CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI ***SSI SECURITIES CORPORATION***	**CỘNG HOÀ XÃ HỘI CHỦ NGHĨA VIỆT NAM** **Độc lập - Tự do - Hạnh phúc** ***THE SOCIALIST REPUBLIC OF VIETNAM*** ***Independence – Freedom – Happiness***

Số/No: 1263/2026/CV-SSI.CTHĐQT
V/v: Công bố Báo cáo tài chính hợp nhất Quý 2 năm 2026
Re: Disclosure of the 2nd Quarter of 2026 Consolidated Financial Statements

TP. Hồ Chí Minh, ngày 30 tháng 7 năm 2026
Ho Chi Minh City, July 30th, 2026

CÔNG BỐ THÔNG TIN ĐỊNH KỲ
PERIODIC INFORMATION DISCLOSURE

Kính gửi/*To*:
- **Ủy ban Chứng khoán Nhà nước/ *The State Securities Commission***
- **Sở Giao dịch Chứng khoán Việt Nam/ *Vietnam Exchange***
- **Sở Giao dịch Chứng khoán TP. Hồ Chí Minh/ *Hochiminh Stock Exchange***
- **Sở Giao dịch Chứng khoán Hà Nội/ *Hanoi Stock Exchange***

- Tên tổ chức: *Organization name*	**CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI** ***SSI SECURITIES CORPORATION***
- Mã chứng khoán: *Ticker*	SSI *SSI*
- Địa chỉ: *Address*	72 Nguyễn Huệ, Phường Sài Gòn, TP. Hồ Chí Minh *72 Nguyen Hue, Sai Gon Ward, Ho Chi Minh City*
- Điện thoại liên hệ: *Telephone*	028-38242897 *028-38242897*
- Email:	congbothongtin@ssi.com.vn
- Website:	https://www.ssi.com.vn/

Nội dung thông tin công bố/*Contents of disclosed information*:

1. **Báo cáo tài chính hợp nhất Quý 2 năm 2026 (bản tiếng Việt)**
   The 2nd Quarter of 2026 Consolidated Financial Statements (Vietnamese version)
   Trong đó: Giải trình chênh lệch lợi nhuận sau thuế so với cùng kỳ được trình bày trong phần Thuyết minh Báo cáo tài chính hợp nhất Quý 2 năm 2026 tại trang số 72 của Báo cáo.
   In which: The Explanation of the difference in profit after tax compared to the same period is presented in Notes to the 2nd Quarter of 2026 Consolidated Financial Statements on page 72 of the Financial Statements

2. **Báo cáo tài chính hợp nhất Quý 2 năm 2026 (bản tiếng Anh)**
   The 2nd Quarter of 2026 Consolidated Financial Statements (English version)
   Trong đó: Giải trình chênh lệch lợi nhuận sau thuế so với cùng kỳ được trình bày trong phần Thuyết minh Báo cáo tài chính hợp nhất Quý 2 năm 2026 tại trang số 73 của Báo cáo.
   In which: The Explanation of the difference in profit after tax compared to the same period is presented in Notes to the 2nd Quarter of 2026 Consolidated Financial Statements on page 73 of the Financial Statements

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI

Digitally signed by CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI
DN: C=VN, CN=CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI, L=Quận 1, ST=HỒ CHÍ MINH, UID=MST:0301955155
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Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 30/7/2026 tại đường dẫn www.ssi.com.vn.
This information was posted on SSI website on July 30th, 2026 at this link www.ssi.com.vn

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 declare to be responsible for the accuracy and completeness of the above information

Tài liệu đính kèm/*Attached documents*:

- Báo cáo tài chính hợp nhất Quý 2 năm 2026 (bản Tiếng Việt và bản Tiếng Anh);
  The 2nd Quarter of 2026 Consolidated Financial Statements (Vietnamese and English versions)

Đại diện tổ chức
Organization representative
Người được ủy quyền công bố thông tin
Party authorized to disclose information

S.G.P: 100 - C.T.C.P
CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI
P. SÀI GÒN - T.P HỒ CHÍ MINH

Nguyễn Kim Long
Giám đốc Luật và Kiểm soát tuân thủ
Director, Legal and Compliance

SSI Securities Corporation

2nd Quarter of 2026 consolidated financial statements

30 June 2026

SSI Securities Corporation B01-CTCK/HN

2nd QUARTER OF 2026 CONSOLIDATED STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

Code	ITEMS	Notes	Ending balance VND	Opening balance VND
100	**A. CURRENT ASSETS**		**91,591,874,290,170**	**89,322,786,682,359**
110	***I. Financial assets***		***91,456,869,269,870***	***89,191,517,711,984***
111	1. Cash and cash equivalents	5	531,521,622,866	3,646,492,763,118
111.1	*1.1 Cash*		*531,521,622,866*	*1,174,260,187,483*
111.2	*1.2 Cash equivalents*		-	*2,472,232,575,635*
112	2. Financial assets at fair value through profit or loss (FVTPL)	7.1	44,114,096,730,969	38,257,656,392,970
113	3. Held-to-maturity (HTM) investments	7.3	4,515,680,620,253	5,230,991,865,654
114	4. Loans	7.4	40,472,551,025,358	38,940,059,337,071
115	5. Available-for-sale (AFS) financial assets	7.2	691,386,729,723	599,371,822,447
116	6. Provision for impairment of financial assets and mortgage assets	8	(11,932,085)	(11,932,085)
117	7. Receivables	9	941,806,100,954	573,615,596,319
117.1	*7.1 Receivables from disposal of financial assets*		*154,907,564,590*	*192,130,223,980*
117.2	*7.2 Receivables and accruals from dividend and interest income of financial assets*		*786,898,536,364*	*381,485,372,339*
117.4	*7.2.1 Accruals for undue dividend and interest income*		*786,898,536,364*	*381,485,372,339*
118	8. Advances to suppliers	9	77,044,126,739	1,576,813,407,177
119	9. Receivables from services provided by the Company	9	28,809,505,904	33,294,883,844
122	10. Other receivables	9	233,083,297,399	523,726,032,105
129	11. Provision for impairment of receivables	9	(149,098,558,210)	(190,492,456,636)
130	***II. Other current assets***	***10***	***135,005,020,300***	***131,268,970,375***
131	1. Advances		15,714,605,110	5,543,301,647
132	2. Office supplies, tools and materials		97,111,000	197,928,265
133	3. Short-term prepaid expenses		68,500,405,815	96,847,871,948
134	4. Short-term deposits, collaterals and pledges		858,774,180	882,806,510
136	5. Taxes and State receivables		2,644,605	2,644,605
137	6. Other current assets		49,831,479,590	27,794,417,400

2nd QUARTER OF 2026 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

Code	ITEMS	Notes	Ending balance VND	Opening balance VND
200	**B. NON-CURRENT ASSETS**		**4,868,713,583,301**	**4,727,192,713,824**
210	***I. Long-term financial assets***		***3,781,166,568,278***	**3,687,397,938,257**
212	1. Long-term investments	11	3,781,166,568,278	3,687,397,938,257
212.1	*1.1. HTM investments*		*3,065,265,527,684*	*2,971,910,059,220*
212.3	*1.2. Investment in joint ventures and associates*		*715,901,040,594*	*715,487,879,037*
220	***II. Fixed assets***		***176,444,869,095***	***187,107,047,495***
221	1. Tangible fixed assets	12	89,399,244,712	80,121,034,514
222	*1.1. Cost*		*426,583,211,352*	*404,635,849,442*
223a	*1.2. Accumulated depreciation*		*(337,183,966,640)*	*(324,514,814,928)*
227	2. Intangible fixed assets	13	87,045,624,383	106,986,012,981
228	*2.1. Cost*		*331,949,018,744*	*333,973,134,494*
229a	*2.2. Accumulated amortisation*		*(244,903,394,361)*	*(226,987,121,513)*
230	***III. Investment properties***	***14***	***287,115,544,502***	***289,578,551,930***
231	1. Cost		391,775,251,238	388,660,246,007
232a	2. Accumulated depreciation		(104,659,706,736)	(99,081,694,077)
240	***IV. Construction in progress***	***15***	***532,211,303,682***	***472,100,859,898***
250	***V. Other long-term assets***		***91,775,297,744***	***91,008,316,244***
251	1. Long-term deposits, collaterals and pledges		29,378,090,071	29,242,004,446
252	2. Long-term prepaid expenses	16	15,864,341,419	13,604,625,399
253	3. Deferred income tax assets	17	11,532,866,254	13,161,686,399
254	4. Payment for Settlement Assistance Fund	18	20,000,000,000	20,000,000,000
255	5. Other long-term assets		15,000,000,000	15,000,000,000
270	**TOTAL ASSETS**		**96,460,587,873,471**	**94,049,979,396,183**

2nd QUARTER OF 2026 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

Code	*ITEMS*	*Notes*	*Ending balance VND*	*Opening balance VND*
300	**C. LIABILITIES**		**55,736,629,161,957**	**61,983,660,935,421**
310	***I. Current liabilities***		***55,638,986,198,075***	***61,901,661,181,462***
311	1. Short-term borrowings and financial leases	20	54,038,267,285,887	60,160,501,864,584
312	*1.1. Short-term borrowings*		*54,038,267,285,887*	*60,160,501,864,584*
318	2. Payables for securities trading activities	21	178,772,462,631	327,632,120,836
320	3. Short-term trade payables	22	313,690,617,769	95,162,384,774
321	4. Short-term advance from customers	23	7,380,248,939	10,030,000,000
322	5. Taxation and Statutory obligations	24	380,741,671,833	631,235,840,876
323	6. Payables to employees		30,789,603,712	150,228,989,301
324	7. Employee benefits		746,439,448	880,843,197
325	8. Short-term accrued expenses	25	104,307,264,493	103,805,644,304
327	9. Short-term unearned revenue		1,006,813,884	947,336,572
328	10. Short-term collateral & deposit received		714,453,480	374,025,860
329	11. Other short-term payables	27	19,443,264,390	20,465,929,373
331	12. Bonus and welfare fund	26	563,126,071,609	400,396,201,785
340	***II. Non-current liabilities***		***97,642,963,882***	***81,999,753,959***
351	1. Long-term unearned revenue	28	45,418,782,950	53,562,883,675
356	2. Deferred income tax payable	17	52,224,180,932	28,436,870,284
400	**D. OWNERS' EQUITY**	**29**	**40,723,958,711,514**	**32,066,318,460,762**
410	***I. Owners' equity***		***40,723,958,711,514***	***32,066,318,460,762***
411	1. Share capital		30,396,503,767,268	24,068,975,194,604
411.1	*1.1. Capital contribution*		*25,030,892,200,000*	*20,779,062,620,000*
411.1a	*a. Ordinary shares*		*25,030,892,200,000*	*20,779,062,620,000*
411.2	*1.2. Share premium*		*5,384,726,573,677*	*3,309,027,581,013*
411.5	*1.3. Treasury shares*		*(19,115,006,409)*	*(19,115,006,409)*
412	2. Differences from revaluation of assets at fair value		101,670,835,479	41,559,224,831
413	3. Foreign exchange rate differences		88,301,831,104	85,080,701,032
414	4. Charter capital supplementary reserve		3,000,000,000	3,000,000,000
417	5. Undistributed profit		10,003,853,689,365	7,737,518,495,585
417.1	*5.1. Realized profit*	*29.1*	*9,950,715,260,872*	*7,813,060,963,734*
417.2	*5.2. Unrealized profit*	*29.1*	*53,138,428,493*	*(75,542,468,149)*
418	6. Non-controlling interests		130,628,588,298	130,184,844,710
440	**TOTAL LIABILITIES AND OWNERS' EQUITY**		**96,460,587,873,471**	**94,049,979,396,183**

2nd QUARTER OF 2026 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

OFF-BALANCE SHEET ITEMS

Code	ITEMS	Notes	Ending balance	Opening balance
	A. ASSETS OF THE COMPANY AND ASSETS MANAGED UNDER AGREEMENTS			
004	Bad debts written off (VND)		44,743,311,901	44,743,311,901
005	Foreign currencies			
	USD		*3,277,544,87*	*3,323,297.05*
	EUR		*100.40*	*102.15*
006	Outstanding shares (number of shares)		2,501,097,752	2,075,914,794
007	Treasury shares (number of shares)		1,991,468	1,991,468
008	Financial assets listed/registered for trading at Vietnam Securities Depository of the Company (VND)		11,958,927,700,000	9,854,133,265,000
009	Non-traded financial assets deposited at Vietnam Securities Depository of the Company (VND)		38,479,000,000	10,490,820,000
010	Awaiting financial assets of the Company (VND)		75,275,000,000	28,259,000,000
012	Financial assets which undeposited at Vietnam Securities Depository of the Company (VND)		6,881,608,287,300	7,532,157,997,300
013	Entitled financial assets of the Company (VND)		53,285,980,000	579,950,000
014	Covered warrants (number of covered warrants)		431,386,200	49,374,000
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS			
021	Financial assets listed/registered for trading at Vietnam Securities Depository of investors (VND)		134,919,949,103,160	151,444,360,599,590
021.1	*Unrestricted financial assets*		*116,371,335,628,860*	*132,974,358,609,590*
021.2	*Restricted financial assets*		*5,365,148,310,000*	*4,838,383,310,000*
021.3	*Mortgaged financial assets*		*12,507,734,660,000*	*13,129,775,950,000*
021.4	*Blocked financial assets*		*221,944,370,000*	*20,928,350,000*
021.5	*Financial assets awaiting for settlement*		*453,786,134,300*	*480,914,380,000*

2nd QUARTER OF 2026 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

OFF-BALANCE SHEET ITEMS (continued)

Code	*ITEMS*	*Notes*	*Ending balance VND*	*Opening balance VND*
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
022	Non-traded financial assets deposited at Vietnam Securities Depository ("VSD") of investors		1,558,805,880,000	9,177,825,490,000
022.1	*Unrestricted and non-traded financial assets deposited at VSD*		*1,534,423,890,000*	*9,153,443,500,000*
022.2	*Restricted and non-traded financial assets deposited at VSD*		*24,381,000,000*	*24,381,000,000*
022.4	*Blocked and non-traded financial assets deposited at VSD*		*990,000*	*990,000*
023	Awaiting financial assets of investors		959,816,126,400	1,022,213,737,800
024b	Financial assets which undeposited at VSD of investors		8,542,640,000	8,542,640,000
025	Entitled financial assets of investors		736,605,510,000	1,216,071,670,000
026	Investors' deposits		7,932,338,000,423	8,393,795,223,327
027	Investors' deposits for securities trading activities managed by the Company		7,548,876,889,841	8,042,775,828,886
027.1	*Investors' deposits at VSD*		*348,167,381,534*	*285,780,880,739*
028	Investors' synthesizing deposits for securities trading activities		7,359,591,528	30,219,968,822
030	Deposits of securities issuers		27,934,137,520	35,018,544,880
031	Payables to investors - investors' deposits for securities trading activities managed by the Company		7,897,044,271,375	8,328,556,709,625
031.1	*Payables to domestic investors – investors' deposits for securities trading activities managed by the Company*		*7,738,609,287,468*	*8,140,510,728,872*
031.2	*Payables to foreign investors – investors' deposits for securities trading activities managed by the Company*		*158,434,983,907*	*188,045,980,753*

2nd QUARTER OF 2026 CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)
as at 30 June 2026

OFF-BALANCE SHEET ITEMS (continued)

Code	*ITEMS*	*Notes*	*Ending balance VND*	*Opening balance VND*
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
032	Payables to securities issuers		5,105,000	15,770,243,000
035	Dividend, bond principal and interest payables		27,929,032,520	19,248,301,880

Ms. Duong Thi Phuong Uyen
Preparer

Mr. Tu Cam Hue
Chief Accountant

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI

Mr. Nguyen Duc Thong
Chief Executive Officer

Ho Chi Minh City, Vietnam
30 July 2026

2nd QUARTER OF 2026 CONSOLIDATED INCOME STATEMENT
for the period ended 30 June 2026

Code	ITEMS	Notes	2nd Quarter Current year VND	2nd Quarter Previous year VND	Accumulated Current year VND	Accumulated Previous year VND
	I. OPERATING INCOME					
01	1. Gain from financial assets at fair value through profit or loss (FVTPL)		1,421,971,810,141	1,439,873,007,843	2,700,100,429,601	2,481,156,279,560
01.1	*1.1 Gain from disposal of financial assets at FVTPL*	*30.1*	*654,863,437,686*	*663,986,955,195*	*1,224,542,842,175*	*924,970,476,053*
01.2	*1.2 Gain from revaluation of financial assets at FVTPL*	*30.2*	*127,260,438,146*	*130,804,699,861*	*205,464,775,317*	*290,621,742,075*
01.3	*1.3 Dividend, interest income from financial assets at FVTPL*	*30.4*	*597,251,663,269*	*617,299,796,952*	*1,089,921,306,003*	*1,126,883,925,710*
01.4	*1.4 Gain from revaluation of outstanding covered warrant payables*	*30.3*	*42,596,271,040*	*27,781,555,835*	*180,171,506,106*	*138,680,135,722*
02	2. Gain from held-to-maturity (HTM) investments	30.4	129,043,630,648	103,048,708,172	257,563,405,634	188,450,267,496
03	3. Gain from loans and receivables	30.4	1,091,489,466,366	829,611,792,784	2,141,429,470,979	1,457,604,967,629
04	4. Gain from available-for-sale (AFS) financial assets	30.4	15,953,153,261	28,878,091,419	16,694,681,962	29,883,132,515
06	5. Revenue from brokerage services		462,230,372,727	483,534,014,943	1,068,452,333,320	794,513,669,702
07	6. Revenue from underwriting and issuance agency services		3,570,000,000	1,700,000,000	18,970,000,000	2,100,000,000
08	7. Revenue from securities investment advisory services		13,747,810,693	10,644,719,207	17,195,620,774	23,829,112,126
09	8. Revenue from securities custodian services		16,057,357,848	19,092,436,303	31,958,307,366	28,171,440,351
10	9. Revenue from financial advisory services		32,399,631,936	23,985,579,616	37,087,099,578	32,493,869,274
11	10. Revenue from other operating activities	32	132,154,531,801	52,667,973,524	207,301,573,520	114,106,297,151
20	**Total operating revenue**		**3,318,617,765,421**	**2,993,036,323,811**	**6,496,752,922,734**	**5,152,309,035,804**

2nd QUARTER OF 2026 CONSOLIDATED INCOME STATEMENT (continued)
for the period ended 30 June 2026

Code	ITEMS	Notes	2nd Quarter		Accumulated	
			Current year VND	Previous year VND	Current year VND	Previous year VND
	II. OPERATING EXPENSES					
21	1. Loss from financial assets at fair value through profit or loss (FVTPL)		448,481,031,223	666,211,630,154	952,750,603,482	965,054,566,532
21.1	*1.1 Loss from disposal of financial assets at FVTPL*	*30.1*	*281,880,575,040*	*569,402,607,589*	*696,148,474,701*	*729,583,426,435*
21.2	*1.2 Loss from revaluation of financial assets at FVTPL*	*30.2*	*18,931,854,624*	*4,632,858,728*	*86,503,459,321*	*100,864,452,882*
21.3	*1.3 Transaction costs of acquisition of financial assets at FVTPL*		*3,379,977,974*	*3,030,474,524*	*6,924,900,683*	*5,421,058,162*
21.4	*1.4 Loss from revaluation of outstanding covered warrant payables*	*30.3*	*144,288,623,585*	*89,145,689,313*	*163,173,768,777*	*129,185,629,053*
23	2. Loss from revaluation of AFS financial assets arising from reclassification		-	-	-	4,741,291,390
24	3. Provision expense/ (reversal of provision) for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans	31	-	-	(41,430,209,228)	-
26	4. Expenses for proprietary trading activities	33	24,065,435,128	32,035,221,871	35,231,952,816	49,188,484,794
27	5. Expenses for brokerage services	33	341,047,534,978	351,975,401,613	706,220,169,498	600,082,621,693
28	6. Expenses for underwriting and issuance agency services	33	563,138,301	389,873,306	1,810,220,011	592,856,170
29	7. Expenses for securities investment advisory services	33	3,765,513,134	4,491,549,500	7,336,173,650	8,423,098,207
30	8. Expenses for securities custodian services	33	17,102,073,560	12,463,384,824	34,375,052,411	23,396,721,323
31	9. Expenses for financial advisory services	33	5,272,277,809	5,845,468,711	5,647,933,532	10,243,252,006
32	10. Other operating expenses	33, 34	51,910,578,403	43,434,316,238	88,148,726,618	80,411,053,514
40	**Total operating expenses**		**892,207,582,536**	**1,116,846,846,217**	**1,790,090,622,790**	**1,742,133,945,629**

2nd QUARTER OF 2026 CONSOLIDATED INCOME STATEMENT (continued)
for the period ended 30 June 2026

Code	ITEMS	Notes	2nd Quarter		Accumulated	
			Current year VND	*Previous year VND*	*Current year VND*	*Previous year VND*
	III. FINANCE INCOME					
41	1. Realized and unrealized gain from changes in foreign exchange rates		(11,470,063,276)	9,312,742,220	2,494,037,921	15,989,927,230
42	2. Dividend, interest income from demand deposits		22,795,613,607	8,847,281,316	34,573,963,507	13,499,782,120
43	3. Gain from disposal of investments in subsidiaries and associates		-	-	8,144,100,724	-
44	4. Other investment incomes (Share of profit in associates...)		26,326,886,677	17,541,685,510	109,410,919,902	39,566,175,420
50	**Total finance income**	**35**	**37,652,437,008**	**35,701,709,046**	**154,623,022,054**	**69,055,884,770**
	IV. FINANCE EXPENSES					
51	1. Realized and unrealized loss from changes in foreign exchange rates		10,306,620,831	12,607,764,691	16,323,747,960	13,744,229,921
52	2. Borrowing costs		812,246,659,829	618,980,067,659	1,519,650,474,147	1,084,568,359,781
53	3. Loss from disposal of investments in subsidiaries and associates		-	5,441,360,438	-	5,441,360,438
55	4. Other finance expenses		45,769,673,937	5,347,216,137	86,211,533,695	7,356,929,656
60	**Total finance expenses**	**36**	**868,322,954,597**	**642,376,408,925**	**1,622,185,755,802**	**1,111,110,879,796**
62	**V. GENERAL AND ADMINISTRATIVE EXPENSES**	**37**	**67,057,815,592**	**71,933,197,416**	**114,695,003,390**	**125,187,992,410**
70	**VI. OPERATING PROFIT**		**1,528,681,849,704**	**1,197,581,580,299**	**3,124,404,562,806**	**2,242,932,102,739**

2nd QUARTER OF 2026 CONSOLIDATED INCOME STATEMENT (continued)
for the period ended 30 June 2026

Code	ITEMS	Notes	2nd Quarter		Accumulated	
			Current year VND	Previous year VND	Current year VND	Previous year VND
	VII. OTHER INCOME AND EXPENSES					
71	Other income		511,671,818	1,229,687,399	923,761,398	3,177,157,926
72	Other expenses		227,480,392	1,014,716,805	2,930,368,570	1,249,084,112
80	**Total other operating profit**	**38**	**284,191,426**	**214,970,594**	**(2,006,607,172)**	**1,928,073,814**
90	**VIII. PROFIT BEFORE TAX**		**1,528,966,041,130**	**1,197,796,550,893**	**3,122,397,955,634**	**2,244,860,176,553**
91	Realized profit		1,525,797,014,785	1,141,011,935,896	2,985,241,014,311	2,056,258,937,056
92	Unrealized profit		3,169,026,345	56,784,614,997	137,156,941,323	188,601,239,497
100	**IX. CORPORATE INCOME TAX (CIT) EXPENSES**		**297,081,166,804**	**230,196,941,060**	**612,918,283,407**	**433,267,302,364**
100.1	Current CIT expense		301,667,112,228	229,198,629,174	602,530,055,277	427,312,032,060
100.2	Deferred CIT expense/(income)		(4,585,945,424)	998,311,886	10,388,228,130	5,955,270,304
200	**X. PROFIT AFTER TAX**		**1,231,884,874,326**	**967,599,609,833**	**2,509,479,672,227**	**1,811,592,874,189**
201	1. Profit after tax attributable to the Parent Company's owners		1,231,126,087,726	969,506,698,143	2,509,035,928,639	1,813,501,223,038
203	2. Profit after tax attributable to non-controlling interest		758,786,600	(1,907,088,310)	443,743,588	(1,908,348,849)

2nd QUARTER OF 2026 CONSOLIDATED INCOME STATEMENT (continued)
for the period ended 30 June 2026

Code	ITEMS	Notes	*2nd Quarter*		*Accumulated*	
			Current year VND	*Previous year VND*	*Current year VND*	*Previous year VND*
300	**XII. OTHER COMPREHENSIVE INCOME AFTER TAX**					
301	Gain/ (loss) from revaluation of AFS financial assets		(30,196,348,211)	(22,703,909,920)	60,111,610,648	7,682,122,232
400	**TOTAL COMPREHENSIVE INCOME**		**(30,196,348,211)**	**(22,703,909,920)**	**60,111,610,648**	**7,682,122,232**

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI
S.G.P: 100 - C.T.C.P.
P. SÀI GÒN - T.P HỒ CHÍ MINH

Ms. Duong Thi Phuong Uyen
Preparer

Mr. Tu Cam Hue
Chief Accountant

Mr. Nguyen Duc Thong
Chief Executive Officer

Ho Chi Minh City, Vietnam
30 July 2026

2nd QUARTER OF 2026 CONSOLIDATED CASH FLOW STATEMENT
for the period ended 30 June 2026

Code	ITEMS	Notes	Accumulated Current year VND	Accumulated Previous year VND
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	**1. Profit before tax**		**3,122,397,955,634**	**2,244,860,176,553**
02	**2. Adjustments for:**		**(1,901,335,096,420)**	**(1,496,026,564,278)**
03	Depreciation and amortization expense		48,828,983,003	47,827,750,477
04	Provisions		(41,393,898,426)	26,392,993
05	Unrealized (gain)/loss from exchange rate difference		(1,197,887,998)	10,650,556,365
06	Interest expenses		1,519,650,474,147	1,084,568,359,781
07	Gain from investment activities		(194,725,393,634)	(53,139,028,757)
08	Accrued interest income		(3,233,175,891,984)	(2,586,215,742,653)
09	Other adjustments		678,518,472	255,147,516
10	**3. Increase in non-monetary expenses**		**256,352,228,098**	**234,932,508,085**
11	Loss from revaluation of financial assets at FVTPL and outstanding covered warrant payables		249,677,228,098	230,050,081,935
14	Loss from revaluation of AFS financial assets arising from reclassification		-	4,741,291,390
17	Others		6,675,000,000	141,134,760
18	**4. Decrease in non-monetary income**		**(400,425,576,008)**	**(483,808,160,997)**
19	Gain from revaluation of financial assets at FVTPL and outstanding covered warrant payables		(385,636,281,423)	(429,301,877,797)
20	Gain from revaluation of AFS financial assets arising from reclassification		(14,789,294,585)	(28,156,283,200)
21	Other gains		-	(26,350,000,000)
30	**Operating profit before changes in working capital**		**1,076,989,511,304**	**499,957,959,363**
31	(Increase)/decrease in financial assets at FVTPL		(5,610,809,435,542)	(2,848,640,085,486)
32	(Increase)/decrease in HTM investments		101,756,036,224	(1,450,613,856,430)
33	(Increase)/decrease in loans		(1,532,491,688,287)	(11,134,974,644,486)
34	(Increase)/decrease in AFS financial assets		(140,469,851,548)	(158,616,700,001)
35	(Increase)/decrease in receivables from disposal of financial assets		37,222,659,390	157,249,477,350
37	(Increase)/decrease in receivables from services provided by the Company		53,717,349,228	(716,307,425)
39	(Increase)/decrease in other receivables		1,757,830,949,285	528,215,614,422
40	(Increase)/decrease in other assets		(32,101,675,488)	(180,221,137,445)
41	Increase/(decrease) in payable expenses (excluding interest expenses)		(42,568,796,178)	37,819,480,101
42	(Increase)/decrease in prepaid expenses		26,093,954,626	22,754,877,904
43	Current income tax paid		(830,257,481,517)	(331,782,041,956)
44	Interest expenses paid		(1,525,419,993,813)	(1,073,194,133,528)
45	Increase/(decrease) in trade payables		227,579,959,306	(15,852,969,602)
46	Increase/(decrease) in employees' benefits		(134,403,749)	(108,112,455)
47	Increase/(decrease) in statutory obligations		(24,302,552,452)	12,486,364,143
48	Increase/(decrease) in payables to employees		(114,335,780,146)	(75,297,248,368)
50	Increase/(decrease) in other payables, covered warrant payables		(114,385,857,859)	812,546,586,855
51	Other receipts from operating activities		2,919,362,406,364	2,356,380,739,927
	- *Interest received*		*2,919,347,406,364*	*2,355,353,988,474*
	- *Other receipts*		*15,000,000*	*1,026,751,453*
52	Other payments for operating activities		(83,881,284,616)	(77,924,254,872)
60	**Net cash flows from/ (used in) operating activities**		**(3,850,605,975,468)**	**(12,920,530,391,989)**

2nd QUARTER OF 2026 CONSOLIDATED CASH FLOW STATEMENT (continued)
for the period ended 30 June 2026

Code	ITEMS	Notes	Accumulated Current year VND	 Previous year VND
	II. CASH FLOWS FROM INVESTING ACTIVITIES			
61	Purchase and construction of fixed assets, investment properties and other long-term assets		(94,756,578,553)	(13,514,527,947)
62	Proceeds from disposal and sale of fixed assets, investment properties and other long-term assets		2,701,039,000	938,425,999
63	Cash payments for investment in subsidiaries, associates, joint ventures and other investments		(275,000,000,000)	(500,000,000,000)
64	Cash receipt from capital withdrawal from subsidiaries, associates, joint ventures and other investments		820,000,000,000	69,117,205,321
65	Dividends and interest from long-term investments received		84,084,842,466	-
70	**Net cash flow from/ (used in) investing activities**		**537,029,302,913**	**(443,458,896,627)**
	III. CASH FLOWS FROM FINANCING ACTIVITIES			
71	Cash receipt from issuance of shares, or capital contributed by shareholders		6,327,744,370,000	100,000,000,000
73	Drawdown of borrowings		158,368,589,171,686	170,710,652,988,776
73.2	*- Other borrowings*		*158,368,589,171,686*	*170,710,652,988,776*
74	Repayment of borrowings		(164,497,498,750,383)	(154,936,557,522,142)
74.3	*- Other borrowings*		*(164,497,498,750,383)*	*(154,936,557,522,142)*
76	Dividends, profit distributed to shareholders		(229,259,000)	(181,050,000)
80	**Net cash flow from/ (used in) financing activities**		**198,605,532,303**	**15,873,914,416,634**

2nd QUARTER OF 2026 CONSOLIDATED CASH FLOW STATEMENT (continued)
for the period ended 30 June 2026

Code	ITEMS	Notes	Accumulated Current year VND	Accumulated Previous year VND
90	**IV. NET INCREASE/ (DECREASE) IN CASH DURING THE PERIOD**		**(3,114,971,140,252)**	**2,509,925,128,018**
101	**V. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR**	**5**	**3,646,492,763,118**	**239,000,238,200**
101.1	Cash		1,174,624,884,052	206,795,644,109
101.2	Cash equivalents		2,472,232,575,635	30,030,246,575
102	Foreign exchange rate differences		(364,696,569)	2,174,347,516
103	**VI. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD**	**5**	**531,521,622,866**	**2,748,925,366,218**
103.1	Cash		530,844,251,548	136,580,691,224
103.2	Cash equivalents		-	2,612,070,071,507
104	Foreign exchange rate differences		677,371,318	274,603,487

2nd QUARTER OF 2026 CONSOLIDATED CASH FLOW STATEMENT (continued)
for the period ended 30 June 2026

CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF THE CUSTOMERS

Code	ITEMS	Notes	Accumulated Current year VND	 Previous year VND
	I. Cash flows from brokerage and trust activities of the customers			
01	1. Cash receipts from disposal of brokerage securities of customers		309,974,678,651,970	241,674,188,253,603
02	2. Cash payments for acquisition of brokerage securities of customers		(309,193,039,441,946)	(253,535,506,623,177)
07	3. Cash receipts for settlement of securities transactions of customers		1,093,916,676,490,220	555,325,300,323,241
07.1	4. Investors' deposit at VSD (increase/ (decrease))		62,386,500,795	8,723,242,287
08	5. Cash payment for securities transactions of customers		(1,095,180,823,491,380)	(534,881,803,134,996)
11	6. Cash payments for custodian fees of customers		(30,667,745,624)	(19,806,712,084)
14	7. Cash receipt from securities issuers		3,975,031,378,000	404,320,199,500
15	8. Cash payment to securities issuers		(3,985,699,564,930)	(5,027,517,882,222)
20	**Net (decrease)/increase in cash during the period**		**(461,457,222,904)**	**3,947,897,666,152**
30	**II. Cash and cash equivalents of customers at the beginning of the year**		**8,393,795,223,327**	**4,941,400,793,936**
31	Cash at banks at the beginning of the year:		8,393,795,223,327	4,941,400,793,936
32	- Investors' deposits managed by the Company for securities trading activities		8,328,556,709,625	4,919,023,915,622
33	- Investors' synthesizing deposits for securities trading activities		30,219,968,822	11,079,681,180
35	- Deposits of securities issuers		35,018,544,880	11,297,197,134

2nd QUARTER OF 2026 CONSOLIDATED CASH FLOW STATEMENT (continued)
for the period ended 30 June 2026

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

Code	ITEMS	Notes	Accumulated	
			Current year VND	*Previous year VND*
40	**III. Cash and cash equivalents of the customers at the end of the period (40 = 20 + 30)**		**7,932,338,000,423**	**8,889,298,460,088**
41	Cash at banks at the end of the period:		7,932,338,000,423	8,889,298,460,088
42	- Investors' deposits managed by the Company for securities trading activities		7,897,044,271,375	8,856,049,707,600
43	- Investors' synthesizing deposits for securities trading activities		7,359,591,528	12,574,543,423
45	- Deposits of securities issuers		27,934,137,520	20,674,209,065

Ms. Duong Thi Phuong Uyen
Preparer

Mr. Tu Cam Hue
Chief Accountant

Mr. Nguyen Duc Thong
Chief Executive Officer

Ho Chi Minh City, Vietnam
30 July 2026

2nd QUARTER OF 2026 CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY
for the period ended 30 June 2026

ITEMS	*Notes*	*Beginning balance*		*Increase/(decrease)*				*Ending balance*	
				Previous period		*Current period*			
		01 January 2025	*01 January 2026*	*Increase*	*Decrease*	*Increase*	*Decrease*	*30 June 2025*	*30 June 2026*
		VND	*VND*	*VND*	*VND*	*VND*	*VND*	*VND*	*VND*
A	*B*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
I. CHANGES IN OWNERS' EQUITY									
1. Share capital		20,713,065,094,108	24,068,975,194,604	100,000,000,000	(40,780,000)	6,327,744,370,000	(215,797,336)	20,813,024,314,108	30,396,503,767,268
1.1. Ordinary share	*29.2*	*19,638,639,180,000*	*20,779,062,620,000*	*100,000,000,000*	-	*4,251,829,580,000*	-	*19,738,639,180,000*	*25,030,892,200,000*
1.2. Share premium		*1,093,540,920,517*	*3,309,027,581,013*	-	*(40,780,000)*	*2,075,914,790,000*	*(215,797,336)*	*1,093,500,140,517*	*5,384,726,573,677*
1.3. Treasury share		*(19,115,006,409)*	*(19,115,006,409)*	-	-	-	-	*(19,115,006,409)*	*(19,115,006,409)*
2. Charter capital supplementary reserve		3,000,000,000	3,000,000,000	-	-	-	-	3,000,000,000	3,000,000,000
3. Difference from revaluation of financial assets at fair value		31,690,477,740	41,559,224,831	7,682,122,231	-	60,111,610,648	-	39,372,599,971	101,670,835,479
4. Foreign exchange rate differences		72,177,590,546	85,080,701,032	10,690,764,775	-	3,221,130,072	-	82,868,355,321	88,301,831,104
5. Undistributed profit		5,856,098,315,938	7,737,518,495,585	2,072,223,774,239	(393,982,626,508)	2,774,287,026,432	(507,951,832,652)	7,534,339,463,669	10,003,853,689,365
5.1. Realized profit	*29.1*	*6,025,186,849,191*	*7,813,060,963,734*	*1,627,221,807,256*	*(130,801,751,312)*	*2,380,355,031,997*	*(242,700,734,859)*	*7,521,606,905,135*	*9,950,715,260,872*
5.2. Unrealized profit	*29.1*	*(169,088,533,253)*	(75,542,468,149)	*445,001,966,983*	*(263,180,875,196)*	*393,931,994,435*	*(265,251,097,793)*	*12,732,558,534*	*53,138,428,493*
6. Non-controlling interest		150,619,133,436	130,184,844,710	-	(17,606,526,962)	443,743,588	-	133,012,606,474	130,628,588,298
TOTAL		**26,826,650,611,768**	**32,066,318,460,762**	**2,190,596,661,245**	**(411,629,933,470)**	**9,165,807,880,740**	**(508,167,629,988)**	**28,605,617,339,543**	**40,723,958,711,514**

2nd QUARTER OF 2026 CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY (continued)
for the period ended 30 June 2026

ITEMS	*Notes*	*Beginning balance*		*Increase/(Decrease)*				*Ending balance*	
				Previous period		*Current period*			
		01 January 2025	*01 January 2026*	*Increase*	*Decrease*	*Increase*	*Decrease*	*30 June 2025*	*30 June 2026*
		VND	*VND*	*VND*	*VND*	*VND*	*VND*	*VND*	*VND*
A	*B*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
II. OTHER COMPREHENSIVE INCOME									
1. Gain/ (loss) from revaluation of AFS financial assets	40	31,690,477,740	41,559,224,831	7,682,122,231	-	60,111,610,648	-	39,372,599,971	101,670,835,479
TOTAL		**31,690,477,740**	**41,559,224,831**	**7,682,122,231**	**-**	**60,111,610,648**	**-**	**39,372,599,971**	**101,670,835,479**

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI

Ms. Duong Thi Phuong Uyen
Preparer

Mr. Tu Cam Hue
Chief Accountant

Mr. Nguyen Duc Thong
Chief Executive Officer

Ho Chi Minh City, Vietnam
30 July 2026

1. CORPORATE INFORMATION

SSI Securities Corporation ("the Company") is a joint stock company established under the Corporate Law of Vietnam, Operating License No. 3041/GP-UB dated 27 December 1999 issued by the Ho Chi Minh City People's Committee and the first Business Registration No. 0301955155 dated 05 April 2000 issued by Ho Chi Minh City Department of Planning and Investment. The Company operates under Securities Trading License No. 03/GPHDKD issued by Chairman of the State Securities Commission on 5 April 2000 and subsequent amended licenses.

The Company's initial charter capital was VND 6,000,000,000. The charter capital has been supplemented in accordance with amended licenses over time with the latest Amended License No. 78/GPDC- UBCK granted by the Chairman of State Securities Commission, which has been effective since 24 June 2026. As at 30 June 2026, the Company's total charter capital was VND 25,030,892,200,000.

The Company's primary activities are to provide brokerage service, securities trading, underwriting for securities issues, custodian service, finance and investment advisory service, margin lending services and derivative trading. The Company's Head Office is located at 72 Nguyen Hue Boulevard, Sai Gon Ward, Ho Chi Minh City, Vietnam. As at 30 June 2026, the Company has branches located in Ho Chi Minh City, Ha Noi, Hai Phong, and transaction offices located in Ho Chi Minh City and Ha Noi.

The number of the Company's employees as at 30 June 2026 was 1,520 persons (31 December 2025: 1,436 persons).

LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of the 2nd Quarter of 2026 consolidated financial statements is Mr. Nguyen Duy Hung, Chairman of the Board of Directors.

Mr. Nguyen Duc Thong – Chief Executive Officer is authorized by Mr. Nguyen Duy Hung to sign the accompanying 2nd Quarter of 2026 consolidated financial statements in accordance with the Letter of Authorization No. 10/2025/UQ-SSI of the Chairman of the Board of Directors dated 01 August 2025.

Company's operation

Capital

As at 30 June 2026, total charter capital of the Company was VND 25,030,892,200,000, owners' equity including non-controlling interests was VND 40,723,958,711,514 and total assets was VND 96,460,587,873,471.

Investment objectives

As the biggest listed securities company in Vietnam stock market, the Company's principal activities are to provide brokerage service, securities trading, underwriting for securities issues, finance and investment advisory service, custodian service, margin lending service and derivative service. The Company's goals are to become a partner with clients, to focus all resource and initiatives to bring success to all stakeholders.

Investment restrictions

The Company is required to comply with Article 28 under Circular No.121/2020/TT-BTC dated 31 December 2020 providing guidance on establishment and operation of securities companies, as amended by Clause 3, Article 3 of Circular No. 68/2024/TT-BTC dated 18 September 2024, and other applicable regulations on investment restrictions. The current applicable practices on investment restrictions are as follows:

1. Securities company is not allowed to purchase, 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.
2. Securities company may invest in real-estate investment 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.
3. 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 repurchases.
4. Securities company must not by itself, or authorize another organization or individuals to:
   a. Invest in shares or contribute capital to companies that owned more than fifty percent (50%) of the charter capital of the securities company, except for purchasing of odd lots of shares as the request of customers;
   b. Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company;
   c. Invest more than twenty percent (20%) in the total currently circulating shares or fund certificates of a listing organization;
   d. Invest more than fifteen percent (15%) in the total currently circulating shares or fund certificates of an unlisted organization, this provision shall not apply to member funds, ETF funds or open-end funds certificates;
   e. 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;
   f. Invest more than fifteen percent (15%) of its owners' equity in a single organization or of a business project; or
   g. Invest more than seventy percent (70%) of its total 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.

Securities companies are allowed to establish or purchase an asset management company as a subsidiary. In that case, securities company is not required to comply with regulation in point c, d and e Clause 4 above.

Subsidiaries

As at 30 June 2026, the Company had two (02) directly owned subsidiaries as follows:

Company name	*Established under*	*Business sector*	*Charter capital*	*% holding*
SSI Asset Management Company Ltd. (SSIAM)	License for Establishment and Operation No.19/UBCK- GP dated 03 August 2007 and the latest amended license No. 122/GPDC-UBCK dated 19 December 2022	Investment fund management and investment portfolio management	VND 75 billion	100%
SSI Investment Member Fund (SSI IMF)	Approval Letter of Member Fund Foundation No.130/TB-UBCK dated 27 July 2010 and the nearest amended License No. 12/GCN_UBCK dated 15 April 2022	Investments in securities and other investible assets, including real estates	VND 530.5 billion	76.15%

In addition, as at 30 June 2026, the Company had one (01) indirectly owned subsidiary by SSI IMF as follow:

Company name	*Established under*	*Business sector*	*Charter capital*	*% holding*
SSI International Corporation	Established in the United State according to Business Registration No. 090813396 - 4724807 dated 27 August 2009	Real estates	USD 18,499,870.31	76.15%

Associates

As at 30 June 2026, the Company had two (01) associate SSI directly owns shares presented on 2nd Quarter of 2026 consolidated financial statements as follows:

Company name	*Established under*	*Business sector*	*Charter capital (VND)*
The Pan Group (PAN)	Business Registration No. 0301472704 dated 15 June 2026 issued by Tay Ninh Provincial Department of Finance (25th registration for change). At the initial stage, the company operated under Business Registration No. 4103003790 dated 31 August 2005, issued by Ho Chi Minh Department of Planning and Investment. The company's shares have been officially listed on Ho Chi Minh Stock Exchange.	Cultivation, farming; Livestock services; Post-harvest services; Cultivation services activities; House cleaning services; Investment advisory services (except for financial advisory); Management advisory services (except for finance, economics and law); Market research services.	2,580,729,960,000

2. BASIS OF PRESENTATION

2.1 *Applied accounting standards and system*

The consolidated financial statements of the Company are prepared and presented 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 No. 334/2016/TT-BTC dated 27 December 2016 amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210/2014/TT-BTC and 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 *Basis of consolidation*

The consolidated financial statements comprise the financial statements of SSI Securities Corporation (the parent company) and its subsidiaries as at 30 June 2026.

Subsidiaries are fully consolidated from the date of acquisition, being the date on which the parent company obtains control and continue to be consolidated until the date that such control ceases.

The financial statements of the parent company and subsidiaries are prepared for the same reporting period using consistent accounting policies.

All intra-company balances, incomes and expenses, and unrealized gains or losses resulting from intra-company transactions are eliminated in full.

Non-controlling interests represent the portion of profit or loss and net assets of the subsidiaries which are not held by the Company and are presented separately in the consolidated income statement and within equity in the consolidated statement of financial position, separately from parent shareholders' equity.

2.3 *Registered accounting documentation system*

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

2.4 *Fiscal year*

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

The Company also prepares its interim financial statements for the six-month period from 1 January to 30 June and its quarterly financial statements for the three-month periods ended 31 March, 30 June, 30 September and 31 December each year.

2.5 *Accounting currency*

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

3. STATEMENT ON COMPLIANCE WITH VIETNAMESE ACCOUNTING STANDARDS AND SYSTEMS

Management confirms that the Company has complied with Vietnamese Accounting Standards and Vietnamese Enterprise Accounting Systems, accounting guidance applicable to securities companies and statutory requirements relevant to preparation and presentation of consolidated financial statements.

Accordingly, the accompanying 2nd Quarter of 2026 consolidated statement of financial position, consolidated income statement, consolidated cash flows statement, consolidated statement of changes in owners' equity and notes to the 2nd Quarter of 2026 consolidated financial statements, including their utilisation 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 and results of operations and 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 Cash and cash equivalents

Cash and cash equivalents comprise cash on hand, cash at banks, highly liquid investments with an original maturity of three (03) 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.

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

Financial assets recognized at fair value through profit or 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 or loss as it meets one of the following criteria:
   - The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the asset or recognising 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 evaluated on a fair value basis, in accordance with a documented risk management 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.

The decrease in difference arising from revaluation of FVTPL financial assets in comparison with previous period is recognized into the consolidated income statement under "Loss from revaluation of financial assets at FVTPL". The increase in difference arising from revaluation of FVTPL financial assets in comparison with previous period is recognized into the consolidated income statement under "Gain 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 consolidated income statement.

4.3 Held-to-maturity investments (HTM)

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

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.

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

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 amortisation 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 period 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 period to the net carrying amount of the financial assets or financial liabilities.

HTM investments are subject to an assessment of impairment at the consolidated financial statements date. Provision is made for an HTM investment when there is any objective evidence that the investment is unrecoverable or there is uncertainty of recoverability, resulting from one or more events that have occurred after the initial recognition of the investment and that event has 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 reorganization and where observable data indicate 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 consolidated income statement under "Provision expense for diminution in value and impairment of financial assets and doubtful receivables, and borrowing costs of loans".

4.4 *Loans*

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

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 recognized initially at cost (disbursement amount of the loans). After initial recognition, loans are subsequently measured at amortized cost using the effective interest rate ("EIR") method.

Amortized cost of loans is the amount at which the loans is measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative amortisation 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).

Loans are subject to an assessment of impairment at the consolidated financial statements date. Provision made for loan is based on its estimated loss which is determined by the negative difference between the market value of securities used as collaterals for such loans and the loan balance. Any increase/decrease in the balance of provision is recognized in the consolidated income statement under "Provision expense for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans".

4.5 *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.

AFS financial assets are recognized initially at cost (acquisition cost 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.

Any difference arising from the revaluation of AFS financial assets at market value in comparison with previous period is recognized under *"Gain/(loss) from revaluation of AFS financial assets"* in *"Other comprehensive income after tax"* which is a part of the consolidated income statement.

As at the consolidated financial statement 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 consolidated income statement under *"Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans"*.

- 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.

4.6 *Fair value/market value of financial assets*

Fair value/market value of the financial assets 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 securities registered for trading on UPCOM, their market prices are their closing prices on the trading day preceding the date of setting up the revaluation.
- For the delisted securities and suspended trading securities from the sixth day afterward, their prices are the book value at the latest financial report date.
- The market price for unlisted securities and securities unregistered for trading on UPCOM used as a basis for setting up the revaluation is the trading prices of the latest transaction on over-the-counter ("OTC") market.

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 for 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 the Circular No. 48/2019/TT-BTC issued by the Ministry of Finance on August 08, 2019 ("Circular 48") and Circular No. 24/2022/TT-BTC amending and supplementing several articles of Circular No. 48/2019/TT-BTC (hereinafter referred to as "Circular 48").

4.7 *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 assets have expired; or
- The Company has transferred its rights to receive cash flows from the assets 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 of the assets, or
  - The Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.

When the Company has transferred its rights to receive cash flows from an asset or has entered into a pass-through 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.

4.8 *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 was 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 allowed 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 be classified as financial asset at FVTPL at the initial recognition can be classified as loans and other receivables in some special cases 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 revaluated at fair value. The difference arising from revaluation between book value and fair value are recognized under "Difference from revaluation of assets at fair value" in Owners' equity .

4.9 *Investments in associates*

An associate is an entity in which the Company has significant influence but that is neither subsidiary nor joint ventures. The Company generally deems they have significant influence if they have from 20% of the voting rights.

The Company's investments in associates are accounted for using the equity method of accounting.

Under the equity method, the investment is initially carried in the consolidated statement of financial position at cost. In terms of the acquisition, the difference between cost of the investment and the determinable net asset fair value in correspondence with the Company's shares in associate at the acquisition date is defined as goodwill. Negative goodwill is recognized in "Other investment revenue (share of profits/ (loss) in associates)" of the consolidated income statement. Positive goodwill will be reflected in the value of investment in associate of the consolidated statement of financial position.

When determining the determinable fair value of net assets in associates, the Company applies principles and suppositions as follows:

- Fair value of cash and short-term deposit, payables to suppliers and other short-term liabilities approximate their carrying value due to their short term;
- Fair value of receivables is determined based on estimation of recoverability, therefore, the Company estimates fair value at the cost less provisions for receivables;
- Fair value of financial investments is determined at market prices;
- Fair value of fixed assets approximates their cost less accumulated depreciation;
- Fair value of the qualification in the auditors' report in the audited financial statements of associates is determined as zero (0); and
- Fair value of other immaterial assets and debts is determined as their carrying value.

After the initial recognition, the investment is adjusted to changes in the Company's share in associates' post-acquisition net assets. The consolidated income statement reflects the share of the post-acquisition results of operation of the associates. Changes in net asset value of associates, including changes arisen from revaluation of fixed assets and investments, foreign exchange differences and differences arisen from consolidation of associates are not reflected in the consolidated income statement, but recognized directly in "Undistributed profit" in the consolidated statement of financial position.

The cumulative post-acquisition movements are adjusted against the carrying amount of the investment. Dividend receivable from associates is deducted from the carrying amount of the investment.

The financial statements of the associates are prepared for the same reporting period as the Company, using the same accounting policies. Where necessary, adjustments are made to bring the accounting policies in line with those of the Company.

4.10 Recognition of mortgaged financial assets

During the period, 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 consolidated statement of financial position in accordance with accounting principles relevant to the assets' classification.

4.11 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 or have deceased. Increases or decreases to the provision balance are recorded as *"Provision expenses for diminution in value and impairment of financial assets and doubtful debts and borrowing costs of loans"* and *"Other operating expenses"* in the consolidated income statement.

The provision for doubtful receivables is made in accordance with current regulations.

For receivables that are not yet due but are considered uncollectible, the Company estimates the potential loss (up to the value of the debt recorded in the accounting books) to make provision.

4.12 *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.

Expenditures for additions, improvements and renewals are added to the initial cost of the assets and expenditures for maintenance and repairs are charged to the consolidated 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 consolidated income statement.

4.13 *Intangible fixed assets*

Intangible fixed assets are stated at cost less accumulated amortization.

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

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

4.14 *Depreciation and amortisation*

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

Office machineries	3 - 5 years
Means of transportation	6 – 10 years
Office equipment	3 - 5 years
Software	3 – 10 years
Other intangible fixed assets	2 - 5 years

4.15 *Investment properties*

Investment properties are stated at cost, inclusive of related transaction fees less accumulated depreciation.

Subsequent expenditure relating to an investment property that has already been recognized is added to the net book value of the investment property when it is probable that future economic benefits, in excess of the originally assessed standard of performance of the existing investment property, will flow to the Company.

Depreciation and amortization of the property is calculated on a straight-line basis over the estimated useful life of each asset. The depreciation period is 27.5 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.

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

4.17 *Prepaid expenses*

Prepaid expenses, including short-term prepaid expenses and long-term prepaid expenses in the consolidated statement of financial position, are amortised 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 long-term prepaid expenses and are amortised over the period from one (01) year to three (03) years to the consolidated income statement:

- Office renovation expenses;
- Office rental expenses;
- Office tools and consumables; and
- Software services extension, maintenance and warranty expenses.

4.18 *Repurchase agreements*

Assets sold under the agreements to be repurchased at a specified future date ("repos") are not derecognized from the consolidated statement of financial position. The corresponding cash received is recognized in the consolidated statement of financial position as a liability. The difference between the sale price and repurchase price is treated as interest expense and is accrued in the consolidated income statement over the life of the agreement using the straight-line method.

4.19 *Borrowings*

Borrowings are stated and recorded at cost of the balance at the end of the accounting period.

4.20 *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.

4.21 *Covered warrants*

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, at the strike time.

When issued covered warrants, the Company records an increase in covered warrant payables, at the same time monitoring the number of covered warrants still allowed to be issued. The initial costs related to the issuance of the covered warrants like license fee, distribution costs, listing costs, deposits of covered warrants were recorded in "Transaction costs of acquisition of financial assets at FVTPL" in the consolidated income statement. Profit/loss resulted from covered warrant when repurchase, upon the maturity of covered warrants or when covered warrant is recalled, are recorded accordingly in "Gain from disposal of financial assets at FVTPL" or "Loss from disposal of financial assets at FVTPL" in the consolidated income statement.

At the end of the period, the Company re-evaluates the covered warrants at fair value. The decrease in difference arising from revaluation of covered warrants at fair value in comparison with previous period is recognized in Gain from financial assets at FVTPL (Gain from revaluation of outstanding covered warrant payable). The increase in difference arising from revaluation of covered warrants at fair value in comparison with previous period is recognized in Loss from financial assets at FVTPL (Loss from revaluation of outstanding covered warrant payable).

The securities used as hedging for the covered warrants are monitored by the Company. At the end of the period, securities used as hedging for the covered warrants are revaluated at fair value and the difference arising from revaluation of securities at fair value is recorded like the revaluation of financial assets at FVTPL.

4.22 *Employee benefits*

4.22.1 Post-employment benefits

Post-employment benefits are paid to retired employees of the Company by the Social Insurance Agency, which belongs to the Ministry of Labour and Social Affairs. The Company is required to contribute to these post-employment benefits by paying social insurance premium to the Social Insurance Agency at the rate of 17.5% of an employee's basic monthly salary, salary-related allowances and other supplements. Other than that, the Company has no further obligation relating to post-employment benefits.

4.22.2 Severance pay

According to the Labor Code No. 45/2019/QH14 effective from 01 January 2021 and Decree No. 145/2020/ND-CP of the Government - Elaboration of some articles of the Labor Code on working conditions and labor relations, the Company is responsible for paying 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 time the employee has actually worked for the Company minus the time the employee has participated in unemployment insurance according to the provisions of the law on unemployment insurance and the working time has been paid severance allowance by the employer. The average monthly salary is calculated to pay severance allowance will be based on the average salary of the last six months up to the time the employee quits.

4.22.3 Unemployment insurance

According to Article 33 of the Employment Law No. 74/2025/QH15 which took effect from 01 January 2026 and the Government's Decree No. 374/2025/ND-CP dated 31 December 2025 detailing the implementation of a number of Article of the Employment Law on unemployment insurance, the Company is required to contribute to the unemployment insurance at the capped rate of 1% of salary and wage fund of unemployment insurance joiners and deduct maximum 1% of monthly salary and wage of each employee to contribute to the unemployment insurance fund.

4.23 *Foreign currency transactions*

Transactions in currencies other than the Company's reporting currency of VND are recorded at the actual transaction exchange rates of commercial banks at transaction dates. At the end of the period, monetary balances denominated in foreign currencies are determined as follows:

- The Company's demand deposits in foreign-currency are translated at the average buying and selling exchange rate for telegraphic transfers of the commercial bank where the Company maintains its deposit accounts.
- Other monetary items are retranslated at the average buying and selling exchange rate for telegraphic transfers of the commercial bank where the Company conducts transactions regularly.

All foreign exchange differences incurred during the period and arisen from the revaluation of monetary accounts denominated in foreign currencies at the end of the period are taken to the consolidated income statement.

4.24 *Currency derivative contract*

The Company participates in currency transactions with banks which provide services (foreign currency forward transactions, foreign currency swaps,...) for the purpose of hedging and mitigating risks of exchange rate and cash flow in the future. Gain/loss arising from transactions during the period is recognized in the consolidated income statement.

4.25 *Treasury shares*

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

4.26 *Conversion of subsidiaries' financial statements into parent company's accounting currency*

Subsidiaries' financial statements which are prepared in the foreign currency that is different from the Parent Company's accounting currency are converted into the Parent Company's accounting currency for consolidation purpose. Actual transaction exchange rates used for converting subsidiaries' financial statements are determined as follows:

- For assets, the exchange rate used for translation is the banking buying rate at the reporting date;
- For liabilities, the exchange rate used for translation is the banking selling rate at the reporting date.
- If the gap between the banking buying rate and banking selling rate does not exceed 0.2%, the Company is allowed to apply the average purchasing and selling rate.
- All items on the consolidated income statement and cash flow statement are converted using the actual exchange rate at the time of the transaction. Average exchange rate is allowed to be applied if it approximates the actual exchange rate at the time of the transaction (the difference is 1% or less). If the gap between the exchange rate at the beginning of the period and at the end of the period is higher than 20%, the Company shall apply the exchange rate at the end of the period.

Foreign exchange rate difference arising from the translation of subsidiary's financial statements is accumulatively reflected in "Foreign exchange rate difference" item of the Owners' Equity section of the consolidated of financial position.

4.27 *Revenue recognition*

Revenue is recognised 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 recognised:

Revenue from brokerage 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.

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 as stipulated by VAS 14 – "Revenue and other income", 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 period 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.

Interest income

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

Dividends

Income is recognized when the Company's entitlement as an investor to receive the dividend is established, except for dividend received in shares in which only the number of shares is updated.

Properties selling/leasing revenue

Properties selling revenue is recognized when all conditions are satisfied according to current accounting regulations.

Properties leasing revenue is recognized into consolidated operational result on a straight-line basis over the leasing contract life.

Other revenues from rendering services

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

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

4.28 *Borrowing costs*

Borrowing costs include accrued interest and other expenses which are directly attributable to the Company's borrowings.

4.29 *Cost of securities sold*

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

4.30 *Corporate income tax*

Current income tax

Current income tax assets and liabilities for the current and prior periods 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 consolidated 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 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 income tax is provided using for temporary differences at the reporting date between the tax base of assets and liabilities and their carrying amount for financial reporting purposes.

Deferred tax liabilities are recognized for all taxable temporary differences, except where the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction effects neither the accounting profit nor taxable profit or loss.

Deferred tax assets are recognized for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profits will be available against which deductible temporary differences, carry forward of unused tax credits and unused tax losses can be utilized, except where the deferred tax asset in respect of deductible temporary difference which arises from the initial recognition of an asset or liability which at the time of the related transaction, affects neither the accounting profit nor taxable profit or loss.

The carrying amount of deferred income tax assets is reviewed at each reporting date and reduced to a certain extent that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Previously unrecognized deferred income tax assets are re-assessed at each reporting date and are recognized to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.

Deferred income tax assets and liabilities are measured at the tax rates that are expected to apply in the period when the asset realized, or the liability is settled based on tax rates and tax laws that have been enacted at the reporting date. Deferred tax is recorded to the consolidated income statement, except when it relates to items recognized directly to owners' equity, in which case the deferred tax is also dealt with in owners' equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authority and the Company intends to settle its current tax assets and liabilities on a net basis.

4.31 *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 realised and unrealised undistributed profit.

- Unrealised profit of the period is the difference between gain and loss arisen from revaluation of financial assets at FVTPL or others through profit or loss in the consolidated income statement and deferred corporate income tax payables related to the increase in revaluation of FVTPL financial assets and others.
- Realised profit during the period is the net difference between total revenue and income, and total expenses in the consolidated income statement of the Company, except for gain or loss recognized in unrealised profit.

Reserves

Other reserves are appropriated in accordance with the Resolution of the General Meeting of Shareholder.

4.32 *Appropriation of net profits*

Net profit after tax is available for appropriation to shareholders after being approved by the General Meeting of Shareholders and after making appropriation to reserve funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

4.33 *Segment information*

A segment is a component determined separately by the Company which is engaged in providing products or related services (business segment) or providing products or services in a particular economic environment (geographical segment), that is subject to risks and returns that are different from those of other segments.

The Company's business segment is derived mainly from the services provided to investors. Management defines the Company's geographical segments to be based on the location of the Company's assets.

4.34 *Related parties*

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

4.35 *Nil balances*

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

5. CASH AND CASH EQUIVALENTS

	Ending balance VND	*Opening balance VND*
Cash	**531,521,622,866**	**1,174,260,187,483**
- Cash on hand	1,403,500,889	434,973,960
- Cash at banks (*)	530,118,121,977	1,173,825,213,523
Cash equivalents	-	**2,472,232,575,635**
- Cash at banks with original maturity of less than 3 months	-	2,472,232,575,635
Total	**531,521,622,866**	**3,646,492,763,118**

(*) As at 30 June 2026, the Company's demand deposits amounting to VND 150,000,000,000 were used to secure the settlement obligations of covered warrants issued by the Company.

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	**743,073,838**	**81,293,992,411,349**
- Shares	387,860,528	13,147,180,466,230
- Bonds	349,190,376	62,648,159,008,821
- Other securities	6,022,934	5,498,652,936,298
b. Investors	**11,232,951,835**	**745,329,735,098,731**
- Shares	10,653,105,340	311,262,548,071,920
- Bonds	157,688,393	15,874,802,617,011
- Other securities	422,158,102	418,192,384,409,800
Total	**11,976,025,673**	**826,623,727,510,080**

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 of such financial asset at its initial recognition. The transaction costs incurred directly from the purchase of financial asset might be included in the cost of the financial asset or not 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 in Note 4.6.

Amortised cost

Amortized cost of a financial asset (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 amortisation 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).

For presentation purpose, provision for diminution in value or irrecoverability of financial assets is recognised in "Provision for impairment of financial assets and mortgage assets" in the consolidated statement of financial position.

Carrying amount

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

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

	Ending balance		*Opening balance*	
	Cost VND	*Fair value VND*	*Cost VND*	*Fair value VND*
Listed shares and other securities	**1,056,164,223,913**	**1,123,677,588,279**	**527,450,899,352**	**558,918,553,077**
MSB	372,507,391,746	405,000,000,000	129,695,000	128,960,000
MWG	40,095,464,579	39,261,182,400	3,895,079,755	4,172,568,400
HPG	36,531,777,199	35,103,873,200	24,086,013,907	23,527,706,400
VIC	33,466,650,002	33,308,000,000	1,300,061,663	1,339,840,000
FPT	29,504,202,044	28,915,660,800	19,828,752,020	19,495,491,600
Other listed shares and securities	544,058,738,343	582,088,871,879	478,211,297,007	510,253,986,677
Listed shares used as hedging for covered warrants	**791,954,947,998**	**787,814,547,350**	**1,134,246,866,577**	**1,128,730,522,550**
HPG	203,998,566,556	196,024,950,400	221,498,621,763	216,364,341,600
ACB	134,390,710,962	136,928,695,050	193,698,399,023	187,454,664,000
VHM	116,702,703,560	118,593,750,000	57,835,848,301	63,581,000,000
MBB	110,951,982,909	110,900,966,400	42,235,250,889	43,610,546,100
TCB	63,650,472,093	65,227,716,000	66,714,242,986	67,817,680,000
Other listed shares	162,260,511,918	160,138,469,500	552,264,503,615	549,902,290,850
Unlisted shares and fund certificates	**322,367,602,543**	**302,955,175,197**	**97,309,066,913**	**77,169,896,402**
Bonds (1)	**14,753,251,553,327**	**14,719,843,262,688**	**13,399,252,756,301**	**13,285,031,546,828**
Certificate of deposits (2)	**27,179,806,157,455**	**27,179,806,157,455**	**23,207,805,874,113**	**23,207,805,874,113**
Total	**44,103,544,485,236**	**44,114,096,730,969**	**38,366,065,463,256**	**38,257,656,392,970**

(1) As at 30 June 2026, among the bonds classified as financial assets at FVTPL 34,411,870 bonds with a par value of VND 7,660,000,000,000 were used as collaterals for short term borrowings of the Company.

(2) As at 30 June 2026, VND 23,192,000,000,000 is the par value of certificates of deposit classified as financial assets at FVTPL used as collaterals for short-term borrowings of the Company and VND 608,500,000,000 is the par value of those used as collaterals for warrants issued by the Company and service contracts.

7.2 *Available-for-sale (AFS) financial assets*

	Ending balance		*Opening balance*	
	Cost *VND*	*Fair value* *VND*	*Cost* *VND*	*Fair value* *VND*
Listed shares	**285,167,409,757**	**410,454,134,100**	**119,822,281,043**	**168,828,792,075**
Unlisted shares	**279,130,775,623**	**280,932,595,623**	**379,600,375,621**	**382,542,895,621**
SSI Digital Technology Joint Stock Company	150,000,000,000	150,000,000,000	150,000,000,000	150,000,000,000
PAN Farm JSC.	32,000,014,000	32,000,014,000	32,000,014,000	32,000,014,000
Other unlisted shares	97,130,761,623	98,932,581,623	197,600,361,621	200,542,881,621
Bonds	-	-	**48,000,134,751**	**48,000,134,751**
Total	**564,298,185,380**	**691,386,729,723**	**547,422,791,415**	**599,371,822,447**

7.3 *Held-to-maturity investments (HTM)*

	Ending balance VND	*Opening balance VND*
Term deposits with remaining maturity of less than 1 year	4,515,680,620,253	5,230,991,865,654

As at 30 June 2026, among term deposits with remaining maturity of less than 01 year, there are VND 3,794,000,000,000 used as collaterals for short-term borrowings of the Company.

7.4 *Loans and receivables*

	Ending balance		*Opening balance*	
	Cost VND	*Fair value (3) VND*	*Cost VND*	*Fair value (3) VND*
Receivables from margin activities (1)	40,036,581,154,395	40,036,569,222,310	38,616,232,016,646	38,616,220,084,561
Advances to investors (2)	435,969,870,963	435,969,870,963	323,827,320,425	323,827,320,425
Total	**40,472,551,025,358**	**40,472,539,093,273**	**38,940,059,337,071**	**38,940,047,404,986**

(1) Securities under margin transaction are used as collaterals for the loans granted by the Company to investors. As at 30 June 2026 and 31 December 2025, the par value of those securities that are used as collaterals for margin trading was VND 40,542,309,890,000 and VND 35,651,071,670,000 respectively (the market value of those securities that are used as collaterals for margin trading was VND 127,180,798,025,307 and VND 115,527,080,854,690 respectively).

(2) These relate to advances to investors during the period that the shares selling proceeds are awaiting to be received.

(3) The fair value of loans is measured at carrying value less provision for doubtful debt.

7.5 Change in market values of financial assets

	Ending balance				Opening balance			
		Revaluation difference				Revaluation difference		
Financial assets	*Cost VND*	*Increase VND*	*Decrease VND*	*Revaluated value VND*	*Cost VND*	*Increase VND*	*Decrease VND*	*Revaluated value VND*
FVTPL	**44,103,544,485,236**	**85,874,132,506**	**(75,321,886,773)**	**44,114,096,730,969**	**38,366,065,463,256**	**53,001,256,212**	**(161,410,326,498)**	**38,257,656,392,970**
Listed shares and other securities	1,056,164,223,913	72,153,673,669	(4,640,309,303)	1,123,677,588,279	527,450,899,352	33,890,955,509	(2,423,301,784)	558,918,553,077
Listed shares used as hedging for covered warrants	791,954,947,998	6,390,943,086	(10,531,343,734)	787,814,547,350	1,134,246,866,577	17,357,298,627	(22,873,642,654)	1,128,730,522,550
Unlisted shares and fund certificates	322,367,602,543	1,080,565,799	(20,492,993,145)	302,955,175,197	97,309,066,913	636,263,623	(20,775,434,134)	77,169,896,402
Bonds	14,753,251,553,327	6,248,949,952	(39,657,240,591)	14,719,843,262,688	13,399,252,756,301	1,116,738,453	(115,337,947,926)	13,285,031,546,828
Certificate of deposits	27,179,806,157,455	-	-	27,179,806,157,455	23,207,805,874,113	-	-	23,207,805,874,113
AFS	**564,298,185,380**	**127,088,544,343**	**-**	**691,386,729,723**	**547,422,791,415**	**51,949,031,032**	**-**	**599,371,822,447**
Listed shares	285,167,409,757	125,286,724,343	-	410,454,134,100	119,822,281,043	49,006,511,032	-	168,828,792,075
Unlisted shares	279,130,775,623	1,801,820,000	-	280,932,595,623	379,600,375,621	2,942,520,000	-	382,542,895,621
Bonds	-	-	-	-	48,000,134,751	-	-	48,000,134,751
Total	**44,667,842,670,616**	**212,962,676,849**	**(75,321,886,773)**	**44,805,483,460,692**	**38,913,488,254,671**	**104,950,287,244**	**(161,410,326,498)**	**38,857,028,215,417**

8. PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS AND MORTGAGE ASSETS

	Ending balance VND	*Opening balance VND*
Provision for impairment of loans	11,932,085	11,932,085
Total	**11,932,085**	**11,932,085**

9. OTHER FINANCIAL ASSETS

	Ending balance VND	*Opening balance VND*
1. Receivables from disposal of financial assets	154,907,564,590	192,130,223,980
In which: doubtful receivable from disposal of financial assets unlikely to be collected	*148,761,018,352*	*190,191,227,580*
2. Receivables and accruals from dividend and interest income from financial assets	786,898,536,364	381,485,372,339
3. Advances to suppliers	77,044,126,739	1,576,813,407,177
- Advance payment for purchasing securities	-	*1,503,000,000,000*
- Other	*77,044,126,739*	*73,813,407,177*
4. Receivables from services provided by the Company	28,809,505,904	33,294,883,844
In which: doubtful receivables from services provided by the Company	*486,622,498*	*486,622,498*
5. Other receivables	233,083,297,399	523,726,032,105
6. Provision for impairment of receivables	(149,098,558,210)	(190,492,456,636)
Total	**1,131,644,472,786**	**2,516,957,462,809**

9. OTHER FINANCIAL ASSETS (continued)

Details of provision for impairment of receivables

	Ending balance of doubtful debts VND	*Opening balance of provision VND*	*Addition/ reclassification VND*	*Reversal/write off VND*	*Ending balance of provision VND*	*Opening balance of doubtful debts VND*
Provision for doubtful receivables from disposal of financial assets	148,761,018,352	190,191,227,580	-	(41,430,209,228)	148,761,018,352	190,191,227,580
- *Phuc Bao Minh Commercial Construction Co., Ltd.*	*148,761,018,352*	*190,191,227,580*	-	*(41,430,209,228)*	*148,761,018,352*	*190,191,227,580*
Doubtful receivables from services provided by the Company	486,622,498	301,229,056	36,310,802	-	337,539,858	486,622,498
- *Receivables from overdue portfolio management activities*	*316,622,498*	*240,229,056*	*36,310,802*	-	*276,539,858*	*316,622,498*
- *Hung Thinh Land JSC*	*50,000,000*	*25,000,000*	-	-	*25,000,000*	*50,000,000*
- *Hung Thinh INCONS JSC*	*120,000,000*	*36,000,000*	-	-	*36,000,000*	*120,000,000*
Total	**149,247,640,850**	**190,492,456,636**	**36,310,802**	**(41,430,209,228)**	**149,098,558,210**	**190,677,850,078**

10. OTHER SHORT-TERM ASSETS

	Ending balance VND	*Beginning balance VND*
Advances	15,714,605,110	5,543,301,647
Short-term prepaid expenses	68,500,405,815	96,847,871,948
- *Prepayment for services*	*68,391,234,998*	*96,574,621,079*
- *Prepayment for office tools*	*109,170,817*	*273,250,869*
Short-term deposits, collaterals and pledges	858,774,180	882,806,510
Office supplies, tools and materials	97,111,000	197,928,265
Taxation and Statutory receivables	2,644,605	2,644,605
Other current assets	49,831,479,590	27,794,417,400
- *Escrow deposits for derivatives trading of the Company*	*48,826,508,690*	*26,819,446,500*
- *Others*	*1,004,970,900*	*974,970,900*
Total	**135,005,020,300**	**131,268,970,375**

11. LONG-TERM INVESTMENTS

	Ending balance Voting right rate of the Company	*Opening balance Voting right rate of the Company*	*Ending balance VND*	*Opening balance VND*
Held-to-maturity investments			3,065,265,527,684	2,971,910,059,220
- *Held-to-maturity bonds (1)*			*3,065,265,527,684*	*2,971,910,059,220*
Investments in associates			715,901,040,594	715,487,879,037
- *The Pan Group (PAN) (2)*	*12.75%*	*12.75%*	*715,901,040,594*	*715,487,879,037*
Total			**3,781,166,568,278**	**3,687,397,938,257**

(1) As at 30 June 2026, among the held-to-maturity bonds, 22,950,600 bonds with a par value of VND 2,895,000,000,000 were used as collateral for the short-term borrowings of the Company.

(2) As at 30 June 2026, among the investments in the associate, 26,580,120 shares with a par value of VND 265,801,200,000 were used as collaterals for the short-term borrowings of the Company.

Movements of investments in associates of the Company for the period ended 30 June 2026 and 30 June 2025 are as follows:

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Opening balance	715,487,879,037	687,490,406,131
Increase due to the partial divestment of shares in the subsidiary (SSID), resulting in its reclassification as an associate company	-	100,000,000,000
Other adjustment	(3,189,397)	16,453,765,647
Gain from associates recognized in the consolidated income statement during the period	80,302,429,954	18,182,546,282
-Share of gain during the period	*80,302,429,954*	*18,182,546,282*
Dividends received	(79,886,079,000)	(14,112,000,000)
Ending balance	**715,901,040,594**	**808,014,718,060**

12. TANGIBLE FIXED ASSETS

	Office machineries VND	*Means of transportation VND*	*Office equipment VND*	*Total VND*
Cost				
Opening balance	364,087,085,453	36,679,872,491	3,868,891,498	404,635,849,442
Increase	29,417,364,000	7,973,189,040	257,828,869	37,648,381,909
Purchases	*29,417,364,000*	*7,973,189,040*	*94,580,000*	*37,485,133,040*
Reclassification	-	-	*163,248,869*	*163,248,869*
Decrease	*(3,466,083,999)*	*(12,186,360,000)*	*(48,576,000)*	*(15,701,019,999)*
Disposal	*(3,302,835,130)*	*(12,186,360,000)*	*(48,576,000)*	*(15,537,771,130)*
Reclassification	*(163,248,869)*	-	-	*(163,248,869)*
Ending balance	390,038,365,454	32,466,701,531	4,078,144,367	426,583,211,352
Accumulated depreciation				
Opening balance	300,726,543,131	19,941,184,624	3,847,087,173	324,514,814,928
Increase	21,516,847,415	1,442,385,499	143,634,766	23,102,867,680
Depreciation	*21,516,847,415*	*1,442,385,499*	*143,634,766*	*23,102,867,680*
Decrease	*(3,302,835,130)*	*(7,082,304,838)*	*(48,576,000)*	*(10,433,715,968)*
Disposal	*(3,302,835,130)*	*(7,082,304,838)*	*(48,576,000)*	*(10,433,715,968)*
Ending balance	318,940,555,416	14,301,265,285	3,942,145,939	337,183,966,640
Net book value				
Opening balance	63,360,542,322	16,738,687,867	21,804,325	80,121,034,514
Ending balance	71,097,810,038	18,165,436,246	135,998,428	89,399,244,712

Additional information on tangible fixed assets:

	Ending balance VND	*Opening balance VND*
Cost of tangible fixed asset which are fully depreciated but still in active use	206,316,516,209	174,871,728,518

13. INTANGIBLE FIXED ASSETS

	Software *VND*
Cost	
Opening balance	333,973,134,494
Increase	1,022,361,672
Purchases	1,022,361,672
Decrease	(3,046,477,422)
Disposal	(3,046,477,422)
Ending balance	331,949,018,744
Accumulated amortisation	
Opening balance	226,987,121,513
Increase	20,962,750,270
Amortisation	20,962,750,270
Decrease	(3,046,477,422)
Disposal	(3,046,477,422)
Ending balance	244,903,394,361
Net book value	
Opening balance	106,986,012,981
Ending balance	87,045,624,383

Additional information on intangible fixed assets:

	Ending balance *VND*	*Opening balance* *VND*
Cost of intangible fixed asset which are fully amortised but still in active use	120,261,963,699	117,896,066,121

14. INVESTMENT PROPERTIES

	Nhà và đất *VND*
Cost	
Opening balance	388,660,246,007
Increase	3,115,005,231
Exchange rate difference arising from conversion of subsidiary's financial statements	*3,115,005,231*
Ending balance	391,775,251,238
Accumulated depreciation	
Opening balance	99,081,694,077
Increase	5,578,012,659
Depreciation	*4,763,365,053*
Exchange rate difference arising from conversion of subsidiary's financial statements	*814,647,606*
Ending balance	104,659,706,736
Net book value	
Opening balance	289,578,551,930
Ending balance	287,115,544,502

Investment properties are buildings in the United States of America which were bought by SSI International Corporation ("SSIIC") for leasing purpose. As at 30 June 2026, the cost of those assets was recorded in USD and converted into VND in SSIIC financial statements using transfer exchange rate of commercial bank where the SSI Investment Member Fund (SSI-IMF) maintains bank account. Difference arising from the conversion is to be presented in the "Foreign exchange rate differences" item in Owners' equity.
Revenue from investment properties as leasing of the properties for the period ended 30 June 2026 was VND 6,388,530,564.

15. CONSTRUCTION IN PROGRESS

	Ending balance *VND*	*Opening balance* *VND*
Software development	2,847,459,046	7,364,803,895
Purchasing office building	529,363,844,636	464,736,056,003
Total	**532,211,303,682**	**472,100,859,898**

16. LONG-TERM PREPAID EXPENSES

	Ending balance *VND*	*Opening balance* *VND*
Long-term prepaid expenses	15,864,341,419	13,604,625,399

Long-term prepaid expenses mainly include cost of furniture, office equipment, software services extension, maintenance and warranty, repair and exterior decoration expenses of the Company. These expenses are amortized to the consolidated income statement for the maximum period of 36 months.

17. DEFERRED INCOME TAX ASSETS AND PAYABLES

	Ending balance VND	*Opening balance VND*
Deferred income tax asset		
Temporary non-deductible taxable from the decrease in revaluation of financial assets at FVTPL and AFS	3,491,314,303	3,491,314,303
Temporary non-deductible taxable provision for impairment of loans	1,765,587	1,765,587
Unearned revenue arising from financial statement consolidation	8,039,786,364	9,668,606,509
Total	**11,532,866,254**	**13,161,686,399**
Deferred income tax payable		
Deferred income tax arising from the increase in revaluation of financial assets at FVTPL & AFS	40,002,418,740	18,955,399,942
Deferred income tax arising from the decrease in revaluation of outstanding covered warrant payables	12,436,472,689	9,979,544,144
Deferred income tax arising from temporary non-taxable income of subsidiaries	(214,710,497)	(498,073,802)
Total	**52,224,180,932**	**28,436,870,284**

18. PAYMENT FOR SETTLEMENT ASSISTANCE FUND

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

According to prevailing regulation of VSDC the Company must deposit an initial amount of VND 120 million at the VSDC and pay an addition of 0.01% of the total amount of brokered securities in the previous year, but not over VND 2.5 billion per annum. The maximum contribution of each custody to the Settlement Assistance Fund is VND 20 billion for custody members who are the Company with trading securities and brokerage activities.

Details of the payment for settlement assistance fund are as follows:

	Ending balance VND	*Opening balance VND*
Initial payment	6,087,814,535	6,087,814,535
Addition	7,872,720,527	7,872,720,527
Accrued interest	6,039,464,938	6,039,464,938
Total	**20,000,000,000**	**20,000,000,000**

19. COLLATERALS AND PLEDGED ASSETS

As at the date of the consolidated financial statements, the following assets have been used as collaterals for borrowings and used as settlement guarantee of covered warrants issued by the Company:

Assets	*Ending balance VND*	*Opening balance VND*	*Collaterals for*
Short-term			
- Term deposits with remaining maturity of less than 1 year	3,794,000,000,000	5,010,000,000,000	Short-term borrowings
- Financial assets at FVTPL (par value)	30,852,000,000,000	30,680,225,000,000	Short-term borrowings
- Certificates of deposits at FVTPL	608,500,000,000	869,050,000,000	Covered warrant and service contracts
- Demand deposit	150,000,000,000	-	Covered warrant
Long-term			
- Bonds with remaining maturity of more than 1 year (par value)	2,895,000,000,000	2,895,000,000,000	Short-term borrowings
- Investments in associates (par value)	265,801,200,000	265,801,200,000	Short-term borrowings
Total	**38,565,301,200,000**	**39,720,076,200,000**	

20. SHORT-TERM BORROWINGS AND FINANCE LEASE LIABILITIES

	Interest rate % per annum	*Beginning balance VND*	*Addition during the period VND*	*Repayment during the period VND*	*Ending balance VND*
Bank overdrafts	Under 7.9	9,165,451,864,584	68,623,889,171,686	71,191,473,750,383	6,597,867,285,887
Short-term borrowings	Under 9	50,995,050,000,000	89,744,700,000,000	93,299,350,000,000	47,440,400,000,000
- *Joint- Stock Commercial Bank for Investment and Development of Vietnam*		*10,706,000,000,000*	*10,556,000,000,000*	*10,706,000,000,000*	*10,556,000,000,000*
- *Joint- Stock Commercial Bank for Foreign Trade of Vietnam*		*8,558,100,000,000*	*17,802,500,000,000*	*16,926,600,000,000*	*9,434,000,000,000*
- *Vietnam Joint Stock Commercial Bank for Industry and Trade*		*7,392,500,000,000*	*20,307,500,000,000*	*21,892,500,000,000*	*5,807,500,000,000*
- *Other banks and corporates*		*23,918,450,000,000*	*40,448,700,000,000*	*42,724,250,000,000*	*21,642,900,000,000*
- *Other*		*420,000,000,000*	*630,000,000,000*	*1,050,000,000,000*	-
Total		**60,160,501,864,584**	**158,368,589,171,686**	**164,490,823,750,383**	**54,038,267,285,887**

21. PAYABLES FOR SECURITIES TRADING ACTIVITIES

	Ending balance VND	*Opening balance VND*
Payable to the Stock Exchange and Viet Nam Securities Depository and Clearing Corporation	34,306,507,631	47,778,256,836
Covered warrants payables (in circulation)	144,465,955,000	279,853,864,000
Total	**178,772,462,631**	**327,632,120,836**

The Company issues covered warrants under License issued by the State Securities Commission. Details of the number of covered warrants issued by the Company are as belows:

	Ending balance		*Opening balance*	
	The number of authorized covered warrants	*The number of outstanding covered warrants*	*The number of authorized covered warrants*	*The number of outstanding covered warrants*
HPG/9M/SSI/C/EU/Cash-21	21,000,000	20,737,600	-	-
FPT/15M/SSI/C/EU/Cash-20	15,000,000	14,643,300	15,000,000	8,903,000
MWG/9M/SSI/C/EU/Cash-21	13,000,000	12,703,700	-	-
MBB/9M/SSI/C/EU/Cash-21	15,000,000	11,583,400	-	-
ACB/15M/SSI/C/EU/Cash-20	13,000,000	11,220,200	13,000,000	7,479,900
Other covered warrants	468,500,000	43,225,600	139,537,400	101,780,500
Total	**545,500,000**	**114,113,800**	**167,537,400**	**118,163,400**

22. SHORT-TERM PAYABLES TO SUPPLIERS

	Ending balance VND	*Opening balance VND*
Petro Vietnam - SSG Real Estate Joint - Stock Company	37,213,000,000	37,213,000,000
Thang Tien Engineering Joint Stock Company	4,861,257,572	14,719,112,376
FPT Telecom International	-	3,353,767,200
Payable for purchasing securities	246,719,809,000	22,298,066,000
Other payables	24,896,551,197	17,578,439,198
Total	**313,690,617,769**	**95,162,384,774**

23. SHORT-TERM ADVANCE FROM CUSTOMERS

	Ending balance VND	*Beginning balance VND*
Customers' deposits for securities purchase	-	8,600,000,000
Others short-term advance	7,380,248,939	1,430,000,000
Total	**7,380,248,939**	**10,030,000,000**

24. TAXATION AND STATUTORY OBLIGATIONS

	Ending balance VND	*Opening balance VND*
Value added tax	865,313,683	1,279,605,646
Corporate income tax	295,530,577,965	521,723,493,096
Personal income tax	66,691,998,035	83,494,898,424
Other taxes (include foreign contractor tax)	17,653,782,150	24,737,843,710
Total	**380,741,671,833**	**631,235,840,876**

25. SHORT-TERM ACCRUED EXPENSES

	Ending balance VND	*Opening balance VND*
Interest payable for borrowings	84,001,104,741	89,766,430,513
Commission payable to counter parties	12,622,237,753	10,285,276,042
Accrual for employee salaries	3,918,792,048	-
Services fee	416,340,000	619,240,000
Others	3,348,789,951	3,134,697,749
Total	**104,307,264,493**	**103,805,644,304**

26. BONUS AND WELFARE FUND

	Ending balance VND	*Opening balance VND*
Bonus and welfare fund	402,449,230,978	280,522,387,882
Charity fund	160,676,840,631	119,873,813,903
Total	**563,126,071,609**	**400,396,201,785**

27. OTHER SHORT-TERM PAYABLES

	Ending balance VND	*Opening balance VND*
Dividend, bond coupon payables	8,482,834,142	8,716,287,036
- Dividend payable to the Company's shareholders	*7,969,520,900*	*8,198,779,900*
- Coupon payables to bondholders of the Company	*513,313,242*	*517,507,136*
Other payables	10,960,430,248	11,749,642,337
Total	**19,443,264,390**	**20,465,929,373**

28. LONG-TERM UNREALIZED REVENUE

	Ending balance VND	*Opening balance VND*
Disposal of an associate (BBC)	-	8,144,100,724
Disposal of an associate (SSC)	19,186,831,881	19,186,831,881
Disposal of an associate (LAF)	1,688,248,597	1,688,248,597
Disposal of an associate (VFG)	12,890,045,591	12,890,045,591
Disposal of other shares to associate	11,653,656,882	11,653,656,882
Total	**45,418,782,951**	**53,562,883,675**

Unrealized profit is recorded when the Company sells shares to an associate, the above figures are presented in correspondence to the Company's ownership rate in the associates which purchased those shares and other unrealized revenue.

29. OWNERS' EQUITY

29.1. Undistributed profit

	Ending balance VND	*Opening balance VND*
Realized profit	9,950,715,260,872	7,813,060,963,734
Unrealized profit	53,138,428,493	(75,542,468,149)
Unrealized profit and deferred tax on revaluation of financial assets at FVTPL and covered warrant payables in circulation	*38,774,309,788*	*(88,708,698,856)*
Unrealized profit on foreign exchange rate differences	*14,364,118,705*	*13,166,230,707*
Total	**10,003,853,689,365**	**7,737,518,495,585**

2nd QUARTER OF 2026 NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS (continued)
as at 30 June 2026 and for the period then ended

29.2. *Changes in owners' equity*

	Share capital *VND*	*Share premium* *VND*	*Treasury shares* *VND*	*Difference from revaluation of assets at fair value* *VND*	*Foreign exchange rate differences* *VND*	*Charter capital supplementary reserve* *VND*	*Undistributed profit* *VND*	*Non – controlling interests* *VND*	*Total* *VND*
Opening balance	**20,779,062,620,000**	**3,309,027,581,013**	**(19,115,006,409)**	**41,559,224,831**	**85,080,701,032**	**3,000,000,000**	**7,737,518,495,585**	**130,184,844,710**	**32,066,318,460,762**
Offering additional shares to existing shareholders by exercising subscription rights pursuant to Resolution No. 02/2025/NQ-DHDCD dated 25 September 2025.	4,151,829,580,000	2,075,914,790,000	-	-	-	-	-	-	**6,227,744,370,000**
Share Issuance following ESOP plan under Resolution No. 01/2025/NQ-DHDCD dated 18 April 2025 and No. 01/2026/NQ-DHDCD 23 April 2026 of the General Meeting of Shareholders	100,000,000,000	-	-	-	-	-	-	-	**100,000,000,000**
Issuance expense	-	(215,797,336)	-	-	-	-	-	-	**(215,797,336)**
Profit after tax	-	-	-	-	-	-	2,509,479,672,227	-	**2,509,479,672,227**
Welfare fund (1% of PAT) and bonus fund (4% of PAT) reserve according to Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026 of the General Meeting of Shareholders	-	-	-	-	-	-	(244,818,160,367)	-	**(244,818,160,367)**
Revaluation of AFS financial assets	-	-	-	60,111,610,648	-	-	-	-	**60,111,610,648**
Difference arising from the associate's change in ownership interest in its subsidiary.	-	-	-	-	-	-	(3,189,397)	-	**(3,189,397)**
Exchange differences arising from the translation of a subsidiary's financial statements during the year.	-	-	-	-	3,221,130,072	-	-	-	**3,221,130,072**
Other decrease	-	-	-	-	-	-	2,120,614,905	-	**2,120,614,905**
Non-controlling interests	-	-	-	-	-	-	(443,743,588)	443,743,588	**-**
Ending balance	**25,030,892,200,000**	**5,384,726,573,677**	**(19,115,006,409)**	**101,670,835,479**	**88,301,831,104**	**3,000,000,000**	**10,003,853,689,365**	**130,628,588,298**	**40,723,958,711,514**

29.3. Shares

	Ending balance (shares)	*Opening balance (shares)*
Authorized shares	**2,503,089,220**	**2,077,906,262**
Issued shares	**2,503,089,220**	**2,077,906,262**
Shares issued and fully paid	2,503,089,220	2,077,906,262
- *Ordinary shares*	*2,503,089,220*	*2,077,906,262*
- *Preference shares*	-	-
Treasury shares	**(1,991,468)**	**(1,991,468)**
Treasury shares held by the Company	(1,991,468)	(1,991,468)
- *Ordinary shares*	*(1,991,468)*	*(1,991,468)*
- *Preference shares*	-	-
Outstanding shares	**2,501,097,752**	**2,075,914,794**
- *Ordinary shares*	*2,501,097,752*	*2,075,914,794*
- *Preference shares*	-	-

30. GAIN/ (LOSS) FROM FINANCIAL ASSETS

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

No.	*Financial assets*	*Quantity Unit*	*Proceeds VND*	*Weighted average cost at the end of transaction date VND*	*Gain from disposal in Q2/2026 VND*	*Gain from disposal in Q2/2025 VND*
I	**Gain from disposal**					
1	Listed shares and other securities (include shares used as hedging for covered warrants)	64,875,192	2,726,141,467,250	2,563,669,247,952	162,472,219,298	233,409,008,456
2	Bonds and certificate of deposits	107,146,968	34,170,537,027,489	33,941,817,067,239	228,719,960,250	71,127,482,684
3	Gain from derivatives position				11,129,260,000	200,680,478,000
4	Covered warrants issued by the Company	328,336,900	544,076,031,338	291,534,033,200	252,541,998,138	158,769,986,055
	Total	**500,359,060**	**37,440,754,526,077**	**36,797,020,348,391**	**654,863,437,686**	**663,986,955,195**

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

No.	*Financial assets*	*Quantity* *Unit*	*Proceeds* *VND*	*Weighted average cost at the end of transaction date* *VND*	*Loss from disposal in Q2/2026* *VND*	*Loss from disposal in Q2/2025* *VND*
II	**Loss from disposal**					
1	Listed shares and other securities (include shares used as hedging for covered warrants)	120,854,966	4,156,198,495,044	4,303,493,634,431	(147,295,139,387)	(173,300,452,328)
2	Bonds and certificate of deposits	66,017,539	12,376,733,186,271	12,413,114,444,731	(36,381,258,460)	(8,413,785,084)
3	Loss from derivatives position				(19,169,875,000)	(274,394,250,000)
4	Covered warrants issued by the Company	81,891,400	247,153,141,207	326,187,443,400	(79,034,302,193)	(113,294,120,177)
	Total	**268,763,905**	**16,780,084,822,522**	**17,042,795,522,562**	**(281,880,575,040)**	**(569,402,607,589)**

30.2. *Gain/ (loss) from revaluation of financial assets*

No.	Financial assets	Cost VND	Carrying value VND	Revaluation difference at the end of the period [2] VND	Revaluation difference at the beginning of the period [1] VND	Gain/(loss) recorded Q2/2026([2]-[1]) VND
I	**FVTPL**	**44,103,544,485,236**	**44,114,096,730,969**	**10,552,245,733**	**(97,776,337,789)**	**108,328,583,522**
1	Listed shares and other securities	1,056,164,223,913	1,123,677,588,279	67,513,364,366	8,449,324,909	59,064,039,457
	MSB	*372,507,391,746*	*405,000,000,000*	*32,492,608,254*	*1,373,617*	*32,491,234,637*
	MWG	*40,095,464,579*	*39,261,182,400*	*(834,282,179)*	*(117,651,442)*	*(716,630,737)*
	HPG	*36,531,777,199*	*35,103,873,200*	*(1,427,903,999)*	*(78,238,762)*	*(1,349,665,237)*
	VIC	*33,466,650,002*	*33,308,000,000*	*(158,650,002)*	-	*(158,650,002)*
	FPT	*29,504,202,044*	*28,915,660,800*	*(588,541,244)*	*(314,129,797)*	*(274,411,447)*
	Other listed shares and securities	*544,058,738,343*	*582,088,871,879*	*38,030,133,536*	*8,957,971,293*	*29,072,162,243*
2	Listed shared used as hedging for covered warrants	791,954,947,998	787,814,547,350	(4,140,400,648)	(32,360,496,590)	28,220,095,942
	HPG	*203,998,566,556*	*196,024,950,400*	*(7,973,616,156)*	*(1,913,723,269)*	*(6,059,892,887)*
	ACB	*134,390,710,962*	*136,928,695,050*	*2,537,984,088*	*(1,967,876,409)*	*4,505,860,497*
	VHM	*116,702,703,560*	*118,593,750,000*	*1,891,046,440*	*212,131,133*	*1,678,915,307*
	MBB	*110,951,982,909*	*110,900,966,400*	*(51,016,509)*	*(400,404,110)*	*349,387,601*
	TCB	*63,650,472,093*	*65,227,716,000*	*1,577,243,907*	*(2,678,908,487)*	*4,256,152,394*
	Other listed shares	*162,260,511,918*	*160,138,469,500*	*(2,122,042,418)*	*(25,611,715,448)*	*23,489,673,030*
3	Unlisted shares and fund certificates	322,367,602,543	302,955,175,197	(19,412,427,346)	(19,660,826,834)	248,399,488
4	Bonds	14,753,251,553,327	14,719,843,262,688	(33,408,290,639)	(54,204,339,274)	20,796,048,635
5	Certificates of deposit	27,179,806,157,455	27,179,806,157,455	-	-	-
II	**AFS**	**564,298,185,380**	**691,386,729,723**	**127,088,544,343**	**164,833,979,606**	**(37,745,435,263)**
1	Listed shares	285,167,409,757	410,454,134,100	125,286,724,343	162,386,069,606	(37,099,345,263)
2	Unlisted shares	279,130,775,623	280,932,595,623	1,801,820,000	2,447,910,000	(646,090,000)
	Total	**44,667,842,670,616**	**44,805,483,460,692**	**137,640,790,076**	**67,057,641,817**	**70,583,148,259**

30.3. *Revaluation of outstanding covered warrant payables*

No.	*Covered warrants issued by the Company*	*Cost VND*	*Market value VND*	*Revaluation difference at the end of the period [2] VND*	*Revaluation difference at the beginning of the period [1] VND*	*Gain/(loss) recorded Q2/2026 ([2]-[1]) VND*
1	VHM/9M/SSI/C/EU/Cash-21	38,414,504,442	45,044,100,000	(6,629,595,558)	(1,369,298)	(6,628,226,260)
2	HPG/9M/SSI/C/EU/Cash-21	22,721,222,571	10,990,928,000	11,730,294,571	(339,648,254)	12,069,942,825
3	HPG/15M/SSI/C/EU/Cash-20	22,447,982,448	20,537,480,000	1,910,502,448	3,946,405,240	(2,035,902,792)
4	ACB/15M/SSI/C/EU/Cash-20	21,677,328,166	21,654,986,000	22,342,166	7,743,291,362	(7,720,949,196)
5	FPT/15M/SSI/C/EU/Cash-20	20,412,627,267	1,903,629,000	18,508,998,267	15,346,449,613	3,162,548,654
6	Others covered warrants	74,035,536,727	44,334,832,000	29,700,704,727	130,240,470,503	(100,539,765,776)
	Total	**199,709,201,621**	**144,465,955,000**	**55,243,246,621**	**156,935,599,166**	**(101,692,352,545)**

30.4. *Dividend, interest income from financial assets at FVTPL, HTM investments, loans and receivables, AFS financial assets*

	Q2/2026 VND	*Q2/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
From financial assets at FVTPL	597,251,663,269	617,299,796,952	1,089,921,306,003	1,126,883,925,710
From HTM financial assets	129,043,630,648	103,048,708,172	257,563,405,634	188,450,267,496
From loans and receivables	1,091,489,466,366	829,611,792,784	2,141,429,470,979	1,457,604,967,629
From AFS financial assets	15,953,153,261	28,878,091,419	16,694,681,962	29,883,132,515
Dividends, interests arising from AFS financial assets	*1,345,168,200*	*721,808,219*	*1,905,387,377*	*1,726,849,315*
Reclassification adjustment for accumulated fair value changes of AFS financial assets	*14,607,985,061*	*28,156,283,200*	*14,789,294,585*	*28,156,283,200*
Total	**1,833,737,913,544**	**1,578,838,389,327**	**3,505,608,864,578**	**2,802,822,293,350**

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

	Q2/2026 VND	Q2/2025 VND	2026 Accumulated VND	2025 Accumulated VND
Reversal of provision for impairment of doubtful debts	-	-	(41,430,209,228)	-
Total	**-**	**-**	**(41,430,209,228)**	**-**

32. OTHER OPERATING REVENUE

	Q2/2026 VND	Q2/2025 VND	2026 Accumulated VND	2025 Accumulated VND
Revenue from leasing assets	3,982,650,964	2,175,598,800	6,388,530,564	3,323,253,800
Revenue from fund management and trusted portfolio management of subsidiary	42,088,311,101	34,054,549,219	88,188,803,011	67,844,155,178
Other revenues	86,083,569,736	16,437,825,505	112,724,239,945	42,938,888,173
Total	**132,154,531,801**	**52,667,973,524**	**207,301,573,520**	**114,106,297,151**

33. EXPENSES FOR OPERATING ACTIVITIES

	Q2/2026 VND	Q2/2025 VND	2026 Accumulated VND	2025 Accumulated VND
Expenses for securities brokerage activities (payables to Stock Exchanges, payroll, employees and others)	341,047,534,978	351,975,401,613	706,220,169,498	600,082,621,692
Expenses for underwriting service and securities issuance agents	563,138,301	389,873,306	1,810,220,011	592,856,170
Expenses for financial advisory activities	5,272,277,809	5,845,468,711	5,647,933,532	10,243,252,006
Expenses for securities investment advisory activities	3,765,513,134	4,491,549,500	7,336,173,650	8,423,098,207
Expenses for securities custodian activities	17,102,073,560	12,463,384,824	34,375,052,411	23,396,721,323
Other operating expenses (*Note 34*)	51,910,578,403	43,434,316,238	88,148,726,618	80,411,053,515
Total	**419,661,116,185**	**418,599,994,192**	**843,538,275,720**	**723,149,602,913**

BREAKDOWN OF OPERATING EXPENSES BY TYPES OF EXPENSES

	Q2/2026 VND	*Q2/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Expenses for securities brokerage activities	120,387,364,961	110,191,801,612	264,373,179,239	181,527,903,767
Expenses for securities custodian activities	17,102,073,560	12,463,384,824	34,375,052,411	23,396,721,323
Salary expenses and others	178,876,053,705	178,340,221,040	334,635,738,539	304,301,897,601
Statutory social security, health insurance, union fee and unemployment insurance expenses	13,837,243,502	10,205,248,144	25,631,171,650	19,552,118,896
Office supplies expenses	93,323,565	171,906,184	178,749,327	353,747,951
Instruments and tools expenses	84,434,167	50,495,838	182,710,066	194,075,004
Expenses for depreciation of fixed assets and investment properties	14,432,400,979	13,541,557,462	28,950,849,763	26,043,466,437
Provision expenses	14,958,904	9,972,602	36,310,802	26,392,993
External services expenses	65,255,975,308	75,560,739,242	125,551,415,939	141,363,437,020
Capital expenses	4,723,427,619	3,058,278,430	14,189,721,378	4,892,528,791
Other expenses	4,853,859,915	15,006,388,814	15,433,376,606	21,497,313,130
Total	**419,661,116,185**	**418,599,994,192**	**843,538,275,720**	**723,149,602,913**

34. OTHER OPERATING EXPENSES

	Q2/2026 VND	*Q2/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Expenses for funds management and portfolio management activities of subsidiary	20,276,251,862	20,471,575,938	41,160,415,515	41,309,545,817
Expense for leasing investment properties	7,258,061,785	4,871,885,250	13,111,898,443	9,038,395,126
Provision for doubtful receivables	14,958,904	9,972,602	36,310,802	26,392,993
Provision for doubtful receivables from services provided by the Company	*14,958,904*	*9,972,602*	*36,310,802*	*26,392,993*
Other expenses	24,361,305,852	18,080,882,448	33,840,101,858	30,036,719,579
Total	**51,910,578,403**	**43,434,316,238**	**88,148,726,618**	**80,411,053,515**

35. FINANCE INCOME

	Q2/2026 VND	*Q2/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Unrealized and realized gain from foreign exchange rate differences	(11,470,063,276)	9,312,742,220	2,494,037,921	15,989,927,230
Interest income from demand deposits and original maturity less than 3 months	22,795,613,607	8,847,281,316	34,573,963,507	13,499,782,120
Share of profit from associates *(Note 11)*	9,171,821,387	5,363,558,457	80,302,429,954	18,182,546,282
Gain from liquidation of associates	-	-	8,144,100,724	-
Other financial incomes	17,155,065,290	12,178,127,053	29,108,489,948	21,383,629,138
Total	**37,652,437,008**	**35,701,709,046**	**154,623,022,054**	**69,055,884,770**

36. FINANCE EXPENSES

	Q2/2026 VND	*Q2/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Unrealized and realized loss from foreign exchange rate differences	10,306,620,831	12,607,764,691	16,323,747,960	13,744,229,921
Interest expenses on short-term borrowings	812,246,659,829	618,980,067,659	1,519,650,474,147	1,084,568,359,781
Losses from the sale and liquidation of investments in subsidiaries, associates, and joint ventures	-	5,441,360,438	-	5,441,360,438
Other finance expenses	45,769,673,937	5,347,216,137	86,211,533,695	7,356,929,656
Total	868,322,954,597	642,376,408,925	1,622,185,755,802	1,111,110,879,796

37. GENERAL AND ADMINISTRATIVE EXPENSES

	Q2/2026 VND	*Q2/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Expenses on payroll and other employee's benefits	27,203,956,621	30,575,954,310	38,145,179,373	42,280,129,138
Social insurance, health insurance, union fee and unemployment insurance expenses	3,546,550,750	2,616,936,751	9,492,496,728	7,557,086,219
Expense for office supplies	329,535,901	361,598,915	547,601,816	632,093,432
Expense for tools	328,812,519	537,455,136	557,815,683	869,752,782
Depreciation of fixed assets expenses	10,281,175,628	10,579,216,191	19,858,093,564	21,668,708,340
External service expenses	23,609,462,583	26,451,023,085	40,280,327,557	47,976,825,814
Other expenses	1,758,321,590	811,013,028	5,813,488,669	4,203,396,685
Total	**67,057,815,592**	**71,933,197,416**	**114,695,003,390**	**125,187,992,410**

38. OTHER INCOME AND EXPENSES

	Q2/2026 VND	*Q2/2025 VND*	*2026 Accumulated VND*	*2025 Accumulated VND*
Other income				
Gain from disposal of assets	13,472,195	301,856,791	38,736,083	323,183,883
Other incomes	498,199,623	927,830,608	885,025,315	2,853,974,043
Total other incomes	**511,671,818**	**1,229,687,399**	**923,761,398**	**3,177,157,926**
Other expenses				
Loss from disposal of assets	-	(44,958,581)	(2,652,904,174)	(195,388,287)
Other expenses	(227,480,392)	(969,758,224)	(277,464,396)	(1,053,695,825)
Total other expenses	**(227,480,392)**	**(1,014,716,805)**	**(2,930,368,570)**	**(1,249,084,112)**
Total	**284,191,426**	**214,970,594**	**(2,006,607,172)**	**1,928,073,814**

39. CORPORATE INCOME TAX

39.1. Corporate income tax ("CIT")

The tax returns filed by the Company are subject to examination by the tax authorities. As the application of tax laws and regulations is susceptible to varying interpretations, the amounts reported in the financial statements could change later upon final determination by the tax authorities.

The current tax payable is based on taxable profit for the period. The taxable profit of the Company differs from the profit as reported in the consolidated income statement because it excludes items of income or expense that are taxable or deductible in other periods and it further excludes items that are not taxable or deductible. The Company's liability for current tax is calculated using tax rates that have been enacted by the reporting date. The company is obliged to pay corporate income tax at the rate of 20% on total taxable profits according to Circular No. 320/2025/TT-BTC effective from 15 December 2025.

The estimated current corporate income tax is represented in the table below:

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Profit before tax	**3,122,397,955,634**	**2,244,860,176,553**
Adjustments to increase/(decrease) accounting profit:		
Adjustments to increase accounting profit:		
- *Loss from revaluation of FVTPL financial assets*	*86,503,459,321*	*100,864,452,882*
- *Loss from revaluation of outstanding covered warrants*	*163,173,768,777*	*129,185,629,053*
- *Provision/ (Reversal of provision) for impairment of listed securities during the period*	*44,331,362,648*	*158,567,418,998*
Adjustments to decrease accounting profit:		
- *Income from tax exempted activities – dividends*	*(110,519,250,500)*	*(37,182,329,700)*
- *Gain from revaluation of FVTPL financial assets*	*(205,464,775,317)*	*(290,621,742,075)*
- *Gain from revaluation of outstanding covered warrants*	*(180,171,506,106)*	*(138,680,135,722)*
- *Other adjustments*	*(66,720,920,523)*	*(27,873,377,432)*
- *Profit before tax from subsidiaries*	*(56,514,218,007)*	*(57,808,764,538)*
- *Gain from investments in associates*	*(88,446,530,678)*	*(18,182,546,282)*
Estimated current taxable income	**2,708,569,345,249**	**2,063,128,781,737**
Corporate income tax rate	20%	20%
Estimated CIT expenses	**541,713,869,049**	**412,625,756,347**
Estimated CIT expenses in subsidiaries	**26,821,378,798**	**13,204,647,169**
CIT payable at the beginning of the year	521,723,493,096	134,844,586,449
CIT adjustment in accordance with tax finalization	35,529,318,539	1,090,175,524
CIT paid in the period	(830,257,481,517)	(331,782,041,956)
CIT payable at the end of the period	**295,530,577,965**	**229,983,123,533**

39.2. *Deferred corporate income tax*

Movement of deferred CIT during the period is as follows:

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Deferred CIT assets		
Opening balance	**13,161,686,399**	**24,001,105,881**
Deferred CIT arising from the decrease in provision expenses of unlisted shares non-deductible in the period	-	(255,728,240)
Deferred CIT arising from the decrease in revaluation of financial assets at FVTPL and AFS	-	(948,258,278)
Other deferred tax	(1,628,820,145)	(829,211,469)
Ending balance	**11,532,866,254**	**21,967,907,894**
Deferred corporate income tax payables		
Opening balance	**28,436,870,284**	**26,650,541,290**
Deferred CIT arising from the increase in revaluation of FVTPL financial assets	6,019,116,135	3,995,104,547
Deferred CIT arising from revaluation of AFS financial assets	15,027,902,663	972,272,280
Deferred CIT arising from the decrease in revaluation of outstanding covered warrant payables	2,456,928,545	2,785,043,162
Deferred CIT arising from the temporary non-taxable income from subsidiaries	283,363,305	(1,480,605,645)
Ending balance	**52,224,180,932**	**32,922,355,634**

Deferred corporate income tax expenses are recorded in the consolidated income statement for the six-month period ended 30 June 2026 and 30 June 2025 as follows:

	For the six-month period ended 30 June 2026 VND	*For the six-month period ended 30 June 2025 VND*
Deferred corporate income tax (income)/expense		
Deferred CIT arising from decreased/(increased) provision expense of unlisted securities non-deductible in the period	-	255,728,240
Deferred CIT arising from temporary taxable expense	1,628,820,145	400,000,000
Deferred CIT arising from temporary non-taxable income from subsidiary	283,363,305	(1,480,605,645)
Deferred CIT arising from the increase in revaluation of financial assets at FVTPL and arising from the decrease in revaluation of outstanding covered warrant payables	8,476,044,680	6,780,147,709
Deferred corporate income tax expense	**10,388,228,130**	**5,955,270,304**

40. ACCUMULATED OTHER COMPREHENSIVE INCOME

Item	*Opening balance VND*	*Movement during the period VND*	*Changes in owners' equity recorded in income statement VND*	*Ending balance VND*
Gain/ (loss) from revaluation financial assets held for sale	41,559,224,831	74,900,905,233	(14,789,294,585)	101,670,835,479

41. ADDITIONAL INFORMATION FOR CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY

Incomes and expenses, gains or losses which are recorded directly to owners' equity:

	For the six- months period ended 30 June 2026 VND	*For the six- months period ended 30 June 2025 VND*
Income recorded directly to owners' equity	63,683,336,665	9,099,437,330
- *Gain from revaluation of AFS financial assets*	*60,111,610,648*	*7,682,122,232*
- *Other gains recorded directly to owner's equity*	*3,571,726,017*	*1,417,315,098*
Expense recorded directly to owners' equity	(1,670,097,845)	(5,916,419,093)
- *Losses from due to the associate's change in investment ratio in its subsidiary*	*(3,189,397)*	*-*
- *Other losses recorded directly to owner's equity*	*(1,666,908,448)*	*(5,916,419,093)*
Total	**62,013,238,820**	**3,183,018,237**

42. OTHER INFORMATION

42.1. Transactions with related parties

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

Related parties	*Relationships*
NDH Investment Co., Ltd. and its subsidiary	SSI's Chairman is the owner and chairman of NDH Investment Co., Ltd. Member of the Board of Directors of SSI, Nguyen Duy Khanh, is the CEO of NDH Investment Co., Ltd.
Daiwa Securities Group Inc. and its subsidiaries	Strategic shareholder holding about 15.34% voting capital of SSI
The PAN Group JSC and its subsidiaries	Chairman of SSI is also the Chairman of the PAN Group, Associate company
Saigon Dan Linh Real Estate Co., Ltd.	Member of the Board of Directors of SSI is also the Chairman of Saigon Dan Linh Real Estate Co., Ltd.
Nguyen Saigon Co., Ltd.	The Chairman of Nguyen Saigon Co., Ltd. is the brother of SSI's Chairman
SSI Digital Technology Joint Stock Company	Chairman of SSI is also the Chairman of SSI Digital Technology Joint Stock Company

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

Parties	*Transaction*	*Receivables/(Payables)*				*Revenues/*
		Opening balance	*Increase*	*Decrease*	*Ending balance*	*(Expenses)*
		VND	*VND*	*VND*	*VND*	*VND*
Saigon Dan Linh Real Estate Co., Ltd.	Office rental deposit	508,896,000	-	-	508,896,000	-
	Office rental expenses and other services	(30,701,308)	(821,028,521)	819,041,247	(32,688,582)	(821,028,521)
	Revenue from securities transactions and other securities services	-	80,739,386	(80,739,386)	-	80,739,386
NDH investment Co., Ltd	Revenue from securities transactions and other securities services	-	159,442,116	(159,442,116)	-	159,442,116
	Portfolio management fee	14,950,264	22,425,396	(29,900,528)	7,475,132	22,425,396
	Sales of securities, certificates of deposit	-	200,505,540,000	(200,505,540,000)	-	804,000,000
	Purchases of securities, certificates of deposit	-	(200,344,740,000)	200,344,740,000	-	-
The PAN Group JSC	Capital contribution under the equity method	753,097,858,881	9,171,821,387	(80,960,378,048)	681,309,302,221	9,171,821,387
	Advanced cash dividend of 2026	-	79,886,079,000	-	79,886,079,000	-
	Sales of securities, certificates of deposit	-	201,940,850,000	(201,940,850,000)	-	158,047,602
Nguyen Saigon Co., Ltd	Revenue from securities transactions and other securities services	-	13,905,992	(13,905,992)	-	13,905,992
Daiwa Securities Group Inc	Revenue from securities transactions and other securities services	-	1,656,973,602	(1,656,973,602)	-	1,506,339,638
Daiwa Capital Markets Singapore Limited (Related party of Daiwa Securities Group Inc)	Commission fee	(683,204,342)	(70,740,439)	753,944,781	-	(70,740,439)
Daiwa Capital Markets HongKong Limited (Related party of Daiwa Securities Group Inc)	Commission fee	(679,241,564)	(4,110,265,825)	2,473,793,678	(2,315,713,711)	(4,110,265,825)
Members of Board of Directors and the Managements and other related persons	Portfolio management fee	13,417,066	20,125,599	(26,834,132)	6,708,533	20,125,599
	Revenue from securities transactions and other securities services	-	769,329,619	(769,329,619)	-	769,115,424

Transactions with other related parties

Total salary and remuneration of members of Board of Directors and Board of Management:

	Q2/2026 VND	*Q2/2025 VND*
Salary, bonus and welfare	3,426,600,000	4,530,600,000
Remuneration of the Board of Directors	436,666,667	432,666,667
Total	**3,863,266,667**	**4,963,266,667**

42.2. Segment information

Segment information by business lines

	Brokerage and customer services (1) *VND*	*Proprietary trading* *VND*	*Treasury* *VND*	*Portfolio Management* *VND*	*Investment banking and others* *VND*	*Total* *VND*
2nd Quarter of 2026						
1. Direct income (1)	1,581,656,892,809	1,447,096,784,789	232,306,282,067	55,367,586,004	40,354,328,578	3,356,781,874,247
2. Direct expenses	715,771,707,740	898,100,041,651	120,309,806,803	17,297,029,151	9,279,432,180	1,760,758,017,525
3. Depreciation and allocated expenses	54,115,657,183	2,347,023,546	5,364,625,247	3,084,659,517	2,145,850,099	67,057,815,592
Profit before tax	**811,769,527,886**	**546,649,719,593**	**106,631,850,017**	**34,985,897,336**	**28,929,046,299**	**1,528,966,041,130**
Balance as at 30 June 2026						
1. Direct segment assets	40,514,609,897,151	46,662,439,427,610	7,796,946,147,937	27,896,160,992	12,349,009,410	95,014,240,643,100
2. Allocated segment assets	674,812,182,295	29,266,947,188	66,895,879,286	38,465,130,589	26,758,351,714	836,198,491,072
3. Unallocated assets	-	-	-	-	-	610,148,739,299
Total assets	**41,189,422,079,446**	**46,691,706,374,798**	**7,863,842,027,223**	**66,361,291,581**	**39,107,361,124**	**96,460,587,873,471**
4. Direct segment liabilities	18,989,188,779,418	31,358,514,253,131	4,264,444,296,207	11,625,187,832	7,355,378,999	54,631,127,895,587
5. Allocated segment liabilities	483,054,791,801	20,950,331,739	47,886,472,545	27,534,721,714	19,154,589,018	598,580,906,817
6. Unallocated liabilities	-	-	-	-	-	506,920,359,553
Total liabilities	**19,472,243,571,220**	**31,379,464,584,870**	**4,312,330,768,752**	**39,159,909,546**	**26,509,968,017**	**55,736,629,161,957**

(1) Income mainly from brokerage, margin lending, investment advisory and custodian services

	Brokerage and customer services VND	*Proprietary trading VND*	*Treasury VND*	*Portfolio Management VND*	*Investment banking and others VND*	*Total VND*
2nd Quarter of 2025						
1. Direct income	1,344,107,328,635	1,474,114,657,719	144,175,180,753	39,300,313,252	28,270,239,897	3,029,967,720,256
2. Direct expenses	637,982,346,335	1,024,939,313,607	67,495,998,944	17,458,816,259	12,361,496,802	1,760,237,971,947
3. Depreciation and allocated expenses	58,050,090,315	2,517,661,910	5,754,655,793	3,308,927,081	2,301,862,317	71,933,197,416
Profit before tax	**648,074,891,985**	**446,657,682,202**	**70,924,526,016**	**18,532,569,912**	**13,606,880,778**	**1,197,796,550,893**
Balance as at 30 June 2025						
1. Direct segment assets	33,177,609,400,072	48,237,027,270,356	7,033,765,566,020	132,382,023,700	11,424,642,999	88,592,208,903,147
2. Allocated segment assets	552,960,355,702	23,982,171,560	54,816,392,139	31,519,425,480	21,926,556,856	685,204,901,737
3. Unallocated assets	-	-	-	-	-	2,706,099,511,966
Total assets	**33,730,569,755,774**	**48,261,009,441,916**	**7,088,581,958,159**	**163,901,449,180**	**33,351,199,855**	**91,983,513,316,850**
4. Direct segment liabilities	21,508,470,207,339	36,350,984,549,654	4,585,844,747,976	6,402,958,997	6,671,605,830	62,458,374,069,796
5. Allocated segment liabilities	376,549,979,476	16,331,163,918	37,328,374,669	21,463,815,435	14,931,349,868	466,604,683,366
6. Unallocated liabilities	-	-	-	-	-	452,917,224,145
Total liabilities	**21,885,020,186,815**	**36,367,315,713,572**	**4,623,173,122,645**	**27,866,774,432**	**21,602,955,698**	**63,377,895,977,307**

Segment information by geographic area

Company's activities are mainly in the territory of Vietnam.

The Company has a subsidiary, SSI International Corporation ("SSIIC"), which operates in the US real estate business. However, SSIIC's total revenue, expenses and total assets are very low compared to the Company's total revenue, expenses and total assets (less than 5%). As a result, the Company does not present segmental reports by geographical area in the notes to the consolidated financial statements.

43. KEY OPERATIONAL FACTORS WHICH IMPACTED THE CONSOLIDATED FINANCIAL STATEMENTS

The Company's consolidated profit after tax in the 2nd Quarter of 2026 was VND 1,231,884,874,326 increased by VND 264,285,264,493 (equivalent to 27% increase) in comparison with that in the 2nd Quarter of 2025, mainly owing to the following reasons:

- Gross profit from financial assets at FVTPL and AFS in the 2nd Quarter of 2026 increased 23% compared to the same period, corresponding to a value of VND 186,904,463,071 thanks to growth in investment activities in fixed income and securities trading.

- Interest income from loans and receivables increased by 32%, compared to the same period in 2025, equivalent to VND 261,877,673,582 VND, interest expenses increased by 31% corresponding to a value of VND 193,266,592,170 in the same period.

For business results for the six-month period ended 30 June 2026, The Company's consolidated profit after tax was VND 2,509,479,672,227, increased by VND 697,886,798,038 (equivalent to an increase of 39%) compared to the same period in 2025 mainly due to the following reasons:

- Gross profit from financial assets at FVTPL and AFS for the first 6 months of 2026 increased 14% compared to the same period, corresponding to a value of VND 222,800,953,928 thanks to growth in investment activities in fixed income and securities trading.

- Interest income from loans and receivables increased by 47%, compared to the same period in 2025, equivalent to VND 683,824,503,350, interest expenses increased by 40%, with a value of VND 435,082,114,366 compared to the same period.

- The trading volume of the stock market increased significantly, lead to securities brokerage revenue increased by 34%, amounted to VND 273,938,663,618, expenses for brokerage increased by 18% equivalent to VND 106,137,547,805 compared to the same period.

44. EVENT AFTER THE REPORTING DATE

There has been no matter or circumstance that has arisen since the reporting date that has affected or may significantly affect the operations of the Company, the 2nd Quarter of 2026 results of its operations which is required to be adjusted or disclosed in the 2nd Quarter of 2026 consolidated financial statements.

S.G.P: 100 - C.T.C.P
CÔNG TY
CỔ PHẦN
CHỨNG KHOÁN
SSI
P. SÀI GÒN - T.P HỒ CHÍ MINH

Ms. Duong Thi Phuong Uyen Preparer	Mr. Tu Cam Hue Chief Accountant	Mr. Nguyen Duc Thong Chief Executive Officer

Ho Chi Minh City, Vietnam
30 July 2026