES IN OWNERS' EQUITY

Expense, losses which are recorded directly to owners' equity:

Currency: VND

	Current period	*Previous period*
Expense recorded directly to owners' equity		-
- *Loss from revaluation of AFS financial assets*	-	*(3,188,530,000)*
Total	-	**(3,188,530,000)**

33. BASIC EARNINGS PER SHARE

Earnings per share is calculated by dividing the net profit after tax attributable to ordinary shareholders of the Company by the weighted average number of outstanding ordinary shares issue during the year. The profit after tax attributable to ordinary shareholders for the period ended 30 June 2026 is calculated as the profit after corporate income tax after deduction for setting up non-shareholders' reserves according to the actual appropriation ratio of 2025. For the purpose of preparing financial statements, other comprehensive earnings have not been added to after-tax earnings to calculate the earnings per share indicator since there are no detailed guidance:

	Current period	*Previous period (Restated)*
Profit after tax attributable to ordinary shareholders - VND	212,034,920,024	183,014,779,333
Decreased adjustment due to appropriation to bonus and welfare fund - VND (*)	-	-
Profit used to calculate earnings per share - VND	212,034,920,024	183,014,779,333
Weighted average number of ordinary shares to calculate basic interest on shares - Shares	269,901,549	269,901,549
Earnings per share - VND	786	678

(*) According to the guidance in Vietnamese Accounting Standard No. 30 - Earnings per share, if the number of ordinary shares outstanding increases due to capitalization, issuance of bonus shares, split shares, or decreases due to When compounding shares, the Company retroactively adjusts "Basic earnings per share" for all reporting periods. Accordingly, the weighted average number of ordinary shares outstanding in 2025 is adjusted for the number of ordinary shares issued to pay dividends to existing shareholders in 2026.

34. OTHER INFORMATION

34.1 Transactions with related parties

List of related parties having significant transactions and relationships with the Company is as follows:

List of related parties	*Relationship*
Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)	The parent bank
BIDV Insurance Corporation (BIC)	The parent bank's subsidiary
Hana Securities Company Limited	Major shareholder

34. OTHER INFORMATION (continued)

34.1 Transactions with related parties (continued)

Significant balances and transactions of the Company with related parties as at 30 June 2026 and for the period then ended are as follows:

Currency: VND

Related parties	*Transactions*	*Beginning balance*	*Ending balance*
Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)	Balance of the Company's demand deposits	516,938,953,011	516,419,204,046
	Balance of investors' demand deposits	582,112,396,657	677,568,901,594
	Certificate of deposit and term deposits	-	25,450,185,100
	Accrued interest on deposits, certificates of deposit and bonds	-	26,540,602
	Transaction fee payables	(1,440,341,789)	(2,652,064,129)
Hana Securities Company Limited	Monetary capital contribution (VND)	2,694,931,722,000	2,694,931,722,000

34. OTHER INFORMATION (continued)

34.1 Transactions with related parties (continued)

Significant balances and transactions of the Company with related parties as at 30 June 2026 and for the period then ended are as follows (continued):

Currency: VND

Related parties	*Transactions*	*Current period*	*Previous period*
Joint Stock Commercial Bank for Investment and Development of Vietnam (BIDV)	Revenues from interest on deposits, certificates of deposit, bonds	1,973,053,877	8,916,195,223
	Revenue from other custody fees	-	-
	Expenses on transaction services	(17,591,246,385)	(14,976,919,152)
	Expenses on settlement services	(158,348,933)	(145,052,849)
BIDV Insurance Corporation (BIC)	Revenue from brokerage fees	68,032,224	262,190,886
	Revenue from custody fees	25,394,396	24,083,779
	Expenses on insurance	(1,027,709,000)	(1,048,070,721)
Hana Securities Company Limited	Expenses for dispatched personnel	(3,628,184,254)	(4,959,541,391)

34. OTHER INFORMATION (continued)

34.2 Segment Information

Management of the Company stated that the Company's management decisions are mainly based on the types of services that the Company provides and capital business activities. Therefore, the Company's main division report is by business sector.

The securities brokerage division generates revenue and incurs expenses related to securities brokerage activities, securities depository services and other securities services.

The proprietary trading division generates income and incurs expenses related to the FVTPL, HTM and AFS of financial asset portfolio.

The securities issuing advisory and agency department generates revenue and incurs expenses related to securities issuance agent, securities issuance consultancy, financial investment consultancy and securities investment consultancy.

The capital business department generates revenue and incurs expenses related to capital raising activities and capital utilization.

34. OTHER INFORMATION (continued)

34.2 *Segment* information (continued)

Assets and liabilities divided by the Company's main business lines as at 30 June 2026 are as follows:

Segment information by business lines

Currency: VND

	Brokerage and customer service	*Proprietary trading*	*Consultancy, Issuance agent*	*Treasury investment*	*Total*
Financial year ended 30 June 2026					
1. Net income from securities trading activities	650,228,570,000	557,281,959,971	27,822,892,766	81,538,897,119	1,316,872,319,856
2. Direct expenses	158,650,916,568	388,834,220,581	13,646,390,989	-	561,131,528,138
3. Depreciation and unallocated expenses	42,415,213,444	36,352,191,170	1,814,921,690	5,318,883,059	85,901,209,363
4. Other net income					(22,892,409)
5. Financial expenses					406,914,585,402
Profit/(Loss) from operating activities before tax	**449,162,439,988**	**132,095,548,220**	**12,361,580,087**	**76,220,014,060**	**262,902,104,544**
Balance as at 30 June 2026					
1. Divisional assets	9,685,463,831,466	7,372,739,239,875	2,330,509,436	1,707,369,438,361	18,767,903,019,138
2. Allocated assets	47,732,717,319	40,909,587,012	2,042,454,510	5,985,699,964	96,670,458,805
3. Unallocated assets					614,762,714,046
Total assets	**9,733,196,548,785**	**7,413,648,826,887**	**4,372,963,946**	**1,713,355,138,325**	**19,479,336,191,989**
1. Divisional liabilities	488,602,776,540	1,050,946,581,792	369,000,000	-	1,539,918,358,332
2. Allocated liabilities	63,612,660,121	54,519,579,032	2,721,947,794	7,977,050,511	128,831,237,458
3. Unallocated liabilities					12,114,757,188,713
Total liabilities	**552,215,436,661**	**1,105,466,160,824**	**3,090,947,794**	**7,977,050,511**	**13,783,506,784,503**

(*) Costs are allocated to each segment based on the proportion of that segment's contribution to the total net revenue from securities trading operations.

34. OTHER INFORMATION (continued)

34.2 *Segment* information (continued)

Assets and liabilities divided by the Company's main business lines as at 31 December 2025 are as follows:

Segment information by business lines

Currency: VND

	Brokerage and customer service	*Proprietary trading*	*Consultancy, Issuance agent*	*Treasury investment*	*Total*
Financial year ended 31 December 2025					
6. Net income from securities trading activities	1,107,482,744,441	817,655,468,064	74,212,139,808	106,869,768,190	2,106,220,120,503
7. Direct expenses	317,727,408,834	548,155,850,457	31,146,369,183	-	897,029,628,474
8. Depreciation and unallocated expenses	109,105,250,642	80,552,500,912	7,311,115,370	10,528,428,459	207,497,295,383
9. Other net income					(1,063,124,454)
10. Financial expenses					384,424,542,547
Profit/(Loss) from operating activities before tax	**680,650,084,965**	**188,947,116,695**	**35,754,655,255**	**96,341,339,731**	**1,001,693,196,646**
Balance as at 31 December 2025					
4. Divisional assets	9,534,365,342,257	4,781,270,913,256	12,379,961,211	1,138,376,944,273	15,466,393,160,997
5. Allocated assets	51,137,187,531	37,754,629,782	3,426,690,057	4,934,631,629	97,253,138,999
6. Unallocated assets					1,064,105,925,053
Total assets	**9,585,502,529,788**	**4,819,025,543,038**	**15,806,651,268**	**1,143,311,575,902**	**16,627,752,225,049**
4. Divisional liabilities	503,538,901,477	564,518,330,900	511,500,000	-	1,068,568,732,377
5. Allocated liabilities	67,275,752,031	49,669,745,910	4,508,131,201	6,491,969,339	127,945,598,481
6. Unallocated liabilities					9,903,480,000,000
Total liabilities	**570,814,653,508**	**614,188,076,810**	**5,019,631,201**	**6,491,969,339**	**11,099,994,330,858**

(*) Costs are allocated to each segment based on the proportion of that segment's contribution to the total net revenue from securities trading operations.

34. OTHER INFORMATION (continued)

34.3. Operating lease commitments

The Company has lease assets under operating lease arrangements. At the end of the financial period, the committed future rental payments under the operating lease agreements are as follows:

Currency: VND

	Ending balance	*Beginning balance*
Within 1 year	48,508,068,000	44,201,349,900
From 1 to 5 years	158,373,922,297	157,247,293,560
More than 5 years	-	5,596,994,547
Total	**206,881,990,297**	**207,045,638,007**

34.4. Purposes and policies of financial risk management

The Company's activities may be subject to a number of financial risks including market risk, credit risk and liquidity risk. In general, the Company's risk management policies are aimed at minimizing the potential adverse effects of these risks on the results of the Company's business.

The Board of Directors of the Company is responsible for setting objectives and basic rules of financial risk management for the Company. The Management establishes detailed policies such as risk identification and risk measurement, investment limits and investment strategies. Financial risk management policies are reviewed and adjusted regularly to cope with market fluctuations and trends.

Financial risk management is carried out by the Risk Management Department. The Risk Management Department measures the actual investment against the investment limit that has been set and prepares periodic reports for the Management to consider.

Credit risk

Credit risk is the risk that the Company incurs financial losses due to a party to a financial instrument failing to fulfill obligations or commitments signed with the Company. This risk arises mainly from financing activities, including bank deposits, financial assets, accounts receivable and other assets.

Bank balances

Bank balances include demand deposits, term deposits, interest receivables and deposits.

All bank deposits of the Company are deposited at credit institutions with high credit ratings. The balance with the bank is regularly monitored by the treasury department in accordance with the Company's policy and periodically reported to the Management. The Company considers the credit risk associated with balances at banks to be low.

As at 30 June 2026 and at 31 December 2025 the balances with BIDV Bank - the parent bank accounted for over 10% of the Company's equity.

34. OTHER INFORMATION (continued)

34.4. *Purposes and policies of financial risk management* (continued)

Credit risk (continued)

FVTPL financial assets

The Company's listed and unlisted securities are only traded at or subjected to the regulations of the Ho Chi Minh City Stock Exchange and Hanoi Stock Exchange or with counterparties with a clear credit rating. All trading activities for listed and unlisted securities are paid or paid at the time of delivery of the securities through approved brokers. The risk of non-payment is considered very small because the transfer of securities is carried out only when the broker receives payment. The purchase payment is made only when the broker has received the securities. If one of the parties is unable to fulfill its obligations, the sale transaction is considered unsuccessful.

The debt securities held by the Company are corporate bonds, government bonds, and bonds issued by credit institutions, which are issued by institutions with low credit risk. Proposals to invest in these securities are approved in accordance with the Company's investment policy. The portfolio of investments in debt securities is regularly monitored by the investment and risk management department and reports periodically to the Management. The Company considers the credit risk associated with the Company's debt securities to be low.

Advance proceeds from sale of securities and margin deposits for derivatives trading

Advance proceeds from the sale of securities are recovered directly from the Vietnam Securities Depository and Clearing Corporation. Derivatives trading margin deposits are required to be deposited into this entity.

Vietnam Securities Depository and Clearing Corporation is a state-owned entity and has never fallen into insolvency. The Vietnam Securities Depository and Clearing Corporation requires its members to deposit money into the Settlement Support Fund and the Derivative Securities Clearing Fund to ensure solvency.

Securities companies may only receive orders to buy or sell securities of customers when they have sufficient one hundred percent (100%) of funds or securities and must take necessary measures to ensure the solvency of customers when trading orders are executed. The Company considers the credit risk associated with advances on the sale of securities to be low.

At 30 June 2026 and at 31 December 2025, none of the balances with the Vietnam Securities Depository and Clearing Corporation that were overdue but not yet recovered was subjected for impairment.

34. OTHER INFORMATION (continued)

34.4. *Purposes and policies of financial risk management* (continued)

Credit risk (continued)

Margin trading contracts

Margin trading contracts are secured by securities listed on stock exchanges that are allowed for margin trading. According to current securities laws, the maximum margin lending amount is 50% of the value of securities allowed for margin trading. The list of securities that are not allowed for margin trading is regularly updated by stock exchanges. The Company's list of securities permitted for margin trading is developed, reviewed and updated regularly by the Product Development Department; The Margin Lending and Investment Advisory Council is based on a number of criteria including valuation and liquidity.

The Securities Services Department is responsible for continuously reviewing margin transaction reports including outstanding balance, collateral value and maintenance margin ratio. When the maintenance margin ratio falls below the rate stipulated by the Company (which is built in accordance with internal regulations and not lower than the statutory rate of 30%), the Company's information system will alert and the Company issues an order requesting the client to make additional deposit. When the maintenance margin ratio falls below 30%, the Company is forced to liquidate the collateral to recover the debt.

The market value of total collateral as at 30 June 2026 is VND 31,611,858,138,530 (at 31 December 2025: VND 35,060,638,236,640).

Under current securities laws, the maximum margin loan amount for an individual or an organization is 3% of the equity of a securities company. At 30 June 2026 and at 31 December 2025, no margin loans exceeding 3% of the Company's equity.

34. OTHER INFORMATION (continued)

34.4. *Purposes and policies of financial risk management* (continued)

Credit risk (continued)

The credit quality analysis of margin loans at the reporting date is as follows:

Currency: VND

	Total	*Provisioned*	*Not overdue and not impaired*	*Overdue but not impaired*			
				< 90 days	*91 - 180 days*	*180 - 210 days*	*> 210 days*
Beginning balance	9,337,839,669,408	6,649,446,800	9,324,385,597,905	6,804,624,703	-	-	-
Ending balance	9,470,576,700,982	2,504,048,755	9,468,072,652,227	9,470,576,700,982	-	-	-

Receivables and other assets

The Company limits credit risk by dealing only with counterparties it trusts and requesting security measures when necessary.

As at 30 June 2026 and at 31 December 2025, none of the receivables represented more than 10% of the Company's equity.

34. OTHER INFORMATION (continued)

34.4. *Purposes and policies of financial risk management* (continued)

Market risk

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate with changes in market prices. Market prices have different types of risks: interest rate risk, currency risk, and stock price risk.

The Company manages market price risk by analyzing the sensitivity of factors affecting the Company's financial condition and results of operations as at the end of the fiscal period, diversifying its investment portfolio and being prudent in selecting securities to invest in within specified limits and taking hedging measures where necessary.

Interest risk

Interest rate risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The company has interest rate risk mainly related to bank deposits, loans and borrowing.

The Company manages interest rate risk by analyzing the competitive situation in the market in order to obtain interest rates that are most beneficial for the Company's purposes while remaining within the limits of risk management.

The Company's bank deposits, loans and borrowings all have fixed interest rates and short terms, so the risk due to fluctuating interest rates is negligible.

Stock price risk

The shares held by the Company are subject to market risks arising from uncertainty about the future value of investment shares. The Company manages stock price risk by setting investment limits and taking hedging measures when necessary. The Company's Investment Committee also reviews and approves investment decisions in stocks.

As at 30 June 2026, if stock prices rise/fall by 10% (as at 31 December 2025: 10%) while all other variables (including tax rates) remain unchanged, the Company's pre-tax profit will be higher/lower by approximately VND 96,094,029,360 (2025: higher/lower by roughly VND 60,547,297,340). The Company presents these shares in FVTPL and AFS financial asset.

34. OTHER INFORMATION (continued)

34.4. Purposes and policies of financial risk management (continued)

Market risk (continued)

Currency risk

Currency risk is the risk that the value of financial instruments is altered resulting from changes in exchange rates. The Company manages currency risk by regularly monitoring the exchange rate situation and updating its cash flow plan in foreign currencies.

The Company's business is subject to risk from a number of foreign currencies, mainly from U.S. Dollars and Euros.

As at 30 June 2026 and 31 December 2025, the Company held only a small number of foreign currencies denominated in U.S. Dollars and Euros so currency risk was non-material.

Liquidity risk

Liquidity risk is the risk that the Company will encounter difficulties in meeting financial obligations. The Company's exposure to liquidity risk arises when the Company is unable to meet its financial obligations as they fall due, primarily due to mismatches in the maturity terms of financial assets and liabilities. The maturity terms of financial assets and liabilities reflect the remaining period of financial assets and liabilities from the reporting date to the date of settlement set out in the contracts or terms of issuance. For FVTPL and AFS financial assets, the maturity terms are determined based on the liquidity of the assets (the ability to sell and purchase the assets in short term) on the market.

The Company monitors its liquidity risk by maintaining a level of cash and cash equivalents, borrowings deemed adequate by the Management to finance the Company's operations and to mitigate the effects of fluctuations in cash flows.

34. OTHER INFORMATION (continued)

34.4. *Purposes and policies of financial risk management* (continued)

Liquidity risk (continued)

The table below summarizes the maturity profile of the Company's assets and liabilities based on the contractual expected undiscounted payments:

Currency: VND

As at 30 June 2026	*Overdue*	*On demand*	*Less than 01 year*	*From 01 - 05 years*	*More than 05 years*	*Total*
ASSETS						
Cash and cash equivalents	-	***614,762,714,046***	-	-	-	***614,762,714,046***
Financial assets	***2,504,048,755***	***6,535,002,849,105***	***11,186,879,898,808***	-	***200,000,000,000***	***17,924,386,796,668***
Financial assets at fair value through profit and loss	-	6,535,002,849,105	-	-	-	6,535,002,849,105
Held-to-maturity investments	-	-	1,718,807,246,581	-	200,000,000,000	1,918,807,246,581
Loans (excluding provisions)	2,504,048,755	-	9,468,072,652,227	-	-	9,470,576,700,982
Available-for-sale	-	-	-	-	-	-
Other assets	***100,000,000***	***40,560,874,585***	***841,530,063,859***	***19,691,926,989***	***22,328,388,163***	***924,211,253,596***
Deposits, collaterals, and pledges	-	463,112,000	-	620,100,000	10,382,718,692	11,465,930,692
Other receivables (excluding provisions)	100,000,000	4,597,762,585	836,216,876,489	-	-	840,914,639,074
Other non-current assets	-	35,500,000,000	4,534,092,245	-	-	40,034,092,245
Fixed assets	-	-	779,095,125	19,071,826,989	11,945,669,471	31,796,591,585
Total	**2,604,048,755**	**7,190,326,437,736**	**12,028,409,962,667**	**19,691,926,989**	**222,328,388,163**	**19,463,360,764,310**
LIABILITIES						
Loans and short-term debts	-	-	11,814,757,188,713	-	-	11,814,757,188,713
Short-term issued bonds	-	-	300,000,000,000	-	-	300,000,000,000
Payables for securities trading activities	-	-	1,505,859,727,761	-	-	1,505,859,727,761
Trade payables	-	-	2,489,553,973	-	-	2,489,553,973
Accrual expenses	-	-	48,174,835,923	-	-	48,174,835,923
Tax and other payables to the State	-	-	38,129,693,014	-	-	38,129,693,014
Other payables	-	-	286,026,064	-	-	286,026,064
Total	**-**	**-**	**13,709,697,025,448**	**-**	**-**	**13,709,697,025,448**
Net liquidity gap	**2,604,048,755**	**7,190,326,437,736**	**(1,681,287,062,781)**	**19,691,926,989**	**222,328,388,163**	**5,753,663,738,862**

35. EVENTS AFTER THE REPORTING DATE

There has been no matter or circumstance that has arisen since the reporting date that requires adjustment or disclosure in the financial statements of the Company.

CÔNG TY CỔ PHẦN CHỨNG KHOÁN BIDV

Ms. Vu Thi Minh Nguyet Preparer	Ms. Tran Ngoc Diep Chief Accountant	Mr. Tran Thang Long Deputy General Director

Hanoi, Vietnam

20 July 2026