

**CÔNG TY CP CHỨNG KHOÁN MB**

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V/V Explanation of the Profit fluctuation for the half-year  
2026 Compared to half-year 2025

Hanoi, July 28, 2026

**To:**

- State Securities Commission of Vietnam
- Hanoi Stock Exchange
- Vietnam Exchange

In compliance with Circular No. 96/2020/TT-BTC dated 16 November 2020, issued by the Ministry of Finance regarding the public information in the securities market for public companies and listed organizations, as well as its amendments and supplements.

MB Securities Joint Stock Company provides the following explanation regarding the profit fluctuation for half year 2026 Compared to half year 2025:

UNIT: VND

| Indicator           | Half-year<br>2026 | Half-year<br>2025 | Diff            |
|---------------------|-------------------|-------------------|-----------------|
| 1. Total Revenue    | 2,221,818,710,534 | 1,482,963,041,153 | 738,855,669,381 |
| 2. Total Expenses   | 1,629,472,720,561 | 992,886,557,968   | 636,586,162,593 |
| 3. Profit After Tax | 592,345,989,973   | 490,076,483,185   | 102,269,506,788 |

During Half-year 2026, total revenue increased by VND 738.8 billion (equivalent to a 49.8%) compared to same period last year, mainly due to positive growth of core business segments, as follows:

- o Income from loans and receivables rose by VND 318.8 billion, increase 54.4%.
- o Gains from held-to-maturity investments increased by VND 98.3 billion, increase 67.9%.
- o Revenue from securities brokerage service increased significantly by VND 172 billion, increase 57.4%.

In parallel with revenue growth, total expenses rose by VND 636.8 billion, representing an increase of 64.1% compare to half-year 2025. Therefore, profit after tax half-year 2026 increased by VND 102.2 billion, or increase 20.9%, compared to half-year 2025.

Sincerely./.

Recipients

- As addressed
- Filed at VT. CBTT

**MB SECURITIES JOINT STOCK COMPANY**  
Deputy Chief Executive Director



PHẠM THỊ KIM NGÂN