Số/No: 1388/2026/CV-SSI.CTHĐQT
V/v: Công bố BCTC riêng, BCTC hợp nhất và Báo cáo tỷ lệ ATTC soát xét bán niên 2026

*Re: Disclosure of the reviewed 2026 Interim Separate, Consolidated Financial Statements and Financial Safety Ratio Report*

TP. Hồ Chí Minh, ngày 14 tháng 8 năm 2026
*Ho Chi Minh City, August 14th, 2026*

**CÔNG BỐ THÔNG TIN**
**TRÊN CỔNG THÔNG TIN ĐIỆN TỬ CỦA ỦY BAN CHỨNG KHOÁN NHÀ NƯỚC VÀ SỞ GDCK**

***DISCLOSURE OF INFORMATION ON THE STATE SECURITIES COMMISSION'S PORTAL AND STOCK EXCHANGE PORTALS***

**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***

| | |
|---|---|
| Công ty: | **CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI** |
| *Organization name* | ***SSI SECURITIES CORPORATION*** |
| Mã chứng khoán: | SSI |
| *Ticker* | *SSI* |
| Địa chỉ trụ sở chính: | 72 Nguyễn Huệ, Phường Sài Gòn, TP. Hồ Chí Minh |
| *Address* | *72 Nguyen Hue, Sai Gon Ward, Ho Chi Minh City* |
| Điện thoại/*Telephone*: | 028-38242897 |
| Fax: | 028-38242997 |
| Người thực hiện công bố thông tin: | Nguyễn Kim Long |
| *Spokesman* | *Nguyen Kim Long* |
| Chức vụ: | Giám đốc Luật và Kiểm soát tuân thủ |
| *Position* | *Director, Legal and Compliance* |

Loại thông tin công bố ☐ 24 giờ ☐ bất thường ☐ theo yêu cầu ☒ định kỳ

*Information disclosure type* ☐ *24 hours* ☐ *irregular* ☐ *on demand* ☒ *periodic*

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

1. **Báo cáo tài chính riêng soát xét bán niên 2026 (bản tiếng Việt và bản tiếng Anh)**
   ***Reviewed 2026 Interim Separate Financial Statements (Vietnamese and English versions)***

   Giải trình chênh lệch lợi nhuận sau thuế so với cùng kỳ được trình bày trong phần Thuyết minh Báo cáo tài chính riêng soát xét bán niên 2026 tại trang số 25 của Báo cáo.

   *The Explanation of the difference in profit after tax compared to the same period is presented in Notes to the reviewed 2026 Interim Separate Financial Statements on page 25 of the Financial Statements*



SSI SECURITIES CORPORATION
WWW.SSI.COM.VN

2. **Báo cáo tài chính hợp nhất soát xét bán niên 2026 (bản tiếng Việt và bản tiếng Anh)**
   ***Reviewed 2026 Interim Consolidated Financial Statements (Vietnamese and English versions)***

   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 soát xét bán niên 2026 tại trang số 24 của Báo cáo.
   *The Explanation of the difference in profit after tax compared to the same period is presented in Notes to the reviewed 2026 Interim Consolidated Financial Statements on page 24 of the Financial Statements*

3. **Báo cáo tỷ lệ an toàn tài chính soát xét bán niên 2026 (bản tiếng Việt và bản tiếng Anh)**
   ***Reviewed 2026 Interim Financial Safety Ratio Report (Vietnamese and English versions)***

Thông tin này đã được công bố trên trang thông tin điện tử của Công ty vào ngày 14/8/2026 tại đường dẫn www.ssi.com.vn.
*This information was posted on SSI website on August 14th, 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*

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

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

# SSI Securities Corporation

Interim consolidated financial statements

For the six-month period ended 30 June 2026

SSI Securities Corporation

**CONTENTS**

SSI Securities Corporation

GENERAL INFORMATION

## THE COMPANY

SSI Securities Corporation ("the Company") is a joint stock company established under the 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 and subsequent amended certificates. The Company operates under Securities Trading License No. 03/GPHDKD issued by Chairman of the State Securities Commission on 05 April 2000 and subsequent amended licenses.

The Company's initial charter capital was VND 6,000,000,000. The charter capital has been supplemented from time to time in accordance with amended licenses. As at 30 June 2026, in accordance 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, the Company's total charter capital was VND 25,030,892,200,000.

The Company's primary activities are to provide brokerage service, proprietary securities trading, underwriting for securities issues, custodian service, finance and investment advisory service, margin lending service and derivatives trading.

The Company's head office is located at 72 Nguyen Hue Boulevard, Sai Gon Ward, Ho Chi Minh City. As at 30 June 2026, the Company has branches located in Ho Chi Minh City, Hanoi and transaction offices located in Ho Chi Minh City and Hanoi.

As at 30 June 2026, the Company has two (02) directly owned subsidiaries, one (01) indirectly owned subsidiary and one (01) associate.

## BOARD OF DIRECTORS

Members of the Board of Directors during the period and at the date of the interim consolidated financial statements are as follows:

| *Name* | *Title* | *Appointment/resignation* |
|---|---|---|
| Mr. Nguyen Duy Hung | Chairman | Re-appointed on 22 April 2025 |
| Mr. Nguyen Hong Nam | Board member | Re-appointed on 25 April 2024 |
| Mr. Nguyen Duy Khanh | Board member | Re-appointed on 18 April 2025 |
| Mr. Kosuke Mizuno | Board member | Resigned on 23 April 2026 |
| Mr. Tsutomu Hiramatsu | Board member | Appointed on 23 April 2026 |
| Mr. Pham Viet Muon | Independent board member | Re-appointed on 25 April 2024 |
| Mr. Nguyen Quoc Cuong | Independent board member | Appointed on 7 May 2022 |

## AUDIT COMMITTEE

Members of the Audit Committee during the period and at the date of the interim consolidated financial statements are as follows:

| *Name* | *Title* | *Appointment* |
|---|---|---|
| Mr. Pham Viet Muon | Head of the Committee | Re-appointed on 16 May 2024 |
| Mr. Nguyen Quoc Cuong | Member | Appointed on 18 July 2022 |

## MANAGEMENT

Member of the Management during the period and at the date of the interim consolidated financial statements is as follows:

| *Name* | *Title* | *Appointment* |
|---|---|---|
| Mr. Nguyen Duc Thong | Chief Executive Officer | Appointed on 01 August 2025 |

## LEGAL REPRESENTATIVE

The legal representative of the Company during the period and at the date of the interim 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 attached interim consolidated financial statements as at and for the six-month period ended 30 June 2026 according to the Letter of Authorization No. 10/2025/UQ-SSI of Chairman of the Board of Directors dated 01 August 2025.

## AUDITOR

The auditor of the Company is Ernst & Young Vietnam Limited.

SSI Securities Corporation

REPORT OF MANAGEMENT

Management of SSI Securities Corporation ("the Company") is pleased to present this report and the interim consolidated financial statements of the Company and its subsidiaries (collectively referred to as the "Group") for the six-month period ended 30 June 2026.

## MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS

Management is responsible for the interim consolidated financial statements of each financial period which give a true and fair view of the interim consolidated financial position of the Group and of the interim consolidated results of its operations, its interim consolidated cash flows and its interim consolidated changes in owners' equity for the period. In preparing those interim consolidated financial statements, Management is required to:

- select suitable accounting policies and apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the interim consolidated financial statements; and
- prepare the interim consolidated financial statements on the going concern basis unless it is inappropriate to presume that the Group will continue in business.

Management is responsible for ensuring that proper accounting records are kept which disclose, with reasonable accuracy at any time, the interim consolidated financial position of the Group and for ensuring that the accounting records comply with the applied accounting system. It is also responsible for safeguarding the assets of the Group and hence for taking reasonable steps for the prevention and detection of frauds and other irregularities.

Management confirmed that it has complied with the above requirements in preparing the accompanying interim consolidated financial statements.

## STATEMENT BY MANAGEMENT

Management does hereby state that, in its opinion, the accompanying interim consolidated financial statements give a true and fair view of the interim consolidated financial position of the Group as at 30 June 2026 and of the interim consolidated results of its operations, its interim consolidated cash flows and its interim consolidated changes in owners' equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and statutory requirements relevant to preparation and presentation of the interim 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

Mr. Nguyen Duc Thong
Chief Executive Officer

Ho Chi Minh City, Vietnam

14 August 2026

Shape the future
with confidence

Ernst & Young Vietnam Limited
2 Hai Trieu Street, Sai Gon Ward
Ho Chi Minh City, Vietnam

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Email: eyhcmc@vn.ey.com
Website (EN): ey.com/en_vn
Website (VN): ey.com/vi_vn

Reference No: 11542143/E-69992358-HN/LR

# REPORT ON REVIEW OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS

**To: The shareholders of SSI Securities Corporation**

We have reviewed the accompanying interim consolidated financial statements of SSI Securities Corporation ("the Company") and its subsidiaries, as prepared on 14 August 2026 and set out on pages 6 to 94 which comprise the interim consolidated statement of financial position as at 30 June 2026, the interim consolidated income statement, the interim consolidated cash flow statement and the interim consolidated statement of changes in owners' equity for the six-month period then ended and the notes thereto.

***Management's responsibility***

The Company's Management is responsible for the preparation and true and fair presentation of the interim consolidated financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements, and for such internal control as Management determines is necessary to enable the preparation and presentation of the interim consolidated financial statements that are free from material misstatement, whether due to fraud or error.

***Auditors' responsibility***

Our responsibility is to express a conclusion on the interim consolidated financial statements based on our review. We conducted our review in accordance with Vietnamese Standards on Review Engagements No. 2410 – Review of Interim Financial Information Performed by the Independent Auditor of the Entity.

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

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### *Conclusion*

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim consolidated financial statements do not give a true and fair view, in all material respects, of the interim consolidated financial position of the Company and its subsidiaries as at 30 June 2026, and of the interim consolidated results of their operations, their interim consolidated cash flows and their interim consolidated changes in owners' equity for the six-month period then ended in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and the statutory requirements relevant to the preparation and presentation of the interim consolidated financial statements.

Ho Chi Minh City, Viet Nam
14 August 2026

**Ernst & Young Vietnam Limited**

M.S.D.N: 0300811802-C.T.N.H.H
CÔNG TY TNHH ERNST & YOUNG VIỆT NAM
THÀNH PHỐ HỒ CHÍ MINH

Vu Tien Dung
Deputy General Director
Audit Practising Registration
Certificate No.: 3221-2025-004-1

## SSI Securities Corporation

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION as at 30 June 2026

B01a-CTCK/HN

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Ending balance* | *Beginning balance* |
|---|---|---|---|---|
| **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 | | 941,806,100,954 | 573,615,596,319 |
| *117.1* | *7.1 Receivables from disposal of financial assets* | *9* | *154,907,564,590* | *192,130,223,980* |
| *117.2* | *7.2 Receivables and accruals from dividend and interest income of financial assets* | *9* | *786,898,536,364* | *381,485,372,339* |
| *117.4* | *7.2.1 Receivables from 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 | 25 | 2,644,605 | 2,644,605 |
| 137 | 6. Other current assets | | 49,831,479,590 | 27,794,417,400 |

Currency: VND

| *Code* | *ITEMS* | *Notes* | *Ending balance* | *Opening balance* |
|---|---|---|---|---|
| **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. Investments in 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 | 16 | 29,378,090,071 | 29,242,004,446 |
| 252 | 2. Long-term prepaid expenses | 17 | 15,864,341,419 | 13,604,625,399 |
| 253 | 3. Deferred income tax assets | 18 | 11,532,866,254 | 13,161,686,399 |
| 254 | 4. Contribution to Settlement Assistance Fund | 19 | 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** |

# SSI Securities Corporation

INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued) B01a-CTCK/HN
as at 30 June 2026

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Ending balance* | *Opening balance* |
|---|---|---|---|---|
| **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 | 21 | 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 | 22 | 178,772,462,631 | 327,632,120,836 |
| 320 | 3. Short-term payables to suppliers | 23 | 313,690,617,769 | 95,162,384,774 |
| 321 | 4. Short-term advances from customers | 24 | 7,380,248,939 | 10,030,000,000 |
| 322 | 5. Taxation and Statutory obligations | 25 | 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 | 26 | 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 deposits 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 funds | 28 | 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 | 29 | 45,418,782,950 | 53,562,883,675 |
| 356 | 2. Deferred income tax payables | 18 | 52,224,180,932 | 28,436,870,284 |
| **400** | **D. OWNERS' EQUITY** | **30.2** | **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 | 42 | 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 | 30.1 | 10,003,853,689,365 | 7,737,518,495,585 |
| *417.1* | *5.1. Realized profit* | | *9,950,715,260,872* | *7,813,060,963,734* |
| *417.2* | *5.2. Unrealized profit/(loss)* | | *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** |

**INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS**

*Currency: VND*

| 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 | 31.1 | | |
| | *USD* | | *3,277,544.87* | *3,323,297.05* |
| | *EUR* | | *100.40* | *102.15* |
| 006 | Outstanding shares (number of shares) | 30.4 | 2,501,097,752 | 2,075,914,794 |
| 007 | Treasury shares (number of shares) | 30.4 | 1,991,468 | 1,991,468 |
| 008 | Financial assets listed/registered for trading at Vietnam Securities Depository and Clearing Corporation ("VSDC") of the Company (VND) | 31.2 | 11,958,927,700,000 | 9,854,133,265,000 |
| 009 | Non-traded financial assets deposited at VSDC of the Company (VND) | 31.3 | 38,479,000,000 | 10,490,820,000 |
| 010 | Awaiting financial assets of the Company (VND) | 31.4 | 75,275,000,000 | 28,259,000,000 |
| 012 | Financial assets which have not been deposited at VSDC of the Company (VND) | 31.5 | 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 VSDC of investors (VND) | 31.6 | 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 settlement* | | *453,786,134,300* | *480,914,380,000* |

**INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS** (continued)

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Ending balance* | *Opening balance* |
|---|---|---|---|---|
| | **B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS** (continued) | | | |
| 022 | Non-traded financial assets deposited at VSDC of investors | 31.7 | 1,558,805,880,000 | 9,177,825,490,000 |
| *022.1* | *Unrestricted and non-traded financial assets deposited at VSDC* | | *1,534,423,890,000* | *9,153,443,500,000* |
| *022.2* | *Restricted and non-traded financial assets deposited at VSDC* | | *24,381,000,000* | *24,381,000,000* |
| *022.4* | *Blocked and non-traded financial assets deposited at VSDC* | | *990,000* | *990,000* |
| 023 | Awaiting financial assets of investors | 31.8 | 959,816,126,400 | 1,022,213,737,800 |
| 024b | Financial assets which have not been deposited at VSDC of investors | 31.9 | 8,542,640,000 | 8,542,640,000 |
| 025 | Entitled financial assets of investors | 31.10 | 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 | 31.11 | 7,548,876,889,841 | 8,042,775,828,886 |
| *027.1* | *Investors' deposits at VSDC* | *31.11* | *348,167,381,534* | *285,780,880,739* |
| 028 | Investors' synthesizing deposits for securities trading activities | 31.11 | 7,359,591,528 | 30,219,968,822 |
| 030 | Deposits of securities issuers | 31.12 | 27,934,137,520 | 35,018,544,880 |
| 031 | Payables to investors - investors' deposits for securities trading activities managed by the Company | 31.13 | 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* |

**INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS** (continued)

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Ending balance* | *Opening balance* |
|---|---|---|---|---|
| | **B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS** (continued) | | | |
| 032 | Payables to securities issuers | 31.14 | 5,105,000 | 15,770,243,000 |
| 035 | Dividend, bond principal and interest payables | 31.15 | 27,929,032,520 | 19,248,301,880 |

Ho Chi Minh City, Vietnam
14 August 2026

CÔNG TY CỔ PHẦN CHỨNG KHOÁN SSI

| Ms. Duong Thi Phuong Uyen<br>Preparer | Mr. Tu Cam Hue<br>Chief Accountant | Mr. Nguyen Duc Thong<br>Chief Executive Officer |
|---|---|---|

# SSI Securities Corporation

INTERIM CONSOLIDATED INCOME STATEMENT
for the six-month period ended 30 June 2026

B02a-CTCK/HN

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Current period* | *Previous period* |
|---|---|---|---|---|
| | **I. OPERATING INCOME** | | | |
| 01 | 1. Gain from financial assets at fair value through profit or loss (FVTPL) | | 2,700,100,429,601 | 2,481,156,279,560 |
| *01.1* | *1.1. Gain from disposal of financial assets at FVTPL* | *32.1* | *1,224,542,842,175* | *924,970,476,053* |
| *01.2* | *1.2. Gain from revaluation of financial assets at FVTPL* | *32.2* | *205,464,775,317* | *290,621,742,075* |
| *01.3* | *1.3. Dividend, interest income from financial assets at FVTPL* | *32.4* | *1,089,921,306,003* | *1,126,883,925,710* |
| *01.4* | *1.4. Gain from revaluation of outstanding covered warrant payables* | *32.3* | *180,171,506,106* | *138,680,135,722* |
| 02 | 2. Gain from held-to-maturity (HTM) investments | 32.4 | 257,563,405,634 | 188,450,267,496 |
| 03 | 3. Gain from loans and receivables | 32.4 | 2,141,429,470,979 | 1,457,604,967,629 |
| 04 | 4. Gain from available-for-sale (AFS) financial assets | 32.4 | 16,694,681,962 | 29,883,132,515 |
| 06 | 5. Revenue from brokerage services | | 1,068,452,333,320 | 794,513,669,702 |
| 07 | 6. Revenue from underwriting and issuance agency services | | 18,970,000,000 | 2,100,000,000 |
| 08 | 7. Revenue from securities investment advisory services | | 17,195,620,774 | 23,829,112,126 |
| 09 | 8. Revenue from securities custodian services | | 31,958,307,366 | 28,171,440,351 |
| 10 | 9. Revenue from financial advisory services | | 37,087,099,578 | 32,493,869,274 |
| 11 | 10. Revenue from other operating activities | 33 | 207,301,573,520 | 114,106,297,151 |
| **20** | **Total operating revenue** | | **6,496,752,922,734** | **5,152,309,035,804** |
| | **II. OPERATING EXPENSES** | | | |
| 21 | 1. Loss from financial assets at fair value through profit or loss (FVTPL) | | 952,750,603,482 | 965,054,566,532 |
| *21.1* | *1.1. Loss from disposal of financial assets at FVTPL* | *32.1* | *696,148,474,701* | *729,583,426,435* |
| *21.2* | *1.2. Loss from revaluation of financial assets at FVTPL* | *32.2* | *86,503,459,321* | *100,864,452,882* |
| *21.3* | *1.3. Transaction costs of acquisition of financial assets at FVTPL* | | *6,924,900,683* | *5,421,058,162* |
| *21.4* | *1.4. Loss from revaluation of outstanding covered warrant payables* | *32.3* | *163,173,768,777* | *129,185,629,053* |
| 23 | 2. Loss and differences from revaluation at fair value of available-for-sale financial assets (AFS) arising from reclassification | | - | 4,741,291,390 |
| 24 | 3. (Reversal)/provision expenses for financial assets, losses from doubtful receivables and impairment losses on financial assets | 34 | (41,430,209,228) | - |
| 26 | 4. Expenses for proprietary trading activities | | 35,231,952,816 | 49,188,484,794 |
| 27 | 5. Expenses for brokerage services | 35 | 706,220,169,498 | 600,082,621,693 |
| 28 | 6. Expenses for underwriting and issuance agency services | 35 | 1,810,220,011 | 592,856,170 |
| 29 | 7. Expenses for securities investment advisory services | 35 | 7,336,173,650 | 8,423,098,207 |
| 30 | 8. Expenses for securities custodian services | 35 | 34,375,052,411 | 23,396,721,323 |
| 31 | 9. Expenses for financial advisory services | 35 | 5,647,933,532 | 10,243,252,006 |
| 32 | 10. Other operating expenses | 35,36 | 88,148,726,618 | 80,411,053,514 |
| **40** | **Total operating expenses** | | **1,790,090,622,790** | **1,742,133,945,629** |

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Current period* | *Previous period (restated)* |
|---|---|---|---|---|
| | **III. FINANCE INCOME** | | | |
| 41 | 1. Realized and unrealized gain from changes in foreign exchange rates | | 2,494,037,921 | 15,989,927,230 |
| 42 | 2. Dividend, interest income from demand deposits | | 34,573,963,507 | 13,499,782,120 |
| 43 | 3. Gains from the sale and liquidation of investments in subsidiaries, associates and joint ventures | | 8,144,100,724 | - |
| 44 | 4. Other investment income | | 109,410,919,902 | 39,566,175,420 |
| **50** | **Total finance income** | **37** | **154,623,022,054** | **69,055,884,770** |
| | **IV. FINANCE EXPENSES** | | | |
| 51 | 1. Realized and unrealized loss from changes in foreign exchange rates | | 16,323,747,960 | 13,744,229,921 |
| 52 | 2. Borrowing costs | | 1,519,650,474,147 | 1,084,568,359,781 |
| 53 | 3. Loss on disposal and liquidation of investments in subsidiaries, associates, and joint ventures | | - | 5,441,360,438 |
| 55 | 4. Other finance expense | | 86,211,533,695 | 7,356,929,656 |
| **60** | **Total finance expenses** | **38** | **1,622,185,755,802** | **1,111,110,879,796** |
| **62** | **V. GENERAL AND ADMINISTRATIVE EXPENSES** | **39** | **114,695,003,390** | **125,187,992,410** |
| **70** | **VI. OPERATING PROFIT** | | **3,124,404,562,806** | **2,242,932,102,739** |
| | **VII. OTHER INCOME AND EXPENSES** | | | |
| 71 | Other income | | 923,761,398 | 3,177,157,926 |
| 72 | Other expenses | | 2,930,368,570 | 1,249,084,112 |
| **80** | **Total other operating (loss)/profit** | **40** | **(2,006,607,172)** | **1,928,073,814** |
| **90** | **VIII. PROFIT BEFORE TAX** | | **3,122,397,955,634** | **2,244,860,176,553** |
| 91 | Realized profit | | 2,985,241,014,311 | 2,056,258,937,056 |
| 92 | Unrealized profit | | 137,156,941,323 | 188,601,239,497 |
| **100** | **IX. CORPORATE INCOME TAX (CIT) EXPENSES** | **41** | **612,918,283,407** | **433,267,302,364** |
| 100.1 | Current CIT expenses | 41.1 | 602,530,055,277 | 427,312,032,060 |
| 100.2 | Deferred CIT expenses | 41.2 | 10,388,228,130 | 5,955,270,304 |
| **200** | **X. PROFIT AFTER TAX** | | **2,509,479,672,227** | **1,811,592,874,189** |
| 201 | 1. Profit after tax attributable to the Parent Company's owners | | 2,509,035,928,639 | 1,706,318,385,106 |
| 202 | 2. Profit after tax attributable to reserves | | - | 107,182,837,932 |
| 203 | 3. Profit/(loss) after tax attributable to non-controlling interests | | 443,743,588 | (1,908,348,849) |

SSI Securities Corporation

INTERIM CONSOLIDATED INCOME STATEMENT (continued)
for the six-month period ended 30 June 2026

B02a-CTCK/HN

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Current period* | *Previous period (restated)* |
|---|---|---|---|---|
| **300** | **XI. OTHER COMPREHENSIVE INCOME AFTER TAX** | | **60,111,610,648** | **7,682,122,232** |
| 301 | 1. Gain from revaluation of AFS financial assets | | 60,111,610,648 | 7,682,122,232 |
| **400** | **TOTAL COMPREHENSIVE INCOME** | | **60,111,610,648** | **7,682,122,232** |
| 401 | Other comprehensive income attributable to the Parent Company's owners | | 60,111,610,648 | 7,682,122,232 |
| **500** | **XII. NET INCOME APPROPRIATED TO ORDINARY SHAREHOLDERS** | | **2,509,035,928,639** | **1,706,318,385,106** |
| 501 | Earnings per share (VND/share) | 44 | 1,033 | 870 |
| 502 | Diluted earnings per share (VND/share) | 45 | 855 | 664 |

Ho Chi Minh City, Vietnam
14 August 2026

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

*Currency: VND*

| Code | ITEMS | Notes | Current period | Previous period |
|---|---|---|---|---|
| | **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 | Reversal of provision expense | | (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 (investment in subsidiaries, associates and long-term HTM financial assets) | | (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 on recognition of differences assessed at fair value of AFS financial assets when reclassifying | | - | 4,741,291,390 |
| 17 | Other losses | | 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 recognizing fair value revaluation differences of AFS financial assets upon reclassification | | (14,789,294,585) | (28,156,283,200) |
| 21 | Other gains | | - | (26,350,000,000) |
| **30** | **5. Operating profit before changes in working capital** | | **1,076,989,511,304** | **499,957,959,363** |
| 31 | Increase in financial assets at FVTPL | | (5,610,809,435,542) | (2,848,640,085,486) |
| 32 | Decrease/(increase) in HTM investments | | 101,756,036,224 | (1,450,613,856,430) |
| 33 | Increase in loans | | (1,532,491,688,287) | (11,134,974,644,486) |
| 34 | Increase in AFS financial assets | | (140,469,851,548) | (158,616,700,001) |
| 35 | Decrease in receivables from disposal of financial assets | | 37,222,659,390 | 157,249,477,350 |
| 37 | Decrease/(increase) in receivables from services provided by the Company | | 53,717,349,228 | (716,307,425) |
| 39 | Decrease in other receivables | | 1,757,830,949,285 | 528,215,614,422 |
| 40 | Increase in other assets | | (32,101,675,488) | (180,221,137,445) |
| 41 | (Decrease)/increase in payables expenses (excluding interest expenses) | | (42,568,796,178) | 37,819,480,101 |
| 42 | 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 | Decrease in welfare benefits | | (134,403,749) | (108,112,455) |
| 47 | (Decrease)/increase in statutory obligations | | (24,302,552,452) | 12,486,364,143 |
| 48 | Decrease in payables to employees | | (114,335,780,146) | (75,297,248,368) |
| 50 | (Decrease)/increase in other payables and 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 used in operating activities** | | **(3,850,605,975,468)** | **(12,920,530,391,989)** |

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Current period* | *Previous period* |
|---|---|---|---|---|
| | **II. CASH FLOWS FROM INVESTING ACTIVITIES** | | | |
| 61 | Purchase and construction of fixed assets, investment properties and other assets | | (94,756,578,553) | (13,514,527,947) |
| 62 | Proceeds from disposal and sale of fixed assets, investment properties and other 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, capital contributed by shareholders | | 6,327,744,370,000 | 100,000,000,000 |
| 73 | Drawdown of borrowings | | 158,368,589,171,686 | 171,093,602,988,776 |
| *73.2* | - *Other borrowings* | | *158,368,589,171,686* | *171,093,602,988,776* |
| 74 | Repayment of borrowings | | (164,497,498,750,383) | (155,319,507,522,142) |
| *74.3* | - *Other repayment of borrowings* | | *(164,497,498,750,383)* | *(155,319,507,522,142)* |
| 76 | Dividends, profit distributed to shareholders | | (229,259,000) | (181,050,000) |
| **80** | **Net cash flow from financing activities** | | **198,605,532,303** | **15,873,914,416,634** |
| **90** | **(DECREASE)/INCREASE IN CASH DURING THE PERIOD** | | **(3,114,971,140,252)** | **2,509,925,128,018** |
| **101** | **CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD** | **5** | **3,646,492,763,118** | **239,000,238,200** |
| 101.1 | Cash | | 1,174,041,421,382 | 206,795,644,109 |
| 101.2 | Cash equivalents | | 2,472,232,575,635 | 30,030,246,575 |
| 102 | Exchange rate differences | | 218,766,101 | 2,174,347,516 |
| **103** | **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 | Exchange rate differences | | 677,371,318 | 274,603,487 |

## CASH FLOWS FROM BROKERAGE AND TRUST ACTIVITIES OF CUSTOMERS

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Current period* | *Previous period* |
|---|---|---|---|---|
| | **I. Cash flows from brokerage and trust activities of customers** | | | |
| 01 | 1. Cash receipts from disposal of brokerage securities of customers | | 309,974,678,651,961 | 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' deposits at VSDC (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) |
| 09 | 6. Cash payment for custodian fees of customers | | (30,667,745,624) | (19,806,712,084) |
| 12 | 7. Cash receipt from securities issuers | | 3,975,031,378,000 | 404,320,199,500 |
| 13 | 8. Cash payment to securities issuers | | (3,985,699,564,930) | (5,027,517,882,222) |
| **20** | **(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 period** | | **8,393,795,223,327** | **4,941,400,793,936** |
| 31 | Cash at banks at the beginning of the period: | | 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 |
| | *In which: Investors' deposits at VSDC* | | *285,780,880,739* | *282,505,300,828* |
| 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 |

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

*Currency: VND*

| *Code* | *ITEMS* | *Notes* | *Current period* | *Previous period* |
|---|---|---|---|---|
| **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 | 31.11 | 7,897,044,271,375 | 8,856,049,707,600 |
| | *In which: Investors' deposits at VSDC* | | *348,167,381,534* | *291,228,543,115* |
| 43 | - Investors' synthesizing deposits for securities trading activities | 31.11 | 7,359,591,528 | 12,574,543,423 |
| 45 | - Deposits of securities issuers | 31.12 | 27,934,137,520 | 20,674,209,065 |

Ho Chi Minh City, Vietnam
14 August 2026

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 | Mr. Tu Cam Hue | Mr. Nguyen Duc Thong |
|---|---|---|
| Preparer | Chief Accountant | Chief Executive Officer |

SSI Securities Corporation

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY
for the six-month period ended at 30 June 2026

B04a-CTCK/HN

| | | *Opening balance* | | *Increase/Decrease* | | | | *Ending balance* | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | *Previous period* | | *Current period* | | | |
| | | *1 January 2025* | *1 January 2026* | *Increase* | *Decrease* | *Increase* | *Decrease* | *30 June 2025* | *30 June 2026* |
| *ITEMS* | *Notes* | *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* | *30.2* | *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. Differences 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* | *30.1* | *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* | *30.1* | *(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 interests | | 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** |

INTERIM CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY (continued)
for the six-month period ended 30 June 2026

| Items | Notes | Opening balance | | Increase/Decrease | | | | Ending balance | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | Previous period | | Current period | | | |
| | | 1 January 2025 | 1 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 from revaluation of AFS financial assets | 42 | 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** |

Ho Chi Minh City, Vietnam
14 August 2026

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

## 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 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 05 April 2000 and subsequent amended licenses.

The Company's initial charter capital was VND 6,000,000,000. The charter capital has been supplemented from time to time in accordance with amended licenses. As at 30 June 2026, in accordance 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, 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 derivatives 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, Hanoi and transaction offices located in Ho Chi Minh City and Hanoi.

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

***Company's operation***

*Capital*

As at 30 June 2026, total charter capital of the Company is VND 25,030,892,200,000, owners' equity is VND 40,723,958,711,514 and total assets are 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, custodian service, finance and investment advisory service, margin lending service and derivatives trading. The Company's goals are to become a partner with clients, to focus all resource and initiatives to bring success to all stakeholders.

## 1. CORPORATE INFORMATION (continued)

***Company's operation*** (continued)

*Investment restrictions*

The Company is required to comply with Article 28 under Circular No. 121/2020/TT-BTC dated 31 December 2020 prescribing operations 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 invest, contribute capital to invest in real-estate assets except for the purpose of use for head office, branches, and transaction offices directly serving professional business activities of the securities company.
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 bonds repurchase.
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 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 in more than twenty percent (20%) of the total currently circulating shares or fund certificates of a listing organization;
   d. Invest in 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 fund, ETF fund or open-end fund certificates;
   e. Invest or contribute capital in more than ten percent (10%) of the total paid-up capital of a limited liability 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 company is allowed to establish or purchase an asset management company as a subsidiary. In that case, securities company is not required to follow points c, d and e of Clause 4 above.

## 1. CORPORATE INFORMATION (continued)

### *Subsidiaries*

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

| *Company name* | *Established under* | *Business sector* | *Charter capital (VND)* | *% holding* |
|---|---|---|---|---|
| SSI Asset Management Company Ltd. (SSIAM) | Operating License No.19/UBCK- GP dated 3 August 2007 and the latest amended Operating License No. 122/GPDC-UBCK dated 19 December 2022. | Investment fund management and investment portfolio management | 75,000,000,000 | 100% |
| SSI Investment Member Fund (SSI IMF) | Approval Letter of Member Fund Foundation No.130/TB-UBCK dated 27 July 2010 and latest amended license No. 12/GCN-UBCK dated 15 April 2022. | Investments in securities and other investible assets, including real estates | 530,500,000,000 | 76.15% |

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

| *Company name* | *Established under* | *Business sector* | *Charter capital (USD)* | *% holding* |
|---|---|---|---|---|
| SSI International Corporation | Established in the United States under Business Registration No. 090813396- 4724807 dated 27 August 2009. | Real estate business | 18,499,870.31 | 76.15% |

### *Associates*

As at 30 June 2026, the Company had one (01) directly associate presented on the interim 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.<br>The company is listed on the Ho Chi Minh City 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 |

## 1. CORPORATE INFORMATION (continued)

***Key characteristics of the Company's operation which affect the Company's interim consolidated financial statements***

The Company's profit after tax for the financial period ended 30 June 2026 was VND 2,509,479,672,227, an increase of VND 697,886,798,038 (equivalent to a 38.52% increase) compared to the same period of 2025 mainly owing to the following reasons:

- Gross profit from financial assets at FVTPL and AFS in the first half of 2026 increased by 14.46% compared to the same period, corresponding to a value of VND 222,800,953,928 thanks to growth in investment activities in securities and stock trading.
- Profits from loans and receivables increased by 46.91%, compared to the same period in 2025, equivalent to VND 683,824,503,350, while interest expenses increased by 40.12%, with a value of VND 435,082,114,366 compared to the same period.
- Net revenue from brokerage activities increased by 34.48% compared to the same period, corresponding to a value of VND 273,938,663,618, brokerage expenses increased by 17.69%, equivalent to VND 106,137,547,805 compared to the same period.

## 2. BASIS OF PRESENTATION

### *2.1 Applied accounting standards and system*

The interim consolidated financial statements of the Company are prepared and presented in accordance with Vietnamese Enterprise Accounting System, the accounting 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, Circular No. 23/2018/TT-BTC guiding accounting for covered warrants issued by securities companies, Vietnamese Accounting Standard No. 27 - Interim Financial Reporting 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. BASIS OF PRESENTATION (continued)

### *2.2 Basis on consolidation*

The interim 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 continued 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 the 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 interim consolidated income statement and within owners' equity in the interim consolidated statement of financial position, separately from parent shareholders' equity.

### *2.3 Applied accounting documentation system*

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

### *2.4 Fiscal year*

The Company's fiscal year starts on 1 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, Vietnamese Enterprise Accounting System, accounting guidance applicable to securities companies and statutory requirements relevant to preparation and presentation of the interim consolidated financial statements.

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

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

### *4.1 Changes in accounting policies*

The accounting policies used by the Company to prepare the interim consolidated financial statements have been applied consistently with those used to prepare the interim consolidated financial statements for the six-month period ended 30 June 2025 and the financial statements for the year ended 31 December 2025.

### *4.2 Cash and cash equivalents*

Cash and cash equivalents comprise cash on hand, cash at banks and short-term, 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.

### *4.3 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 assets are part of a group of financial assets which are managed and their performance is evaluated on a fair value basis, in accordance with the Company's risk management policy or investment strategy.

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

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

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

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.4 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").

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 interim consolidated financial statements date. Provision is made for an HTM investment when there is any objective evidence that the investment is irrecoverable or there is uncertainty of recoverability, resulting from one or more events that 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 impaired debt (if any), indications that the debtors or a group of debtors are experiencing significant financial difficultly, 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 interim consolidated income statement under *"Provision expense for diminution in value and impairment of financial assets and doubtful receivables and borrowing costs of loans"*.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.5 Loans*

Loans are non-derivative financial assets with fixed or identifiable payments and not listed on the market, 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").

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

### *4.6 Available-for-sale financial assets (AFS)*

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

a) loans and receivables;

b) held-to-maturity investments; or

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

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

Difference arising from the revaluation of AFS financial assets 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 interim consolidated income statement.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### 4.6 *Available-for-sale financial assets (AFS)* (continued)

At the interim consolidated statement of financial position 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 interim consolidated income statement under *"Provision expenses for diminution in value and impairment of financial assets and doubtful receivables 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.

### 4.7 *Fair value/market value of financial assets*

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

- For securities listed on Hanoi Stock Exchange and Ho Chi Minh City Stock Exchange, their market prices are their closing prices on the trading day preceding the date of setting up the revaluation;
- For unlisted securities registered for trading on the Unlisted Public Company Market ("UPCoM"), their market prices are their closing prices on the trading day preceding the date of setting up the revaluation;
- For delisted securities and suspended trading securities from the sixth day afterward, their prices are the book value at the latest financial report date; and
- The market price for unlisted securities and securities unregistered for trading on the Unlisted Public Company Market ("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.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.8 Derecognition of financial assets*

A financial asset (or, where applicable a part of 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 lower value between the initial carrying value of the assets and the maximum amount that the Company is required to pay.

### *4.9 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 required to reclassify financial assets to their applicable categories if their purpose or ability to hold has changed, consequently:

- Non-derivative financial assets at FVTPL or financial assets that are not required to 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 reassessed at fair value. The difference arising from revaluation between carrying value and fair value are recognized under "Difference from revaluation of assets at fair value" in Owners' equity.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.10 Investments in associates*

An associate is an entity in which the Company has significant influence but that is neither a subsidiary nor a joint venture. 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 the case of 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 approximates 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 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 items qualified 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 of 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 consistent accounting policies. Where necessary, adjustments are made to bring the accounting policies in line with those of the Company.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.11 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 interim consolidated statement of financial position in accordance with accounting principles relevant to the assets' classification.

### *4.12 Receivables*

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

Receivables are subject to review for impairment based on their overdue status or estimated loss arising from undue debts of corporate debtors who have bankruptcy or are under liquidation; or of individual debtors who are missing, have fled, are prosecuted, detained or tried by law enforcement bodies, are serving sentences 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 receivables and borrowing costs of loans"* and *"Other operating expenses"* in the interim 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.

### *4.13 Tangible fixed assets*

Tangible fixed assets are stated at cost less accumulated depreciation.

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

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 interim 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 interim consolidated income statement.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.14 Intangible fixed assets*

Intangible 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 interim 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 interim consolidated income statement.

### *4.15 Depreciation and amortisation*

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

| | |
|---|---|
| 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 |

### *4.16 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 amortisation 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. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.17 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 interim consolidated income statement on a straight-line basis over the term of the lease.

### *4.18 Prepaid expenses*

Prepaid expenses, including short-term prepaid expenses or long-term prepaid expenses in the interim 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 prepaid expenses and are amortised over the period from one (1) year to three (3) years to the interim consolidated income statement:

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

### *4.19 Repurchase agreements*

Assets sold under the agreements to be repurchased at a specified future date ("repos") are not derecognized from the interim consolidated statement of financial position. The corresponding cash received is recognized in the interim 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 interim consolidated income statement over the life of the agreement using the straight-line method.

### *4.20 Borrowings*

The Company's borrowings are recorded and stated at the principal balance at the end of the accounting period.

### *4.21 Other payables and accruals expenses*

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

### *4.22 Covered warrants*

Covered warrants are secured securities with collaterals issued by the Company which give its holder the right to buy an amount of an underlying security 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.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### 4.22 *Covered warrants* (continued)

When covered warrants are issued, the Company records an increase in covered warrant payables, at the same time monitoring the number of covered warrants still allowed to be issued. The transaction costs relating to the purchase and issuance of covered warrants are recognized when incurred as purchase costs of financial assets at FVTPL in the consolidated income statement. Profit or loss resulted from covered warrants when repurchase, upon the maturity of covered warrants or when covered warrant is recalled, are recognized under "Gain from disposal of financial assets at FVTPL" or *"Loss from disposal of financial assets at FVTPL"* in the interim consolidated income statement.

At the end of the period, the Company revaluates the covered warrants at fair value. The decrease in difference arising from revaluation of outstanding covered warrants at fair value in comparison with previous year is recognized in *"Gain from financial assets at FVTPL"* (line "Gain from revaluation of outstanding covered warrant payable"). The increase in difference arising from revaluation of outstanding covered warrants at fair value in comparison with previous year is recognized in *"Loss from financial assets at FVTPL"* (line "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 differences arising from revaluation are recorded similar to the revaluation of financial assets at FVTPL.

### 4.23 *Employee benefits*

#### 4.23.1 *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 salary, salary-related allowances and other supplements. Other than that, the Company has no further obligation relating to post-employment benefits.

#### 4.23.2 *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 – detailing and guiding on executing 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.

#### 4.23.3 *Unemployment insurance*

In accordance with the current regulations on unemployment insurance, the Company is required to contribute to the unemployment insurance at the rate of 1% of salary and wage fund of unemployment insurance joiners and deduct 1% of monthly salary and wage of each employee to contribute to the unemployment insurance fund.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.24 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:

- Monetary assets are translated at buying exchange rate of the commercial bank where the Company conducts transactions regularly;
- Monetary liabilities are translated at selling exchange rate 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 interim consolidated income statement.

### *4.25 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 foreign exchange risks of exchange rate and cash flow in the future. Gain/loss arising from transactions during the period is recognized in the interim consolidated income statement.

### *4.26 Treasury shares*

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

### *4.27 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 for translation is the banking selling rate at the reporting date;
- In case the difference between bank purchasing and selling rate at the reporting date is not over 0.2%, the applied exchange rate will be the average of purchasing and selling rate; and
- All items on the 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 interim consolidated statements of financial position.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.28 Revenue recognition*

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

*Revenue from brokerage services*

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

*Revenue from trading of securities*

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

*Other income*

Other incomes include revenues from irregular activities other than turnover-generating activities 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 are recorded to other incomes as stipulated by VAS 14 – Revenue and other income.

*Interest income*

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

*Dividends*

Income is recognized when the Company's entitlement as an investor to receive the dividends is established, except for stock dividend 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; and
- Properties leasing revenue is recognized into 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 recognized by reference to the stage of completion.

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

### *4.29 Borrowing costs*

Borrowing costs include accrued interest and other expenses which are directly attributable to the Company's borrowings. The borrowing costs are recognized on accrual basis.

## 4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.30 Cost of securities sold*

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

### *4.31 Corporate income tax*

*Current income tax*

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

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

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

*Deferred income tax*

Deferred income tax is provided using for temporary differences at the reporting date between the tax base of assets and liabilities and their carrying amounts for financial reporting purposes.

Deferred tax liabilities are recognized for all taxable temporary differences, except when the deferred tax liability arises from the initial recognition of an asset or liability in a transaction which at the time of the transaction affects 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 deferred income tax assets 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 is 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 interim 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. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

### *4.32 Owners' equity*

*Contributed capital from shareholders*

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

*Undistributed profit*

Undistributed profit comprises of realized and unrealized undistributed profit.

Unrealized profit 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 interim consolidated income statement, and the deferred income tax related to the increase in revaluation of FVTPL financial assets and others.

Realized 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 unrealized profit.

*Reserves*

Reserves are appropriated in accordance with the Resolution of the General Meeting of Shareholders.

### *4.33 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.

### *4.34 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.

### *4.35 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.

### *4.36 Nil balances*

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

## 5. CASH AND CASH EQUIVALENTS

*Currency: VND*

| | *Ending balance* | *Beginning balance* |
|---|---|---|
| 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** | **1,532,498,585** | **191,737,139,834,602** |
| - Shares | 679,581,381 | 24,930,146,599,081 |
| - Bonds | 835,805,575 | 142,334,207,279,025 |
| - Other securities | 17,111,629 | 24,472,785,956,496 |
| **b. Investors** | **24,890,283,782** | **1,621,906,395,304,600** |
| - Shares | 23,628,202,620 | 726,535,129,757,602 |
| - Bonds | 433,754,702 | 46,780,971,442,808 |
| - Other securities | 828,326,460 | 848,590,294,104,190 |
| **Total** | **26,422,782,367** | **1,813,643,535,139,202** |

## 7. FINANCIAL ASSETS

### Concepts of financial assets

*Cost*

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

*Fair value/market value*

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

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

*Amortised cost*

Amortized cost of a financial investment (which is debt instrument) is the amount at which the financial asset is measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative 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 recognized in *"Provision for impairment of financial assets and mortgage assets"* in the interim 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 interim consolidated statement of financial position. Carrying amount of a financial asset might be recognized at fair 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. FINANCIAL ASSETS (continued)

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

*Currency: VND*

| | *30 June 2026* | | *31 December 2025* | |
|---|---|---|---|---|
| | *Cost* | *Fair value* | *Cost* | *Fair value* |
| **Listed shares and UPCoM-traded shares and fund certificates** | **1,056,164,223,913** | **1,123,677,588,279** | **527,450,899,335** | **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 shares and fund certificates | 544,058,738,343 | 582,088,871,879 | 478,211,296,990 | 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** |
| **Listed bonds (1)** | **4,136,287,352,788** | **4,102,879,062,149** | **4,591,708,914,865** | **4,477,487,705,392** |
| **Unlisted bonds (2)** | **10,616,964,200,539** | **10,616,964,200,539** | **8,807,543,841,436** | **8,807,543,841,436** |
| **Certificates of deposit (3)** | **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** | **38,366,065,463,239** | **38,257,656,392,970** |

(1) As at 30 June 2026, among the listed bonds classified as financial assets at FVTPL, there are 34,400,000 bonds with par value of VND 3,440,000,000,000 used as collaterals for short-term borrowings of the Company.

(2) As at 30 June 2026, among the unlisted bonds classified as financial assets at FVTPL, there are 11,870 bonds with par value of VND 4,220,000,000,000 used as collaterals for short-term borrowings of the Company.

(3) As at 30 June 2026, the par values of Certificates of Deposit belonging to the group of financial assets FVTPL, which are used as collateral for short-term borrowings of the Company and collaterals for covered warrants issued by the Company, are respectively VND 23,192,000,000,000 and VND 608,500,000,000.

## 7. FINANCIAL ASSETS (continued)

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

*Currency: VND*

| | *30 June 2026* | | *31 December 2025* | |
|---|---|---|---|---|
| | *Cost* | *Fair value* | *Cost* | *Fair value* |
| **Listed and UPCoM-traded shares** | **285,167,409,757** | **410,454,134,100** | **119,822,281,043** | **168,828,792,075** |
| **Unlisted shares and fund certificates** | **279,130,775,623** | **280,932,595,623** | **379,600,375,621** | **382,542,895,621** |
| SSI Digital Technology JSC. | 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 and fund certificates | 97,130,761,623 | 98,932,581,623 | 197,600,361,621 | 200,542,881,621 |
| **Unlisted 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)*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| 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 1 year, there is balance of VND 3,794,000,000,000 used as collaterals for short-term borrowings of the Company.

## 7. FINANCIAL ASSETS (continued)

### 7.4 *Loans*

*Currency: VND*

| | *30 June 2026* | | *31 December 2025* | |
|---|---|---|---|---|
| | *Cost* | *Fair value (3)* | *Cost* | *Fair value (3)* |
| Receivables from margin (1) | 40,036,581,154,395 | 40,036,569,222,310 | 38,616,232,016,646 | 38,616,220,084,561 |
| Advances to customer (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 127,180,789,025,307 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 debts.

## 7. FINANCIAL ASSETS (continued)

### *7.5 Change in market values of financial assets*

*Currency: VND*

| | *30 June 2026* | | | | *31 December 2025* | | | |
|---|---|---|---|---|---|---|---|---|
| | | *Revaluation difference* | | | | *Revaluation difference* | | |
| *Financial assets* | *Cost* | *Increase* | *Decrease* | *Revaluated value* | *Cost* | *Increase* | *Decrease* | *Revaluated value* |
| **FVTPL** | **44,103,544,485,236** | **85,874,132,506** | **(75,321,886,773)** | **44,114,096,730,969** | **38,366,065,463,239** | **53,001,256,212** | **(161,410,326,481)** | **38,257,656,392,970** |
| Listed shares and UPCoM-traded shares and fund certificates | 1,056,164,223,913 | 72,153,673,669 | (4,640,309,303) | 1,123,677,588,279 | 527,450,899,335 | 33,890,955,509 | (2,423,301,767) | 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 |
| Listed bonds | 4,136,287,352,788 | 6,248,949,952 | (39,657,240,591) | 4,102,879,062,149 | 4,591,708,914,865 | 1,116,738,453 | (115,337,947,926) | 4,477,487,705,392 |
| Unlisted bonds | 10,616,964,200,539 | - | - | 10,616,964,200,539 | 8,807,543,841,436 | - | - | 8,807,543,841,436 |
| Certificates of deposit | 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 and UPCoM-traded 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 and fund certificates | 279,130,775,623 | 1,801,820,000 | - | 280,932,595,623 | 379,600,375,621 | 2,942,520,000 | - | 382,542,895,621 |
| Unlisted 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** | **38,913,488,254,654** | **104,950,287,244** | **(161,410,326,481)** | **38,857,028,215,417** |

## 8. PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS AND MORTGAGE ASSETS

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Provision for impairment of loans | **11,932,085** | **11,932,085** |

## 9. OTHER FINANCIAL ASSETS

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| 1. Receivables from disposal of financial assets | 154,907,564,590 | 192,130,223,980 |
| *In which: Doubtful receivables from disposal of financial assets unlikely to be collected* | *148,761,018,352* | *190,191,227,580* |
| 2. Receivables and accruals from dividends and interest income of 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 advances* | *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 |
| *In which: Receivables from entrusted portfolio management contracts* | *200,000,000,000* | *500,000,000,000* |
| 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:*

*Currency: VND*

| | *Ending balance of doubtful receivables* | *Opening balance of provision* | *Addition* | *Reversal* | *Ending balance of provision* | *Opening balance of doubtful receivables* |
|---|---|---|---|---|---|---|
| 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 |
| - *Hung Thinh Land Joint Stock Company* | *50,000,000* | *25,000,000* | - | - | *25,000,000* | *50,000,000* |
| - *Hung Thinh Incons Joint Stock Company* | *120,000,000* | *36,000,000* | - | - | *36,000,000* | *120,000,000* |
| - *Receivables from overdue portfolio management activities* | *316,622,498* | *240,229,056* | *36,310,802* | - | *276,539,858* | *316,622,498* |
| **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 CURRENT ASSETS

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Advances | 15,714,605,110 | 5,543,301,647 |
| Tools and office supplies | 97,111,000 | 197,928,265 |
| Short-term prepaid expenses | 68,500,405,815 | 96,847,871,948 |
| - *Prepayment for office tools* | *109,170,817* | *273,250,869* |
| - *Prepayment for services* | *68,391,234,998* | *96,574,621,079* |
| Short-term deposits, collaterals and pledges | 858,774,180 | 882,806,510 |
| Tax and other receivables from the State *(Note 25)* | 2,644,605 | 2,644,605 |
| Other current assets | 49,831,479,590 | 27,794,417,400 |
| - *Margin deposits for derivative 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

| | | 30 June 2026 | | 31 December 2025 | |
|---|---|---|---|---|---|
| | *Ownership* | *Voting right rate of the Company* | *Value VND* | *Voting right rate of the Company* | *Value 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 (2) | | | 715,901,040,594 | | 715,487,879,037 |
| - *The Pan Group (PAN) JSC (3)* | *Directly* | *12.75%* | *715,901,040,594* | *12.75%* | *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, there are 22,950,600 bonds with par value of VND 2,895,000,000,000 used as collaterals for short-term borrowings of the Company.

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

(3) According to the Decision of the Investment Council No. 53/2021/QD-HDDT dated 23 December 2021, the Company continues to recognize PAN Group Joint Stock Company as an associate based on the criteria of "significant influence" as stipulated in Standard No. 07 "Accounting for investments in associated companies".

## 11. LONG-TERM INVESTMENTS (continued)

Movements of investments in associates of the Company were as follows:

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| 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 |
| Adjustment made due to change in ownership rate of associates in their subsidiaries | (3,189,397) | - |
| 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) |
| Other adjustment | - | 16,453,765,647 |
| **Ending balance** | **715,901,040,594** | **808,014,718,060** |

## 12. TANGIBLE FIXED ASSETS

*Currency: VND*

| | *Office machineries* | *Means of transportation* | *Office equipment* | *Total* |
|---|---|---|---|---|
| **Cost** | | | | |
| 1 January 2026 | 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) |
| *Disposals* | *(3,302,835,130)* | *(12,186,360,000)* | *(48,576,000)* | *(15,537,771,130)* |
| *Reclassification* | *(163,248,869)* | - | - | *(163,248,869)* |
| 30 June 2026 | 390,038,365,454 | 32,466,701,531 | 4,078,144,367 | 426,583,211,352 |
| **Accumulated depreciation** | | | | |
| 1 January 2026 | 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 |
| *Depreciations* | *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) |
| *Disposals* | *(3,302,835,130)* | *(7,082,304,838)* | *(48,576,000)* | *(10,433,715,968)* |
| 30 June 2026 | 318,940,555,416 | 14,301,265,285 | 3,942,145,939 | 337,183,966,640 |
| **Net book value** | | | | |
| 1 January 2026 | 63,360,542,322 | 16,738,687,867 | 21,804,325 | 80,121,034,514 |
| 30 June 2026 | 71,097,810,038 | 18,165,436,246 | 135,998,428 | 89,399,244,712 |

**Additional information on tangible fixed assets:**

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Cost of tangible fixed assets which are fully depreciated but still in active use | **206,316,516,209** | **174,871,728,518** |

## 13. INTANGIBLE FIXED ASSETS

*Currency: VND*

| | *Software* |
|---|---|
| **Cost** | |
| 1 January 2026 | 333,973,134,494 |
| Increase | 1,022,361,672 |
| *Purchases* | *1,022,361,672* |
| Decrease | (3,046,477,422) |
| *Disposals* | *(3,046,477,422)* |
| 30 June 2026 | 331,949,018,744 |
| **Accumulated amortisation** | |
| 1 January 2026 | 226,987,121,513 |
| Increase | 20,962,750,270 |
| *Depreciations* | *20,962,750,270* |
| Decrease | (3,046,477,422) |
| *Disposals* | *(3,046,477,422)* |
| 30 June 2026 | 244,903,394,361 |
| **Net book value** | |
| 1 January 2026 | 106,986,012,981 |
| 30 June 2026 | 87,045,624,383 |

**Additional information on intangible fixed assets:**

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Cost of intangible fixed assets which are fully amortised but still in active use | **120,261,963,699** | **117,896,066,121** |

## 14. INVESTMENT PROPERTIES

*Currency: VND*

| | *Buildings and land* |
|---|---|
| **Cost** | |
| 1 January 2026 | 388,660,246,007 |
| Increase | 3,115,005,231 |
| - *Exchange rate difference arising from conversion of subsidiary's financial statements* | *3,115,005,231* |
| 30 June 2026 | 391,775,251,238 |
| **Accumulated amortisation** | |
| 1 January 2026 | 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* |
| 30 June 2026 | 104,659,706,736 |
| **Net book value** | |
| 1 January 2026 | 289,578,551,930 |
| 30 June 2026 | 287,115,544,502 |

Investment properties are buildings in the United States of America which were bought by SSI International Company (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 presented in the "Foreign exchange difference" item in Owners' equity. Properties leasing revenue for the six-month period ended 30 June 2026 was VND 6,388,530,564.

## 15. CONSTRUCTION IN PROGRESS

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Purchasing 19 levels office building in Hanoi | 529,363,844,636 | 464,736,056,003 |
| Software development | 2,847,459,046 | 7,364,803,895 |
| **Total** | **532,211,303,682** | **472,100,859,898** |

## 16. LONG-TERM DEPOSITS, COLLATERALS AND PLEDGES

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Long-term deposits, mortgages | **29,378,090,071** | **29,242,004,446** |

Long-term deposits, collaterals and pledges is mainly the deposit for office rental of the Company.

## 17. LONG-TERM PREPAID EXPENSES

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Long-term prepaid expenses | **15,864,341,419** | **13,604,625,399** |

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

## 18. DEFERRED CORPORATE INCOME TAX ASSETS/PAYABLES

Deferred corporate income tax assets/payables arise due to following temporary differences that are non-deductible/taxable in term of corporate income tax:

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| ***Deferred income tax asset*** | | |
| Temporary non-deductible taxable from the decrease in revaluation of financial assets at FVTPL | 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 payables*** | | |
| Deferred income tax arising from the increase in revaluation of financial assets at FVTPL | 14,584,709,871 | 8,565,593,736 |
| Deferred income tax arising from the increase in revaluation of financial assets at AFS | 25,417,708,869 | 10,389,806,206 |
| 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 payable from temporary non-taxable income of subsidiaries | (214,710,497) | (498,073,802) |
| **Total** | **52,224,180,932** | **28,436,870,284** |

## 19. 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 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 member which is a securities company providing brokerage service to the Settlement Assistance Fund is VND 20 billion for custody members which are companies with trading securities and brokerage activities.

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

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| 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** |

## 20. COLLATERALS AND PLEDGED ASSETS

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

*Currency: VND*

| *Assets* | *30 June 2026* | *31 December 2025* | *Purposes* |
|---|---|---|---|
| **Short-term** | **35,404,500,000,000** | **36,559,275,000,000** | |
| Financial assets at FVTPL - par value *(Note 7.1)* | 30,852,000,000,000 | 30,680,225,000,000 | Short-term borrowings |
| Term deposits with remaining maturity of less than 1 year *(Note 7.3)* | 3,794,000,000,000 | 5,010,000,000,000 | Short-term borrowings |
| Certificates of deposit with remaining maturity of less than 1 year *(Note 5)* | 150,000,000,000 | - | Covered warrants |
| Certificates of deposit at FVTPL *(Note 7.1)* | 608,500,000,000 | 869,050,000,000 | Covered warrants and service contracts |
| **Long-term** | **3,160,801,200,000** | **3,160,801,200,000** | |
| Bonds with remaining maturity of more than 1 year (par value) *(Note 11)* | 2,895,000,000,000 | 2,895,000,000,000 | Short-term borrowings |
| Investments in associates (par value) *(Note 11)* | 265,801,200,000 | 265,801,200,000 | Short-term borrowings |
| **Total** | **38,565,301,200,000** | **39,720,076,200,000** | |

## 21. SHORT-TERM BORROWINGS AND FINANCE LEASES

The borrowings are made for the purpose of supplementing working capital for the Company's business activities. Movements of the Company's short-term borrowings and finance lease liabilities during the period are as follows:

| | *Interest rate % per annum* | *Beginning balance VND* | *Addition during 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 9.0 | 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 Foreign Trade of Vietnam* | | *8,558,100,000,000* | *17,802,500,000,000* | *16,926,600,000,000* | *9,434,000,000,000* |
| - *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* |
| - *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 credit institutions (*)* | | *23,918,450,000,000* | *40,448,700,000,000* | *42,724,250,000,000* | *21,642,900,000,000* |
| - *Other borrowings* | | *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** |

(*) In which, the balance of some unsecured borrowings in foreign currency is USD 220,000,000 at the end of the period. These borrowings are fully hedged against foreign exchange risk by foreign currency forward contracts at banks.

## 22. PAYABLES FOR SECURITIES TRADING ACTIVITIES

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Payables to the Stock Exchange, Viet Nam Securities Depository and Clearing Corporation | 34,306,507,631 | 47,778,256,836 |
| Covered warrant 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. Detail of the number of covered warrants issued by the Company are as folows:

*Unit: Number of Covered warrants*

| | *30 June 2026* | | *31 December 2025* | |
|---|---|---|---|---|
| | *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** |

## 23. SHORT-TERM PAYABLES TO SUPPLIERS

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| PetroVietnam - SSG Real Estate Joint Stock Company | 37,213,000,000 | 37,213,000,000 |
| Thang Tien Engineering JSC | 4,861,257,572 | 14,719,112,376 |
| Payable for stock purchase | 246,719,809,000 | 22,298,066,000 |
| Other payables | 24,896,551,197 | 20,932,206,398 |
| **Total** | **313,690,617,769** | **95,162,384,774** |

## 24. SHORT-TERM ADVANCE FROM CUSTOMERS

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Advances from selling securities | - | 8,600,000,000 |
| Other short-term advances | 7,380,248,939 | 1,430,000,000 |
| **Total** | **7,380,248,939** | **10,030,000,000** |

## 25. TAXATION AND STATUTORY OBLIGATIONS

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| 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 |
| Foreign contractors withholding tax | 17,653,782,150 | 24,737,843,710 |
| **Total** | **380,741,671,833** | **631,235,840,876** |

## 25. TAXATION AND STATUTORY OBLIGATIONS (continued)

***Details of taxation and statutory obligations:***

*Currency: VND*

| *No.* | *Items* | *01 January 2026* | *Payable in the period* | *Paid in the period* | *30 June 2026* |
|---|---|---|---|---|---|
| **I** | **Tax** | **631,235,840,876** | **1,193,214,002,507** | **(1,443,708,171,550)** | **380,741,671,833** |
| 1 | Value added tax | 1,279,605,646 | 8,627,935,286 | (9,042,227,249) | 865,313,683 |
| 2 | Corporate income tax *(Note 41.1)* | 521,723,493,096 | 604,064,566,386 | (830,257,481,517) | 295,530,577,965 |
| 3 | Other taxes | 108,232,742,134 | 580,521,500,835 | (604,408,462,784) | 84,345,780,185 |
| | *Personal income tax* | *16,409,452,428* | *75,000,564,443* | *(79,477,288,183)* | *11,932,728,688* |
| | *Personal income tax on behalf of investors* | *67,085,445,996* | *383,067,840,315* | *(395,394,016,964)* | *54,759,269,347* |
| | *Others (foreign contractors withholding tax)* | *24,737,843,710* | *122,453,096,077* | *(129,537,157,637)* | *17,653,782,150* |
| **II** | **Other obligatory payables/(receivables)** | **(2,644,605)** | **175,864,799** | **(175,864,799)** | **(2,644,605)** |
| | **Total** | **631,233,196,271** | **1,193,389,867,306** | **(1,443,884,036,349)** | **380,739,027,228** |

## 26. SHORT-TERM ACCRUED EXPENSES

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Interest payable for borrowings | 84,001,104,741 | 89,766,430,513 |
| Accrued services fee | 416,340,000 | 876,960,000 |
| Commission payable to counter parties | 12,622,237,753 | 10,285,276,042 |
| 13th-month salary expense | 3,918,792,048 | - |
| Others | 3,348,789,951 | 2,876,977,749 |
| **Total** | **104,307,264,493** | **103,805,644,304** |

## 27. OTHER SHORT-TERM PAYABLES

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| 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 for bond holders 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** |

(*) The outstanding balances of dividends and bond interest payable as at the reporting date relate to shareholders and bondholders who have not yet claimed their entitlements. Apart from these amounts, the Company had no overdue liabilities that remained unpaid.

## 28. BONUS AND WELFARE FUNDS

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Employee bonus and welfare funds | 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** |

## 29. LONG-TERM UNREALIZED REVENUE

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Disposal of an associate (BBC) | - | 8,144,100,724 |
| Disposal of an associate (SSC) | 19,186,831,880 | 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 associates | 11,653,656,882 | 11,653,656,882 |
| **Total** | **45,418,782,950** | **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.

## 30. OWNERS' EQUITY

### *30.1 Undistributed profit*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Realized profit | 9,950,715,260,872 | 7,813,060,963,734 |
| Unrealized profit/(loss) | 53,138,428,493 | (75,542,468,149) |
| - *Unrealized profit/(loss) and deferred tax on revaluation of FVTPL financial assets and outstanding covered warrant payables* | *38,773,707,429* | *(88,708,698,856)* |
| - *Unrealized profit on foreign exchange rate differences* | *14,364,721,064* | *13,166,230,707* |
| **Total** | **10,003,853,689,365** | **7,737,518,495,585** |

## 30. OWNERS' EQUITY (continued)

### *30.2 Changes in owners' equity*

*Currency: VND*

| | *Share capital* | *Share premium* | *Treasury shares* | *Difference from revaluation of assets at fair value* | *Foreign exchange rate differences* | *Charter capital supplementary reserve* | *Undistributed profit* | *Non-controlling interests* | ***Total*** |
|---|---|---|---|---|---|---|---|---|---|
| **Balance as at 01 January 2026** | **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** |
| Issuance of shares for capital increase under the ESOP in accordance with Resolution No. 01/2025/NQ-DHDCD dated 18 April 2025 and Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026 | 100,000,000,000 | - | - | - | - | - | - | - | 100,000,000,000 |
| Share issuance to existing shareholders through the exercise of subscription rights in accordance with 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 expense | - | (215,797,336) | - | - | - | - | - | - | (215,797,336) |
| Provision for the bonus fund, welfare fund (5% of profit after tax) and the charity fund (1% of profit after tax) in accordance with Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026 | - | - | - | - | - | - | (244,818,160,367) | - | (244,818,160,367) |
| Revaluation of AFS financial assets | - | - | - | 60,111,610,648 | - | - | - | - | 60,111,610,648 |
| Exchange rate difference between subsidiaries' financial statements during the period | - | - | - | - | 3,221,130,072 | - | - | - | 3,221,130,072 |
| Difference arising from the change in the associate's ownership interest in the Company's subsidiary | - | - | - | - | - | - | (3,189,397) | - | (3,189,397) |
| Profit after tax | - | - | - | - | - | - | 2,509,479,672,227 | - | 2,509,479,672,227 |
| Non-controlling interests | - | - | - | - | - | - | (443,743,588) | 443,743,588 | - |
| Other increases | - | - | - | - | - | - | 2,120,614,905 | - | 2,120,614,905 |
| **Balance as at 30 June 2026** | **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** |

## 30. OWNERS' EQUITY (continued)

### *30.3 Profit distribution to shareholders*

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| 1. Undistributed realized profit at the beginning of the period (as at 01/01/2026 and 01/01/2025) | 7,813,060,963,734 | 6,025,186,849,191 |
| 2. Unrealized loss at the end of the period (as at 30/6/2026 and 30/6/2025) | (82,261,003,609) | (100,039,795,323) |
| 3. Realized profit of the period | 2,380,355,031,997 | 1,627,221,807,256 |
| 4. Undistributed profit belonging to shareholders at the end of the period ((4) = (1) + (2) + (3)) | 10,111,154,992,122 | 7,552,368,861,124 |
| 5. Reserves appropriated | (244,818,160,367) | (130,801,751,312) |
| - *Bonus, welfare, and charity funds* | *(244,818,160,367)* | *(130,801,751,312)* |
| 6. Other increases/(decreases) in undistributed profits | 2,117,425,508 | (4,458,323,995) |
| **Maximal profit available for distribution to shareholders** | **9,868,454,257,263** | **7,417,108,785,817** |

### *30.4 Shares*

*Unit: Number of Shares*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| **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* | - | - |

## 31. DISCLOSURE ON INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS

### 31.1 *Foreign currencies*

| | 30 June 2026 | 31 December 2025 |
|---|---|---|
| USD | 3,277,544.87 | 3,323,297.05 |
| EUR | 100.40 | 102.15 |

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

*Currency: VND*

| | 30 June 2026 | 31 December 2025 |
|---|---|---|
| Unrestricted financial assets | 7,402,424,500,000 | 5,364,636,065,000 |
| Mortgage financial assets | 4,555,801,200,000 | 4,483,026,200,000 |
| Financial assets awaiting settlement | 702,000,000 | 6,471,000,000 |
| **Total** | **11,958,927,700,000** | **9,854,133,265,000** |

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

*Currency: VND*

| | 30 June 2026 | 31 December 2025 |
|---|---|---|
| Unrestricted and non-traded financial assets deposited at VSDC | 37,479,000,000 | 9,490,820,000 |
| Restricted and non-traded financial assets deposited at VSDC | 1,000,000,000 | 1,000,000,000 |
| **Total** | **38,479,000,000** | **10,490,820,000** |

### 31.4 *Awaiting financial assets of the Company*

*Currency: VND*

| | 30 June 2026 | 31 December 2025 |
|---|---|---|
| Shares | 73,791,000,000 | 28,259,000,000 |
| Bonds | 1,130,000,000 | - |
| Fund certificates | 354,000,000 | - |
| **Total** | **75,275,000,000** | **28,259,000,000** |

## 31. DISCLOSURES ON INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

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

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Fund certificates | 22,804,097,300 | 22,804,097,300 |
| Shares | 352,804,190,000 | 316,353,900,000 |
| Bonds | 6,506,000,000,000 | 7,193,000,000,000 |
| **Total** | **6,881,608,287,300** | **7,532,157,997,300** |

### *31.6 Financial assets listed/registered for trading at VSDC of investors*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Unrestricted financial assets | 116,371,335,628,860 | 132,974,358,609,590 |
| Restricted financial assets | 5,365,148,310,000 | 4,838,383,310,000 |
| Mortgage financial assets | 12,507,734,660,000 | 13,129,775,950,000 |
| Blocked financial assets | 221,944,370,000 | 20,928,350,000 |
| Financial assets awaiting settlement | 453,786,134,300 | 480,914,380,000 |
| **Total** | **134,919,949,103,160** | **151,444,360,599,590** |

### *31.7 Non-traded financial assets deposited at VSDC of investors*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Unrestricted and non-traded financial assets deposited at VSDC | 1,534,423,890,000 | 9,153,443,500,000 |
| Restricted and non-traded financial assets deposited at VSDC | 24,381,000,000 | 24,381,000,000 |
| Blocked and non-traded financial assets deposited at VSDC | 990,000 | 990,000 |
| **Total** | **1,558,805,880,000** | **9,177,825,490,000** |

### *31.8 Awaiting financial assets of investors*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Shares, fund certificates, and covered warrants | 959,716,226,400 | 1,021,211,637,800 |
| Bonds | 99,900,000 | 1,002,100,000 |
| **Total** | **959,816,126,400** | **1,022,213,737,800** |

## 31. DISCLOSURES ON INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

### *31.9 Financial assets which have not been deposited at VSDC of investors*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Shares | **8,542,640,000** | **8,542,640,000** |

### *31.10 Entitled financial assets of investors*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Shares | **736,605,510,000** | **1,216,071,670,000** |

### *31.11 Investors' deposits*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Investors' deposits for securities trading activities managed by the Company | 7,548,876,889,841 | 8,042,775,828,886 |
| - *Domestic investors' deposits for securities trading activities managed by the Company* | *7,404,371,715,863* | *7,895,778,322,032* |
| - *Foreign investors' deposits for securities trading activities managed by the Company* | *144,505,173,978* | *146,997,506,854* |
| Investors' deposits at VSDC | 348,167,381,534 | 285,780,880,739 |
| Investors' synthesizing deposits for securities trading activities | 7,359,591,528 | 30,219,968,822 |
| **Total** | **7,904,403,862,903** | **8,358,776,678,447** |

### *31.12 Deposits of securities issuers*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Deposits for securities underwriting and issuance agency services | 5,105,000 | 15,770,243,000 |
| Deposits for dividends, bond principals and interest payments | 27,929,032,520 | 19,248,301,880 |
| **Total** | **27,934,137,520** | **35,018,544,880** |

## 31. DISCLOSURES ON INTERIM CONSOLIDATED OFF-BALANCE SHEET ITEMS (continued)

### *31.13 Payables to investors*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Payables to investors - investors' deposits for securities trading activities managed by the Company | 7,897,044,271,375 | 8,328,556,709,625 |
| - *Domestic investors* | *7,738,609,287,468* | *8,140,510,728,872* |
| - *Foreign investors* | *158,434,983,907* | *188,045,980,753* |
| **Total** | **7,897,044,271,375** | **8,328,556,709,625** |

### *31.14 Payables to securities issuers*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Other payables to securities issuers | **5,105,000** | **15,770,243,000** |

### *31.15 Dividend, bond principal and interest payables*

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Deposits for dividends, bond principals and interest payments of securities issuers | **27,929,032,520** | **19,248,301,880** |

## 32. GAIN/(LOSS) FROM FINANCIAL ASSETS

### 32.1 *Gain/(loss) from disposal of financial assets at FVTPL*

*Currency: VND*

| No. | Financial assets | *Quantity* *Unit* | *Proceeds* *VND* | *Weighted average cost at the end of transaction date* *VND* | *Gain/(Loss) from disposal in the current period* *VND* | *Gain/(Loss) from disposal in the previous period* *VND* |
|---|---|---|---|---|---|---|
| I | **GAIN FROM DISPOSAL** | | | | | |
| 1 | Listed shares and other securities (including hedging shares for covered warrants) | 132,692,517 | 5,524,035,517,500 | 5,218,277,140,827 | 305,758,376,673 | 294,136,856,154 |
| 2 | Unlisted shares and fund certificates | 11,455,544 | 138,365,755,435 | 124,949,600,000 | 13,416,155,435 | 25,597,880,004 |
| 3 | Bonds and certificates of deposit | 279,133,561 | 73,342,158,948,170 | 72,952,633,196,038 | 389,525,752,132 | 122,587,633,548 |
| 4 | Gain from derivative positions | | | | 158,816,840,000 | 244,396,016,000 |
| 5 | Covered warrants issued by the Company | 513,654,100 | 951,127,635,135 | 594,101,917,200 | 357,025,717,935 | 238,252,090,347 |
| | **Total** | **936,935,722** | **79,955,687,856,240** | **78,889,961,854,065** | **1,224,542,842,175** | **924,970,476,053** |
| II | **LOSS FROM DISPOSAL** | | | | | |
| 1 | Listed shares and securities (including hedging shares for covered warrants) | 202,766,641 | 7,378,248,614,070 | 7,716,351,843,776 | (338,103,229,706) | (241,656,981,130) |
| 2 | Unlisted shares and fund certificates | - | - | - | - | (7,290,060,610) |
| 3 | Bonds and certificates of deposit | 102,415,632 | 20,782,964,029,516 | 20,840,685,374,647 | (57,721,345,131) | (14,498,151,679) |
| 4 | Loss from derivatives positions | | | | (160,624,135,000) | (314,253,040,000) |
| 5 | Covered warrants issued by the Company | 207,685,400 | 636,158,502,536 | 775,858,267,400 | (139,699,764,864) | (151,885,193,016) |
| | **Total** | **512,867,673** | **28,797,371,146,122** | **29,332,895,485,823** | **(696,148,474,701)** | **(729,583,426,435)** |

## 32. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

### *32.2 Gain/(loss) from revaluation of financial assets*

*Currency: VND*

| *No.* | *Financial assets* | *Cost* | *Fair Value* | *Revaluation difference as at 30 June 2026* | *Revaluation difference as at 31 December 2025* | *Net gain/(loss) recorded this period* |
|---|---|---|---|---|---|---|
| **I** | **FVTPL** | **44,103,544,485,236** | **44,114,096,730,969** | **10,552,245,733** | **(108,409,070,269)** | **118,961,316,002** |
| *1* | ***Listed and UPCoM-traded shares and fund certificates*** | **1,056,164,223,913** | **1,123,677,588,279** | **67,513,364,366** | **31,467,653,742** | **36,045,710,624** |
| | MSB | 372,507,391,746 | 405,000,000,000 | 32,492,608,254 | (735,000) | 32,493,343,254 |
| | MWG | 40,095,464,579 | 39,261,182,400 | (834,282,179) | 277,488,645 | (1,111,770,824) |
| | HPG | 36,531,777,199 | 35,103,873,200 | (1,427,903,999) | (558,307,507) | (869,596,492) |
| | VIC | 33,466,650,002 | 33,308,000,000 | (158,650,002) | 39,778,337 | (198,428,339) |
| | FPT | 29,504,202,044 | 28,915,660,800 | (588,541,244) | (333,260,420) | (255,280,824) |
| | Other shares and fund certificates | 544,058,738,343 | 582,088,871,879 | 38,030,133,536 | 32,042,689,687 | 5,987,443,849 |
| *2* | ***Listed shares used as hedging for covered warrants*** | **791,954,947,998** | **787,814,547,350** | **(4,140,400,648)** | **(5,516,344,027)** | **1,375,943,379** |
| | HPG | 203,998,566,556 | 196,024,950,400 | (7,973,616,156) | (5,134,280,163) | (2,839,335,993) |
| | ACB | 134,390,710,962 | 136,928,695,050 | 2,537,984,088 | (6,243,735,023) | 8,781,719,111 |
| | VHM | 116,702,703,560 | 118,593,750,000 | 1,891,046,440 | 5,745,151,699 | (3,854,105,259) |
| | MBB | 110,951,982,909 | 110,900,966,400 | (51,016,509) | 1,375,295,211 | (1,426,311,720) |
| | TCB | 63,650,472,093 | 65,227,716,000 | 1,577,243,907 | 1,103,437,014 | 473,806,893 |
| | Other shares | 162,260,511,918 | 160,138,469,500 | (2,122,042,418) | (2,362,212,765) | 240,170,347 |
| *3* | ***Unlisted shares and fund certificates*** | **322,367,602,543** | **302,955,175,197** | **(19,412,427,346)** | **(20,139,170,511)** | **726,743,165** |
| *4* | ***Listed bonds*** | **4,136,287,352,788** | **4,102,879,062,149** | **(33,408,290,639)** | **(114,221,209,473)** | **80,812,918,834** |
| *5* | ***Unlisted bonds*** | **10,616,964,200,539** | **10,616,964,200,539** | - | - | - |
| *6* | ***Certificates of deposit*** | **27,179,806,157,455** | **27,179,806,157,455** | - | - | - |

## 32. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

### 32.2 *Gain/(loss) from revaluation of financial assets* (continued)

*Currency: VND*

| *No.* | *Financial assets* | *Cost* | *Fair value* | *Revaluation difference as at 30 June 2026* | *Revaluation difference as at 31 December 2025* | *Net gain/(loss) recorded this period* |
|---|---|---|---|---|---|---|
| **II** | **AFS** | **564,298,185,380** | **691,386,729,723** | **127,088,544,343** | **51,949,031,032** | **75,139,513,311** |
| *1* | ***Listed and UPCoM-traded shares*** | **285,167,409,757** | **410,454,134,100** | **125,286,724,343** | **49,006,511,032** | **76,280,213,311** |
| 2 | ***Unlisted shares and fund certificates*** | **279,130,775,623** | **280,932,595,623** | **1,801,820,000** | **2,942,520,000** | **(1,140,700,000)** |
| | **Total** | **44,667,842,670,616** | **44,805,483,460,692** | **137,640,790,076** | **(56,460,039,237)** | **194,100,829,313** |

### 32.3 *Gain/(loss) from revaluation of covered warrant payables*

*Currency: VND*

| *No.* | *Issued covered warrants* | *Cost* | *Market value* | *Revaluation difference as at 30 June 2026* | *Revaluation difference as at 31 December 2025* | *Net gain/(loss) recorded this period* |
|---|---|---|---|---|---|---|
| | **Covered warrants** | | | | | |
| 1 | VHM/9M/SSI/C/EU/Cash-21 | 38,414,504,442 | 45,044,100,000 | (6,629,595,558) | - | (6,629,595,558) |
| 2 | HPG/9M/SSI/C/EU/Cash-21 | 22,721,222,571 | 10,990,928,000 | 11,730,294,571 | - | 11,730,294,571 |
| 3 | HPG/15M/SSI/C/EU/Cash-20 | 22,447,982,448 | 20,537,480,000 | 1,910,502,448 | 3,120,859,338 | (1,210,356,890) |
| 4 | ACB/15M/SSI/C/EU/Cash-20 | 21,677,328,166 | 21,654,986,000 | 22,342,166 | 3,611,167,606 | (3,588,825,440) |
| 5 | FPT/15M/SSI/C/EU/Cash-20 | 20,412,627,267 | 1,903,629,000 | 18,508,998,267 | 3,478,955,750 | 15,030,042,517 |
| 6 | Other covered warrants | 74,035,536,727 | 44,334,832,000 | 29,700,704,727 | 28,034,526,598 | 1,666,178,129 |
| | **Total** | **199,709,201,621** | **144,465,955,000** | **55,243,246,621** | **38,245,509,292** | **16,997,737,329** |

## 32. GAIN/(LOSS) FROM FINANCIAL ASSETS (continued)

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

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| From financial assets at FVTPL | 1,089,921,306,003 | 1,126,883,925,710 |
| From HTM financial assets | 257,563,405,634 | 188,450,267,496 |
| From loans and receivables | 2,141,429,470,979 | 1,457,604,967,629 |
| From AFS financial assets | 16,694,681,962 | 29,883,132,515 |
| *Dividend and interest arising from AFS financial assets* | *1,905,387,377* | *1,726,849,315* |
| *Reclassification of fair value gains on disposal of AFS financial assets* | *14,789,294,585* | *28,156,283,200* |
| **Total** | **3,505,608,864,578** | **2,802,822,293,350** |

## 33. OTHER OPERATING REVENUE

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Revenue from leasing assets | 6,388,530,564 | 3,323,253,800 |
| Revenue from fund management and subsidiary's trusted portfolio management | 88,188,803,011 | 67,844,155,178 |
| Other revenues (*) | 112,724,239,945 | 42,938,888,173 |
| **Total** | **207,301,573,520** | **114,106,297,151** |

(*) This includes interest from Securities Reservation Contracts, revenue from fees for services providing research models, revenue from securities blocking fees, revenue from SMS fees and other revenues.

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

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Reversal of provision for impairment of doubtful receivables | **(41,430,209,228)** | - |

## 35. EXPENSES FOR OPERATING ACTIVITIES

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Expenses for securities brokerage activities (payables to Stock Exchanges, payroll, employee expenses and others) | 706,220,169,498 | 600,082,621,693 |
| Expenses for securities underwriting activities and securities issuance agency services | 1,810,220,011 | 592,856,170 |
| Expenses for securities investment advisory activities | 5,647,933,532 | 10,243,252,006 |
| Expenses for financial advisory activities | 7,336,173,650 | 8,423,098,207 |
| Expenses for securities custodian activities | 34,375,052,411 | 23,396,721,323 |
| Other operating expenses *(Note 36)* | 88,148,726,618 | 80,411,053,514 |
| **Total** | **843,538,275,720** | **723,149,602,913** |

### TOTAL EXPENSES FOR OPERATING ACTIVITIES BY TYPES

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Expenses for securities brokerage activities | 264,373,179,239 | 181,527,903,767 |
| Expenses for custodian services | 34,375,052,411 | 23,396,721,323 |
| Expenses on payroll and other employees' benefits | 334,635,738,539 | 304,301,897,601 |
| Expenses for social security, health insurance, union fee and unemployment insurance expenses | 25,631,171,650 | 19,552,118,896 |
| Office supplies expenses | 178,749,327 | 353,747,951 |
| Instruments and tools expenses | 182,710,066 | 194,075,004 |
| Expenses for depreciation of fixed assets and investment properties | 28,950,849,763 | 26,043,466,437 |
| Expenses for provision | 36,310,802 | 26,392,993 |
| Expenses services external | 125,551,415,939 | 141,363,437,020 |
| Capital expenditures | 14,189,721,378 | 4,892,528,791 |
| Other expenses | 15,433,376,606 | 21,497,313,130 |
| **Total** | **843,538,275,720** | **723,149,602,913** |

## 36. OTHER OPERATING EXPENSES

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Expenses for funds management activities and subsidiary's portfolio management | 41,160,415,515 | 41,309,545,818 |
| Expense for leasing investment properties | 13,111,898,443 | 9,038,395,126 |
| Provision for doubtful receivables | 36,310,802 | 26,392,993 |
| *Provision for receivables from services provided by the Company* | *36,310,802* | *26,392,993* |
| Other expenses | 33,840,101,858 | 30,036,719,577 |
| **Total** | **88,148,726,618** | **80,411,053,514** |

## 37. FINANCE INCOME

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Realized and unrealized gain from foreign exchange rate differences | 2,494,037,921 | 15,989,927,230 |
| Interest income from demand deposit and deposits of less than three (03) months maturity | 34,573,963,507 | 13,499,782,120 |
| Share of gain in associates *(Note 11)* | 80,302,429,954 | 18,182,546,282 |
| Other finance incomes | 37,252,590,672 | 21,383,629,138 |
| **Total** | **154,623,022,054** | **69,055,884,770** |

## 38. FINANCE EXPENSES

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Realized and unrealized loss from foreign exchange rate difference | 16,323,747,960 | 13,744,229,921 |
| Loss on disposal and liquidation of investments in subsidiaries, associates, and joint ventures | - | 5,441,360,438 |
| Interest expenses on short-term borrowing | 1,519,650,474,147 | 1,084,568,359,781 |
| Other finance expenses | 86,211,533,695 | 7,356,929,656 |
| **Total** | **1,622,185,755,802** | **1,111,110,879,796** |

## 39. GENERAL AND ADMINISTRATIVE EXPENSES

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Payroll and other employees' benefits | 38,145,179,373 | 42,280,129,138 |
| Social security, health insurance, union fee and unemployment insurance | 9,492,496,728 | 7,557,086,219 |
| Expense for office supplies | 547,601,816 | 632,093,432 |
| Expense for tools | 557,815,683 | 869,752,782 |
| Depreciation of fixed assets expenses | 19,858,093,564 | 21,668,708,340 |
| External service expenses | 40,280,327,557 | 47,976,825,814 |
| Other expenses | 5,813,488,669 | 4,203,396,685 |
| **Total** | **114,695,003,390** | **125,187,992,410** |

## 40. OTHER INCOME AND EXPENSES

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Other incomes | | |
| - *Gain from disposal of assets* | *38,736,083* | *323,183,883* |
| - *Other incomes* | *885,025,315* | *2,853,974,043* |
| **Total other incomes** | **923,761,398** | **3,177,157,926** |
| Other expenses | | |
| - *Loss from disposal of assets* | *(2,652,904,174)* | *(195,388,287)* |
| - *Other expenses* | *(277,464,396)* | *(1,053,695,825)* |
| **Total other expenses** | **(2,930,368,570)** | **(1,249,084,112)** |
| **Total** | **(2,006,607,172)** | **1,928,073,814** |

## 41. CORPORATE INCOME TAX

### *41.1 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 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 required to fulfil its corporate income tax obligation with the current tax rate of 20% on the total taxable profit according to Decree 320/2025/ND-CP on elaboration of some Articles and measures for organization, provision of guidelines for implementation of the Law on Corporate Income Tax dated 15 December 2025.

## 41. CORPORATE INCOME TAX (continued)

### 41.1 *Corporate income tax ("CIT")* (continued)

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

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| **Profit before tax** | **3,122,397,955,634** | **2,244,860,176,553** |
| ***Adjustments to accounting profit*** | ***(413,828,610,385)*** | ***(181,731,394,817)*** |
| Adjustments to increase accounting profit | 294,008,590,746 | 388,617,500,933 |
| - *Reversal of provision for impairment of securities in the period* | *44,331,362,648* | *158,567,418,998* |
| - *Loss from revaluation of financial assets at FVTPL* | *86,503,459,321* | *100,864,452,882* |
| - *Loss from revaluation of outstanding covered warrant payables* | *163,173,768,777* | *129,185,629,053* |
| Adjustments to decrease accounting profit | (707,837,201,131) | (570,348,895,750) |
| - *Gain from tax exempted activities – dividends* | *(110,519,250,500)* | *(37,182,329,700)* |
| - *Gain from revaluation of financial assets at FVTPL* | *(205,464,775,317)* | *(290,621,742,075)* |
| - *Gain from revaluation of outstanding covered warrant payables* | *(180,171,506,106)* | *(138,680,135,722)* |
| - *Profit before tax from subsidiaries* | *(56,514,218,007)* | *(57,808,764,538)* |
| - *Gain shared from associates* | *(88,446,530,678)* | *(18,182,546,283)* |
| - *Other adjustments* | *(66,720,920,523)* | *(27,873,377,432)* |
| **Estimated current taxable income** | **2,708,569,345,249** | **2,063,128,781,736** |
| 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 period | 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** |

## 41. CORPORATE INCOME TAX (continued)

### *41.2 Deferred corporate income tax*

Movement of deferred CIT assets during the period is as follows:

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| **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) | (829,211,468) |
| **Ending balance** | **11,532,866,254** | **21,967,907,895** |
| **Deferred CIT payables** | | |
| Opening balance | 28,436,870,284 | 26,650,541,290 |
| Deferred CIT arising from temporary non-taxable income from subsidiaries | 283,363,305 | (1,480,605,645) |
| Deferred CIT arising from the increase in revaluation of financial assets at FVTPL | 6,019,116,135 | 3,995,104,548 |
| Deferred CIT arising from the increase in revaluation of financial assets at AFS | 15,027,902,663 | 972,272,280 |
| Deferred CIT arising from the decrease in revaluation of outstanding covered warrant payables | 2,456,928,545 | 2,785,043,161 |
| **Ending balance** | **52,224,180,932** | **32,922,355,634** |

## 41. CORPORATE INCOME TAX (continued)

### 41.2 *Deferred corporate income tax* (continued)

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

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Deferred CIT arising from decrease in 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 CIT expense** | **10,388,228,130** | **5,955,270,304** |

## 42. ACCUMULATED OTHER COMPREHENSIVE INCOME

*Currency: VND*

| *Item* | *01 January 2026* | *Movement during the period* | *Changes in owners' equity recorded in income statement* | *30 June 2026* |
|---|---|---|---|---|
| Gain/(loss) from revaluation of AFS financial assets | **41,559,224,831** | **74,900,905,233** | **(14,789,294,585)** | **101,670,835,479** |

## 43. ADDITIONAL INFORMATION FOR INTERIM CONSOLIDATED STATEMENT OF CHANGES IN OWNERS' EQUITY

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

*Currency: VND*

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025* |
|---|---|---|
| Incomes recorded directly to owners' equity | 63,683,336,665 | 9,099,437,330 |
| - *Gain from revaluation of financial assets at AFS* | *60,111,610,648* | *7,682,122,232* |
| - *Other gain recorded directly to owners' equity* | *3,571,726,017* | *1,417,315,098* |
| Expenses recorded directly to owners' equity | (1,670,097,845) | (5,916,419,093) |
| - *Loss arising from an associate's change in its ownership interest in a subsidiary* | *(3,189,397)* | - |
| - *Other loss recorded directly to owners' equity* | *(1,666,908,448)* | *(5,916,419,093)* |
| **Total** | **62,013,238,820** | **3,183,018,237** |

## 44. EARNINGS PER SHARE

Earnings per share ("EPS") is calculated by dividing the net profit after tax attributable to ordinary shareholders of the Company by the weighted average number of outstanding ordinary shares in issue during the period. After tax profit attributable to ordinary shareholders of the Company for the six-month period ended 30 June 2026 is calculated as after-tax profit after deduction for setting up non-shareholders' reserves (if any). For the purpose of preparing interim consolidated financial statements, other comprehensive incomes have not yet been included in the net profit after tax to calculate the earnings per share indicator since there is no detailed guidance.

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025 (restated)* |
|---|---|---|
| Net profit after tax attributable to ordinary shareholders (VND) | 2,509,035,928,639 | 1,706,318,385,106 |
| Weighted average number of ordinary shares for calculation of earnings per share | 2,429,495,874 | 1,962,093,444 |
| Earnings per share (VND) | 1,033 | 870 |

**Restatement**

The Company has distributed profits in 2025 according to Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026 of the General Meeting of Shareholders in 2025. Accordingly, the amount appropriate to the Welfare and Bonus funds from retained earnings in 2025 are approved by the General Meeting of Shareholders. Thus, the basic earnings per share for the six-month period ended 30 June 2025 are restated as follows:

| | *Before restatement* | *After restatement* |
|---|---|---|
| Net profit after tax attributable to ordinary shareholders (VND) | 1,813,501,223,038 | 1,706,318,385,106 |
| Weighted average number of ordinary shares for calculation of earnings per share | 1,962,093,444 | 1,962,093,444 |
| Earnings per share (VND) | 924 | 870 |

## 45. DILUTED EARNINGS PER SHARE

Diluted earnings per share is calculated by dividing the net profit after tax attributable to ordinary shareholders of the Company by the number of ordinary shares used in the calculation of diluted EPS.

Profit after tax is attributable to ordinary shareholders of the Company is calculated as profit after tax after deduction for setting up non-shareholders' reserves according to according to the proportion of the annual General Meeting of Shareholders, with the following adjustments:

- Dividends or other items related to the potential dilutive ordinary shares are deducted to profit attributable to shareholders of the parent company;
- Any accrued interest during the period related to the potential dilutive ordinary shares; and
- Other changes in income or expenses resulting from the conversion of potential dilutive ordinary shares.

For the purpose of preparing interim consolidated financial statements, other comprehensive incomes not yet included in the net profit after tax to calculate the EPS indicator since there is no detailed guidance.

The number of ordinary shares used in the calculation of diluted EPS is determined as the total of the weighted average number of outstanding ordinary shares during the period and the weighted average of potential ordinary shares in case all potential dilutive ordinary shares are converted into ordinary shares. Potential dilutive ordinary shares are assumed to be converted into ordinary shares at the beginning of the reporting period; or at the date of issuance, if the issuance date is later than the beginning of the reporting date; or at the incurred date of potential ordinary shares which are share options, covered warrants or other equivalent instruments.

| | *For the six-month period ended 30 June 2026* | *For the six-month period ended 30 June 2025 (restated)* |
|---|---|---|
| Net profit after tax after deduction for setting up non-shareholder reserves – VND | 2,509,035,928,639 | 1,706,318,385,106 |
| Adjustment to profit for diluted EPS – VND | - | - |
| Profit after adjustment – VND | 2,509,035,928,639 | 1,706,318,385,106 |
| Number of ordinary shares for calculation of diluted EPS (*) | 2,933,870,624 | 2,570,786,782 |
| Diluted EPS – VND | 855 | 664 |

## 45. DILUTED EARNINGS PER SHARE (continued)

### Restatement

The Company has distributed profits in 2025 according to Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026 of the General Meeting of Shareholders in 2025. Accordingly, the amount appropriate to the Welfare and Bonus funds from retained earnings in 2025 are approved by the General Meeting of Shareholders. In addition, the General Meeting of Shareholders approved a plan to issue shares for the purpose of increasing share capital from equity. Thus, the diluted earnings per share for the six-month period ended 30 June 2025 are restated as follows:

| | *Before restatement* | *After restatement* |
|---|---|---|
| Net profit after tax after deduction for setting up non-shareholder reserves – VND | 1,813,501,223,039 | 1,706,318,385,106 |
| Adjustment to profit for diluted EPS – VND | - | - |
| Profit after adjustment – VND | 1,813,501,223,039 | 1,706,318,385,106 |
| Number of ordinary shares for calculation of diluted EPS (*) | 2,070,168,938 | 2,570,786,782 |
| Diluted EPS – VND | 876 | 664 |

(*) Number of ordinary shares for calculation of diluted EPS is determined as the total of:

- Weighted average number of ordinary shares outstanding; and
- Weighted average number of additional ordinary shares used in calculating diluted earnings per share including shares to be issued under the ESOP programme and the share capital increase from equity plan, assuming these shares were outstanding from the date on which the General Meeting of Shareholders approved such issuances pursuant to Resolution No. 01/2026/NQ-DHDCD dated 23 April 2026.

## 46. OTHER INFORMATION

### *46.1 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 cum 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 approximately 15.22% 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 Board of Directors cum CEO of SSI is 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 |

## 46. OTHER INFORMATION (continued)

### *46.1 Transactions with related parties* (continued)

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

*Currency: VND*

| | | Receivables/(Payables) | | | | Revenue/ |
|---|---|---|---|---|---|---|
| *Parties* | *Transaction* | *01 January 2026* | *Increase* | *Decrease* | *30 June 2026* | *(Expenses)* |
| Saigon Dan Linh Real Estate Co., Ltd. | Office rental deposit | 691,524,000 | - | (182,628,000) | 508,896,000 | - |
| | Office rental expenses and other services | (32,720,387) | (1,638,838,711) | 1,638,870,516 | (32,688,582) | (1,638,838,711) |
| | Revenue from securities transaction and other securities services | - | 153,010,931 | (153,010,931) | - | 153,010,931 |
| NDH Investment Co., Ltd | Revenue from securities transaction and other securities services | - | 338,881,854 | (338,881,854) | - | 338,881,854 |
| | Portfolio management fee | 7,475,132 | 44,850,792 | (44,850,792) | 7,475,132 | 44,850,792 |
| | Sales of securities, certificate of deposit | - | 401,043,660,000 | (401,043,660,000) | - | 823,000,000 |
| | Purchases of securities, certificate of deposit | - | (573,035,730,000) | 573,035,730,000 | - | - |
| The PAN Group Joint Stock Company | Investment accounted for using the equity method | 680,896,140,663 | 81,373,539,605 | (80,960,378,048) | 681,309,302,221 | 80,302,429,954 |
| | Cash dividend receivable for 2026 | - | 79,886,079,000 | - | 79,886,079,000 | - |
| | Sales of securities, certificate of deposit | - | 201,940,850,000 | (201,940,850,000) | - | 158,047,602 |

## 46. OTHER INFORMATION (continued)

### 46.1 *Transactions with related parties* (continued)

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

*Currency: VND*

| | | Receivables/(Payables) | | | | Revenue/ |
|---|---|---|---|---|---|---|
| *Parties* | *Transaction* | *01 January 2026* | *Increase* | *Decrease* | *30 June 2026* | *(Expenses)* |
| Nguyen Saigon Co., Ltd. | Revenue from securities transaction and other securities services | - | 72,397,892 | (72,397,892) | - | 72,397,892 |
| Daiwa Securities Group Inc | Revenue from securities transaction 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 Management and other related persons | Portfolio management expense | 6,932,151 | 40,251,198 | (40,474,816) | 6,708,533 | 40,251,198 |
| | Revenue from securities transaction and other securities services | - | 1,288,773,833 | (1,288,773,833) | - | 1,288,773,833 |

## 46. OTHER INFORMATION (continued)

### *46.1 Transactions with related parties* (continued)

***Total salary and remuneration of members of Board of Directors (Audit Committee) and Board of Management***

*Currency: VND*

| | *For the six-month period ended 30 June 2026 VND* | *For the six-month period ended 30 June 2025 VND* |
|---|---|---|
| Salary, bonus and benefits | 7,984,100,000 | 10,468,100,000 |
| Remuneration of the Board of Directors | 1,451,111,112 | 1,447,111,112 |
| **Total** | **9,435,211,112** | **11,915,211,112** |

## 46. OTHER INFORMATION (continued)

### *46.2 Segment information*

***Segment information by business lines***

*Currency: VND*

| | *Brokerage and customer services* | *Proprietary trading* | *Treasury* | *Portfolio Management* | *Investment banking and others* | *Total* |
|---|---|---|---|---|---|---|
| **For the six-month period ended 30 June 2026** | | | | | | |
| 1. Net income from securities trading activities (1) | 3,263,187,469,517 | 2,805,241,642,241 | 415,711,168,991 | 104,915,880,802 | 63,243,544,635 | 6,652,299,706,186 |
| 2. Direct expenses | 1,452,978,062,014 | 1,702,198,150,585 | 206,782,606,530 | 35,124,074,762 | 18,123,853,270 | 3,415,206,747,161 |
| 3. Depreciation and allocated expenses | 92,558,867,736 | 4,014,325,119 | 9,175,600,271 | 5,275,970,156 | 3,670,240,109 | 114,695,003,391 |
| **Profit before tax** | **1,717,650,539,767** | **1,099,029,166,537** | **199,752,962,190** | **64,515,835,884** | **41,449,451,256** | **3,122,397,955,634** |
| **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** | **19,472,243,571,219** | **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 services, investment advisory services and custodian services.

## 46. OTHER INFORMATION (continued)

### 46.2 *Segment information* (continued)

***Segment information by business lines*** (continued)

*Currency: VND*

| | *Brokerage and customer services* | *Proprietary trading* | *Treasury* | *Portfolio Management* | *Investment banking and others* | *Total* |
|---|---|---|---|---|---|---|
| **For the six-month period ended 30 June 2025** | | | | | | |
| 1. Net income from securities trading activities | 2,299,471,871,925 | 2,529,230,758,357 | 267,118,506,879 | 85,063,399,383 | 43,657,541,956 | 5,224,542,078,500 |
| 2. Direct expenses | 1,110,177,351,189 | 1,581,390,443,841 | 105,317,647,216 | 35,268,848,983 | 22,339,618,308 | 2,854,493,909,537 |
| 3. Depreciation and allocated expenses | 101,026,709,875 | 4,381,579,735 | 10,015,039,392 | 5,758,647,651 | 4,006,015,757 | 125,187,992,410 |
| **Profit before tax** | **1,088,267,810,861** | **943,458,734,781** | **151,785,820,271** | **44,035,902,749** | **17,311,907,891** | **2,244,860,176,553** |
| **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 wholly-owned US subsidiary, SSI International Incorporated ("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, expense and total assets (less than 4%). As a result, the Company does not present segmental reports by geographical area in the notes to the interim consolidated financial statements.

## 46. OTHER INFORMATION (continued)

### 46.3 *Operating lease commitments*

The Company leases office under operating lease arrangements. As at 30 June 2026 and 31 December 2025, the committed future rental payments under the operating lease agreements are as follows:

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| 1 year or less | 83,889,342,382 | 85,933,638,669 |
| More than 1 - 5 years | 229,534,293,902 | 238,980,579,897 |
| More than 5 years | 91,404,784,650 | 106,827,213,496 |
| **Total** | **404,828,420,934** | **431,741,432,062** |

### 46.4 *Commitments relating to margin lending service*

The Company signed margin lending contracts with investors to facilitate securities trading activities of investors.

The Company's commitments to provide funds under outstanding margin lending contracts as of 30 June 2026 and 31 December 2025 are as follows:

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Head Office (in Ho Chi Minh City) | 5,908,973,912,583 | 5,235,790,481,293 |
| Hanoi | 4,054,444,933,026 | 3,386,346,125,517 |
| Nguyen Cong Tru | - | 383,453,625,849 |
| My Dinh | - | 286,155,962,236 |
| Hai Phong | - | 92,021,788,459 |
| **Total** | **9,963,418,845,609** | **9,383,767,983,354** |

### 46.5 *Purposes and policies of financial risk management*

The Company's financial liabilities comprise mostly loans and borrowings, payables to suppliers and other payables. The main purpose of these financial liabilities is to finance the Company's operations. The Company has loans, trade and other receivables, cash and short-term deposits that arise directly from its operations.

The Company is exposed to market risk, credit risk and liquidity risk.

Risk management is integral to the whole business of the Company. The Company has a system of controls in place to maintain an acceptable balance between the cost arisen from risks and the cost of managing the risks. The Management continually monitors the Company's risk management process to ensure that an appropriate balance between risk and control is achieved.

Management reviews and agrees policies for monitoring each of these risks which are summarized below:

## 46. OTHER INFORMATION (continued)

### *46.5 Purposes and policies of financial risk management* (continued)

***Market risk***

Market risk is the risk that the fair value of future cash flows of a financial instrument will fluctuate because of changes in market prices. There are four types of market risk: interest rate risk, currency risk, commodity price risk and other price risk, such as equity price risk. Financial instruments affected by market risk include loans and borrowings, deposits, financial assets at FVTPL, covered warrants and available-for-sale investments.

The Company manages market risk by analysing financial sensitivity of the Company as at 30 June 2026 and 31 December 2025. When analysing sensitivity, Management assumes that sensitivity of available-for-sale debt instruments in the statement of financial position and other related items in the income statement is affected by changes in corresponding market risk. The analysis is based on financial assets and liabilities held by the Company as at 30 June 2026 and 31 December 2025.

*Interest rate risk*

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The Company's exposure to market risk due to changes in interest rate relates primarily to cash and short-term deposits of the Company and its subsidiaries. Financial liabilities have fixed interest rate.

The Company manages interest rate risk by looking at the competitive structure of the market to identify a proper interest rate policy which is favourable for the Company and its subsidiaries purposes within its risk management limits. The Company considers the risk of the impact of interest rate changes on the Company at the reporting date to be negligible. Most of the Company is bank deposits, certificates of deposit, corporate bonds and loans have fixed interest rates and are recovered according to the specified maturity of each item. Loans with fixed interest rates are determined in each specific loan agreement.

*Foreign exchange risk*

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in foreign exchange rates. The Company's exposure to the risk of changes in foreign exchange rates relates primarily to the Company's operating activities (in which revenue or expense is denominated in a different currency from the Company's accounting currency) and its investments in overseas subsidiaries.

The Company manages foreign exchange risk by considering current and expected market conditions when the Company plans to buy and sell commodities in the future in foreign currencies. For the purpose of minimizing foreign currency risks, the Company applies hedging measures by entering into foreign currency derivative contracts with commercial banks.

As at the reporting date, the Company had loans denominated in foreign currency at the total value of USD 220,000,000 (equivalent to VND 5,810,900,000,000). The increase (or decrease) of 10% on the USD/VND exchange rate could possibly result in a corresponding increase (or decrease) in finance expense from the interest expense of the Company.

## 46. OTHER INFORMATION (continued)

### *46.5 Purposes and policies of financial risk management* (continued)

***Market risk*** (continued)

*Equity price risk*

Listed and unlisted securities which are held by the Company are affected by market risk arising from the uncertainty of future value of invested securities. The Company manages equity price risk by establishing investment limits. The Company's Investment Council considers and approves investments in securities.

As at the reporting date, the fair value of listed shares (FVTPL and AFS) was VND 2,296,582,559,729. The 10% increase (or decrease) in market index would possibly result in a corresponding increase (or decrease) in revenue from investment of the Company, depending on its magnitude and length as well as the Company's ownership position of securities which have significant influence on market index.

***Credit risk***

Credit risk is the risk that counterparty would not meet its obligations under a financial instrument or customer contract, leading to a financial loss. The Company is exposed to credit risk from its operating activities (primarily for receivables) and from its financing activities, including deposits with banks, foreign exchanges activities and other financial instruments.

*Receivables*

Customer credit risk is managed by the Company based on its established policies, procedures and control relating to customer credit risk management. Credit quality of customers is evaluated on the basis of Management's assessment.

Outstanding customer loans, receivables are regularly monitored. Customer credit quality's impairment is analysed at each reporting date on an individual basis for major clients. The Company closely monitors outstanding receivables and operates a credit control unit to mitigate credit risk. Due to the fact that the Company's receivables relate to a large number of diversified customers, there is no significant concentration of credit risk.

## 46. OTHER INFORMATION (continued)

### 46.5 *Purposes and policies of financial risk management* (continued)

***Credit risk*** (continued)

*Bank deposits*

The Company's bank balances are mainly maintained with high credit rating banks in Vietnam. Credit risk from balances with banks is managed by the Company's treasury in accordance with the Company's policy. The Company's maximum exposure to credit risk for the components of the statement of financial position at each reporting date is the carrying value as presented in *Note 5* and *Note 7.3*. The Company evaluates the concentration of credit risk with respect to bank deposits as low.

*Margin lending and advances to customers*

The Company manages its credit risks via the use of internal control policies, processes and procedures relevant to margin lending and advance payments to customers. The Company only provides margin lending with securities eligible to perform margin trading under the Regulation on Margin Lending and is rated in accordance with SSI's principle of share quality assessment. The credit limits are measured based on value of collateral assets, customer's credit rating and other indicators.

The following loans are considered as overdue as at 30 June 2026 (excluding contracts that was extended or liquidated before the signing date of this report). Except for financial assets which are reserved for impairment as stated in *Note 8* and *Note 9*, according to the Management's assessment, the remaining financial assets are neither overdue nor impaired as they are all liquid.

**46. OTHER INFORMATION** (continued)

***46.5 Purposes and policies of financial risk management*** (continued)

***Credit risk*** (continued)

*Currency: VND*

| | | | | *Past due but not impaired* | | | |
|---|---|---|---|---|---|---|---|
| | *Total* | *Provisioned balance* | *Neither past due nor impaired* | *< 90 days* | *91–180 days* | *181 – 210 days* | *>210 days* |
| 31 December 2025 | 38,940,059,337,071 | 12,024,585 | 38,940,023,229,382 | 21,305,237 | 1,222,980 | 107,444 | 1,447,443 |
| 30 June 2026 | 40,472,551,025,358 | 12,024,585 | 40,472,505,452,516 | 28,853,195 | 1,944,757 | 799,710 | 1,950,595 |

***Liquidity risk***

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

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

## 46. OTHER INFORMATION (continued)

### 46.5 *Purposes and policies of financial risk management* (continued)

***Liquidity risk*** (continued)

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

*Currency: VND*

| | *Overdue (including provisioned balance)* | *On demand* | *Less than 1 year* | *1 – 5 years* | *Over 5 years* | *Total* |
|---|---|---|---|---|---|---|
| **30 June 2026** | | | | | | |
| **ASSETS** | | | | | | |
| **Cash and cash equivalents** | - | **531,521,622,866** | - | - | - | **531,521,622,866** |
| **Financial assets** | **45,572,842** | **45,241,453,331,655** | **44,552,216,201,806** | - | **3,781,166,568,278** | **93,574,881,674,581** |
| FVTPL financial assets | - | 44,114,096,730,969 | - | - | - | 44,114,096,730,969 |
| HTM investments | - | - | 4,515,680,620,253 | - | 3,065,265,527,684 | 7,580,946,147,937 |
| Loans | 45,572,842 | 435,969,870,963 | 40,036,535,581,553 | - | - | 40,472,551,025,358 |
| Available-for-sale financial assets | - | 691,386,729,723 | - | - | - | 691,386,729,723 |
| Long-term investments | - | - | - | - | 715,901,040,594 | 715,901,040,594 |
| **Other assets** | **151,322,168,172** | **955,732,178,447** | **227,527,262,194** | **708,656,172,777** | **287,115,544,502** | **2,330,353,326,092** |
| Deposits, collaterals and pledges | - | 30,236,864,251 | - | - | - | 30,236,864,251 |
| Other receivables | 151,322,168,172 | 824,849,473,891 | 227,527,262,194 | - | - | 1,203,698,904,257 |
| Other assets | - | 100,645,840,305 | - | - | - | 100,645,840,305 |
| Fixed assets (including construction in progress) | - | - | - | 708,656,172,777 | 287,115,544,502 | 995,771,717,279 |
| **Total** | **151,367,741,014** | **46,728,707,132,968** | **44,779,743,464,000** | **708,656,172,777** | **4,068,282,112,780** | **96,436,756,623,539** |
| **LIABILITIES** | | | | | | |
| Short-term borrowings | - | 6,597,867,285,887 | 47,440,400,000,000 | - | - | 54,038,267,285,887 |
| Payables for securities transaction activities | - | 34,306,507,631 | 144,465,955,000 | - | - | 178,772,462,631 |
| Accrued expenses | - | 16,387,367,704 | 87,919,896,789 | - | - | 104,307,264,493 |
| Statutory obligation | - | 380,741,671,833 | - | - | - | 380,741,671,833 |
| Other liabilities | - | 928,510,450,408 | - | - | - | 928,510,450,408 |
| **Total** | **-** | **7,957,813,283,463** | **47,672,785,851,789** | **-** | **-** | **55,630,599,135,252** |
| **Net liquidity difference** | **151,367,741,014** | **38,770,893,849,505** | **(2,893,042,387,789)** | **708,656,172,777** | **4,068,282,112,780** | **40,806,157,488,287** |

## 46. OTHER INFORMATION (continued)

### 46.5 *Purposes and policies of financial risk management* (continued)

***Liquidity risk*** (continued)

The Company assessed the concentration of risk with respect to its debt payments as low. The Company is able to access to different sources of funds and all the borrowings which are due within 12 months can be renewed with the current lenders.

### 46.6 *Off-balance sheet item of subsidiary*

SSIAM, a subsidiary of the Company, conducts portfolio management activities. As at 30 June 2026 and 31 December 2025, SSIAM off-balance sheet items related to portfolio management activities of entrust investors include deposits, portfolios, receivables and payables as follows:

*Currency: VND*

| | *30 June 2026* | *31 December 2025* |
|---|---|---|
| Entrusted investor's deposits | 99,971,298,202 | 14,620,374,488 |
| Portfolio of entrusted investors | 716,018,726,382 | 574,943,156,212 |
| Receivables of entrusted investors | 8,351,417,342 | 222,682,901 |
| Payables of entrusted investors | 763,601,374 | 737,195,909 |

In particular, the list of securities in the portfolio of entrusted investors is reduced in value as follows:

*Currency: VND*

| | *30 June 2026* | | | *31 December 2025* | | |
|---|---|---|---|---|---|---|
| | *Amount* | *Cost* | *Decrease in value* | *Amount* | *Cost* | *Decrease in value* |
| HPG | 837,500 | 20,978,353,396 | (1,464,603,396) | 630,830 | 17,354,055,347 | (700,143,347) |
| PHR | 217,200 | 13,762,127,009 | (78,527,009) | - | - | - |
| TCB | 313,495 | 10,786,929,604 | (284,847,104) | 3,000 | 117,602,700 | (12,902,700) |
| MWG | 130,000 | 10,675,670,050 | (522,670,050) | - | - | - |
| HHV | 817,766 | 10,036,221,321 | (713,688,921) | 445,000 | 6,390,512,100 | (538,762,100) |
| Other | 1,173,520 | 37,645,792,464 | (12,427,886,964) | 2,121,746 | 80,950,424,044 | (16,418,899,294) |
| **Total** | **3,489,481** | **103,885,093,844** | **(15,492,223,444)** | **3,200,576** | **104,812,594,191** | **(17,670,707,441)** |

## 47 EVENTS AFTER THE REPORTING DATE

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

Ho Chi Minh City, Vietnam
14 August 2026

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<br>Preparer | Mr. Tu Cam Hue<br>Chief Accountant | Mr. Nguyen Duc Thong<br>Chief Executive Officer |