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

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

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

SSI Securities Corporation

Interim separate financial statements

For the six-month period ended 30 June 2026

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SSI Securities Corporation

CONTENTS

THE COMPANY

SSI Securities Corporation ("the Company") is a joint stock company established under the Law of Vietnam, License for Establishment 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 separate 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 07 May 2022

AUDIT COMMITTEE

Members of the Audit Committee during the period and at the date of the interim separate 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 separate 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 separate 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 separate financial statements 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.

AUDITORS

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

REPORT OF MANAGEMENT

Management of SSI Securities Corporation ("the Company") is pleased to present its report and the interim separate financial statements of the Company as at and for the six-month period ended 30 June 2026.

MANAGEMENT'S RESPONSIBILITY IN RESPECT OF THE INTERIM SEPARATE FINANCIAL STATEMENTS

Management is responsible for the interim separate financial statements of each financial period which give a true and fair view of the interim separate financial position of the Company and of the interim separate results of its operations, interim separate cash flows and its interim separate changes in owners' equity for the period. In preparing those interim separate 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 separate financial statements; and
- prepare the interim separate financial statements on the going concern basis unless it is inappropriate to presume that the Company 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 separate financial position of the Company and to ensure that the accounting records comply with the applied accounting system. It is also responsible for safeguarding the assets of the Company 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 separate financial statements.

STATEMENT BY MANAGEMENT

Management does hereby state that, in its opinion, the accompanying interim separate financial statements give a true and fair view of the separate financial position of the Company as at 30 June 2026 and of the interim separate results of its operations, its interim separate cash flow statement and its interim separate statement of 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 interim separate financial statements.

The Company has subsidiaries as disclosed in the interim separate financial statements. The Company prepared these interim separate financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, and the relevant legal regulations on the preparation and presentation of interim separate financial statements. In addition, the Company has also prepared the interim consolidated financial statements of the Company and its subsidiaries for the six-month period ended 30 June 2026 ("interim consolidated financial statements") dated 14 August 2026 in accordance with the above prevailing regulations on the preparation and presentation of interim consolidated financial statements.

Users of the interim separate financial statements should read them together with the said interim consolidated financial statements in order to obtain full information on the interim consolidated financial position, interim consolidated results of operations, interim consolidated cash flows and interim consolidated changes in owners' equity of the Company and its subsidiaries.

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

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

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Website (EN): ey.com/en_vn
Website (VN): ey.com/vi_vn

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with confidence

Reference No: 11542143/E-69992358/LR

REPORT ON REVIEW OF INTERIM SEPARATE FINANCIAL STATEMENTS

To: The Shareholders of SSI Securities Corporation

We have reviewed the accompanying interim separate financial statements of SSI Securities Corporation (the "Company"), as prepared on 14 August 2026 and set out on pages 07 to 87, which comprise the interim separate statement of financial position as at 30 June 2026, the interim separate income statement, the interim separate cash flow statement and the interim separate statement of changes in 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 separate 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 separate financial statements, and for such internal control as the Management determines is necessary to enable the preparation and presentation of the interim separate 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 separate financial statements based on our review. We conducted our review in accordance with Vietnamese Standard 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 separate financial statements do not give a true and fair view, in all material respects, of the interim separate financial position of the Company as at 30 June 2026, and of the interim separate results of its operations, its interim separate cash flows and its interim separate 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 separate financial statements.

Ho Chi Minh City, Viet Nam
14 August 2026

Ernst & Young Vietnam Limited

M.S.D.N: 0300811802-C.T.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 SEPARATE STATEMENT OF FINANCIAL POSITION
as at 30 June 2026

B01a-CTCK

Currency: VND

Code	ITEMS	Notes	Ending balance	Beginning balance
100	**A. CURRENT ASSETS**		**90,509,573,083,292**	**88,394,418,522,526**
110	***I. Financial assets***		***90,366,332,695,524***	***88,266,691,668,764***
111	1. Cash and cash equivalents	5	438,533,900,019	3,519,401,466,338
111.1	*1.1. Cash*		*438,533,900,019*	*1,079,287,449,059*
111.2	*1.2 Cash equivalents*		-	*2,440,114,017,279*
112	2. Financial assets at fair value through profit or loss (FVTPL)	7.1	43,285,402,332,458	37,634,045,969,086
113	3. Held-to-maturity investments (HTM)	7.3	4,491,986,769,720	5,206,787,836,907
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	579,084,270,523	473,293,397,647
116	6. Provision for impairment of financial assets and mortgage assets	8	(11,932,085)	(11,932,085)
117	7. Receivables		929,962,307,406	570,313,782,758
117.1	*7.1. Receivables from disposal of financial assets*	*9*	*153,466,694,590*	*192,130,223,980*
117.2	*7.2. Receivables and accruals from dividend and interest income of financial assets*	*9*	*776,495,612,816*	*378,183,558,778*
117.4	*7.2.1. Accruals for undue dividend and interest income*		*776,495,612,816*	*378,183,558,778*
118	8. Advances to suppliers	9	77,015,553,154	1,576,810,496,033
119	9. Receivables from services provided by the Company	9	12,603,594,135	16,583,961,207
122	10. Other receivables	9	228,026,893,188	519,659,581,382
129	11. Provision for impairment of receivables	9	(148,822,018,352)	(190,252,227,580)
130	***II. Other current assets***	***10***	**143,240,387,768**	***127,726,853,762***
131	1. Advances		14,393,321,086	4,555,517,315
132	2. Office supplies, tools and materials		97,111,000	197,928,265
133	3. Short-term prepaid expenses		78,181,406,092	94,416,920,782
134	4. Short-term deposits, collaterals and pledges		737,070,000	762,070,000
137	5. Other current assets		49,831,479,590	27,794,417,400

Currency: VND

Code	ITEMS	Notes	Ending balance	Beginning balance
200	**B. NON-CURRENT ASSETS**		**4,727,429,694,204**	**4,580,812,889,287**
210	***I. Long-term financial assets***		***3,936,844,694,213***	***3,843,489,225,749***
212	1. Long-term investments	11	3,936,844,694,213	3,843,489,225,749
212.1	*1.1. HTM investments*		*3,065,265,527,684*	*2,971,910,059,220*
212.2	*1.2. Investments in subsidiaries*		*479,000,000,000*	*479,000,000,000*
212.3	*1.3. Investment in joint ventures, associates*		*392,579,166,529*	*392,579,166,529*
220	***II. Fixed assets***		***174,791,696,327***	***184,255,161,373***
221	1. Tangible fixed assets	12	89,382,909,712	79,963,455,346
222	*1.1. Cost*		*423,840,456,853*	*401,893,094,943*
223a	*1.2. Accumulated depreciation*		*(334,457,547,141)*	*(321,929,639,597)*
227	2. Intangible fixed assets	13	85,408,786,615	104,291,706,027
228	*2.1. Cost*		*318,759,452,549*	*320,783,568,299*
229a	*2.2. Accumulated amortization*		*(233,350,665,934)*	*(216,491,862,272)*
240	***III. Construction in progress***	***14***	***532,211,303,682***	***472,100,859,898***
250	***IV. Other long-term assets***		***83,581,999,982***	***80,967,642,267***
251	1. Long-term deposits, collaterals and pledges	15	29,342,090,071	29,206,004,446
252	2. Long-term prepaid expenses	16	15,746,830,021	13,268,557,931
253	3. Deferred income tax assets	17	3,493,079,890	3,493,079,890
254	4. Payment for Settlement Assistance Fund	18	20,000,000,000	20,000,000,000
255	5. Other long-term assets		15,000,000,000	15,000,000,000
270	**TOTAL ASSETS**		**95,237,002,777,496**	**92,975,231,411,813**

Currency: VND

Code	*ITEMS*	*Notes*	*Ending balance*	*Beginning balance*
300	**C. LIABILITIES**		**55,644,718,164,231**	**61,921,228,419,654**
310	***I. Current liabilities***		***55,602,138,330,793***	***61,903,706,330,699***
311	1. Short-term borrowings and financial leases	20	54,038,267,285,887	60,160,501,864,584
312	*1.1. Short-term borrowings*		*54,038,267,285,887*	*60,160,501,864,584*
318	2. Payables for securities trading activities	21	178,772,462,631	327,632,120,836
320	3. Short-term payables to suppliers	22	308,482,920,879	90,434,810,005
321	4. Short-term advances from customers	23	1,430,600,029	10,030,000,000
322	5. Taxation and Statutory obligations	24	364,695,768,660	618,566,347,878
323	6. Payables to employees		24,223,285,294	128,492,035,894
324	7. Employee benefits		746,439,448	744,771,198
325	8. Short-term accrued expenses	25	107,485,445,604	152,166,507,469
329	9. Other short-term payables	26	14,908,050,752	14,741,671,050
331	10. Bonus and welfare fund	27	563,126,071,609	400,396,201,785
340	***II. Non-current liabilities***		***42,579,833,438***	***17,522,088,955***
356	1. Deferred income tax payables	17	42,579,833,438	17,522,088,955
400	**D. OWNERS' EQUITY**		**39,592,284,613,265**	**31,054,002,992,159**
410	***I. Owners' equity***	***28***	***39,592,284,613,265***	***31,054,002,992,159***
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	40	82,026,200,629	14,036,709,826
417	3. Undistributed profit	28.1	9,113,754,645,368	6,970,991,087,729
417.1	*3.1. Realized profit*		*9,092,036,977,768*	*7,073,729,939,036*
417.2	*3.2. Unrealized profit/(loss)*		*21,717,667,600*	*(102,738,851,307)*
440	**TOTAL LIABILITIES AND OWNERS' EQUITY**		**95,237,002,777,496**	**92,975,231,411,813**

INTERIM SEPARATE OFF-BALANCE SHEET

Code	*ITEMS*	*Notes*	*Ending balance*	*Beginning 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
006	Outstanding shares (number of shares)	28.3	2,501,097,752	2,075,914,794
007	Treasury shares (number of shares)	28.3	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)	29.1	11,640,403,220,000	9,594,987,055,000
009	Non-traded financial assets deposited at VSDC of the Company (VND)	29.2	38,479,000,000	10,490,820,000
010	Awaiting financial assets of the Company (VND)	29.3	75,275,000,000	28,259,000,000
012	Financial assets which have not been deposited at VSDC of the Company (VND)	29.4	6,806,064,437,300	7,367,734,537,300
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)	29.5	134,919,949,103,160	151,444,360,599,590
021.1	*Unrestricted financial assets*		*116,371,335,628,860*	*132,974,358,609,590*
021.2	*Restricted financial assets*		*5,365,148,310,000*	*4,838,383,310,000*
021.3	*Mortgaged financial assets*		*12,507,734,660,000*	*13,129,775,950,000*
021.4	*Blocked financial assets*		*221,944,370,000*	*20,928,350,000*
021.5	*Financial assets awaiting for settlement*		*453,786,134,300*	*480,914,380,000*

INTERIM SEPARATE OFF-BALANCE SHEET (continued)

Currency: VND

Code	*ITEMS*	*Notes*	*Ending balance*	*Beginning balance*
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
022	Non-traded financial assets deposited at VSDC of investors	29.6	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	29.7	959,816,126,400	1,022,213,737,800
024b	Financial assets undeposited at VSDC of investors	29.8	8,542,640,000	8,542,640,000
025	Entitled financial assets of investors	29.9	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	29.10	7,548,876,889,841	8,042,775,828,886
027.1	*Investor's deposits at VSDC*	*29.10*	*348,167,381,534*	*285,780,880,739*
028	Investor's synthesizing deposits for securities trading activities	29.10	7,359,591,528	30,219,968,822
030	Deposits of securities issuers	29.11	27,934,137,520	35,018,544,880
031	Payables to investors - investors' deposits for securities trading activities managed by the Company	29.12	7,897,044,271,375	8,328,556,709,625
031.1	*Payables to domestic investors for securities trading activities managed by the Company*		*7,738,609,287,468*	*8,140,510,728,872*
031.2	*Payables to foreign investors for securities trading activities managed by the Company*		*158,434,983,907*	*188,045,980,753*

INTERIM SEPARATE OFF-BALANCE SHEET (continued)

Currency: VND

Code	*ITEMS*	*Notes*	*Ending balance*	*Beginning balance*
	B. ASSETS AND PAYABLES UNDER AGREEMENT WITH INVESTORS (continued)			
032	Payables to securities issuers	29.13	5,105,000	15,770,243,000
035	Dividend, bond principal and interest payables	29.14	27,929,032,520	19,248,301,880

Ho Chi Minh City, Vietnam
14 August 2026

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

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

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

B02a-CTCK

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)		2,595,584,245,687	2,436,108,674,107
01.1	*1.1. Gain from disposal of financial assets at FVTPL*	*30.1*	*1,159,807,380,281*	*898,813,567,731*
01.2	*1.2. Gain from revaluation of financial assets at FVTPL*	*30.2*	*177,767,049,908*	*275,192,760,046*
01.3	*1.3. Dividend, interest income from financial assets at FVTPL*	*30.4*	*1,077,838,309,392*	*1,123,422,210,608*
01.4	*1.4. Gain from revaluation of outstanding covered warrants payables*	*30.3*	*180,171,506,106*	*138,680,135,722*
02	2. Gain from held-to-maturity (HTM) investments	30.4	257,445,673,880	186,823,478,315
03	3. Gain from loans and receivables	30.4	2,141,429,470,979	1,457,604,967,629
04	4. Gain from available-for-sale (AFS) financial assets	30.4	12,834,459,998	29,883,132,515
06	5. Revenue from brokerage services		1,069,878,731,422	795,817,826,212
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		584,116,513	7,041,522,079
09	8. Revenue from securities custodian services		31,979,453,819	28,191,054,835
10	9. Revenue from financial advisory services		37,087,099,578	32,493,869,274
11	10. Revenue from other operating activities	31	113,396,623,569	39,375,265,618
20	**Total operating revenue**		**6,279,189,875,445**	**5,015,439,790,584**
	II. OPERATING EXPENSES			
21	1. Loss from financial assets at fair value through profit or loss (FVTPL)		928,233,498,105	956,322,731,444
21.1	*1.1 Loss from disposal of financial assets at FVTPL*	*30.1*	*694,693,765,163*	*728,803,141,784*
21.2	*1.2 Loss from revaluation of financial assets at FVTPL*	*30.2*	*63,441,063,482*	*92,912,902,445*
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 warrants payables*	*30.3*	*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)/Expense for impairment allowance of financial assets, write-off of doubtful receivables and impairment losses on financial assets	32	(41,430,209,228)	-
26	4. Expenses for proprietary trading activities	34	46,515,395,743	55,130,013,346
27	5. Expenses for brokerage services	33	706,220,169,498	600,082,621,693
28	6. Expenses for underwriting and issuance agency services	33	1,810,220,011	592,856,170
29	7. Expenses for securities investment advisory services	33	7,336,173,650	8,423,098,207
30	8. Expenses for securities custodian services	33	34,375,052,411	23,396,721,323
31	9. Expenses for financial advisory services	33	5,647,933,532	10,243,252,006
32	10. Other operating expenses	33	33,514,452,966	29,716,663,391
40	**Total operating expenses**		**1,722,222,686,688**	**1,688,649,248,970**

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

B02a-CTCK

Currency: VND

Code	*ITEMS*	*Notes*	*Current period*	*Previous period*
	III. FINANCE INCOME			
41	1. Realized and unrealized gain from changes in foreign exchange rates		2,418,189,514	15,776,504,724
42	2. Dividends and interest income from demand deposits		113,123,507,143	13,112,883,094
44	3. Other investment income		29,108,489,948	21,383,629,138
50	**Total finance income**	**35**	**144,650,186,605**	**50,273,016,956**
	IV. FINANCE EXPENSES			
51	1. Realized and unrealized loss from changes in foreign exchange rates		16,270,107,154	13,658,496,989
52	2. Borrowing costs		1,519,650,474,147	1,084,568,359,781
55	3. Other finance expenses		86,211,533,695	7,356,929,656
60	**Total finance expenses**	**36**	**1,622,132,114,996**	**1,105,583,786,426**
62	**V. GENERAL AND ADMINISTRATIVE EXPENSES**	**37**	**104,693,918,959**	**112,067,669,360**
70	**VI. OPERATING PROFIT**		**2,974,791,341,407**	**2,159,412,102,784**
	VII. OTHER INCOME AND EXPENSES			
71	Other income		841,904,542	3,094,977,874
72	Other expenses		2,831,368,570	1,115,646,517
80	**Total other operating (loss)/profit**	**38**	**(1,989,464,028)**	**1,979,331,357**
90	**VIII. PROFIT BEFORE TAX**		**2,972,801,877,379**	**2,161,391,434,141**
91	Realized profit		2,840,284,986,690	1,980,267,905,312
92	Unrealized profit		132,516,890,689	181,123,528,829
100	**IX. CORPORATE INCOME TAX (CIT) EXPENSES**	**39**	**583,769,048,261**	**419,668,659,225**
100.1	Current CIT expense	39.1	575,708,676,479	412,771,541,931
100.2	Deferred CIT expense	39.2	8,060,371,782	6,897,117,294
200	**X. PROFIT AFTER TAX**		**2,389,032,829,118**	**1,741,722,774,916**

Currency: VND

Code	*ITEMS*	*Notes*	*Current period*	*Previous period*
300	**XI. OTHER COMPREHENSIVE INCOME AFTER TAX**			
301	1. Gain from revaluation of AFS financial assets	41	67,989,490,803	9,839,173,112
400	**TOTAL OTHER COMPREHENSIVE INCOME**		**67,989,490,803**	**9,839,173,112**

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

INTERIM SEPARATE CASH FLOW STATEMENT
for the six-month period ended 30 June 2026

B03b-CTCK

Currency: VND

Code	*ITEMS*	*Notes*	*Current period*	*Previous period*
	I. CASH FLOWS FROM OPERATING ACTIVITIES			
01	**1. Profit before tax**		**2,972,801,877,379**	**2,161,391,434,141**
02	**2. Adjustments for:**		**(1,887,348,268,446)**	**(1,503,243,360,800)**
03	Depreciation and amortization expense		42,866,904,596	42,378,168,335
04	Reversal of provision expense		(41,430,209,228)	-
05	Unrealized (gain)/loss from exchange rate difference		(1,193,166,934)	10,650,835,441
06	Interest expenses		1,519,650,474,147	1,084,568,359,781
07	Gain from investment activities		(186,164,941,956)	(53,345,405,416)
08	Accrued interest income		(3,221,077,329,071)	(2,587,495,318,941)
10	**3. Increase in non-monetary expenses**		**233,289,832,259**	**226,980,957,648**
11	Loss from revaluation of financial assets at FVTPL and loss for revaluation of covered warrants payables		226,614,832,259	222,098,531,498
14	Loss on recognition of differences assessed at fair value of AFS financial assets when reclassifying		-	4,741,291,390
17	Other loss		6,675,000,000	141,134,760
18	**4. Decrease in non-monetary income**		**(368,867,628,635)**	**(468,379,178,968)**
19	Gain from revaluation of financial assets at FVTPL and gain from revaluation of covered warrants payables		(357,938,556,014)	(413,872,895,768)
20	Gain on recognition of differences assessed at fair value of AFS financial assets when reclassifying		(10,929,072,621)	(28,156,283,200)
21	Other gains		-	(26,350,000,000)
30	**5. Operating profit before changes in working capital**		**949,875,812,557**	**416,749,852,021**
31	Increase in financial assets at FVTPL		(5,426,554,429,071)	(2,836,550,033,462)
32	Decrease/(increase) in HTM investments		101,042,635,375	(1,450,151,504,746)
33	Increase in loans		(1,532,491,688,287)	(11,134,974,644,486)
34	Increase in AFS financial assets		(131,279,957,247)	(138,616,700,000)
35	Decrease in receivables from disposal of financial assets		38,663,529,390	178,962,056,000
37	Decrease/(increase) in receivables from services provided by the Company		3,980,367,072	(967,220,059)
39	Decrease in other receivables		1,758,804,310,600	521,436,366,433
40	Increase in other assets		(31,774,048,696)	(178,475,499,845)
41	(Decrease)/increase in payable expenses (excluding interest expense)		(38,915,736,093)	37,630,819,855
42	Decrease in prepaid expenses		13,757,242,600	21,942,978,007
43	Current income tax paid		(806,144,700,338)	(317,853,262,382)
44	Interest expenses paid		(1,525,419,993,813)	(1,073,194,133,528)
45	Increase/(decrease) in trade payables		227,310,071,404	(14,371,628,931)
46	Increase/(decrease) in welfare benefits		1,668,250	(10,919,000)
47	(Decrease)/increase in statutory obligations		(23,434,555,359)	13,358,444,498
48	Decrease in payables to employees		(104,268,750,600)	(61,705,492,659)
50	(Decrease)/increase in other payables and covered warrants payables		(119,368,321,317)	838,207,048,331
51	Other receipts from operating activities		2,913,595,426,654	2,352,245,880,406
	- *Interest received*		*2,913,580,426,654*	*2,351,219,128,953*
	- *Other receipts*		*15,000,000*	*1,026,751,453*
52	Other payments for operating activities		(83,881,284,616)	(77,903,254,872)
60	**Net cash flows used in operating activities**		**(3,816,502,401,535)**	**(12,904,240,848,419)**

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)	(28,781,855,301)
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 investment in subsidiaries, associates, joint ventures and other investments		820,000,000,000	-
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**	**(527,843,429,302)**
	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	**NET (DECREASE)/INCREASE IN CASH DURING THE PERIOD**		**(3,080,867,566,319)**	**2,441,830,138,913**
101	**CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD**	**5**	**3,519,401,466,338**	**182,443,705,328**
101.1	Cash		1,079,287,449,059	182,443,705,328
101.2	Cash equivalents		2,440,114,017,279	-
103	**CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD**	**5**	**438,533,900,019**	**2,624,273,844,241**
103.1	Cash		438,533,900,019	124,273,844,241
103.2	Cash equivalents		-	2,500,000,000,000

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		309,974,678,651,970	241,674,188,253,603
02	2. Cash payments for acquisition of brokerage securities of customers		(309,193,039,441,955)	(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 payments for securities transactions of customers		(1,095,180,823,491,380)	(534,881,803,134,996)
11	6. Cash payments for custodian fees of customers		(30,667,745,624)	(19,806,712,084)
14	7. Cash receipts from securities issuers		3,975,031,378,000	404,320,199,500
15	8. Cash payments to securities issuers		(3,985,699,564,930)	(5,027,517,882,222)
20	**Net (decrease)/increase in cash during the period**		**(461,457,222,904)**	**3,947,897,666,152**
30	**II. Cash and cash equivalents of customers at the beginning of the 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 year*	*Previous year*
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	29.12	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	29.10	7,359,591,528	12,574,543,423
45	- Deposits of securities issuers	29.11	27,934,137,520	20,674,209,065

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

SSI Securities Corporation

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

B04a-CTCK

ITEMS	Notes	*Beginning balance*		*Increase/Decrease*				*Ending balance*	
				Previous period		*Current period*			
		01 January 2025	*01 January 2026*	*Increase*	*Decrease*	*Increase*	*Decrease*	*30 June 2025*	*30 June 2026*
		VND	*VND*	*VND*	*VND*	*VND*	*VND*	*VND*	*VND*
A	*B*	*1*	*2*	*3*	*4*	*5*	*6*	*7*	*8*
I. CHANGES IN OWNERS' EQUITY									
1. Share capital		20,713,065,094,108	24,068,975,194,604	100,000,000,000	(40,780,000)	6,327,744,370,000	(215,797,336)	20,813,024,314,108	30,396,503,767,268
1.1. Ordinary share		*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. Difference from revaluation of financial assets at fair value		(3,793,033,106)	14,036,709,826	9,839,173,112	-	67,989,490,803	-	6,046,140,006	82,026,200,629
3. Undistributed profit		5,258,000,051,729	6,970,991,087,729	1,996,812,695,472	(387,338,782,980)	2,630,805,313,379	(488,041,755,740)	6,867,473,964,221	9,113,754,645,368
3.1. Realized profit		*5,438,665,355,480*	*7,073,729,939,036*	*1,567,240,635,145*	*(132,248,862,428)*	*2,264,576,310,211*	*(246,269,271,479)*	*6,873,657,128,197*	*9,092,036,977,768*
3.2. Unrealized profit		*(180,665,303,751)*	*(102,738,851,307)*	*429,572,060,327*	*(255,089,920,552)*	*366,229,003,168*	*(241,772,484,261)*	*(6,183,163,976)*	*21,717,667,600*
TOTAL	**28**	**25,967,272,112,731**	**31,054,002,992,159**	**2,106,651,868,584**	**(387,379,562,980)**	**9,026,539,174,182**	**(488,257,553,076)**	**27,686,544,418,335**	**39,592,284,613,265**

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

B04a-CTCK

ITEMS	Notes	Beginning balance		Increase/Decrease				Ending balance	
		01 January 2025	01 January 2026	Previous period		Current period		30 June 2025	30 June 2026
				Increase	Decrease	Increase	Decrease		
		VND	VND	VND	VND	VND	VND	VND	VND
A	B	1	2	3	4	5	6	7	8
II. OTHER COMPREHENSIVE INCOME									
1. Gain/(loss) from revaluation of AFS financial assets		(3,793,033,106)	14,036,709,826	9,839,173,112	-	67,989,490,803	-	6,046,140,006	82,026,200,629
TOTAL	**40**	**(3,793,033,106)**	**14,036,709,826**	**9,839,173,112**	**-**	**67,989,490,803**	**-**	**6,046,140,006**	**82,026,200,629**

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 Law of Vietnam, License for Establishment 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 and subsequent amended certificates. The Company operates under Securities Trading License No. 03/GPHDKD issued by Chairman of 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 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.

The number of the Company's employees as at 30 June 2026 was: 1,474 persons (31 December 2025: 1,389 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 39,592,284,613,265 and total assets are VND 95,237,002,777,496.

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.

Investment restrictions

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

1. Securities company is not allowed to 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 and fixed assets on the principle that the carrying value of the fixed assets and real-estate investment should not exceed fifty percent (50%) of the total value of assets of the securities company.

1. CORPORATE INFORMATION (continued)

Company's operation (continued)

Investment restrictions (continued)

3. Securities company is not allowed to use more than seventy percent (70%) of its owners' equity to invest in corporate bonds. Securities company, licensed to engage in self-trading activity, is allowed to trade listed bonds in accordance with relevant regulation on trading bonds repurchases.

4. Securities company must not by itself, or authorize another organization or individuals to:

   a. Invest in shares or contribute capital to companies that owned more than fifty percent (50%) of the charter capital of the securities company, except for purchasing of odd lots shares as the request of customers;

   b. Make joint investment with an affiliated person of five percent (5%) or more in the charter capital of another securities company;

   c. Invest more than twenty percent (20%) in the total currently circulating shares or fund certificates of a listing organization;

   d. Invest more than fifteen percent (15%) in the total currently circulating shares or fund certificates of an unlisted organization, this provision shall not apply to member fund, ETF fund or open-end fund certificates;

   e. Invest or contribute capital of more than ten percent (10%) in 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 owners' equity in shares, capital contribution and a business project, specifically invest more than twenty percent (20%) of its total owners' equity in unlisted shares, capital contribution and a business project.

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 separate financial statements as follows:

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

1. CORPORATE INFORMATION (continued)

Key characteristics of the Company's operation which affect the Company's separate financial statement

The Company's profit after tax for the financial period ended 30 June 2026 was VND 2,389,032,829,118, an increase of VND 647,310,054,202 (equivalent to a 37.2% increase) compared to 2025 mainly owing to the following reasons:

- Gross profit from financial assets at FVTPL and AFS in the first half of 2026 increased by 11.6% compared to the same period, corresponding to a value of VND 175,257,423,792 thanks to growth in investment activities in securities and stock trading.
- Profits from loans increasing by 46.9%, compared to the same period in 2025, reaching a value of VND 683,824,503,350, interest expenses increased by 40.1%, with a value of VND 435,082,114,366 compared to the same period.
- Net revenue from brokerage activities increased by 34.4% compared to the same period, corresponding to a value of VND 274,060,905,210, brokerage expenses increased by 17.7%, equivalent to VND 106,137,547,805 compared to the same period.

2. BASIS OF PRESENTATION

2.1 Applied accounting standards and system

The separate financial statements of the Company are prepared and presented in accordance with Vietnamese Enterprise Accounting System, the accounting regulation and guidance applicable to securities companies as set out in Circular No. 210/2014/TT-BTC dated 30 December 2014, Circular No. 334/2016/TT-BTC dated 27 December 2016 amending, supplementing and replacing Appendices No. 02 and No. 04 of Circular No. 210/2014/TT-BTC, 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 *Information on interim separate financial statements*

The Company has subsidiaries as described in *Note 1* and *Note 11*. The Company prepared these interim separate financial statements in accordance with Vietnamese Accounting Standards, Vietnamese Enterprise Accounting System, and the statutory requirements relevant to the preparation and presentation of interim separate financial statements. In addition, the Company has also prepared the interim consolidated financial statements of the Company and its subsidiaries for the six-month period ended 30 June 2026 dated 14 August 2026 in accordance with the above prevailing regulations on the preparation and presentation of interim consolidated financial statements.

Users of the interim separate financial statements should read them together with the said interim consolidated financial statements in order to obtain full information on the interim consolidated financial position, interim consolidated results of operations, interim consolidated cash flows and interim consolidated changes in owners' equity of the Company and its subsidiaries.

2.3 *Applied accounting documentation system*

The Company's applied 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 on 31 March, 30 June, 30 September and 31 December each year.

2.5 *Accounting currency*

The interim separate 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 interim separate financial statements.

Accordingly, the accompanying interim separate statements of financial position, interim separate income statement, interim separate statement of cash flows, interim separate statement of changes in owners' equity and notes to the interim separate 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 separate financial position, interim results of operations, interim separate cash flows and interim separate 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 separate financial statements have been applied consistently with those used to prepare the interim separate 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 on the interim 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 will be presented more reasonably if classified at fair value through profit or loss as it meets one of the following criterias:

- 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 separate 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 separate 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 separate 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 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 recognized initially at cost (acquisition cost of the assets plus (+) transaction costs which are directly attributable to the investments such as brokerage fee, trading fee, 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 amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus (-) any reduction for impairment or irrecoverability (if any).

The effective interest rate method is a method of calculating the cost allocation on interest income or interest expense in the 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 separate financial statements date. Provision is made for a 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 debt, indications that the debtors or a group of debtors are experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganization and where observable data indicates that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults. When there is any evidence of impairment, provision for an HTM investment is determined as the negative difference between its fair value and amortized cost at the assessment date. Any increase/decrease in the balance of provision is recognized in the interim separate income statement under *"Provision expenses 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 value 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 financial asset is measured at initial recognition minus (-) principal repayments, plus (+) or minus (-) the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus (-) any reduction for impairment or irrecoverability (if any).

Loans are subject to an assessment of impairment at the interim separate financial statements date. Provision made for loan is based on its estimated loss which is determined by the negative difference between the market value of securities used as collaterals for such loan and the loan balance. Any increase/decrease in the balance of provision is recognized in the interim separate income statement under *"Provision expenses 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, available-for-sale 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"* which is a part of the interim separate income statement.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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

At the interim separate financial statements date, the Company assessed whether there is any objective evidence that an AFS financial asset is impaired. Any increase/decrease in the balance of provision is recognized in the interim separate 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 smaller 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 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 revaluated 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 in the separate interim statement of financial position.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.10 Investments

Investments in subsidiaries

Investments in subsidiaries are recorded according to the cost method on the Company's interim separate financial statements. Dividends distributed from after-tax profits of subsidiaries are recognized as income on the interim separate income statements.

Loss provision for investments in subsidiaries is made separately for each loss-making investment, and is reviewed at the end of the period. The company makes provisions for investments in subsidiaries if the investment suffers losses due to losses of subsidiaries. Increase or decrease in the reserve account balance accounted for in financial expenses during the period.

Investments in associates

Investments in associates companies are recorded according to the cost method on the Company's own interim financial statements. Dividends distributed from after-tax profits of associates companies are recognized as income on interim separate income statements.

Loss provision for investments in associates companies is made separately for each loss-making investment, and is reviewed at the end of the period. The Company makes provisions for investments in associates companies if the investment suffers losses due to losses of associates companies. Increase or decrease in the reserve account balance accounted for in financial expenses during the period.

4.11 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 separate statement of financial position in accordance with accounting principles relevant to the assets' classification.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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 separate 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 carrying amount of the assets and expenditures for maintenance and repairs are charged to the interim separate 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 separate 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 separate 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 separate income statement.

4.15 Depreciation and amortization

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

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 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 separate income statement on a straight-line basis over the term of the lease.

4.17 Prepaid expenses

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

The following types of expenses are recorded as prepaid expenses and are amortized over the period from one (01) year to three (03) years to the interim separate income statement:

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

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.18 Repurchase agreements

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

4.19 Borrowings

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

4.20 Other payables and accrued expenses

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

4.21 Covered warrants payables

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.

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 interim separate 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 separate 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 is recorded like the revaluation of financial assets at FVTPL.

4.22 Employee benefits

4.22.1 Post-employment benefits

Post-employment benefits are paid to retired employees of the Company by the Social Insurance Agency, which belongs to the Ministry of Labour and Social Affairs. The Company contributes 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. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.22 Employee benefits (continued)

4.22.2 Severance pay

According to the Labor Code No. 45/2019/QH14 effective from 01 January 2021 and Decree No. 145/2020/ND-CP of the Government – 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.

4.22.3 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.

4.23 Foreign currency transactions

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

- 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 separate income statement.

4.24 Currency derivatives contracts

The company participates in currency transactions with banks that provides service (foreign currency forward contracts, foreign currency swap, etc) for the purpose of hedging and mitigating foreign exchange risks of exchange rate and cash flow in the future. Gain/loss arising from these transactions during the period is recognized in the interim separate income statement.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.25 Treasury shares

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

4.26 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 received in shares in which only the number of shares is updated.

Revenues from other 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. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.27 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.

4.28 Cost of securities sold

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

4.29 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 interim separate 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 the 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 interim separate income statement, except when it relates to items recognized directly to owners' equity, in which case the deferred tax is also dealt with in owners' equity. Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxable entity and the same taxation authority, and the Company intends to settle its current tax assets and liabilities on a net basis.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

4.30 *Owners' equity*

Contributed capital from shareholders

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

Undistributed profit

Undistributed profit comprises of realised and unrealised undistributed profit.

Unrealised profit during 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 separate income statement, and the deferred income tax related to the increase in revaluation of FVTPL financial assets and others.

Realised profit during the period is the net difference between total revenue and income, and total expenses in the interim separate income statement of the Company, except for gain or loss recognized in unrealised profit.

Reserves

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

4.31 *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 funds in accordance with the Company's Charter and Vietnam's regulatory requirements.

4.32 *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.

4.33 *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.

4.34 *Nil balances*

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

5. CASH AND CASH EQUIVALENTS

Currency: VND

	Ending balance	*Beginning balance*
Cash	**438,533,900,019**	**1,079,287,449,059**
- *Cash on hand*	*1,403,500,889*	*434,973,960*
- *Cash at banks (*)*	*437,130,399,130*	*1,078,852,475,099*
Cash equivalent	-	**2,440,114,017,279**
- *Bank deposits with initial maturities not exceeding 3 months*	-	*2,440,114,017,279*
Total	**438,533,900,019**	**3,519,401,466,338**

(*) 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*.

Amortized cost

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

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

7. FINANCIAL ASSETS (continued)

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

Currency: VND

	Ending balance		*Beginning balance*	
	Cost	*Fair value*	*Cost*	*Fair value*
Listed and UPCoM-traded shares and fund certificates	**790,069,679,477**	**819,892,964,279**	**178,228,161,335**	**177,978,134,077**
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	277,964,193,907	278,304,247,879	128,988,558,990	129,313,567,677
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 shares	162,260,511,918	160,138,469,500	552,264,503,615	549,902,290,850
Unlisted shares and fund certificates	**206,685,810,543**	**187,955,693,197**	**46,347,144,913**	**27,169,894,402**
Listed bonds (1)	**3,975,816,152,237**	**3,943,051,089,696**	**4,525,050,372,870**	**4,409,855,712,501**
Unlisted bonds (2)	**10,567,995,601,451**	**10,567,995,601,451**	**8,682,505,831,443**	**8,682,505,831,443**
Certificates of deposit (3)	**26,978,692,436,485**	**26,978,692,436,485**	**23,207,805,874,113**	**23,207,805,874,113**
Total	**43,311,214,628,191**	**43,285,402,332,458**	**37,774,184,251,251**	**37,634,045,969,086**

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

7. FINANCIAL ASSETS (continued)

7.2 Available-for-sale (AFS) financial assets

Currency: VND

	Ending balance		*Beginning balance*	
	Cost	*Fair value*	*Cost*	*Fair value*
Listed shares	**197,420,744,120**	**298,151,674,900**	**28,147,000,000**	**42,750,367,275**
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	**476,551,519,743**	**579,084,270,523**	**455,747,510,372**	**473,293,397,647**

7.3 Held-to-maturity investments (HTM)

Currency: VND

	Ending balance	*Beginning balance*
Term deposits with remaining maturity of less than 1 year	**4,491,986,769,720**	**5,206,787,836,907**

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

7.4 *Loans and receivables*

Currency: VND

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

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

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

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

7. FINANCIAL ASSETS (continued)

7.5 Change in market values of financial assets

Currency: VND

	Ending balance				*Beginning balance*			
		Revaluation difference				*Revaluation difference*		
Financial assets	*Cost*	*Increase*	*Decrease*	*Revaluated value*	*Cost*	*Increase*	*Decrease*	*Revaluated value*
FVTPL	**43,311,214,628,191**	**48,184,052,942**	**(73,996,348,675)**	**43,285,402,332,458**	**37,774,184,251,251**	**20,166,836,759**	**(160,305,118,924)**	**37,634,045,969,086**
Listed and UPCoM-traded shares and fund certificates	790,069,679,477	34,463,594,105	(4,640,309,303)	819,892,964,279	178,228,161,335	2,173,274,509	(2,423,301,767)	177,978,134,077
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	206,685,810,543	1,080,565,799	(19,810,683,145)	187,955,693,197	46,347,144,913	636,263,623	(19,813,514,134)	27,169,894,402
Listed bonds	3,975,816,152,237	6,248,949,952	(39,014,012,493)	3,943,051,089,696	4,525,050,372,870	-	(115,194,660,369)	4,409,855,712,501
Unlisted bonds	10,567,995,601,451	-	-	10,567,995,601,451	8,682,505,831,443	-	-	8,682,505,831,443
Certificates of deposit	26,978,692,436,485	-	-	26,978,692,436,485	23,207,805,874,113	-	-	23,207,805,874,113
AFS	**476,551,519,743**	**102,532,750,780**	**-**	**579,084,270,523**	**455,747,510,372**	**17,545,887,275**	**-**	**473,293,397,647**
Listed shares	197,420,744,120	100,730,930,780	-	298,151,674,900	28,147,000,000	14,603,367,275	-	42,750,367,275
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	**43,787,766,147,934**	**150,716,803,722**	**(73,996,348,675)**	**43,864,486,602,981**	**38,229,931,761,623**	**37,712,724,034**	**(160,305,118,924)**	**38,107,339,366,733**

8. PROVISION FOR IMPAIRMENT OF FINANCIAL ASSETS AND MORTGAGE ASSETS

Currency: VND

	Ending balance	*Beginning balance*
Provision for impairment of loans	**11,932,085**	**11,932,085**

9. OTHERS FINANCIAL ASSETS

Currency: VND

	Ending balance	*Beginning balance*
1. Receivables from disposal of financial assets	153,466,694,590	192,130,223,980
In which: Doubtful receivables from disposal of financial assets unlikely to collected	*148,761,018,352*	*190,191,227,580*
2. Receivables and accruals from dividends and interest income from financial assets	776,495,612,816	378,183,558,778
3. Advances to suppliers	77,015,553,154	1,576,810,496,033
- Advance payment for purchasing securities	-	*1,503,000,000,000*
- Other advances	*77,015,553,154*	*73,810,496,033*
4. Receivables from services provided by the Company	12,603,594,135	16,583,961,207
In which: Doubtful receivables from services provided by the Company	*170,000,000*	*170,000,000*
5. Other receivables	228,026,893,188	519,659,581,382
In which: Receivables from entrusted portfolio management contracts	*200,000,000,000*	*500,000,000,000*
6. Provision for impairment of doubtful receivables	(148,822,018,352)	(190,252,227,580)
Total	**1,098,786,329,531**	**2,493,115,593,800**

9. OTHERS FINANCIAL ASSETS (continued)

Details of provision for impairment of receivables

Currency: VND

	Ending balance of doubtful receivables	*Beginning balance of provision*	*Addition*	*Reversal*	*Ending balance of provision*	*Beginning 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	170,000,000	61,000,000	-	-	61,000,000	170,000,000
- *Hung Thinh Land JSC*	*50,000,000*	*25,000,000*	-	-	*25,000,000*	*50,000,000*
- *Hung Thinh INCONS JSC*	*120,000,000*	*36,000,000*	-	-	*36,000,000*	*120,000,000*
Total	**148,931,018,352**	**190,252,227,580**	-	**(41,430,209,228)**	**148,822,018,352**	**190,361,227,580**

10. OTHER CURRENT ASSETS

Currency: VND

	Ending balance	*Beginning balance*
Advances	14,393,321,086	4,555,517,315
Office supplies, tools and materials	97,111,000	197,928,265
Short-term prepaid expenses	78,181,406,092	94,416,920,782
- *Prepayment for office tools*	*109,170,817*	*273,250,869*
- *Prepayment for services*	*78,072,235,275*	*94,143,669,913*
Short-term deposits, collaterals and pledges	737,070,000	762,070,000
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	**143,240,387,768**	**127,726,853,762**

11. LONG-TERM INVESTMENTS

		Ending balance		Beginning balance	
	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 subsidiaries			479,000,000,000		479,000,000,000
- *SSI Asset Management (SSIAM)*	*Directly*	*100%*	*75,000,000,000*	*100%*	*75,000,000,000*
- *SSI Investment Member Fund (SSIIMF)*	*Directly*	*76.15%*	*404,000,000,000*	*76.15%*	*404,000,000,000*
Investments in joint ventures, associate (2)			392,579,166,529		392,579,166,529
- *The Pan Group (PAN) JSC (3)*	*Directly*	*12.75%*	*392,579,166,529*	*12.75%*	*392,579,166,529*
Total			**3,936,844,694,213**		**3,843,489,225,749**

(1) As at 30 June 2026, among held-to-maturity investments in 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 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".

12. TANGIBLE FIXED ASSETS

Currency: VND

	Office machineries	*Means of transportation*	*Office equipment*	*Total*
Cost				
1 January 2026	362,341,235,653	36,679,872,491	2,871,986,799	401,893,094,943
Increase	29,417,364,000	7,973,189,040	257,828,869	37,648,381,909
Purchase	*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	388,292,515,654	32,466,701,531	3,081,239,668	423,840,456,853
Accumulated depreciation				
1 January 2026	299,138,272,499	19,941,184,624	2,850,182,474	321,929,639,597
Increase	21,375,603,247	1,442,385,499	143,634,766	22,961,623,512
Depreciation	*21,375,603,247*	*1,442,385,499*	*143,634,766*	*22,961,623,512*
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	317,211,040,616	14,301,265,285	2,945,241,240	334,457,547,141
Net book value				
1 January 2026	63,202,963,154	16,738,687,867	21,804,325	79,963,455,346
30 June 2026	71,081,475,038	18,165,436,246	135,998,428	89,382,909,712

Additional information on tangible fixed assets:

Currency: VND

	Ending balance	*Beginning balance*
Cost of tangible fixed assets which are fully depreciated but still in active use	**203,662,861,710**	**173,528,169,019**

13. INTANGIBLE FIXED ASSETS

Currency: VND

	Software
Cost	
01 January 2026	320,783,568,299
Increase	1,022,361,672
Purchase	*1,022,361,672*
Decrease	(3,046,477,422)
Disposal and sale	*(3,046,477,422)*
30 June 2026	318,759,452,549
Accumulated amortization	
01 January 2026	216,491,862,272
Increase	19,905,281,084
Depreciation	*19,905,281,084*
Decrease	(3,046,477,422)
Disposal and sale	*(3,046,477,422)*
30 June 2026	233,350,665,934
Net book value	
01 January 2026	104,291,706,027
30 June 2026	85,408,786,615

Additional information on intangible fixed assets:

Currency: VND

	Ending balance	*Beginning balance*
Cost of intangible fixed assets which are fully amortized but still in active use	**115,232,417,504**	**113,091,519,926**

14. CONSTRUCTION IN PROGRESS

Currency: VND

	Ending balance	*Beginning balance*
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
	532,211,303,682	**472,100,859,898**

15. LONG-TERM DEPOSITS, COLLATERALS AND PLEDGES

Currency: VND

	Ending balance	*Beginning balance*
Deposits, mortgages of the Company	**29,342,090,071**	**29,206,004,446**

Long-term deposits, collaterals and pledges are mainly deposits for the office lease of the Company.

16. LONG-TERM PREPAID EXPENSES

Currency: VND

	Ending balance	*Beginning balance*
Long-term prepaid expenses	**15,746,830,021**	**13,268,557,931**

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

17. DEFERRED 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

	Ending balance	*Beginning balance*
Deferred income tax assets		
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
Total	**3,493,079,890**	**3,493,079,890**
Deferred income tax payables		
Deferred income tax arising from the increase in revaluation of financial assets at FVTPL	9,636,810,593	4,033,367,356
Deferred income tax arising from the increase in revaluation of financial assets at AFS	20,506,550,156	3,509,177,455
Deferred income tax arising from the decrease in revaluation of outstanding covered warrant payables	12,436,472,689	9,979,544,144
Total	**42,579,833,438**	**17,522,088,955**

18. PAYMENT FOR SETTLEMENT ASSISTANCE FUND

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

According to prevailing regulation of VSDC the Company must deposit an initial amount of VND120 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 to the Settlement Assistance Fund is VND 20 billion for custody members who are the Company with trading securities and brokerage activities.

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

Currency: VND

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

19. COLLATERALS AND PLEDGED ASSETS

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

Currency: VND

Assets	*Ending balance*	*Beginning balance*	*Collaterals for*
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 at FFVTPL *(Note 7.1)*	608,500,000,000	869,050,000,000	Covered warrants and service contracts
- Demand deposit *(Note 5)*	150,000,000,000	-	Covered warrants
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**	

20. SHORT-TERM BORROWINGS AND FINANCE LEASE LIABILITIES

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 the period VND*	*Repayment during the period VND*	*Ending balance VND*
Bank overdrafts	Under 7.9	9,165,451,864,584	68,623,889,171,686	71,191,473,750,383	6,597,867,285,887
Short-term borrowings	Under 9.0	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 (*)*		*24,338,450,000,000*	*41,078,700,000,000*	*43,774,250,000,000*	*21,642,900,000,000*
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 year. These borrowings are fully hedged against foreign exchange risk by foreign currency forward contracts at banks.

21. PAYABLES FOR SECURITIES TRADING ACTIVITIES

Currency: VND

	Ending balance	*Beginning balance*
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 offering licenses issued by State Securities Commission. Detail of the number of covered warrants issued by the Company are as belows:

Unit: Number of Covered warrants

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

22. SHORT-TERM PAYABLES TO SUPPLIERS

Currency: VND

	Ending balance	*Beginning balance*
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	19,688,854,307	16,204,631,629
Total	**308,482,920,879**	**90,434,810,005**

23. SHORT-TERM ADVANCES FROM CUSTOMERS

Currency: VND

	Ending balance	*Beginning balance*
Advances from selling securities	-	8,600,000,000
Other short-term advances	1,430,600,029	1,430,000,000
Total	**1,430,600,029**	**10,030,000,000**

24. TAXATION AND STATUTORY OBLIGATIONS

Currency: VND

	Ending balance	*Beginning balance*
Value added tax	856,558,657	1,276,750,040
Corporate income tax	280,709,199,167	511,145,223,026
Personal income tax	66,636,948,812	82,346,774,028
Foreign contractors withholding tax	16,493,062,024	23,797,600,784
Total	**364,695,768,660**	**618,566,347,878**

24. TAXATION AND STATUTORY OBLIGATIONS (continued)

Details of taxation and statutory obligations

Currency: VND

No.	*Items*	*Beginning balance*	*Payable in the period*	*Paid in the period*	*Ending balance*
I	**Tax**	**618,566,347,878**	**1,155,091,573,893**	**(1,408,962,153,111)**	**364,695,768,660**
1	Value added tax	1,276,750,040	8,592,206,514	(9,012,397,897)	856,558,657
2	Corporate income tax *(Note 39.1)*	511,145,223,026	575,708,676,479	(806,144,700,338)	280,709,199,167
3	Other taxes	106,144,374,812	570,790,690,900	(593,805,054,876)	83,130,010,836
	Personal income tax	*15,261,328,032*	*70,116,296,784*	*(73,499,945,351)*	*11,877,679,465*
	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)	*23,797,600,784*	*117,606,553,801*	*(124,911,092,561)*	*16,493,062,024*
II	**Other obligatory payables**	**-**	**175,864,799**	**(175,864,799)**	**-**
	Total	**618,566,347,878**	**1,155,267,438,692**	**(1,409,138,017,910)**	**364,695,768,660**

25. SHORT-TERM ACCRUED EXPENSES

Currency: VND

	Ending balance	*Beginning balance*
Interest payable for borrowings	84,001,104,741	89,766,430,513
Portfolio management fee payable to SSIAM	3,480,501,111	48,836,133,287
Services fee	340,200,000	513,000,000
Commission payable to counter parties	12,622,237,753	10,285,276,042
13th-month salary expense	3,918,792,048	-
Others	3,122,609,951	2,765,667,627
Total	**107,485,445,604**	**152,166,507,469**

26. OTHER SHORT-TERM PAYABLES

Currency: VND

	Ending balance	*Beginning balance*
Dividend, bond coupon payables	8,482,834,142	8,716,287,036
Dividend payables to shareholders of the Company (*)	*7,969,520,900*	*8,198,779,900*
Coupon payables to bondholders of the Company (*)	*513,313,242*	*517,507,136*
Other payables	6,425,216,610	6,025,384,014
Total	**14,908,050,752**	**14,741,671,050**

(*) 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.

27. BONUS AND WELFARE FUND

Currency: VND

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

28. OWNERS' EQUITY

28.1 Undistributed profit

Currency: VND

	Ending balance	*Beginning balance*
Realized profit	9,092,036,977,768	7,073,729,939,036
Unrealized profit/(loss)	21,717,667,600	(102,738,851,307)
- *Unrealized profit/(loss) and deferred tax from revaluation of financial assets at FVTPL and covered warrants payables in circulation*	*7,357,667,600*	*(115,905,684,373)*
- *Unrealized profit from foreign exchange rate difference*	*14,360,000,000*	*13,166,833,066*
Total	**9,113,754,645,368**	**6,970,991,087,729**

28. OWNERS' EQUITY (continued)

28.2 Changes in owners' equity

Currency: VND

	Share capital	*Share premium*	*Treasury shares*	*Difference from revaluation of assets at fair value*	*Undistributed profit*	*Total*
Beginning balance	**20,779,062,620,000**	**3,309,027,581,013**	**(19,115,006,409)**	**14,036,709,826**	**6,970,991,087,729**	**31,054,002,992,159**
Share issuance to existing shareholders through the exercise of subscription rights in accordance with Resolution No. 02/2025/NQ-DHDCD dated 25 September 2025 of the General Meeting of Shareholders	4,151,829,580,000	2,075,914,790,000	-	-	-	6,227,744,370,000
Issuance of shares for capital increase under the Employee Stock Ownership Plan (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 of the General Meeting of Shareholders	100,000,000,000	-	-	-	-	100,000,000,000
Profit after tax	-	-	-	-	2,389,032,829,118	2,389,032,829,118
Share issuance expenses	-	(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 of the General Meeting of Shareholders	-	-	-	-	(244,818,160,367)	(244,818,160,367)
Revaluation of AFS financial assets	-	-	-	67,989,490,803	-	67,989,490,803
Other decreases	-	-	-	-	(1,451,111,112)	(1,451,111,112)
Ending balance	**25,030,892,200,000**	**5,384,726,573,677**	**(19,115,006,409)**	**82,026,200,629**	**9,113,754,645,368**	**39,592,284,613,265**

28. OWNERS' EQUITY (continued)

28.3 Shares

Unit: Number of Shares

	Ending balance	*Beginning balance*
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*	-	-

29. DISCLOSURE ON INTERIM SEPARATE OFF-BALANCE SHEET

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

Currency: VND

	Ending balance	*Beginning balance*
Unrestricted financial assets	7,083,900,020,000	5,105,489,855,000
Mortgaged financial assets	4,555,801,200,000	4,483,026,200,000
Financial assets awaiting settlement	702,000,000	6,471,000,000
Total	**11,640,403,220,000**	**9,594,987,055,000**

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

Currency: VND

	Ending balance	*Beginning balance*
Unrestricted and non-traded financial assets deposited at VSDC	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**

29. DISCLOSURE ON INTERIM SEPARATE OFF-BALANCE SHEET (continued)

29.3 Awaiting financial assets of the Company

Currency: VND

	Ending balance	*Beginning balance*
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**

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

Currency: VND

	Ending balance	*Beginning balance*
Fund certificates	22,804,097,300	22,804,097,300
Shares	277,260,340,000	276,930,440,000
Bonds	6,506,000,000,000	7,068,000,000,000
Total	**6,806,064,437,300**	**7,367,734,537,300**

29.5 Financial assets listed/registered for trading at VSDC of investors

Currency: VND

	Ending balance	*Beginning balance*
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
Mortgaged 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**

29. DISCLOSURE ON INTERIM SEPARATE OFF-BALANCE SHEET (continued)

29.6 *Non-traded financial assets deposited at VSDC of the investors*

Currency: VND

	Ending balance	*Beginning balance*
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
Mortgaged, blocked and non-traded financial assets deposited at VSDC	990,000	990,000
Total	**1,558,805,880,000**	**9,177,825,490,000**

29.7 *Awaiting financial assets of the investors*

Currency: VND

	Ending balance	*Beginning balance*
Fund certificates	1,486,950,000	5,166,370,000
Shares	945,738,450,000	1,004,944,420,000
Bonds	99,900,000	1,002,100,000
Covered warrants	12,490,826,400	11,100,847,800
Total	**959,816,126,400**	**1,022,213,737,800**

29.8 *Financial assets unregistered at VSDC of investors*

Currency: VND

	Ending balance	*Beginning balance*
Shares	**8,542,640,000**	**8,542,640,000**

29.9 *Entitled financial assets of investors*

Currency: VND

	Ending balance	*Beginning balance*
Shares	736,605,510,000	1,216,071,670,000
Total	**736,605,510,000**	**1,216,071,670,000**

29. DISCLOSURE ON INTERIM SEPARATE OFF-BALANCE SHEET (continued)

29.10 Investors' deposits

Currency: VND

	Ending balance	*Beginning balance*
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**

29.11 Deposits of securities issuers

Currency: VND

	Ending balance	*Beginning balance*
Deposits for securities underwriting and issuance agency services	5,105,000	15,770,243,000
Deposits for principal, interest and dividend payments of securities issuers	27,929,032,520	19,248,301,880
Total	**27,934,137,520**	**35,018,544,880**

29.12 Payables to investors

Currency: VND

	Ending balance	*Beginning balance*
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**

29. DISCLOSURE ON INTERIM SEPARATE OFF-BALANCE SHEET (continued)

29.13 Payables to securities issuers

Currency: VND

	Ending balance	*Beginning balance*
Other payables to securities issuers	**5,105,000**	**15,770,243,000**

29.14 Dividend, bond principal and interest payables

Currency: VND

	Ending balance	*Beginning balance*
Deposits for dividends, principals and interest payments of securities issuers	**27,929,029,032,520**	**19,248,301,880**

30. GAIN/(LOSS) FROM FINANCIAL ASSETS

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

No.	*Financial assets*	*Quantity Unit*	*Proceeds VND*	*Weighted average cost at the end of transaction date VND*	*Gain/(loss) from disposal in the current period VND*	*Gain/(loss) from disposal in the previous period VND*
I	**GAIN**					
1	Listed shares and securities (including hedging shares for covered warrants)	118,344,592	5,060,362,526,650	4,814,824,628,825	245,537,897,825	268,316,677,492
2	Unlisted shares and fund certificates	10,095,544	111,958,155,435	100,469,600,000	11,488,555,435	25,597,880,004
3	Bonds and certificates of deposit	276,592,448	72,969,123,656,141	72,582,185,287,055	386,938,369,086	122,250,903,888
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	**918,686,684**	**79,092,571,973,361**	**78,091,581,433,080**	**1,159,807,380,281**	**898,813,567,731**
II	**LOSS**					
1	Listed shares and securities (including hedging shares for covered warrants)	202,376,141	7,323,979,503,693	7,661,504,456,404	(337,524,952,711)	(241,656,981,130)
2	Unlisted shares and fund certificates	-	-	-	-	(7,290,060,610)
3	Bonds and certificates of deposit	101,665,142	20,634,839,619,875	20,691,684,532,463	(56,844,912,588)	(13,717,867,028)
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	**511,726,683**	**28,594,977,626,104**	**29,129,047,256,267**	**(694,693,765,163)**	**(728,803,141,784)**

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

30.2 Gain/(loss) from revaluation of financial assets

Currency: VND

No.	*Financial assets*	*Cost*	*Carrying value*	*Revaluation difference at the end of the period*	*Revaluation difference at the beginning of the period*	*Net gain/(loss) recorded this period*
I	**FVTPL**	**43,311,214,628,191**	**43,285,402,332,458**	**(25,812,295,733)**	**(140,138,282,165)**	**114,325,986,432**
1	***Listed and UPCoM-traded shares and fund certificates***	***790,069,679,477***	***819,892,964,279***	***29,823,284,802***	***(250,027,258)***	***30,073,312,060***
	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	277,964,193,907	278,304,247,879	340,053,972	325,008,687	15,045,285
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 listed 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***	***206,685,810,543***	***187,955,693,197***	***(18,730,117,346)***	***(19,177,250,511)***	***447,133,165***
4	***Listed bonds***	***3,975,816,152,237***	***3,943,051,089,696***	***(32,765,062,541)***	***(115,194,660,369)***	***82,429,597,828***
5	***Unlisted bonds***	***10,567,995,601,451***	***10,567,995,601,451***	-	-	-
6	***Certificates of deposit***	***26,978,692,436,485***	***26,978,692,436,485***	-	-	-

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

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

Currency: VND

No.	*Financial assets*	*Cost*	*Carrying value*	*Revaluation difference at the end of the period*	*Revaluation difference at the beginning of the period*	*Net gain/(loss) recorded this period*
II	**AFS**	**476,551,519,743**	**579,084,270,523**	**102,532,750,780**	**17,545,887,275**	**84,986,863,505**
1	***Listed shares***	***197,420,744,120***	***298,151,674,900***	***100,730,930,780***	***14,603,367,275***	***86,127,563,505***
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	**43,787,766,147,934**	**43,864,486,602,981**	**76,720,455,047**	**(122,592,394,890)**	**199,312,849,937**

30.3 *Differences from revaluation of covered warrant payables*

Currency: VND

No.	*Issued covered warrants*	*Cost*	*Market value*	*Revaluation difference at the end of the period*	*Revaluation difference at the beginning of the period*	*Net gain/(loss) recorded this period*
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**

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

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

Currency: VND

	Current period	*Previous period*
From financial assets at FVTPL	1,077,838,309,392	1,123,422,210,608
From HTM financial assets	257,445,673,880	186,823,478,315
From loans and receivables	2,141,429,470,979	1,457,604,967,629
From AFS financial assets	12,834,459,998	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	*10,929,072,621*	*28,156,283,200*
Total	**3,489,547,914,249**	**2,797,733,789,067**

31. OTHER OPERATING REVENUE

Currency: VND

	Current period	*Previous period*
Interest income from deposits and other income	**113,396,623,569**	**39,375,265,618**

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

Currency: VND

	Current period	*Previous period*
Reversal of provision for impairment of doubtful receivables	**(41,430,209,228)**	**-**

33. EXPENSES FOR OPERATING ACTIVITIES

Currency: VND

	Current period	*Previous period*
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 agent services	1,810,220,011	592,856,170
Expenses for financial advisory activities	5,647,933,532	10,243,252,006
Expenses for securities investment 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	33,514,452,966	29,716,663,391
Total	**788,904,002,068**	**672,455,212,790**

TOTAL EXPENSES FOR OPERATING ACTIVITIES BY TYPE

Currency: VND

	Current period	*Previous period*
Expenses for securities brokerage activities	264,373,179,239	181,527,903,768
Expenses for custodian services	34,375,052,411	23,396,721,323
Expenses on payroll and other employees' benefits	321,923,314,517	294,478,253,305
Expenses for social security, health insurance, union fee and unemployment insurance	24,344,071,627	18,557,213,442
Expense for office supplies	178,749,327	353,747,951
Expense for tools and instruments	182,710,066	194,075,004
Expenses for depreciation of fixed assets	23,322,624,680	21,117,757,779
Expenses for external services	92,447,631,930	108,337,486,305
Capital expenditures	14,189,721,378	4,892,528,791
Other expenses	13,566,946,893	19,599,525,122
Total	**788,904,002,068**	**672,455,212,790**

34. EXPENSES FOR PROPRIETARY TRADING ACTIVITIES

Currency: VND

	Current period	*Previous period*
Expenses for portfolio management	11,961,774,698	5,571,545,209
Other expenses	34,553,621,045	49,558,468,137
Total	**46,515,395,743**	**55,130,013,346**

35. FINANCE INCOME

Currency: VND

	Current period	*Previous period*
Unrealized and realized gain from foreign exchange rate difference	2,418,189,514	15,776,504,724
Dividend from investments in subsidiaries, associates, and joint ventures	79,886,079,000	-
Demand deposit interest income and deposits of less than three (03) months maturity	33,237,428,143	13,112,883,094
Other investment income	29,108,489,948	21,383,629,138
Total	**144,650,186,605**	**50,273,016,956**

36. FINANCE EXPENSES

Currency: VND

	Current period	*Previous period*
Unrealized and realized loss from foreign exchange rate difference	16,270,107,154	13,658,496,989
Interest expenses on short-term borrowings	1,519,650,474,147	1,084,568,359,781
Other finance expenses	86,211,533,695	7,356,929,656
Total	**1,622,132,114,996**	**1,105,583,786,426**

37. GENERAL AND ADMINISTRATIVE EXPENSES

Currency: VND

	Current period	*Previous period*
Administrative employees' expenses	41,949,729,377	42,467,718,884
- *Expenses on payroll and other employees' benefits*	*33,254,463,877*	*35,719,818,483*
- *Expenses for social security, health insurance, union fee and unemployment insurance*	*8,695,265,500*	*6,747,900,401*
Expense for office supplies	547,601,816	632,093,431
Expense for tools	521,191,359	767,989,277
Depreciation of fixed assets expenses	19,524,240,240	21,144,834,856
External service expenses	36,584,360,308	43,084,765,484
Other expenses	5,566,795,859	3,970,267,428
Total	**104,693,918,959**	**112,067,669,360**

38. OTHER INCOME AND EXPENSES

Currency: VND

	Current period	*Previous period*
Other incomes		
- *Gain from disposal of assets*	*38,736,083*	*323,183,883*
- *Other incomes*	*803,168,459*	*2,771,793,991*
Total other incomes	**841,904,542**	**3,094,977,874**
Other expenses		
- *Loss from disposal of fixed assets*	*(2,652,904,174)*	*(195,388,293)*
- *Other expenses*	*(178,464,396)*	*(920,258,224)*
Total other expenses	**(2,831,368,570)**	**(1,115,646,517)**
Total	**(1,989,464,028)**	**1,979,331,357**

39. CORPORATE INCOME TAX

39.1 Corporate income tax ("CIT")

The tax returns filed by the Company are subject to examination by the tax authorities. As the application of tax laws and regulations is susceptible to varying interpretations, the amounts reported in the interim seperate 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 interim seperate income statement because it excludes items of income or expense that are taxable or deductible in other years 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.

39. CORPORATE INCOME TAX (continued)

39.1 Corporate income tax ("CIT") (continued)

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

Currency: VND

	Current period	*Previous period*
Profit before tax	**2,972,801,877,379**	**2,161,391,434,141**
Adjustments to decrease in accounting profit	**(264,232,532,130)**	**(98,262,652,404)**
Increases:	270,946,194,907	380,665,950,496
- *Reversal of provision for securities during the period*	*44,331,362,648*	*158,567,418,998*
- *Decrease in revaluation of financial assets at FVTPL*	*63,441,063,482*	*92,912,902,445*
- *Increase in revaluation of outstanding covered warrant payables*	*163,173,768,777*	*129,185,629,053*
Decreases:	(535,178,727,037)	(478,928,602,900)
- *Income from tax exempted activities – Dividends*	*(110,519,250,500)*	*(37,182,329,700)*
- *Increase in revaluation of financial assets at FVTPL*	*(177,767,049,908)*	*(275,192,760,046)*
- *Decrease in revaluation of outstanding covered warrant payables*	*(180,171,506,106)*	*(138,680,135,722)*
- *Other decrease adjustments*	*(66,720,920,523)*	*(27,873,377,432)*
Estimated current taxable income	**2,708,569,345,249**	**2,063,128,781,737**
Corporate income tax rate	20%	20%
Estimated CIT expenses	**541,713,869,049**	**412,625,756,347**
CIT payable at the beginning of the period	511,145,223,026	125,660,196,815
CIT adjustment in accordance with tax finalization	33,994,807,430	145,785,584
CIT paid in the period	(806,144,700,338)	(317,853,262,382)
CIT payable at the end of the period	**280,709,199,167**	**220,578,476,364**

39. CORPORATE INCOME TAX (continued)

39.2 Deferred corporate income tax

Movement of deferred CIT during the period is as follows:

Currency: VND

	Current period	*Previous period*
Deferred CIT assets		
Beginning balance	**3,493,079,890**	**13,503,287,904**
Deferred CIT arising from decrease in non-deductible provision for impairment of unlisted securities in the period	-	(255,728,240)
Deferred CIT arising from decrease in revaluation of FVTPL and AFS financial assets that have not been tax-deductible	-	(948,258,278)
Ending balance	**3,493,079,890**	**12,299,301,386**
Deferred CIT payables		
Beginning balance	**17,522,088,955**	**15,526,045,389**
Deferred CIT arising from the increase in revaluation of financial assets at FVTPL	5,603,443,237	3,856,345,891
Deferred CIT arising from revaluation of AFS financial assets	16,997,372,701	1,511,535,000
Deferred CIT arising from the decrease in revaluation of outstanding covered warrant payables	2,456,928,545	2,785,043,163
Ending balance	**42,579,833,438**	**23,678,969,443**

The Company recognized the deferred tax expenses in the interim separate income statement for the six-month period ended 30 June 2026 and 30 June 2025 are as follows:

Currency: VND

	Current period	*Previous period*
Deferred CIT arising from decrease in non-deductible provision for impairment of unlisted securities in the period	-	255,728,240
Deferred CIT relating to difference arising from the increase in revaluation of financial assets at FVTPL and the decrease in revaluation covered warrant payables	8,060,371,782	6,641,389,054
Deferred CIT expenses	**8,060,371,782**	**6,897,117,294**

40. ACCUMULATED OTHER COMPREHENSIVE INCOME

Currency: VND

Items	*Beginning balance*	*Movement during the period*	*Changes in owners' equity recorded in income statement*	*Ending balance*
Gain/(loss) from revaluation of AFS financial assets	**14,036,709,826**	**78,918,563,424**	**(10,929,072,621)**	**82,026,200,629**

41. ADDITIONAL INFORMATION FOR THE INTERIM SEPARATE STATEMENT OF CHANGES IN OWNERS' EQUITY

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

Currency: VND

	Current period	*Previous period*
Income recorded directly to owners' equity	67,989,490,803	9,839,173,112
- *Income from revaluation of AFS financial assets*	*67,989,490,803*	*9,839,173,112*
Expense recorded directly to owners' equity	(1,666,908,448)	(1,487,891,112)
- *Other loss recorded directly to owners' equity*	*(1,666,908,448)*	*(1,487,891,112)*
Total	**66,322,582,355**	**8,351,282,000**

42. OTHER INFORMATION

42.1 Transactions with related parties

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

Related parties	*Relationships*
SSI Asset Management Ltd.	100%-owned subsidiary Chairman of SSIAM is a brother of Chairman of SSI
SSI Investment Member Fund	76.15%-owned subsidiary
NDH Investment Co., Ltd. and its subsidiary	SSI's Chairman is the owner and chairman of NDH Investment Co., Ltd.
	Member of the Board of Directors of SSI, Nguyen Duy Khanh, is the Chief Executive Officer of NDH Investment Co., Ltd.
Daiwa Securities Group Inc. and its subsidiaries	Strategic shareholder holding about 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 the Board of Directors cum Chief Executive Officer of SSI is also the Chairman of Saigon Dan Linh Real Estate Co., Ltd.
Nguyen Saigon Co., Ltd.	The Chairman of Nguyen Saigon Co., Ltd. is a 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

42. OTHER INFORMATION (continued)

42.1 *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)				
Parties	*Transaction*	*01 January 2026*	*Increase*	*Decrease*	*30 June 2026*	*Revenue/ (Expenses)*
SSI Investment Member Fund	Capital contribution	404,000,000,000	-	-	404,000,000,000	-
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)
	Custody and securities transaction fees	-	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
	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	-	-
SSI Asset Management Co., Ltd	Capital contribution	75,000,000,000	-	-	75,000,000,000	-
	Revenue from securities transaction and other securities services	170,557,181	2,428,231,482	(2,380,697,110)	218,091,553	2,393,955,782
	Entrusted investment portfolio bonus expenses and other payables	(46,867,939,066)	-	46,867,939,066	-	-
	Balance of trusted portfolio	268,078,703,070	1,824,629,656,012	(1,524,677,403,982)	568,030,955,100	-
	Portfolio management fee	(1,968,194,221)	(13,868,375,120)	12,356,068,230	(3,480,501,111)	(10,894,928,586)

42. OTHER INFORMATION (continued)

42.1 *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

Parties	*Transaction*	*Receivables/(Payables)* 01 January 2026	*Receivables/(Payables)* Increase	*Receivables/(Payables)* Decrease	*Receivables/(Payables)* 30 June 2026	*Revenue/ (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
The PAN Group JSC	Cash dividend receivable for 2026	-	79,886,079,000	-	79,886,079,000	79,886,079,000
Daiwa Capital Markets Singapore Ltd (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 Inc (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	Revenue from securities transaction and other securities services	-	1,288,773,833	(1,288,773,833)	-	1,288,773,833

42. OTHER INFORMATION (continued)

42.1 *Transactions with related parties* (continued)

Remuneration of members of the Board of Directors (cum Audit Committee) and salaries of Executive Board and other managers

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**

42. OTHER INFORMATION (continued)

42.2 *Segment information*

Segment information by business lines

Currency: VND

	Brokerage and customer services	*Proprietary trading*	*Treasury*	*Investment banking and others*	*Total*
Six-month period ended 30 June 2026					
1. Direct income (1)	3,264,686,236,367	2,688,304,784,685	415,517,588,830	56,173,356,710	6,424,681,966,592
2. Direct expenses	1,448,107,985,252	1,679,255,208,394	206,728,965,723	13,094,010,885	3,347,186,170,254
3. Depreciation and allocated expenses	92,266,750,778	2,565,001,015	7,098,247,706	2,763,919,460	104,693,918,959
Profit before tax	**1,724,311,500,337**	**1,006,484,575,276**	**201,690,375,401**	**40,315,426,365**	**2,972,801,877,379**
As at 30 June 2026					
1. Direct segment assets	40,514,609,897,151	44,646,833,855,306	7,773,252,297,404	5,733,769,797	92,940,429,819,658
2. Allocated segment assets	746,025,560,817	20,739,392,080	57,393,093,184	22,347,753,098	846,505,799,179
3. Unallocated assets					1,450,067,158,659
Total assets	**41,260,635,457,968**	**44,667,573,247,386**	**7,830,645,390,588**	**28,081,522,895**	**95,237,002,777,496**
4. Direct segment liabilities	18,989,188,779,418	31,316,409,791,292	4,264,444,296,207	1,430,600,029	54,571,473,466,946
5. Allocated segment liabilities	521,742,456,756	14,504,357,416	40,138,589,093	15,629,185,134	592,014,588,399
6. Unallocated liabilities					481,230,108,886
Total	**19,510,931,236,174**	**31,330,914,148,708**	**4,304,582,885,300**	**17,059,785,163**	**55,644,718,164,231**

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

42. **OTHER INFORMATION** (continued)

42.2 ***Segment information*** (continued)

Segment information by business lines (continued)

Currency: VND

	Brokerage and customer services	*Proprietary trading*	*Treasury*	*Investment banking and others*	*Total*
Six-month period ended 30 June 2025					
1. Direct income (2)	2,301,081,213,885	2,466,000,606,622	265,276,111,357	36,449,853,550	5,068,807,785,414
2. Direct expenses	1,106,043,757,308	1,570,786,923,738	105,231,914,284	13,286,086,583	2,795,348,681,913
3. Depreciation and allocated expenses	92,948,924,968	4,807,703,015	9,850,748,137	4,460,293,240	112,067,669,360
Profit before tax	**1,102,088,531,609**	**890,405,979,869**	**150,193,448,936**	**18,703,473,727**	**2,161,391,434,141**
As at 30 June 2025					
1. Direct segment assets	33,177,609,400,072	47,487,948,976,352	6,935,633,976,637	6,469,364,701	87,607,661,717,762
2. Allocated segment assets	565,131,044,047	29,230,916,071	59,892,716,146	27,118,658,733	681,373,334,997
3. Unallocated assets					2,688,803,397,353
Total assets	**33,742,740,444,119**	**47,517,179,892,423**	**6,995,526,692,783**	**33,588,023,434**	**90,977,838,450,112**
4. Direct segment liabilities	21,508,470,207,339	36,323,527,960,394	4,585,844,747,976	1,847,683,500	62,419,690,599,209
5. Allocated segment liabilities	383,455,443,316	19,833,902,240	40,638,694,800	18,400,683,198	462,328,723,554
6. Unallocated liabilities					409,274,709,014
Total	**21,891,925,650,655**	**36,343,361,862,634**	**4,626,483,442,776**	**20,248,366,698**	**63,291,294,031,777**

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

42. OTHER INFORMATION (continued)

42.3 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

	Ending balance	*Beginning balance*
1 year or less	81,795,638,302	83,839,934,589
More than 1 - 5 years	221,159,477,582	230,605,763,577
More than 5 years	86,170,524,450	100,546,101,256
Total	**389,125,640,334**	**414,991,799,422**

42.4 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 at 30 June 2026 and 31 December 2025 are as follows:

Currency: VND

	Ending balance	*Beginning balance*
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**

42.5 Purposes and policies of financial risk management

The Company's financial liabilities comprise mostly liabilities and borrowings, payables to suppliers and other payables. The main purpose of these interim separate 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:

42. OTHER INFORMATION (continued)

42.5 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. 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 purposes of the Company within its risk management limits. The Company assesses that the risk resulting from interest rate changes on the Company at the date of the report is negligible. The Company's bank deposits, certificates of deposit, corporate bonds and loans are mostly fixed interest rate and withdrawn according to the maturity period stipulated by each item. Fixed-rate loans are determined in each specific loan covenant.

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.

42. OTHER INFORMATION (continued)

42.5 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 decisions in securities.

As at the reporting date, the fair value of investment in listed shares (FVTPL and AFS) of the Company was VND 1,880,495,476,529. 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 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.

42. OTHER INFORMATION (continued)

42.5 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 Capital and Financial Business Division in accordance with the Company's policy. The Company's maximum exposure to credit risk for the components of the interim separate 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.

42. OTHER INFORMATION (continued)

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

Credit risk (continued)

Margin lending and advances to customers (continued)

Currency: VND

	Total	*Provisioned balance*	*Neither past due nor impaired*	*Past due but not impaired*			
				< 90 days	*91-180 days*	*181-210 days*	*>210 days*
Beginning balance	38,940,059,337,071	12,024,585	38,940,023,229,382	21,305,237	1,222,980	107,444	1,447,443
Ending balance	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

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.

42. OTHER INFORMATION (continued)

42.5 *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 (included provisioned balance)	*On demand*	*Less than 1 year*	*1 – 5 years*	*Over 5 years*	*Total*
30 June 2026						
ASSETS						
Cash	-	**438,533,900,019**	-	-	-	**438,533,900,019**
Financial assets	**45,572,842**	**44,300,456,473,944**	**44,528,522,351,273**	-	**3,936,844,694,213**	**92,765,869,092,272**
FVTPL financial assets	-	43,285,402,332,458	-	-	-	43,285,402,332,458
HTM investments	-	-	4,491,986,769,720	-	3,065,265,527,684	7,557,252,297,404
Loans (excluding provision)	45,572,842	435,969,870,963	40,036,535,581,553	-	-	40,472,551,025,358
Available-for-sale financial assets	-	579,084,270,523	-	-	-	579,084,270,523
Long-term investments	-	-	-	-	871,579,166,529	871,579,166,529
Other assets	**150,092,715,186**	**922,373,889,096**	**227,527,262,194**	**707,003,000,009**	-	**2,006,996,866,485**
Deposit collaterals and pledges	-	30,079,160,071	-	-	-	30,079,160,071
Other receivables (excluding provision)	150,092,715,186	792,972,817,349	227,527,262,194	-	-	1,170,592,794,729
Other assets		99,321,911,676	-	-	-	99,321,911,676
Fixed assets (including construction in progress)	-	-	-	707,003,000,009	-	707,003,000,009
Total	**150,138,288,028**	**45,661,364,263,059**	**44,756,049,613,467**	**707,003,000,009**	**3,936,844,694,213**	**95,211,399,858,776**
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	-	19,565,548,815	87,919,896,789	-	-	107,485,445,604
Statutory obligation	-	364,695,768,660	-	-	-	364,695,768,660
Other liabilities	-	911,486,767,982	-	-	-	911,486,767,982
Total	**-**	**7,927,921,878,975**	**47,672,785,851,789**	**-**	**-**	**55,600,707,730,764**
Net liquidity difference	**150,138,288,028**	**37,733,442,384,084**	**(2,916,736,238,322)**	**707,003,000,009**	**3,936,844,694,213**	**39,610,692,128,012**

42. OTHER INFORMATION (continued)

42.5 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.

42.6 Key operational factors which affected the consolidated financial statements

The Company's separate profit before tax for the six-month period ended 30 June 2026 is VND 2,972,801,877,379. The interim consolidated operational results of the Company shall include its subsidiaries' operational results and the shares from its associates' profit/loss (using equity method).

43. EVENT 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 separate 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 Preparer	Mr. Tu Cam Hue Chief Accountant	Mr. Nguyen Duc Thong Chief Executive Officer